

Summit Bank Partners
13355 10th Ave North, Suite 100
Plymouth, MN 55441

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www.summitbankportal.com

Lock Desk: 763-390-7269
or 800-466-3133 x269
Lock Hours 9:00 - 5:00 CST

Effective: 2/22/2012 09:35 AM

CONFORMING CONVENTIONAL FIXED RATE PRICING										
CONFORMING FIXED 30YR (C30)					CONFORMING FIXED 40YR (C40)					Conforming Fixed Notes
Rate	5-Day	30-Day	45-Day	60-Day	Rate	5-Day	30-Day	45-Day	60-Day	See Footer for Adjustments Lock Expiration Dates 20 - Day 03/12/12 35 - Day 03/27/12 50 - Day 04/11/12 65 - Day 04/26/12 80 - Day 05/11/12 110 - Day 06/10/12
5.625	-4.470	-4.220	-4.070	-3.820	5.375	-2.208	-1.958	-1.808	-1.558	
5.500	-4.470	-4.220	-4.070	-3.820	5.250	-1.947	-1.697	-1.547	-1.297	
5.375	-4.470	-4.220	-4.070	-3.820	5.125	-1.622	-1.372	-1.222	-0.972	
5.250	-4.470	-4.220	-4.070	-3.820	5.000	-1.356	-1.106	-0.956	-0.706	
5.125	-4.147	-3.897	-3.747	-3.497	4.875	-1.206	-0.956	-0.806	-0.556	
5.000	-3.881	-3.631	-3.481	-3.231	4.750	-0.982	-0.732	-0.582	-0.332	
4.875	-3.731	-3.481	-3.331	-3.081	4.625	-0.632	-0.382	-0.232	0.018	
4.750	-3.507	-3.257	-3.107	-2.857	4.500	-0.183	0.067	0.217	0.467	
4.625	-3.157	-2.907	-2.757	-2.507	4.375	0.106	0.356	0.506	0.756	
4.500	-2.708	-2.458	-2.308	-2.058	4.250	0.406	0.656	0.806	1.056	
4.375	-2.419	-2.169	-2.019	-1.769	4.125	0.875	1.125	1.275	1.525	
4.250	-1.994	-1.744	-1.594	-1.344	4.000	1.480	1.730	1.880	2.130	
4.125	-1.400	-1.150	-1.000	-0.750	3.875	2.338	2.588	2.738	2.988	
4.000	-0.795	-0.545	-0.395	-0.145	3.750	3.281	3.531	3.681	3.931	
3.875	0.063	0.313	0.463	0.713						
3.750	1.006	1.256	1.406	1.656						
CONFORMING FIXED 30YR INTEREST ONLY (C30I/O)										
Rate	5-Day	30-Day	45-Day	60-Day	Rate	5-Day	30-Day	45-Day	60-Day	
5.625	-3.195	-2.945	-2.795	-2.545	5.625	-3.195	-2.945	-2.795	-2.545	
5.500	-3.195	-2.945	-2.795	-2.545	5.500	-3.195	-2.945	-2.795	-2.545	
5.375	-3.195	-2.945	-2.795	-2.545	5.375	-3.195	-2.945	-2.795	-2.545	
5.250	-3.195	-2.945	-2.795	-2.545	5.250	-3.195	-2.945	-2.795	-2.545	
5.125	-2.872	-2.622	-2.472	-2.222	5.125	-2.872	-2.622	-2.472	-2.222	
5.000	-2.606	-2.356	-2.206	-1.956	5.000	-2.606	-2.356	-2.206	-1.956	
4.875	-2.456	-2.206	-2.056	-1.806	4.875	-2.456	-2.206	-2.056	-1.806	
4.750	-2.232	-1.982	-1.832	-1.582	4.750	-2.232	-1.982	-1.832	-1.582	
4.625	-1.882	-1.632	-1.482	-1.232	4.625	-1.882	-1.632	-1.482	-1.232	
4.500	-1.433	-1.183	-1.033	-0.783	4.500	-1.433	-1.183	-1.033	-0.783	
MY COMMUNITY CONFORMING FIXED 30YR (C30MCM)										
Rate	5-Day	20-Day	35-Day	50-Day	Rate	5-Day	20-Day	35-Day	50-Day	
5.750	-3.900	-3.900	-3.900	-3.900	5.750	-3.900	-3.900	-3.900	-3.900	
5.625	-3.900	-3.900	-3.900	-3.900	5.625	-3.900	-3.900	-3.900	-3.900	
5.500	-3.900	-3.876	-3.821	-3.573	5.500	-3.900	-3.876	-3.821	-3.573	
5.375	-3.710	-3.474	-3.413	-3.170	5.375	-3.710	-3.474	-3.413	-3.170	
5.250	-3.507	-3.276	-3.176	-2.939	5.250	-3.507	-3.276	-3.176	-2.939	
5.125	-3.198	-2.973	-2.868	-2.635	5.125	-3.198	-2.973	-2.868	-2.635	
5.000	-2.819	-2.599	-2.489	-2.261	5.000	-2.819	-2.599	-2.489	-2.261	
4.875	-2.350	-2.135	-2.019	-1.797	4.875	-2.350	-2.135	-2.019	-1.797	
4.750	-1.699	-1.489	-1.272	-1.055	4.750	-1.699	-1.489	-1.272	-1.055	
4.625	-1.336	-1.131	-0.909	-0.697	4.625	-1.336	-1.131	-0.909	-0.697	
CONFORMING CONVENTIONAL ARM PRICING										
Conforming 10/1 LIBOR ARM (C101A)					Conforming 5/1 LIBOR ARM (C51A)					Conforming ARM Notes
Rate	5-Day	30-Day	45-Day	60-Day	Rate	5-Day	30-Day	45-Day	60-Day	Please refer to the Summit Bank Partner Pricing Engine for additional ARM products and terms.
4.250	-2.305	-2.055	-1.930	-1.805	3.750	-2.479	-2.229	-2.104	-1.979	
4.125	-2.085	-1.835	-1.710	-1.585	3.625	-2.325	-2.075	-1.950	-1.825	
4.000	-1.836	-1.586	-1.461	-1.336	3.500	-2.166	-1.916	-1.791	-1.666	
3.875	-1.512	-1.262	-1.137	-1.012	3.375	-2.007	-1.757	-1.632	-1.507	
3.750	-1.188	-0.938	-0.813	-0.688	3.250	-1.849	-1.599	-1.474	-1.349	
3.625	-0.826	-0.576	-0.451	-0.326	3.125	-1.690	-1.440	-1.315	-1.190	
3.500	-0.308	-0.058	0.067	0.192	3.000	-1.532	-1.282	-1.157	-1.032	
3.375	0.191	0.441	0.566	0.691	2.875	-1.277	-1.027	-0.902	-0.777	
3.250	0.636	0.886	1.011	1.136	2.750	-0.947	-0.697	-0.572	-0.447	
3.125	1.083	1.333	1.458	1.583	2.625	-0.616	-0.366	-0.241	-0.116	
3.000	1.788	2.038	2.163	2.288						
2.875	2.414	2.664	2.789	2.914						
2.750	2.985	3.235	3.360	3.485						
CONFORMING PRICE ADJUSTMENTS										
Other News, Notes and Adjustments										
<p>For Appropriate Loan Adjustments</p> <p>Please Refer to Our Pricing Engine</p>										

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NON CONFORMING CONVENTIONAL PRICING															
NON CONFORMING 30YR FIXED (NC30)					NON CONFORMING 5/1 LIBOR ARM (NC51)					Non Conforming Notes					
Rate	5-Day	20-Day	35-Day	50-Day	Rate	20-Day	50-Day								
6.250	-4.534	-4.507	-4.259	-4.218	5.875	-1.940	-1.940	Please refer to the Summit Bank Partner Pricing Engine for additional ARM products and Non Conforming Guidelines.							
6.125	-4.111	-4.078	-3.835	-3.790	5.750	-1.940	-1.940								
6.000	-3.445	-3.407	-3.169	-3.118	5.625	-1.940	-1.940								
5.875	-3.967	-3.939	-3.706	-3.665	5.500	-1.940	-1.940								
5.750	-3.631	-3.597	-3.370	-3.323	5.375	-1.940	-1.940								
5.625	-3.238	-3.199	-2.976	-2.924	5.250	-1.940	-1.940								
5.500	-2.556	-2.512	-2.294	-2.237	5.125	-1.940	-1.940								
5.375	-2.783	-2.672	-2.460	-2.350	5.000	-1.940	-1.940								
5.250	-2.519	-2.401	-2.194	-2.077	4.875	-1.940	-1.940								
5.125	-2.110	-1.997	-1.795	-1.674	4.750	-1.940	-1.940								
5.000	-1.346	-1.217	-1.020	-0.878	4.625	-1.940	-1.940								
4.875	-1.438	-1.210	-1.019	-0.777	4.500	-1.940	-1.940								
4.750	-1.066	-0.833	-0.647	-0.400	4.375	-1.940	-1.920								
4.625	-0.568	-0.330	-0.148	0.104	4.250	-1.935	-1.710								
4.500	0.277	0.521	0.697	0.954	4.125	-1.726	-1.501								
GOVERNMENT FIXED RATE PRICING															
FHA 30YR FIXED (F30)					FHA 15YR FIXED (F15)					FHA Fixed Notes					
Rate	5-Day	30-Day	45-Day	60-Day	Rate	5-Day	30-Day	45-Day	60-Day	Please refer to the Summit Bank Partner Pricing Engine for additional FHA products. FHA Secure Initiative Program is available.					
4.875	-5.320	-4.870	-4.620	-4.370	5.000	-5.044	-4.594	-4.344	-4.094						
4.750	-5.320	-4.870	-4.620	-4.370	4.500	-5.017	-4.567	-4.317	-4.067						
4.625	-5.320	-4.870	-4.620	-4.370	4.000	-4.928	-4.478	-4.228	-3.978						
4.500	-5.320	-4.870	-4.620	-4.370	3.500	-3.683	-3.233	-2.983	-2.733						
4.375	-5.320	-4.870	-4.620	-4.370											
4.250	-5.320	-4.870	-4.620	-4.370											
4.125	-4.122	-3.672	-3.422	-3.172											
4.000	-3.745	-3.295	-3.045	-2.795											
3.875	-3.058	-2.608	-2.358	-2.108											
3.750	-2.488	-2.038	-1.788	-1.538											
3.625	0.455	0.905	1.155	1.405											
3.500	0.739	1.189	1.439	1.689											
VA 30YR FIXED (V30)					VA 15YR FIXED (V15)							VA Fixed Notes			
Rate	5-Day	30-Day	45-Day	60-Day	Rate	5-Day	30-Day	45-Day	60-Day						
4.750	-5.320	-4.870	-4.620	-4.370	5.000	-5.044	-4.594	-4.344	-4.094						
4.625	-5.320	-4.870	-4.620	-4.370	4.500	-5.017	-4.567	-4.317	-4.067						
4.500	-5.320	-4.870	-4.620	-4.370	4.000	-4.928	-4.478	-4.228	-3.978						
4.375	-5.320	-4.870	-4.620	-4.370	3.500	-3.683	-3.233	-2.983	-2.733						
4.250	-5.320	-4.870	-4.620	-4.370											
4.125	-4.122	-3.672	-3.422	-3.172											
4.000	-3.745	-3.295	-3.045	-2.795											
3.875	-3.058	-2.608	-2.358	-2.108											
3.750	-2.488	-2.038	-1.788	-1.538											
3.625	0.455	0.905	1.155	1.405											
3.500	0.739	1.189	1.439	1.689											
3.375	1.776	2.226	2.476	2.726											
FHA 5 YR ARM 2.00 Margin						FHA 5 YR ARM 2.25 Margin								FHA ARM Notes	
Rate	5-Day	20-Day	35-Day	50-Day	65-Day	Rate	5-Day	20-Day	35-Day	50-Day	65-Day			Please refer to the Summit Bank Partner Pricing Engine for additional FHA ARM products. FHA Secure Initiative Program is available.	
4.250	-2.815	-2.695	-2.503	-2.342	-1.999	4.250	-2.065	-1.945	-1.753	-1.592	-1.249				
4.125	-2.796	-2.673	-2.484	-2.320	-1.977	4.125	-2.046	-1.923	-1.734	-1.570	-1.227				
4.000	-2.816	-2.691	-2.504	-2.338	-1.994	4.000	-2.066	-1.941	-1.754	-1.588	-1.244				
3.875	-2.725	-2.596	-2.413	-2.243	-1.899	3.875	-1.975	-1.846	-1.663	-1.493	-1.149				
3.750	-2.520	-2.389	-2.208	-2.035	-1.691	3.750	-1.770	-1.639	-1.458	-1.285	-0.941				
3.625	-2.022	-1.909	-1.741	-1.592	-1.288	3.625	-1.272	-1.159	-0.991	-0.842	-0.538				
3.500	-1.953	-1.837	-1.672	-1.520	-1.215	3.500	-1.203	-1.087	-0.922	-0.770	-0.465				
3.375	-1.757	-1.639	-1.476	-1.322	-1.017	3.375	-1.007	-0.889	-0.726	-0.572	-0.267				
3.250	-1.526	-1.405	-1.245	-1.088	-0.783	3.250	-0.776	-0.655	-0.495	-0.338	-0.033				
3.125	-1.129	-1.025	-0.878	-0.744	-0.477	3.125	-0.379	-0.275	-0.128	0.006	0.273				
3.000	-0.950	-0.844	-0.699	-0.562	-0.295	3.000	-0.200	-0.094	0.051	0.188	0.455				
2.875	-0.732	-0.622	-0.480	-0.341	-0.074	2.875	0.018	0.128	0.270	0.409	0.676				
2.750	-0.464	-0.352	-0.213	-0.071	0.197	2.750	0.286	0.398	0.537	0.679	0.947				
CONFORMING PRICE ADJUSTMENTS						Other News, Notes and Adjustments									
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