ARM PROGRAM DISCLOSURE

Program: J51L
Index: 1-Year LIBOR
Caps: 5/2/5

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering. Information on other ARM Programs is available upon request.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- Your interest rate will be based on an Index plus a margin.
- Your payment will be based on the interest rate, loan balance, and loan term.
- Your Index is: the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London Market ("LIBOR"), as of the first business day of the month.
- Ask us for our current interest rate and margin.
- Information about the index rate is published in the Money Rates section of *The Wall Street Journal.*
- Your interest rate will equal the index rate plus our margin, which will be rounded to the nearest .125 percent, unless your interest rate "ceiling" or "floor" limit the amount of change in the interest rate.
- The initial interest rate is not based on the index used to make later adjustments. Ask us for this amount of current interest rate discount.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change every 12 month(s) beginning with payment number 61.
- Your first interest rate increase cannot be more than 5.00 percentage points.
- Your interest rate cannot increase more than 2.000 percentage points each 12 months.
- Your interest rate cannot decrease more than 2.000 percentage points each 12 months.
- Your interest rate cannot increase more than 5.000 percentage points over the term of the loan.
- Your interest rate cannot decrease more than 5.000 percentage points over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- Your monthly payment can increase or decrease substantially based on changes in the interest rate.
- Your payment can change every 12 months beginning with payment number 61, based on changes in the interest rate.

INTEREST RATE AND PAYMENT EXAMPLES

- The initial interest rate of 5.750% used in the following example is based upon the index value of .839% (3/1/2010), the margin of 2.250% and an initial premium of 2.625%.
- Example: On a $10,000 360 month loan with an initial discount interest rate of 5.750 (the rate used with this plan recently), a minimum rate (floor) of 2.250%, the maximum amount that the interest rate can rise under this program is 5.000 percentage points, to 10.750%, and the monthly payment can rise from an initial payment of $58.36 to a maximum of $58.36 in the 6th year.
- To see what your payments would be, divide your mortgage amount by $10,000; then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of$60,000, using the initial interest rate shown above would be $ 350.16.
  ($60,000 / $10,000 – 6; 6 X $58.36 = $350.16 per month)

Demand Feature: This obligation does not contain a demand feature.

Assumption Policy: Someone buying your house may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.

Loan Term: The loan will have a term of 30 years.

I/We hereby acknowledge receiving and reading a copy of this disclosure and the booklet entitled “Consumer Handbook and Adjustable Rate Mortgages”.

Borrower	Date
Borrower	Date
Borrower	Date
Borrower	Date