

**TODAY'S RATES COMBINED WITH EVERY DAY
GREAT SERVICE!**



Countrywide®

HOME LOANS

Countrywide Bank, FSB
1030 S. WISCONSIN AVE.
GAYLORD, MI 49735
Ph. 989-732-2070 Fax 989-732-8323

	Rate	Points	APR
CONFORMING: 30 YR	6.250%	0	6.467%
15 YR	6.000%	0	6.357%
*Based on loan amt of \$150,000 and \$1500 closing costs.			

GOVERNMENT FHA/VA	6.250%	0	6.547%
RURAL DEVELOPMENT	5.875%	0	6.590%
*Based on loan amt of \$100,000 and \$2000 closing costs.			

***Rates based on today's date 11/07/08. Rates can change daily,
please contact our office with any questions.**

DEBORAH L. CLEMENT
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