

Benchmark Buy-Down Program

USDA Guaranteed Rural Housing, 0% Down, 30 Year Fixed
Rates as of 02/04/2009

<u>Sales Price</u>	<u>Year</u>	<u>Rate</u> %	<u>P&I Pmt</u>	<u>Monthly</u>		<u>Total Pmt</u>	<u>APR</u>	<u>Cash2Close</u> (incl appraisal)
				<u>Insur</u>	<u>Taxes</u>			
Ad House								
\$132,950	1	3.250%	\$591.04	\$100.00	\$50.00	\$741.04		\$1,129.54
(6% \$7997)	2	4.250%	\$668.09	\$100.00	\$50.00	\$818.09		
	3 to 30	5.250%	\$749.94	\$100.00	\$50.00	\$899.94	5.449%	
All Houses								
\$118,950	1	3.250%	\$528.81	\$100.00	\$50.00	\$678.81		\$1,628.09
(6% \$7137)	2	4.250%	\$597.74	\$100.00	\$50.00	\$747.74		
	3 to 30	5.250%	\$670.97	\$100.00	\$50.00	\$820.97	5.448%	
\$124,950	1	3.250%	\$555.48	\$100.00	\$50.00	\$705.48		\$1,300.42
(6% \$7497)	2	4.250%	\$627.89	\$100.00	\$50.00	\$777.89		
	3 to 30	5.250%	\$704.81	\$100.00	\$50.00	\$854.81	5.448%	
\$127,500	1	3.250%	\$566.82	\$100.00	\$50.00	\$716.82		\$1,245.84
(6% \$7650)	2	4.250%	\$640.71	\$100.00	\$50.00	\$790.71		
	3 to 30	5.250%	\$719.20	\$100.00	\$50.00	\$869.20	5.448%	
\$129,950	1	3.250%	\$577.71	\$100.00	\$50.00	\$727.71		
(6% \$7797)	2	4.250%	\$653.02	\$100.00	\$50.00	\$803.02		
	3 to 30	5.250%	\$733.01	\$100.00	\$50.00	\$883.01		
\$131,500	1	3.250%	\$584.60	\$100.00	\$50.00	\$734.60		
(6% \$7890)	2	4.250%	\$660.81	\$100.00	\$50.00	\$810.81		
	3 to 30	5.250%	\$741.76	\$100.00	\$50.00	\$891.76		
\$132,950	1	3.250%	\$591.04	\$100.00	\$50.00	\$741.04		\$1,129.54
(6% \$7997)	2	4.250%	\$668.09	\$100.00	\$50.00	\$818.09		
	3 to 30	5.250%	\$749.94	\$100.00	\$50.00	\$899.94	5.449%	
\$134,950	1	3.250%	\$597.93	\$100.00	\$50.00	\$747.93		
(6% \$8097)	2	4.250%	\$675.88	\$100.00	\$50.00	\$825.88		
	3 to 30	5.250%	\$758.68	\$100.00	\$50.00	\$908.68		
\$138,500	1	3.250%	\$615.72	\$100.00	\$50.00	\$765.72		
(6% \$8310)	2	4.250%	\$695.98	\$100.00	\$50.00	\$845.98		
	3 to 30	5.250%	\$781.24	\$100.00	\$50.00	\$931.24		
\$139,950	1	3.250%	\$622.16	\$100.00	\$50.00	\$772.16		
(6% \$8397)	2	4.250%	\$703.27	\$100.00	\$50.00	\$853.27		
	3 to 30	5.250%	\$789.42	\$100.00	\$50.00	\$939.42		

Prepared by:
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*Interest Rate is based on a 2/1 buy down. First year interest rate is 3.25%, second year 4.25%, 5.25% for the third year through the life of the loan (5.499% APR). Rate subject to change without notice. Rate is subject to change daily per fluctuation with US Bond Market.

Prices and incentives subject to change without notice or obligations. Information is subject to changes, corrections errors and omissions. All offers are based on approved credit.