Lowest Fixed Rate Mortgage Rates (Private Properties)

Bank	Minimum Loan Amount	Lock-in Period	Year 1	Year 2	Year 3	Thereafter	Legal subsidy	Remarks
⊠ DBS	\$100,000	5 Wests	2,75% (Fixed)	2.75% (Fored)	275% (Fixed)	2.802% (3M SORA + 1.5%)	>\$500x - \$2,000 >\$1n - \$2,500 >\$1.5n - \$2,800 (legal subsidy)	Waiver of Pensity due to Sale after 3 years.
Оосистия	\$300,000	1 Years	2.6% (Fixed)	2,302% (3M 50RA-1%)	2:502% (3M 50RA+12%)	2:902% (3M SORA+18%)	>\$500k - \$2,000 >\$1.5m - \$2,500 (cash rebate)	Free conversion after lock in period
citibank	\$800,000	3 Years	2.8% (Fixed)	2.8% (Fixed)	2.8% (Fixed)	3:333% (M SORA +1.5%)	0.40% of loan amount capped \$2,500 (logal subsidy)	N/A
(Т) няас	\$800,000	2 Years	2.75% (Fixed)	2.75% (Fixed)	3.433% (M/SORA +1.0%)	3.433% (fM SORA +1.6%)	>\$200k = \$1,000 >\$500k = \$2,000 >\$1.5m = \$2,500 (cash rebate)	Free conversion after lock in period
OSBI	\$500,000	2 Years	2% (Fixed)	2% (Fixed)	2.802% (3M SORA +1.500%)	2.802% (3M SORA +1.500%)	0.4% x i,oan Amount, Capped \$1,800 (legal subsidy)	- Free Conversion after Lock In - Weiver of Penalty due to sale

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Time Briton Hadden, Henry R. Luce, 1998-11

The Investor's Monthly Manual, 1885

Commercial and Financial Chronicle

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The American Architect and

Building News ,1894 Annual Index to the Financial Times, 1985 The Time Almanac 2000 Borgna Brunner, 1999 Over One Million facts and world statistics The Commercial & Financial Chronicle ..., 1882 **Bradstreet's Weekly** Outlook Alfred Emanuel Smith, Francis Walton, 1871 Better Homes and Gardens ,1971 **Black Enterprise** ,1893 The Federal Reporter ,1891 Includes cases argued and determined in the District Courts of the United States ,2000-08 and Mar May 1880 Oct Nov 1912 the Circuit Courts of the United States Sept Dec 1891 Sept Nov 1924 the Circuit Courts of Appeals of the United States Aug Oct 1911 Jan Feb 1914 the Commerce Court of the United States Sept Oct 1919 Sept Nov 1924 the Court of Appeals of the District of Columbia The Breeder's Gazette ,1895 Financier .1873 The Commercial & Financial Chronicle and Hunt's Merchants' Magazine ,1871 The Commercial & Financial Chronicle and Hunt's Merchant's Magazine ,1871

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