



Seniors plan activities with holiday flavor















Il's not justCash Management checking. li's checking that manages to make you real cash.


Higher interest on higher balances. Unlimited check-writing.



## MORTGAGE RATE DIRECTORY

| institution | LOAN TYPE | $\begin{aligned} & \text { DOWN } \\ & \text { PAYMENT } \end{aligned}$ | TERM | RATE | POINTS | APR |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Fixed Fixed $\substack{\text { Afed } \\ \text { fired } \\ \text { fixed } \\ \text { Arm }}$ Arm |  | $\begin{gathered} 30 \\ 15 \\ 1 \text { Year } \\ 30 \mathrm{eqar} \\ \text { SY ear } \\ 3 / 1 / \mathrm{Arm} \end{gathered}$ | $\begin{aligned} & 7.500 \\ & 7.125 \\ & 5.750 \\ & 7.7500 \\ & 7.507 \\ & 6.875 \\ & \hline \end{aligned}$ |  |  |
|  |  | 5\% $50 \%$ $50 \%$ $10 \%$ $10 \%$ $10 \%$ |  | $\begin{aligned} & 7.625 \\ & \hline, 735 \\ & 7.375 \\ & 7.750 \\ & 8.250 \\ & 8.000 \\ & \hline \end{aligned}$ | $\begin{aligned} & 0.000 \% \\ & 0.000 \% \\ & 0.0 .00 \% \\ & 0.0 .00 \\ & 0.000 \% \end{aligned}$ | $\begin{aligned} & 7.2655 \\ & 7.375 \\ & N / A \\ & 8.250 \\ & 8.000 \end{aligned}$ |
|  |  | $\begin{aligned} & 5 \% \\ & 5 \% \\ & 5 \% \\ & 5 \% \\ & 5 \% \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & \begin{array}{l} 15 \\ 15 \\ 50 \end{array} \end{aligned}$ | 7.875 <br> 1.735 <br> 7.375 <br> 7.875 | $\begin{aligned} & 0.00 \% \\ & 0.00 \% \\ & 0.00 \% \\ & 0.00 \% \\ & 0.00 \% \end{aligned}$ | 7.875 <br> 7.375 <br> 7.375 <br> 8.095 <br> 8.107 |

## HOMT Mfinl|wivi <br> THE BUGLE NEWSPAPERS







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