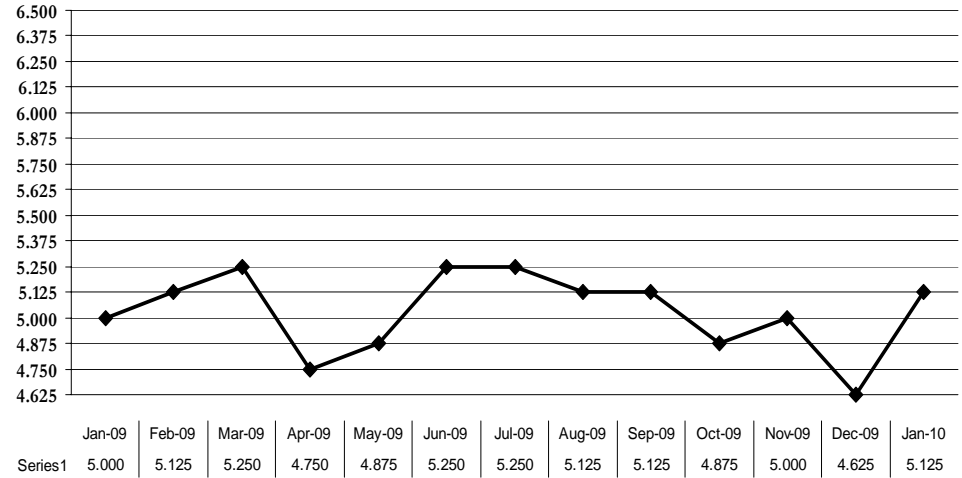


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The Last 13 Months

Conforming Rates shown as of 1st business day of the month



Historical Interest Rates

* Rates shown as of 1st business day of the last month of the quarter



This document is not intended as an offer to extend credit nor a commitment to lend. The loan interest rates, fees and terms presented here are for illustrating purposes only and may not be currently available. The document was prepared to assist real estate professionals in illustrating some of the financial options available.