



Mortgage Guide

From **Bankrate.com**

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

TYPE	RATE	PTS.	APR	LOCK	MIN	DWN	LOANS	COMMENTS
ACCESS E* MORTGAGE		800-544-3307		Honest, dependable				
Naples Local, Serving FL & other states								
30-YR FIXED	5.88	0.00	6.00	30	20	0-417	services,	
15-YR FIXED	5.50	0.00	5.63	30	20	0-417	variety of	
30-YR JUMBO	6.12	0.00	6.25	30	10	389-2M	programs ask	
OPTION ARM	2.00	0.00	6.50	30	10	0-389	for Tom	

AMTRUST BANK		239-596-5144		Free Pre-Approval				
9955 Tamiami Trail N. Suite 2; Naples								
30-YR FIXED	6.00	0.00	6.24	30	20	0-417	No P.M.I.	
15-YR FIXED	5.63	0.00	5.80	30	20	0-417		
7-YR BALLOON	5.50	0.00	6.54	30	20	417+		
LOT LOAN	6.50	0.00	6.78	30	30	750+		

DITECH.COM		800-616-8208		Your mortgage solution				
www.ditech.com								
30-YR FIXED	5.88	2.00	6.19	60	20	0-417	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	5.75	2.00	6.17	60	20	417-1.5M		

FIRST CAPITAL FUNDING GROUP		877-600-9777		1 Week Closings Instant Approval				
Serving all of Florida								
30-YR FIXED	5.75	0.00	5.78	30	20	150-417	Press 6 to get	
15-YR FIXED	5.38	0.00	5.42	30	20	150-417	rates. Se Habla	
SMART PAY	1.00	0.00	1.50	30	20	150-417	Espanol	
5/1 ARM I/O	5.50	1.00	5.80	30	20	150-417	CALL TODAY!!	

FIRST FLORIDA BANK		239-597-8989		Call Toll Free 866-466-4545				
8850 Tamiami Tr N Naples								
30-YR FIXED	5.88	1.00	6.01	30	20	100-417	Call For "0"	
15-YR FIXED	5.50	1.00	5.73	30	20	100-417	Points.	
3/1 ARM	5.50	1.00	7.02	30	20	100-417	Ask for	
1/1 ARM	4.00	1.00	7.04	30	20	100-417	Zig Bays X 1401	

GORDON STANLEY MORTGAGE CORP.		239-549-1100		www.gordon-stanley.com				
1105 Cape Coral Pkwy Suite G								
30-YR FIXED	5.88	0.00	5.92	30	20	20-417		
15-YR FIXED	5.50	0.00	5.58	30	20	20-417		
30-YR FXD JUMBO	6.13	0.00	6.13	30	20	417-1M		
5/1 ARM	5.50	0.00	5.52	30	20	20-417		

HARBORLINE MORTGAGE INC		866-642-5329		GREAT SERVICE- OPEN SAT & SUN				
Serving All of FL www.harborline.net								
30-YR FIXED	5.88	0.00	5.90	30	20	165-417		
15-YR FIXED	5.50	0.00	5.55	30	20	165-417		
5/1 ARM	5.63	0.00	5.64	30	20	275-400		
30-YR JUMBO	6.25	0.00	6.27	30	20	420-600		

LEWIN & ASSOCIATES, INC.		888-303-1098		Super Jumbos, construction,				
www.lewinfinancial.com								
30-YR FIXED	6.00	0.00	6.09	30	20	150-417	no doc, 0 cost	
15-YR FIXED	5.63	0.00	5.69	30	20	150-417	2nd commercial,	
40-YR FIXED	6.25	0.00	6.29	30	10	150-417	problem credit	
INTEREST ONLY	4.50	0.00	4.50	30	10	150-500		

QUICK QUOTE MORTGAGE, INC.		866-584-4650		ZERO POINTS! 100% FINANCING				
APPLY ON LINE www.quickquotemortgage.net/contactus								
30-YR FIXED	5.63	0.00	5.68	30	20	150-417	INTEREST ONLY!	
15-YR FIXED	5.25	0.00	5.35	30	20	150-417	NO APPLICATION	
5/1 ARM	5.12	0.00	5.31	30	20	150-417	OR LOCK IN FEES	
7/1 ARM	5.50	0.00	5.61	30	20	150-417	FREE FLOAT DOWN	

THE MONEY STORE		866-562-5867		DIRECT LENDER! WE LOCK YOUR RATE ON THE 1ST CALL. A NAME YOU'VE KNOWN FOR 40 YEARS!				
www.themoneystore.com								
30-YR FIXED	5.75	0.00	5.88	30	20	160-417		
15-YR FIXED	5.38	0.00	5.65	30	20	160-417		
1-YR ARM	4.25	0.00	6.25	30	20	160-417		
20-YR FIXED	5.75	0.00	5.83	30	20	160-417		

THIRD FEDERAL				No PMI with as little as 3% down www.thirdfederal.com				
1056 Pine Ridge Rd Naples 239-213-9460;								
30-YR FIXED	6.10	0.00	6.16	60	20	0-417		
15-YR FIXED	5.70	0.00	5.78	60	20	0-417		
30-YR NO COST	6.52	0.00	6.52	60	20	65-417		
5/1 ARM	5.60	0.00	6.70	60	20	0-417		

UNITED MUTUAL FUNDING CORP		800-752-5116		NO APPLICATION FEES! NO LOCK-IN FEES! NO MONEY DOWN PURCHASE!				
www.applyfastonline.com Serving All of Florida								
30-YR FIXED	5.63	0.00	5.93	30	20	165-417		
15-YR FIXED	5.25	0.00	5.58	30	20	165-417		
5/1 CONF ARM	5.25	0.00	5.61	30	20	165-417		
10-YR FIXED	5.13	0.00	5.23	30	20	165-417		

US MORTGAGE		866-841-REFI(7334)		WE WILL BEAT YOUR BEST RATE!				
Or Call Locally: 239-690-6555 usmtg@earthlink.net								
30-YR FIXED	5.25	2.00	5.45	60	20	150-417	Call 24/7	
15-YR FIXED	4.88	2.00	5.21	60	20	150-417	Direct lender!	
5/1 I/O JUMBO	5.00	0.00	5.17	60	20	417-1.5M	100% Financing!	
EQUITY ARM	1.00	0.00	4.37	60	20	150-2M	Good/Bad Credit	

1ST STATE MORTGAGE, LLP		239-253-2046		Irene@firststate mortgage.com				
1300 3rd St So. Ste 302A Naples, FL 34102								
30-YR FIXED	6.00	0.00	6.15	30	20	150-416	Honest, Reliable	
15-YR FIXED	5.75	0.00	5.90	30	20	150-416	Service	
OPTION ARM	1.00	0.00	6.25	30	20	150-1.5M	239-253-2046	
INTEREST ONLY	5.25	0.00	5.40	30	20	150-416		

ACCEPTANCE MORTGAGE GROUP, INC		239-649-1760		www.loan acceptance.com				
895 10th Street South Naples, www.loanacceptance.com								
30-YR FIXED	5.88	0.00	5.92	30	20	100-417		
15-YR FIXED	5.50	0.00	5.58	30	20	100-417		
5/1 I/O	5.75	0.00	5.81	30	0	100-400		
30-YR JUMBO	6.25	0.00	6.63	30	0	400-650		

DEFINITIONS

JUMBO MORTGAGES—A home loan that exceeds the \$359,650 Fannie Mae and Freddie Mac limit.

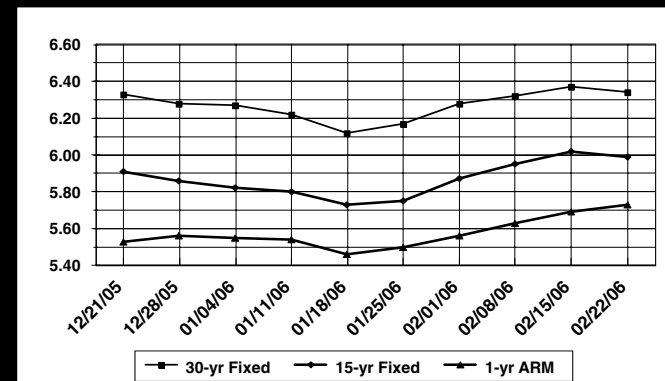
ANNUAL PERCENTAGE RATE (APR)—A yearly rate of interest that includes fees and other costs paid to acquire the loan.

LOCK—A lender's written guarantee that the mortgage rate quoted will be good for a specific period of time. This should be long enough to cover your closing date.

1/1, 3/1, 5/1, 7/1 AND 10/1 ARMS—Common adjustable-rate mortgages. With an adjustable rate mortgage the interest rate is set for an initial period and may change at specified time intervals. For instance, the 3/1 ARM has a set rate of interest for the first three years and then adjusts annually based on the financial index specified in the contract.

7/23 AND 5/25 MORTGAGES—Common adjustable mortgages with a one-time rate adjustment at the end of the initial period. The 7/23 loan has the same rate for the first 7 years and then adjusts to the rate that will be in effect for the remaining 23 years.

NATIONAL AVERAGE MORTGAGE RATES



SOURCE: Bankrate.com

DON'T FORGET TO MENTION NAPLES DAILY NEWS FOR THE BEST DEALS!

MORTGAGE LENDERS: REACH THOUSANDS OF HOME BUYERS!
To appear in table, call 800-327-7717, ext. 1410

Purchasing A New Home? Thinking Of Refinancing? CALL THESE LENDERS TODAY!



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