

LOAN CENTRAL

Market Update
January 18, 2007

Average Rates as of January 18th:

(Owner-occupied transactions)	Rate	Points
<i>Conforming 30 Year Fixed</i>	6.125%	0
<i>Conforming 15 Year Fixed</i>	5.875%	0
<i>Jumbo 30 Year Fixed</i>	6.250%	0
<i>Jumbo 15 Year Fixed</i>	6.125%	0
<i>5/1 ARM Conforming</i>	5.875%	0
<i>5/1 ARM Jumbo</i>	6.250%	0
<i>Monthly ARM</i>	1.250%	0

Note: Rates based on purchase transactions, vary by lender, loan size, loan-to-value ratio, loan type, loan purpose, buyer's method of income/asset documentation, credit history, length of lock term and other factors. The rates above should therefore be considered as estimates and are subject to change without notice.



Wendy Charles
425-468-9321



Wendy Mariani
425-468-9333

"Daily Rate Lock Advisory" at www.LoanCentral.com

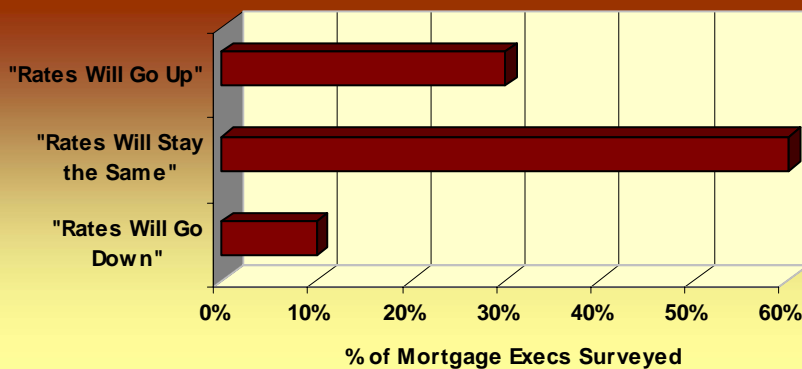
Visit LoanCentral.com and check out this fantastic new tool we have to offer! Our "Daily Rate Lock Advisory" offers a simple explanation of the day's economic news affecting the Stock & Bond Market, which in turn influences the direction of mortgage interest rates. The Advisory contains a helpful "meter" which offers an opinion on locking or floating rates depending on the number of days until closing.

Here's an excerpt from today's advisory:

"Thursday's bond market has opened flat again after today's major report failed to show any surprises. The stock markets are showing losses with the Dow down 5 points and Nasdaq down 21 points. The bond market is currently down 1/32 from yesterday's close, but we will likely see an increase in rates of approximately .125 of a discount point as a result of weakness in bonds late yesterday . . .

Access our "Daily Rate Lock Advisory" at www.LoanCentral.com. Check it daily to keep a pulse on the market!

Weekly Rate Change Index



3 Month Trend for the National Average Rate for 30 Year Fixed Loans Priced With 1 Discount Point

Wendy Charles

425-468-9321

WendyC@LoanCentral.com

www.LoanCentral.com

LOAN CENTRAL
MORTGAGE SOLUTIONS SIMPLIFIED

Wendy Mariani

425-468-9333

WendyM@LoanCentral.com

www.LoanCentral.com

