

SPECIAL FINANCING

For North Oak Estates Condominiums, a North Shore Bank Financed Condominium Project

This special financing program will also be available to North Oak Estates Condominiums buyers who also have a home to sell. North Shore Bank will offer the same terms to your buyers in order to complete both transactions. The MAP and standard PMI programs will apply to the applicable condominium or home sale based on the amount of the down payment. This great offer will provide both stability to interest rates and attract prospective buyers during this period of interest rate volatility.

7-Year ARM (Adjustable Rate Mortgage)

4.50%	4.934% APR
Loan Rate	Annual Percentage Rate

Max LTV:	95%
Escrows:	Taxes required with applicable assessment or mortgage insurance if necessary
Amortization:	30 year maximum
Bridge Financing:	None
Estimated Standard Closing Costs:	\$1,528

Please contact

Chuck Kinzel

Mortgage Loan Professional

414.418.1030

Visit ckinzel.northshorebank.com - or

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NORTH SHORE BANK

The Bank of You



This is a special limited time offer with financing terms that represent a loan example for general informational purposes only, and is not considered an advertisement for these terms to extend consumer credit as defined by Regulation Z. Information provided is as of January 21, 2010, and subject to change without notice. The APR is based on a loan example of \$225,000 with a minimum required 5% down payment, with a principal & interest monthly payment of \$1,140.04 plus Mortgage Assessment Program coverage (MAP) of \$187.50 for a total \$1,327.54 (excluding taxes, property insurance and association dues), based on a 30 year repayment term. The actual monthly payment can be higher if escrow and Mortgage Assessment Program (MAP) or Private Mortgage Insurance (PMI) is required based on your actual down payment for the applicable condominium or home purchase. The initial rate is a 7/1 year ARM based on the 1 year Constant Maturity Treasury (CMT) index plus a 2.95% margin with a 2% annual, 6% lifetime, and a floor minimum 4% APR rate cap. Other credit or property restrictions may apply and any request is subject to loan approval. To check on any change in these terms, or obtain specific terms, fees, or payments based on the purchase price and actual down payment of your unit, please contact the above North Shore Bank, Mortgage Professional.