



Mortgage Loan Rates

as of *Monday, February 06, 2012*

A sample of current interest rates appears below.

Rates are subject to change without notice. Rates can be locked once application has been approved (approximately three weeks) and once locked, are good for 30 or 60 days, depending on the lock period available and selected. Loan must be closed within that selected lock period.

| Loan Amounts up to \$417,000 - Conventional Mortgages | | | | |
|---|---------------|--------|---|--------------------------|
| Term | Interest Rate | Points | Monthly Payment based on mortgage amount of \$250,000 | Annual Percentage Rate * |
| 5 Year Fixed | 3.000% | 0% | \$ 4,492.17 | 3.194% |
| 7 Year Fixed | 3.000% | 0% | \$ 3,303.33 | 3.141% |
| 10 Year Fixed | 3.000% | 0% | \$ 2,414.02 | 3.101% |
| 15 Year Fixed | 3.000% | 0% | \$ 1,726.45 | 3.069% |
| 20 Year Fixed | 3.750% | 0% | \$ 1,482.22 | 3.808% |
| 30 Year Fixed | 3.875% | 0% | \$ 1,175.59 | 3.918% |
| Adjustable Rate Mortgages or other product/term inquiries | | | Call: 847-729-1900 Email: MortgageApplications@gsb.com | |

| Loan Amounts greater than \$417,000 - Jumbo Mortgages | | | | |
|---|---------------|--------|---|--------------------------|
| Term | Interest Rate | Points | Monthly Payment based on mortgage amount of \$500,000 | Annual Percentage Rate * |
| 5 Year Fixed | 4.000% | 0% | \$ 9,208.26 | 4.140% |
| 7 Year Fixed | 4.000% | 0% | \$ 6,834.40 | 4.102% |
| 10 Year Fixed | 4.000% | 0% | \$ 5,062.26 | 4.073% |
| Adjustable Rate Mortgages or other product/term inquiries | | | Call: 847-729-1900 Email: MortgageApplications@gsb.com | |

* Annual Percentage Rate (APR) based on following assumptions:

- No cash out, refinance transaction
- Loan-to-value (LTV) of 75% or lower (70% LTV for Jumbo Mortgages)
- Credit score of 720 or better

Interest Rates and APRs may vary depending on any or all of the following factors: points, loan amount, credit quality (credit score), property occupancy status, loan-to-value ratio, and type of product/transaction. Payments do not include amounts for taxes and insurance payments. If applicable, actual payment obligation will be greater.



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