

New York State Banking Department

NY Mortgage Information: NEW YORK CITY

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.
ABACUS FEDERAL SAVINGS BANK	CON	30	20	6.25	0		417					0
	CON	15	20	5.875	0		417					0
	ARM	1/30	20	5.375	0		417	1YT	2.625	2	6	0

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 NY MORTGAGE CO	CON	30	10	6.125	0		417					425
	CON	15	10	5.875	0		417					425
	ARM	1/30	10	6.375	0		417	LIBOR	2.25	2	6	425
	CON	30	20	6.5	0		650					625
	CON	15	20	6.125	0		650					625
	ARM	1/30	20	5.75	0		650	LIBOR	2.25	2	6	625

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	2	6.585	417					344
	CON	15	5	5.875	0	5.898	417					344

NEW YORK CITY Mortgage Rates from NY Banking Dept.

BROOKLYN FEDERAL SAVINGS BK	ARM	1/30	5	4.625	0	6.746	417	1YT	2.75	2	6	344
	ARM	1/30	10	5.125	0		500	1YT	3.25	2	6	344
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.
CARVER FEDERAL SAVINGS	CON	30	5	6.5	0		417					575
	CON	15	5	6.125	0		417					575
	ARM	3/1/30	10	6.25	0		417	1YT	2.75	2	6	575
	CON	30	20	6.75	0		500					575
	CON	15	20	6.375	0		500					575
	ARM	3/1/30	20	6.5	0		500	1YT	2.75	2	6	575
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 MORTGAGE	CON	30	5	5.625	0		417					375
	CON	15	5	5.25	0.125		417					375
	ARM	1/30	10	4.625	0		417	LIBOR	2.25	2	6	375
	CON	30	20	5.625	0		650					375
	CON	15	20	5.25	0.125		650					375
	ARM	1/30	20	5.75	0.875		650	LIBOR	2.25	2	6	375
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.
CITIBANK, FSB	CON	30	10	6.375	0.25		417					450
	CON	15	10	6.125	0		417					450
	ARM	1/30	10	7.5	0.125		417	1YT	2.75	2	6	450
	CON	30	20	6.75	0		700					500
	CON	15	20	6.25	0.125		700					500
	ARM	1/30	20	7.5	0.5		700	1YT	2.75	2	6	500
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	5.875	0		417					385
	CON	15	5	5.625	0		417					385
	ARM	1/30	5	5	0.125		417	1YT	2.75	2	6	385
	CON	30	10	7.125	0		650					385
	CON	15	10	7.125	0		650					385
	ARM	1/30	10	7	0		650	1YT	2.75	2	6	385
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.

NEW YORK CITY Mortgage Rates from NY Banking Dept.

CROSS COUNTY FEDERAL SL	CON	30	5	6.5	0	6.51	417					325
	CON	15	5	5.875	0	5.89	417					325
	ARM	1/30	5	5	0	7.42	417	NMCR	1.5	2	11	325
	CON	30	20	6.625	1	6.73	650					325
	CON	15	20	6	1	6.17	650					325
	ARM	1/30	20	5.25	1	7.57	650	NMCR	1.5	2	11	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.
DIME SVGS OF WILLIAMSBURGH	CON	30	5	6.625	0	6.683	417					175
	CON	15	5	6.25	0	6.339	417					175
	ARM	1/30	5	3.5	0	6.43	417	1YT	2.75	2	6	175
	CON	15	20	6.75	0	6.847	650					175
	ARM	1/30	20	4.45	0	7.199	650	1YT	2.75	2	6	175

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.
EMIGRANT MORTGAGE COMPANY	CON	30	3	6.25	0	6.25	417					475
	CON	15	3	5.875	0	5.88	417					475
	ARM	6M/30	5	6.125	0	6.96	417	LIBOR	2.25	1	11	475
	CON	30	20	6.5	0	6.5	1000					475
	CON	15	20	6.375	0	6.38	1000					475
	ARM	6M/30	20	6.125	0	6.96	650	LIBOR	2.25	1	11	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.	
FLUSHING SAVINGS BANK, FSB	CON	30	5	7.75	0	7.75	417					440	
	CON	15	5	7	0	7	417					440	
	CON	30	20	7.75	0	7.75	650					440	
	CON	15	20	7	0	7	650					440	

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.
GREENPOINT BANK	CON	30	5	6	0		417					395
	CON	15	5	5.75	0		417					395
	ARM	1/30	5	5.25	0		417	1YT	2.75	2	6	395
	CON	30	5	6.375	0		650					395
	CON	15	5	6	0		650					395
	ARM	1/30	5	5.25	0		650	1YT	2.75	2	6	395

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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NEW YORK CITY Mortgage Rates from NY Banking Dept.

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	6.59	417					345
	CON	15	5	6.15	0	6.36	417					345
	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.
MARATHON NATIONAL BANK	CON	30	10	6.375	0		417					465
	CON	15	10	6.125	0		417					465
	CON	30	20	7.25	0		500					465
	CON	15	20	7	0		500					465

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.
MASPETH FEDERAL SL	CON	25	25	6.5	0		417					350
	CON	15	25	6	0		417					350
	CON	25	25	6.5	0		1000					350
	CON	15	25	6	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.
NORTHFIELD SAVINGS BANK,FSB	CON	30	10	6.375	0		417					300
	CON	15	10	6	0		417					300
	ARM	1/30	10	5.75	0		417	1YT	2.75	2	6	300
	CON	15	25	6	1		500					300
	ARM	1/30	25	5.75	1		500	1YT	2.75	2	6	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.
	CON	30	5	6.25	0	6.315	417					350
	CON	15	5	5.875	0	5.98	417					350

NEW YORK CITY Mortgage Rates from NY Banking Dept.

VALLEY NATIONAL BANK	ARM	1/30	5	4.625	0	7.206	417	1YT	2.75	2	6	350
	CON	30	20	6.25	0	6.315	750					350
	CON	15	20	5.875	0	5.98	750					350
	ARM	1/30	20	4.625	0	7.206	750	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.
WASHINGTON MUTUAL BANK	CON	30	5	6.5	0		417					0
	CON	15	5	6.125	0		417					0
	ARM	1/30	10	4.375	0.75		417	1YT	2.75	2	6	0
	CON	30	10	6.75	0		650					0
	CON	15	10	6.375	0		650					0
	ARM	1/30	10	5.125	0		417	1YT	2.75	2	6	0

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Definition of terms used in this survey



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