



Mortgage Rates in the Area

Rates as of January 25, 2012

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
AMERICAN FINANCIAL MTG 800-942-3455							A PLUS MTG SOLUTIONS 717-796-0665							CENTRIC BANK 717-657-7727						
Fixed Rate 1st Mtg	30	3.750	5%	0.000	45	\$463	Fixed Rate 1st Mtg	30	3.750	5%	0.000	30	\$463	Fixed Rate 1st Mtg	30	4.000	5%	0.000	30	\$477
Fixed Rate 1st Mtg	15	3.000	5%	0.000	45	\$691	Fixed Rate 1st Mtg	20	3.625	5%	0.000	30	\$586	Other 1st Mtg	30	3.750	0%	0.000	30	\$463
Fixed Rate 1st Mtg	10	2.875	5%	0.000	45	\$960	Fixed Rate 1st Mtg	15	3.000	5%	0.000	30	\$691	5/1 ARM Jumbo	30	3.625	20%	0.000	30	\$456
Fixed Rate PHFA	30	4.375	Other	0.000	60	\$499	Fixed Rate 1st Mtg	10	2.875	5%	0.000	30	\$960	Fixed Rate 1st Mtg	20	3.875	5%	0.000	30	\$599
FHA/VA 1st Mtg	30	3.625	Other	0.000	45	\$456	FHA 1st Mtg	30	3.750	Other	0.000	45	\$463	Fixed Rate 1st Mtg	15	3.250	5%	0.000	30	\$703
Other 1st Mtg	30	4.250	Other	0.000	45	\$492	Fixed Rate 1st Mtg	30	3.750	0%	0.000	45	\$463	Other Const	30	4.750	10%	1.000	360	\$522
CODY FINANCIAL 717-249-8946							FULTON MTG CO 717-255-7574							JONESTOWN BANK & TRUST 717-469-0623						
Fixed Rate 1st Mtg	10	2.750	5%	0.000	30	\$954	Fixed Rate 1st Mtg	30	3.750	5%	1.250	30	\$463	Fixed Rate 1st Mtg	15	2.750	5%	3.000	45	\$679
Fixed Rate 1st Mtg	15	2.750	5%	1.000	30	\$679	Fixed Rate 1st Mtg	15	2.750	5%	2.875	30	\$679	Fixed Rate 1st Mtg	15	3.250	5%	0.000	45	\$703
Fixed Rate 1st Mtg	20	3.250	5%	1.500	30	\$567	Fixed Rate Const	30	3.875	5%	2.500	30	\$470	Fixed Rate 1st Mtg	30	3.500	5%	3.000	45	\$449
Fixed Rate 1st Mtg	30	3.750	5%	0.000	30	\$463	FHA/VA 1st Mtg	30	3.875	Other	0.000	30	\$470	Fixed Rate 1st Mtg	30	3.875	5%	0.000	45	\$470
VA 1st Mtg	30	3.750	0%	0.000	30	\$463	Fixed Rate PHFA	30	5.750	5%	0.000	30	\$584	3/1 ARM 1st Mtg	30	3.750	5%	3.000	45	\$463
3 YR ARM 1st Mtg	30	3.750	Other	0.000	30	\$463							5/1 ARM 1st Mtg	30	4.500	5%	3.000	45	\$507	
KAMERON FUNDING 610-796-6995							MEMBERS 1ST 717-795-6026							METRO BANK 800-975-0619						
Fixed Rate 1st Mtg	15	3.000	5%	0.000	30	\$691	Fixed Rate 1st Mtg	15	3.250	3%	0.000	30	\$703	Fixed Rate 1st Mtg	30	3.875	5%	0.000	40	\$470
Fixed Rate 1st Mtg	15	2.625	5%	2.000	30	\$673	Fixed Rate 1st Mtg	15	3.125	3%	0.250	30	\$697	Fixed Rate 1st Mtg	30	3.625	5%	1.000	40	\$456
Fixed Rate 1st Mtg	20	3.750	5%	0.000	30	\$593	Fixed Rate 1st Mtg	30	3.875	3%	0.000	30	\$470	Fixed Rate 1st Mtg	20	3.750	5%	0.250	40	\$593
Fixed Rate 1st Mtg	30	3.750	5%	0.000	30	\$463	Fixed Rate 1st Mtg	30	3.750	3%	0.750	30	\$463	Fixed Rate 1st Mtg	15	3.125	5%	0.000	40	\$697
Fixed Rate Other	30	4.250	3%	0.000	30	\$492	Fixed Rate Const	30	4.125	5%	0.000	30	\$485	5/1 ARM 1st Mtg	30	2.750	5%	0.000	40	\$408
3 YR ARM 1st Mtg	30	3.500	5%	0.000	30	\$449	Fixed Rate PHFA	30	5.750	3%	0.000	60	\$584	FHA 1st Mtg	30	3.750	Other	0.000	60	\$463
MID PENN BANK 877-691-6843							PA STATE EMP CR UN 800-237-7328							RIVERVIEW BANK 717-827-4046						
Fixed Rate 1st Mtg	10	3.250	5%	0.000	45	\$977	Fixed Rate 1st Mtg	30	3.750	5%	3.000	60	\$463	Fixed Rate 1st Mtg	30	3.875	5%	0.000	30	\$470
Fixed Rate 1st Mtg	15	3.250	5%	0.000	45	\$703	Fixed Rate 1st Mtg	30	4.250	5%	0.000	60	\$492	Fixed Rate 1st Mtg	15	3.125	5%	0.000	30	\$697
Fixed Rate 1st Mtg	20	3.750	5%	0.000	45	\$593	Fixed Rate 1st Mtg	15	3.000	5%	3.000	60	\$691	Fixed Rate 1st Mtg	20	3.875	5%	0.000	30	\$599
Fixed Rate 1st Mtg	30	3.750	5%	0.000	45	\$463	1/5 Caps ARM 1st Mtg	30	3.250	20%	0.000	\$435	5 YR Jumbo	30	4.250	25%+	0.500	30	\$492	
5/1 1st Mtg	30	2.625	5%	0.000	45	\$402	1/5 Caps ARM 1st Mtg	15	2.750	20%	0.000	\$679	Fixed Rate Const	30	4.750	5%	1.000	30	\$522	
FHA 1st Mtg	30	3.750	Other	0.000	50	\$463														

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SUN TRUST MORTGAGE 717-731-1001							SUSQUEHANNA BANK 877-581-3743							WELLS FARGO HM MTG 717-541-9800						
Fixed Rate 1st Mtg	30	3.990	5%	0.000	45	\$477	Fixed Rate Other	30	3.750	0%	0.125	30	\$463	Fixed Rate 1st Mtg	30	4.125	5%	0.000	60	\$485
Fixed Rate 1st Mtg	20	3.875	3%	0.000	45	\$599	Fixed Rate 1st Mtg	30	4.000	5%	0.875	30	\$477	Fixed Rate 1st Mtg	15	3.375	5%	0.000	60	\$709
Fixed Rate 1st Mtg	15	3.250	5%	0.000	45	\$703	FHA 1st Mtg	30	3.750	Other	0.375	30	\$463	FHA 1st Mtg	30	3.875	Other	0.000	60	\$470
Fixed Rate 1st Mtg	10	3.250	5%	0.000	45	\$977	Fixed Rate Const	30	4.000	10%	0.875	180	\$477	FHA 5/1	30	2.750	Other	0.000	60	\$408
FHA/VA 1st Mtg	30	3.750	Other	0.000	60	\$463	5/1 ARM Jumbo	30	2.750	25%+	0.000	30	\$408	Other 1st Mtg	30	3.875	0%	0.000	60	\$470
Fixed Rate Const	30	4.250	20%	0.000	180	\$492	Fixed Rate Jumbo	15	4.125	25%+	0.875	30	\$746	VA 1st Mtg	30	3.875	0%	0.000	60	\$470

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

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