



Bankrate.com Consumer Mortgage Guide®

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

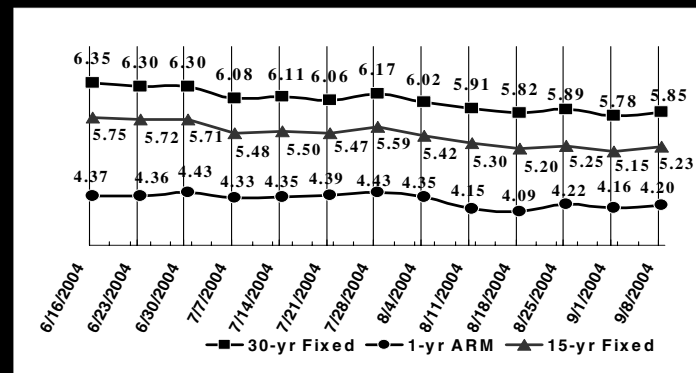
COMPETITIVE MORTGAGE RATES

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.



NATIONAL AVERAGE MORTGAGE RATES



SOURCE: bankrate.com®

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 which 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.

Payment

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 _____	= _____

TYPE RATE PTS. APR LOCK MIN LOANS COMMENTS

AIMLOAN.COM, A DIRECT LENDER	888-411-4246	Zero Down				
www.aimloan.com		Interest Only				
30-YR FIXED	5.50	0.25	5.61	30	20	0-333 Stated Income
15-YR FIXED	5.00	0.00	5.14	30	20	0-333 A-D Credit
30-YR JUMBO	5.75	0.25	5.80	30	20	333-650 Open Sat/Sun
5/1 ARM	4.38	0.25	4.70	30	20	333-650

BALTIMORECOUNTYSAVINGSBANK	410-256-5000	Visit www.baltcosavings.com,				
4111 E. Joppa Road, Baltimore		for more info,				
30-YR FIXED	5.75	0.00	5.76	60	20	0-333 locations, and
15-YR FIXED	5.13	0.00	5.14	60	20	0-333 other great
1-YR ARM	4.13	0.00	4.82	60	20	0-400 products.
5-YR HOME EQ	4.36	0.00	4.39	60	20	10-200

CHASE FIRST FINANCIAL	410-267-6336	Low closing costs, 1 day				
Serving All of MD		underwriting				
30-YR FIXED	5.38	0.00	5.42	30	20	75-333 approvals,
15-YR FIXED	4.88	0.00	4.96	30	20	75-333 all credit
3/1 ARM I/O	4.63	0.00	4.75	30	20	75-341
30-YR JUMBO	5.75	0.00	5.88	30	20	333-3M

UNITED MUTUAL FUNDING CORP	800-752-5116	NO APPLICATION OR LOCK IN FEES!				
Serving All of Maryland		100%				
30-YR FIXED	5.38	0.00	5.42	30	20	165-333 FINANCING, NO
15-YR FIXED	4.75	0.00	4.83	30	20	165-333 MONEY DOWN
5/1 ARM	5.12	0.00	5.22	30	20	165-333 PURCHASE
10 YR FIXED	4.62	0.00	4.79	30	20	165-333

**MORTGAGE LENDERS:
REACH THOUSANDS OF HOME BUYERS!**
To appear in table, call 800-327-7717, ext. 1410



NOTE: Banks, mortgage companies and credit unions pay to advertise in the *Consumer 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 (9/9/04)** 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, \$335,000 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, N/A=rates not available at press time. To appear in table or to report any discrepancies, call 561-627-7330, ext. 1410. **TO APPEAR IN TABLE, CALL 1-800-327-7717, EXT 1410.**