



March 8, 2010

Conventional First Mortgage loans, owner occupied, single family residence *					
Program	Rate	APR	Loan Fee	Caps	Margin
30 year fixed	4.875%	4.937%	0.50%		
15 year fixed	4.250%	4.363%	0.50%		
5/1 Libor ARM	3.750%	3.643%	0.50%	5/2/5	2.250%

APR based on loan amount of \$350,000 , loan fee, \$200 Processing fee and \$400 Admin Fee

Conventional Non-Owner occupied, single family residence *					
Program	Rate	APR	Loan Fee	Caps	Margin
30 year fixed	5.250%	5.313%	0.50%		
15 year fixed	4.750%	4.856%	0.50%		
5/1 Libor ARM	4.250%	3.993%	0.50%	5/2/5	2.250%

APR based on loan amount of \$350,000, loan fee, \$200 Processing fee and \$400 Admin Fee

Conventional Conforming High Balance *					
Program	Rate	APR	Loan Fee	Caps	Margin
30 year fixed	5.125%	5.179%	0.50%		
15 year fixed	4.500%	4.595%	0.50%		
5/1 Libor ARM	4.125%	3.820%	0.50%	5/2/5	2.250%

APR based on loan amount of \$450,000, loan fee, \$200 Processing fee and \$400 Admin Fee

\$580,000 for El Dorado, Placer, Sacramento (Metro area, Arden, Arcade, Roseville) and Yolo Counties

\$423,750 for Redding (Metro area), call for other counties

Owner Occupied Single Family Residence "Portfolio Loan" program					
Program	Rate	APR	Loan Fee	Caps	Margin
3/1 Libor ARM	5.375%	4.013%	1.00%	2/2/6	2.50%
5/1 Libor ARM	5.750%	4.429%	1.00%	2/2/6	2.50%
7/1 Libor ARM	6.125%	4.919%	1.00%	2/2/6	2.50%
10/1 Libor ARM	6.500%	5.596%	1.00%	2/2/6	2.50%

APR based on loan amount of \$650,000, loan fee and current index. Documentation Fee \$500.

Loans to \$1,000,000; LTV 75%; Full documentation only

\* Loans brokered to Flagstar Bank.

Other fees to borrower include appraisal and title insurance.

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