

New York State Banking Department

NY Mortgage Information: SOUTHERN 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.
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.
CHEMUNG CANAL TRUST	CON	30	5	6.375	0		417					350
	CON	15	5	6	0		417					350
	ARM	1/30	5	5.75	0		417	1YT	2.75	2	5	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.
ELMIRA SAVINGS & LOAN	CON	30	10	6.375	0	6.38	417					367
	CON	15	10	6	0	6	417					367
	ARM	1/30	10	5.125	0	7.422	417	1YT	3	2	6	367
	CON	30	20	6.625	0	6.63	650					367
	CON	15	20	6.25	0	6.25	650					367
	ARM	1/30	20	5.625	0		650	1YT	3	2	6	367

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	6.5	0		417					394
	CON	15	5	5.875	0		417					394

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ELMIRA SAVINGS BANK	ARM	1/30	5	5.5	0		417	1YT	2.75	2	6	394
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	20	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 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	5.63	417					345
	CON	15	5	6.15	0	5.36	417					345
	CON	30	10	6.55	0	5.59	650					345
	CON	15	10	6.25	0	5.32	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.
NBT BANK	CON	30	5	6.75	0		417					400
	CON	15	5	6.25	0		417					400
	ARM	1/30	5	5.75	0		417	1YT	2.75	2	6	400
	CON	30	20	7	0		500					400
	CON	15	20	6.5	0		500					400
	ARM	1/30	20	5.75	0		500	1YT	2.75	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.
PARTNERS TRUST BANK	CON	30	5	6.25	0	6.28	417					290
	CON	15	5	5.75	0	5.8	417					290
	ARM	1/30	10	4.875	0	7.28	417	1YT	2.875	2	6	290
	CON	30	20	6.5	0	6.509	450					290

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	CON	15	20	6	0	6.018	450					290
	ARM	1/30	20	4.875	0	7.28	350	1YT	2.875	2	5	290

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.
STEUBEN TRUST COMPANY	CON	30	5	6.625	0		417					295
	CON	15	5	6.25	0		417					295
	ARM	1/30	5	3.85	0		417	1YT	2.85	2	6	295

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