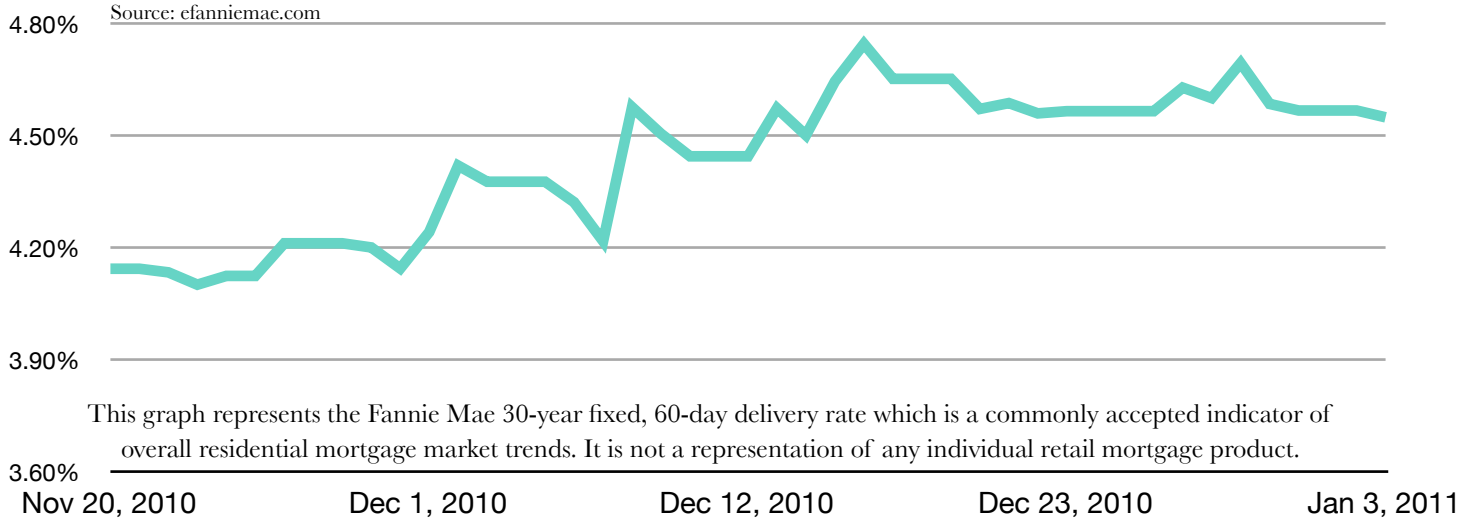


INTEREST RATE TRENDS

NOV 20, 2010 - JAN 3, 2011

TUESDAY, JANUARY 4, 2011



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%



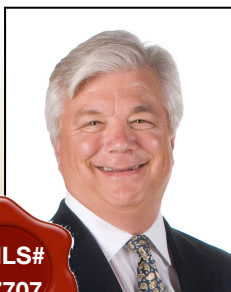
UNCHANGED:
27%



DOWN: 18%



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