

Thank you for your interest in WSB's mortgage rates. To learn more or to apply, visit our Lending Office at 60 Main Street in Watertown, watertownsavings.com, or call Customer Support at 617-928-9000.

<b>MORTGAGE PRODUCTS</b>					
	Rate*	Points	APR	Payment Schedule	P&I per \$1,000 Borrowed
<b>WSB Adjustable Rate Mortgages** — Conforming &amp; Jumbo</b>					
<b>1/1 ARM</b>	6.500%	0	7.634%	12 monthly payments of:	\$6.33
	7.750%			then 347 monthly payments	\$7.15
	7.750%			and 1 monthly payment of:	\$7.15
<b>3/1 ARM</b>	6.625%	0	7.457%	36 monthly payments of:	\$6.41
	7.750%			then 323 monthly payments	\$7.12
	7.750%			and 1 payment of:	\$7.12
<b>5/1 ARM</b>	6.750%	0	7.349%	60 monthly payments of:	\$6.49
	7.750%			then 299 monthly payments	\$7.10
	7.750%			and 1 payment of:	\$7.10
<b>7/1 ARM</b>	6.875%	0	7.297%	84 monthly payments of:	\$6.57
	7.750%			then 275 monthly payments	\$7.08
	7.750%			and 1 payment of:	\$7.08
<b>10/3/30 ARM</b> <i>up to \$647,200.00</i>	7.000%	0	7.015%	120 monthly payments of:	\$6.66
	7.000%			then 239 monthly payments	\$6.66
	7.000%			and 1 payment of:	\$6.66
<b>WSB Fixed Rate Mortgages — Conforming &amp; Jumbo — Purchase &amp; Refinance</b>					
<b>10 Years</b>	6.500%	0	6.534%	120 monthly payments of:	\$11.36
<b>15 Years</b>	6.750%	0	6.774%	180 monthly payments of:	\$8.85
<b>20 Years</b>	6.875%	0	6.895%	240 monthly payments of:	\$7.68
<b>EXCLUSIVE OFFER: WSB Refresh 30<sup>1</sup> — One-time opportunity to lower your rate anytime, hassle-free, for any 30 Year Term</b>					
<b>30 Years</b> <b>Conforming &amp; Jumbo —</b> <b>Purchase &amp; Refinance</b>	7.000%	0	7.014%	360 monthly payments of:	\$6.66
<b>30 Years Conforming</b> <b>First Time Homebuyer</b>	6.875%	0	6.890%	360 monthly payments of:	\$6.57
<i>We offer first time homebuyer's a special rate and \$550 discount on closing costs. Rates listed below are with a 20% down payment. Loans with less than 20% down payment may require PMI and rate is increased by .50%.</i>					

Please note: Payments shown do not include taxes and insurance. Your payment may be greater.

\*All rates shown above reflect the auto pay option. To qualify for our autopay rate, your monthly mortgage payments must be automatically withdrawn from a WSB Checking Account, and a WSB debit card activated. Should you cancel your automated monthly withdrawal, your interest rate will change to the non-autopay rate. Non-autopay rates are .25% higher.

\*\*ARMs are variable rate products and may increase after you obtain the loan. Caps are 2% at each rate change period and 6% for life of loan.

Rates for owner-occupied properties only. Rates are also based on 80% CLTV and credit score of 740 or higher. If minimum credit score is not met .25% will be added to the initial rate. **Subject to credit approval.** APRs listed are based on \$400,000 loan for all ARM and conforming fixed rate loan products, and \$766,551 for all jumbo fixed rate loan products. Your APR will vary based on your final loan amount and finance charges. Jumbo mortgages are defined as loans in excess of \$766,550 (single family & condominium), \$981,500 (two-family), \$1,186,350 (three-family), and \$1,474,400 (four-family). All jumbo loans require a minimum down payment of 20%.

<sup>1</sup> **One-time opportunity to lower your rate anytime, hassle-free, for any 30 Year Term.** There will be a **\$1,000.00 documentation and rate change fee** should you opt to reduce to a lower rate. You may elect one-time over the life of your mortgage to switch to a lower rate on a 30-year fixed-rate mortgage as published by Watertown Savings Bank. Upon your rate change election, the new rate will apply to the remaining term of your WSB mortgage at the beginning of your next payment cycle and will be based on the original maturity date of your mortgage. At the time of the WSB Rate reduction, your mortgage must be current and have experienced no delinquencies in the prior 180 days.

**All rates are subject to change without notice.**