



Mortgage Rates in the Area

Rates as of September 1, 2010

Prepared by Central Penn Multi-List, Inc.



Telephone:
717 761-8440

Loan Type	Yrs	Int	Min	Pts	Lock	Pmt	Loan Type	Yrs	Int	Min	Pts	Lock	Pmt	Loan Type	Yrs	Int	Min	Pts	Lock	Pmt		
1ST NATIONAL BANK/MARYSVILLE 717-957-1602							AMERICAN FINANCIAL MTG 800-942-3455						AMERICAN HOME BANK 717-218-6630									
Fixed Rate 1st Mtg	30	4.125	5%	0.000	30	\$485	Fixed Rate 1st Mtg	30	4.125	5%	0.000	45	\$485	Fixed Rate 1st Mtg	15	4.000	5%	0.000	60	\$740		
Fixed Rate 1st Mtg	15	3.750	5%	0.000	30	\$727	Fixed Rate 1st Mtg	15	3.750	5%	0.000	45	\$727	Fixed Rate 1st Mtg	30	4.375	5%	0.000	60	\$499		
Fixed Rate 1st Mtg	20	4.125	5%	0.000	30	\$613	FHA/VA 1st Mtg	30	4.250	Other	0.000	45	\$492	Fixed Rate Const	30	5.375	5%	1.000	360	\$560		
Fixed Rate Jumbo	7	6.250	20%	0.000	30	\$1473	Fixed Rate PHFA	30	4.750	Other	0.000	60	\$522	VA 1st Mtg	30	4.375	0%	1.000	60	\$499		
Fixed Rate Const	1	6.250	5%	1.000	30	\$8618	1st time Const	30	4.500	5%	0.000	45	\$507	FHA 1st Mtg	30	4.375	Other	1.000	60	\$499		
5/1 ARM 1st Mtg	30	3.000	5%	0.000	45	\$422																
A PLUS MTG SOLUTIONS 717-796-0665							CENTRIC BANK 717-657-7727						CODY FINANCIAL 717-249-8946									
Fixed Rate 1st Mtg	30	4.125	5%	0.000	45	\$485	Fixed Rate 1st Mtg	30	4.375	5%	0.250	35	\$499	Fixed Rate 1st Mtg	15	3.250	5%	2.125	30	\$703		
Fixed Rate 1st Mtg	20	4.000	5%	0.000	45	\$606	FHA 1st Mtg	30	3.875	Other	2.875	35	\$470	Fixed Rate 1st Mtg	20	3.750	5%	1.250	30	\$593		
Fixed Rate 1st Mtg	15	3.750	5%	0.000	45	\$727	Fixed Rate 1st Mtg	20	4.250	5%	0.000	35	\$619	Fixed Rate 1st Mtg	30	4.250	5%	0.000	30	\$492		
Fixed Rate 1st Mtg	30	3.875	5%	1.125	45	\$470	Fixed Rate 1st Mtg	15	3.875	5%	0.000	35	\$733	Other 1st Mtg	30	4.250	0%	0.000	30	\$492		
Fixed Rate 1st Mtg	30	4.625	0%	0.000	60	\$514	Fixed Rate 1st Mtg	15	3.500	5%	1.500	35	\$715	VA 1st Mtg	30	4.250	0%	0.000	30	\$492		
							Other Const	30	5.750	10%	1.000	360	\$584	FHA 1st Mtg	30	4.250	Other	0.000	30	\$492		
FULTON MTG CO 717-255-7574							JONESTOWN BANK & TRUST 717-274-5421						KAMERON FUNDING 610-796-6995									
Fixed Rate 1st Mtg	30	3.625	5%	3.000	30	\$456	Fixed Rate 1st Mtg	15	3.375	5%	3.000	45	\$709	Fixed Rate 1st Mtg	15	3.125	5%	3.000	30	\$697		
Fixed Rate 1st Mtg	15	3.250	5%	3.000	30	\$703	Fixed Rate 1st Mtg	15	3.875	5%	0.000	45	\$733	Fixed Rate 1st Mtg	15	3.625	5%	0.000	30	\$721		
Fixed Rate Const	30	4.000	5%	2.875	30	\$477	Fixed Rate 1st Mtg	30	3.750	5%	3.000	45	\$463	Fixed Rate 1st Mtg	20	4.125	5%	0.000	30	\$613		
FHA/VA 1st Mtg	30	4.250	Other	0.000	30	\$492	Fixed Rate 1st Mtg	30	4.375	5%	0.000	45	\$499	Fixed Rate 1st Mtg	30	4.250	5%	0.000	30	\$492		
Fixed Rate PHFA	30	4.950	5%	0.000	30	\$534	3/1 ARM 1st Mtg	30	4.125	5%	3.000	45	\$485	Fixed Rate Other	30	4.625	0%	0.000	30	\$514		
							5/1 ARM 1st Mtg	30	5.125	5%	3.000	45	\$544	3 YR ARM 1st Mtg	30	4.500	5%	0.000	30	\$507		
MEMBERS 1ST 717-796-6026							METRO BANK 1-800-975-0619						MID PENN BANK 877-691-6843									
Fixed Rate 1st Mtg	15	3.625	3%	1.375	30	\$721	Fixed Rate 1st Mtg	30	4.250	5%	0.000	40	\$492	Fixed Rate 1st Mtg	30	4.125	5%	0.000	45	\$485		
Fixed Rate 1st Mtg	30	4.250	3%	0.000	30	\$492	Fixed Rate 1st Mtg	30	4.125	5%	1.000	40	\$485	Fixed Rate 1st Mtg	30	3.750	5%	2.000	45	\$463		
Fixed Rate 1st Mtg	30	3.875	3%	2.125	30	\$470	Fixed Rate 1st Mtg	20	4.250	5%	0.000	40	\$619	Fixed Rate 1st Mtg	15	3.500	5%	1.500	45	\$715		
Fixed Rate Const	30	4.375	5%	0.125	30	\$499	Fixed Rate 1st Mtg	15	3.750	5%	0.000	40	\$727	Fixed Rate 1st Mtg	15	3.250	5%	2.500	45	\$703		
Fixed Rate PHFA	30	4.750	3%	0.000	60	\$522	Fixed Rate 1st Mtg	15	3.625	5%	0.500	40	\$721	FHA 1st Mtg	30	4.250	Other	0.500	45	\$492		
							1st time PHFA	30	4.750	3%	0.000	90	\$522	1st time PHFA	30	4.750	3%	0.000	90	\$522		

Loan Type	Yrs	Int	Min	Pts	Lock	Pmt	Loan Type	Yrs	Int	Min	Pts	Lock	Pmt	Loan Type	Yrs	Int	Min	Pts	Lock	Pmt
PA STATE EMP CR UN 800-237-7328							SUN TRUST MORTGAGE 717-731-1001						SUSQUEHANNA BANK 877-581-3743							
Fixed Rate 1st Mtg	30	3.875	5%	3.000	60	\$470	Fixed Rate 1st Mtg	30	4.375	5%	0.000	60	\$499	Fixed Rate Other	30	4.250	0%	0.000	30	\$492
Fixed Rate 1st Mtg	30	4.625	5%	0.000	60	\$514	Fixed Rate 1st Mtg	30	4.250	5%	0.500	60	\$492	Fixed Rate 1st Mtg	30	4.625	5%	0.000	30	\$514
Fixed Rate 1st Mtg	15	3.375	5%	3.000	60	\$709	Fixed Rate 1st Mtg	15	3.750	5%	0.000	60	\$727	FHA 1st Mtg	30	4.250	Other	0.000	30	\$492
1/5 Caps ARM 1st Mtg	30	4.740	20%	0.000		\$521	Fixed Rate 1st Mtg	10	3.750	5%	0.000	60	\$1001	Fixed Rate Const	30	5.000	5%	1.000	180	\$537
1/5 Caps ARM 1st Mtg	15	4.240	20%	0.000		\$752	FHA/VA 1st Mtg	30	4.250	Other	0.000	60	\$492	5/1 ARM Jumbo	30	4.250	25%+	0.875	30	\$492
5/1 ARM 1st Mtg	30	3.750	10%	0.000	60	\$463	10/1 ARM Const	30	3.625	20%	1.875	180	\$456	Fixed Rate Jumbo	15	5.375	25%+	0.000	30	\$810
WELLS FARGO HM MTG 717-972-6330							<p>Monthly payment calculated on \$100,000 loans, including interest and principal; PMI, taxes, insurance and other charges are not included. Lock is number of days from application date the rate is guaranteed. Rates based on conforming loans not exceeding \$417,000. Loans over that amount are designated JUMBO. Call Lender for APR, Annual Percentage Rate</p>													
Fixed Rate 1st Mtg	30	4.375	5%	0.000	60	\$499	<p>ALL RATES AND TERMS ARE SUBJECT TO CHANGE. CALL LENDERS FOR FURTHER INFORMATION. LENDERS, CENTRAL PENN MULTI-LIST, AND THE PATRIOT NEWS ARE NOT RESPONSIBLE FOR ERRORS.</p>													
Fixed Rate 1st Mtg	30	3.750	5%	2.750	60	\$463	<p>COPYRIGHT 2010 CENTRAL PENN MULTI-LIST, INC.</p>													
Fixed Rate 1st Mtg	15	3.250	5%	1.750	60	\$703														
FHA/VA 1st Mtg	30	4.250	Other	0.000	60	\$492														
5/1 ARM 1st Mtg	30	3.000	Other	0.000	60	\$422														
1st time PHFA	30	4.950	0%	0.000	60	\$534														



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