The CalSTRS 80/17 Home Loan Program for homebuyers is available now for CalSTRS members, as well as teachers and employees of California public school districts and California community colleges.

<table>
<thead>
<tr>
<th>Loan Size</th>
<th>LTV 1st Mortgage</th>
<th>LTV 2nd Mortgage</th>
<th>Maximum Loan Amount 1st Mortgage</th>
<th>Maximum Loan Amount 2nd Mortgage</th>
<th>Maximum Loan Amount Combined</th>
<th>Maximum Purchase Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conforming</td>
<td>80%</td>
<td>17%</td>
<td>$417,000</td>
<td>$88,612</td>
<td>$505,612</td>
<td>$521,250</td>
</tr>
<tr>
<td>Non-Conforming</td>
<td>80%</td>
<td>17%</td>
<td>$536,082</td>
<td>$113,918</td>
<td>$650,000</td>
<td>$570,103</td>
</tr>
</tbody>
</table>

* 1% of Down Payment Must Come From Borrower's Own Funds
* Up to 2% of Down Payment From Gift Funds
* No First Time Homebuyer Restrictions, but the Borrower May Not Own Other Properties
* Reserves Equaling 2 Months' Loan Payments Are Required
* Single Family Residence, Condo and Planned Unit Developments
* The 2nd Mortgage is deferred for 5 years

Contact Us Today!
Lois Bencangey
Loan Agent
MorLend Financial Services, Inc
(818) 694-9468 – cell
(818) 990-4200 x 230
loisbencangey@cs.com

Information contained herein is provided to assist real estate professionals and is not an advertisement to extend consumer credit as defined by Section 226.2 of Regulation Z. Rates and terms are subject to change without notice. This form may not be reproduced.

Approved 4/30/09