

## Home Loans

Buying a home can be one of the most important purchases you ever make. At Cascade, our goal is to provide you with the personal service you deserve to make the home buying process as smooth as possible. Work one-on-one with our experienced lender to determine the home loan product that best meets your needs.

### Home loan rates as of September 8, 2010

#### 30 Year Fixed

APR	Interest Rate	Points
4.739%	4.625%	1.000%

360 monthly payments of \$822.62 principal and interest, not including taxes and insurance—actual payment will be greater. Annual Percentage Rate (APR) is based on a \$200,000 purchase price with 20% down payment. Rate subject to change without notice.

#### 15-Year Fixed - New Rates Pending

APR	Interest Rate	Points
4.573%	4.375%	1.000%

180 monthly payments of \$1,231.37 principal and interest, not including taxes and insurance—actual payment will be greater. Annual Percentage Rate (APR) is based on a \$200,000 purchase price with 20% down payment. Rate subject to change without notice.



### Other Consumer Loans

Cascade also offers other consumer loans including personal loans, car, boat and RV loans. For rates and terms on these loans, please contact your branch manager or call our Service Center (800) 326-8787.

### Avoid Foreclosure

If you are having difficulty making your mortgage payments there may be options available to help you. The option that's right for your situation may depend on several factors including your loan balance, what type of loan product you have and your current payment status.

In order to review your financial situation, we will need the following information:

- [Download Residential Loan Application](#)
- Current Tax Return
- W2s

Call our mortgage loan specialist at (800) 326-8787 to determine your eligibility for one or more options that may be available to you.

For additional information please click on one or more of the following links:

- [HUD Web Site](#)
- [FDIC Foreclosure Prevention Information](#) Or call the toll-free housing discrimination hotline at (800) 669-9777.