

## New York State Banking Department

### NY Mortgage Information: MOHAWK VALLEY

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 UTICA	CON	30	5	6	1.5		417					150
	CON	15	5	6.95	1		417					150

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 RICHMONDVILLE	CON	15	20	6.25	0		417					400
	ARM	1/30	20	7.375	0		417	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.
CITIZENS BANK	CON	30	5	6.25	0		417					350
	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	CON	30	5	6.375	0		417					300
	CON	15	5	6.125	0		417					300
	CON	30	20	6.625	0		650					300
	CON	15	20	6.375	0		650					300

Lender Name	Loan	Term	Down	Int.	Pts	A.P.R.	Max Loan	Index	Margin	Adj.	Life	Fee at
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MOHAWK VALLEY Mortgage Rates from NY Banking Dept.

	Type		Pay	Rate %			(\$,000)			Cap	Cap	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.
HSBC BANK USA	CON	30	5	6.25	0		417					300
	CON	15	5	6	0		417					0
	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.
NATIONAL BANK OF VERNON	CON	30	20	6.375	0		400					403
	CON	15	20	6	0		400					403

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.
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		Term			Pts	A.P.R.		Index	Margin			
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MOHAWK VALLEY Mortgage Rates from NY Banking Dept.

	Loan Type		Down Pay	Int. Rate %			Max Loan (\$,000)			Adj. Cap	Life Cap	Fee at Applic.
<b>ROME SAVINGS BANK</b>	CON	30	20	6.25	0	6.28	417					395
	CON	15	20	5.75	0	5.79	417					395
	ARM	1/30	20	4.5	0	6.94	417	1YT	2.75	2	11	395

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