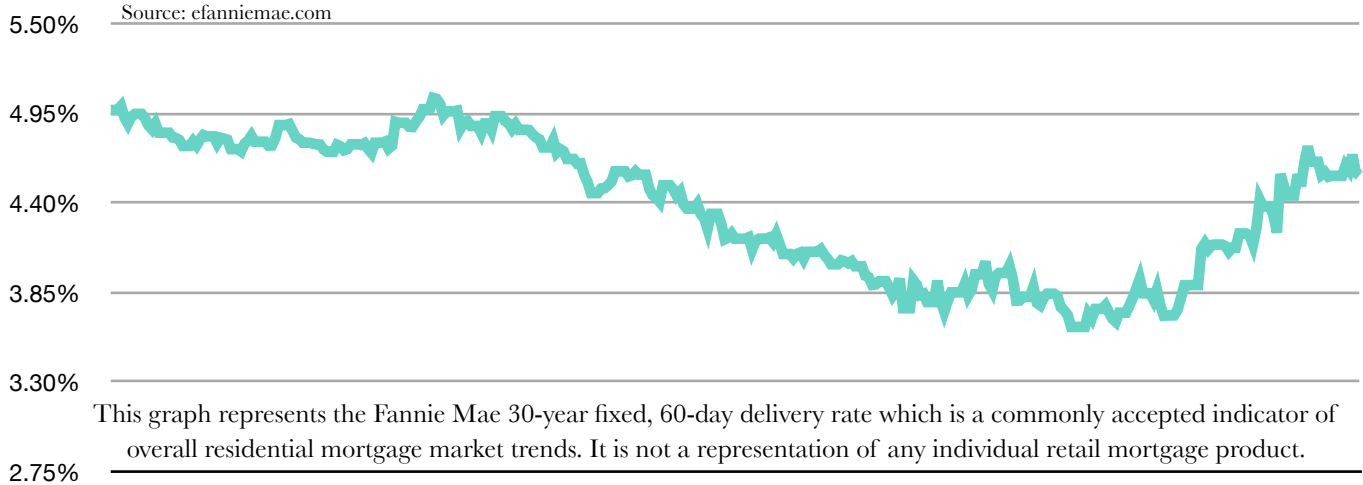


LAST YEAR INTEREST RATE TRENDS

JAN 1, 2010 - DEC 31, 2010

FRIDAY, DECEMBER 31, 2010



Call for Specific Rates and Programs!

Mortgage Rate Trend Index

By Bankrate.com

This week (Dec. 30, 2010-Jan. 5, 2011), 55 percent of the panelists believe mortgage rates will rise over the next week or so; 18 percent think rates will fall; and 27 percent believe rates will remain relatively unchanged (plus or minus 2 basis points).

UP: 55%



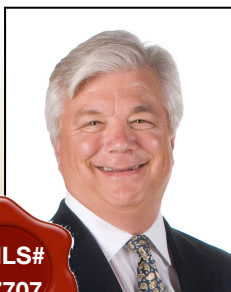
UNCHANGED:
27%



DOWN: 18%



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This information is prepared for the real estate professional. It is not an advertisement for consumer credit as defined by Regulation Z. The information shown is designed to give an example of residential interest rate trends. You are encouraged to contact SunTrust Mortgage, Inc. directly for specific information regarding loan programs and interest rates.