



# MORTGAGE GUIDE

From Bankrate.com

PURCHASING A NEW HOME? CALL THESE LENDERS TODAY!

TYPE	RATES	PTS.	APR	LOCK	MIN	LOAN\$	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MIN	LOAN\$	COMMENTS	
<b>SUNSTATE FEDERAL CREDIT UNION</b> <b>877-786-7828</b> asksunstate@sunstatefcu.org								<b>DITECH.COM</b> <b>800-616-8208</b> www.ditech.com								
30-YR FIXED	6.25	1.00	6.44	30	20	30-417		30-YR FIXED	6.13	2.00	6.44	60	20	0-417	"LOST ANOTHER LOAN TO DITECH!"	
15-YR FIXED	6.00	1.38	6.31	30	20	30-417		15-YR FIXED	5.75	2.00	6.27	60	20	0-417		
HELOC	6.75	0.00	6.75	0	0	15-200		30-YR JUMBO	6.25	2.00	6.51	60	20	417-1.5M		
<b>THE MONEY STORE</b> <b>866-562-5867</b> DIRECT LENDER! www.themoneystore.com WE LOCK YOUR RATE ON THE 1ST								<b>FLORIDA MORTGAGE DIRECT.COM</b> <b>800-385-9789</b> Please visit FloridaMortgageDirect.com is a division of Branch Banking and Trust Company, A Member FDIC our website at www.floridamortgagedirect.com								
30-YR FIXED	6.13	0.00	6.21	30	20	160-417	CALL. A NAME	30-YR FIXED	6.25	0.00	6.32	30	20	0-417	for current rates.	
15-YR FIXED	5.88	0.00	5.96	30	20	160-417	YOU'VE KNOWN FOR 40 YEARS!	15-YR FIXED	5.88	0.00	5.98	30	20	0-417		
1-YR ARM	4.88	0.00	6.25	30	20	160-417		30-YR JUMBO	6.38	0.00	6.41	30	20	417-650		
20-YR FIXED	6.13	0.00	6.21	30	20	160-417		15-YR JUMBO	6.12	0.00	6.18	30	20	417-650		
<b>UNITED MUTUAL FUNDING CORP</b> <b>800-399-1768</b> NO APPLICATION FEES! NO LOCK-IN FEES! NO MONEY DOWN								<b>LEWIN &amp; ASSOCIATES, INC</b> <b>888-303-1098</b> FHA, VA, No cost 2nds, NO Job www.lewinfinancial.com								
www.applyfastonline.com	Serving All of Florida								30-YR FIXED	6.25	0.00	6.30	30	20	150-417	NO INCOME Verif
30-YR FIXED	6.00	0.00	6.05	30	20	165-417	PURCHASE!	15-YR FIXED	5.88	0.00	5.96	30	20	150-417	Combo Loans	
15-YR FIXED	5.63	0.00	5.71	30	20	165-417		INTEREST ONLY	4.88	0.00	4.88	30	10	150-600	COMMERCIAL	
5/1 CONF ARM	5.50	0.00	5.56	30	20	165-417		3/1 ARM	5.62	0.00	5.69	30	3	150-417	CONSTRUCTION	
10-YR FIXED	5.50	0.00	5.61	30	20	165-417		<b>NEW SOUTH FEDERAL SAVINGS BANK</b> <b>352-378-1666</b> FTB, CONST/ PERM, LOT LOANS RENOVIATION, 100% LOANS 2727 NW 43rd St., Ste 1 Gainesville, FL 32606								
<b>AMERICAN EAGLE FINANCIAL, INC.</b> <b>866-344-7374</b> Call Now!! Ask about our SPECIAL 1.00% prog. w/fixed pymts for 5 yrs 866-344-7374								30-YR FIXED Call for Current Rates								
<b>www.AEFMortgages.com</b>								15-YR FIXED Call for Current Rates								
30-YR FIXED	6.13	0.00	6.27	45	20	100-417		CONV ARM Call for Current Rates								
15-YR FIXED	5.75	0.00	5.98	45	20	100-417		FHA/VA Call for Current Rates								
1.00% FIXED PAY	1.00	0.00	1.05	45	20	100-1M		<b>QUICK QUOTE MORTGAGE, INC.</b> <b>866-584-4650</b> ZERO POINTS! APPLY ON LINE www.quickquotemortgage.net 100% FINANCING								
7/1INT ONLY	6.12	0.00	6.26	45	20	100-417		30-YR FIXED	5.88	0.00	5.93	30	20	150-417	INTEREST ONLY!	
<b>BEACON FINANCIAL MORTGAGE GROUP, INC.</b> <b>888-411-3464</b> No Income/Asset No PMI, Equity, Construction, Bad Credit, Foreign Nat'l								15-YR FIXED 5.63 0.00 5.72 30 20 150-417 NO APPLICATION								
www.mortgageloansmiami.com	Call for Current Rates								5/1 ARM 5.62 0.00 5.69 30 20 150-417 NO LOCK IN FEES							
30-YR FIXED	Call for Current Rates								PAY OPTION 1.00 0.00 1.75 30 20 150-417 FREE FLOAT DOWN							
15-YR FIXED	Call for Current Rates															
OPTION ARM	Call for Current Rates															
3-YR ARM JUMBO	Call for Current Rates															
<b>CAMPUS USA CREDIT UNION</b> <b>352-335-9090</b> CAMPUS will pay \$1,000 toward your mortgage closing costs on any ARM loan! Call Today!!																
<b>WWW.CAMPUSCU.COM</b>																
30-YR FIXED	Call for Current Rates															
15-YR FIXED	Call for Current Rates															
7/1 ARM	Call for Current Rates															
5-YR MTG BUSTER	Call for Current Rates															

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

**Don't Forget to Mention The Gainesville Sun 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 561-627-7330, ext. 11410.**

