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TYPE	RATES	PTS.	APR	LOCK	DWN	LOANS	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	DWN	LOANS	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	DWN	LOANS	COMMENTS
1ST CONSTITUTION BANK 888-519-7677 Special 7/1 Interest Only Serving NY Area. www.1stconstitution.com 30-YR FIXED 6.13 0.00 6.27 45 20 0-417 5.875% Opts. 15-YR FIXED 5.50 0.00 5.64 45 20 0-417 5/1 ARM 5.75 0.00 7.64 60 10 0-500 7/1 ARM 5.88 0.00 7.82 60 10 0-500								FIRST ROCHESTER MORTGAGE CORP (BR) 877-752-5227 Wken/Eves www.FIRSTROCHESTERMORTGAGE.com 30-YR FIXED 5.88 0.00 5.98 30 20 100-417 585-230-9635 or 15-YR FIXED 5.63 0.00 5.80 30 20 100-417 585-750-5572. 30-YR FIXED SPECIAL 5.62 0.00 5.73 90 3 100-417 FHA Loans 30-YR JUMBO 6.38 0.00 6.41 30 20 417-900 Investors Co-ops								STATE FARM BANK 877-SF4-BANK Call (877) www.statefarm.com 734-2265 for 30-YR FIXED 6.50 0.00 6.65 30 20 150-417 better rates on 15-YR FIXED 6.13 0.00 6.37 30 20 150-417 loans above 30-YR JUMBO 6.38 0.00 6.46 60 20 335-418 \$200,000. Rates 15-YR JUMBO 6.13 0.00 6.26 60 20 335-418 subj to change.							
ACADEMY MORTGAGE CORP (BR) 516-249-4800 WATCH OUT FOR 105 Conklin Street Farmingdale HIDDEN FEES, 30-YR FIXED 5.88 1.00 6.20 45 20 165-417 CALL TO LEARN 15-YR FIXED 5.50 1.00 6.03 45 20 165-417 CLOSING COSTS. 30-YR JUMBO 6.00 1.00 6.12 45 20 417-1M Mon- FRI 10-7pm 3/1 ARM 5.12 1.00 6.66 45 20 165-417 Sat 11-4pm								G & M WOLKENBERG INC (BA) 516-536-2525 Our 75th Year! 2838 Long Beach Rd. Oceanside Direct Lender- 30-YR FIXED 6.00 0.00 6.03 30 20 0-417 Free Rate Float 15-YR FIXED 5.88 0.00 5.93 30 20 0-417 Down 15-YR JUMBO 5.88 0.00 5.94 60 10 417-1M www.wolkenberg. 5/1 ARM 5.63 0.00 6.27 60 10 0-1M com								SUFFOLK FEDERAL CREDIT UNION 631-924-8000 Up to 100% 30-YR FIXED 6.38 0.00 6.52 60 20 20-417 financing avail 15-YR FIXED 5.75 0.00 5.98 60 20 20-417 Interest Only 5/1 ARM 5.38 0.00 6.75 60 20 20-417 loans Construction In Commercial Ins							
AMERICAN ENTERPRISE BANK OF FLORIDA 877-247-7107 NATION'S GREAT Serving All of New York RATES WITH 30-YR FIXED 5.75 0.00 5.89 30 20 165-417 COMMUNITY BANK 15-YR FIXED 5.50 0.00 5.59 30 20 165-417 VALUES. 30-YR JUMBO 6.00 0.00 6.12 30 20 417-650 2/1 ARM 5.00 0.00 6.75 30 20 165-417								GARDEN CITY MORTGAGE (BR) 516-746-7297 APPLY ONLINE WWW.GARDENCITYMORTGAGE.COM LOW RATES 30-YR FIXED 6.00 0.00 6.03 45 20 50-417 FREE LOCK-INS 15-YR FIXED 5.63 0.00 5.67 45 20 50-417 NO SURPRISES 30-YR JUMBO 6.25 0.00 6.26 45 20 417-1M GET CASH 15-YR JUMBO 5.88 0.00 5.90 45 20 417-1M EQUITY LOANS								TEACHERS FEDERAL CREDIT UNION 631-698-7000 You don't have 2410 N. Ocean Ave., www.teachersfcu.org Farmingville to be a teacher 30-YR FIXED 6.25 0.00 6.38 60 20 10-417 Interest Only 15-YR FIXED 5.88 0.00 6.08 60 20 10-417 Low rate home 1-YR ARM 4.88 0.00 7.42 60 20 10-417 equity loans. 15/15 INT FIRST 6.62 0.00 6.65 60 20 10-417							
AMERICAN HOME MTG (BA) 516-937-7200 CALL FOR RATE 538 Broadhollow Rd., Melville APPLY & LOCK 30-YR FIXED 5.75 1.00 5.88 30 20 100-417 VIA PHONE 15-YR FIXED 5.13 2.00 5.49 30 20 100-417 Great Service 5/1 JUMBO 5.25 1.50 6.10 30 20 417-1M Int Only, Jumbo 30-YR JUMBO 6.00 1.00 6.11 60 20 417-1M CALL TODAY								GREENPOINT MORTGAGE FUNDING (BA) 888-438-6636 CALL FOR MIXED 265 Broadhollow Rd, Melville USE, MULTIFAM 30-YR FIXED 6.13 0.00 6.17 30 20 0-417 & SUPER JUMBO 15-YR FIXED 6.00 0.00 6.08 30 20 0-417 1-888-438-6636 30-YR JUMBO 6.62 0.00 6.65 30 20 0-1M OPTION ARM 1.00 0.00 5.73 30 20 0-1M								THE MONEY STORE (BA) 866-562-5867 DIRECT LENDER! www.themoneystore.com WE LOCK YOUR 30-YR FIXED 5.75 0.00 5.88 30 20 160-417 RATE ON 1ST 15-YR FIXED 5.38 0.00 5.65 30 20 160-417 CALL. NAME 1-YR ARM 4.25 0.00 6.25 30 20 160-417 KNOWN FOR 20-YR FIXED 5.75 0.00 5.83 30 20 160-417 40YEARS!							
AMTRUST FUNDING (BR) 800-774-0779 Want a STRESS Koordes@amtrustmtg.com FREE Mortgage? 30-YR FIXED 5.88 0.00 5.95 30 20 150-417 Just ask! 15-YR FIXED 5.50 0.00 5.61 30 20 150-417 Purchase Loan OPTION ARM 1.00 0.00 4.21 30 20 100-417 Specialists! 30-YR JUMBO 6.13 0.00 6.15 30 20 418-650 Outstanding Srv								HOME FINANCIAL SERVICES (BR) 516-294-6200 Specialist with 72 Jericho Turnpike Mineola Celebrating 15 yrs of Service 800-437-0084 the first time 30-YR FIXED 5.88 0.00 5.93 30 20 125-417 homebuyer and 15-YR FIXED 5.50 0.00 5.59 30 20 125-417 self-employed. 30-YR JUMBO 6.12 0.00 6.16 30 20 417-650 www.easysyhome 30-YR SPECIAL 5.62 0.00 5.68 60 3 125-417 money.com								WASHINGTON MUTUAL BANK NO INCOME Suffolk: 631-582-2002 Nassau: 516-745-6507 CHECK PROGRAMS 30-YR FIXED 6.00 1.50 6.19 30 20 0-417 40-YR TERMS 15-YR FIXED 5.63 1.50 5.94 30 20 0-417 AVAIL, FREE 10/1 I/O 6.12 1.00 6.67 30 20 0-2.5M PRE-APPROVALS 1-MO MTA 1.38 0.00 6.03 60 20 0-3M							
ASTORIA FEDERAL SAVINGS & LOAN 800-537-4888 CALL FOR www.AstoriaFederal.com Lake Success CURRENT 30-YR FIXED 6.25 0.00 6.28 60 20 0-417 RATES! 15-YR FIXED 5.88 0.00 5.92 60 20 0-417 5/1 ARM 5.62 2.00 6.96 60 20 0-417 30-YR SONYMA 4.75 0.00 4.75 100 3 0-0								HSBC MTG CORP (USA) 631-420-7610 Looking for a 534 Broadhollow Rd, Melville NY construction 30-YR FIXED 6.25 0.00 6.34 60 20 0-417 loan? We have 15-YR FIXED 6.00 0.00 6.14 60 20 0-417 the products 30-YR JUMBO 6.50 0.00 6.58 60 20 417-801 for you and 30-YR COMMUNITY 5.75 0.00 5.54 60 20 0-417 your builder.								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
AVP MORTGAGE SOLUTIONS, LLC (BR) 516-393-0467 Ask us About... 1400 Old Country Rd Suite C-104 Westbury www.avpmtg.com "COMMERCIAL 30-YR FIXED 5.50 2.00 5.76 30 20 100-417 MORTGAGES" 15-YR FIXED 5.13 2.00 5.56 30 20 100-417 30-YR JUMBO 5.88 2.00 6.08 30 20 417-1M HOME EQUITY FIXED 6.50 0.00 6.50 30 0 75-1M								HUDSON CITY SAVINGS BANK 631-727-9630 Call us for www.hudsoncitysavingsbank.com additional 30-YR FIXED 6.25 0.00 6.29 60 20 0-417 product 15-YR FIXED 5.63 0.00 5.69 60 20 0-417 information. 5-YR ARM 5.62 0.00 6.64 90 20 0-1M No charge 90 10-YR ARM 6.00 0.00 6.46 90 20 0-1M Day Lock In								WORLDWIDE CAPITAL MORTGAGE (BR) 631-859-4194 Honest answers, rates@worldwidecapitalmortgage.com great service, 30-YR FIXED 5.88 0.00 5.93 30 20 80-417 never pay points, 15-YR FIXED 5.63 0.00 5.72 30 20 80-417 always deal 30-YR JUMBO NO INC 6.25 0.00 6.30 30 10 90-650 directly w/a mgr, 30-YR FX STATED 6.00 0.00 6.08 30 10 90-417 call today!!							
BANK OF NEW YORK MTG CO 800-677-0895 DISCOUNTS 1373-8 Vets Hwy Hauppauge AVAILABLE 30-YR FIXED Call for Current Rates CALL NOW 15-YR FIXED Call for Current Rates SONYMA Call for Current Rates 30-YR JUMBO Call for Current Rates								HUNTINGTON COMMUNITY MTG BANKERS (BA) 866-788-6666 Bad Credit OK. Melville, NY No Money Down! 30-YR FIXED 5.88 1.00 6.18 30 20 75-417 Bridge Loans 15-YR FIXED 5.25 1.00 5.58 30 20 75-417 60 day rates OK 30-YR JUMBO 6.12 1.00 6.31 30 20 417-2M 100% financing! 40-YR ARM 1.50 0.00 6.59 30 20 100-3M Consolidate!								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
BETHPAGE FCU 800-628-7070 ASK ABOUT OUR 899 S. Oyster Bay Road, Bethpage, www.Bethpagefcu.org HOME LOAN 30-YR FIXED 6.25 0.00 6.36 45 20 10-417 PAYMENT RELIEF 15-YR FIXED 5.75 0.00 5.93 45 20 10-417 MORTGAGE-HLPR 5/1 ARM 5.62 0.00 6.71 60 20 10-417 FOR PURCHASES 3/1 ARM HLPR 4.88 0.00 5.73 60 20 10-650 ONLY!								MELROSE CREDIT UNION 718-658-9800 LOWEST RATES. www.melrosecu.org NO JUNK FEES!! 30-YR FIXED 6.13 0.00 6.16 60 20 50-417 APPLY ON LINE & 15-YR FIXED 5.63 0.00 5.68 60 20 50-417 GET APPROVED IN 30-YR 5/1 ARM 5.50 0.00 6.36 60 20 50-1M MINUTES. DIRECT 30-YR NO INC 6.38 0.50 6.43 60 20 50-1M LENDER-SAVE\$\$\$\$								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
BLUE STAR MTG (BR) 516-921-6666 TEACHER SPECIAL www.bluestarmortgage.com Syosset NO COST EQUITY 30-YR FIXED 5.75 1.25 5.90 45 20 100-417 SUPER LOW NO- 15-YR FIXED 5.50 1.00 5.71 45 20 100-417 INCOME RATES 30-YR SPECIAL 5.75 0.00 5.77 90 10 100-417 LOCK-IN RATE W/ 30-YR NO-INC 6.00 1.00 6.11 45 10 100-417 FREE FLOAT DOWN								MUNICIPAL CREDIT UNION 212-238-3521 Adjustable Rate 22 Cortlandt Street New York Mortgages 30-YR FIXED 5.88 2.00 6.11 60 20 25-417 (ARMS) 15-YR FIXED 5.50 2.00 5.89 60 20 25-417 available 30-YR JUMBO 6.38 2.00 6.86 60 20 417-1M 15-YR JUMBO 6.00 2.00 6.45 60 20 417-1M								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
BROOKLYN FEDERAL SAVINGS BANK 718-855-8500 CHECK OUT OUR 5 boroughs, Nassau, Suffolk Brooklyn WEBSITE @ 30-YR FIXED 6.63 0.00 6.64 60 20 20-417 BROOKLYNBANK. 15-YR FIXED 5.88 0.00 5.90 60 20 20-417 COM 1-YR ARM 4.62 0.00 6.75 90 20 20-417 10-YR FIXED 5.62 0.00 5.68 60 20 20-417								NASSAU EDUCATORS FCU 516-561-0030 Rates subject 1000 Corporate Drive Westbury to change 30-YR FIXED 6.13 0.00 6.25 60 20 35-417 daily. Call for 15-YR FIXED 5.75 0.00 5.95 60 20 35-417 latest rates.								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
CITIBANK 631-273-9384 PRE-APPROVAL Nassau: 516-296-5491 Suffolk: 631-273-9384; Queens: 718-805-0008 & CLOSING COST 30-YR FIXED 5.88 1.88 6.10 60 20 0-417 ASSISTANCE 15-YR FIXED 5.63 1.75 5.97 60 20 0-417 AVAILABLE. 3/1 ARM 5.88 1.88 7.11 60 20 0-417 5/1 ARM 5.75 1.75 6.86 60 20 0-417								NORTH FORK BANK 800-666-9654 VISIT A HOME 265 Broadhollow Rd, Melville REP AT ANY ONE 30-YR FIXED 6.13 0.00 6.17 30 20 0-417 OF OUR 15-YR FIXED 6.00 0.00 6.08 30 20 0-417 BRANCHES 5/1 ARM 5.75 0.00 6.91 60 0 0-1M 7/1 ARM 6.00 0.00 6.71 60 0 0-1M								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
CONCORD MORTGAGE CORP (BA) 877-448-0009 A Rates for B 25 Melville Park Rd www.concordmcc.com Credit! Special 30-YR FIXED 5.88 0.00 6.04 30 20 75-417 Prgrms for 1st 15-YR FIXED 5.63 0.00 5.89 60 20 75-417 Time Homebuyers SONYMA/ATD 4.50 0.00 4.50 100 3 75-343 A Good Time to REFINANCE!								ONEBETTER MORTGAGE CORP (BR) 516-482-3399 Pick Paymt Plan www.OneBetterMortgage.com 1-888-4MORTNY rate from 1.25% 30-YR FIXED 5.88 0.00 5.99 30 20 165-417 poor credit ok 15-YR FIXED 5.63 0.00 5.76 30 20 165-417 comm/const 30-YR JUMBO 6.25 0.00 6.38 30 20 417-650 103% Purchase 5/1 ARM I/O 5.62 0.00 5.62 30 20 165-417 Foreclosure OK								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
DITECH.COM (BA) 800-616-8208 Your mortgage www.ditech.com solution 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								PAN AM FUNDING, INC. (BR) 800-660-7987 ANY INCOME. www.PanAmMortgage.com ANY CREDIT. 30-YR FIXED 5.63 2.00 5.81 30 20 100-417 120+ PROGRAMS. 15-YR FIXED 5.13 2.00 5.43 30 20 100-417 BUY OR REF. OPTION ARM 1.25 0.00 5.98 60 20 100-2.5M \$395 CREDIT 5-YR FIX PAY 2.50 0.00 5.99 60 20 100-2.5M w/AD.								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
EAST WEST MORTGAGE COMPANY (BR) 800-880-1636 100% Financing/ www.ewmortgage.com NO DOC LOANS 30-YR FIXED 6.00 0.00 6.04 30 20 150-417 LOCAL BRANCH 15-YR FIXED 5.63 0.00 5.69 30 20 150-417 OFFICE IN 30-YR JUMBO 6.25 0.75 6.37 30 20 417-650 JERSEY CITY MON 15-YR JUMBO 5.88 0.62 5.99 30 20 417-650 SAT9AM-6PM								PARAGON FINANCIAL GROUP (BR) 631-425-1111 PROVIDING www.todaysbestrate.com Rte 110, S. Huntington NY MORTGAGES ON LI 30-YR FIXED 5.75 1.00 6.03 30 20 150-417 FOR 25 YEARS! 15-YR FIXED 5.63 0.00 5.94 30 20 150-417 RELIABILITY 20-YR FIXED 5.88 0.00 6.12 30 20 150-417 IS THE REASON. 30-YR FXD 0% DN 6.00 0.00 6.19 30 0 150-417								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
FAMILY MORTGAGE NETWORK (BR) 631-744-7900 FAM OWN & OP www.familymortgagenetworkinc.com GREAT RATES 30-YR FIXED 6.00 0.00 6.02 30 20 100-417 CALL US & SEE 15-YR FIXED 5.75 0.00 5.79 30 20 100-417 ALL INCOME TYPE 30-YR JUMBO 6.25 0.00 6.27 30 5 417-999 WEEKEND & EVE 30-YR 1ST TIME 5.75 0.00 5.77 90 3 100-417								RIDGEWOOD SAVINGS BANK 888-373-9833 Low cost co-op 2435 Jericho Tpke Garden City Park loans available 30-YR FIXED 6.00 0.00 6.38 0.00 6.39 60 20 0-417 Free pre- 15-YR FIXED 5.88 0.00 5.90 60 20 0-417 qualification. SONYMA 4.75 0.00 4.75 60 3 0-316 Easy float down 30-YR JUMBO 6.62 0.00 6.63 60 25 418-1M rate policy.								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							
FIRST NATIONAL BANK OF LONG ISLAND 516-671-4900 No Cost 5 Yr 10 Glen Head Rd. www.FNBLI.com Fixed Rate Home 30-YR FIXED 6.38 0.00 6.49 60 20 100-417 Equity Loan @ 15-YR FIXED 5.88 0.00 6.06 60 20 100-417 5.625% 10-YR FXD RATE 6.25 0.00 6.44 60 30 100-500 10/1 ARM 6.25 0.00 6.63 60 30 100-750								SPERRY ASSOCIATES FEDERAL CREDIT UNION 516-873-7171 OFFERING 90% 2400 Jericho Turnpike Garden City Park, NY 11040 HELOC'S NO 30-YR FIXED Call for Current Rates CLOSING COST 15-YR FIXED Call for Current Rates 1-YR ARM Call for Current Rates 5/1 ARM I/F Call for Current Rates								WELLS FARGO HOME MORTGAGE 631-873-5407 CALL FOR RATES- One of the Nations Largest Retail Lenders SmartPay I/O 30-YR FIXED Call for Current Rates Line as low as 15-YR FIXED Call for Current Rates prime -.75% 5/1 BUILDERBEST Call for Current Rates \$200-\$3mm SMART PAY Call for Current Rates Builder Best							

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To appear in table, call 1-800-327-7717, ext. 1410.

INDEX OF MARKET RATES

Indexes frequently used to change rates on adjustable mortgages.

	Latest	Previous	Year ago
1-year Treasury bill (weekly avg.)	4.70	4.67	3.05
11th District Cost of Funds	3.296	3.190	2.118
Fed Housing Finance Bd (monthly avg.)	6.29	6.22	5.71

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 Wednesday (2/22/06) 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. (BA) indicates Licensed Mortgage Banker, NYS Banking Dept., (BR) indicates Registered Mortgage Broker, NYS Banking Dept., (loans arranged through third parties). 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.**