

OBA Bank - MORTGAGE PROGRAMS



Where **customer service**
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www.obabank.com

PHONE 301-916-0742

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Since 1861

CURRENT RATES EFFECTIVE AS OF: August 26, 2008

Vice President
Residential Development
 Isabelle Plummer (ext. 235)

CONVENTIONAL - FIXED RATE

1-4 Family Owner Occupied

Max. Loan Size - Single Family:\$417,000, 2-units:\$533,850, 3-units:\$645,300, 4-units:\$801,950

Cash-out refinance to 70%

Points	10 Year			15 Year			20 Year			30 Year		
	Rate	APR	Per \$1000	Rate	APR	Per \$1000	Rate	APR	Per \$1000	Rate	APR	Per \$1000
0	5.875%	5.998%	\$11.04	5.875%	5.962%	\$8.37	6.375%	6.446%	\$7.38	6.500%	6.554%	\$6.32
1	5.625%	5.971%	\$10.91	5.625%	5.868%	\$8.24	6.125%	6.322%	\$7.24	6.250%	6.399%	\$6.16
2	5.375%	5.944%	\$10.79	5.375%	5.775%	\$8.10	5.875%	6.197%	\$7.09	6.000%	6.243%	\$6.00

APR based on a loan amount of \$180,000 the above stated loan rates require:

80% loan to value

JUMBO - FIXED RATE

Single Family Owner Occupied - Loan Size Greater than \$417,000

Cash-out refinance to 70%

Points	10 Year			15 Year			20 Year			30 Year		
	Rate	APR	Per \$1000	Rate	APR	Per \$1000	Rate	APR	Per \$1000	Rate	APR	Per \$1000
0	6.625%	6.675%	\$11.42	6.625%	6.661%	\$8.78	7.125%	7.154%	\$7.83	7.250%	7.272%	\$6.82
1	6.375%	6.650%	\$11.29	6.375%	6.570%	\$8.64	6.875%	7.034%	\$7.68	7.000%	7.122%	\$6.65
2	6.125%	6.625%	\$11.16	6.125%	6.479%	\$8.51	6.625%	6.913%	\$7.53	6.750%	6.971%	\$6.49

APR based on a loan amount of \$450,000 the above stated loan rates require:

80% loan to value

For loans over \$1,000,000 please add .250% to the above stated rate

AFFORDABLE HOUSING PROGRAM

Maximum Sales Price: \$364,650 - Maximum Loan Amount: \$346,418

Maximum Combined Income \$89,300. 5% - 19% Down Payment*

Points	5/1 ARM			30 Year		
	Rate	APR	Per \$1000	Rate	APR	Per \$1000
0	6.250%	6.028%	\$6.16	6.250%	6.876%	\$6.16
1	6.000%	6.025%	\$6.00	6.000%	6.722%	\$6.00

APR based on a loan amount of \$180,000 with a 5% downpayment

Must be a first time home buyer

CONDITIONS APPLICABLE FOR ALL RATES:

Annual Percentage Rate - APR's vary and are subject to change daily.

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1 YEAR ADJUSTABLE RATE

1-4 Family Owner Occupied, Max. Adjustment:2% / year, 6% life of loan.

1 Year ARM FIXED for first year

Points	Margin	15 Year			20 Year			30 Year		
		Rate	APR	Per \$1000	Rate	APR	Per \$1000	Rate	APR	Per \$1000
0	2.750	6.500%	5.197%	\$8.71	6.500%	5.130%	\$7.46	6.500%	5.063%	\$6.32
1	2.750	6.250%	5.316%	\$8.57	6.250%	5.223%	\$7.31	6.250%	5.132%	\$6.16
2	2.750	6.000%	5.436%	\$8.44	6.000%	5.318%	\$7.16	6.000%	5.201%	\$6.00

APR based on a loan amount of \$180,000 the above stated loan rates require:

80% loan to value

Single Family Owner Occupied loan size greater than \$417,000 add .75%

For loans over \$1,000,000 please add 1.000% to the above stated rate

3/1 ADJUSTABLE RATE

1-4 Family Owner Occupied, Max. Adjustment:2% / year, 6% life of loan.

3 Year ARM FIXED for first three years

Points	Margin	15 Year			20 Year			30 Year		
		Rate	APR	Per \$1000	Rate	APR	Per \$1000	Rate	APR	Per \$1000
0	2.750	6.250%	5.509%	\$8.57	6.250%	5.386%	\$7.31	6.250%	5.259%	\$6.16
1	2.750	6.000%	5.566%	\$8.44	6.000%	5.429%	\$7.16	6.000%	5.289%	\$6.00
2	2.750	5.750%	5.624%	\$8.30	5.750%	5.472%	\$7.02	5.750%	5.319%	\$5.84

APR based on a loan amount of \$180,000 the above stated loan rates require:

80% loan to value

Single Family Owner Occupied loan size greater than \$417,000 add .75%

For loans over \$1,000,000 please add 1.000% to the above stated rate

5/1 ADJUSTABLE RATE

1-4 Family Owner Occupied, Max. Adjustment:2% / year, 6% life of loan.

5 Year ARM FIXED for first five years

Points	Margin	15 Year			20 Year			30 Year		
		Rate	APR	Per \$1000	Rate	APR	Per \$1000	Rate	APR	Per \$1000
0	2.750	6.500%	5.942%	\$8.71	6.500%	5.754%	\$7.46	6.500%	5.551%	\$6.32
1	2.750	6.250%	5.949%	\$8.57	6.250%	5.754%	\$7.31	6.250%	5.546%	\$6.16
2	2.750	6.000%	5.957%	\$8.44	6.000%	5.754%	\$7.16	6.000%	5.542%	\$6.00

APR based on a loan amount of \$180,000 the above stated loan rates require:

80% loan to value

Single Family Owner Occupied loan size greater than \$417,000 add .75%

For loans over \$1,000,000 please add 1.000% to the above stated rate

ARM Loan Index = 1YR T-Bill

Current Rate: 2.120%

Nearest 1/8: 2.125%

CONDITIONS APPLICABLE FOR ALL RATES:

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SECOND HOME RATES

Fixed or Adjustable Rates Available: Exclude Home Equities
Maximum Loan to Value 70%

NON-OWNER OCCUPIED 1-4 FAMILY / INVESTMENT PROPERTY

Fixed or Adjustable Rates Available: Exclude Home Equities
Maximum Loan to Value 70%

FIXED HOME EQUITY LOANS

	Rate	APR	Per \$1000	
Add .125% for every 5 year maturity	6.750%	6.750%	\$11.48	Up to 80% CLTV

APR based on a loan amount of \$180,000 and a term of 10 years
Add .125% to the above stated rate for every 5 year maturity.

HOME EQUITY LINE OF CREDIT

Based on	Program	Rate	APR	
80% CLTV	# 1	4.750%	4.750%	Fixed for the First Year
		4.750%	4.750%	PRIME RATE -.25% After the First Year
80% CLTV	# 2	4.500%	4.500%	PRIME RATE - .50%

10 Year Draw / 15 Year Repayment Period

(Additional Terms may Apply) No closing cost if line of credit is open for three years

Annual Percentage Rate - APRs vary and are based on the PRIME RATE as published on the last day of the month in the Wall Street Journal:

(Currently: 5.000% as of the Rates Effective Date shown on this sheet)

The minimum initial draw to qualify is \$15,000. Property Insurance is required.

The maximum annual rate for the home equity line is 18% APR.

Please consult your tax advisor for tax deductibility information.

OBA will pay closing costs for initial balances of \$15,000 or more.

Home Equity Line of Credit of \$100,000 or more must make an initial draw of 50% of the line amount, and must have the amount outstanding for 6 months, for OBA to pay closing costs.

To qualify for the closing cost assistance, your account must remain open for 3 years.

If you close your account before this time, you must repay the closing costs.

OBA's closing cost program includes a drive-by appraisal. If a more extensive appraisal is required to prove sufficient equity, then the borrower may be required to pay the difference.

Any potential appraisal fee will be disclosed before the fee is incurred.

OBA will not pay closing costs for Lines of Credit used to purchase the secured property.

Minimum Home Equity Line of Credit amount is \$25,000. Maximum amount is \$500,000.

CONDITIONS APPLICABLE FOR ALL RATES:

Annual Percentage Rate - APR's vary and are subject to change daily.