

New York State Banking Department

NY Mortgage Information: CENTRAL NEW YORK

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.
ALLIANCE BANK	CON	30	5	6.375	0	6.42	417					275
	CON	15	5	6	0	6.08	417					275
	ARM	1/30	10	4.375	0	6.95	417	1YT	2.5	2	6	275

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.
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
	ARM	5/1/30	10	5.625	0	6.889	417	1YT	2.875	2	5	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.
	CON	30	20	6.375	0		417					437
	CON	15	20	5.875	0		417					437

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GEDDES FEDERAL SAVINGS	ARM	1/30	20	5.125	0		417	1YT	2.5	2	6	437
	CON	30	20	6.375	0		500					437
	CON	15	20	5.875	0		500					437
	ARM	1/30	20	5.125	0		500	1YT	2.5	2	6	437
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	5	6	1.25	6.26	417					325
	CON	15	5	6	0	6.24	417					325
	CON	30	10	6.25	1	6.42	500					325
	CON	15	10	6.25	0	6.38	500					325
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	550					345
	CON	15	10	6.25	0	6.32	550					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.
ONEIDA SAVINGS	CON	30	5	6.5	0	6.56	417					320
	CON	15	5	6.125	0	6.22	417					320
	ARM	1/30	20	4.5	0	7.051	417	1YT	2.875	2	6	320
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.
OSWEGO COUNTY NATIONAL BANK	CON	30	5	6.375	0	6.456	417					516
	CON	15	5	6	0	6.127	417					516
	ARM	1/30	5	4.875	0	7.162	417	1YT	2.75	2	6	516
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.
PATHFINDER BANK	CON	30	5	6.5	0		417					215
	CON	15	5	6.125	0		417					215
	ARM	1/30	5	5	1		417	1YT	2.75	2	6	215

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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.	
SOLVAY BANK	CON	30	5	6.375	0		417					343	
	CON	15	5	5.875	0		417					343	
	CON	30	20	6.625	0		500					343	
	CON	15	20	6.125	0		500					343	

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