



Mortgage Rates in the Area

Rates as of February 3, 2010

Prepared by Central Penn Multi-List, Inc.



Telephone:
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| 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 APPLETREE MORTGAGE 717-762-4983 | | | | | | | A LENDING HAND MTG 888-332-5975 | | | | | | | AMERICAN FINANCIAL MTG 800-942-3455 | | | | | | |
| Fixed Rate 1st Mtg | 10 | 4.375 | 20% | 1.000 | 30 | \$1030 | Fixed Rate Refinance | 20 | 4.750 | 0% | 0.000 | 45 | \$646 | Fixed Rate 1st Mtg | 30 | 4.750 | 5% | 0.000 | 45 | \$522 |
| Fixed Rate 1st Mtg | 15 | 4.375 | 20% | 1.000 | 30 | \$759 | Fixed Rate Refinance | 30 | 4.875 | 0% | 0.000 | 45 | \$529 | Fixed Rate 1st Mtg | 15 | 4.250 | 5% | 0.000 | 45 | \$752 |
| Fixed Rate 1st Mtg | 20 | 4.875 | 20% | 1.000 | 30 | \$653 | Fixed Rate Buyer | 30 | 5.125 | 0% | 0.000 | 45 | \$544 | FHA/VA 1st Mtg | 30 | 4.750 | Other | 0.000 | 45 | \$522 |
| Fixed Rate 1st Mtg | 25 | 4.875 | 20% | 1.000 | 30 | \$577 | Fixed Rate Refinance | 15 | 4.250 | 0% | 0.000 | 45 | \$752 | Fixed Rate PHFA | 30 | 5.250 | Other | 0.000 | 60 | \$552 |
| Fixed Rate 1st Mtg | 30 | 4.875 | 20% | 1.000 | 30 | \$529 | Fixed Rate Refinance | 10 | 4.250 | 0% | 0.000 | 45 | \$1024 | 1st time Const | 30 | 4.500 | 5% | 0.000 | 45 | \$507 |
| 100% FIN 1st Mtg | 30 | 5.250 | 0% | 0.000 | 30 | \$552 | Fixed Rate Buyer | 20 | 4.875 | 5% | 0.000 | 45 | \$653 | 5/1 ARM 1st Mtg | 30 | 3.750 | 5% | 0.000 | 45 | \$463 |
| AMERICAN HOME BANK 717-218-6630 | | | | | | | A PLUS MTG SOLUTIONS 717-796-0665 | | | | | | | CANDOR MORTGAGE 717-791-0205 | | | | | | |
| Fixed Rate 1st Mtg | 15 | 4.375 | 5% | 0.000 | 60 | \$759 | Fixed Rate 1st Mtg | 30 | 4.875 | 5% | 0.000 | 45 | \$529 | Fixed Rate 1st Mtg | 10 | 3.875 | 3% | 0.250 | 20 | \$1007 |
| Fixed Rate 1st Mtg | 30 | 4.875 | 5% | 1.000 | 60 | \$529 | Fixed Rate 1st Mtg | 30 | 4.500 | 5% | 2.000 | 45 | \$507 | Fixed Rate 1st Mtg | 15 | 4.125 | 3% | 0.250 | 30 | \$746 |
| Fixed Rate Const | 30 | 5.625 | 5% | 1.000 | 360 | \$576 | Fixed Rate 1st Mtg | 20 | 4.750 | 5% | 0.000 | 45 | \$646 | Fixed Rate 1st Mtg | 20 | 4.375 | 3% | 0.400 | 20 | \$626 |
| VA 1st Mtg | 30 | 4.750 | 0% | 1.000 | 60 | \$522 | Fixed Rate 1st Mtg | 15 | 4.250 | 5% | 0.000 | 45 | \$752 | Fixed Rate 1st Mtg | 30 | 4.625 | 3% | 0.350 | 20 | \$514 |
| FHA 1st Mtg | 30 | 4.750 | Other | 1.000 | 60 | \$522 | 5/1 ARM 1st Mtg | 15 | 3.875 | 5% | 0.000 | 45 | \$733 | 5/1 ARM 1st Mtg | 30 | 2.990 | 3% | 1.400 | 30 | \$421 |
| CENTRIC BANK 717-909-8306 | | | | | | | CODY FINANCIAL 717-249-8946 | | | | | | | FULTON MTG CO 717-255-7574 | | | | | | |
| Fixed Rate 1st Mtg | 30 | 5.000 | 5% | 0.000 | 30 | \$537 | Fixed Rate 1st Mtg | 15 | 3.750 | 5% | 3.000 | 30 | \$727 | Fixed Rate 1st Mtg | 30 | 4.500 | 5% | 3.000 | 30 | \$507 |
| Fixed Rate 1st Mtg | 30 | 4.750 | 5% | 1.125 | 30 | \$522 | Fixed Rate 1st Mtg | 20 | 4.500 | 5% | 2.500 | 30 | \$633 | Fixed Rate 1st Mtg | 15 | 3.875 | 5% | 3.000 | 30 | \$733 |
| Fixed Rate 1st Mtg | 20 | 4.875 | 5% | 0.000 | 30 | \$653 | Fixed Rate 1st Mtg | 30 | 4.990 | 5% | 0.000 | 30 | \$536 | Fixed Rate Const | 30 | 4.750 | 5% | 3.250 | 30 | \$522 |
| Fixed Rate 1st Mtg | 15 | 4.375 | 5% | 0.000 | 30 | \$759 | Other 1st Mtg | 30 | 5.125 | 0% | 0.000 | 30 | \$544 | FHA/VA 1st Mtg | 30 | 5.000 | Other | 0.000 | 30 | \$537 |
| Other Const | | 5.000 | 5% | 1.000 | | N/A | VA 1st Mtg | 30 | 4.875 | 0% | 0.000 | 30 | \$529 | Fixed Rate PHFA | 30 | 5.250 | 5% | 0.000 | 30 | \$552 |
| JONESTOWN BANK & TRUST 717-273-0405 | | | | | | | KAMERON FUNDING 610-796-6995 | | | | | | | MAIN LINE NATIONAL MORTGAGE 610-296-3600 | | | | | | |
| Fixed Rate 1st Mtg | 15 | 4.000 | 5% | 3.000 | 45 | \$740 | Fixed Rate 1st Mtg | 15 | 3.750 | 5% | 3.000 | 30 | \$727 | Fixed Rate 1st Mtg | 30 | 4.750 | 5% | 0.000 | 30 | \$522 |
| Fixed Rate 1st Mtg | 15 | 4.500 | 5% | 0.000 | 45 | \$765 | Fixed Rate 1st Mtg | 15 | 4.250 | 5% | 0.000 | 30 | \$752 | Fixed Rate 1st Mtg | 30 | 4.500 | 5% | 1.000 | 30 | \$507 |
| Fixed Rate 1st Mtg | 30 | 4.750 | 5% | 2.500 | 45 | \$522 | Fixed Rate 1st Mtg | 20 | 4.875 | 5% | 0.000 | 30 | \$653 | Fixed Rate 1st Mtg | 20 | 4.500 | 5% | 0.000 | 30 | \$633 |
| Fixed Rate 1st Mtg | 30 | 5.125 | 5% | 0.000 | 45 | \$544 | Fixed Rate 1st Mtg | 30 | 4.875 | 5% | 0.000 | 30 | \$529 | Fixed Rate 1st Mtg | 15 | 4.250 | 5% | 0.000 | 30 | \$752 |
| ARM 3/1 1st Mtg | 30 | 4.750 | 5% | 3.000 | 45 | \$522 | Fixed Rate Other | 30 | 5.125 | 0% | 0.000 | 30 | \$544 | Fixed Rate 1st Mtg | 10 | 4.125 | 5% | 0.000 | 30 | \$1018 |
| ARM 5/1 1st Mtg | 30 | 5.375 | 5% | 3.000 | 45 | \$560 | 3 YR ARM 1st Mtg | 30 | 4.500 | 5% | 0.000 | 30 | \$507 | Fixed Rate Jumbo | 30 | 5.625 | 10% | 0.000 | 30 | \$576 |

| Loan Type | Yrs | Int | Min | Pts | Lock | Pmt | Loan Type | Yrs | Int | Min | Pts | Lock | Pmt | Loan Type | Yrs | Int | Min | Pts | Lock | Pmt |
|--|-----|-------|-------|-------|------|-------|--|-----|-------|-------|-------|------|--------|---|-----|-------|-------|-------|------|--------|
| MEMBERS 1ST 717-795-6026 | | | | | | | METLIFE HOME LOANS 717-763-1033 | | | | | | | METRO BANK 1-800-975-0619 | | | | | | |
| Fixed Rate 1st Mtg | 15 | 4.625 | 3% | 0.250 | 30 | \$771 | FHA/VA 1st Mtg | 30 | 5.000 | Other | 0.000 | 30 | \$537 | Fixed Rate 1st Mtg | 30 | 5.000 | 5% | 0.000 | 40 | \$537 |
| Fixed Rate 1st Mtg | 15 | 4.000 | 3% | 3.000 | 30 | \$740 | Fixed Rate 1st Mtg | 30 | 5.000 | 5% | 0.000 | 30 | \$537 | Fixed Rate 1st Mtg | 30 | 4.750 | 5% | 1.250 | 40 | \$522 |
| Fixed Rate 1st Mtg | 30 | 5.125 | 3% | 0.375 | 30 | \$544 | Fixed Rate 1st Mtg | 30 | 4.625 | 5% | 2.000 | 30 | \$514 | Fixed Rate 1st Mtg | 20 | 4.750 | 5% | 0.000 | 40 | \$646 |
| Fixed Rate 1st Mtg | 30 | 4.625 | 3% | 3.250 | 30 | \$514 | Fixed Rate 1st Mtg | 15 | 4.375 | 5% | 0.000 | 30 | \$759 | Fixed Rate 1st Mtg | 15 | 4.375 | 5% | 0.000 | 40 | \$759 |
| Fixed Rate Const | 30 | 5.250 | 5% | 0.500 | 30 | \$552 | 5/1 ARM 1st Mtg | 30 | 3.875 | 5% | 0.000 | 30 | \$470 | Fixed Rate 1st Mtg | 15 | 3.875 | 5% | 2.500 | 40 | \$733 |
| Fixed Rate PHFA | 30 | 5.250 | 3% | 0.000 | 60 | \$552 | 10/1 ARM Jumbo | 30 | 5.500 | 10% | 0.000 | 30 | \$568 | 1st time PHFA | 30 | 5.250 | Other | 0.000 | 40 | \$552 |
| MID PENN BANK 877-691-6843 | | | | | | | PA STATE EMP CR UN 800-237-7328 | | | | | | | PNC MORTGAGE 717-458-5785 | | | | | | |
| Fixed Rate 1st Mtg | 30 | 5.000 | 5% | 0.000 | 45 | \$537 | Fixed Rate 1st Mtg | 30 | 4.875 | 5% | 3.000 | 60 | \$529 | 5/1 ARM Refinance | 30 | 4.125 | 5% | 0.000 | 60 | \$485 |
| Fixed Rate 1st Mtg | 30 | 4.875 | 5% | 0.375 | 45 | \$529 | Fixed Rate 1st Mtg | 30 | 5.625 | 5% | 0.000 | 60 | \$576 | Fixed Rate Refinance | 10 | 4.375 | 5% | 0.000 | 60 | \$1030 |
| Fixed Rate 1st Mtg | 15 | 4.500 | 5% | 0.000 | 45 | \$765 | Fixed Rate 1st Mtg | 15 | 4.125 | 5% | 3.000 | 60 | \$746 | Fixed Rate Refinance | 15 | 4.500 | 5% | 0.500 | 60 | \$765 |
| Fixed Rate 1st Mtg | 15 | 4.375 | 5% | 0.375 | 45 | \$759 | 1/5 Caps ARM 1st Mtg | 30 | 4.740 | 20% | 0.000 | | \$521 | Fixed Rate Refinance | 30 | 5.000 | 5% | 1.000 | 60 | \$537 |
| FHA 1st Mtg | 15 | 4.500 | Other | 0.250 | 50 | \$765 | 1/5 Caps ARM 1st Mtg | 15 | 4.240 | 20% | 0.000 | | \$752 | FHA/VA 1st Mtg | 30 | 5.250 | FHA | 0.000 | 60 | \$552 |
| FHA 1st Mtg | 30 | 5.250 | Other | 0.000 | 50 | \$552 | 5/1 ARM 1st Mtg | 30 | 5.000 | 10% | 0.000 | 60 | \$537 | Fixed Rate Jumbo | 30 | 5.500 | 25%+ | 1.000 | 60 | \$568 |
| PROVINCE BANK MARIETTA, PA 717-489-1770 | | | | | | | SUN TRUST MORTGAGE 717-731-1001 | | | | | | | SUSQUEHANNA BANK 717-271-6690 | | | | | | |
| 1st time Const | 30 | 4.500 | 3% | 0.000 | 240 | \$507 | Fixed Rate 1st Mtg | 30 | 4.990 | 5% | 0.000 | 30 | \$536 | Fixed Rate Other | 30 | 5.125 | 0% | 0.000 | 30 | \$544 |
| Fixed Rate Refinance | 15 | 4.000 | 5% | 3.000 | 45 | \$740 | Fixed Rate 1st Mtg | 30 | 4.875 | 5% | 0.375 | 30 | \$529 | Fixed Rate 1st Mtg | 30 | 5.250 | 5% | 0.000 | 30 | \$552 |
| Fixed Rate Refinance | 20 | 4.500 | 5% | 2.000 | 45 | \$633 | Fixed Rate 1st Mtg | 15 | 4.375 | 5% | 0.000 | 30 | \$759 | FHA 1st Mtg | 30 | 4.875 | Other | 1.000 | 30 | \$529 |
| Fixed Rate Refinance | 30 | 4.625 | 5% | 2.625 | 45 | \$514 | Fixed Rate 1st Mtg | 10 | 3.990 | 5% | 1.500 | 30 | \$1012 | Fixed Rate 1st Mtg | 30 | 4.750 | 5% | 2.000 | 30 | \$522 |
| FHA 1st Mtg | 30 | 4.750 | FHA | 1.750 | 45 | \$522 | FHA/VA 1st Mtg | 30 | 4.875 | Other | 0.000 | 60 | \$529 | 5/1 ARM Jumbo | 30 | 4.875 | 25%+ | 0.000 | 30 | \$529 |
| WELLS FARGO HM MTG 717-972-6330 | | | | | | | 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 | | | | | | | 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. COPYRIGHT 2010 CENTRAL PENN MULTI-LIST, INC. | | | | | | |
| Fixed Rate 1st Mtg | 30 | 5.125 | 5% | 0.000 | 60 | \$544 | | | | | | | | | | | | | | |
| Fixed Rate 1st Mtg | 30 | 4.625 | 5% | 3.000 | 60 | \$514 | | | | | | | | | | | | | | |
| Fixed Rate 1st Mtg | 15 | 3.875 | 5% | 3.000 | 60 | \$733 | | | | | | | | | | | | | | |
| FHA/VA 1st Mtg | 30 | 5.000 | Other | 0.500 | 60 | \$537 | | | | | | | | | | | | | | |
| 5/1 ARM 1st Mtg | 30 | 3.125 | Other | 3.000 | 60 | \$428 | | | | | | | | | | | | | | |
| Other 1st Mtg | 30 | 5.250 | 0% | 0.000 | 60 | \$552 | | | | | | | | | | | | | | |



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