

New York State Banking Department

NY Mortgage Information: MID-HUDSON

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.
APPLE BANK FOR SAVINGS	CON	30	5	6.375	0	6.396	417					475
	CON	15	5	5.875	0	5.909	417					475
	ARM	1/30	10	4	2	7.304	417	1YT	2.75	2	6	475
	CON	30	10	6.375	0	6.386	600					475
	CON	15	10	5.875	0	5.894	600					475
	ARM	1/30	10	4.5	0	7.147	600	1YT	2.75	2	6	475

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 MORTGAGE	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	LIBOR	2.25	2	6	200
	CON	30	20	6.35	0.242		650					400
	CON	15	20	6.125	0.126		650					400
	ARM	1/30	20	6.75	0.014		650	LIBOR	2.25	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.
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.
	CON	15	5	5.625	0	5.657	417					425

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COMMUNITY MUTUAL SAVINGS	ARM	1/30	5	6.5	0		417	1YT	2.5	2	6	425
	CON	30	20	6.25	0	6.262	1000					425
	CON	15	20	6	0	6.017	1000					425
	ARM	1/30	25	6.5	0		500	1YT	2.5	2	6	425
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	5.875	0.125		417					435
	CON	15	5	5.875	0		417					435
	ARM	1/30	10	5.75	0.5		417	1YT	2.75	2	6	435
	CON	30	10	5.875	0.125		650					435
	CON	15	10	5.875	0		650					435
	ARM	1/30	10	5.25	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.
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.
MAHOPAC NATIONAL BANK	CON	30	5	6.5	0		417					475
	CON	15	5	6.125	0		417					475
	ARM	1/30	5	5.625	0		417	1YT	2.75	2	6	475
	ARM	1/30	20	5.625	0		1000	1YT	2.75	2	6	475
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	6.375	0	6.46	417					390
	CON	15	5	6	0	6.136	417					390

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PROVIDENT BANK	ARM	1/30	5	5.25	0	7.272	417	1YT	2.625	2	7	390
	CON	30	10	6.625	0	6.71	500					390
	CON	15	10	6.25	0	6.386	500					390
	ARM	1/30	10	5.25	0	7.272	500	1YT	2.875	2	7	390

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.
RHINEBECK SAVINGS	CON	30	5	6.5	0	6.508	417					330
	CON	15	5	6.125	0	6.261	417					330
	ARM	1/30	5	4.75	0	7.454	417	1YT	3	2	6	330
	CON	15	5	7.5	0	7.67	500					330
	ARM	1/30	5	4.75	0	7.454	500	1YT	3	2	6	330

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