

PURCHASING A NEW HOME? CALL THESE LENDERS TODAY!



Mortgage Guide From Bankrate.com

A weekly survey of the latest mortgage rates and programs available to Madison area home buyers.

| TYPE | RATES | PTS. | APR | LOCK | MINDWN | LOANS | COMMENTS |
|-------------------------------------|-------|------|------|---------------------|--------|---------|------------------------------|
| WISCONSIN WHOLESALE MORTGAGE | | | | 888-944-1980 | | | |
| www.wisconsinwholesalemortgage.com | | | | | | | |
| 30-YR FIXED | 6.25 | 0.00 | 6.30 | 30 | 20 | 125-417 | Stop renting! Call today! |
| 15-YR FIXED | 5.88 | 0.00 | 5.96 | 30 | 20 | 125-417 | "0" money down! |
| 1-YR ARM | 5.50 | 0.00 | 5.55 | 30 | 20 | 125-417 | No fees to apply! |
| 5/1 ARM | 5.88 | 0.00 | 5.93 | 30 | 20 | 125-417 | NO APP FEES! |

| DITECH.COM | | 800-616-8208 | | | | | | COMMENTS |
|-------------------|------|---------------------|------|----|----|----------|--------------------------|----------|
| www.ditech.com | | | | | | | | |
| 30-YR FIXED | 6.00 | 2.00 | 6.32 | 60 | 20 | 0-417 | "LOST ANOTHER LOAN | |
| 15-YR FIXED | 5.75 | 2.00 | 6.27 | 60 | 20 | 0-417 | TODITECH!" | |
| 30-YR JUMBO | 6.25 | 2.00 | 6.51 | 60 | 20 | 417-1.5M | | |
| 15-YR JUMBO | 6.12 | 2.00 | 6.55 | 60 | 20 | 417-1.5M | | |

| MILLENNIUM MORTGAGE | | 608-278-1000 | | | | | | COMMENTS |
|--|------|---------------------|------|----|----|---------|-----------------------------------|----------|
| Equity Accelerator! 5 min. video @www.mmloan.com | | | | | | | | |
| 30-YR FIXED | 6.13 | 0.00 | 6.22 | 30 | 20 | 150-417 | Call today for a free pre-qual | |
| 15-YR FIXED | 5.88 | 0.00 | 6.03 | 30 | 20 | 150-417 | from Madison's Mortgage | |
| 7/1 I/O | 5.88 | 1.00 | 6.44 | 30 | 20 | 150-417 | Experts! | |
| ACCELERATOR | 5.13 | 3.62 | 6.06 | 20 | 20 | 150-417 | | |

| TYPE | RATES | PTS. | APR | LOCK | MINDWN | LOANS | COMMENTS |
|--|-------|------|------|---------------------|--------|---------|---|
| THE MONEY STORE | | | | 866-562-5867 | | | |
| www.themoneystore.com | | | | | | | |
| 30-YR FIXED | 6.13 | 0.00 | 6.21 | 30 | 20 | 160-417 | DIRECT LENDER! WE LOCK YOUR RATE ON THE 1ST |
| 15-YR FIXED | 5.75 | 0.00 | 5.88 | 30 | 20 | 160-417 | CALL A NAME |
| 1-YR ARM | 4.88 | 0.00 | 6.25 | 30 | 20 | 160-417 | YOU'VE KNOWN |
| 20-YR FIXED | 6.13 | 0.00 | 6.21 | 30 | 20 | 160-417 | FOR 40 YEARS! |
| WATERSTONE MORTGAGE CORPORATION | | | | 608-273-1100 | | | |
| www.waterstonemortgage.com | | | | | | | |
| 30-YR FIXED | 6.00 | 0.00 | 6.10 | 30 | 20 | 140-417 | 800-436-7118 STOP RENTING! A to D CREDIT |
| 15-YR FIXED | 5.63 | 0.00 | 5.74 | 30 | 20 | 140-417 | NODOC LOANS |
| 5/1 ARM | 5.62 | 0.00 | 6.66 | 30 | 20 | 150-417 | NO COST LOANS |
| 30 YR JUMBO | 6.25 | 0.00 | 6.32 | 30 | 20 | 417-2M | 100% FINANCING |

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Purchasing A New Home? Thinking Of Refinancing? CALL THESE LENDERS TODAY!

MORTGAGE LENDERS REACH THOUSANDS OF HOME BUYERS! To appear in table, call 1-800-327-7717, ext. 11410.



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 Thursday (4/6/06) 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, Call for Current Rates=rates not available at press time. **To appear in table or to report any discrepancies, call 800-327-7717, ext. 11410.**