30-YEAR FIXED RATE

FHA	CONV.
4.99%	**5.25%**
5.776% APR	5.470% APR

PRINCIPAL & INTEREST ONLY PAYMENTS (NOT INCLUDING MORTGAGE INSURANCE)	MONTHLY AT ABOVE PROMO RATE	MONTHLY AT MARKET RATE (7.00% RATE)	MONTHLY SAVINGS
FHA	$2,329	$2,890	$561
CONVENTIONAL	$2,237	$2,695	$458