



MORTGAGE GUIDE From Bankrate.com

A weekly survey of the area's latest available mortgage rates and programs.

TYPE	RATES	PTS.	APR	LOCK	MIN DWN	LOANS	COMMENTS
AMERISAVE MORTGAGE (BR) 866-814-9577 Instant online							
www.Amerisave.com							rate & closing
30-YR FIXED	5.50	0.00	5.81	30	20	165-417	cost quote
15-YR FIXED	5.00	0.00	5.53	30	20	165-417	100% financing
3/1 ARM	4.38	0.00	6.93	30	20	165-417	available
30-YR JUMBO	Call for Current Rates			MB 2899			

BELMONT SAVINGS BANK 617-484-6700							
www.belmontsavingsonline.com, ARMs are our specialty!							
30-YR FIXED	6.25	0.00	6.34	45	20	50-417	
15-YR FIXED	6.00	0.00	6.14	45	20	50-417	
30-YR JUMBO	6.50	0.00	6.52	45	20	417-700	
5/1 ARM	5.62	0.00	6.68	45	20	417-700	

DITECH.COM (BA) 800-616-8208 Your mortgage solution							
www.ditech.com							
30-YR FIXED	5.88	2.00	6.19	60	20	0-417	Delivered!
15-YR FIXED	5.50	2.00	6.02	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	MC 1895

FIRST NEW ENGLAND MORTGAGE CORP (BA) 617-641-6873 Your Lender For Life!							
www.fne.com							
30-YR FIXED	6.00	0.00	6.09	30	20	150-417	
15-YR FIXED	5.63	0.00	5.76	30	20	150-417	
30-YR JUMBO	6.25	0.00	6.34	30	20	417-850	
5/1 ARM	5.75	0.00	5.70	30	20	150-417	MC 0122

HOMEQUEST MORTGAGE, INC. (BA) 866-839-1117 www.HQMMMA.com							
www.HQWorksForMe.com MA, CT, NH, RI, MD							
ARM's @ 1.00%							
30-YR FIXED	5.88	0.00	5.92	30	20	0-417	\$0 cost 6.2% apr
15-YR FIXED	5.50	0.00	5.57	30	20	0-417	Apply by phone
30-YR JUMBO	6.25	0.00	6.31	30	20	417-1M	FREE Approvals
5-YR ARM	5.50	0.00	5.61	30	20	0-417	MB 2579

TYPE	RATES	PTS.	APR	LOCK	MIN DWN	LOANS	COMMENTS
LENDIA (BR) 877-937-4887 NO CLOSING COST							
www.Lendia.com Live as you please!							OPTION
30-YR FIXED	6.00	0.00	6.06	30	20	150-417	BAD CREDIT OK
15-YR FIXED	5.63	0.00	5.72	30	20	150-417	
NO INCOME	6.50	0.00	6.61	30	20	150-750	
OPTION ARM	1.00	0.00	4.66	30	20	150-1250	MB 1598

SALLIE MAE HOME LOANS (BA) 800-356-5266 LOW RATES REAL SERVICE REAL							
www.smhl.com							
30-YR FIXED	6.00	0.00	6.09	30	20	165-417	ANSWERS SINCE
15-YR FIXED	5.75	0.00	5.88	30	20	165-417	1991 ALL CREDIT
30-YR JUMBO	6.38	0.00	6.42	30	20	417-1M	NO DOC LOANS
15-YR JUMBO	6.00	0.00	6.07	30	20	417-1M	ML 0758

THE MONEY STORE (BA) 866-562-5867 DIRECT LENDER! WE LOCK YOUR							
www.themoneystore.com							
30-YR FIXED	5.75	0.00	5.88	30	20	160-417	RATE ON 1ST CALL
15-YR FIXED	5.50	0.00	5.76	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	40 YEARS!

AAA SOUTHERN NEW ENGLAND BANK 800-446-6997 CALL 800-446-6997							
www.aaasne.com							
30-YR FIXED	6.13	0.00	6.18	30	20	50-417	FOR OTHER
15-YR FIXED	5.88	0.00	5.94	30	20	50-417	PROGRAMS OR
30-YR FX JUMBO	6.62	0.00	6.67	30	20	417-1M	AAA.COM
3/1 ARM	5.88	0.00	7.36	30	20	50-417	

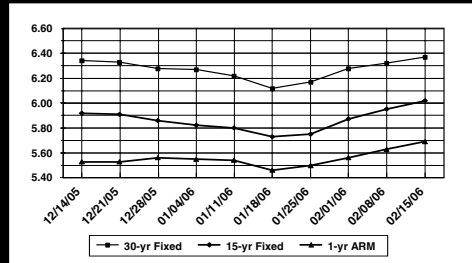
ABACUS MORTGAGE (BR) 877-822-2287 Call and lock by Phone. We							
10 Years Serving Massachusetts & Connecticut							
30-YR FIXED	5.88	0.00	5.97	30	20	150-417	are inexpensive
15-YR FIXED	5.38	0.25	5.58	30	20	150-417	for any of your
30-YR JUMBO	6.25	0.00	6.30	30	20	417-1M	needs. CALL US
5/1 CONV ARM	5.62	0.00	6.74	30	20	150-417	MB 2283

CALCULATE YOUR PAYMENT

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.

Payment		Thousands	Monthly P&I
Rate	Factor		
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 _____	= _____
7.75%	7.1641	X _____	= _____
8.00%	7.3377	X _____	= _____
8.25%	7.5127	X _____	= _____
8.50%	7.6891	X _____	= _____

NATIONAL AVERAGE MORTGAGE RATES



SOURCE: Bankrate.com

FOR MORE CURRENT RATES
LOG ON TO:
www.homefind.com
(Click Today's Rates)

Don't Forget to Mention
Community Newspaper
Company
FOR THE BEST DEALS!

MORTGAGE LENDERS REACH THOUSANDS OF HOME BUYERS! To appear in table, call 1-800-327-7717, 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 Monday (2/17/06) 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. (BA) indicates Licensed Mortgage Banker, (BR) indicates Registered Mortgage Broker, (brokers arrange, but do not make loans) To appear in table or to report any discrepancies, call 800-327-7717, ext. 1410.