

EFFECTIVE DATE:
4/10/2009



Mortgage Loan Rates
(Purchases)

CONFORMING LOAN AMOUNTS (to \$417,000)

Products	Interest		Example Payment
	Rate	APR	
3/1 yr T-bill ARM	4.625	3.750%	\$1,233.93
5/1 yr T-bill ARM	4.875	5.053%	\$1,270.10
7/1 yr T-bill ARM	5.000	4.263%	\$1,288.37
15 YEAR FIXED	4.375	4.487%	\$1,820.69
30 YEAR FIXED	4.625	4.733%	\$1,233.93

Why choose a BECU Home Loan?

You can trust BECU to do what's right for you. We offer a variety of affordable home loan options designed for your unique needs. You'll know you're getting the best deal available.

- No downpayment loans
- Loans for members with less than perfect credit
- Programs designed to lower your monthly payment

Loan amounts > \$417,000 and other product/rate combinations are available.

For more information, contact us at www.becuhomeloans.org or call us at 206-439-5772 / 800-233-2328 ext. 5772.

Receive cash and incentives with BECU Real Estate Services. For more details, call (206) 439-5028 or e-mail us at RealEstateServices@BECU.org

Did you know.....

You can get an immediate credit decision online...

*It's easy with BECU. We've eliminated traditional paperwork and red tape in favor of a few clicks and a few questions. **Apply at www.becuhomeloans.org***

Important Notices:

All interest rates and annual percentage rates (APRs) are accurate as of the effective date above and are subject to change without notice. The payment example is based on the amount of \$240,000 to purchase an owner-occupied conforming property with a 20% down payment and 360 month term, excluding the 15 year fixed loan which is based on 180 month term. The monthly payment amount shown includes principal and interest. Your actual payment amount will be higher if an escrow (impound) account is established.

The calculations assume member paid closing costs including points, which typically range from 2% - 3% of the loan amount. Your APR will vary based on your final loan amount and finance charges

All adjustable rate mortgages (ARMS): The APR, interest rate and payments are subject to increase after the loan is closed. Loans are subject to credit approval and other underwriting criteria.

Mortgages are available in: WA,OR,CA,AZ,KS,MO,PA,IL only.
Current rate information may also be accessed at www.becuhomeloans.org.

