



# Rate Sheet

***Georgia Dream First Mortgage Only***  
*FHA/VA/RD/Conventional Uninsured*

**4.375%**

***Georgia Dream First Mortgage  
combined with any  
Georgia Dream Down Payment Loan***  
*FHA/VA/RD/Conventional Uninsured*

**4.625%**

**Rates effective  
5:01 pm  
Thursday  
February 02, 2012**