

Bankrate.com CONSUMER MORTGAGE GUIDE[®]

A weekly survey of the Nations latest available mortgage rates and programs.



TYPE	RATES	PTS	APR	LOCK	MINDWN	LOANS	COMMENTS
FEDERATED HOME MORTGAGE, INC.				800-395-4909		ALL CREDIT	
Apply Online @ www.fedhomemtg.com ,							ACCEPTED
30-YR FIXED	5.75	1.75	5.93	30	20	165-333	\$250 APPRAISAL
15-YR FIXED	5.00	1.75	5.30	30	20	165-333	REFUND AT
HELOC	3.75	0.00	3.76	30	20	165-333	CLOSING
5/1 ARM	4.50	1.25	4.54	30	20	165-333	



NOTE: Banks, mortgage companies and credit unions pay to advertise in the *Consumer 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 Wednesday (6/16/04) 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, \$335,000 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, N/A=rates not available at press time. **To appear in table or to report any discrepancies, call 561-627-7330, ext. 1410.**