

**today's rates**

- current rates
- Rate Watch
- rate lock
- how to compare
- testimonials
- hot loan options



call **1-866-874-5789** that us:

EMAIL OTHER OPTIONS

Worried about your credit? by our credit monitoring service FREE for 30 days! [CLICK HERE](#)

current rates

Loan Type: **Purchase** Lock Period : **30 days** State: **CA**

Loan Amount: \$  **RECALCULATE**

**Add A Product:** to the table below by selecting from the drop-down list and clicking "Add".

--- Fixed Rate --- **ADD**

**Reduced Rate Option:** For reduced rates available on home loan products that come with a prepayment penalty select from the list below and click "Add".

--- 1-year Commitment --- **ADD**

Rate	Points	APR	Monthly Payment	Orig. fee	Guaranteed Closing Costs	
<b>5-Year ARM</b>						
<b>Show all rates for this product</b>						
5.500%	2.000	\$7,848	6.689%	\$2,228	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.000%	1.000	\$3,924	6.790%	\$2,353	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.750%	0.000	\$0	6.993%	\$2,545	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>5-Year ARM, interest only</b>						
<b>Show all rates for this product</b>						
5.625%	2.000	\$7,848	6.738%	\$1,839	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.125%	1.000	\$3,924	6.840%	\$2,003	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
7.000%	0.000	\$0	7.094%	\$2,289	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>10-Year ARM</b>						
<b>Show all rates for this product</b>						
5.875%	2.000	\$7,848	6.509%	\$2,321	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.250%	1.000	\$3,924	6.659%	\$2,416	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.750%	0.000	\$0	6.893%	\$2,545	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>15-Year Fixed Rate</b>						
<b>Show all rates for this product</b>						
5.750%	2.125	\$8,339	6.117%	\$3,259	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.125%	0.875	\$3,434	6.295%	\$3,338	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.375%	0.125	\$491	6.426%	\$3,391	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>30-Year Fixed Rate</b>						
<b>Collapse expanded view</b>						
5.625%	3.875	\$15,206	6.009%	\$2,259	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
5.750%	3.375	\$13,244	6.088%	\$2,290	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
5.875%	2.875	\$11,282	6.167%	\$2,321	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.000%	2.500	\$9,810	6.257%	\$2,353	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.125%	2.000	\$7,848	6.335%	\$2,384	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.250%	1.625	\$6,377	6.425%	\$2,416	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.375%	1.125	\$4,415	6.503%	\$2,448	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.500%	0.625	\$2,453	6.580%	\$2,480	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.625%	0.250	\$981	6.669%	\$2,513	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.750%	0.000	\$0	6.770%	\$2,545	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
6.875%	-0.375	\$1,472 Credit	6.875%	\$2,578	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
7.000%	-0.750	\$2,943 Credit	7.000%	\$2,611	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
7.125%	-1.125	\$4,415 Credit	7.125%	\$2,644	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
7.250%	-1.375	\$5,396 Credit	7.250%	\$2,677	\$0	<a href="#">View</a> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %

**RETAIL LENDER #2 P.1 of 2**

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**Worried about your credit?**  
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**FREE for 30 days!** [CLICK HERE](#)

**estimated closing costs**

Loan Type: Purchase  
Lock Period: 30 days  
State: CA  
Rates as of 2/2/2006 6:28:00 AM

Want to borrow more at a lower rate?  
Uncover your options today. [GO](#)

**Selected Loan Product**

	<u>Interest Rate</u>	<u>Points %</u>	<u>Guaranteed Fees</u>	<u>APR</u>	<u>Loan Amount</u>
<b>30-Year Fixed Rate</b>	5.875%	2.875	\$12,733	6.167%	\$392,400

**Estimated Closing Costs**

**Lender Fees** **30-Year Fixed Rate**

<u>Points</u> (0.02875 * 392400)	Countrywide Guarantees	\$11,282
<u>Document Preparation</u>	Countrywide Guarantees	\$275
<u>Processing</u>	Countrywide Guarantees	\$420
<u>Underwriting</u>	Countrywide Guarantees	\$225

These fees represent our cost of processing, underwriting, and closing your loan. We **guarantee** that this amount will not increase.

**Total Guaranteed Lender Fees** \$12,202

**Third Party Fees**

<u>Courier/Exp Mail Lender</u>		\$35
<u>Flood Check</u>	Countrywide Guarantees	\$26
<u>Notary</u>		\$95
<u>Recording</u>		\$85
<u>Tax Service</u>	Countrywide Guarantees	\$80
<u>Termite Report</u>		\$90
<u>Credit Report</u>	Countrywide Guarantees	\$35
<u>Appraisal</u>	Countrywide Guarantees	\$390
<u>Abstract/Title</u>		\$150
<u>Title Insurance</u>		Typically paid by seller
<u>Title Insurance Endorsements</u>		\$80
<b>Total Third Party Fees</b>		\$1,066

**Prepaid and Escrow Funds**

3 days interest	Determined after loan application
Homeowner's insurance (est 1 year + 2 months)	Determined after loan application
Mortgage Insurance (est 1 month) if applicable	Determined after loan application
Property Taxes (est 2 months)	Determined after loan application
<b>Total Estimated Prepays:</b>	Determined after loan application

<b>Total guaranteed fees</b>	\$12,733
<b>Other closing costs:</b>	\$535
<b>Total estimated closing costs:</b>	\$13,268

**RETAIL #2 P.2 OF 2**