



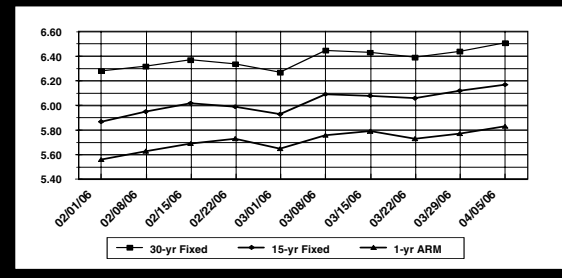
# Mortgage Guide From Bankrate.com

A weekly survey of the latest mortgage rates and programs available to Northern Ohio home buyers.

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

TYPE	RATE	PTS.	APR	LOCK	M/D/W/N	LOANS	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	M/D/W/N	LOANS	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	M/D/W/N	LOANS	COMMENTS
<b>AMERICAN HOME MORTGAGE CO.</b> 216-883-7123 COMM'L CAPITAL								<b>FIRST FEDERAL OF LAKEWOOD</b> 800-966-7300 CALL ABOUT OUR								<b>NEXTHOME MORTGAGE CORP</b> 888-566-4100 DON'T PAY PMI -							
5001 Fleet Ave, Cleveland, www.lowrates.net \$50K TO \$1B								14806 Detroit Avenue Lakewood FIRST TIME								Apply online - NextHome.com SAVE WITH							
30-YR FIXED	6.00	0.13	6.11	30	20	100-417	NON-RECOURSE	30-YR FIXED	6.38	0.00	6.47	45	20	10-417	BUYERS PROGRAMS	30-YR FIXED	6.13	0.00	6.33	30	20	80-417	NEXTHOME MORT.
15-YR FIXED	5.63	0.05	5.78	30	20	125-417	ALL PROP TYPES	15-YR FIXED	6.00	0.00	6.15	45	20	10-417	CALL FOR	15-YR FIXED	5.88	0.00	6.19	30	20	80-417	CALL FOR
40-YR FIXED	6.50	0.00	6.58	30	10	80-417	60 YRS. EXP	5/1 ARM	6.12	0.00	6.93	60	20	10-800	CURRENT RATES	30-YR SUPER FIX	6.00	0.50	6.21	30	20	150-417	DETAILS
5/1 0 DN NOMI	3.40	0.00	6.98	60	0	50-1M	<b>MB574</b>	7/1 ARM	6.12	0.00	6.78	60	20	10-800		30-YR OHFA	5.49	1.00	6.09	30	3	80-221	<b>MB1354</b>
<b>CENTURY BANK</b> 216-351-7000 Cuyahoga								<b>GEAUGA SAVINGS BANK</b> 440-564-9441 We also								<b>OHIO SAVINGS BANK</b> 800-696-2222 We offer low							
www.centurybankohio.com-Serving NE Ohio Medina								10800 Kinsman Road Newbury specialize in								Cleveland and Akron, Ohio down payment							
30-YR FIXED	6.25	0.00	6.29	60	20	0-417	216-351-7000	30-YR FIXED	6.38	0.00	6.49	45	20	50-417	non-prime loans	30-YR FIXED	6.38	0.00	6.46	30	20	0-417	options.
15-YR FIXED	5.88	0.00	5.94	60	20	0-417	Lake/Geauga	15-YR FIXED	6.13	0.00	6.31	45	20	50-417	at slightly	15-YR FIXED	6.13	0.00	6.27	30	20	0-417	
20-YR FIXED	6.12	0.00	6.14	60	20	0-359	440-352-1072	20-YR	6.25	0.00	6.40	45	20	50-359	higher rates.	3/1 ARM	6.50	0.00	7.33	30	20	0-417	
5/1 ARM	5.75	0.00	6.88	60	20	0-359		30-YR SISA	6.75	0.00	6.86	45	20	50-359	Call us!	5/1 ARM	6.62	0.00	7.24	30	20	0-417	
<b>COMPETITIVE HOME MTG, INC</b> 800-848-0814 Call Now for								<b>GLOBAL EXECUTIVE MORTGAGE</b> 800-965-3920 Stated, ARM,								<b>PARK VIEW FEDERAL SAVINGS BANK</b> 216-283-4003 Please visit us							
23811 Chagrin Blvd #LL72 Beachwood 216-514-1200 all of your								8252 Darrow Suite C Twinsburg Int. Only,								Serving Northeast Ohio at www.parkview							
30-YR FIXED	6.13	0.00	6.18	30	20	30-417	Purchase &	30-YR FIXED	6.13	0.00	6.18	30	20	50-417	No Cost Loans,	30-YR FIXED	6.38	0.00	6.42	60	20	10-417	federal.com
15-YR FIXED	5.88	0.00	5.97	30	20	30-417	Refinance needs	15-YR FIXED	5.88	0.00	5.97	30	20	50-417	OH & FL,	15-YR FIXED	6.00	0.00	6.08	60	20	10-417	For a list of
7-YR I/O	6.00	0.00	6.11	30	20	30-417	www.chminc.com	30-YR JUMBO	6.38	0.00	6.40	30	20	417-650	Pick A Payment	7/23 BALLOON	6.25	0.00	6.34	60	20	10-417	our branches.
30-YR JUMBO	6.38	0.00	6.40	30	20	417-1M	<b>MB3600</b>	30 FIXD/10YR IO	6.38	0.00	6.42	30	20	50-417	<b>MB1596</b>	5/25 BALLOON	7.00	0.00	7.12	60	20	10-417	
<b>COUNTRYWIDE HOME LOANS</b> 866-262-3232 Construction ,								<b>GREAT LAKES RESIDENTIAL</b> 216-861-1300 Commercial								<b>THIRD FEDERAL S&amp;L</b> 888-844-7333 No PMI with as							
Serving N.E. Ohio no doc, rehab, equity loans								www.glres.com Interest Only								7007 Broadway Ave. Cleveland little as 3%							
30-YR FIXED	6.38	0.00	6.41	30	20	0-417		30-YR FIXED	6.13	0.00	6.18	30	20	50-417	options also.	30-YR FIXED	6.30	0.00	6.36	60	20	0-417	down
15-YR FIXED	6.13	0.00	6.18	30	20	0-417		15-YR FIXED	5.88	0.00	6.00	30	20	50-417		15-YR FIXED	5.85	0.00	5.95	60	20	0-417	
PAY OPTION ARM	1.25	0.00	7.08	30	20	0-417		5/1 LIBOR I/O	5.75	0.00	5.86	30	20	50-417		30-YR NO COST	6.72	0.00	6.72	60	20	65-417	www.third
								45-YR AMORTIZED 6.99 0.00 7.10 30 20 50-417 <b>MB5152</b>								5/1 ARM 5.80 0.00 6.87 60 20 0-417 federal.com							
<b>DITECH.COM</b> 800-616-8208 "LOST								<b>HOME SAVINGS &amp; LOAN CO.</b> 216-292-4663 SEVERAL F.T.B.								<b>WHOLESALE FUNDING, INC</b> 877-386-3684 Call about our							
www.ditech.com ANOTHER								3690 Orange Place; #250 Beachwood PROGRAMS W/								Visit us at www.wfunding.com Commercial							
30-YR FIXED	6.13	2.00	6.44	60	20	0-417	LOAN	30-YR FIXED	6.38	0.00	6.43	30	20	100-417	ZERO D/P.	30-YR FIXED	6.13	0.00	6.21	30	20	50-417	PropertyLoans-
15-YR FIXED	5.75	2.00	6.27	60	20	0-417	TO DITECH!"	15-YR FIXED	6.13	0.00	6.23	30	20	100-417	CALL ALAN EXT	15-YR FIXED	5.75	0.00	5.88	30	20	50-417	Office, Retail
30-YR JUMBO	6.25	2.00	6.51	60	20	417-1.5M		40-YR FIX	6.75	0.00	6.82	45	5	100-417	3426,CHUCK	5/1 ARM	5.75	0.00	6.90	30	20	50-417	Saturday 9 to 12
15-YR JUMBO	6.12	2.00	6.55	60	20	417-1.5M	<b>SM7712</b>	5/1 ARM	5.99	0.00	7.06	45	5	100-650	3414	7/1 ARM	5.88	0.00	6.75	30	20	50-417	<b>MB3771</b>
<b>DOLLAR BANK</b> 800-820-6051 Free Pre-								<b>HOMESTAR MORTGAGE, INC</b> 877-461-0757 www>YourHomeSta								<b>DEFINITIONS</b>							
6868 Pearl Rd, Middleburg Heights Approval with								6140 Parkland Blvd. STE #230 Mayfield Hts, OH 44124 ar.com Weekdays								<b>JUMBO MORTGAGES</b> —A home loan that exceeds the \$417,000 Fannie Mae and Freddie Mac limit.							
30-YR FIXED	6.38	0.00	6.44	30	20	0-417	interest rate	30-YR FIXED	6.13	0.00	6.20	30	20	50-417	8-7pm Saturdays	<b>ANNUAL PERCENTAGE RATE (APR)</b> —A yearly rate of interest that includes fees and other costs paid to acquire the loan.							
15-YR FIXED	6.00	0.00	6.10	30	20	0-417	protection.	15-YR FIXED	5.75	0.00	5.87	30	20	50-417	8-12 Call and	<b>LOCK</b> —A lender's written guarantee that the mortgage rate quoted will be good for a specific period of time. This should be long enough to cover your closing date.							
5/1 ARM	5.88	0.00	6.97	30	20	0-650		1/1 ARM	4.25	0.00	7.15	30	20	50-417	Lock in Today.	<b>1/1, 3/1, 5/1, 7/1 AND 10/1 ARMS</b> — Common adjustable-rate mortgages. With an adjustable rate mortgage the interest rate is set for an initial period and may change at specified time intervals. For instance, the 3/1 ARM has a set rate of interest for the first three years and then adjusts annually based on the financial index specified in the contract.							
3/1 ARM	5.75	0.00	7.18	30	20	0-650		3/1 ARM	5.50	0.00	7.09	30	20	50-417	<b>MB1822</b>	<b>7/23 AND 5/25 MORTGAGES</b> —Common adjustable mortgages with a one-time rate adjustment at the end of the initial period. The 7/23 loan has the same rate for the first 7 years and then adjusts to the rate that will be in effect for the remaining 23 years.							
<b>FIFTH THIRD BANK, NE OHIO</b> 888-671-7100 100% Financing								<b>LANSING MORTGAGE COMPANY</b> 866-449-5363 Call and lock								<b>BALLOON</b> —A mortgage that has level monthly payments that will fully amortize it over a stated term (e.g. 30 years) but which provides for a lump-sum payment to be due at the end of an earlier specified term (e.g. 10 years).							
Serving Northeastern Ohio, Cleveland (Cuyahoga Falls), OH Available.								Apply Online @ www.LansingMtg.us M-F 9-5 SAT 9-12 Today by phone								<b>BUYDOWN</b> —Mortgage in which the rate is lowered by paying more points up front.							
30-YR FIXED	6.25	1.38	6.43	30	20	5-417	First Time	30-YR FIXED	6.13	0.00	6.31	30	20	50-417	WE HAVE GREAT	<b>CAPS</b> —The maximum amount that the rate can increase during a specified time period. With 2/6 caps, the mortgage can increase by 2% at each adjustment interval up to a maximum cumulative increase of a 6% over the entire life of the loan.							
15-YR FIXED	5.75	1.75	6.10	30	20	5-417	HomebuyerLoans	15-YR FIXED	5.75	0.00	5.84	30	20	50-417	100% PROGRAMS								
3/1 ARM	5.50	1.75	5.58	30	20	5-417	Available.	7/23	6.12	0.00	6.31	30	20	50-417	NO PMI HURRY IN								
5/1 ARM	5.62	1.88	5.73	30	20	5-417		5/25	6.12	0.00	6.31	30	20	50-417	<b>MB1440</b>								

### NATIONAL AVERAGE MORTGAGE RATES



### HOW TO SHOP FOR A MORTGAGE

Bankrate.com® suggests you contact several banks or mortgage companies in the *Consumer Mortgage Guide*® to compare the specifics of various loan arrangements and to determine what program best fits your particular needs. Also ask lenders for a copy of its good faith estimate for a general picture of the settlement fees you will be required to pay.

**Don't Forget to Mention The Plain Dealer FOR THE BEST DEALS!**

**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 1-800-327-7717, ext. 11410.