

Mortgage Rates

Rates Effective: 03/18/10

Conforming Loans

Fixed 30 Year

<u>Rate</u>	<u>Points</u>	<u>APR</u>	<u>Months</u>	<u>Payment</u>
4.875%	1.000	5.095%	1-360	\$423.37
5.125%	0.000	5.259%	1-360	\$435.59

Fixed 15 Year

<u>Rate</u>	<u>Points</u>	<u>APR</u>	<u>Months</u>	<u>Payment</u>
4.125%	1.000	4.489%	1-180	\$596.77
4.375%	0.000	4.592%	1-180	\$606.90

Adjustable 5/1

<u>Rate</u>	<u>Points</u>	<u>APR</u>	<u>Months</u>	<u>Payment</u>
3.875%	1.000	5.036%	1 to 60	\$376.19
4.375%	0.000	5.137%	1 to 60	\$399.43

Adjustable 3/1

<u>Rate</u>	<u>Points</u>	<u>APR</u>	<u>Months</u>	<u>Payment</u>
3.750%	1.000	5.043%	1 to 84	\$370.49
4.250%	0.000	5.076%	1 to 84	\$393.55

Many additional products, terms and pricing options available—
 please contact us to discuss your specific situation.

Call (812) 424-0921

or visit your nearest United Bank Banking Center to speak
 with a United Bank Mortgage Professional.

<u>Mt Vernon</u> Mark Isaac 812-831-3611	<u>East Side</u> Regina Myers 812-479-0831	<u>West Side</u> Susie West 812-424-6321	<u>North Side</u> Susan Anslinger 812-424-4010
<u>Downtown</u> Courtney Roberts 812-424-0921	<u>Downtown</u> Dirk Danks 812-424-0921	<u>Bell Oaks</u> Joanie Gajderowicz 812-858-6880	

Rates are subject to other terms, conditions and are subject to change without notice. The APR is calculated on an \$80,000 loan amount with down payment of 20%, applicable loan origination fee, discount points and no prepaid interest collected. APR's for individual loans may vary. A down payment of less than 20% could require private mortgage insurance, which could increase the Annual Percentage Rate (APR). For adjustable-rate mortgages, rates are subject to increase after the initial fixed-rate period. A 30-year loan term applies to adjustable-rate mortgages. Scheduled payments shown above do not include any items other than principal and interest.