

## New York State Banking Department

### NY Mortgage Information: FINGER LAKES

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 CASTILE | CON       | 30   | 5        | 6.5         | 0   | 6.559  | 417               |       |        |          |          | 393            |
|                 | CON       | 15   | 5        | 6           | 0   | 6.094  | 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. |
|---------------------------|-----------|------|----------|-------------|-----|--------|-------------------|-------|--------|----------|----------|----------------|
| CANANDAIGUA NATIONAL BANK | CON       | 30   | 5        | 6.125       | 0   |        | 417               |       |        |          |          | 350            |
|                           | CON       | 15   | 5        | 5.875       | 0   |        | 417               |       |        |          |          | 350            |
|                           | ARM       | 1/30 | 10       | 5.625       | 0   |        | 417               | LIBOR | 2.25   | 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. |
|----------------------|-----------|------|----------|-------------|-----|--------|-------------------|-------|--------|----------|----------|----------------|
| 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. |
|---------------------------|-----------|------|----------|-------------|-------|--------|-------------------|-------|--------|----------|----------|----------------|
| CITIBANK (NEW YORK STATE) | CON       | 30   | 10       | 6.375       | 0.25  |        | 417               |       |        |          |          | 450            |
|                           | CON       | 15   | 10       | 6.125       | 0     |        | 417               |       |        |          |          | 450            |
|                           | ARM       | 1/30 | 10       | 7.5         | 0.125 |        | 417               | 1YT   | 2.75   | 2        | 6        | 450            |
|                           | CON       | 30   | 20       | 6.75        | 0     |        | 700               |       |        |          |          | 500            |
|                           | CON       | 15   | 20       | 6.25        | 0.125 |        | 700               |       |        |          |          | 500            |

FINGER LAKES Mortgage Rates from NY Banking Dept.

|                     | ARM       | 1/30 | 20       | 7.5         | 1.5  |        | 700               | 1YT   | 2.75   | 2        | 6        | 500            |
|---------------------|-----------|------|----------|-------------|------|--------|-------------------|-------|--------|----------|----------|----------------|
| 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. |
| CITIZENS BANK       | CON       | 30   | 20       | 6.5         | 0.25 |        | 417               |       |        |          |          | 350            |
|                     | CON       | 15   | 20       | 6.125       | 0    |        | 417               |       |        |          |          | 350            |
|                     | CON       | 30   | 20       | 6.625       | 0    |        | 650               |       |        |          |          | 350            |
|                     | CON       | 15   | 20       | 6.25        | 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. |
| 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        | 6.375       | 0    |        | 417               |       |        |          |          | 350            |
|                     | ARM       | 1/30 | 10       | 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 BANK USA       | CON       | 30   | 5        | 6.25        | 0    |        | 417               |       |        |          |          | 300            |
|                     | CON       | 15   | 5        | 6           | 0    |        | 417               |       |        |          |          | 300            |
|                     | CON       | 30   | 10       | 6.5         | 0    |        | 650               |       |        |          |          | 300            |
|                     | CON       | 15   | 10       | 6.25        | 0    |        | 650               |       |        |          |          | 300            |
| 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. |
| M & T MORTGAGE CORP | CON       | 30   | 5        | 6.5         | 0    | 6.63   | 417               |       |        |          |          | 345            |
|                     | CON       | 15   | 5        | 6.15        | 0    | 6.36   | 417               |       |        |          |          | 345            |
|                     | CON       | 30   | 10       | 6.55        | 0    | 6.59   | 650               |       |        |          |          | 345            |
|                     | CON       | 15   | 10       | 6.25        | 0    | 6.32   | 650               |       |        |          |          | 345            |
| 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. |

FINGER LAKES Mortgage Rates from NY Banking Dept.

|                         |     |    |    |       |   |  |     |  |  |  |  |     |  |
|-------------------------|-----|----|----|-------|---|--|-----|--|--|--|--|-----|--|
| <b>PREMIUM MORTGAGE</b> | CON | 30 | 5  | 6.125 | 0 |  | 417 |  |  |  |  | 175 |  |
|                         | CON | 15 | 5  | 5.69  | 0 |  | 417 |  |  |  |  | 175 |  |
|                         | CON | 30 | 20 | 6.375 | 0 |  | 650 |  |  |  |  | 175 |  |
|                         | CON | 15 | 20 | 6     | 0 |  | 650 |  |  |  |  | 175 |  |
|                         |     |    |    |       |   |  |     |  |  |  |  |     |  |
|                         |     |    |    |       |   |  |     |  |  |  |  |     |  |

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

Definition of terms used in this survey.



[Interest Rates Page](#)



[Home page](#)

Mortgage Rates provided by [HSH Associates, Financial Publishers](#)