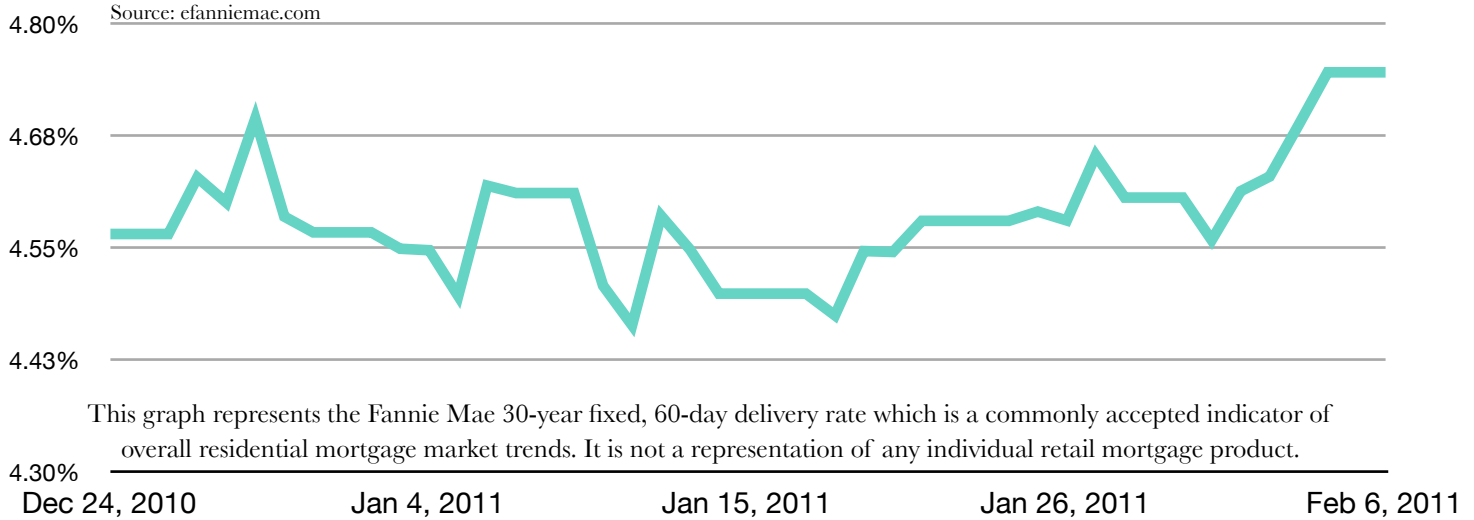


INTEREST RATE TRENDS

DEC 24, 2010 - FEB 6, 2011

MONDAY, FEBRUARY 7, 2011



Call for Specific Rates and Programs!

Mortgage Rate Trend Index

By Bankrate.com

This week (Feb. 3-Feb. 9), 59 percent of the panelists believe mortgage rates will rise over the next week or so; 6 percent think rates will fall; and 35 percent believe rates will remain relatively unchanged (plus or minus 2 basis points).

UP: 59%



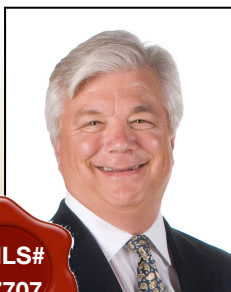
UNCHANGED:
35%



DOWN: 6%



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