



# MORTGAGE GUIDE From Bankrate.com

**PURCHASING A NEW HOME? CALL THESE LENDERS TODAY!**

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOAN\$	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOAN\$	COMMENTS
<b>COUNTRYWIDE HOME LOANS</b>								<b>THE MONEY STORE</b>							
866-227-9373								866-562-5867							
Ask about our Investment Loans!								DIRECT LENDER! WE LOCK YOUR RATE ON THE 1ST CALL. A NAME YOU'VE KNOWN FOR 40 YEARS!							
Serving All of California								www.themoneystore.com							
30-YR FIXED	6.13	1.00	6.37	30	20	10-417		30-YR FIXED	5.75	0.00	5.88	30	20	160-417	
15-YR FIXED	5.88	1.00	6.27	30	20	10-417		15-YR FIXED	5.38	0.00	5.65	30	20	160-417	
7/1 ARM	5.88	1.00	6.83	30	20	418-1M		1-YR ARM	4.25	0.00	6.25	30	20	160-417	
1-MO ADJ	1.00	1.00	6.23	30	20	418-1M		20-YR FIXED	5.75	0.00	5.83	30	20	160-417	
<b>DITECH.COM</b>								<b>AIMLOAN.COM, A DIRECT LENDER</b>							
800-616-8208								888-411-4246							
Your mortgage solution delivered								Direct Lender Guarantee Fees							
www.ditech.com								www.aimloan.com							
30-YR FIXED	5.75	2.00	6.06	60	20	0-417		30-YR FIXED	5.75	0.38	5.85	30	20	150-417	
15-YR FIXED	5.25	2.00	5.76	60	20	0-417		15-YR FIXED	5.38	0.13	5.51	30	20	150-417	
30-YR JUMBO	5.88	2.00	6.13	60	20	417-1.5M		30-YR JUMBO	6.00	0.25	6.05	30	20	417-650	
15-YR JUMBO	5.62	2.00	6.04	60	20	417-1.5M	DRE8132004	5/1 JUMBO ARM	5.75	0.50	6.73	30	20	417-650	CRLMA413-0477
<b>DOWNEY SAVINGS &amp; LOAN ASSOCIATION, F.A.</b>								<b>AMTRUST FUNDING</b>							
800-349-9737								800-774-0779							
Direct Lender, 47yrs Exp.Fixed & Adj Rate Mtgs								Want a STRESS FREE Mortgage? Just ask!							
www.downeysavings.com								Kcordes@amtrustmtg.com							
30-YR FIXED	5.63	2.00	5.84	45	20	0-417		30-YR FIXED	5.88	0.00	5.95	30	20	150-417	
15-YR FIXED	5.38	1.75	5.70	45	20	0-417	Apply online @ www.downey savings.com	15-YR FIXED	5.50	0.00	5.61	30	20	150-417	Specialists! Outstanding Service!
								OPTION ARM							
								30-YR JUMBO							
								6.13 0.00 6.15 30 20 418-650 CFL6039246							
<b>TEK LOANS</b>								<b>MORTGAGE LENDERS:</b>							
800-910-9899								<b>REACH THOUSANDS OF HOME BUYERS!</b>							
.5% TEK Option CALL NOW								To appear in table, call 800-327-7717, ext. 1410							
Serving All of CA															
30-YR FIXED	5.38	0.00	5.83	30	20	165-417	Free Appraisal								
15-YR FIXED	5.13	0.00	5.89	30	20	165-417	800-910-9899								
1/1 JUMBO	4.12	0.00	5.54	0	0	417-650	tekloans.com								
2/1 JUMBO	4.50	0.00	5.61	0	0	417-650	DRE01391278								

**NOTE:** Banks, mortgage companies and credit unions pay to advertise in the *Mortgage Guide* which is compiled by Bankrate.com®, a publication of Bankrate, Inc., N.Palm Beach. Internet: <http://www.bankrate.com>. Rates effective as of Wednesday (2/22/06) and subject to change without notice. Annual percentage rates (APRs) based on 20% down on \$165,000 for conventional new home purchases and most other loans, \$417,001 for jumbo loans and on fully indexed rates for adjustable rate mortgages (ARMs). ARM rate caps are 2% periodic, 6% life-of-loan, unless noted. Private mortgage insurance usually required with less than 20% down. The APR on your specific loan may differ from the sample used. Loan range expressed in thousands of dollars. FHA=Federal Housing Authority, VA=Veteran's Administration, CHB=Community Home Buying and REV=Reverse Mortgages. LTV=Loan to Value; NIQ=No Income Qualifier; NIV=No Income Verification. License information: CFL= CA. Finance Lender, CRMLA= CA. Residential Mortgage, DRE= CA. Dept. of Real Estate. Consumer License check, phone CA. DRE (916)-227-0931. Call for Current Rates=rates not available at press time. **To appear in the table or to report discrepancies, call 800-327-7717 ext. 1410**

