

MINNEAPOLIS



# Mortgage Guide

From **Bankrate.com**

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

TYPE	RATE	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
<b>LAKESIDE MORTGAGE CORP</b> 952-934-1088 Estb. 1998 WIN 1 80 W. 78th St.; Ste. #250 Chanhassen mth mtg pmt @ 30-YR FIXED 5.38 1.75 5.59 30 20 100-417 lakesidemortgage 15-YR FIXED 4.88 1.63 5.21 30 20 100-417 scorp.com 5/1 JUMBO ARM 5.75 0.75 7.35 30 20 417-1.5M \$5K max 30-YR JUMBO 6.00 0.75 6.09 30 20 417-1M <b>Code 6775</b>								<b>THE MONEY STORE</b> 866-562-5867 DIRECT LENDER! www.themoneystore.com WE LOCK YOUR 30-YR FIXED 5.75 0.00 5.88 30 20 160-417 RATE ON 1STCALL. 15-YR FIXED 5.38 0.00 5.65 30 20 160-417 NAME KNOWN 1-YR ARM 4.25 0.00 6.25 30 20 160-417 FOR 40 YEARS! 20-YR FIXED 5.75 0.00 5.83 30 20 160-417 <b>Code 6724</b>								<b>DITECH.COM</b> 800-616-8208 Your mortgage www.ditech.com solution 30-YR FIXED 5.88 2.00 6.19 60 20 0-417 Delivered! 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 <b>Code 6757</b>							
<b>METROPOLITAN MORTGAGE, INC.</b> 952-884-0627 NO COST LOANS 9925 Lyndale Ave South AVAILABLE! 30-YR FIXED 5.88 1.00 6.03 30 20 75-417 15-YR FIXED 5.50 1.00 5.73 30 20 75-417 10-YR FIXED 5.50 1.00 5.67 30 20 75-417 5/1 JUMBO 5.75 1.00 5.69 30 20 417-650 <b>Code 6726</b>								<b>ABSOLUTE MORTGAGE, INC</b> 651-777-1112 FREE APPRSL @ www.mortgageabsolute.com; 1650 East County Rd E White Bear Lake CLOSE. INT ONLY 30-YR FIXED 5.75 1.00 5.90 30 20 75-417 0 DN AVAIL. 20+ 15-YR FIXED 5.13 1.00 5.38 30 20 75-417 YRS. FRIENDLY 30-YR JUMBO 6.13 0.50 6.15 30 20 417-1M SERV. 1% ARMS 5/1 I.O. 5.50 1.00 5.59 30 20 75-417 <b>Code 6733</b>								<b>FIRST CHOICE MORTGAGE</b> 952-884-9764 LOW LOW FEES. 8120 Penn Ave So #440, Bloomington, MN 55431 CALL TODAY!! 30-YR FIXED 5.88 1.00 6.02 30 20 100-417 15-YR FIXED 5.50 1.00 5.66 30 20 100-417 20-YR 5.75 1.00 5.88 30 20 100-417 30-YR JUMBO 6.13 1.00 6.23 30 20 100-417 <b>Code 6723</b>							
<b>MORTGAGE MARKETING ASSOC INC.</b> 952-942-9783 OPEN ON WEEKENDS 7101 York Ave South, Suite 350, Edina RATES STILL 30-YR FIXED 5.75 1.00 5.90 45 20 50-417 GREAT! 15-YR FIXED 5.38 1.00 5.63 45 20 50-417 30-YR JUMBO 6.00 1.00 6.12 45 20 417+ 3/1 JUMBO ARM 5.25 1.00 6.76 45 20 417+ <b>Code 6737</b>								<b>ADELPHI MORTGAGE CORP</b> 651-628-4999 LICENSED IN MN 2233 Hamline Ave N., www.adelphimortgage.com Roseville & WI. 30-YR FIXED 5.50 2.00 5.70 30 20 100-417 LOCALLY OWNED. 15-YR FIXED 5.13 2.00 5.46 30 20 100-417 30-YR JUMBO 6.13 0.50 6.21 30 20 417-1M 5/1 ARM 5.50 1.00 5.71 30 20 100-417 <b>Code 6772</b>								<b>HOME MTG CONSULTANTS INC</b> 763-595-1883 Open Wkends & 505 Hwy 169N Suite 325 Plymouth Holidays, flat 30-YR FIXED 5.75 1.25 6.13 30 20 0-417 fee closings of 15-YR FIXED 5.25 1.25 5.96 30 20 0-417 \$799612-816-9630 3/1 ARM 4.88 1.25 5.22 30 20 0-417 800-488-4663 30-YR JUMBO 6.00 1.25 6.34 30 20 417+ <b>Code 6716</b>							
<b>OPITZ MORTGAGE, INC</b> 612-822-2224 RATES BACK DOWN VISIT OPITZMORTGAGE.COM Locally Owned & Operated No FLUFF FEES! 30-YR FIXED 5.88 0.00 6.00 30 20 33-417 NEW 40 YR FIXED 15-YR FIXED 5.50 0.00 5.63 30 20 33-417 LOW PYMNT/MORE 5/1 ARM 5.50 0.00 5.62 30 20 33-417 HOUSE!!!! 40-YR FIXED 6.25 0.00 6.25 30 20 33-417 <b>Code 6809</b>								<b>CROWN MORTGAGE CORP</b> 952-258-0106 GREAT RATES-LOW 700 Twelve Oaks Center Drive Suite 231 Wayzata, MN 55391 CLOSING COSTS! 30-YR FIXED 5.88 0.00 5.97 30 20 100-417 WHAT ARE YOU 15-YR FIXED 5.50 0.00 5.68 30 20 100-417 WAITING FOR? 30-YR I.O. 6.25 0.00 6.35 30 20 417-999 CALL TODAY! 30-YR JUMBO 6.00 0.00 6.19 30 20 417-999 <b>Code 6735</b>								<div data-bbox="1210 743 1796 904" data-label="Text"> <p><b>MORTGAGE LENDERS:</b> <b>REACH THOUSANDS OF HOME BUYERS!</b> To appear in table, call 800-327-7717, ext. 1410</p> </div>							

## 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.



### 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 _____	= _____
7.25%	6.8218	X _____	= _____
7.50%	6.9922	X _____	= _____

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