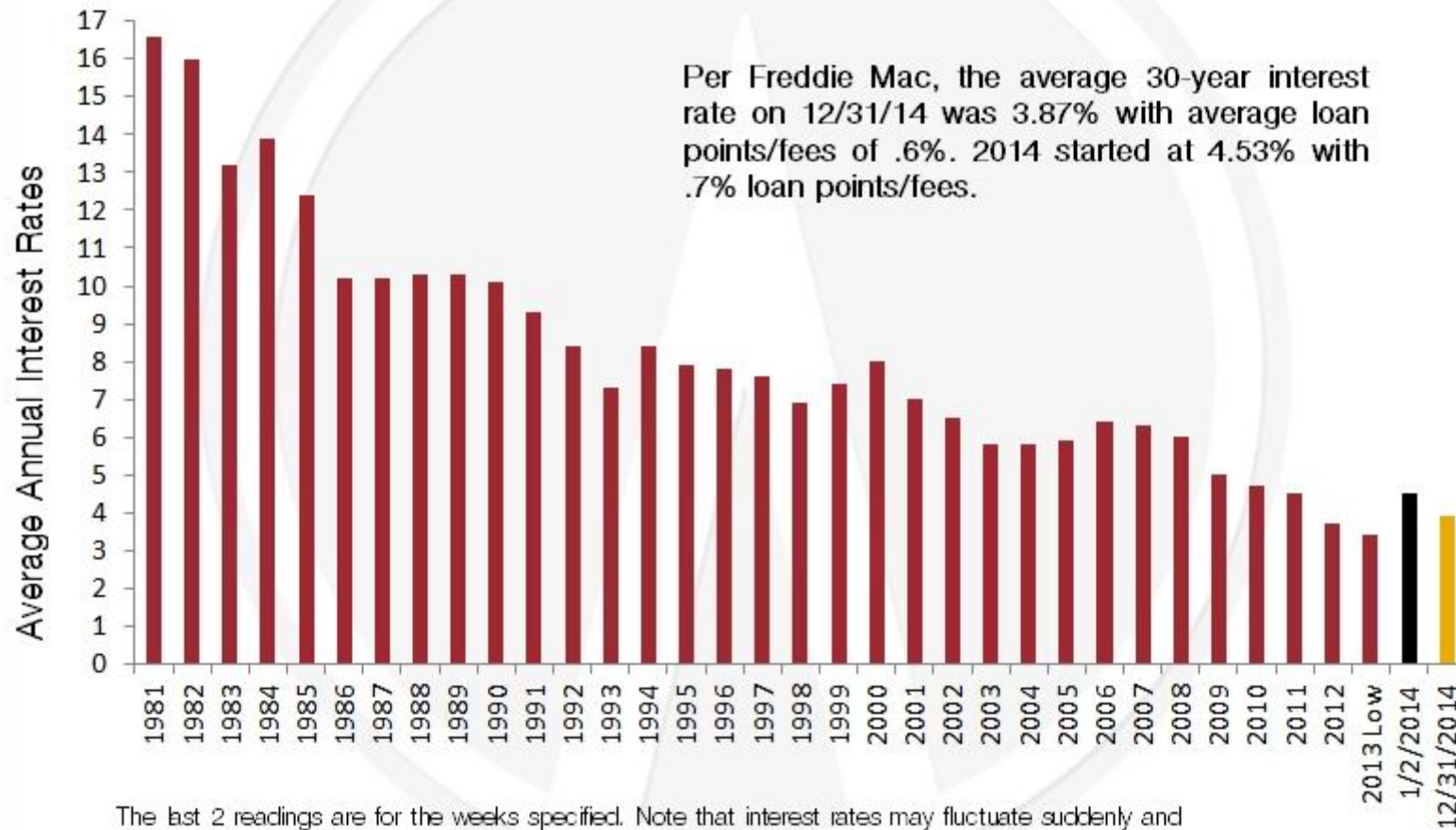


30-Year Mortgage Rates for Conforming Loans Average Annual Interest Rates

Rates published
by the FHLMC.



The last 2 readings are for the weeks specified. Note that interest rates may fluctuate suddenly and dramatically. Data from sources deemed reliable but not guaranteed. Anyone interested in residential home loans should consult with a qualified mortgage professional and his or her accountant.