

FLORIDA

Consumer Mortgage Guide®**Purchasing Or Refinancing A Home? Call These Lenders Today!**

TYPE	RATE	PTS.	APR	LOCK	MIN	DOWN	LOANS	COMMENTS
YOUR HOME EQUITY INC					866-350-3345			103%-107%
Serving All of Florida								
30-YR FIXED	N/A	-	-	-	-	-	-	Purchases, Any Credit OK 100%
15-YR FIXED	N/A	-	-	-	-	-	-	Investor Programs
3/1 ARM								
5/1 ARM								
PRICELINE MORTGAGE					866-802-RATE			Price Guarantee
www.pricelinemortgage.com								
30-YR FIXED	5.25	0.00	5.29	30	20	165-333		Great offer! Prime-.25
15-YR FIXED	4.63	0.00	4.69	30	20	165-333		Price Guarantee
HELOC	4.25	0.00	4.25	30	20	165-333		
LIBOR ARM	2.63	0.00	3.67	30	20	165-333		
UNITED MUTUAL FUNDING CORP					800-752-5116			NO APPLICATION
www.applyfastonline.com Serving All of Florida								
30-YR FIXED	5.25	0.00	5.30	30	20	165-333		FEES! NO LOCK-
15-YR FIXED	4.63	0.00	4.71	30	20	165-333		IN FEES! NO
5/1 CONF ARM	4.00	0.00	4.22	30	20	165-333		MONEY DOWN
10-YR FIXED	4.50	0.00	4.73	30	20	165-333		PURCHASE!

NOTE: Banks, mortgage companies and credit unions pay to advertise in the Consumer 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 (9/22/04) 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, \$335,000 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. N/A=rates not available at press time. To appear in table or to report any discrepancies, call 561-627-7330, ext. 1410.