



Best Price Guarantee!  
Call 303-534-5494

In partnership with Mortgages At Wholesale

**30 YEAR FIXED RATE (Fannie Mae/Freddie Mac)**

Last Updated: 1/5/2005 - 3:47 P.M.

Today's Rate Comparison >> **5.875%** Use the figure below  
 Today's Loan Amount >> **\$ 250,000** Calculate your Payment  
 Principal & Interest (P&I) Pymt >> **\$1,478.84** P&I Pymt. per \$1,000 borrowed >> **\$ 5.92**

Company Name	Interest Rate	APR (%)	Points / Origination (%)	Points / Origination (\$)	Total of All Other Lender Related Fees	True Lender Costs (Points + Lender Fees)	Savings with The Realty Corporation	Comments/Source
The Realty Corporation	5.875%	5.932%	1.000%	\$ 2,500	\$ 895	\$ 3,395		
Chase Manhattan	5.875%	5.913%	1.750%	\$ 4,375	\$ 769	\$ 5,144	\$ 1,749	www.chase.com
Citibank	5.875%	6.196%	1.500%	\$ 3,750	\$ 990	\$ 4,740	\$ 1,345	www.citimortgage.com
Countrywide	5.875%	6.115%	2.250%	\$ 5,625	\$ 896	\$ 6,521	\$ 3,126	www.countrywide.com
Ditech	5.875%	5.995%	2.000%	\$ 5,000	\$ 1,025	\$ 6,025	\$ 2,630	www.ditech.com
Washington Mutual	5.875%	6.056%	1.375%	\$ 3,438	\$ 950	\$ 4,388	\$ 993	www.wamuhomeloans.com
Wells Fargo	5.875%	5.921%	1.500%	\$ 3,750	\$ 850	\$ 4,600	\$ 1,205	www.wellsfargo.com

**5 YEAR ARM (Fannie Mae/Freddie Mac)**

Today's Rate Comparison >> **5.375%** Use the figure below  
 Today's Loan Amount >> **\$ 250,000** Calculate your Payment  
 Principal & Interest (P&I) Pymt >> **\$1,399.93** P&I Pymt. per \$1,000 borrowed >> **\$ 5.60**

Company Name	Interest Rate	APR (%)	Points / Origination (%)	Points / Origination (\$)	Total of All Other Lender Related Fees	True Lender Costs (Points + Lender Fees)	Savings with The Realty Corporation	Comments/Source
The Realty Corporation	5.375%	6.094%	1.000%	\$ 2,500	\$ 895	\$ 3,395		
Chase Manhattan	5.375%	6.501%	1.250%	\$ 3,125	\$ 769	\$ 3,894	\$ 499	www.chase.com
Citibank	5.375%	6.680%	0.875%	\$ 2,188	\$ 990	\$ 3,178	\$ (218)	www.citimortgage.com
Countrywide	5.375%	6.636%	1.875%	\$ 4,688	\$ 896	\$ 5,584	\$ 2,189	www.countrywide.com
Ditech	5.375%	6.640%	1.750%	\$ 4,375	\$ 1,025	\$ 5,400	\$ 2,005	www.ditech.com
Washington Mutual	5.375%	6.019%	1.500%	\$ 3,750	\$ 950	\$ 4,700	\$ 1,305	www.wamuhomeloans.com
Wells Fargo	5.375%	6.453%	1.750%	\$ 4,375	\$ 850	\$ 5,225	\$ 1,830	www.wellsfargo.com

Company rates & information are deemed to be reliable but not guaranteed. Rates displayed are from the company's Web site as indicated under comments.

**Assumptions:**

Conforming Loan Amount <= \$417,000 with 20% down payment or 80% Loan-to-Value. Higher loan amounts and little or no down payment programs are available. Please call for details. Colorado Purchase, Single Family, Primary Residence. 30 or 45 Day Lock Period. Assumes the borrower meets all credit/income/asset requirements and will use an escrow account for taxes & insurance. For each loan type compared, we set a daily comparison rate by finding the rate closest to 1 point. We then reviewed the same rate for every lender. Other fees involved with the mortgage include title fees, appraisal fee, and pre-paid items dealing with loan interest, property taxes and insurance. These fees are considered third party fees and will not vary from lender to lender.

**Best Price Guarantee:**

Applicant to provide complete system-generated Good Faith Estimate & Truth-in-Lending disclosures, indicating the lender's name, with a date listed as the same day as the rate quoted by Mortgages At Wholesale. In the event the Good Faith Estimate indicates a lower interest rate and/or lender related closing costs, for the same loan program we offer, is available to the general public, and we are able to verify the accuracy of the rate and fees quoted then we will either beat that lender's total loan costs or pay the borrower \$500 upon closing with that lender after you provide Mortgages At Wholesale with a copy of the executed Mortgage Note and final signed HUD-1 Settlement Statement. Documentation is required on the day the rate is locked in and again upon closing showing the lower rate. Applicants must complete a credit application so that Mortgages At Wholesale can assess credit worthiness in order to determine which loan program, interest rate and fees the applicants are most qualified for.