



MORTGAGE GUIDE From Bankrate.com

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

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
CAMBRIDGE SAVINGS BANK				888-418-10AN			
www.cambridgesavings.com							
30-YR FIXED	6.13	0.00	6.18	55	20	50-417	Local, reliable lender. Check rates or apply by phone or online.
15-YR FIXED	6.00	0.00	6.04	60	20	50-417	
30-YR JUMBO	6.38	0.00	6.41	60	20	359-1M	
5/1 ARM	5.62	0.00	6.78	60	20	50-1M	

DIGITAL CREDIT UNION				800-328-8797			
www.dcu.org							
30-YR FIXED	6.38	0.00	6.41	60	20	100-417	First Time Homebuyer Product Available !!!!
15-YR FIXED	6.00	0.00	6.06	60	20	100-417	
5/1 ARM	5.88	0.00	6.88	60	5	100-417	
30-YR JUMBO	6.62	0.00	6.66	60	5	417-1M	

DITECH.COM (BA)				800-616-8208			
www.ditech.com							
30-YR FIXED	5.75	2.00	6.06	60	20	0-417	Your mortgage solution Delivered!
15-YR FIXED	5.38	2.00	5.89	60	20	0-417	
30-YR JUMBO	6.00	2.00	6.26	60	20	417-1.5M	
15-YR JUMBO	6.00	2.00	6.42	60	20	417-1.5M	MC 1895

HOMEQUEST MORTGAGE, INC. (BA)				866-839-1117			
www.HQWorksForMe.com MA, CT, NH, RI, MD							
30-YR FIXED	5.88	0.00	5.92	30	20	0-417	www.HQMMMA.com ARM's @ 1.00% \$0 cost 6.2% apr
15-YR FIXED	5.63	0.00	5.70	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			
www.Lendia.com Live as you please!							
30-YR FIXED	6.00	0.00	6.06	30	20	150-417	NO CLOSING COST OPTION
15-YR FIXED	5.63	0.00	5.72	30	20	150-417	BAD CREDIT OK
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

POWDER HOUSE MORTGAGE CO., INC (BR)				617-666-8555			
Visit us @ www.phmcdirect.com Fast approvals! All credit considered.							
30-YR FIXED	5.88	0.00	5.97	30	20	165-417	24 YEARS OF SERVICE WE WILL NOT BE BEAT
15-YR FIXED	5.50	0.00	5.74	30	20	165-417	APPLY ONLINE
30-YR JUMBO	6.13	0.00	6.17	30	20	417-1M	PHMCDIRECT.COM
15-YR JUMBO	5.75	0.00	5.86	30	20	417-1M	MC 0147

PRIMUS MORTGAGE, LLC (BR)				508-429-1420			
www.primusmortgage.com							
30-YR FIXED	5.88	0.00	5.97	30	20	40-417	Contact Your Mortgage Pro Steve Zaino
15-YR FIXED	5.63	0.00	5.78	30	20	40-417	Fast Automated
30-YR JUMBO	6.38	0.00	6.41	30	30	417-1M	Underwriting
1-YR ARM	5.62	0.00	7.10	30	20	50-417	MB 3219

SALLIE MAE HOME LOANS (BA)				866-530-1192			
www.smhl.com							
30-YR FIXED	6.00	0.00	6.09	30	20	165-417	LOW RATES REAL SERVICE REAL 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

SELECT FINANCIAL MORTGAGE CORP (BA)				800-769-4335			
Serving all of RI, MA, NH, CT, ME, FL							
30-YR FIXED	5.50	2.00	5.73	30	20	100-417	Apply online at www.selectfinancial.com or call today!!
15-YR FIXED	5.13	2.00	5.52	30	20	100-417	
1-YR ARM	4.50	1.00	4.62	30	20	100-417	
5/1 ARM	5.25	1.00	5.37	30	20	100-417	MC 3392

THE MONEY STORE (BA)				866-562-5867			
www.themoneystore.com							
30-YR FIXED	5.75	0.00	5.86	30	20	160-417	DIRECT LENDER! WE LOCK YOUR RATE ON 1ST CALL
15-YR FIXED	5.63	0.00	5.71	30	20	160-417	NAME KNOWN
1-YR ARM	4.38	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			
www.aaasne.com							
30-YR FIXED	6.13	0.00	6.18	30	20	50-417	CALL 800-446-6997 FOR OTHER PROGRAMS OR
15-YR FIXED	5.88	0.00	5.94	30	20	50-417	
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			
10 Years Serving Massachusetts & Connecticut							
30-YR FIXED	5.88	0.00	5.97	30	20	150-417	Call and lock by Phone. We are inexpensive for any of your needs. CALL US
15-YR FIXED	5.50	0.25	5.70	30	20	150-417	
30-YR JUMBO	6.25	0.00	6.30	30	20	417-1M	
5/1 CONV ARM	5.62	0.00	6.75	30	20	150-417	MB 2283

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
AMERISAVE MORTGAGE (BR)				877-261-3626			
www.Amerisave.com							
30-YR FIXED	5.50	0.00	5.78	45	20	165-417	Instant online rate & closing cost quote
15-YR FIXED	5.00	0.00	5.52	30	20	165-417	100% financing available
3/1 ARM	4.50	0.00	6.96	30	20	165-417	
30-YR JUMBO	Call for Current Rates						MB 2899

BARON MORTGAGE CORP (BA)				800-696-SAVE			
4901 SW 80 St. Miami, FL 33143							
30-YR FIXED	5.38	2.00	5.58	60	20	100-417	Great Rates per Money Magazine, Consumer Reports & Kiplinger's
15-YR FIXED	5.13	2.00	5.47	60	20	100-417	
3/1 ARM	5.00	2.00	5.28	60	5	100-417	Letter.
5/1 ARM	5.25	2.00	5.41	60	5	100-417	ML 0194

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	6.75	45	20	417-700	

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

PAYMENT CALCULATOR

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.



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 800-327-7717, ext. 1410

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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 Friday (2/24/06) 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.**

