



# MORTGAGE GUIDE

From [Bankrate.com](http://Bankrate.com)

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

TYPE	RATE	PTS	APR	LOCK	MIN DN	LOANS	COMMENTS	TYPE	RATE	PTS	APR	LOCK	MIN DN	LOANS	COMMENTS	
<b>LENDIA (BR)</b>						<b>877-937-4887</b>	NO CLOSING COST	<b>ABACUS MORTGAGE (BR)</b>							<b>877-822-2287</b>	Call and lock
www.Lendia.com	Live as you please!							OPTION	10 Years Serving Massachusetts & Connecticut with the most competitive rates.							by Phone. We
30-YR FIXED	6.125	0.00	6.175	30	20	150-417	BAD CREDIT OK	30-YR FIXED	6.000	.000	6.100	30	20	150-417		are inexpensive
15-YR FIXED	5.875	0.00	5.960	30	20	150-417		15-YR FIXED	5.625	.125	5.811	30	20	150-417		for any of your
NO INCOME	6.380	0.00	6.490	30	20	150-750		30-YR JUMBO	6.250	.250	6.320	30	20	417-1M		needs. CALL US
OPTION ARM	1.000	0.00	4.410	30	20	150-125M	MB 1598	5/1 CONV ARM	5.620	.120	6.810	30	20	150-417		MB 2283
<b>POWDER HOUSE MORTGAGE CO., INC (BR)</b>						<b>617-666-8555</b>	24 YEARS OF	<b>AMERISAVE MORTGAGE (BR)</b>							<b>877-261-3626</b>	Instant online
Visit us @ <a href="http://www.phmcdirect.com">www.phmcdirect.com</a>	Fast approvals! All credit considered.						SERVICE WE WILL	www.Amerisave.com							rate & closing	
30-YR FIXED	6.000	0.00	6.097	30	20	165-417	NOT BE BEAT	30-YR FIXED	5.500	0.00	5.836	30	20	165-417		cost quote
15-YR FIXED	5.625	0.00	5.859	30	20	165-417	APPLY ONLINE	15-YR FIXED	5.000	0.00	5.611	30	20	165-417		100% financing
30-YR JUMBO	6.120	0.00	6.170	30	20	417-1M	PHMCDIRECT.COM	3/1 ARM	4.250	0.00	6.940	30	20	165-417		available
15-YR JUMBO	5.750	0.00	5.860	30	20	417-1M	MC 0147	30-YR JUMBO	Call for Current Rates						MB 2899	
<b>SALLIE MAE HOME LOANS (BA)</b>						<b>800-356-5266</b>	LOW RATES REAL	<b>DITECH.COM (BA)</b>							<b>800-616-8208</b>	Lost another
www.smhl.com							SERVICE REAL	www.ditech.com							loan to	
30-YR FIXED	5.750	1.60	5.987	30	20	165-417	ANSWERS SINCE	30-YR FIXED	5.875	2.00	6.188	60	20	0-417		ditech!
15-YR FIXED	5.375	1.50	5.756	30	20	165-417	1991 ALL CREDIT	15-YR FIXED	5.625	2.00	6.144	60	20	0-417		
30-YR JUMBO	6.000	2.00	6.230	30	20	417-1M	NO DOC LOANS	30-YR JUMBO	6.000	2.00	6.260	60	20	417-1.5M		
15-YR JUMBO	6.000	0.50	6.160	30	20	417-1M	ML 0758	15-YR JUMBO	6.000	2.00	6.420	60	20	417-1.5M		SM 7711
<b>THE BANK OF CANTON</b>						<b>781-737-1940</b>	Free	<b>HOMEQUEST MORTGAGE, INC. (BA)</b>							<b>866-839-1117</b>	www.HQMMMA.com
557 Washington St, Canton							Pre-Approvals	www.HQWorksForMe.com	MA, CT, NH, RI, MD						ARM's @ 1.00%	
30-YR FIXED	6.250	0.00	6.298	60	20	50-417	Call Today	30-YR FIXED	5.990	0.00	6.035	30	20	0-417		\$0 cost 6.2% apr
15-YR FIXED	6.000	0.00	6.078	60	20	50-417		15-YR FIXED	5.750	0.00	5.825	30	20	0-417		Apply by phone
30-YR JUMBO	6.500	0.00	6.510	60	20	417-1M		30-YR JUMBO	6.250	0.00	6.320	30	20	417-1M		FREE Approvals
5/1 ARM CONF	6.120	0.00	6.960	60	20	50-417		5-YR ARM	5.500	0.00	5.610	30	20	0-417		MB 2579
<b>THE MONEY STORE (BA)</b>						<b>866-562-5867</b>	DIRECT LENDER!	<b>AAA SOUTHERN NEW ENGLAND BANK</b>							<b>800-446-6997</b>	CALL
www.themoneystore.com							WE LOCK YOUR	www.aaasne.com							800-446-6997	
30-YR FIXED	6.000	0.00	6.080	30	20	160-417	RATE ON 1ST CALL	30-YR FIXED	Call for Current Rates						FOR OTHER	
15-YR FIXED	5.500	0.00	5.594	30	20	160-417	NAME KNOWN	15-YR FIXED	Call for Current Rates						PROGRAMS OR	
30-YR FIXED	6.130	0.00	6.210	30	0	160-417	FOR 40 YEARS!	20-YR FIXED							AAA.COM	
20-YR FIXED	6.000	0.00	6.080	30	20	160-417										

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

Don't Forget to Mention  
Community  
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Purchasing A New Home?  
Thinking of Refinancing?  
**CALL THESE LENDERS  
TODAY!**

**MORTGAGE LENDERS REACH THOUSANDS OF HOME BUYERS!** To appear in table, call 800-509-4636.

**NOTE:** Banks, mortgage companies and credit unions pay to advertise in the *Mortgage Guide* which is compiled by Bankrate.com<sup>®</sup>, a publication of Bankrate, Inc., N. Palm Beach. Internet: <http://www.bankrate.com>. Rates effective as of Friday (3/17/06) 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 800-509-4636.



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