

CITYBANK

MEMBER FDIC 

NEGOTIATED MORTGAGE RATES

DATE: 12/31/2009

FHA 30 Yr Fixed
4.500%/5.147%APR

Min. FICO 660

FHA 5/1 ARM
4.000%/3.746%APR

Maximum Loan Amount \$417,000

Min. FICO 660

High Balance
FHA 30 Yr Fx
4.750%/5.393%APR

Maximum Loan Amount in Snohomish,
Pierce, and King Counties \$567,500

Min. FICO Score 680

Conv. 30 Yr Fixed
4.625%/4.777%APR

Conv. 5/1 ARM
3.375%/3.512%APR

Maximum Loan Amount \$417,000

High Balance
Conv. 30 Yr Fx
4.750%/4.880%APR

Maximum Loan Amount in Snohomish,
Pierce, and King Counties \$567,500

These rates are available with a 1.00% Loan Fee.*

***All industry credit score, LTV, occupancy and property type adjustments apply and may require discount or higher rate.**

Note: VA loans require a 0.375 discount.

Condos/LDMRs >75% LTV require a 0.750 discount on Conventional loans.

These rates are good for this date only and will expire at 4:00 P.M. today.

(Rates are applicable for 30 day locks only.)

APR calculations based on \$250,000 conforming loan amounts and \$450,000 High Balance loan amounts
This flyer is for Real Estate Professionals only and not to be used for consumer purposes