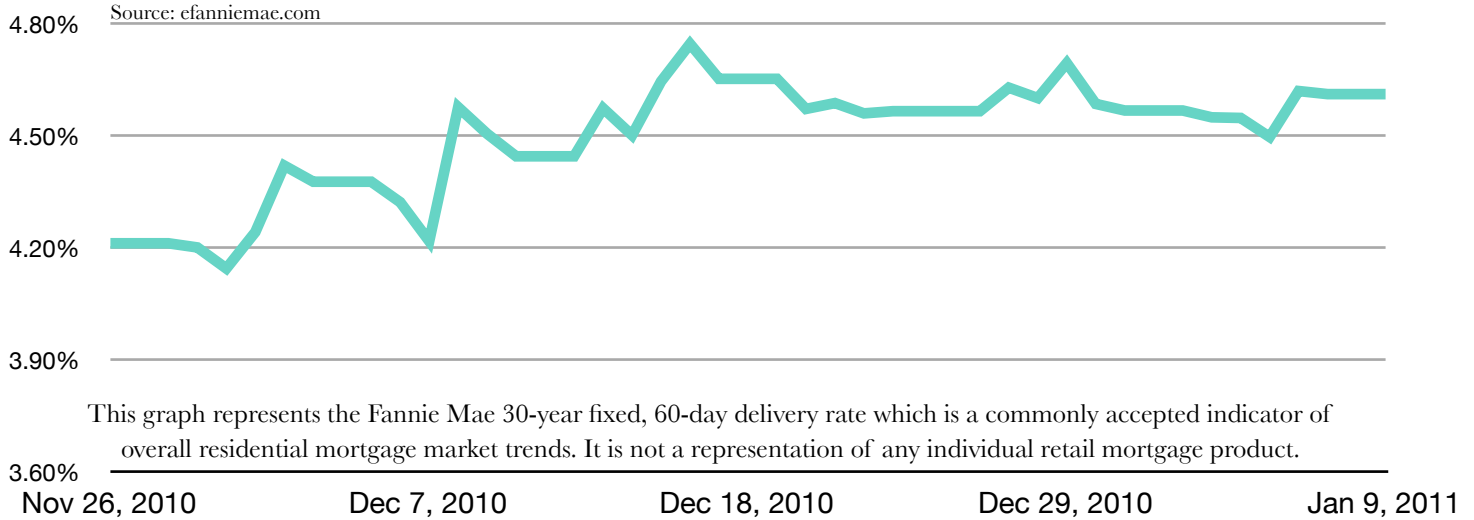


# INTEREST RATE TRENDS

## NOV 26, 2010 - JAN 9, 2011

MONDAY, JANUARY 10, 2011



### Call for Specific Rates and Programs!

#### Mortgage Rate Trend Index

By Bankrate.com

This week (Jan. 6-12), half of the panelists believe mortgage rates will rise over the next week or so; almost one-fifth think rates will fall; and about one-third believe rates will remain relatively unchanged (plus or minus 2 basis points).

UP: 50%



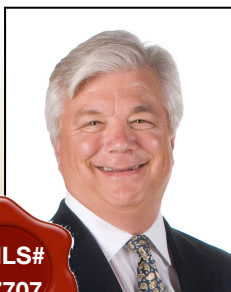
UNCHANGED:  
31%



DOWN: 19%



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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.