

RATE AND FEE SCHEDULE FOR REAL ESTATE LOANS

For the Month of September 2010

LOAN TYPE	DESCRIPTION	ANNUAL PERCENTAGE RATE	TERMS	FEES
HOME & REAL ESTATE	1ST DEED OF TRUST	7.25%	60 mos. or less	Fee based on rate/term chosen. 1% origination or add .50 APR to rate.
		7.50%	61-120 mos.	
		7.75%	121-180 mos.	
		8.25%	181-240 mos.	
	2ND DEED OF TRUST	7.25%	60 mos. or less	Fee based on rate/terms chosen. 1% origination or add .50 APR to rate.
		7.50%	61-120 mos.	
		7.75%	121-180 mos.	
		8.25%	181-240 mos.	
	HOME IMPROVEMENT FHA TITLE I	7.00%	60 mos. or less	1 st year FHA premium.
		7.25%	61-120 mos.	
7.75%		121-180 mos.		
8.00%		181-240 mos.		
EQUITY ADVANTAGE* (Home Equity Line of Credit)	VARIABLE RATE	Revolving Line of Credit; 84 Month Draw Period; 180 Month Maximum Repayment Term	\$75 annual fee (waived if maintaining outstanding balance)	
	1st DOT - 26 Wk. T-Bill + 2.75%			
	2nd DOT - 26 Wk T-Bill + 3.75%			
	FIXED RATE			
CONSTRUCTION	VACANT LAND RECREATIONAL PROPERTY	1st DOT: 6.75%	120 Months	Fee based on rate/terms chosen. 1% origination (not less than \$150) or add .50 APR to rate.
		2nd DOT:	180 Months	
		26 Wk T-Bill + 4.00%		
		26 Wk T-Bill + 4.50%		
	RESIDENTIAL LOT LOAN	9.00%	60 mos. or less	1% Origination
		9.50%	61-84 mos.	
		10.00%	85-144 mos.	
	INTERIM CONSTRUCTION	8.00%	60 Months	2% Origination
		8.50%	84 Months	
	INTERIM BUSINESS CONSTRUCTION	9.00%	144 Months	2% Origination
Prime + 2-3 Owner/Buldr		180 Days		
	INTERIM BUSINESS CONSTRUCTION	Prime + 1-2 Pro Builder	180 days	

All loan interest rates subject to change without notice. There may be additional third party fees. For more information, call the Real Estate loan center at 257-9416. Actual APR on some loans may be higher based on loan amount and term selected.

Effective January 1, 2005



Denali Alaskan is an equal housing lender.
Deposits at Denali Alaskan are insured by the
National Credit Union Administration up to \$250,000.