

# WINCHESTER SAVINGS BANK

Incorporated 1871

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www.winchestersavings.com

## LOAN PROGRAM SELECTION FORM

-Owner Occupied-  
(Please circle a product number.)

### Fixed Rates

**Conforming Programs**—maximum  
loan amount is FNMA maximum

#### 30-Year

# 460 2 points  
# 410 1 point  
# 440 0 point  
# 491 0 point  
low closing costs  
# 510 0 point  
biweekly payment

#### 20-Year

# 482 2 points  
# 481 1 point  
# 480 0 point  
# 492 0 point  
low closing costs

**Conventional Programs**

#### 15-Year

# 465 2 points  
# 415 1 point  
# 445 0 point  
# 493 0 point  
low closing costs  
# 515 0 point  
biweekly payment

#### 10-Year

# 472 2 points  
# 471 1 point  
# 470 0 point  
# 494 0 point  
low closing costs

### Adjustable Rates

#### 1-Year ARMs

# 119 1 point  
# 149 0 point

#### 3-Year ARMs

# 610 1 point  
# 611 0 point  
# 614 0 point  
1<sup>st</sup> time home buyers  
only

#### 5-Year ARMs

# 319 1 point  
# 349 0 point  
# 369 0 point  
low closing costs  
# 379 0 point  
1<sup>st</sup> time home buyers only

#### 7-Year ARMs

# 703 1 point  
# 702 0 point  
# 769 0 point  
low closing costs  
# 706 0 point  
1<sup>st</sup> time home buyers only

#### 10-Year ARMs

# 803 1 point  
# 802 0 point  
# 869 0 point  
low closing costs  
# 806 0 point  
1<sup>st</sup> time home buyers only

Each "point" fee equals one percent of the requested loan amount and is payable at time of loan closing.

**Construction Loans** are available at the same terms as each of the one-point ARM loan products. Is this a **construction loan**? \_\_\_Yes \_\_\_No

Term: \_\_\_\_\_ Years

(For adjustable rate loans, please indicate # of years to maturity)

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-BORROWER

\_\_\_\_\_  
DATE

### Mini-Questionnaire

To better serve you, please indicate below the factor(s) that caused you to select WINCHESTER SAVINGS BANK for your mortgage loan.

\_\_\_\_\_ Local publication advertisement; publication: \_\_\_\_\_

\_\_\_\_\_ A WINCHESTER SAVINGS BANK mortgage loan representative

\_\_\_\_\_ I am a WINCHESTER SAVINGS BANK customer

\_\_\_\_\_ Other: \_\_\_\_\_

THANK YOU FOR YOUR BUSINESS.

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