

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	MINDWN	LOANS	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	
BRIGHTSTAR CREDIT UNION Apply Online @ www.bsuc.org								QUICK QUOTE MORTGAGE, INC. APPLY ONLINE www.quickquotemortgage.net/contactus								A-1 EXPRESS MORTGAGE Serving All of Florida								
30-YR FIXED	6.50	0.00	6.62	30	20	0-417	You can join if you or a family member live, work or attend school in Palm Beach/Broward	30-YR FIXED	5.63	0.00	5.68	30	20	150-417	ZERO POINTS! 100% FINANCING	30-YR FIXED	5.88	0.00	5.96	30	20	75-417	100% Stated Investor,	
15-YR FIXED	6.25	0.00	6.44	30	20	0-417		15-YR FIXED	5.25	0.00	5.35	30	20	150-417	INTEREST ONLY!	15-YR FIXED	5.63	0.00	5.71	30	20	75-417	103% Purchases,	
3/1 JUMBO ARM	5.75	0.00	6.84	30	5	417-1M		5/1 ARM	5.12	0.00	5.31	30	20	150-417	NO APPLICATION	30-YR JUMBO	6.25	0.00	6.33	30	10	300-650	100% Equity lines. Foreign	
INTEREST ONLY	6.62	0.00	6.72	30	20	0-359		7/1 ARM	5.50	0.00	5.61	30	20	150-417	OR LOCK IN FEES	MTA	1.00	0.00	1.08	30	5	75-300	Nationals!	
DITECH.COM www.ditech.com								REDWOOD MORTGAGE www.Redwood-mtg.com								AAXA DISCOUNT MORTGAGE www.forthebestrate.com - NO APPLICATION FEE!!!								
30-YR FIXED	5.88	2.00	6.19	60	20	0-417	Your mortgage solution	30-YR FIXED	5.88	0.00	5.89	30	20	165-417	Lower your monthly payment	30-YR FIXED	5.63	0.15	5.75	30	20	165-417	ASK ABOUT OUR FREE ARM TO	
15-YR FIXED	5.38	2.00	5.89	60	20	0-417	Delivered!	15-YR FIXED	5.63	0.00	5.68	30	20	165-417	Call Today	15-YR FIXED	5.38	0.00	5.56	30	20	165-417	FIXED RATE	
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	CONVERSION	
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	PRODUCTS. MONTHS 2-60	
FIRST CAPITAL FUNDING GROUP Serving all of Florida								THE MONEY STORE www.themoneystore.com								AMERICAN EAGLE FINANCIAL, INC. www.AEFMortgages.com								
30-YR FIXED	5.75	0.00	5.78	30	20	150-417	1 Week Closings	30-YR FIXED	5.75	0.00	5.88	30	20	160-417	DIRECT LENDER! WE LOCK YOUR RATE ON THE 1ST	30-YR FIXED	5.88	0.00	6.01	30	20	100-417	Call Now!! Ask about our	
15-YR FIXED	5.38	0.00	5.42	30	20	150-417	Instant Approval	15-YR FIXED	5.38	0.00	5.65	30	20	160-417	CALL A NAME YOU'VE KNOWN	15-YR FIXED	5.38	0.00	5.60	30	20	100-417	SPECIAL 1.00% w/ fixed	
SMART PAY	1.00	0.00	1.50	30	20	150-417	Press 6 to get rates...Se Habla Espanol	1-YR ARM	4.25	0.00	6.25	30	20	160-417	FOR 40 YEARS!	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		5/1 INT ONLY	5.62	0.00	5.72	30	20	100-417	866-344-7374	
HSBC MORTGAGE CORP. (USA) 3323 W. Commercial Blvd. Ste. 114 Ft. Lauderdale, FL 33309								THIRD FEDERAL Boca Raton, Delray Beach, Greenacres, Palm Beach Gardens								NO PMI with as little as 3% down www.thirdfederal.com								
30-YR FIXED	6.13	0.00	6.21	60	20	0-417	LOOKING FOR A CONSTRUCTION LOAN? WE HAVE THE PRODUCTS FOR YOU. CALL 1-800-537-8705	30-YR FIXED	6.10	0.00	6.15	60	20	0-417										
15-YR FIXED	5.88	0.00	6.01	60	20	0-417		15-YR FIXED	5.70	0.00	5.78	60	20	0-417										
5/1 ARM PRE-PAY	6.75	0.00	7.10	60	20	417-801		30-YR NO COST	6.52	0.00	6.52	60	20	65-417										
LEWIN & ASSOCIATES, INC. www.lewinfinancial.com								TROPICAL FINANCIAL CREDIT UNION Serving All of Florida www.tropicalfcu.org								888-261-8328								
30-YR FIXED	5.88	0.00	5.92	30	20	150-417	Interest Only stated. SUPER JUMBO, construction, commercial, no cost 2nds, SBA, FHA/VA	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		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		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		30-5/1 ARM	6.25	0.00	6.29	60	20	0-359										
MORTGAGE FINANCIAL NETWORK www.mfmortgage.com								UNITED MUTUAL FUNDING CORP www.applyfastonline.com								800-752-5116								
30-YR FIXED	5.88	0.00	5.96	30	20	50-417	FHA VA NO DOC Foreign Nat'l Refi's Construction Lots	30-YR FIXED	5.63	0.00	5.93	30	20	165-417	NO APPLICATION FEES! NO LOCK-IN FEES! NO MONEY DOWN PURCHASE!									
15-YR FIXED	5.38	0.00	5.52	30	20	50-417		15-YR FIXED	5.25	0.00	5.46	30	20	165-417										
30-YR NODOC	6.50	0.00	6.62	30	20	50-417		10-YR FIXED	5.13	0.00	5.23	30	20	165-417										
5/1 INV I/O	6.75	0.00	6.88	30	20	50-417		HELOC	7.50	0.00	7.50	0	20	20-1M	100% FINANCING									



**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 *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.**