

PURCHASING A NEW HOME? REFINANCING? CALL THESE LENDERS TODAY!



Bankrate.com

Consumer Mortgage Guide[®]

A weekly survey of the latest mortgage rates and programs available to Minneapolis home buyers.

TYPE	RATE	PTS.	APR	LOCK	MIN	DWN	LOANS	COMMENTS
CITYWIDE MORTGAGE, LLC							952-224-2424	Executive Home
3209 West 76th Street Suite 209, Edina, MN 55435								Specials, I/O
30-YR FIXED	5.75	1.00	5.87	45	20	20	417	Loans, No Cost
15-YR FIXED	5.38	1.00	5.57	45	20	20	417	HELOC's. (800)
5/1 ARM JUMBO	5.38	0.50	5.50	45	10	417	2.5M	283-0124
5/1 I/O JUMBO	5.38	0.50	5.50	45	10	417	2.5M	Code 6782

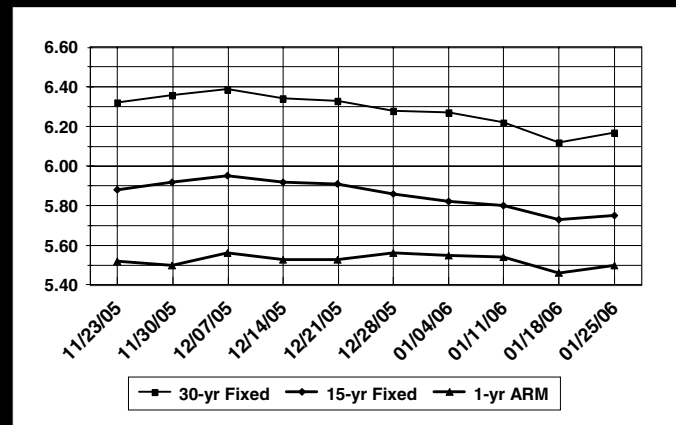
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NATIONAL AVERAGE MORTGAGE RATES



SOURCE: Bankrate.com[®]

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 *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 Friday (1/27/06) 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. To appear in table or to report any discrepancies, call 800-327-7717, ext. 1410.

