

## Make yourself at home.

Indymac® is one of the leading mortgage lenders in the nation—with good reason. Our innovative products, competitive pricing and superior one-on-one service give homebuyers like you what they want to meet their home needs.

- New purchases
- Refinancing
- Home equity cash-out

If you're in the market to purchase, refinance or take cash out, our Loan Officers will discuss the features and benefits of each of our loan programs and help you find the best one.

Indymac Bank has helped over half a million homebuyers and owners nationwide find great loan products at great prices. Our superior service, competitive rates and pricing technology take many of the headaches out of the purchase or refinance process so you can enjoy the best part of the home loan experience: your home.

### Important facts about certain loan programs

1 It is important to know that:

- With interest only loans, your loan balance will not decrease unless you pay more than the required interest only payment, and that your required payment will increase substantially when the amortization term begins.
- With interest only adjustable rate loans, your payment and rate may increase significantly over time, and that your loan balance will not decrease unless you pay more than the required interest only payment.

2 It is important to know that with adjustable rate mortgages, your payment and rate may increase significantly over time.

3 Important information you should know about FlexPay loans:

For the first 10 years you will have up to three payment options: a minimum payment (calculated by applying a discount percentage to the fully amortized payment), an interest only payment, and an amortized payment (provided that the interest only and amortized payment amounts are greater than the minimum payment). Paying only the minimum payment may cause you to reach the lifetime cap of 115% of the original loan amount in a short period, at which time your payment will increase substantially. Additionally, your payment may increase significantly after the fixed interest period and then again after the 10th year, or at any time the unpaid balance reaches 115% of the original loan amount. Should your unpaid balance reach 115%, your payment options will be limited to either a fully amortized payment or an interest only payment. In all circumstances, your payment will become a fully amortized principal and interest payment after 10 years.

Certain loan-to-value and credit score restrictions may apply. Not all applicants will qualify for this program. Call Indymac for more details.

- The Indymac FlexPay LIBOR loan is an adjustable rate mortgage, and the APR is subject to increase after closing.
- Rates and terms subject to change without notice.
- It is important to know that negatively amortizing loans may result in a lack of equity buildup and/or a potential decline in the equity in your home due to the possible increase in loan balance.
- With a FlexPay ARM loan, your required payment, loan balance and rate may increase significantly over time.

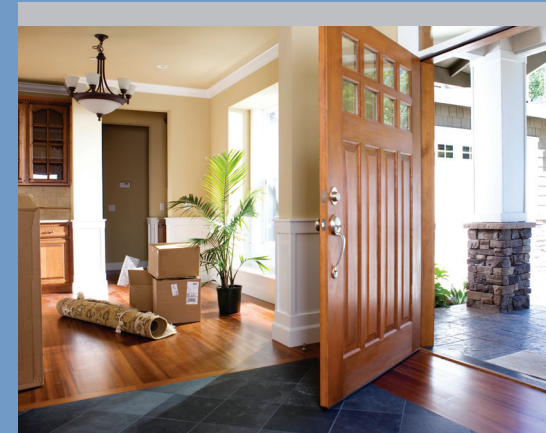
4 It is important to know that you may be able to improve your loan terms by providing full income documentation.

Before deciding to accept a prepayment penalty, make sure you understand its benefit in terms of rate or fees, as compared to the substantial cost if the loan is paid off before the penalty term expires.



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## Home Loan Guide



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IndymacBank®  
Retail Lending Group

## The right mortgage for you

Nothing quite compares to the experience of buying a home. Whether you are new to the purchase process or are a skilled buyer, finding a property can be both exhilarating and challenging. That's why Indymac Bank® is here with answers to all of your lending questions and the right loan solution for your unique situation.

Loan programs can be as individual as you are and depend upon a number of factors, such as your financial situation, budget and long-term plans. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs.

### If this is you...

**I'm concerned that interest rates may rise.  
I want to guarantee low payments.**

**I think interest rates may fall.  
I am not planning on owning the house very long.**

**My cash flow varies from month to month.**

**I want to invest in a vacation home or  
multi-unit properties.**

**My credit isn't so great.**

**I'm self-employed.**

### This may be the right loan:

- 15-year and 30-year fixed-rate loans
- Interest only loans<sup>1</sup>
- Adjustable Rate Mortgages,<sup>2</sup> FlexPay ARMS<sup>3</sup>
- Jumbo and investment property loans
- NonPrime/flexible terms loans
- Limited Documentation loans<sup>4</sup>

## Loans for every lending need

As you can see, there's a loan for every situation, regardless of your credit standing or home financing goals:

### • 15-year and 30-year fixed-rate loans

One interest rate for the life of the loan means your payment will always stay the same, even if interest rates go up. 15-year loans offer a lower rate and let you pay off your mortgage sooner (saving thousands of dollars in interest).

### • Interest only loans<sup>1</sup>

You'll start by paying only the interest on your loan in monthly payments for a fixed term (usually five to seven years).

### • Adjustable Rate Mortgages (ARMs)<sup>2</sup> and FlexPay® ARMs<sup>3</sup>

ARMs feature a low introductory rate that changes over time. A FlexPay ARM is an option ARM that lets you choose from three flexible payment options: minimum (to save the most cash), interest-only (for a low payment that still covers all interest due) and fully amortized (to reduce the principal and pay off the loan to term).

### • Jumbo loans

Loans that exceed standard lending amounts to enable borrowers to secure a higher-priced property.

### • NonPrime loans

Made for borrowers with less-than-perfect credit who do not qualify for "prime" rate loans.

### • Limited and No Documentation loans<sup>4</sup>

Ideal for borrowers who may have trouble providing or may be unable to provide financial information or proof of income.

Indymac® also finances new construction, vacation/second homes and investment properties.

It's my goal to make your transaction quick and drama-free. I can meet when and where it's convenient for you. Call me today so that we can develop the right home finance plan together.