

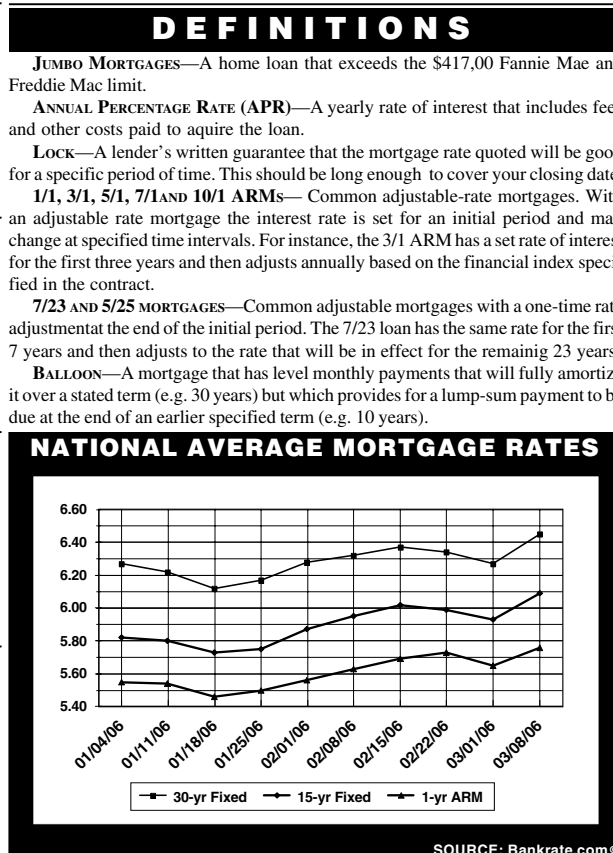


# MORTGAGE GUIDE From Bankrate.com

PURCHASING A NEW HOME? CALL THESE LENDERS TODAY!

## COMPETITIVE MORTGAGE RATES

TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	TYPE	RATES	PTS.	APR	LOCK	MINDWN	LOANS	COMMENTS	
<b>BANK OF AMERICA MORTGAGE</b>	<b>888-797-4703</b>	Call about our		1776 N. Pine Island Road Ste 100		Plantation	Interest Only	<b>MORTGAGE BANKING CORP.</b>	<b>877-609-5595</b>	OPENSAT-SUN.		RESIDENTIAL/COMMERCIAL. Located in Coral Springs. Brokers welcome.		No application	<b>YOUNG &amp; ASSOC MTG INC</b>	<b>800-399-0790</b>	REVERSE MTG		10307 Royal Palm Boulevard, Coral Springs		SPECIALIST			
30-YR FIXED	6.25	0.00	6.47	30	20	5-417	Lot Loans,	30-YR FIXED	6.00	0.00	6.15	30	20	150-417	fees. Apply by	30-YR FIXED	6.25	0.00	6.29	30	20	100-417	LOW RATES IN	
15-YR FIXED	5.88	0.00	6.22	30	20	5-417	40 Yrs Mortgage	15-YR FIXED	5.63	0.00	5.78	30	20	150-417	phone.Bad	15-YR FIXED	5.88	0.00	5.97	30	20	0-417	BROWARD COUNTY	
30-YR JUMBO	6.25	0.00	6.47	30	20	417-3M	and Home	OPTION ARM	1.99	0.00	7.99	30	20	150-417	credit and	FHA	6.12	1.00	6.64	30	5	50-280		
15-YR JUMBO	6.00	0.00	6.31	30	20	417-3M	Equity Loans.	30-YR FIXED JUMBO	6.00	0.00	6.15	30	20	418-1M	foreclosure OK									
<b>BRIGHTSTAR CREDIT UNION</b>	<b>954-809-5198</b>	You can join if		Apply online at BSCU.org			you or a family	<b>PAN AM MORTGAGE, LLC</b>	<b>800-660-7987</b>	ANY INCOME. ANY		www.PanAmMortgage.com		CREDIT. BUY OR	<b>1 GREAT MORTGAGE COMPANY</b>	<b>866-99-GREAT</b>	CONSTRUCTION		Serving All of Florida		FINANCING,			
30-YR FIXED	6.63	0.00	6.74	30	20	0-417	member live,	30-YR FIXED	5.75	2.00	5.94	30	20	100-417	REFI. OVER 150	30-YR FIXED	6.00	0.00	6.04	30	20	30-417	COMMERCIAL	
15-YR FIXED	6.38	0.00	6.57	30	20	0-417	work or attend	15-YR FIXED	5.38	2.00	5.69	30	20	100-417	LOAN PROGRAMS.	15-YR FIXED	5.63	0.00	5.68	30	20	30-417	LENDING, 100%	
5/1 LIBOR ARM	6.62	0.00	6.74	30	5	417-1M	school in Palm	OPTION ARM	1.00	0.00	5.98	30	20	100-25M	\$395 CREDIT	INTEREST ONLY	5.63	0.00	5.80	30	20	30-417	FINANCING, I/O	
7/1 I/O	6.62	0.00	6.74	30	10	0-417	Beach/Broward	5-YR FIX PAY	2.20	0.00	5.99	30	20	100-25M	W/AD.	3/1 LIBOR ARM	5.50	0.00	5.72	30	20	30-417	& 2ND MORTGAGES	
<b>DITECH.COM</b>	<b>800-616-8208</b>	"LOST		www.ditech.com			ANOTHER	<b>PRIORITY ONE CREDIT UNION</b>	<b>954-335-5116</b>	Get the member		Serving all of Broward County.		advantage, if	<b>ADVANCED MORTGAGE PLANNERS</b>	<b>877-417-3990</b>	INTEREST ONLY		120 NE 51st St Fort Lauderdale FL 33334		JUMBO AND			
30-YR FIXED	6.00	2.00	6.32	60	20	0-417	LOAN	30-YR FIXED	6.13	0.00	6.25	30	20	0-417	you or a family	30-YR FIXED	6.00	0.00	6.09	30	20	150-417	SUPER JUMBO	
15-YR FIXED	5.63	2.00	6.14	60	20	0-417	TO DITECH!"	15-YR FIXED	5.75	0.00	5.92	30	20	0-417	member live or	15-YR FIXED	5.63	0.00	5.72	30	20	150-417	SPECIALIST	
30-YR JUMBO	6.25	2.00	6.51	60	20	417-1.5M		3/1 ARM JUMBO	5.62	0.00	5.91	30	5	417-1M	work in Broward	1% FIXED	1.00	0.00	6.39	30	20	150-1M		
15-YR JUMBO	6.12	2.00	6.55	60	20	417-1.5M		INTEREST ONLY	5.12	0.00	5.25	30	20	165-1M	*Call Today*	3/1 I/O	5.63	0.00	5.72	30	20	150-417		
<b>EASTERN FINANCIAL FLORIDA CU</b>	<b>954-704-5056</b>	CALL FOR		3700 Lakeside Drive, Miramar			CURRENT	<b>QUICK QUOTE MORTGAGE, INC.</b>	<b>866-584-4650</b>	ZERO POINTS!		APPLY ON LINE www.quickquotemortgage.net/contactus		100% FINANCING	<b>AMERICAN EAGLE FINANCIAL, INC.</b>	<b>866-344-7374</b>	Call Now!! Ask		www.AEFMortgages.com		about our			
30-YR FIXED			Call for Current Rates				RATES	30-YR FIXED	5.75	0.00	5.81	30	20	150-417	INTEREST ONLY!	30-YR FIXED	6.00	0.00	6.14	30	20	100-417	SPECIAL 1.00%	
15-YR FIXED			Call for Current Rates					15-YR FIXED	5.50	0.00	5.60	30	20	150-417	NO APPLICATION	15-YR FIXED	5.75	0.00	5.98	30	20	100-417	prog. w/fixed	
30-YR JUMBO			Call for Current Rates					5/1 ARM	5.12	0.00	5.31	30	20	150-417	OR LOCK IN FEES	1.00% FIXED PAY	1.00	0.00	1.05	30	20	100-1M	pymts for 5 yrs	
15-YR JUMBO			Call for Current Rates					7/1 ARM	5.50	0.00	5.61	30	20	150-417	FREE FLOAT DOWN	5/1 INT ONLY	5.88	0.00	6.01	30	20	100-417	866-344-7374	
<b>FIRST CAPITAL FUNDING GROUP</b>	<b>877-600-9777</b>	1 Week Closings		Serving all of Florida			Instant Approval	<b>THE MONEY STORE</b>	<b>866-562-5867</b>	DIRECT LENDER!		www.themoneystore.com		WE LOCK YOUR	<b>ATM FINANCIAL SERVICES, INC</b>	<b>888-700-6669</b>	NO APPL FEES!		Serving All of Florida, E-MAIL ATMFIN@AOL.COM		APPLY BY PHONE!			
30-YR FIXED	6.00	0.00	6.13	30	20	160-417	Press 6 to get	30-YR FIXED	6.00	0.00	6.10	30	20	160-417	RATE ON THE 1ST	30-YR FIXED	5.63	1.79	5.86	30	20	50-417	SLOW CREDIT &	
15-YR FIXED	5.75	0.00	5.95	30	20	160-417	rates. Se Habla	15-YR FIXED	5.88	0.00	6.03	30	20	160-417	CALL. A NAME	15-YR FIXED	5.13	2.00	5.56	30	20	50-417	BANKRUPTCY OK!	
SMART PAY	1.00	0.00	1.38	30	20	160-300	Espanol	1-YR ARM	4.63	0.00	6.25	30	20	160-417	YOU'VE KNOWN	5/1 ARM	5.12	1.69	6.79	30	5	50-417	AVAILABLE SAT	
5/1 ARM I/O	5.62	0.00	5.69	30	20	160-300	CALL TODAY!!	20-YR FIXED	6.00	0.00	6.08	30	20	160-417	FOR 40 YEARS!	1-MO ARM	1.00	0.00	6.65	30	20	50-417	9AM-2PM	
<b>FIRSTBANK FLORIDA</b>	<b>888-707-2265</b>	CALL FOR		www.unibank-usa.com			CURRENT RATES.	<b>THIRD FEDERAL</b>	<b>561-637-6469</b>	No PMI with		Serving Boca, Delray, Greenacres, Palm Beach, Miami		as little as 3%	<b>DEFINITIONS</b>									
30-YR FIXED			Call for Current Rates				1-888-707-2265	30-YR FIXED	6.20	0.00	6.25	60	20	0-417	down	<b>JUMBO MORTGAGES</b> —A home loan that exceeds the \$417,000 Fannie Mae and Freddie Mac limit.								
15-YR FIXED			Call for Current Rates				www.firstbank	15-YR FIXED	5.70	0.00	5.78	60	20	0-417	www.third	<b>ANNUAL PERCENTAGE RATE (APR)</b> —A yearly rate of interest that includes fees and other costs paid to acquire the loan.								
3/1 ARM	5.88	0.00	6.75	30	5	0-6M	fla.com	30-YR NOCOST	6.62	0.00	6.62	60	20	0-417	federal.com	<b>LOCK</b> —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.								
5/1 ARM	6.00	0.00	6.78	30	5	0-6M		5/1 ARM	5.75	0.00	6.84	60	20	0-417		<b>1/1, 3/1, 5/1, 7/1 AND 10/1 ARMS</b> —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.								
<b>GMAC MORTGAGE CORP.</b>	<b>954-771-4420</b>	ASK ABOUT 10		500 W. Cypress Creek Rd. Ste. 190, Ft. Lauderdale, FL 33309			YEAR FIXED RATE	<b>TROPICAL FINANCIAL CREDIT UNION</b>	<b>888-261-8328</b>	CALL FOR		Serving all of Florida www.tropicalfcu.org		CURRENT	<b>NATIONAL AVERAGE MORTGAGE RATES</b>									
30-YR FIXED	6.50	0.00	6.57	30	20	0-417	INTEREST ONLY	30-YR FIXED			Call for Current Rates		RATES!	6.60										
15-YR FIXED	6.13	0.00	6.24	30	20	0-417	FIRST MORTGAGES	15-YR FIXED			Call for Current Rates			6.40										
30-YR JUMBO	6.50	0.00	6.56	30	0	417-2M	AT CONFORMING	30-YR BI-WEEKLY			Call for Current Rates			6.20										
15-YR JUMBO	6.12	0.00	6.23	30	0	417-2M	RATES	30-YR 5/1 ARM			Call for Current Rates			6.00										
<b>GULF REPUBLIC MORTGAGE</b>	<b>866-861-GULF</b>	Interest only		www.gulfrepublicmortgage.com			Specialists!	<b>UNITED MUTUAL FUNDING CORP</b>	<b>800-399-1768</b>	NO APPLICATION		www.applyfastonline.com		Serving All of Florida	FEES! NO LOCK-	6.40								
30-YR FIXED	6.00	0.00	6.08	30	20	50-417	2nd Homes +	30-YR FIXED	5.88	0.00	5.93	30	20	165-417	IN FEES! NO	6.20								
15-YR FIXED	5.75	0.00	5.88	30	20	50-417	Investment	15-YR FIXED	5.50	0.00	5.58	30	20	165-417	MONEY DOWN	6.00								
5/1 ARM	5.62	0.00	6.71	30	20	50-417		5/1 CONF ARM	5.25	0.00	5.61	30	20	165-417	PURCHASE!	5.80								
7/1 ARM	5.88	0.00	6.56	30	20	50-417		10-YR FIXED	5.38	0.00	5.48	30	20	165-417		5.60								
<b>HSBC MTG. CORP. (USA)</b>	<b>800-537-8705</b>	Looking for a		3323 W. Commercial Blvd; Ste 114, Fort Lauderdale			Const loan? We	<b>VIRTUALBANK</b>	<b>866-839-2614</b>	FDIC INSURED		www.virtualbank.com		Florida	BANK	6.20								
30-YR FIXED	6.25	0.00	6.34	60	20	0-417	have the products	30-YR FIXED	6.25	0.00	6.29	30	20	165-417		6.00								
15-YR FIXED	6.00	0.00	6.14	60	20	0-417	for you and	15-YR FIXED	6.00	0.00	6.07	30	20	165-417		5.80								
5/1 PRE-PAY ARM	6.75	0.00	7.70	60	5	417-801	your builder.	HELOC	6.75	0.00	6.85	60	20	75-250		5.60								
30-YR COMWORKS	5.75	0.00	6.65	90	3	0-417	800-537-8705.	30-YR JUMBO	6.38	0.00	6.42	30	20	359-650		5.40								



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SOURCE: Bankrate.com®