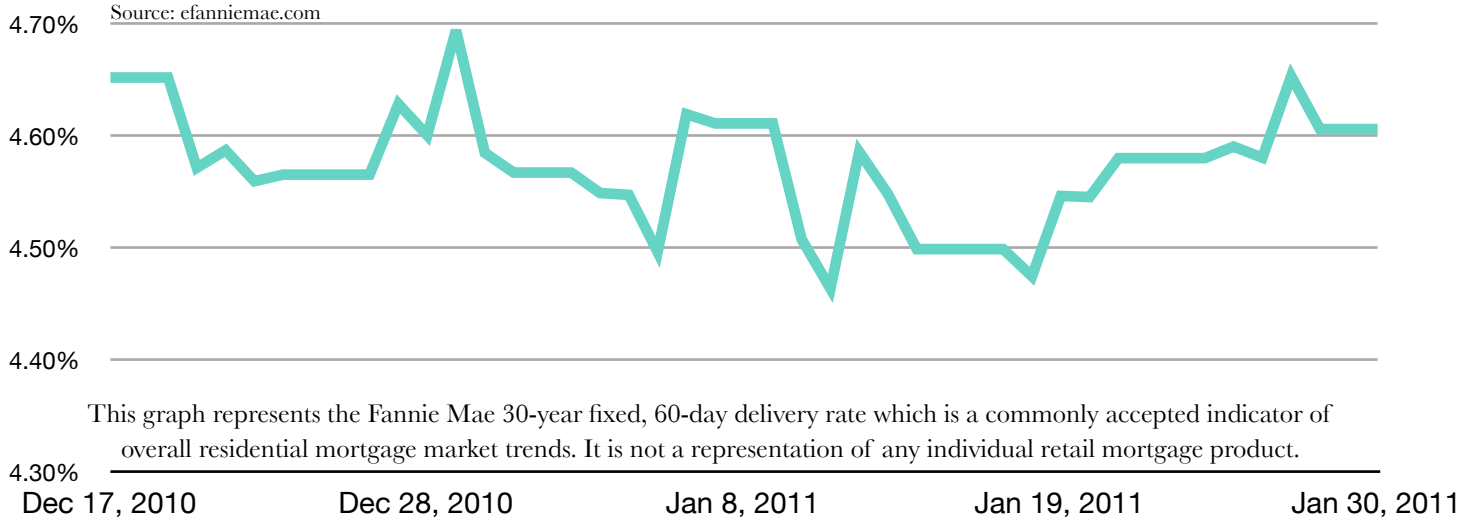


INTEREST RATE TRENDS

DEC 17, 2010 - JAN 30, 2011

MONDAY, JANUARY 31, 2011



Call for Specific Rates and Programs!

Mortgage Rate Trend Index

By Bankrate.com

This week (Jan. 27-Feb. 2), a solid majority of the panelists believe rates will remain relatively unchanged (plus or minus 2 basis points) over the next week or so; 13 percent think rates will rise, and no respondents predicted a drop in rates.

UP: 87%



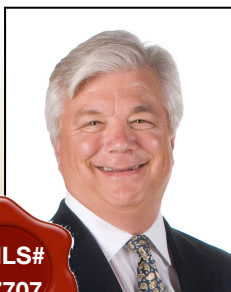
UNCHANGED:
13%



DOWN: 0%



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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 Mortgage Network, Inc. directly for specific information regarding loan programs and interest rates.