

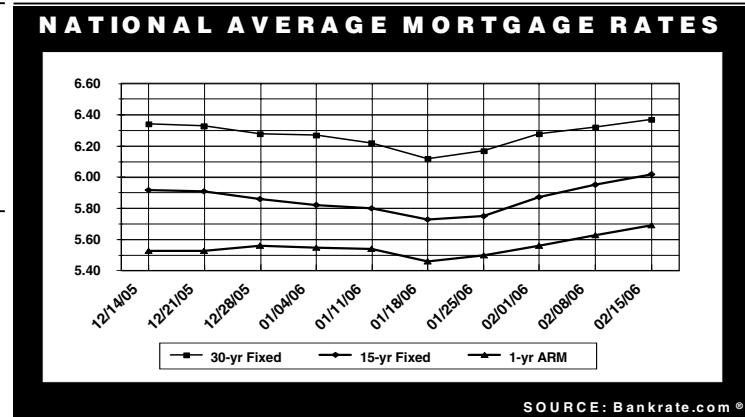
MORTGAGE GUIDE From Bankrate.com

A weekly survey of the latest mortgage rates and programs available to The Palm Beach Post homebuyers.



COMPETITIVE MORTGAGE RATES

TYPE	RATES	PTS.	APR	LOCK	MIN DWN	LOANS\$	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MIN DWN	LOANS\$	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MIN DWN	LOANS\$	COMMENTS
BRIGHTSTAR CREDIT UNION 800-637-2728 You can join if Apply Online @ www.bscu.org you or a family								QUICK QUOTE MORTGAGE, INC. 866-584-4650 ZERO POINTS! APPLY ON LINE www.quickquotemortgage.net/contactus 100% FINANCING								A-1 EXPRESS MORTGAGE 888-562-6115 100% Stated Serving All of Florida Investor,							
30-YR FIXED	6.50	0.00	6.62	30	20	0-417	member live,	30-YR FIXED	5.63	0.00	5.68	30	20	150-417	INTEREST ONLY!	30-YR FIXED	5.88	0.00	5.96	30	20	75-417	103% Purchases,
15-YR FIXED	6.25	0.00	6.44	30	20	0-417	work or attend	15-YR FIXED	5.25	0.00	5.35	30	20	150-417	NO APPLICATION	15-YR FIXED	5.63	0.00	5.71	30	20	75-417	100% Equity
3/1 JUMBO ARM	5.75	0.00	6.84	30	5	417-1M	school in Palm	5/1 ARM	5.12	0.00	5.31	30	20	150-417	OR LOCK IN FEES	30-YR JUMBO	6.25	0.00	6.33	30	10	300-650	lines. Foreign
INTEREST ONLY	6.62	0.00	6.72	30	20	0-359	Beach / Broward	7/1 ARM	5.50	0.00	5.61	30	20	150-417	FREE FLOAT DOWN	MTA	1.00	0.00	1.08	30	5	75-300	Nationals!
DITECH.COM 800-616-8208 Your mortgage www.ditech.com solution								REDWOOD MORTGAGE 800-354-9554 Lower your www.Redwood-mtg.com monthly payment								AAXA DISCOUNT MORTGAGE 877-728-3569 ASK ABOUT OUR www.forthebestrate.com - NO APPLICATION FEE!!! FREE ARM TO							
30-YR FIXED	5.88	2.00	6.19	60	20	0-417	Delivered!	30-YR FIXED	5.88	0.00	5.89	30	20	165-417	Call Today	30-YR FIXED	5.63	0.15	5.75	30	20	165-417	FIXED RATE
15-YR FIXED	5.38	2.00	5.89	60	20	0-417		15-YR FIXED	5.63	0.00	5.68	30	20	165-417		15-YR FIXED	5.38	0.00	5.56	30	20	165-417	CONVERSION
30-YR JUMBO	6.00	2.00	6.26	60	20	417-1.5M		CASH FLOW ARM	1.00	0.00	1.08	30	10	200-650		30-YR JUMBO	6.00	0.00	6.08	30	20	417-650	PRODUCTS.
15-YR JUMBO	5.75	2.00	6.17	60	20	417-1.5M		5-YR INT ONLY	5.75	0.00	5.79	30	10	200-417		5/1 ARM	5.50	0.00	6.85	30	20	417-650	MONTHS 2-60
FIRST CAPITAL FUNDING GROUP 877-600-9777 1 Week Closings Serving all of Florida InstantApproval								THE MONEY STORE 866-562-5867 DIRECT LENDER! www.themoneystore.com WE LOCK YOUR								AMERICAN EAGLE FINANCIAL, INC. 866-344-7374 Call Now!! Ask www.AEFMortgages.com about our							
30-YR FIXED	5.75	0.00	5.78	30	20	150-417	Press 6 to get	30-YR FIXED	5.75	0.00	5.88	30	20	160-417	RATE ON THE 1ST	30-YR FIXED	5.88	0.00	6.01	30	20	100-417	SPECIAL 1.00%
15-YR FIXED	5.38	0.00	5.42	30	20	150-417	rates..Se Habla	15-YR FIXED	5.38	0.00	5.65	30	20	160-417	CALL. A NAME	15-YR FIXED	5.38	0.00	5.60	30	20	100-417	prog. w/fixed
SMART PAY	1.00	0.00	1.50	30	20	150-417	Espanol	1-YR ARM	4.25	0.00	6.25	30	20	160-417	YOU'VE KNOWN	1.00% FIXED PAY	1.00	0.00	1.05	30	20	100-1M	pymts for 5 yrs
5/1 ARM I/O	5.50	1.00	5.80	30	20	150-417	CALL TODAY!!	20-YR FIXED	5.75	0.00	5.83	30	20	160-417	FOR 40 YEARS!	5/1 INT ONLY	5.62	0.00	5.72	30	20	100-417	866-344-7374
HSBC MORTGAGE CORP. (USA) 800-537-8705 LOOKING FOR A 3323 W. Commercial Blvd. Ste. 114 Ft. Lauderdale, FL 33309 CONSTRUCTION								THIRD FEDERAL 561-964-6660 No PMI with Boca Raton, Delray Beach, Greenacres, Palm Beach Gardens as little as								NATIONAL AVERAGE MORTGAGE RATES							
30-YR FIXED	6.13	0.00	6.21	60	20	0-417	LOAN? WE HAVE	30-YR FIXED	6.10	0.00	6.15	60	20	0-417	3% down								
15-YR FIXED	5.88	0.00	6.01	60	20	0-417	THE PRODUCTS	15-YR FIXED	5.70	0.00	5.78	60	20	0-417	www.third								
5/1 ARM PRE-PAY	6.75	0.00	7.10	60	20	417-801	FOR YOU. CALL	30-YR NO COST	6.52	0.00	6.52	60	20	65-417	federal.com								
							1-800-537-8705	30-YR JUMBO	6.22	0.00	6.24	60	20	417-650									
LEWIN & ASSOCIATES, INC. 888-303-1098 Interest Only stated, www.lewinfinancial.com SUPER JUMBO,								TROPICAL FINANCIAL CREDIT UNION 888-261-8328 Serving All of Florida www.tropicalfcu.org								<p>— 30-yr Fixed — 15-yr Fixed — 1-yr ARM</p> <p>SOURCE: Bankrate.com®</p>							
30-YR FIXED	5.88	0.00	5.92	30	20	150-417	construction,	30-YR FIXED	6.38	0.00	6.45	60	20	165-417									
15-YR FIXED	5.63	0.00	5.71	30	20	150-417	commercial	15-YR FIXED	6.13	0.00	6.23	60	20	165-417									
40-YR FIXED	6.25	0.00	6.29	15	10	150-417	no cost 2nds,	30-YR BI-WEEKLY	6.38	0.00	6.42	60	20	0-359									
FHA/VA	5.75	0.00	5.79	30	10	150-417	SBA, FHA/VA	30-5/1 ARM	6.25	0.00	6.29	60	20	0-359									
MORTGAGE FINANCIAL NETWORK 800-419-9903 FHA VA www.mfnmortgage.com NO DOC								UNITED MUTUAL FUNDING CORP 800-752-5116 NO APPLICATION www.applyfastonline.com FEES! NO LOCK-								<p>For current rates and information regarding other loan types visit us online at: www.bankrate.com/pbpost</p>							
30-YR FIXED	5.88	0.00	5.96	30	20	50-417	Foreign Nat'l	30-YR FIXED	5.63	0.00	5.93	30	20	165-417	IN FEES! NO								
15-YR FIXED	5.38	0.00	5.52	30	20	50-417	Refi's	15-YR FIXED	5.25	0.00	5.46	30	20	165-417	MONEY DOWN								
30-YR NO DOC	6.50	0.00	6.62	30	20	50-417	Construction	10-YR FIXED	5.13	0.00	5.23	30	20	165-417	PURCHASE!								
5/1 INV I/O	6.75	0.00	6.88	30	20	50-417	Lots	HELOC	7.50	0.00	7.50	0	20	20-1M	100% FINANCING								



For current rates and information regarding other loan types
visit us online at:
www.bankrate.com/pbpost

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 Tuesday (2/21/06) 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. 1410.**

