

EFFECTIVE  
DATE:  
7/29/2010



**Mortgage Refinance Rates**

Products	Interest Rate	Discount Points	APR	Estimated Payment	No. of Payments	Example Loan Amount	Owner Occupied?	Loan Purpose	Credit Score
15 Year Fixed Conforming	3.875	0.000	<b>4.061%</b>	\$1,760.25	180	\$240,000	Yes	Rate/Term Refinance	740+
30 Year Fixed Conforming	4.375	0.125	<b>4.493%</b>	\$1,198.28	360	\$240,000	Yes	Rate/Term Refinance	740+
30 Year Fixed Jumbo	4.875	0.125	<b>4.991%</b>	\$2,222.67	360	\$420,000	Yes	Rate/Term Refinance	740+

Estimated monthly payments are based on an Example Loan Amount with no cash out, an applicant Credit Score, the Interest Rate and Discount Points disclosed above applicable to the Product, and does not include amounts for taxes and insurance. Actual payment amount will be greater if an escrow account for taxes and insurance is established.

Why choose a BECU Home Loan?

You can trust BECU to do what's right for you. We offer a variety of affordable home loan options designed for your unique needs. You'll know you're getting the best deal available. It's easy with BECU. We've eliminated traditional paperwork and red tape in favor of a few clicks and a few questions.

- You can get an immediate credit decision when you apply at [www.becuhomeloans.org](http://www.becuhomeloans.org)
- Our programs are designed to lower your monthly payment
- We also have loans for members with less than perfect credit

*Additional Information Regarding Rates:* All interest rates and annual percentage rates (APRs) are accurate as of the effective date above and are subject to change without notice. The APR will be based on the final loan amount and applicable finance charges. Loans are subject to credit approval and other underwriting criteria.

For more information about these products, adjustable rate mortgages and other product/rate combination, contact us at [www.becuhomeloans.org](http://www.becuhomeloans.org) or call us at 206-439-5772 / 800-233-2328 ext. 5772.

Mortgages are available in: WA,OR,CA,AZ,KS,MO,PA,IL only.

