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Mortgage Loan Special!!!

For Future Home Owners!

During the entire month we will pay for your **Appraisal** and **Credit Report** on ANY loan(s) you allow us to do for you and we close on. Just mention this flyer when we take your application. (See rates and (PI) payments below).

There is NO minimum loan amount on this special and any loan we take an application for and close in the same month applies.



Sales Price	* 30 yr Fixed (par) Rate	(PI) Payment
\$120,900.00	5.875% (A credit FICO 620 +)	\$714.78
\$120,900.00	7.0% (Sub Prime FICO 620 -)	\$804.35
\$143,900.00	5.875% (A credit FICO 620 +)	\$850.76
\$143,900.00	7.0% (Sub Prime FICO 620 -)	\$957.37
\$250,900.00	5.875% (A credit FICO 620 +)	\$1483.36
\$250,900.00	7.0% (Sub Prime FICO 620 -)	\$1669.24

* Rates change daily and the rates listed above are based on the rates on 4 Apr 2004. Rates are also based on a FULL documentation loan. We will make ever effort to get the best rate that is available at the time of the loan.

Your Complete Mortgage TEAM!! By using our Family of Services you could
SAVE 1,000's without sacrificing Quality!! Visit us on the web at www.ubgonline.com/mortgage