



MORTGAGE GUIDE

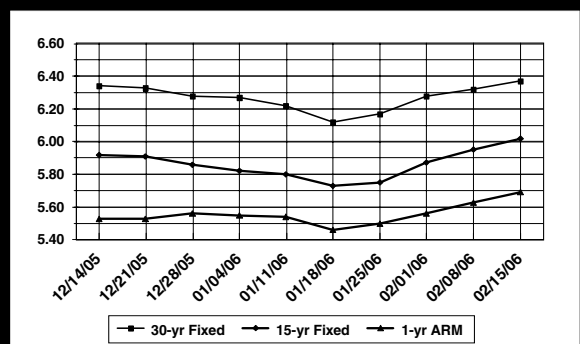
From Bankrate.com

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

TYPE	RATES	PTS.	APR	LOCK	MIND	WN	LOANS	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MIND	WN	LOANS	COMMENTS
AAA SOUTHERN NEW ENGLAND BANK 800-446-6997 CALL www.aaasne.com 800-446-6997									PRIMUS MORTGAGE, LLC (BR) 508-429-1420 Contact Your www.primusmortgage.com Mortgage Pro								
30-YR FIXED	6.13	0.00	6.18	30	20	50-417	FOR OTHER		30-YR FIXED	5.88	0.00	5.97	30	20	40-417	Steve Zaino	
15-YR FIXED	5.88	0.00	5.94	30	20	50-417	PROGRAMS OR		15-YR FIXED	5.63	0.00	5.78	30	20	40-417	Fast Automated	
30-YR FX JUMBO	6.62	0.00	6.67	30	20	417-1M	AAA.COM		30-YR JUMBO	6.38	0.00	6.41	30	30	417-1M	Underwriting	
3/1 ARM	5.88	0.00	7.36	30	20	50-417			1-YR ARM	5.62	0.00	7.10	30	20	50-417	MB 3219	
ABACUS MORTGAGE (BR) 877-822-2287 Call and lock 10 Years Serving Massachusetts & Connecticut by Phone. We									SALLIE MAE HOME LOANS (BA) 877-764-5999 LOW RATES REAL www.smhl.com SERVICE REAL								
30-YR FIXED	5.88	0.00	5.97	30	20	150-417	are inexpensive		30-YR FIXED	6.00	0.00	6.09	30	20	165-417	ANSWERS SINCE	
15-YR FIXED	5.38	0.25	5.58	30	20	150-417	for any of your		15-YR FIXED	5.75	0.00	5.88	30	20	165-417	1991 ALL CREDIT	
30-YR JUMBO	6.25	0.00	6.30	30	20	417-1M	needs. CALL US		30-YR JUMBO	6.38	0.00	6.42	30	20	417-1M	NO DOC LOANS	
5/1 CONV ARM	5.62	0.00	6.74	30	20	150-417	MB 2283		15-YR JUMBO	6.00	0.00	6.07	30	20	417-1M	ML 0758	
AMERISAVE MORTGAGE (BR) 866-814-9577 Instant online www.Amerisave.com rate & closing									THE BANK OF CANTON 781-737-1940 Free 557 Washington St, Canton Pre-Approvals								
30-YR FIXED	5.50	0.00	5.81	30	20	165-417	cost quote		30-YR FIXED	6.25	0.00	6.30	60	20	50-417	Call Today	
15-YR FIXED	5.00	0.00	5.53	30	20	165-417	100% financing		15-YR FIXED	6.00	0.00	6.08	60	20	50-417		
3/1 ARM	4.38	0.00	6.93	30	20	165-417	available		30-YR JUMBO	6.50	0.00	6.51	60	20	417-1M		
30-YR JUMBO	Call for Current Rates						MB 2899		5/1 ARM CONF	6.25	0.00	6.94	60	20	50-417		
DITECH.COM (BA) 800-616-8208 Your mortgage www.ditech.com solution									THE MONEY STORE (BA) 866-562-5867 DIRECT LENDER! www.themoneystore.com WE LOCK YOUR								
30-YR FIXED	5.88	2.00	6.19	60	20	0-417	Delivered!		30-YR FIXED	5.75	0.00	5.88	30	20	160-417	RATE ON 1ST CALL	
15-YR FIXED	5.50	2.00	6.02	60	20	0-417			15-YR FIXED	5.50	0.00	5.76	30	20	160-417	NAME KNOWN	
30-YR JUMBO	6.00	2.00	6.26	60	20	417-1.5M			1-YR ARM	4.25	0.00	6.25	30	20	160-417	FOR 40 YEARS!	
15-YR JUMBO	5.75	2.00	6.17	60	20	417-1.5M	MC 1895		20-YR FIXED	5.75	0.00	5.83	30	20	160-417	40 YEARS!	

HOMEQUEST MORTGAGE, INC. (BA) 866-839-1117 www.HQMAA.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	
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	150-1.25M	MB 1598	

NATIONAL AVERAGE MORTGAGE RATES



SOURCE: Bankrate.com®

MORTGAGE TERMS

3/1, 5/1, 7/1 AND 10/1 ARMs—Adjustable-rate mortgages in which rate is fixed for three-year, five-year, seven-year and 10-year periods, respectively, but may adjust annually after that.

6-MO, 1-YR, 3-YR, AND 7-YR ARMs—Adjustable-rate mortgages in which the rates are adjustable every six months, annually, every three years, five years and seven years, respectively.

7/23 AND 5/25 MORTGAGES—Mortgages with a one-time rate adjustment after seven years and five years respectively.

ANNUAL PERCENTAGE RATE (APR)—Interest rate reflecting the first-year rate including certain points and credit costs.

BALLOON—Loan in which little, if any, of your monthly payments go toward paying off the outstanding balance. Rather, one large, lump-sum payment is due at maturity.

BUYDOWNS—Mortgage in which the rate is offset by paying more points up front.

CAPS—Limits on how high rates or payments may go.

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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

Rate	Factor	Thousands	Monthly P&I
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 _____	= _____

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.**