



Mortgage Rates*

Rates (As Low As)

<u>Term</u>		<u>0 Points</u>	<u>1 Points</u>
15 Year	Rate	5.500%	5.250%
	APR*	5.523%	5.273%
20 Year	Rate	6.000%	5.750%
	APR*	6.018%	5.768%
30 Year	Rate	6.000%	5.750%
	APR*	6.014%	5.764%

**Contact the Mortgage Department at 800-440-4120
with any questions related to Mortgage Loans.**

*Rates are subject to change without notice. Quotes based on conforming loan amounts for a single family residence with a total loan to value of 80%. Rate and points may be adjusted based on several factors including but not limited to loan amount, documentation type, loan type, occupancy type, property type, loan to value and credit score. Your final rate and points may be higher or lower than those shown based on information relating to these factors, which may be determined after you make application. Please call for a quote.

*APR (Annual Percentage Rate) is calculated based upon a refinance loan amount of \$200,000, 80% LTV, using typical Freedom FCU closing costs.

Rates Effective 7/11/08

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**Phone: 410-676-5700 ■■ Toll-Free: 800-440-4120 ■■ Fax: 410-679-6316
24-Hour Loans: 800-440-4120 ■■ www.freedomfcu.org**

