

NEW YORK

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

TYPE	RATE	PTS.	APR	LOCK	MNDWN	LOANS	COMMENTS
AMERICAN MORTGAGE EXPRESS (BA)				800-566-8470			"YES, WE DO CO-OPS!" PURCH.
Serving all of New York www.AMECRATES.com ,							
30-YR FIXED	5.75	0.00	5.89	45	20	75-333	REFI-DEBT MON-
15-YR FIXED	5.25	0.00	5.37	45	20	75-333	FRI 8:30-7PM
6-MO LIBOR	3.25	0.00	4.25	45	5	100-1M	SAT-SUN 8:30-
3-MO BANK ARM	1.75	0.00	1.96	45	5	100-600	2PM
PRICELINE MORTGAGE				866-802-RATE			Price guarantee
www.pricelinemortgage.com ,							
30-YR FIXED	5.63	0.00	5.67	30	20	165-333	Great offer!
15-YR FIXED	5.00	0.00	5.06	30	20	165-333	Prime-.25
HELOC	3.75	0.00	3.76	30	20	165-333	Price guarantee
LIBOR ARM	2.63	0.00	3.67	30	20	165-333	

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 (7/7/04) 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.