



TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
JL MORTGAGE ASSOCIATES, INC. 203-386-0206 NO INCOME, NO ASSET							
885 Oronoque Lane Stratford							
30-YR FIXED	6.13	0.00	6.35	45	20	100-417	AVAILABLE,
15-YR FIXED	5.88	0.00	6.04	45	20	100-417	CALL ANYTIME
5/1 ARM	5.75	0.00	5.88	45	20	100-1.5M	
30-YR JUMBO	6.50	0.00	6.62	5	20	333-650	

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
PAN AM MORTGAGE, LLC 800-660-7987 ANY INCOME. ANY CREDIT. BUY OR							
www.PanAmMortgage.com							
30-YR FIXED	5.63	2.00	5.81	30	20	100-417	REFI. OVER 150
15-YR FIXED	5.13	2.00	5.43	30	20	100-417	LOAN PROGRAMS.
OPTION ARM	1.25	0.00	5.98	60	20	100-2.5M	\$395 CREDIT
5-YR FIX PAY	2.50	0.00	5.99	60	20	100-2.5M	W/AD.

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
SANBORN CORPORATION 800-622-2256 4/1 ARM 5.24% APR 6.23%,							
35 North Main Street, West Hartford, CT 06107							
30-YR FIXED	6.00	1.00	6.29	45	20	75-417	3/1 ARM 5.00%
15-YR FIXED	5.88	0.00	6.01	45	20	75-417	APR 6.20;
30-YR JUMBO	6.38	0.00	6.49	45	10	417-650	0% DOWN NO PMI
5/1 ARM	5.50	0.00	6.44	45	10	417-1M	

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
THE MONEY STORE 866-562-5867 DIRECT LENDER! WE LOCK YOUR							
www.themoneystore.com							
30-YR FIXED	5.75	0.00	5.88	30	20	160-417	RATE ON THE 1ST
15-YR FIXED	5.38	0.00	5.65	30	20	160-417	CALL A NAME
1-YR ARM	4.25	0.00	6.25	30	20	160-417	YOU'VE KNOWN
20-YR FIXED	5.75	0.00	5.83	30	20	160-417	FOR 40 YEARS!

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A.J. ROMANO MORTGAGE 203-378-0411 Visit our website www.ajromano.com							
www.ajromano.com							
30-YR FIXED	6.13	0.00	6.15	45	20	125-417	
15-YR FIXED	5.88	0.00	5.92	45	20	125-417	
5/1 ARM	5.75	0.00	6.82	45	20	100-799	
30-YR JUMBO	6.50	0.00	6.51	45	20	417-1M	

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
ABODE MORTGAGE CO. INC. 888-237-2475 FREE LOCK-IN AND FLOAT-DOWN							
SINCE 1986. ASK ABOUT OUR NEW CHAPTER 13 "BAIL-OUT" PROGRAM!!!							
30-YR FIXED	5.75	0.70	5.82	30	20	51-417	BEAT ANY OFFER
15-YR FIXED	5.38	0.75	5.49	30	20	51-417	WWW.ABODEMTG.
5/1 ARM	5.62	0.22	6.14	30	20	51-417	COM
10-YR FIXED	5.38	0.71	5.51	30	20	51-417	

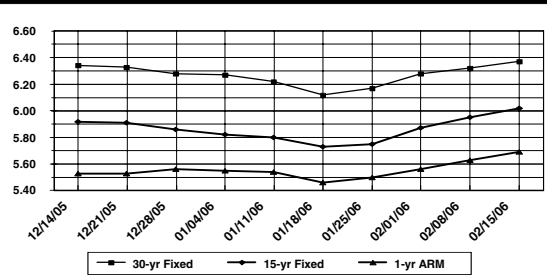
TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
CONNECTICUT MORTGAGE 203-325-2215 10/16.1250 6.203/ 30YR JUMBO 6.250 6.318							
www.ctmortgage.net							
30-YR FIXED	5.99	0.00	6.15	45	20	100-417	
15-YR FIXED	5.63	0.00	5.74	45	20	100-417	
5/1 ARM	5.75	0.00	5.82	60	20	100-1M	
7/1 ARM	5.88	0.00	6.00	60	20	100-1M	

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
DITECH.COM 800-616-8208 Your mortgage solution Delivered!							
www.ditech.com							
30-YR FIXED	5.88	2.00	6.19	60	20	0-417	
15-YR FIXED	5.38	2.00	5.89	60	20	0-417	
30-YR JUMBO	6.00	2.00	6.26	60	20	417-1.5M	
15-YR JUMBO	5.75	2.00	6.17	60	20	417-1.5M	

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
GOLD STAR MORTGAGE 866-971-7900 LOW RATES, FREE HELOC, JUMBO, 2ND HOMES+ INVESTMENT							
Serving All of Connecticut							
30-YR FIXED	5.38	1.61	5.52	30	20	100-417	
15-YR FIXED	4.88	1.82	5.15	30	20	100-417	
10/1 ARM I/O	6.25	0.00	6.49	30	10	100-417	
5/1 ARM	5.13	0.00	5.35	30	10	100-417	

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
GOLDEN RULE MORTGAGE INC 800-939-2703 REMEMBER "THE GOLDEN RULE"							
www.goldenrulemortgage.com							
30-YR FIXED	5.50	1.50	5.67	30	20	50-417	ALL EXPERT LOAN
15-YR FIXED	5.25	1.50	5.61	30	20	50-417	OFFICERS. NO APPL
30-YR 3/1 ARM	4.75	1.00	4.86	30	20	50-359	FEES. WE ARE HERE
30-YR 7/1 ARM	5.25	1.00	5.36	30	20	50-359	TO SERVE YOU

NATIONAL AVERAGE MORTGAGE RATES



SOURCE: Bankrate.com

DEFINITIONS

JUMBO MORTGAGES—A home loan that exceeds the \$417,000 Fannie Mae and Freddie Mac limit.

ANNUAL PERCENTAGE RATE (APR)—A yearly rate of interest that includes fees and other costs paid to acquire the loan.

LOCK—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.

1/1, 3/1, 5/1, 7/1 AND 10/1 ARMS—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.

7/23 AND 5/25 MORTGAGES—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.

BALLOON—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).

MORTGAGE LENDERS: REACH THOUSANDS OF HOME BUYERS!

To appear in table, call 800-327-7717, ext. 1410

Purchasing A New home?
Thinking Of Refinancing?

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