

MORTGAGE RATE GUIDE

LENDER	PHONE	15-YEAR FIXED		30-YEAR FIXED		30-YEAR JUMBO		LOCK-IN
		RATE	POINTS	RATE	POINTS	RATE	POINTS	PERIOD
ActionTeam Mortgage	(772) 257-0052	5.30%	0.00	5.80%	0.00	NQ	NQ	30
All American Mortgage Lenders	(800) 354-0271	NQ	NQ	NQ	NQ	NQ	NQ	30
All Florida Financial	(772) 778-2200	NQ	NQ	NQ	NQ	NQ	NQ	30
American Discount Mortgage Co.	(772) 567-7400	NQ	NQ	NQ	NQ	NQ	NQ	30
Manning Financial Group	(772) 589-0097	NQ	NQ	NQ	NQ	NQ	NQ	30
SeaSide Home Mortgage, Inc.	(772) 589-1598	5.38%	0.00	5.88%	0.00	6.88%	0.00	30
Webb Mortgage Direct	(772) 234-0909	5.38%	0.00	5.88%	0.00	6.75%	0.00	30

Rates provided by **Newspaper Chart Services** of West Chester, PA. Conforming rates are based on a \$200,000 purchase of a single-family, owner-occupied home with a 20% down payment and a 30, 45 or 60 day lock-in-period. Jumbo rates are based on a \$420,000 purchase of a single-family, owner-occupied home with a 20% down payment and a 30, 45 or 60 day lock-in-period. Rates are inclusive of **all** fees. Additional factors influencing mortgages include closing costs and application fees and should be checked. Please contact the lender for additional fees and programs. Rates are valid as of January 2, 2008 and are subject to change without notice. NQ = Quote not provided. N/A = Not Applicable. Consumers with questions or complaints about a listed lender may call the Department of Banking and Finance's free regulatory **HOTLINE** at 1-800-848-3792. For more rates and information, please visit www.shoprates.com/treasurecoast.aspx