



# Mortgage Guide From Bankrate.com

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

## PURCHASING A NEW HOME? CALL THESE LENDERS TODAY!

TYPE	RATE	PTS.	APR	LOCK	MN DWN	LOAN\$	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	MN DWN	LOAN\$	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	MN DWN	LOAN\$	COMMENTS
<b>ADVANTAGE BANK LENDING</b> 330-498-0300								<b>FOUNDATION MORTGAGE</b> 330-966-3900								<b>THIRD FEDERAL S&amp;LA</b> 888-844-7333							
6269 Frank Ave NW, North Canton								6535 Market Ave North Ste 201 Canton, OH								www.thirdfederal.com							
30-YR FIXED	6.63	0.00	6.70	30	20	50-417	Purchase/Constr Refi. Let us be your ADVANTAGE	30-YR FIXED	6.13	0.00	6.39	30	20	60-417	Construction & Purchase.	30-YR FIXED	6.30	0.00	6.36	60	20	0-417	No PMI with as little as 3% down
15-YR FIXED	6.25	0.00	6.38	30	20	50-417	Call Steve Bodo or Bob Ramsey	15-YR FIXED	5.75	0.00	5.94	30	20	60-417	Loans for your new home.	15-YR FIXED	5.85	0.00	5.95	60	20	0-417	www.thirdfederal.com
5/1 ARM	6.25	0.00	6.49	45	20	50-1M		10-YR FIXED	5.88	0.00	6.04	30	20	60-417		30-YR NOCOST	6.72	0.00	6.72	60	20	65-417	
100% CONST 5/1	6.50	0.00	6.60	45	0	50-750		20-YR FIXED	6.00	0.00	6.18	30	20	60-417	MB5413	5/1 ARM	5.80	0.00	6.87	60	20	0-417	
<b>ALL AMERICAN HOME LENDING, INC</b> 330-832-9900								<b>HOMESTAR MORTGAGE, INC</b> 877-461-0757								<b>UNIZAN BANK</b> 330-966-5155							
729 Lincoln Way East Massillon								Logon to: www.HomeStarOhio.com								4895 Portage Rd, North Canton							
30-YR FIXED	6.13	0.25	6.24	30	20	1-417	Rates change daily	30-YR FIXED	6.13	0.00	6.20	30	20	50-417	www.homestarohio.com	30-YR FIXED	6.50	0.00	6.55	45	20	10-417	Client Driven, Value Added, Superior
15-YR FIXED	5.75	0.50	5.99	30	20	1-417	Call for most recent rates	15-YR FIXED	5.75	0.00	5.87	30	20	50-417	Open Sat 9-12 Weekdays 8-7pm	15-YR FIXED	6.25	0.00	6.33	45	20	10-417	Execution with Integrity
30-YR ZERO DOWN	6.25	0.00	6.34	30	0	1-250		5/1 ARM	5.75	0.00	6.90	30	20	50-417	Lock in Today!								
30-YR FHA	6.13	0.00	6.22	30	3	1-250	MB3069	7/1 ARM	5.88	0.00	6.75	30	20	50-417	MB1822								
<b>AMERICAN FIRST BANCORP</b> 330-492-7757								<b>NATIONAL CITY BANK</b> 330-305-6482								<b>WAYNE SAVINGS COMMUNITY BANK</b> 330-494-5262							
4194 Fulton Dr. NW Canton								4978 Everhard Rd NW, Canton								1265 S. Main St., North Canton							
30-YR FIXED	6.25	0.00	6.27	30	20	0-417	CALL SHIRLEY KRACKER, DAWN MOORE + JOHN	30-YR FIXED	6.00	1.25	6.24	30	20	50-417	1st time homebuyer at 5.49%, Constr., Many \$0 down programs	30-YR FIXED	6.50	0.00	6.55	30	20	0-417	HOME EQUITY LINE OF CREDIT
15-YR FIXED	6.00	0.00	6.04	30	20	0-417	DEMARCO	15-YR FIXED	5.63	1.00	5.83	30	20	50-417		15-YR FIXED	6.13	0.00	6.20	30	20	0-417	1/4% BELOW PRIME/ARMS
FHA	6.38	1.00	6.68	30	3	10-200	LOCALLY OWNED	7-YR BALLOON	5.63	1.00	5.79	30	20	50-417		3/1 ARM	5.38	0.00	5.13	30	20	0-500	WITH 2/5% CAPS
5/1 CONST ARM	6.13	0.00	6.18	30	5	100-650	MB1890	100%	6.25	1.25	6.42	30	0	50-417		5/1 ARM	5.75	0.00	5.33	30	20	0-500	
<b>COMPETITIVE HOME MTG, INC</b> 800-848-0814								<b>NEXTHOME MORTGAGE CORP</b> 888-566-4100								<b>WHOLESALE FUNDING, INC</b> 877-386-3684							
23811 Chagrin Blvd #LL72 Beachwood 216-514-1200 www.competitivehomemortgage.com								Apply online - NextHome.com								Visit us at www.wfunding.com							
30-YR FIXED	6.13	0.00	6.18	30	20	30-417	Call Now for all of your Purchase & Refinance needs	30-YR FIXED	6.13	0.00	6.33	30	20	80-417	DON'T PAY PMI - SAVE WITH NEXTHOME MORT.	30-YR FIXED	6.13	0.00	6.21	30	20	50-417	Property Loans
15-YR FIXED	5.88	0.00	5.97	30	20	30-417	www.chmnc.com	15-YR FIXED	5.88	0.00	6.19	30	20	80-417	CALL FOR DETAILS	15-YR FIXED	5.75	0.00	5.88	30	20	50-417	-Retail, Etc.
7-YR I/O	6.00	0.00	6.11	30	20	30-417	MB3600	30-YR SUPERFIX	6.00	0.50	6.21	30	20	150-417	MB1354	5/1 ARM	5.75	0.00	6.90	30	20	50-417	Saturday 9-12
30-YR JUMBO	6.38	0.00	6.40	30	20	417-1M		30-YR OHFA	5.49	1.00	6.09	30	3	80-221		7/1 ARM	5.88	0.00	6.75	30	20	50-417	MB3771
<b>DITECH.COM</b> 800-616-8208								<b>OHIO SAVINGS BANK</b> 330-491-0351								<b>PAYMENT CALCULATOR</b>							
www.ditech.com								4450 Belden Village St., NW Ste. 810								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.							
30-YR FIXED	6.13	2.00	6.44	60	20	0-417	"LOST ANOTHER LOAN TO DITECH!"	30-YR FIXED	6.38	0.00	6.43	30	20	30-417	Low Costs Quick Approvals Expanded Finance Options	<b>Rate</b>	<b>Payment Factor</b>	<b>Monthly Thousands</b>	<b>P&amp;I</b>				
15-YR FIXED	5.75	2.00	6.27	60	20	0-417		15-YR FIXED	6.13	0.00	6.22	30	20	30-417		4.00%	4.7742	X	=				
30-YR JUMBO	6.25	2.00	6.51	60	20	417-1.5M		7/23 BALLOON	6.00	0.00	6.11	30	20	30-417		4.25%	4.9194	X	=				
15-YR JUMBO	6.12	2.00	6.55	60	20	417-1.5M	SM7711	30-YR FXD JUMBO	6.63	0.00	6.64	30	20	417-1M		4.50%	5.0669	X	=				
<b>FIDELITY COMMERCE MORTGAGE, LTD</b> 330-491-0101								<b>PRIDE MORTGAGE, INC.</b> 800-289-6668															
4368 Dressler Rd NW, Canton								4150 Belden Village St. NW #303, Canton															
30-YR FIXED	Call for Current Rates							30-YR FIXED	6.25	0.00	6.37	30	20	0-417	LOAN OFFICER ON CALL SAT & SUN @ 330-353-0989								
15-YR FIXED	Call for Current Rates							15-YR FIXED	6.00	0.00	6.13	30	20	0-417	Commercial								
30-YR FIXED FHA	Call for Current Rates							3/1 ARM	5.75	0.00	6.04	30	20	0-417	Loans Available								
30-YR FIXED VA	Call for Current Rates							5/1 ARM IO	5.88	0.00	6.14	30	20	0-417	MB3453								
<b>FIFTH THIRD BANK, NE OHIO</b> 330-492-6222								<b>RESIDENTIAL BANCORP</b> 330-526-2100															
Serving Northeastern Ohio, Cleveland (Cuyahoga Falls), OH								5686 Dressler Rd NW, 1 Bancorp Bldg, North Canton															
30-YR FIXED	6.25	1.38	6.43	30	20	5-417	100% Financing Available.	30-YR FIXED	6.25	1.00	6.39	30	20	100-417	Have you called Residential? You Should!								
15-YR FIXED	5.75	1.75	6.10	30	20	5-417	First Time Homebuyer Loans	15-YR FIXED	6.00	0.75	6.19	30	20	100-417	We're Local.								
3/1 ARM	5.50	1.75	5.58	30	20	5-417	Available.	VA-FHA	6.50	1.00	6.53	38	3	50-240									
5/1 ARM	5.62	1.88	5.73	30	20	5-417		FTHB	5.49	1.00	5.75	60	0	50-160									
<b>FIRSTMERIT MORTGAGE CORP</b> 800-562-6694								<b>SKY BANK</b> 330-628-8679															
4455 Hills & Dales Rd NW Canton, OH 4470								1790 GRAYBILL Rd Uniontown, Oh 44685															
30-YR FIXED	6.50	0.00	6.57	30	20	10-417	FHA/V.A. SPECIALIST	30-YR FIXED	Call for Current Rates			Personal Attention.											
15-YR FIXED	6.13	0.00	6.23	30	20	10-417	PRE-APPROVALS WWW.	15-YR FIXED	Call for Current Rates			Professional Advice.											
30-YR FHA	6.62	1.00	7.30	60	3	0-200	FIRSTMERIT.COM	1-YR ARM	Call for Current Rates														

Purchasing A New Home?  
Thinking Of Refinancing?  
CALL THESE LENDERS TODAY!

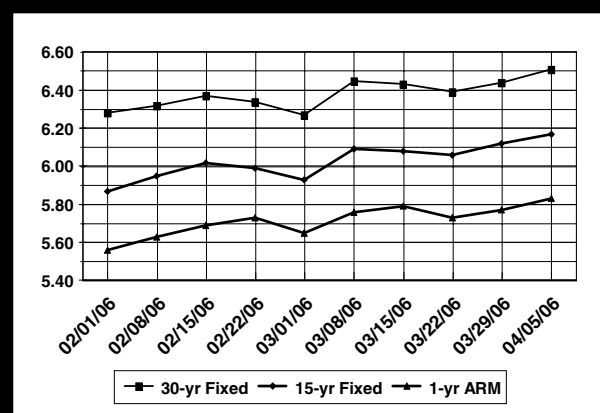
**BANKS AND MORTGAGE COMPANIES:  
REACH THOUSANDS OF HOME BUYERS!**  
To appear in table,  
call 1-800-327-7717 ext. 11410

### 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.

**Don't Forget to Mention  
The Repository  
WHEN SHOPPING  
FOR YOUR MORTGAGE!**

### NATIONAL AVERAGE MORTGAGE RATES



SOURCE: Bankrate.com®

### DEFINITIONS

**JUMBO MORTGAGES**—A home loan that exceeds the \$417,000 Fannie Mae and Freddie Mac limit.  
**ANNUAL PERCENTAGE RATE (APR)**—A yearly rate of interest that includes fees and other costs paid to acquire the loan.  
**LOCK**—A lender's written guarantee that the mortgage rate quoted will be good for a specific period of time. This should be long enough to cover your closing date.  
**1/1, 3/1, 5/1, 7/1 AND 10/1 ARMS**—Common adjustable-rate mortgages. With an adjustable rate mortgage the interest rate is set for an initial period and may change at specified time intervals. For instance, the 3/1 ARM has a set rate of interest for the first three years and then adjusts annually based on the financial index specified in the contract.  
**7/23 AND 5/25 MORTGAGES**—Common adjustable mortgages with a one-time rate adjustment at the end of the initial period. The 7/23 loan has the same rate for the first 7 years and then adjusts to the rate that will be in effect for the remaining 23 years.  
**BALLOON**—A mortgage that has level monthly payments that will fully amortize it over a stated term (e.g. 30 years) but which provides for a lump-sum payment to be due at the end of an earlier specified term (e.g. 10 years).  
**BUYDOWN**—Mortgage in which the rate is lowered by paying more points up front.  
**CAPS**—The maximum amount that the rate can increase during a specified time period. With 2/6 caps, the mortgage can increase by 2% at each adjustment interval up to a maximum cumulative increase of a 6% over the entire life of the loan.

**MORTGAGE LENDERS REACH THOUSANDS OF HOME BUYERS!** To appear in table, call 1-800-327-7717, ext. 11410.



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 1-800-327-7717, ext. 11410.