



**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$1,000	\$200	\$200	\$200	\$200
\$2,000	\$200	\$200	\$200	\$200
\$3,000	\$200	\$200	\$200	\$200
\$4,000	\$200	\$200	\$200	\$200
\$5,000	\$200	\$200	\$200	\$200
\$6,000	\$200	\$200	\$200	\$200
\$7,000	\$200	\$200	\$200	\$200
\$8,000	\$200	\$200	\$200	\$200
\$9,000	\$200	\$200	\$200	\$200
\$10,000	\$200	\$200	\$200	\$200
\$11,000	\$200	\$200	\$200	\$200
\$12,000	\$200	\$200	\$200	\$200
\$13,000	\$200	\$200	\$200	\$200
\$14,000	\$200	\$200	\$200	\$200
\$15,000	\$200	\$200	\$200	\$200
\$16,000	\$200	\$200	\$200	\$200
\$17,000	\$200	\$200	\$200	\$200
\$18,000	\$200	\$200	\$200	\$200
\$19,000	\$200	\$200	\$200	\$200
\$20,000	\$200	\$200	\$200	\$200
\$21,000	\$200	\$200	\$200	\$200
\$22,000	\$200	\$200	\$200	\$200
\$23,000	\$200	\$200	\$200	\$200
\$24,000	\$200	\$200	\$200	\$200
\$25,000	\$200	\$200	\$200	\$200
\$26,000	\$200	\$200	\$200	\$200
\$27,000	\$200	\$200	\$200	\$200
\$28,000	\$200	\$200	\$200	\$200
\$29,000	\$200	\$200	\$200	\$200
\$30,000	\$200	\$200	\$200	\$200
\$31,000	\$200	\$200	\$200	\$200
\$32,000	\$200	\$200	\$200	\$200
\$33,000	\$200	\$200	\$200	\$200
\$34,000	\$200	\$200	\$200	\$200
\$35,000	\$200	\$200	\$200	\$200
\$36,000	\$200	\$200	\$200	\$200
\$37,000	\$200	\$200	\$200	\$200
\$38,000	\$200	\$200	\$200	\$200
\$39,000	\$205	\$200	\$200	\$200
\$40,000	\$210	\$200	\$200	\$200
\$41,000	\$215	\$200	\$200	\$200

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\$42,000	\$221	\$200	\$200	\$200
\$43,000	\$226	\$200	\$200	\$200
\$44,000	\$231	\$200	\$200	\$200
\$45,000	\$236	\$200	\$200	\$200
\$46,000	\$242	\$200	\$200	\$200
\$47,000	\$247	\$200	\$200	\$200
\$48,000	\$252	\$200	\$200	\$200
\$49,000	\$257	\$200	\$200	\$200
\$50,000	\$263	\$200	\$200	\$200
\$51,000	\$268	\$200	\$200	\$200
\$52,000	\$273	\$200	\$200	\$200
\$53,000	\$278	\$200	\$200	\$200
\$54,000	\$284	\$200	\$200	\$200
\$55,000	\$289	\$200	\$200	\$200
\$56,000	\$294	\$200	\$200	\$200
\$57,000	\$299	\$200	\$200	\$200
\$58,000	\$305	\$200	\$200	\$200
\$59,000	\$310	\$200	\$200	\$200
\$60,000	\$315	\$200	\$200	\$200
\$61,000	\$320	\$200	\$200	\$200
\$62,000	\$326	\$200	\$200	\$200
\$63,000	\$331	\$200	\$200	\$200
\$64,000	\$336	\$200	\$200	\$200
\$65,000	\$341	\$200	\$200	\$200
\$66,000	\$347	\$200	\$200	\$200
\$67,000	\$352	\$200	\$200	\$200
\$68,000	\$357	\$200	\$200	\$200
\$69,000	\$362	\$200	\$200	\$200
\$70,000	\$368	\$200	\$200	\$200
\$71,000	\$373	\$200	\$200	\$200
\$72,000	\$378	\$200	\$200	\$200
\$73,000	\$383	\$201	\$200	\$200
\$74,000	\$389	\$204	\$200	\$200
\$75,000	\$394	\$206	\$200	\$200
\$76,000	\$399	\$209	\$200	\$200
\$77,000	\$404	\$212	\$200	\$200
\$78,000	\$410	\$215	\$200	\$200
\$79,000	\$415	\$217	\$200	\$200
\$80,000	\$420	\$220	\$200	\$200
\$81,000	\$425	\$223	\$200	\$200
\$82,000	\$431	\$226	\$200	\$200

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\$83,000	\$436	\$228	\$200	\$200
\$84,000	\$441	\$231	\$200	\$200
\$85,000	\$446	\$234	\$200	\$200
\$86,000	\$452	\$237	\$200	\$200
\$87,000	\$457	\$239	\$200	\$200
\$88,000	\$462	\$242	\$200	\$200
\$89,000	\$467	\$245	\$200	\$200
\$90,000	\$473	\$248	\$200	\$200
\$91,000	\$478	\$250	\$200	\$200
\$92,000	\$483	\$253	\$200	\$200
\$93,000	\$488	\$256	\$200	\$200
\$94,000	\$494	\$259	\$200	\$200
\$95,000	\$499	\$261	\$200	\$200
\$96,000	\$504	\$264	\$200	\$200
\$97,000	\$509	\$267	\$200	\$200
\$98,000	\$515	\$270	\$200	\$200
\$99,000	\$520	\$272	\$200	\$200
\$100,000	\$525	\$275	\$200	\$200
\$101,000	\$529	\$278	\$200	\$200
\$102,000	\$534	\$280	\$200	\$200
\$103,000	\$538	\$283	\$200	\$200
\$104,000	\$542	\$285	\$200	\$200
\$105,000	\$546	\$288	\$200	\$200
\$106,000	\$551	\$290	\$200	\$200
\$107,000	\$555	\$293	\$200	\$200
\$108,000	\$559	\$295	\$200	\$200
\$109,000	\$563	\$298	\$200	\$200
\$110,000	\$568	\$300	\$200	\$200
\$111,000	\$572	\$303	\$200	\$200
\$112,000	\$576	\$305	\$200	\$200
\$113,000	\$580	\$308	\$200	\$200
\$114,000	\$585	\$310	\$200	\$200
\$115,000	\$589	\$313	\$200	\$200
\$116,000	\$593	\$315	\$200	\$200
\$117,000	\$597	\$318	\$201	\$200
\$118,000	\$602	\$320	\$202	\$200
\$119,000	\$606	\$323	\$204	\$200
\$120,000	\$610	\$325	\$205	\$200
\$121,000	\$614	\$328	\$207	\$200
\$122,000	\$619	\$330	\$208	\$200
\$123,000	\$623	\$333	\$210	\$200

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<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$124,000	\$627	\$335	\$211	\$200
\$125,000	\$631	\$338	\$213	\$200
\$126,000	\$636	\$340	\$214	\$200
\$127,000	\$640	\$343	\$216	\$200
\$128,000	\$644	\$345	\$217	\$200
\$129,000	\$648	\$348	\$219	\$200
\$130,000	\$653	\$350	\$220	\$200
\$131,000	\$657	\$353	\$222	\$200
\$132,000	\$661	\$355	\$223	\$200
\$133,000	\$665	\$358	\$225	\$200
\$134,000	\$670	\$360	\$226	\$200
\$135,000	\$674	\$363	\$228	\$200
\$136,000	\$678	\$365	\$229	\$200
\$137,000	\$682	\$368	\$231	\$200
\$138,000	\$687	\$370	\$232	\$200
\$139,000	\$691	\$373	\$234	\$200
\$140,000	\$695	\$375	\$235	\$200
\$141,000	\$699	\$378	\$237	\$200
\$142,000	\$704	\$380	\$238	\$200
\$143,000	\$708	\$383	\$240	\$200
\$144,000	\$712	\$385	\$241	\$200
\$145,000	\$716	\$388	\$243	\$200
\$146,000	\$721	\$390	\$244	\$200
\$147,000	\$725	\$393	\$246	\$200
\$148,000	\$729	\$395	\$247	\$200
\$149,000	\$733	\$398	\$249	\$200
\$150,000	\$738	\$400	\$250	\$200
\$151,000	\$742	\$403	\$252	\$200
\$152,000	\$746	\$405	\$253	\$200
\$153,000	\$750	\$408	\$255	\$200
\$154,000	\$755	\$410	\$256	\$200
\$155,000	\$759	\$413	\$258	\$200
\$156,000	\$763	\$415	\$259	\$200
\$157,000	\$767	\$418	\$261	\$200
\$158,000	\$772	\$420	\$262	\$200
\$159,000	\$776	\$423	\$264	\$200
\$160,000	\$780	\$425	\$265	\$200
\$161,000	\$784	\$428	\$267	\$200
\$162,000	\$789	\$430	\$268	\$200
\$163,000	\$793	\$433	\$270	\$200
\$164,000	\$797	\$435	\$271	\$200

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\$165,000	\$801	\$438	\$273	\$200
\$166,000	\$806	\$440	\$274	\$200
\$167,000	\$810	\$443	\$276	\$200
\$168,000	\$814	\$445	\$277	\$200
\$169,000	\$818	\$448	\$279	\$200
\$170,000	\$823	\$450	\$280	\$200
\$171,000	\$827	\$453	\$282	\$200
\$172,000	\$831	\$455	\$283	\$200
\$173,000	\$835	\$458	\$285	\$200
\$174,000	\$840	\$460	\$286	\$200
\$175,000	\$844	\$463	\$288	\$200
\$176,000	\$848	\$465	\$289	\$200
\$177,000	\$852	\$468	\$291	\$200
\$178,000	\$857	\$470	\$292	\$200
\$179,000	\$861	\$473	\$294	\$200
\$180,000	\$865	\$475	\$295	\$200
\$181,000	\$869	\$478	\$297	\$200
\$182,000	\$874	\$480	\$298	\$200
\$183,000	\$878	\$483	\$300	\$200
\$184,000	\$882	\$485	\$301	\$200
\$185,000	\$886	\$488	\$303	\$200
\$186,000	\$891	\$490	\$304	\$200
\$187,000	\$895	\$493	\$306	\$200
\$188,000	\$899	\$495	\$307	\$200
\$189,000	\$903	\$498	\$309	\$200
\$190,000	\$908	\$500	\$310	\$200
\$191,000	\$912	\$503	\$312	\$200
\$192,000	\$916	\$505	\$313	\$200
\$193,000	\$920	\$508	\$315	\$200
\$194,000	\$925	\$510	\$316	\$200
\$195,000	\$929	\$513	\$318	\$200
\$196,000	\$933	\$515	\$319	\$200
\$197,000	\$937	\$518	\$321	\$200
\$198,000	\$942	\$520	\$322	\$200
\$199,000	\$946	\$523	\$324	\$200
\$200,000	\$950	\$525	\$325	\$200
\$201,000	\$954	\$528	\$327	\$201
\$202,000	\$959	\$530	\$328	\$202
\$203,000	\$963	\$533	\$330	\$203
\$204,000	\$967	\$535	\$331	\$204
\$205,000	\$971	\$538	\$333	\$205

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\$206,000	\$976	\$540	\$334	\$206
\$207,000	\$980	\$543	\$336	\$207
\$208,000	\$984	\$545	\$337	\$208
\$209,000	\$988	\$548	\$339	\$209
\$210,000	\$993	\$550	\$340	\$210
\$211,000	\$997	\$553	\$342	\$211
\$212,000	\$1,001	\$555	\$343	\$212
\$213,000	\$1,005	\$558	\$345	\$213
\$214,000	\$1,010	\$560	\$346	\$214
\$215,000	\$1,014	\$563	\$348	\$215
\$216,000	\$1,018	\$565	\$349	\$216
\$217,000	\$1,022	\$568	\$351	\$217
\$218,000	\$1,027	\$570	\$352	\$218
\$219,000	\$1,031	\$573	\$354	\$219
\$220,000	\$1,035	\$575	\$355	\$220
\$221,000	\$1,039	\$578	\$357	\$221
\$222,000	\$1,044	\$580	\$358	\$222
\$223,000	\$1,048	\$583	\$360	\$223
\$224,000	\$1,052	\$585	\$361	\$224
\$225,000	\$1,056	\$588	\$363	\$225
\$226,000	\$1,061	\$590	\$364	\$226
\$227,000	\$1,065	\$593	\$366	\$227
\$228,000	\$1,069	\$595	\$367	\$228
\$229,000	\$1,073	\$598	\$369	\$229
\$230,000	\$1,078	\$600	\$370	\$230
\$231,000	\$1,082	\$603	\$372	\$231
\$232,000	\$1,086	\$605	\$373	\$232
\$233,000	\$1,090	\$608	\$375	\$233
\$234,000	\$1,095	\$610	\$376	\$234
\$235,000	\$1,099	\$613	\$378	\$235
\$236,000	\$1,103	\$615	\$379	\$236
\$237,000	\$1,107	\$618	\$381	\$237
\$238,000	\$1,112	\$620	\$382	\$238
\$239,000	\$1,116	\$623	\$384	\$239
\$240,000	\$1,120	\$625	\$385	\$240
\$241,000	\$1,124	\$628	\$387	\$241
\$242,000	\$1,129	\$630	\$388	\$242
\$243,000	\$1,133	\$633	\$390	\$243
\$244,000	\$1,137	\$635	\$391	\$244
\$245,000	\$1,141	\$638	\$393	\$245
\$246,000	\$1,146	\$640	\$394	\$246

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\$247,000	\$1,150	\$643	\$396	\$247
\$248,000	\$1,154	\$645	\$397	\$248
\$249,000	\$1,158	\$648	\$399	\$249
\$250,000	\$1,163	\$650	\$400	\$250
\$251,000	\$1,167	\$653	\$402	\$251
\$252,000	\$1,171	\$655	\$403	\$252
\$253,000	\$1,175	\$658	\$405	\$253
\$254,000	\$1,180	\$660	\$406	\$254
\$255,000	\$1,184	\$663	\$408	\$255
\$256,000	\$1,188	\$665	\$409	\$256
\$257,000	\$1,192	\$668	\$411	\$257
\$258,000	\$1,197	\$670	\$412	\$258
\$259,000	\$1,201	\$673	\$414	\$259
\$260,000	\$1,205	\$675	\$415	\$260
\$261,000	\$1,209	\$678	\$417	\$261
\$262,000	\$1,214	\$680	\$418	\$262
\$263,000	\$1,218	\$683	\$420	\$263
\$264,000	\$1,222	\$685	\$421	\$264
\$265,000	\$1,226	\$688	\$423	\$265
\$266,000	\$1,231	\$690	\$424	\$266
\$267,000	\$1,235	\$693	\$426	\$267
\$268,000	\$1,239	\$695	\$427	\$268
\$269,000	\$1,243	\$698	\$429	\$269
\$270,000	\$1,248	\$700	\$430	\$270
\$271,000	\$1,252	\$703	\$432	\$271
\$272,000	\$1,256	\$705	\$433	\$272
\$273,000	\$1,260	\$708	\$435	\$273
\$274,000	\$1,265	\$710	\$436	\$274
\$275,000	\$1,269	\$713	\$438	\$275
\$276,000	\$1,273	\$715	\$439	\$276
\$277,000	\$1,277	\$718	\$441	\$277
\$278,000	\$1,282	\$720	\$442	\$278
\$279,000	\$1,286	\$723	\$444	\$279
\$280,000	\$1,290	\$725	\$445	\$280
\$281,000	\$1,294	\$728	\$447	\$281
\$282,000	\$1,299	\$730	\$448	\$282
\$283,000	\$1,303	\$733	\$450	\$283
\$284,000	\$1,307	\$735	\$451	\$284
\$285,000	\$1,311	\$738	\$453	\$285
\$286,000	\$1,316	\$740	\$454	\$286
\$287,000	\$1,320	\$743	\$456	\$287

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\$288,000	\$1,324	\$745	\$457	\$288
\$289,000	\$1,328	\$748	\$459	\$289
\$290,000	\$1,333	\$750	\$460	\$290
\$291,000	\$1,337	\$753	\$462	\$291
\$292,000	\$1,341	\$755	\$463	\$292
\$293,000	\$1,345	\$758	\$465	\$293
\$294,000	\$1,350	\$760	\$466	\$294
\$295,000	\$1,354	\$763	\$468	\$295
\$296,000	\$1,358	\$765	\$469	\$296
\$297,000	\$1,362	\$768	\$471	\$297
\$298,000	\$1,367	\$770	\$472	\$298
\$299,000	\$1,371	\$773	\$474	\$299
\$300,000	\$1,375	\$775	\$475	\$300
\$301,000	\$1,379	\$778	\$477	\$301
\$302,000	\$1,384	\$780	\$478	\$302
\$303,000	\$1,388	\$783	\$480	\$303
\$304,000	\$1,392	\$785	\$481	\$304
\$305,000	\$1,396	\$788	\$483	\$305
\$306,000	\$1,401	\$790	\$484	\$306
\$307,000	\$1,405	\$793	\$486	\$307
\$308,000	\$1,409	\$795	\$487	\$308
\$309,000	\$1,413	\$798	\$489	\$309
\$310,000	\$1,418	\$800	\$490	\$310
\$311,000	\$1,422	\$803	\$492	\$311
\$312,000	\$1,426	\$805	\$493	\$312
\$313,000	\$1,430	\$808	\$495	\$313
\$314,000	\$1,435	\$810	\$496	\$314
\$315,000	\$1,439	\$813	\$498	\$315
\$316,000	\$1,443	\$815	\$499	\$316
\$317,000	\$1,447	\$818	\$501	\$317
\$318,000	\$1,452	\$820	\$502	\$318
\$319,000	\$1,456	\$823	\$504	\$319
\$320,000	\$1,460	\$825	\$505	\$320
\$321,000	\$1,464	\$828	\$507	\$321
\$322,000	\$1,469	\$830	\$508	\$322
\$323,000	\$1,473	\$833	\$510	\$323
\$324,000	\$1,477	\$835	\$511	\$324
\$325,000	\$1,481	\$838	\$513	\$325
\$326,000	\$1,486	\$840	\$514	\$326
\$327,000	\$1,490	\$843	\$516	\$327
\$328,000	\$1,494	\$845	\$517	\$328

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\$329,000	\$1,498	\$848	\$519	\$329
\$330,000	\$1,503	\$850	\$520	\$330
\$331,000	\$1,507	\$853	\$522	\$331
\$332,000	\$1,511	\$855	\$523	\$332
\$333,000	\$1,515	\$858	\$525	\$333
\$334,000	\$1,520	\$860	\$526	\$334
\$335,000	\$1,524	\$863	\$528	\$335
\$336,000	\$1,528	\$865	\$529	\$336
\$337,000	\$1,532	\$868	\$531	\$337
\$338,000	\$1,537	\$870	\$532	\$338
\$339,000	\$1,541	\$873	\$534	\$339
\$340,000	\$1,545	\$875	\$535	\$340
\$341,000	\$1,549	\$878	\$537	\$341
\$342,000	\$1,554	\$880	\$538	\$342
\$343,000	\$1,558	\$883	\$540	\$343
\$344,000	\$1,562	\$885	\$541	\$344
\$345,000	\$1,566	\$888	\$543	\$345
\$346,000	\$1,571	\$890	\$544	\$346
\$347,000	\$1,575	\$893	\$546	\$347
\$348,000	\$1,579	\$895	\$547	\$348
\$349,000	\$1,583	\$898	\$549	\$349
\$350,000	\$1,588	\$900	\$550	\$350
\$351,000	\$1,592	\$903	\$552	\$351
\$352,000	\$1,596	\$905	\$553	\$352
\$353,000	\$1,600	\$908	\$555	\$353
\$354,000	\$1,605	\$910	\$556	\$354
\$355,000	\$1,609	\$913	\$558	\$355
\$356,000	\$1,613	\$915	\$559	\$356
\$357,000	\$1,617	\$918	\$561	\$357
\$358,000	\$1,622	\$920	\$562	\$358
\$359,000	\$1,626	\$923	\$564	\$359
\$360,000	\$1,630	\$925	\$565	\$360
\$361,000	\$1,634	\$928	\$567	\$361
\$362,000	\$1,639	\$930	\$568	\$362
\$363,000	\$1,643	\$933	\$570	\$363
\$364,000	\$1,647	\$935	\$571	\$364
\$365,000	\$1,651	\$938	\$573	\$365
\$366,000	\$1,656	\$940	\$574	\$366
\$367,000	\$1,660	\$943	\$576	\$367
\$368,000	\$1,664	\$945	\$577	\$368
\$369,000	\$1,668	\$948	\$579	\$369

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$370,000	\$1,673	\$950	\$580	\$370
\$371,000	\$1,677	\$953	\$582	\$371
\$372,000	\$1,681	\$955	\$583	\$372
\$373,000	\$1,685	\$958	\$585	\$373
\$374,000	\$1,690	\$960	\$586	\$374
\$375,000	\$1,694	\$963	\$588	\$375
\$376,000	\$1,698	\$965	\$589	\$376
\$377,000	\$1,702	\$968	\$591	\$377
\$378,000	\$1,707	\$970	\$592	\$378
\$379,000	\$1,711	\$973	\$594	\$379
\$380,000	\$1,715	\$975	\$595	\$380
\$381,000	\$1,719	\$978	\$597	\$381
\$382,000	\$1,724	\$980	\$598	\$382
\$383,000	\$1,728	\$983	\$600	\$383
\$384,000	\$1,732	\$985	\$601	\$384
\$385,000	\$1,736	\$988	\$603	\$385
\$386,000	\$1,741	\$990	\$604	\$386
\$387,000	\$1,745	\$993	\$606	\$387
\$388,000	\$1,749	\$995	\$607	\$388
\$389,000	\$1,753	\$998	\$609	\$389
\$390,000	\$1,758	\$1,000	\$610	\$390
\$391,000	\$1,762	\$1,003	\$612	\$391
\$392,000	\$1,766	\$1,005	\$613	\$392
\$393,000	\$1,770	\$1,008	\$615	\$393
\$394,000	\$1,775	\$1,010	\$616	\$394
\$395,000	\$1,779	\$1,013	\$618	\$395
\$396,000	\$1,783	\$1,015	\$619	\$396
\$397,000	\$1,787	\$1,018	\$621	\$397
\$398,000	\$1,792	\$1,020	\$622	\$398
\$399,000	\$1,796	\$1,023	\$624	\$399
\$400,000	\$1,800	\$1,025	\$625	\$400
\$401,000	\$1,804	\$1,028	\$627	\$401
\$402,000	\$1,809	\$1,030	\$628	\$402
\$403,000	\$1,813	\$1,033	\$630	\$403
\$404,000	\$1,817	\$1,035	\$631	\$404
\$405,000	\$1,821	\$1,038	\$633	\$405
\$406,000	\$1,826	\$1,040	\$634	\$406
\$407,000	\$1,830	\$1,043	\$636	\$407
\$408,000	\$1,834	\$1,045	\$637	\$408
\$409,000	\$1,838	\$1,048	\$639	\$409
\$410,000	\$1,843	\$1,050	\$640	\$410

\*Applies only up to the face amount of the Mortgage(s) being refinanced; this rate shall not apply to the replacement of construction loans.

\*\*Applies only to the amount of the Mortgage being modified; this rate shall not apply to construction loans.



**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$411,000	\$1,847	\$1,053	\$642	\$411
\$412,000	\$1,851	\$1,055	\$643	\$412
\$413,000	\$1,855	\$1,058	\$645	\$413
\$414,000	\$1,860	\$1,060	\$646	\$414
\$415,000	\$1,864	\$1,063	\$648	\$415
\$416,000	\$1,868	\$1,065	\$649	\$416
\$417,000	\$1,872	\$1,068	\$651	\$417
\$418,000	\$1,877	\$1,070	\$652	\$418
\$419,000	\$1,881	\$1,073	\$654	\$419
\$420,000	\$1,885	\$1,075	\$655	\$420
\$421,000	\$1,889	\$1,078	\$657	\$421
\$422,000	\$1,894	\$1,080	\$658	\$422
\$423,000	\$1,898	\$1,083	\$660	\$423
\$424,000	\$1,902	\$1,085	\$661	\$424
\$425,000	\$1,906	\$1,088	\$663	\$425
\$426,000	\$1,911	\$1,090	\$664	\$426
\$427,000	\$1,915	\$1,093	\$666	\$427
\$428,000	\$1,919	\$1,095	\$667	\$428
\$429,000	\$1,923	\$1,098	\$669	\$429
\$430,000	\$1,928	\$1,100	\$670	\$430
\$431,000	\$1,932	\$1,103	\$672	\$431
\$432,000	\$1,936	\$1,105	\$673	\$432
\$433,000	\$1,940	\$1,108	\$675	\$433
\$434,000	\$1,945	\$1,110	\$676	\$434
\$435,000	\$1,949	\$1,113	\$678	\$435
\$436,000	\$1,953	\$1,115	\$679	\$436
\$437,000	\$1,957	\$1,118	\$681	\$437
\$438,000	\$1,962	\$1,120	\$682	\$438
\$439,000	\$1,966	\$1,123	\$684	\$439
\$440,000	\$1,970	\$1,125	\$685	\$440
\$441,000	\$1,974	\$1,128	\$687	\$441
\$442,000	\$1,979	\$1,130	\$688	\$442
\$443,000	\$1,983	\$1,133	\$690	\$443
\$444,000	\$1,987	\$1,135	\$691	\$444
\$445,000	\$1,991	\$1,138	\$693	\$445
\$446,000	\$1,996	\$1,140	\$694	\$446
\$447,000	\$2,000	\$1,143	\$696	\$447
\$448,000	\$2,004	\$1,145	\$697	\$448
\$449,000	\$2,008	\$1,148	\$699	\$449
\$450,000	\$2,013	\$1,150	\$700	\$450
\$451,000	\$2,017	\$1,153	\$702	\$451

\*Applies only up to the face amount of the Mortgage(s) being refinanced; this rate shall not apply to the replacement of construction loans.

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$452,000	\$2,021	\$1,155	\$703	\$452
\$453,000	\$2,025	\$1,158	\$705	\$453
\$454,000	\$2,030	\$1,160	\$706	\$454
\$455,000	\$2,034	\$1,163	\$708	\$455
\$456,000	\$2,038	\$1,165	\$709	\$456
\$457,000	\$2,042	\$1,168	\$711	\$457
\$458,000	\$2,047	\$1,170	\$712	\$458
\$459,000	\$2,051	\$1,173	\$714	\$459
\$460,000	\$2,055	\$1,175	\$715	\$460
\$461,000	\$2,059	\$1,178	\$717	\$461
\$462,000	\$2,064	\$1,180	\$718	\$462
\$463,000	\$2,068	\$1,183	\$720	\$463
\$464,000	\$2,072	\$1,185	\$721	\$464
\$465,000	\$2,076	\$1,188	\$723	\$465
\$466,000	\$2,081	\$1,190	\$724	\$466
\$467,000	\$2,085	\$1,193	\$726	\$467
\$468,000	\$2,089	\$1,195	\$727	\$468
\$469,000	\$2,093	\$1,198	\$729	\$469
\$470,000	\$2,098	\$1,200	\$730	\$470
\$471,000	\$2,102	\$1,203	\$732	\$471
\$472,000	\$2,106	\$1,205	\$733	\$472
\$473,000	\$2,110	\$1,208	\$735	\$473
\$474,000	\$2,115	\$1,210	\$736	\$474
\$475,000	\$2,119	\$1,213	\$738	\$475
\$476,000	\$2,123	\$1,215	\$739	\$476
\$477,000	\$2,127	\$1,218	\$741	\$477
\$478,000	\$2,132	\$1,220	\$742	\$478
\$479,000	\$2,136	\$1,223	\$744	\$479
\$480,000	\$2,140	\$1,225	\$745	\$480
\$481,000	\$2,144	\$1,228	\$747	\$481
\$482,000	\$2,149	\$1,230	\$748	\$482
\$483,000	\$2,153	\$1,233	\$750	\$483
\$484,000	\$2,157	\$1,235	\$751	\$484
\$485,000	\$2,161	\$1,238	\$753	\$485
\$486,000	\$2,166	\$1,240	\$754	\$486
\$487,000	\$2,170	\$1,243	\$756	\$487
\$488,000	\$2,174	\$1,245	\$757	\$488
\$489,000	\$2,178	\$1,248	\$759	\$489
\$490,000	\$2,183	\$1,250	\$760	\$490
\$491,000	\$2,187	\$1,253	\$762	\$491
\$492,000	\$2,191	\$1,255	\$763	\$492

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$493,000	\$2,195	\$1,258	\$765	\$493
\$494,000	\$2,200	\$1,260	\$766	\$494
\$495,000	\$2,204	\$1,263	\$768	\$495
\$496,000	\$2,208	\$1,265	\$769	\$496
\$497,000	\$2,212	\$1,268	\$771	\$497
\$498,000	\$2,217	\$1,270	\$772	\$498
\$499,000	\$2,221	\$1,273	\$774	\$499
\$500,000	\$2,225	\$1,275	\$775	\$500
\$501,000	\$2,228	\$1,277	\$776	\$501
\$502,000	\$2,231	\$1,280	\$778	\$502
\$503,000	\$2,233	\$1,282	\$779	\$503
\$504,000	\$2,236	\$1,284	\$780	\$504
\$505,000	\$2,239	\$1,286	\$781	\$505
\$506,000	\$2,242	\$1,289	\$783	\$506
\$507,000	\$2,244	\$1,291	\$784	\$507
\$508,000	\$2,247	\$1,293	\$785	\$508
\$509,000	\$2,250	\$1,295	\$786	\$509
\$510,000	\$2,253	\$1,298	\$788	\$510
\$511,000	\$2,255	\$1,300	\$789	\$511
\$512,000	\$2,258	\$1,302	\$790	\$512
\$513,000	\$2,261	\$1,304	\$791	\$513
\$514,000	\$2,264	\$1,307	\$793	\$514
\$515,000	\$2,266	\$1,309	\$794	\$515
\$516,000	\$2,269	\$1,311	\$795	\$516
\$517,000	\$2,272	\$1,313	\$796	\$517
\$518,000	\$2,275	\$1,316	\$798	\$518
\$519,000	\$2,277	\$1,318	\$799	\$519
\$520,000	\$2,280	\$1,320	\$800	\$520
\$521,000	\$2,283	\$1,322	\$801	\$521
\$522,000	\$2,286	\$1,325	\$803	\$522
\$523,000	\$2,288	\$1,327	\$804	\$523
\$524,000	\$2,291	\$1,329	\$805	\$524
\$525,000	\$2,294	\$1,331	\$806	\$525
\$526,000	\$2,297	\$1,334	\$808	\$526
\$527,000	\$2,299	\$1,336	\$809	\$527
\$528,000	\$2,302	\$1,338	\$810	\$528
\$529,000	\$2,305	\$1,340	\$811	\$529
\$530,000	\$2,308	\$1,343	\$813	\$530
\$531,000	\$2,310	\$1,345	\$814	\$531
\$532,000	\$2,313	\$1,347	\$815	\$532
\$533,000	\$2,316	\$1,349	\$816	\$533

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$534,000	\$2,319	\$1,352	\$818	\$534
\$535,000	\$2,321	\$1,354	\$819	\$535
\$536,000	\$2,324	\$1,356	\$820	\$536
\$537,000	\$2,327	\$1,358	\$821	\$537
\$538,000	\$2,330	\$1,361	\$823	\$538
\$539,000	\$2,332	\$1,363	\$824	\$539
\$540,000	\$2,335	\$1,365	\$825	\$540
\$541,000	\$2,338	\$1,367	\$826	\$541
\$542,000	\$2,341	\$1,370	\$828	\$542
\$543,000	\$2,343	\$1,372	\$829	\$543
\$544,000	\$2,346	\$1,374	\$830	\$544
\$545,000	\$2,349	\$1,376	\$831	\$545
\$546,000	\$2,352	\$1,379	\$833	\$546
\$547,000	\$2,354	\$1,381	\$834	\$547
\$548,000	\$2,357	\$1,383	\$835	\$548
\$549,000	\$2,360	\$1,385	\$836	\$549
\$550,000	\$2,363	\$1,388	\$838	\$550
\$551,000	\$2,365	\$1,390	\$839	\$551
\$552,000	\$2,368	\$1,392	\$840	\$552
\$553,000	\$2,371	\$1,394	\$841	\$553
\$554,000	\$2,374	\$1,397	\$843	\$554
\$555,000	\$2,376	\$1,399	\$844	\$555
\$556,000	\$2,379	\$1,401	\$845	\$556
\$557,000	\$2,382	\$1,403	\$846	\$557
\$558,000	\$2,385	\$1,406	\$848	\$558
\$559,000	\$2,387	\$1,408	\$849	\$559
\$560,000	\$2,390	\$1,410	\$850	\$560
\$561,000	\$2,393	\$1,412	\$851	\$561
\$562,000	\$2,396	\$1,415	\$853	\$562
\$563,000	\$2,398	\$1,417	\$854	\$563
\$564,000	\$2,401	\$1,419	\$855	\$564
\$565,000	\$2,404	\$1,421	\$856	\$565
\$566,000	\$2,407	\$1,424	\$858	\$566
\$567,000	\$2,409	\$1,426	\$859	\$567
\$568,000	\$2,412	\$1,428	\$860	\$568
\$569,000	\$2,415	\$1,430	\$861	\$569
\$570,000	\$2,418	\$1,433	\$863	\$570
\$571,000	\$2,420	\$1,435	\$864	\$571
\$572,000	\$2,423	\$1,437	\$865	\$572
\$573,000	\$2,426	\$1,439	\$866	\$573
\$574,000	\$2,429	\$1,442	\$868	\$574

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$575,000	\$2,431	\$1,444	\$869	\$575
\$576,000	\$2,434	\$1,446	\$870	\$576
\$577,000	\$2,437	\$1,448	\$871	\$577
\$578,000	\$2,440	\$1,451	\$873	\$578
\$579,000	\$2,442	\$1,453	\$874	\$579
\$580,000	\$2,445	\$1,455	\$875	\$580
\$581,000	\$2,448	\$1,457	\$876	\$581
\$582,000	\$2,451	\$1,460	\$878	\$582
\$583,000	\$2,453	\$1,462	\$879	\$583
\$584,000	\$2,456	\$1,464	\$880	\$584
\$585,000	\$2,459	\$1,466	\$881	\$585
\$586,000	\$2,462	\$1,469	\$883	\$586
\$587,000	\$2,464	\$1,471	\$884	\$587
\$588,000	\$2,467	\$1,473	\$885	\$588
\$589,000	\$2,470	\$1,475	\$886	\$589
\$590,000	\$2,473	\$1,478	\$888	\$590
\$591,000	\$2,475	\$1,480	\$889	\$591
\$592,000	\$2,478	\$1,482	\$890	\$592
\$593,000	\$2,481	\$1,484	\$891	\$593
\$594,000	\$2,484	\$1,487	\$893	\$594
\$595,000	\$2,486	\$1,489	\$894	\$595
\$596,000	\$2,489	\$1,491	\$895	\$596
\$597,000	\$2,492	\$1,493	\$896	\$597
\$598,000	\$2,495	\$1,496	\$898	\$598
\$599,000	\$2,497	\$1,498	\$899	\$599
\$600,000	\$2,500	\$1,500	\$900	\$600
\$601,000	\$2,503	\$1,502	\$901	\$601
\$602,000	\$2,506	\$1,505	\$903	\$602
\$603,000	\$2,508	\$1,507	\$904	\$603
\$604,000	\$2,511	\$1,509	\$905	\$604
\$605,000	\$2,514	\$1,511	\$906	\$605
\$606,000	\$2,517	\$1,514	\$908	\$606
\$607,000	\$2,519	\$1,516	\$909	\$607
\$608,000	\$2,522	\$1,518	\$910	\$608
\$609,000	\$2,525	\$1,520	\$911	\$609
\$610,000	\$2,528	\$1,523	\$913	\$610
\$611,000	\$2,530	\$1,525	\$914	\$611
\$612,000	\$2,533	\$1,527	\$915	\$612
\$613,000	\$2,536	\$1,529	\$916	\$613
\$614,000	\$2,539	\$1,532	\$918	\$614
\$615,000	\$2,541	\$1,534	\$919	\$615

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$616,000	\$2,544	\$1,536	\$920	\$616
\$617,000	\$2,547	\$1,538	\$921	\$617
\$618,000	\$2,550	\$1,541	\$923	\$618
\$619,000	\$2,552	\$1,543	\$924	\$619
\$620,000	\$2,555	\$1,545	\$925	\$620
\$621,000	\$2,558	\$1,547	\$926	\$621
\$622,000	\$2,561	\$1,550	\$928	\$622
\$623,000	\$2,563	\$1,552	\$929	\$623
\$624,000	\$2,566	\$1,554	\$930	\$624
\$625,000	\$2,569	\$1,556	\$931	\$625
\$626,000	\$2,572	\$1,559	\$933	\$626
\$627,000	\$2,574	\$1,561	\$934	\$627
\$628,000	\$2,577	\$1,563	\$935	\$628
\$629,000	\$2,580	\$1,565	\$936	\$629
\$630,000	\$2,583	\$1,568	\$938	\$630
\$631,000	\$2,585	\$1,570	\$939	\$631
\$632,000	\$2,588	\$1,572	\$940	\$632
\$633,000	\$2,591	\$1,574	\$941	\$633
\$634,000	\$2,594	\$1,577	\$943	\$634
\$635,000	\$2,596	\$1,579	\$944	\$635
\$636,000	\$2,599	\$1,581	\$945	\$636
\$637,000	\$2,602	\$1,583	\$946	\$637
\$638,000	\$2,605	\$1,586	\$948	\$638
\$639,000	\$2,607	\$1,588	\$949	\$639
\$640,000	\$2,610	\$1,590	\$950	\$640
\$641,000	\$2,613	\$1,592	\$951	\$641
\$642,000	\$2,616	\$1,595	\$953	\$642
\$643,000	\$2,618	\$1,597	\$954	\$643
\$644,000	\$2,621	\$1,599	\$955	\$644
\$645,000	\$2,624	\$1,601	\$956	\$645
\$646,000	\$2,627	\$1,604	\$958	\$646
\$647,000	\$2,629	\$1,606	\$959	\$647
\$648,000	\$2,632	\$1,608	\$960	\$648
\$649,000	\$2,635	\$1,610	\$961	\$649
\$650,000	\$2,638	\$1,613	\$963	\$650
\$651,000	\$2,640	\$1,615	\$964	\$651
\$652,000	\$2,643	\$1,617	\$965	\$652
\$653,000	\$2,646	\$1,619	\$966	\$653
\$654,000	\$2,649	\$1,622	\$968	\$654
\$655,000	\$2,651	\$1,624	\$969	\$655
\$656,000	\$2,654	\$1,626	\$970	\$656

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$657,000	\$2,657	\$1,628	\$971	\$657
\$658,000	\$2,660	\$1,631	\$973	\$658
\$659,000	\$2,662	\$1,633	\$974	\$659
\$660,000	\$2,665	\$1,635	\$975	\$660
\$661,000	\$2,668	\$1,637	\$976	\$661
\$662,000	\$2,671	\$1,640	\$978	\$662
\$663,000	\$2,673	\$1,642	\$979	\$663
\$664,000	\$2,676	\$1,644	\$980	\$664
\$665,000	\$2,679	\$1,646	\$981	\$665
\$666,000	\$2,682	\$1,649	\$983	\$666
\$667,000	\$2,684	\$1,651	\$984	\$667
\$668,000	\$2,687	\$1,653	\$985	\$668
\$669,000	\$2,690	\$1,655	\$986	\$669
\$670,000	\$2,693	\$1,658	\$988	\$670
\$671,000	\$2,695	\$1,660	\$989	\$671
\$672,000	\$2,698	\$1,662	\$990	\$672
\$673,000	\$2,701	\$1,664	\$991	\$673
\$674,000	\$2,704	\$1,667	\$993	\$674
\$675,000	\$2,706	\$1,669	\$994	\$675
\$676,000	\$2,709	\$1,671	\$995	\$676
\$677,000	\$2,712	\$1,673	\$996	\$677
\$678,000	\$2,715	\$1,676	\$998	\$678
\$679,000	\$2,717	\$1,678	\$999	\$679
\$680,000	\$2,720	\$1,680	\$1,000	\$680
\$681,000	\$2,723	\$1,682	\$1,001	\$681
\$682,000	\$2,726	\$1,685	\$1,003	\$682
\$683,000	\$2,728	\$1,687	\$1,004	\$683
\$684,000	\$2,731	\$1,689	\$1,005	\$684
\$685,000	\$2,734	\$1,691	\$1,006	\$685
\$686,000	\$2,737	\$1,694	\$1,008	\$686
\$687,000	\$2,739	\$1,696	\$1,009	\$687
\$688,000	\$2,742	\$1,698	\$1,010	\$688
\$689,000	\$2,745	\$1,700	\$1,011	\$689
\$690,000	\$2,748	\$1,703	\$1,013	\$690
\$691,000	\$2,750	\$1,705	\$1,014	\$691
\$692,000	\$2,753	\$1,707	\$1,015	\$692
\$693,000	\$2,756	\$1,709	\$1,016	\$693
\$694,000	\$2,759	\$1,712	\$1,018	\$694
\$695,000	\$2,761	\$1,714	\$1,019	\$695
\$696,000	\$2,764	\$1,716	\$1,020	\$696
\$697,000	\$2,767	\$1,718	\$1,021	\$697

\*Applies only up to the face amount of the Mortgage(s) being refinanced; this rate shall not apply to the replacement of construction loans.

\*\*Applies only to the amount of the Mortgage being modified; this rate shall not apply to construction loans.



**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$698,000	\$2,770	\$1,721	\$1,023	\$698
\$699,000	\$2,772	\$1,723	\$1,024	\$699
\$700,000	\$2,775	\$1,725	\$1,025	\$700
\$701,000	\$2,778	\$1,727	\$1,026	\$701
\$702,000	\$2,781	\$1,730	\$1,028	\$702
\$703,000	\$2,783	\$1,732	\$1,029	\$703
\$704,000	\$2,786	\$1,734	\$1,030	\$704
\$705,000	\$2,789	\$1,736	\$1,031	\$705
\$706,000	\$2,792	\$1,739	\$1,033	\$706
\$707,000	\$2,794	\$1,741	\$1,034	\$707
\$708,000	\$2,797	\$1,743	\$1,035	\$708
\$709,000	\$2,800	\$1,745	\$1,036	\$709
\$710,000	\$2,803	\$1,748	\$1,038	\$710
\$711,000	\$2,805	\$1,750	\$1,039	\$711
\$712,000	\$2,808	\$1,752	\$1,040	\$712
\$713,000	\$2,811	\$1,754	\$1,041	\$713
\$714,000	\$2,814	\$1,757	\$1,043	\$714
\$715,000	\$2,816	\$1,759	\$1,044	\$715
\$716,000	\$2,819	\$1,761	\$1,045	\$716
\$717,000	\$2,822	\$1,763	\$1,046	\$717
\$718,000	\$2,825	\$1,766	\$1,048	\$718
\$719,000	\$2,827	\$1,768	\$1,049	\$719
\$720,000	\$2,830	\$1,770	\$1,050	\$720
\$721,000	\$2,833	\$1,772	\$1,051	\$721
\$722,000	\$2,836	\$1,775	\$1,053	\$722
\$723,000	\$2,838	\$1,777	\$1,054	\$723
\$724,000	\$2,841	\$1,779	\$1,055	\$724
\$725,000	\$2,844	\$1,781	\$1,056	\$725
\$726,000	\$2,847	\$1,784	\$1,058	\$726
\$727,000	\$2,849	\$1,786	\$1,059	\$727
\$728,000	\$2,852	\$1,788	\$1,060	\$728
\$729,000	\$2,855	\$1,790	\$1,061	\$729
\$730,000	\$2,858	\$1,793	\$1,063	\$730
\$731,000	\$2,860	\$1,795	\$1,064	\$731
\$732,000	\$2,863	\$1,797	\$1,065	\$732
\$733,000	\$2,866	\$1,799	\$1,066	\$733
\$734,000	\$2,869	\$1,802	\$1,068	\$734
\$735,000	\$2,871	\$1,804	\$1,069	\$735
\$736,000	\$2,874	\$1,806	\$1,070	\$736
\$737,000	\$2,877	\$1,808	\$1,071	\$737
\$738,000	\$2,880	\$1,811	\$1,073	\$738

\*Applies only up to the face amount of the Mortgage(s) being refinanced; this rate shall not apply to the replacement of construction loans.

\*\*Applies only to the amount of the Mortgage being modified; this rate shall not apply to construction loans.



**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$739,000	\$2,882	\$1,813	\$1,074	\$739
\$740,000	\$2,885	\$1,815	\$1,075	\$740
\$741,000	\$2,888	\$1,817	\$1,076	\$741
\$742,000	\$2,891	\$1,820	\$1,078	\$742
\$743,000	\$2,893	\$1,822	\$1,079	\$743
\$744,000	\$2,896	\$1,824	\$1,080	\$744
\$745,000	\$2,899	\$1,826	\$1,081	\$745
\$746,000	\$2,902	\$1,829	\$1,083	\$746
\$747,000	\$2,904	\$1,831	\$1,084	\$747
\$748,000	\$2,907	\$1,833	\$1,085	\$748
\$749,000	\$2,910	\$1,835	\$1,086	\$749
\$750,000	\$2,913	\$1,838	\$1,088	\$750
\$751,000	\$2,915	\$1,840	\$1,089	\$751
\$752,000	\$2,918	\$1,842	\$1,090	\$752
\$753,000	\$2,921	\$1,844	\$1,091	\$753
\$754,000	\$2,924	\$1,847	\$1,093	\$754
\$755,000	\$2,926	\$1,849	\$1,094	\$755
\$756,000	\$2,929	\$1,851	\$1,095	\$756
\$757,000	\$2,932	\$1,853	\$1,096	\$757
\$758,000	\$2,935	\$1,856	\$1,098	\$758
\$759,000	\$2,937	\$1,858	\$1,099	\$759
\$760,000	\$2,940	\$1,860	\$1,100	\$760
\$761,000	\$2,943	\$1,862	\$1,101	\$761
\$762,000	\$2,946	\$1,865	\$1,103	\$762
\$763,000	\$2,948	\$1,867	\$1,104	\$763
\$764,000	\$2,951	\$1,869	\$1,105	\$764
\$765,000	\$2,954	\$1,871	\$1,106	\$765
\$766,000	\$2,957	\$1,874	\$1,108	\$766
\$767,000	\$2,959	\$1,876	\$1,109	\$767
\$768,000	\$2,962	\$1,878	\$1,110	\$768
\$769,000	\$2,965	\$1,880	\$1,111	\$769
\$770,000	\$2,968	\$1,883	\$1,113	\$770
\$771,000	\$2,970	\$1,885	\$1,114	\$771
\$772,000	\$2,973	\$1,887	\$1,115	\$772
\$773,000	\$2,976	\$1,889	\$1,116	\$773
\$774,000	\$2,979	\$1,892	\$1,118	\$774
\$775,000	\$2,981	\$1,894	\$1,119	\$775
\$776,000	\$2,984	\$1,896	\$1,120	\$776
\$777,000	\$2,987	\$1,898	\$1,121	\$777
\$778,000	\$2,990	\$1,901	\$1,123	\$778
\$779,000	\$2,992	\$1,903	\$1,124	\$779

\*Applies only up to the face amount of the Mortgage(s) being refinanced; this rate shall not apply to the replacement of construction loans.

\*\*Applies only to the amount of the Mortgage being modified; this rate shall not apply to construction loans.



**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$780,000	\$2,995	\$1,905	\$1,125	\$780
\$781,000	\$2,998	\$1,907	\$1,126	\$781
\$782,000	\$3,001	\$1,910	\$1,128	\$782
\$783,000	\$3,003	\$1,912	\$1,129	\$783
\$784,000	\$3,006	\$1,914	\$1,130	\$784
\$785,000	\$3,009	\$1,916	\$1,131	\$785
\$786,000	\$3,012	\$1,919	\$1,133	\$786
\$787,000	\$3,014	\$1,921	\$1,134	\$787
\$788,000	\$3,017	\$1,923	\$1,135	\$788
\$789,000	\$3,020	\$1,925	\$1,136	\$789
\$790,000	\$3,023	\$1,928	\$1,138	\$790
\$791,000	\$3,025	\$1,930	\$1,139	\$791
\$792,000	\$3,028	\$1,932	\$1,140	\$792
\$793,000	\$3,031	\$1,934	\$1,141	\$793
\$794,000	\$3,034	\$1,937	\$1,143	\$794
\$795,000	\$3,036	\$1,939	\$1,144	\$795
\$796,000	\$3,039	\$1,941	\$1,145	\$796
\$797,000	\$3,042	\$1,943	\$1,146	\$797
\$798,000	\$3,045	\$1,946	\$1,148	\$798
\$799,000	\$3,047	\$1,948	\$1,149	\$799
\$800,000	\$3,050	\$1,950	\$1,150	\$800
\$801,000	\$3,053	\$1,952	\$1,151	\$801
\$802,000	\$3,056	\$1,955	\$1,153	\$802
\$803,000	\$3,058	\$1,957	\$1,154	\$803
\$804,000	\$3,061	\$1,959	\$1,155	\$804
\$805,000	\$3,064	\$1,961	\$1,156	\$805
\$806,000	\$3,067	\$1,964	\$1,158	\$806
\$807,000	\$3,069	\$1,966	\$1,159	\$807
\$808,000	\$3,072	\$1,968	\$1,160	\$808
\$809,000	\$3,075	\$1,970	\$1,161	\$809
\$810,000	\$3,078	\$1,973	\$1,163	\$810
\$811,000	\$3,080	\$1,975	\$1,164	\$811
\$812,000	\$3,083	\$1,977	\$1,165	\$812
\$813,000	\$3,086	\$1,979	\$1,166	\$813
\$814,000	\$3,089	\$1,982	\$1,168	\$814
\$815,000	\$3,091	\$1,984	\$1,169	\$815
\$816,000	\$3,094	\$1,986	\$1,170	\$816
\$817,000	\$3,097	\$1,988	\$1,171	\$817
\$818,000	\$3,100	\$1,991	\$1,173	\$818
\$819,000	\$3,102	\$1,993	\$1,174	\$819
\$820,000	\$3,105	\$1,995	\$1,175	\$820

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\*\*Applies only to the amount of the Mortgage being modified; this rate shall not apply to construction loans.



**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$821,000	\$3,108	\$1,997	\$1,176	\$821
\$822,000	\$3,111	\$2,000	\$1,178	\$822
\$823,000	\$3,113	\$2,002	\$1,179	\$823
\$824,000	\$3,116	\$2,004	\$1,180	\$824
\$825,000	\$3,119	\$2,006	\$1,181	\$825
\$826,000	\$3,122	\$2,009	\$1,183	\$826
\$827,000	\$3,124	\$2,011	\$1,184	\$827
\$828,000	\$3,127	\$2,013	\$1,185	\$828
\$829,000	\$3,130	\$2,015	\$1,186	\$829
\$830,000	\$3,133	\$2,018	\$1,188	\$830
\$831,000	\$3,135	\$2,020	\$1,189	\$831
\$832,000	\$3,138	\$2,022	\$1,190	\$832
\$833,000	\$3,141	\$2,024	\$1,191	\$833
\$834,000	\$3,144	\$2,027	\$1,193	\$834
\$835,000	\$3,146	\$2,029	\$1,194	\$835
\$836,000	\$3,149	\$2,031	\$1,195	\$836
\$837,000	\$3,152	\$2,033	\$1,196	\$837
\$838,000	\$3,155	\$2,036	\$1,198	\$838
\$839,000	\$3,157	\$2,038	\$1,199	\$839
\$840,000	\$3,160	\$2,040	\$1,200	\$840
\$841,000	\$3,163	\$2,042	\$1,201	\$841
\$842,000	\$3,166	\$2,045	\$1,203	\$842
\$843,000	\$3,168	\$2,047	\$1,204	\$843
\$844,000	\$3,171	\$2,049	\$1,205	\$844
\$845,000	\$3,174	\$2,051	\$1,206	\$845
\$846,000	\$3,177	\$2,054	\$1,208	\$846
\$847,000	\$3,179	\$2,056	\$1,209	\$847
\$848,000	\$3,182	\$2,058	\$1,210	\$848
\$849,000	\$3,185	\$2,060	\$1,211	\$849
\$850,000	\$3,188	\$2,063	\$1,213	\$850
\$851,000	\$3,190	\$2,065	\$1,214	\$851
\$852,000	\$3,193	\$2,067	\$1,215	\$852
\$853,000	\$3,196	\$2,069	\$1,216	\$853
\$854,000	\$3,199	\$2,072	\$1,218	\$854
\$855,000	\$3,201	\$2,074	\$1,219	\$855
\$856,000	\$3,204	\$2,076	\$1,220	\$856
\$857,000	\$3,207	\$2,078	\$1,221	\$857
\$858,000	\$3,210	\$2,081	\$1,223	\$858
\$859,000	\$3,212	\$2,083	\$1,224	\$859
\$860,000	\$3,215	\$2,085	\$1,225	\$860
\$861,000	\$3,218	\$2,087	\$1,226	\$861

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$862,000	\$3,221	\$2,090	\$1,228	\$862
\$863,000	\$3,223	\$2,092	\$1,229	\$863
\$864,000	\$3,226	\$2,094	\$1,230	\$864
\$865,000	\$3,229	\$2,096	\$1,231	\$865
\$866,000	\$3,232	\$2,099	\$1,233	\$866
\$867,000	\$3,234	\$2,101	\$1,234	\$867
\$868,000	\$3,237	\$2,103	\$1,235	\$868
\$869,000	\$3,240	\$2,105	\$1,236	\$869
\$870,000	\$3,243	\$2,108	\$1,238	\$870
\$871,000	\$3,245	\$2,110	\$1,239	\$871
\$872,000	\$3,248	\$2,112	\$1,240	\$872
\$873,000	\$3,251	\$2,114	\$1,241	\$873
\$874,000	\$3,254	\$2,117	\$1,243	\$874
\$875,000	\$3,256	\$2,119	\$1,244	\$875
\$876,000	\$3,259	\$2,121	\$1,245	\$876
\$877,000	\$3,262	\$2,123	\$1,246	\$877
\$878,000	\$3,265	\$2,126	\$1,248	\$878
\$879,000	\$3,267	\$2,128	\$1,249	\$879
\$880,000	\$3,270	\$2,130	\$1,250	\$880
\$881,000	\$3,273	\$2,132	\$1,251	\$881
\$882,000	\$3,276	\$2,135	\$1,253	\$882
\$883,000	\$3,278	\$2,137	\$1,254	\$883
\$884,000	\$3,281	\$2,139	\$1,255	\$884
\$885,000	\$3,284	\$2,141	\$1,256	\$885
\$886,000	\$3,287	\$2,144	\$1,258	\$886
\$887,000	\$3,289	\$2,146	\$1,259	\$887
\$888,000	\$3,292	\$2,148	\$1,260	\$888
\$889,000	\$3,295	\$2,150	\$1,261	\$889
\$890,000	\$3,298	\$2,153	\$1,263	\$890
\$891,000	\$3,300	\$2,155	\$1,264	\$891
\$892,000	\$3,303	\$2,157	\$1,265	\$892
\$893,000	\$3,306	\$2,159	\$1,266	\$893
\$894,000	\$3,309	\$2,162	\$1,268	\$894
\$895,000	\$3,311	\$2,164	\$1,269	\$895
\$896,000	\$3,314	\$2,166	\$1,270	\$896
\$897,000	\$3,317	\$2,168	\$1,271	\$897
\$898,000	\$3,320	\$2,171	\$1,273	\$898
\$899,000	\$3,322	\$2,173	\$1,274	\$899
\$900,000	\$3,325	\$2,175	\$1,275	\$900
\$901,000	\$3,328	\$2,177	\$1,276	\$901
\$902,000	\$3,331	\$2,180	\$1,278	\$902

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**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$903,000	\$3,333	\$2,182	\$1,279	\$903
\$904,000	\$3,336	\$2,184	\$1,280	\$904
\$905,000	\$3,339	\$2,186	\$1,281	\$905
\$906,000	\$3,342	\$2,189	\$1,283	\$906
\$907,000	\$3,344	\$2,191	\$1,284	\$907
\$908,000	\$3,347	\$2,193	\$1,285	\$908
\$909,000	\$3,350	\$2,195	\$1,286	\$909
\$910,000	\$3,353	\$2,198	\$1,288	\$910
\$911,000	\$3,355	\$2,200	\$1,289	\$911
\$912,000	\$3,358	\$2,202	\$1,290	\$912
\$913,000	\$3,361	\$2,204	\$1,291	\$913
\$914,000	\$3,364	\$2,207	\$1,293	\$914
\$915,000	\$3,366	\$2,209	\$1,294	\$915
\$916,000	\$3,369	\$2,211	\$1,295	\$916
\$917,000	\$3,372	\$2,213	\$1,296	\$917
\$918,000	\$3,375	\$2,216	\$1,298	\$918
\$919,000	\$3,377	\$2,218	\$1,299	\$919
\$920,000	\$3,380	\$2,220	\$1,300	\$920
\$921,000	\$3,383	\$2,222	\$1,301	\$921
\$922,000	\$3,386	\$2,225	\$1,303	\$922
\$923,000	\$3,388	\$2,227	\$1,304	\$923
\$924,000	\$3,391	\$2,229	\$1,305	\$924
\$925,000	\$3,394	\$2,231	\$1,306	\$925
\$926,000	\$3,397	\$2,234	\$1,308	\$926
\$927,000	\$3,399	\$2,236	\$1,309	\$927
\$928,000	\$3,402	\$2,238	\$1,310	\$928
\$929,000	\$3,405	\$2,240	\$1,311	\$929
\$930,000	\$3,408	\$2,243	\$1,313	\$930
\$931,000	\$3,410	\$2,245	\$1,314	\$931
\$932,000	\$3,413	\$2,247	\$1,315	\$932
\$933,000	\$3,416	\$2,249	\$1,316	\$933
\$934,000	\$3,419	\$2,252	\$1,318	\$934
\$935,000	\$3,421	\$2,254	\$1,319	\$935
\$936,000	\$3,424	\$2,256	\$1,320	\$936
\$937,000	\$3,427	\$2,258	\$1,321	\$937
\$938,000	\$3,430	\$2,261	\$1,323	\$938
\$939,000	\$3,432	\$2,263	\$1,324	\$939
\$940,000	\$3,435	\$2,265	\$1,325	\$940
\$941,000	\$3,438	\$2,267	\$1,326	\$941
\$942,000	\$3,441	\$2,270	\$1,328	\$942
\$943,000	\$3,443	\$2,272	\$1,329	\$943

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\*\*Applies only to the amount of the Mortgage being modified; this rate shall not apply to construction loans.



**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$944,000	\$3,446	\$2,274	\$1,330	\$944
\$945,000	\$3,449	\$2,276	\$1,331	\$945
\$946,000	\$3,452	\$2,279	\$1,333	\$946
\$947,000	\$3,454	\$2,281	\$1,334	\$947
\$948,000	\$3,457	\$2,283	\$1,335	\$948
\$949,000	\$3,460	\$2,285	\$1,336	\$949
\$950,000	\$3,463	\$2,288	\$1,338	\$950
\$951,000	\$3,465	\$2,290	\$1,339	\$951
\$952,000	\$3,468	\$2,292	\$1,340	\$952
\$953,000	\$3,471	\$2,294	\$1,341	\$953
\$954,000	\$3,474	\$2,297	\$1,343	\$954
\$955,000	\$3,476	\$2,299	\$1,344	\$955
\$956,000	\$3,479	\$2,301	\$1,345	\$956
\$957,000	\$3,482	\$2,303	\$1,346	\$957
\$958,000	\$3,485	\$2,306	\$1,348	\$958
\$959,000	\$3,487	\$2,308	\$1,349	\$959
\$960,000	\$3,490	\$2,310	\$1,350	\$960
\$961,000	\$3,493	\$2,312	\$1,351	\$961
\$962,000	\$3,496	\$2,315	\$1,353	\$962
\$963,000	\$3,498	\$2,317	\$1,354	\$963
\$964,000	\$3,501	\$2,319	\$1,355	\$964
\$965,000	\$3,504	\$2,321	\$1,356	\$965
\$966,000	\$3,507	\$2,324	\$1,358	\$966
\$967,000	\$3,509	\$2,326	\$1,359	\$967
\$968,000	\$3,512	\$2,328	\$1,360	\$968
\$969,000	\$3,515	\$2,330	\$1,361	\$969
\$970,000	\$3,518	\$2,333	\$1,363	\$970
\$971,000	\$3,520	\$2,335	\$1,364	\$971
\$972,000	\$3,523	\$2,337	\$1,365	\$972
\$973,000	\$3,526	\$2,339	\$1,366	\$973
\$974,000	\$3,529	\$2,342	\$1,368	\$974
\$975,000	\$3,531	\$2,344	\$1,369	\$975
\$976,000	\$3,534	\$2,346	\$1,370	\$976
\$977,000	\$3,537	\$2,348	\$1,371	\$977
\$978,000	\$3,540	\$2,351	\$1,373	\$978
\$979,000	\$3,542	\$2,353	\$1,374	\$979
\$980,000	\$3,545	\$2,355	\$1,375	\$980
\$981,000	\$3,548	\$2,357	\$1,376	\$981
\$982,000	\$3,551	\$2,360	\$1,378	\$982
\$983,000	\$3,553	\$2,362	\$1,379	\$983
\$984,000	\$3,556	\$2,364	\$1,380	\$984

\*Applies only up to the face amount of the Mortgage(s) being refinanced; this rate shall not apply to the replacement of construction loans.

\*\*Applies only to the amount of the Mortgage being modified; this rate shall not apply to construction loans.





**New Jersey Rates  
Effective 9/1/2013**

<b>Liability</b>	<b>Standard</b>	<b>Refinance*</b>	<b>Modification**</b>	<b>Construction Loan</b>
\$985,000	\$3,559	\$2,366	\$1,381	\$985
\$986,000	\$3,562	\$2,369	\$1,383	\$986
\$987,000	\$3,564	\$2,371	\$1,384	\$987
\$988,000	\$3,567	\$2,373	\$1,385	\$988
\$989,000	\$3,570	\$2,375	\$1,386	\$989
\$990,000	\$3,573	\$2,378	\$1,388	\$990
\$991,000	\$3,575	\$2,380	\$1,389	\$991
\$992,000	\$3,578	\$2,382	\$1,390	\$992
\$993,000	\$3,581	\$2,384	\$1,391	\$993
\$994,000	\$3,584	\$2,387	\$1,393	\$994
\$995,000	\$3,586	\$2,389	\$1,394	\$995
\$996,000	\$3,589	\$2,391	\$1,395	\$996
\$997,000	\$3,592	\$2,393	\$1,396	\$997
\$998,000	\$3,595	\$2,396	\$1,398	\$998
\$999,000	\$3,597	\$2,398	\$1,399	\$999
\$1,000,000	\$3,600	\$2,400	\$1,400	\$1,000
\$1,500,000	\$4,975	\$3,525	\$2,025	\$1,500
\$2,000,000	\$6,350	\$4,650	\$2,650	\$2,000
\$2,500,000	\$7,350	\$5,525	\$3,150	\$2,500
\$3,000,000	\$8,350	\$6,400	\$3,650	\$3,000
\$3,500,000	\$9,350	\$7,275	\$4,150	\$3,500
\$4,000,000	\$10,350	\$8,150	\$4,650	\$4,000
\$4,500,000	\$11,350	\$9,025	\$5,150	\$4,500
\$5,000,000	\$12,350	\$9,900	\$5,650	\$5,000

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