



# Mortgage Guide

From **Bankrate.com**

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

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

TYPE	RATE	PTS.	APR	LOCK	MIN DWN	LOAN\$	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	MIN DWN	LOAN\$	COMMENTS	TYPE	RATE	PTS.	APR	LOCK	MIN DWN	LOAN\$	COMMENTS	
<b>MORTGAGE CO OF TAMPA BAY, INC</b>							<b>727-533-9300</b>	<b>A-1 EXPRESS MORTGAGE INC</b>							<b>888-562-6115</b>	<b>AMTRUST FUNDING</b>							<b>800-774-0779</b>	
1911 Nursery Road, Clearwater, FL 33764							WE UNDERWRITE MOST OF OUR	Serving All of Florida							103% Purchases!	4002 W. Waters Ave Suite 4							Want a STRESS FREE Mortgage?	
30-YR FIXED	6.13	0.00	6.25	30	20	60-417	LOANS! Can your	30-YR FIXED	6.13	0.00	6.20	30	20	75-417	mortgages! Lot	30-YR FIXED	6.13	0.00	6.19	30	20	150-417	Just ask! LOW	
15-YR FIXED	5.75	0.00	5.88	30	20	60-417	banker/builder	15-YR FIXED	5.88	0.00	5.95	30	20	75-417	Construction &	15-YR FIXED	5.75	0.00	5.86	30	20	150-417	rates & costs	
30-YR FIXED I/O	6.38	0.00	6.50	30	20	60-417	do that? www.	30-YR JUMBO	6.38	0.00	6.50	30	10	300-650	Commercial	OPTION ARM	1.00	0.00	4.21	30	20	100-417	guaranteed, OUT-	
30-YR FXD NODOC	7.88	0.00	8.00	30	20	76-417	mcotb.com	1-MO MTA	1.00	0.00	1.09	30	5	75-300	Loans!	30-YR JUMBO	6.38	0.00	6.40	30	20	418-650	STANDINGservice	
<b>ORION RESIDENTIAL FINANCE, LLC</b>							<b>800-496-6219</b>	<b>AAXA DISCOUNT MORTGAGE</b>							<b>877-728-3237</b>	<b>C &amp; C FINANCIAL SERVICES, INC</b>							<b>813-287-2878</b>	
We Specialize In Construction Financing!							www.ForTheBestRate.com	Serving FL, NC, SC, VA, TN, IL, MD, WI							DEEP DISCOUNTS FOR EXCELLENT CREDIT. FAST, EXPERIENCED PROCESSING. NO ORIENTATION FEE	1211 N. Westshore #314 Tampa FL							B, C, D Credit OK; 24 yr Co. Apply online www.c-mortgage.com /Great Jumbo Rates	
30-YR FIXED	6.00	0.00	6.13	30	20	150-417		30-YR FIXED	5.88	0.38	6.04	30	20	165-417		30-YR FIXED	6.13	0.00	6.15	30	20	150-417		
15-YR FIXED	5.63	0.00	5.71	30	20	150-417		15-YR FIXED	5.63	0.00	5.83	30	20	165-417		15-YR FIXED	5.88	0.00	5.89	30	20	150-417		
30-YR JUMBO	6.25	0.00	6.31	30	20	417-2M		30-YR JUMBO	6.12	0.25	6.23	30	20	417-650		OPTION ARM	1.25	0.00	5.14	45	20	150-650		
5/1 I/O	5.88	0.00	5.91	30	20	150-417		5/1 Jumbo Interest Only	5.62	0.00	7.06	30	20	165-417		15-YR JUMBO	6.13	0.00	6.14	30	20	418-650		
<b>PEOPLE'S MORTGAGE COMPANY</b>							<b>888-255-5770</b>	<b>ACCEPTANCE MORTGAGE GROUP, INC</b>							<b>800-PRE-APPROVED</b>	<b>CAPITAL MORTGAGE SYSTEMS INC</b>							<b>813-261-5119</b>	
Serving all of Florida							No cc 2nd mtg No appl fees	www.loanacceptance.com							Great Service and Low Rates	You can apply On-Line at www.capitalmortgage.com, by phone or Fax, 24/7.							No Brokers Fee, No Origination Fee, No App Fee No Doc Prep Fee No Processing Fee; Guaranteed	
30-YR FIXED	6.13	0.00	6.18	30	20	100-417	2 week closings	30-YR FIXED	6.13	0.00	6.20	30	20	100-417		30-YR FIXED	6.13	0.00	6.14	30	20	150-417		
15-YR FIXED	5.75	0.00	5.81	30	20	100-417	24 hour appr	15-YR FIXED	5.75	0.00	5.83	30	20	100-417		15-YR FIXED	5.88	0.00	5.90	30	20	150-417		
SISA	6.12	0.00	6.18	30	20	100-417	Free cr counsel	5/1 I/O	6.00	0.00	6.50	30	20	100-417		\$1650 CASH BACK	6.50	0.00	6.50	30	20	150-417		
JUMBO	6.38	0.00	6.42	30	20	417-1M		30-YR JUMBO	6.38	0.00	6.42	30	20	417-680		30-YR FX I/O	6.38	0.00	6.38	30	20	150-417		
<b>QUICK QUOTE MORTGAGE, INC.</b>							<b>866-584-4650</b>	<b>ALLEN &amp; COMPANY MORTGAGE CORP.</b>							<b>813-657-6900</b>	<b>DITECH.COM</b>							<b>800-616-8208</b>	
APPLY ON LINE www.quickquotemortgage.net							ZERO POINTS! 100% FINANCING INTEREST ONLY! NO APPLICATION NO LOCK IN FEES FREE FLOAT DOWN	913E S. Parsons Ave. Brandon							www.allenmortgage.com, 100% 40 Yr fix Interest Only	www.ditech.com							"LOST ANOTHER LOAN TO DITECH!"	
30-YR FIXED	5.88	0.00	5.93	30	20	150-417		30-YR FIXED	6.25	0.00	6.36	30	20	150-417		30-YR FIXED	6.13	2.00	6.44	60	20	0-417		
15-YR FIXED	5.63	0.00	5.72	30	20	150-417		15-YR FIXED	5.88	0.00	6.05	30	20	150-417		15-YR FIXED	5.75	2.00	6.27	60	20	0-417		
5/1 ARM	5.62	0.00	5.69	30	20	150-417		3/1 ARM	5.88	0.00	7.00	30	10	150-417		30-YR JUMBO	6.25	2.00	6.51	60	20	417-1.5M		
PAY OPTION	1.00	0.00	1.75	30	20	150-417		FHA	6.50	0.00	6.67	30	3	100-172		15-YR JUMBO	6.25	2.00	6.68	60	20	417-1.5M		
<b>THE MONEY STORE</b>							<b>866-562-5867</b>	<b>AMCAP FUNDING CORP</b>							<b>813-289-9458</b>	<b>EASTERN FINANCIAL FLORIDA CU</b>							<b>800-882-5007</b>	
www.themoneystore.com							DIRECT LENDER! WE LOCK YOUR RATE ON THE 1ST CALL. A NAME YOU'VE KNOWN FOR 40 YEARS!	www.amcapfunding.com							Since 1979, straight talk - great deals! Rate adjusting up? - refi now to a fixed.	www.efcu.com							CALL FOR CURRENT RATES!!	
30-YR FIXED	6.13	0.00	6.21	30	20	160-417		30-YR FIXED	6.00	0.00	6.09	30	20	50-417		30-YR FIXED								
15-YR FIXED	5.75	0.00	5.88	30	20	160-417		15-YR FIXED	5.75	0.00	5.89	30	20	50-417		15-YR FIXED								
1-YR ARM	4.88	0.00	6.25	30	20	160-417		30-YR JUMBO	6.25	0.00	6.29	30	20	417-1M		30-YR JUMBO								
20-YR FIXED	6.13	0.00	6.21	30	20	160-417		15-YR JUMBO	6.00	0.00	6.05	30	20	417-1M		15-YR JUMBO								
<b>THE MORTGAGE STORE</b>							<b>813-865-4500</b>	<b>AMERICAN EAGLE FINANCIAL, INC.</b>							<b>866-344-7374</b>	<b>GULF REPUBLIC MORTGAGE</b>							<b>866-861-GULF</b>	
12802 Tampa Oaks Blvd. Ste. 155 Temple Trace, FL							Let Us Do The Shopping For You	www.AEFMortgages.com							Call Now!! Ask about our SPECIAL 1.00% prog. w/fixed pymts for 5 yrs 866-344-7374	www.gulfrepublicmortgage.com							Interest only Specialists! 2nd Homes + Investment	
30-YR FIXED	6.25	0.00	6.25	30	20	0-417		30-YR FIXED	6.13	0.00	6.27	45	20	100-417		30-YR FIXED	6.13	0.00	6.21	30	20	50-417		
15-YR FIXED	5.88	0.00	5.88	30	20	0-417		15-YR FIXED	5.75	0.00	5.98	45	20	100-417		15-YR FIXED	5.75	0.00	5.88	30	20	50-417		
40-YR FIXED	6.63	0.00	6.88	30	20	0-417		1.00% FIXED PAY	1.00	0.00	1.05	45	20	100-1M		5/1 ARM	5.75	0.00	6.90	30	20	50-417		
								7/1INT ONLY	6.00	0.00	6.14	45	20	100-417		7/1 ARM	5.88	0.00	6.75	30	20	50-417		
<b>THIRD FEDERAL</b>							<b>813-289-3671</b>	<b>AMERICAN INTERNET MORTGAGE</b>							<b>858-272-2244</b>	<b>INTEGRITY MORTGAGE CORP.</b>							<b>888-350-7888</b>	
1002 S Church Ave Tampa							No PMI with as little as 3% down.	4241 Jutland Drive, Suite 305 San Diego, CA 92117							Information. Website With Current Rates, Fee's And A GFE Open 7 Days A Week	www.floridahomeloans.com							VA LOAN SPECIALIST Manufactured Home Loans Doublewide with Land	
30-YR FIXED	6.20	0.00	6.25	60	20	0-417		30-YR FIXED	6.00	0.38	6.10	30	20	150-417		30-YR FIXED	6.13	0.00	6.26	30	20	165-417		
15-YR FIXED	5.85	0.00	5.93	60	20	0-417		15-YR FIXED	5.63	0.38	5.80	30	20	150-417		15-YR FIXED	5.88	0.00	6.10	30	20	165-417		
30-YR NO COST	6.62	0.00	6.62	60	20	0-417		5/1 ARM	5.75	0.00	6.71	30	10	150-417		30-YR VA	6.12	0.00	6.15	30	0	150-417		
5/1 ARM	5.80	0.00	6.86	60	20	0-417		30-YR JUMBO	6.13	0.38	6.20	30	10	417-1M		30-YR I/O	6.50	0.00	6.54	30	20	165-417		
<b>TREINOR MORTGAGE CO.</b>							<b>866-907-9992</b>	<b>AMERICAN RESIDENTIAL LENDING, INC</b>							<b>813-664-0086</b>	<b>LEWIN &amp; ASSOCIATES, INC</b>							<b>888-303-1098</b>	
www.Treinor.com							ALWAYS FAST HASSLE FREE CLOSINGS! Visit treinor.com for our daily mortgage commentary.	www.arlhomeloan.com; Tampa							0% DOWN W/ NO PMI OPTIONS! 5% DOWN EVEN FOR "CHALLENGE CREDIT.	www.lewinfinancial.com							FHA, VA, New Bankruptcy, No Job, No income verif, 1st, 2nd Commercial, Construction.	
30-YR FIXED	5.75	1.38	5.94	30	20	150-417		30-YR FIXED	6.00	0.00	6.09	30	20	75-417		30-YR FIXED	6.13	0.00	6.19	30	20	150-417		
15-YR FIXED	5.25	2.00	5.67	30	20	150-417		15-YR FIXED	5.75	0.00	5.83	30	20	75-417		15-YR FIXED	5.88	0.00	5.96	30	20	150-417		
								SMART OPTION	1.00	0.00	6.75	30	20	75-1M		3/1 ARM	5.62	0.00	5.69	30	10	150-417		
								0 DOWN	6.75	0.00	6.94	30	0	75-417		FHA/VA	6.25	0.00	6.29	30	3	150-417		
<b>UNITED MUTUAL FUNDING CORP</b>							<b>800-752-5116</b>	<b>AMSTAR MORTGAGE CORPORATION</b>							<b>813-964-0200</b>									
www.applyfastonline.com Serving All of Florida							NO APPLICATION FEES! NO LOCK-IN FEES! NO MONEY DOWN PURCHASE!	www.amstarmortgage.biz Tampa							Direct Lender-Let Amstar take care of all your financial needs									
30-YR FIXED	6.00	0.00	6.05	30	20	165-417		30-YR FIXED	6.00	0.00	6.12	30	20	100-417										
15-YR FIXED	5.63	0.00	5.71	30	20	165-417		15-YR FIXED	5.75	0.00	5.90	30	20	100-417										
5/1 CONF ARM	5.50	0.00	5.56	30	20	165-417		30-YR JUMBO	6.38	0.00	6.41	30	20	322-650										
10-YR FIXED	5.50	0.00	5.61	30	20	165-417		PICK-A-PAY	2.40	0.00	6.61	60	20	100-650										
<b>US MORTGAGE NETWORK</b>							<b>800-450-9514</b>	<b>AMTRUST BANK, DIV OHIO SAVINGS BANK</b>							<b>813-727-2631</b>									
Serving All of Florida www.usmn.com							FREE MORTGAGE PRE-APPROVALS - NO DOC/LOW DOC -80/20 MORTGAGE LOANS W/NO PMI	"7 Things to Know About Refinancing". For your FREE report- visit www.AmtrustTampa.com							"9 Buyer Traps & How To Avoid Them". For FREE report-visit: www.Amtrust Tampa.com									
30-YR FIXED	6.00	0.00	6.09	30	20	0-417		30-YR FIXED	6.00	0.00	6.08	30	20	0-417										
15-YR FIXED	5.75	0.00	5.84	30	20	0-417		15-YR FIXED	5.75	0.00	5.89	30	20	0-417										
5/1 ARM	5.50	0.00	6.38	30	95	0-750		30-YR JUMBO	6.38	0.00	6.39	30	5	417-3M										
3/1 ARM	5.25	0.00	6.13	30	95	0-750		5-YR ARM	5.75	0.00	5.80	30	0	0-417										

**MORTGAGE LENDERS:**  
**REACH THOUSANDS OF HOME BUYERS!**  
 To appear in table, call 800-327-7717, ext. 11410



**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 (4/5/06) 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=