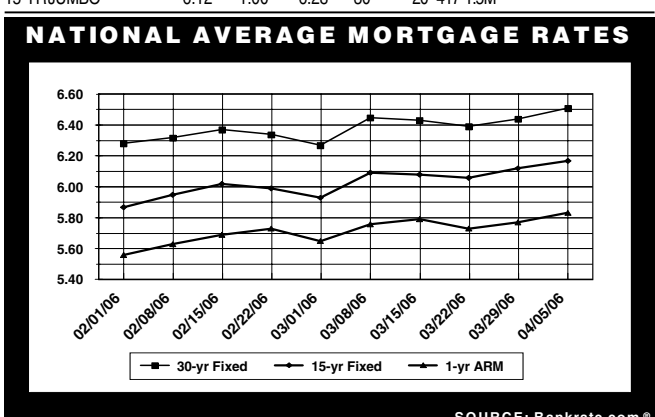


Mortgage Guide From Bankrate.com

TYPE	RATE	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
THE MONEY STORE 866-562-5867 DIRECT LENDER! www.themoneystore.com WE LOCK YOUR								CAPE CORAL FUNDING, INC. 239-573-5825 Call us for our 428 Pine Island Rd. Cape Coral, FL 33991 great rates								PUBLIC TRUST MTG CORP 239-437-4200 Still Time To 13281 McGregor Blvd. Ste #2 Ft. Myers 239-437-4200 Refi Or Buy							
30-YR FIXED	6.13	0.00	6.21	30	20	160-417	RATE ON THE 1ST	30-YR FIXED	6.13	0.00	6.20	30	20	75-417	excellent	30-YR FIXED	6.50	0.00	6.58	30	20	125-417	That Dream
15-YR FIXED	5.88	0.00	5.96	30	20	160-417	CALL A NAME	15-YR FIXED	5.88	0.00	5.96	30	20	75-417	service . 103%	15-YR FIXED	6.00	0.00	6.14	30	20	125-417	Home!
1-YR ARM	4.88	0.00	6.25	30	20	160-417	YOU'VE KNOWN	103% CONST-PERM	6.13	0.00	6.20	30	20	75-322	Construction	30-YR JUMBO	6.75	0.00	6.79	30	20	417-650	
20-YR FIXED	6.13	0.00	6.21	30	20	160-417	FOR 40 YEARS!	3/1 ARM	5.75	0.00	5.81	30	20	75-322	Loans	30-YR FHAVA	6.75	0.00	6.99	30	3	100-225	
THIRD FEDERAL 239-931-3338 No PMI with 4300 Cleveland Ave. Unit C1, Fort Myers as little as 3%								DITECH.COM 800-616-8208 "LOST www.ditech.com ANOTHER								QUICK QUOTE MORTGAGE, INC. 866-584-4650 ZERO POINTS! APPLY ON LINE www.quickquotemortgage.net 100% FINANCING							
30-YR FIXED	6.20	0.00	6.25	60	20	0-417	down	30-YR FIXED	6.13	2.00	6.44	60	20	0-417	LOAN	30-YR FIXED	5.88	0.00	5.93	30	20	150-417	INTEREST ONLY!
15-YR FIXED	5.85	0.00	5.93	60	20	0-417		15-YR FIXED	5.75	2.00	6.27	60	20	0-417	TODITECH!"	15-YR FIXED	5.63	0.00	5.72	30	20	150-417	NO APPLICATION
30-YR NOCOST	6.62	0.00	6.62	60	20	65-417	www.third	30-YR JUMBO	6.25	2.00	6.51	60	20	417-1.5M		5/1 ARM	5.62	0.00	5.69	30	20	150-417	NO LOCK IN FEES
5/1 I/O	6.05	0.00	6.97	60	20	0-417	federal.com	15-YR JUMBO	6.12	2.00	6.55	60	20	417-1.5M		PAY OPTION	1.00	0.00	1.75	30	20	150-417	FREE FLOAT DOWN
UNITED MUTUAL FUNDING CORP 800-752-5116 NO APPLICATION www.applyfastonline.com Serving All of Florida FEES! NO LOCK-								FIRST CAPITAL FUNDING GROUP 877-600-9777 1 Week Closings Serving all of Florida Instant Approval								SAFETY HARBOR MORTGAGE 888-791-8201 Mortgage Talk www.safetyharbormortgage.com Saturday Morn.							
30-YR FIXED	6.00	0.00	6.05	30	20	165-417	IN FEES! NO	30-YR FIXED	6.13	0.00	6.15	30	20	160-417	Press 6 to get	30-YR FIXED	6.13	0.00	6.29	30	20	50-417	at 9:30
15-YR FIXED	5.63	0.00	5.71	30	20	165-417	MONEY DOWN	15-YR FIXED	5.75	0.00	5.79	30	20	160-417	rates..Se Habla	15-YR FIXED	5.75	0.00	5.89	30	20	50-417	on 1040 AM
5/1 CONF ARM	5.50	0.00	5.56	30	20	165-417	PURCHASE!	SMART PAY	1.00	0.00	1.25	30	20	160-300	Espanol	1-YR ARM	5.62	0.00	5.79	30	5	50-359	Smart Loans
10-YR FIXED	5.50	0.00	5.61	30	20	165-417		5/1 ARM I/O	5.88	0.00	6.12	30	20	160-300	CALL TODAY!!	5-YR ARM	5.75	0.00	5.89	30	5	50-359	Commercial Loan
WOODSIDE MORTGAGE SERVICES, INC. 239-450-0470 FREE FLOAT DOWN, 30 years experience NO APPLICATION								FIRST FLORIDA BANK 239-466-4545 Call Toll Free 8931 Conference Dr.; Ste. 2, Ft. Myers 866-466-4545								SECURED FINANCIAL SERVICES 239-963-9261 LOCAL OFFICES 12730 New Brittany Fort Myers, FL FREE APPRAISAL							
30-YR FIXED	6.25	0.00	6.28	30	20	140-417	FEE'S, SERVING	30-YR FIXED	6.13	1.00	6.28	30	20	100-417	Call For "0"	30-YR FIXED	6.13	0.00	6.29	30	20	165-417	REFI SPECIALS
15-YR FIXED	6.00	0.00	6.12	30	20	140-417	ALL OF FLORIDA	15-YR FIXED	5.75	1.00	5.98	30	20	100-417	Points.	15-YR FIXED	5.79	0.00	5.82	30	20	165-417	REVERSE MTGS
30-YR JUMBO	6.38	0.00	6.39	30	20	140-1M	OPTION ARMS	3/1 ARM	5.63	1.00	7.29	30	20	100-417		30-YR JUMBO	6.00	0.00	6.12	30	20	417-6M	CALL WEEKENDS
1-YR JUMBO	5.88	0.00	6.12	30	20	140-1M		5/1 ARM	5.75	1.00	7.05	30	20	100-417		OPTION ARM	1.00	0.00	4.25	30	20	165-6M	QUICK CLOSE
AAXA DISCOUNT MORTGAGE 877-728-3237 ZERO CLOSING www.ForTheBestRate.com - NO APPLICATION FEE!!! COST PROGRAMS								FUTURE SAVINGS MORTGAGE 239-225-7283 Great rates on 4310 Metro Pkwy Suite 140 Fort Myers, FL home equity								Purchasing A New home? Thinking Of Refinancing? CALL THESE LENDERS TODAY							
30-YR FIXED	5.88	0.50	6.05	30	20	165-417	AVAILABLE	30-YR FIXED	6.13	0.00	6.21	30	20	150-417	lines with								
15-YR FIXED	5.63	0.13	5.85	30	20	165-417	WE PUT YOUR	15-YR FIXED	5.88	0.00	6.02	30	20	150-417	little to no								
30-YR JUMBO	6.25	0.00	6.33	30	20	417-650	RATES AND FEES	5/1 ARM	5.88	0.00	5.96	30	20	150-417	closing cost!								
5/1 JUMBO I/O	5.62	0.00	7.06	30	20	417-650	IN WRITING!!!	30-YR FXD JUMBO	6.25	0.00	6.28	30	20	417-1M									
AMERICAN EAGLE FINANCIAL, INC. 866-344-7374 Call Now!! Ask www.AEFMortgages.com about our								GORDON STANLEY MORTGAGE CORP. 239-549-1100 Lee County's 1105 Cape Coral Parkway Suite G Rate Leader								PAYMENT CALCULATOR Here's how to estimate your monthly principal and interest payment on a 30-year fixed-rate or adjustable-rate mortgage. Find the rate of your mortgage in the column at left, then multiply the payment factor by the number of thousands of dollars you plan to borrow. (For \$100,000 loan, multiply factor by 100.) The result is your monthly principal and interest payment. This amount does not include payments into escrow accounts for property taxes, hazard insurance and private mortgage insurance. Contact a bank or mortgage company in the table for more information.							
30-YR FIXED	6.13	0.00	6.27	45	20	100-417	SPECIAL 1.00%	30-YR FIXED	6.13	0.00	6.17	30	20	20-417	www.gordon-								
15-YR FIXED	5.75	0.00	5.98	45	20	100-417	prog. w/ fixed	15-YR FIXED	5.75	0.00	5.83	30	20	20-417	stanley.com								
1.00% FIXED PAY	1.00	0.00	1.05	45	20	100-1M	pymts for 5 yrs	30-YR FXD JUMBO	6.25	0.00	6.27	30	20	417-1M									
7/1 INT ONLY	6.12	0.00	6.26	45	20	100-417	866-344-7374	5/1 ARM	5.63	0.00	5.64	30	20	20-417									
AMORTGAGESEARCH.COM 800-549-0090 CALL OR GO TO Serving all of Florida amortgasesearch								GULF REPUBLIC MORTGAGE 866-861-GULF Interest only www.gulfrepublicmortgage.com Specialists!								Rate Factor Thousands Monthly P&I							
30-YR FIXED							.com FOR UP TO	30-YR FIXED	6.13	0.00	6.21	30	20	50-417	2nd Homes +								
15-YR FIXED							DATE RATE &	15-YR FIXED	5.75	0.00	5.88	30	20	50-417	Investment								
I/O							CLOSING COST	5/1 ARM	5.75	0.00	6.90	30	20	50-417									
8020100							INFO ANYTIME!	7/1 ARM	5.88	0.00	6.75	30	20	50-417									
ATLAS GROUP LENDING & FINANCIAL 239-549-4663 WE ARE A 615 Cape Coral PKWY W. Suite 104 LOCAL OFFICE								NORTHWESTERN FINANCIAL CORP 800-292-7768 0 down purchase APPLY ON LINE www.nwfh.com Cash out-taxes,								X =							
30-YR FIXED	6.00	1.00	6.15	30	20	0-417	WITH GREAT	30-YR FIXED	6.00	1.00	6.16	30	20	150-417	ills, remodel,								
15-YR FIXED	5.75	1.00	6.00	30	20	0-417	SERVICE	15-YR FIXED	5.63	1.00	5.88	30	20	150-417	any reason								
30-YR JUMBO	6.00	1.00	6.18	30	20	417-1.5M	CALL NOW	40-YR INT ONLY						second homes									
15-YR JUMBO	6.12	1.00	6.28	30	20	417-1.5M		EQUITY LINES						Credit 0-850									



DEFINITIONS

JUMBO MORTGAGES—A home loan that exceeds the \$417,001 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).

BUYDOWN—Mortgage in which the rate is lowered by paying more points up front.

CAPS—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.

LOAN-TO-VALUE RATIO (LTV)—Percent of a home's price that is paid for by a mortgage.

Rate	Factor	Thousands	Monthly P&I
4.00%	4.7742	X _____	= _____
4.25%	4.9194	X _____	= _____
4.50%	5.0669	X _____	= _____
4.75%	5.2165	X _____	= _____
5.00%	5.3682	X _____	= _____
5.25%	5.5220	X _____	= _____
5.50%	5.6779	X _____	= _____
5.75%	5.8357	X _____	= _____
6.00%	5.9955	X _____	= _____
6.25%	6.1572	X _____	= _____
6.50%	6.3207	X _____	= _____
6.75%	6.4859	X _____	= _____
7.00%	6.6530	X _____	= _____
7.25%	6.8218	X _____	= _____
7.50%	6.9922	X _____	= _____
7.75%	7.1641	X _____	= _____
8.00%	7.3377	X _____	= _____
8.25%	7.5127	X _____	= _____
8.50%	7.6891	X _____	= _____

Don't Forget to Mention The News-Press FOR THE BEST DEALS

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.**