

New York State Banking Department

NY Mortgage Information: WESTERN

Rates valid as of 02/24/06 and are subject to change at any time.

About the survey data below

The information contained on this page is a sample of the mortgage rates in your area. The entities listed represent the current largest mortgage lenders in the region. This is by no means an exhaustive list, nor is it meant to be. The rates listed may not be the most competitive you can find and are meant only to convey a range.

Definition of terms used in this survey.

Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
BANK OF AMERICA	CON	30	5	6.375	0		417					200
	CON	15	5	6.125	0		417					200
	ARM	1/30	10	6.625	0		417	LIBOR	2.25	2	6	200
	CON	30	25	6.625	0		650					400
	CON	15	25	6.375	0		650					400
	ARM	1/30	25	6.875	0		650	LIBOR	2.25	2	6	400

Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
BANK OF AKRON	CON	30	20	6.375	0		417					391
	CON	15	20	6	0		417					391
	ARM	1/30	20	5.125	0		417	1YT	2	2	6	391

Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
CHASE MANHATTAN BANK	CON	30	5	6.375	0	6.375	417					338
	CON	15	5	6	0	6	417					338
	ARM	1/30	10	5.875	0	7.3	417	LIBOR	2.25	2	6	338
	CON	30	20	6.5	0	6.5	650					338
	CON	15	20	6.25	0	6.25	650					338
	ARM	1/30	20	5.875	0	7.3	650	LIBOR	2.25	2	6	338

Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
	CON	30	5	6.25	0		417					350
	CON	20	5	6.125	0		417					350

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CITIZENS BANK	CON	15	5	5.875	0		417					350
	CON	30	20	6.5	0		650					350
	CON	15	20	6.125	0		650					350
Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
COUNTRYWIDE HOME LOANS, INC	CON	30	5	6.5	0		417					350
	CON	15	5	6.125	0		417					350
	ARM	1/30	10	5.25	0		417	1YT	2.75	2	6	350
	CON	30	10	6.5	0		650					350
	CON	15	10	6.25	0		650					350
	ARM	1/30	10	5.25	0		650	1YT	2.75	2	6	350
Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
EVANS NATIONAL BANK	CON	30	5	6.5	0		417					393
	CON	15	5	6	0		417					393
Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
FIRST NIAGARA BANK	CON	30	5	6.25	0	6.322	417					380
	CON	15	5	5.75	0	5.868	417					380
	ARM	1/30	10	4.875	0	7.359	417	1YT	2.875	2	6	380
	CON	15	10	6	0	6.023	500					380
	ARM	1/30	10	5.125	0	7.444	500	1YT	3	2	6	380
Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
FIVE STAR BANK	CON	30	5	6.375	0		417					350
	CON	15	5	6	0		417					350
	ARM	1/30	5	4.75	0		417	1YT	2.75	2	6	350
Lender Name	Loan Type	Term	Down Pay	Int. Rate %	Pts	A.P.R.	Max Loan (\$,000)	Index	Margin	Adj. Cap	Life Cap	Fee at Applic.
HSBC MORTGAGE CORP USA	CON	30	20	6.25	0	6.336	417					300
	CON	15	20	6	0	6.139	417					300
	CON	30	20	6.5	0	6.582	650					300
	CON	15	20	6.25	0	6.381	650					300

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NORTHWEST SAVINGS BANK	CON	30	5	6.25	0		417					50
	CON	15	5	6	0		417					50
	ARM	1/30	5	5.75	0		417	1YT	2.75	2	6	50
	CON	30	5	6.25	0		500					50
	CON	15	5	6	0		500					50
	ARM	1/30	5	5.75	0		500	1YT	2.75	2	6	50

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