

New York State Banking Department

NY Mortgage Information: LONG ISLAND

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.
ASTORIA FEDERAL SAVINGS	CON	30	5	5.75	2.125	5.975	417					385
	CON	15	5	5.375	2	5.73	417					385
	CON	30	20	6.25	0.25	6.301	650					385
	CON	15	20	6	0	6.044	650					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.
BANK OF SMITHTOWN	CON	30	10	6.125	0		417					600
	CON	15	10	6	0		417					600
	CON	30	20	6.375	0		600					600
	CON	15	20	6.125	0		600					600

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	5	6.625	0.099		417					200
	CON	15	5	6.25	0.23		417					200
	ARM	1/30	10	6.875	0.134		417	LIBOR	2.25	2	6	200
	CON	30	25	6.75	0.22		650					400
	CON	15	25	6.625	0.151		650					400
	ARM	1/30	25	7.25	0.02		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.
	CON	30	5	6.625	0		417					400
	CON	15	5	6.25	0.125		417					400
	ARM	1/30	10	4.625	2		417	LIBOR	2.25	2	6	400

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CHASE MANHATTAN MORTGAGE	CON	30	20	6.625	0		650					400
	CON	15	20	6.25	0.125		650					400
	ARM	1/30	20	5.75	0.875		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.
FIRST NAT OF LONG ISLAND	CON	30	5	6.375	0		417					500
	CON	15	5	5.875	0		417					500
	ARM	1/30	25	4.9	0		417	1YT	2.75	2	6	500
	CON	30	25	6.625	0		500					500
	CON	15	25	6.25	0		500					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.
GREENPOINT MTG/DIV NORTHFORK	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.
STERLING NATIONAL BANK	CON	30	5	6.25	0		417					400
	CON	15	5	6	0		417					400
	ARM	5/1/30	20	6	0		417	LIBOR	2.25	2	5	400
	CON	30	20	6.5	0		650					400
	CON	15	20	6.125	0		650					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.
SUFFOLK COUNTY NATIONAL BANK	CON	30	20	6.375	0	6.45	417					400
	CON	15	20	6	0	6.121	417					400
	ARM	1/30	20	5.125	0	5.19	417	1YT	2.75	2	6	400
	CON	30	20	6.75	0	6.8	650					400
	CON	15	20	6.375	0	6.454	650					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.
	CON	30	5	6.5	0		417					0
	CON	15	5	6.125	0		417					0

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WASHINGTON MUTUAL BANK	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

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 SAVINGS	CON	30	5	6.5	0		417					0
	CON	15	5	6.125	0		417					0
	ARM	1/30	10	5.125	0		417	LIBOR	2.25	2	6	0
	CON	30	20	6.75	0		1000					0
	CON	15	20	6.375	0		1000					0
	ARM	1/30	20	5.125	0		1000	LIBOR	2.25	2	6	0

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