

PRICES > TIPS

TOP SELLERS

and County's Top 3

Best-priced property transfers listed

- 3646 Northshore Road, Columbia
- Sylvia Lawrence to James and Arden
- 2822 Wheat St., Columbia 29205,
- Collier Jr. to Andrew C. Datzell
- 6 Copperfield Court, Columbia 29209,
- A. and Lexa C. Johnson to Cameron M. Fine Q. Robinson

ton County's Top 3

Best-priced property transfers listed

- 838 Shore View Drive, Columbia
- Heather W. and Ashley L.D. Martin to Tracy L. Ervin
- 267 Barnacle Road, Lexington 29072,
- ward and Jannifer B. Crumpton to Steve a W. Baleno
- 3 Due West Drive, Lexington 29072,
- more and Susan T. Smith to Wells F. Adrienne Althen

RAGE RATES

30-YEAR

5.03%

was 5.15 last week and the same time last year.

RAGE RATES

15-YEAR

4.64%

was 4.72 last week and the same time last year.

ERS

pushed them to buy now," said. "If they had waited, what would happen?"

BEST CLIMATE

ll of the bad news sur-
ome building and home
is some good news: It's
me for first-time buyers.
ve got halfway decent
intend to pay the money
ave a little bit of a down
you're good to go," said
Ann Ashburn, a broker
and Jelfcoat's Forest
ce. "Our frustration is
n't know about it. Peo-
nd assume they can't get
y assume you just can't
se now."

and an address can get an \$8,000 tax credit before they buy. They can use it as a down payment

"That's the one biggest incentive for brand new homeowners," she said.

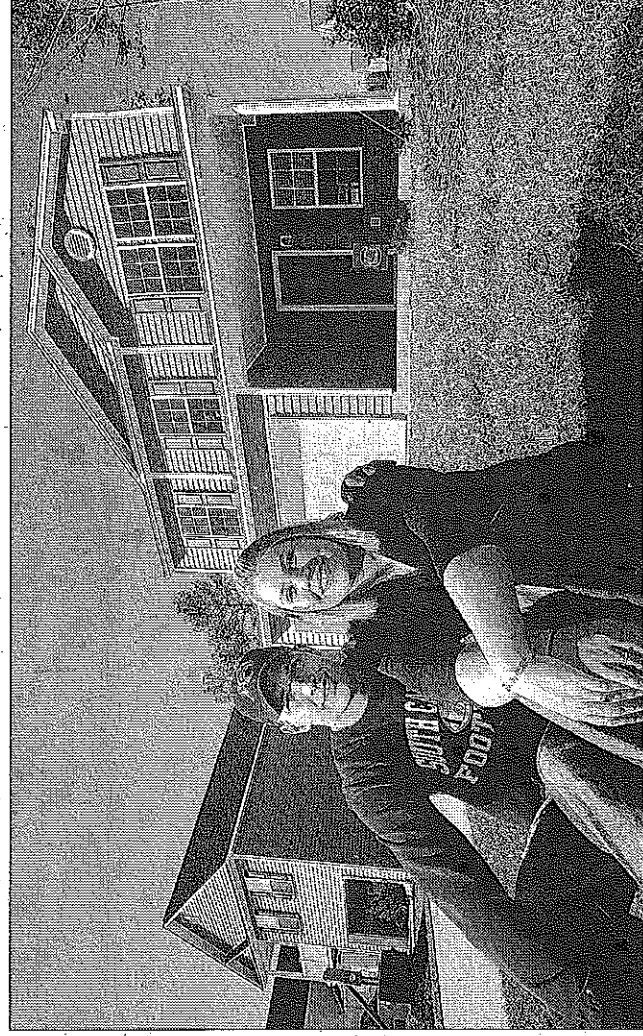
Credit scores needed for loan approval have gone up, making it a little tougher to get a loan, she said.

She suggested a potential buyer's first stop should be checking credit.

"All homeowners need pre-approval. There's no sense looking for a house without knowing where your credit stands," she said. "They can do that on their own so they know where they stand."

Michael Beckham and Jenelle Ruff enjoy their new home in Ballentine.

KIM KIM FOSTER-
TOBIN/AKFOSTER@THESTATE.COM



The State MORTGAGE GUIDE

www.mtginfo.com/southcarolina

Mortgage Product Advertisement
Information provided by
INFO@RAK National Data Services
Rates as of 3/11/09

Product	Rate	Pts	APR	Lock
Mortgage	888-921-0030			
15-yr Fixed	4.750	1.000	4.910	30
30-yr Fixed	4.500	1.000	4.777	30
FHA 30-yr Fxd	5.125*	1.000		30
VA/USDA 30yr Fixed	5.000*	1.000		30

*Rates above are for purchases
FHA, VA, SC State & US Rural Housing
Local Company, Multi-State Lending
Apply Online: www.PalmettoSouth.com
830 Graceem Rd. (off Greystone Blvd. - Zoo Exit.), Columbia, SC

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888-921-0030 www.capmortcorp.com
Forest Rd., Ste. 204, Raleigh, NC

Product	Rate	Pts	APR	Lock
Palmetto South Mortgage	803-791-9790			
15-yr Fixed	4.500*	1.000	4.798	30
30-yr Fixed	4.875*	1.000	5.049	30
FHA 30-yr Fxd	5.125*	1.000	5.301	30
VA/USDA 30yr Fixed	5.000*	1.000	5.175	30

*Rates above are for purchases
FHA, VA, SC State & US Rural Housing
Local Company, Multi-State Lending
Apply Online: www.PalmettoSouth.com
830 Graceem Rd. (off Greystone Blvd. - Zoo Exit.), Columbia, SC

Product	Rate	Pts	APR	Lock
SC State Credit Union	800-868-8740			
30-yr Fixed	4.875	1.000	5.049	30
20-yr Fixed	4.875	1.000	5.112	30
15-yr Fixed	4.625	1.000	4.924	30
10-yr Fixed	4.750	1.000	5.179	30

Call Romona, Lisa or Debbie for questions or to schedule an appointment
Toll Free - 800-868-8740
www.sccu.com/mortgages
800 Huger St., Columbia, SC

Product	Rate	Pts	APR	Lock
Southland Mortgage Banc, LLC	803-753-7266			
30-yr Fixed	4.875	1.000	5.123	30
15-yr Fixed	4.500	1.000	4.673	30
100% LTV 30-yr Fxd	5.000	1.000	5.253	30

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Product	Rate	Pts	APR	Lock
AXXA Discount Mtge., Inc.	877-535-5797			
30-yr Fixed	4.750	1.500	4.840	30
30-yr Fixed	5.125	0.000	5.310	30
30-yr Fixed	4.875	0.750	5.027	30
5/1 ARM Jumbo	4.500	1.000	4.780	30
15-yr Fixed	4.375	1.000	4.490	30
15-yr Fixed	4.250	1.500	4.370	30

Formerly Northstar Mortgage, We give you credit for your good credit.
1005 Alamo St., North Charleston, SC

Product	Rate	Pts	APR	Lock
THIS WEEK'S FEATURED LENDER				
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