

CONSUMER MORTGAGE GUIDE[®]

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

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
AMSOUTH BANK							615-748-2983 Rates are Low Please call Jim
315 Deaderick St. Nashville							
30-YR FIXED	5.38	0.75	5.44	30	20	100-359	Donnell at
15-YR FIXED	4.88	0.63	4.97	30	20	100-359	748-2972
5/1 JUMBO I/O	5.13	0.50	5.14	30	10	200-650	
30-YR FHA	5.50	0.00	5.50	60	3	25-226	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
AVALON FINANCIAL GROUP							615-627-2688 SMOOTH SERVICE W/RUDY TITLE.
www.avalonfinancial.com, Nashville							
30-YR FIXED	5.13	0.00	5.19	30	20	0-359	ALL LOAN TYPES.
15-YR FIXED	4.63	0.00	4.74	30	20	0-359	EQUITY LINES
5/1 ARM	4.38	0.00	4.39	30	20	0-359	INT ONLY,PIKA
30-YR PICKA PAY	1.00	0.00	1.00	30	20	0-359	PAY,INVESTMENT

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
CAPITAL MORTGAGE CORPORATION							888-921-0030 We offer a 30yr fx @ 5.00% with .625 orig fee & a 15yr fx @ 4.50% with 1.00 orig fee
www.capmortcorp.com							
30-YR FIXED	N/A	-	-	-	-	-	
15-YR FIXED	N/A	-	-	-	-	-	
3/1	4.00	0.00	4.17	30	20	150-359	
3/1 I/O JUMBO	4.13	0.00	4.16	30	20	359+	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
DITECH.COM							800-616-8208 Your mortgage solution Delivered!
www.ditech.com							
30-YR FIXED	5.13	2.00	5.42	60	20	0-359	
15-YR FIXED	4.63	2.00	5.13	60	20	0-359	
30-YR JUMBO	5.38	2.00	5.62	60	20	359-1.5M	
15-YR JUMBO	4.88	2.00	5.29	60	20	359-1.5M	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
FREEMAN WEBB MTG CORP							615-271-2727 INVESTMENT PROPERTY RATE DRASTICALLY REDUCED.
545 Mainstream Dr Ste 101 Nashville							
30-YR FIXED	5.38	0.00	5.45	30	20	150-359	
15-YR FIXED	4.88	0.00	4.99	30	20	150-359	
10/1 % ONLY	5.38	0.00	5.46	30	20	150-1M	
6-MO ARM	3.63	0.00	5.42	30	20	150-1M	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
GOLDEN RULE MORTGAGE COMPANY							615-321-3007 Locally owned. Family roots to 1796.We close for less.
www.TNBESTRATE.com							
30-YR FIXED	5.25	0.00	5.33	30	20	150-359	
15-YR FIXED	4.75	0.00	4.88	30	20	150-359	
20-YR NO CLSG COST	5.75	0.00	5.75	30	20	150-359	
10-YR NO CLSG COST	5.25	0.00	5.25	30	20	150-359	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
HOME SWEET LOANS							615-851-6857 TN OFFICE -FREE QUOTES www. Home-Sweet-Loans .com MONEY-BACK GUARANTEE
Serving All of Tennessee							
30-YR FIXED	5.13	0.00	5.18	30	20	165-359	
15-YR FIXED	4.63	0.00	4.72	30	20	165-359	
10-YR FIXED	4.62	0.00	4.76	30	20	165-359	
20-YR FIXED	5.12	0.00	5.20	30	20	165-359	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
LEGENDS MORTGAGE, INC							615-794-7943 GREAT RATES YOUR HOMETOWN LENDER
1143 Columbia Ave Ste C-11 Franklin							
30-YR FIXED	5.00	1.75	5.18	30	20	100-359	
15-YR FIXED	4.50	1.50	4.77	30	20	100-359	
30-YR JUMBO	5.25	1.50	5.93	30	20	359-1M	
15-YR JUMBO	4.75	1.75	5.03	30	20	359-1M	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
MORTGAGE CAPITAL ASSOCIATES							800-974-4434 300 Homebuyer discount www. mtgcapital.com
www.mtgcapital.com Serving All of TN							
30-YR FIXED	5.13	0.00	5.14	30	20	150-359	
15-YR FIXED	4.63	0.00	4.66	30	20	150-359	INTEREST ONLY
5/1 ARM	4.38	0.00	4.95	30	20	359-650	LOANS AVAILABLE
5/1 ARM JUMBO	4.50	0.00	4.97	30	20	359-650	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
MORTGAGE INVESTORS GROUP							615-777-4663 Also,Brentwood Office-373-0535
1321 Murfreesboro Rd Ste 606 Nashville							
30-YR FIXED	5.13	1.00	5.24	30	20	100-359	Ask us about
15-YR FIXED	4.50	2.00	4.80	30	20	100-359	Interest Only.
3/1 ARM JUMBO I/O	4.00	1.88	4.17	30	10	333-1M	
THDA	5.10	1.25	5.35	0	2	0-175	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
NBANK MORTGAGE							615-822-5626 3 OFFICES HENDERSON VILLE 615-822-5626; CLARKSVILLE 931-906-1600; MURFRESBORO 615-904-7258
136 Walton Ferry Rd Hendersonville, TN							
30-YR FIXED	N/A	-	-	-	-	-	
15-YR FIXED	N/A	-	-	-	-	-	
30-YR FHA							
3/1 ARM							

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
TENN LOAN, INC							615-297-1890 (see www.Tenn Loan.com.) Ask about our no leader fees programs.
2209 Crestmoor Rd., Suite 110 Nashville							
30-YR FIXED	5.38	0.00	5.46	30	20	80-359	
15-YR FIXED	4.75	0.00	4.89	30	20	80-359	
30-YR FHA	5.50	1.00	6.00	30	3	80-226	
10/1 JUMBO I/O	5.38	0.00	5.45	30	20	359-1M	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
UTAH FINANCIAL, INC.							800-354-6190 Call us @ 800-354-6190 to Lock your rate.
www.federalmortgagefunding.com							
30-YR FIXED	N/A	-	-	-	-	-	
15-YR FIXED	N/A	-	-	-	-	-	
3/1 ARM							
5/1 ARM							

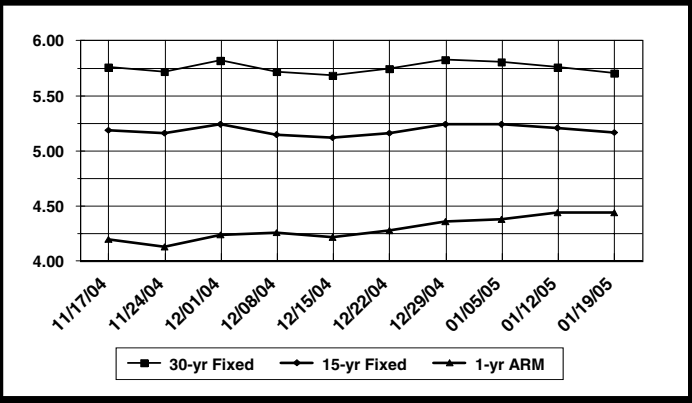
TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
WELLS FARGO							615-373-9373 RATES ARE AT 40YR LOWS FREE ONEYEARLOCKS ON ARM LOANS
5203 Maryland Way Ste 102 Brentwood, TN 37027							
30-YR FIXED	5.38	1.00	5.48	30	20	150-359	
15-YR FIXED	4.88	1.00	5.05	30	20	150-359	
10/1	5.00	1.00	5.10	30	20	150-359	
5/1	4.75	1.00	5.16	30	20	150-359	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
AAXA DISCOUNT MORTGAGE							877-728-3569 We give credit for your good credit
www.ForTheBestRate.com							
30-YR FIXED	5.13	0.00	5.18	30	20	165-359	
15-YR FIXED	4.63	0.00	4.71	30	20	165-359	
30-YR JUMBO	5.38	0.00	5.43	30	20	359-650	
5/1 ARM	4.38	0.00	5.00	30	20	165-359	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
ADVANCED HOME FUNDING							615-661-0710 VISIT US IN BRENTWOOD OR ONLINE AT WWW.ADVANCED HOMEFUNDING. COM
5120 Virginia Way Brentwood							
30-YR FIXED	4.88	1.75	5.09	30	20	100-359	
15-YR FIXED	4.38	1.25	4.67	30	20	100-359	
30-YR JUMBO	5.13	1.25	5.26	30	20	100-359	
7/1 ARM	4.13	1.25	4.29	30	20	100-359	

TYPE	RATE	PTS.	APR	LOCK	DWN	MIN LOAN	COMMENTS
AIMLOAN.COM, A DIRECT LENDER							888-411-4246 Zero Down Interest Only Direct Lender Guaranteed Rate Apply & Lock 24 Open Sat/Sun
www.aimloan.com							
30-YR FIXED	5.25	0.25	5.35	30	20	0-359	
15-YR FIXED	4.75	0.13	4.90	30	20	0-359	
30-YR JUMBO	5.62	0.00	5.66	30	20	359-650	
5/1 ARM	4.50	0.00	5.21	30	20	359-650	

NATIONAL AVERAGE MORTGAGE RATES



SOURCE: bankrate.com[®]

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

Don't Forget to Mention The Tennessean FOR THE BEST DEALS!

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