



We've Got The Financing You've Been Waiting For!

The Builder "Stimulus" Loan Program

- 30 Year Fixed Rate Loan
- 90% LTV (Loan to Value) - No Mortgage Insurance
 - Loan Amounts to \$1.5 Million
 - No Origination or Discount Points

5.137% APR

3.875% Initial 5 Years

5.875% Remaining 25 Years

Payment Example: Loan Amount of \$1.0 Million

First 5 Years 3.875% Rate	\$4,702.38 per month Principal & Interest
Remaining 25 Years 5.875% Rate	\$5,746.93 per month Principal & Interest

Exclusive Offer for VCB Builders' Clients

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Mortgage program available for a limited time. Must meet Virginia Commerce Bank underwriting standards, terms subject to change at anytime. Accurate as of 03/04/2009.

