



MORTGAGE GUIDE

From **Bankrate.com**

PURCHASING A NEW HOME? CALL THESE LENDERS TODAY!

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
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	

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
ATLANTIC EQUITY SOLUTIONS (BR) 516-877-2274 NO APP FEE,							
Garden City, NY							100% FINANCING
30-YR FIXED	5.80	1.00	6.10	45	20	100-417	FOR 2nd HOMES
15-YR FIXED	5.50	1.00	5.90	30	20	100-417	& INVESTORS.
5-YR FIXED	5.70	1.00	6.10	30	20	100-412	PICK YOUR
30-YR JUMBO	6.25	1.00	6.50	45	20	100-412	PAYMENT!

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
CONCORD MORTGAGE CORP (BA) 877-448-0009 A Rates for B							
25 Melville Park Rd www.concordmc.com							Credit! Special
30-YR FIXED	5.88	0.00	6.04	30	20	75-417	Prgms 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!

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
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	

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
HUNTINGTON COMMUNITY MTG BANKERS (BA) 516-991-3963 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 lates 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!

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MUNICIPAL CREDIT UNION 212-238-3521 Adjustable Rate							
22 Cortlandt Street, New York, NY 10007							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	

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ONEBETTER MORTGAGE CORP (BR) 516-482-3399 Rates fr 1.375%							
www.OneBetterMortgage.com 888-466-7869							CASH OUT OK
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'L/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

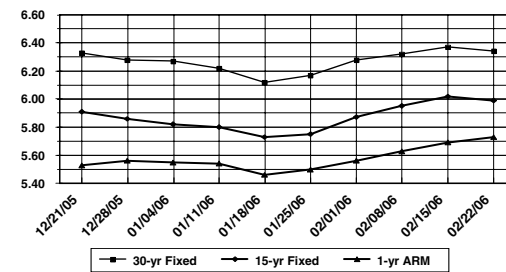
TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
PAN AM FUNDING, INC. (BR) 800-660-7987 ANY INCOME.							
www.PanAmMortgage.com							ANY CREDIT.
30-YR FIXED	5.63	2.00	5.81	30	20	100-417	120+ PROGRAMS.
15-YR FIXED	5.13	2.00	5.43	30	20	100-417	BUY OR REFI,
OPTION ARM	1.25	0.00	5.98	60	20	100-2.5M	\$395 CREDIT
5-YR FIX PAY	2.50	0.00	5.99	60	20	100-2.5M	w/AD.

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
STATE FARM BANK 877-SF4-BANK Call 8777342265							
www.statefarm.com							for better
30-YR FIXED	6.50	0.00	6.65	30	20	150-417	rates on loans
15-YR FIXED	6.13	0.00	6.37	30	20	150-417	above \$200,000.
30-YR JUMBO	6.38	0.00	6.46	60	20	330+	Rates subject
15-YR JUMBO	6.13	0.00	6.26	60	20	330+	to change.

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS
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	40 YEARS!

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WELLS FARGO HOME MORTGAGE 631-752-5078 CALL FOR RATES							
One Of The Nations Largest Retail Lenders							SmartPay Int-
30-YR FIXED							Only Line Low
15-YR FIXED							as P-.75%-\$200/
BUILDER BEST 5M							\$3MM Bldr Best=
SMART PAY							Long Term Lock

NATIONAL AVERAGE MORTGAGE RATES



SOURCE: Bankrate.com

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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