

World's Equity Buildersm Adjustable Rate Mortgages have saved borrowers thousands of dollars in interest over the life of their loans.

Compared to fixed rate mortgages, World's Adjustable Rate Mortgages (ARMs) have saved homeowners thousands of dollars—look at the chart below. And, if you had chosen the Equity Buildersm ARM, you could have paid off your loan faster and saved even more. Of course, future interest rates and payments may vary over the life of the loan, and future savings can't be predicted, but which home loan do you think has been the best deal?

Date Loan Originated	Annual Percentage Rate* (at Loan Origination)			Cost of \$100,000 Loan**			CODI ARM Savings over Fixed to 06/06***	CODI Equity Builder ARM Savings over Fixed to 06/06***
	Fixed	CODI ARM	CODI Equity Builder ARM	Fixed	CODI ARM	CODI Equity Builder ARM		
July 1993	7.66%	6.09%	6.11%	\$90,258	\$84,962	\$80,055	\$5,295	\$10,203
January 1994	7.52	6.02	6.03	85,502	82,510	78,296	2,992	7,206
July 1994	8.93	6.40	6.43	99,369	79,745	76,122	19,624	23,247
January 1995	9.79	7.48	7.51	105,609	76,001	72,686	29,608	32,922
July 1995	8.20	8.59	8.62	83,877	71,496	68,326	12,381	15,550
January 1996	7.80	8.78	8.81	76,325	67,474	64,457	8,851	11,869
July 1996	8.87	8.40	8.43	83,655	63,701	61,239	19,954	22,416
January 1997	8.25	8.25	8.28	73,964	60,507	58,397	13,457	15,567
July 1997	8.31	8.37	8.40	70,949	56,958	55,263	13,991	15,686
January 1998	7.71	8.48	8.51	62,289	53,136	51,678	9,153	10,612
July 1998	7.48	8.49	8.51	57,096	48,918	47,741	8,178	9,355
January 1999	7.18	8.33	8.36	51,660	45,122	44,075	6,538	7,585
July 1999	8.12	8.01	8.04	54,945	41,028	40,274	13,917	14,671
January 2000	8.49	8.19	8.22	53,708	37,376	36,544	16,332	17,164
July 2000	8.84	8.88	8.91	51,889	33,013	32,323	18,875	19,566
January 2001	7.94	9.33	9.36	43,005	28,571	27,881	14,435	15,124
July 2001	7.59	8.50	8.53	37,635	24,431	23,812	13,204	13,823
January 2002	7.41	6.53	6.55	33,354	21,401	21,033	11,953	12,321
July 2002	6.95	5.09	5.11	28,170	19,027	18,920	9,143	9,250
January 2003	6.13	4.56	4.57	22,188	16,887	16,877	5,300	5,310
July 2003	5.24	4.25	4.26	16,830	14,878	14,927	1,952	1,902
January 2004	6.09	3.98	3.99	16,426	13,014	13,104	3,412	3,322
July 2004	6.56	3.94	3.96	14,484	11,212	11,334	3,272	3,150
January 2005	5.99	4.39	4.41	10,590	9,296	9,481	1,295	1,109
July 2005	5.90	5.33	5.35	7,670	7,010	7,119	660	551
January 2006	6.63	6.36	6.38	5,158	4,218	4,331	939	826

World Savings and the World symbol are registered marks of GWFC.

* In this example, both the ARM and the Equity Buildersm ARM rates are 2.70% over Certificates of Deposit Index (CODI); fixed rate is FNMA 30-day rate plus .25%, based on a 30-year term. Comparisons do not assume periodic refinancings.

** Cost of loan includes interest charged from the date of origination through the June 2006 payment, plus 1% origination fee and \$500 lender's fee for the fixed rate home loan; \$500 in fees for the ARM and \$550 in fees for the Equity Buildersm ARM; and 1% other closing costs for all loans. Equity Buildersm Loan interest paid biweekly.

*** Future savings are not guaranteed. CODI ARM rates may increase up to the lifetime cap rate, which may be between 2% and 7% over the initial fully indexed rate.

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