

New York State Banking Department

NY Mortgage Information: CAPITAL REGION

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.
ADIRONDACK TRUST COMPANY	CON	30	5	6.3	0	6.3	417					295
	CON	15	5	5.87	0	5.87	417					295
	ARM	1/30	10	5.5	0	7.196	417	1YT	2.625	2	6	295

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	20	6.25	0.325		417					200
	CON	15	20	5.875	0.33		417					200
	ARM	1/30	20	6.375	0.001		417	1YT	2.75	2	6	200
	CON	30	20	6.375	0.242		650					400
	CON	15	20	6.125	0.126		650					400
	ARM	1/30	20	6.75	0.014		650	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.
BANK OF GREENE COUNTY	CON	30	5	6.625	0		417					275
	CON	15	5	6	0		417					275
	ARM	1/30	10	4.75	0		417	1YT	3	1.5	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

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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.
CITIZENS BANK	CON	30	5	6.25	0		417					350
	CON	15	5	5.875	0		417					350
	CON	30	20	6.625	0		1000					350
	CON	15	20	6.25	0		1000					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	6.875	0.125		417					435
	CON	15	5	6.875	0		417					435
	ARM	1/30	10	5.75	0.5		417	1YT	2.75	2	6	435
	CON	30	10	6.875	0.125		650					435
	CON	15	10	6.875	0		650					435
	ARM	1/30	10	6.25	0		650	1YT	2.75	2	6	435

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.
KEY BANK	CON	30	5	6.25	0.125		417					322
	CON	15	5	5.875	0.25		417					322
	ARM	1/30	5	5.5	0.25		417	1YT	2.875	2	6	322
	CON	30	20	6.75	0.25		650					322
	CON	15	20	6.5	0.125		650					322
	ARM	3/1/30	20	6.125	0.125		650	1YT	2.875	2	6	322

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	6.63	417					345
	CON	15	5	6.15	0	6.36	417					345

CAPITAL REGION Mortgage Rates from NY Banking Dept.

M & T MORTGAGE CORP

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.
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TRUSTCO BANK

CON	30	10	6.25	0	6.25	417					300
CON	15	10	6	0	6	417					300
ARM	3/30	10	5.25	0	5.25	417	3YT	2.75	2	6	300
CON	30	10	6.75	0	6.75	450					300
CON	15	10	6.5	0	6.5	450					300

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