

*Special financing offered by Array Financial Group, Inc. may be discontinued at any time. Subject to credit approval; certain fees apply. Interest of 0% for first year; during first year monthly payments (and voluntary prepayments) reduce the principal balance. At the end of the first 12-month period, loans up to \$417,000 are amortized at 3.99% for years 2-30 (APR 3.67%); loans over \$417,000 and up to \$650,000 are amortized at 4.99% for years 2-30 (APR 4.57%).

For a typical loan of \$300,000.00, you would make 12 payments of \$1,430.52 (as if the loan were amortized at 3.99% over 30 years.) All of your payments are applied to reduce principal. At the beginning of the 13th month, the balance of \$282,833.80 would be amortized at 3.99% interest over the remaining 348 months. Your remaining monthly payments would drop to \$1,372.88. For a typical \$600,000.00 load, you would make 12 monthly payments of \$3,217.26, then 348 monthly payments of \$3,055.41 at a rate of 4.99% amortized over the remaining 348 months.

** APR (Annual Percentage Rate)