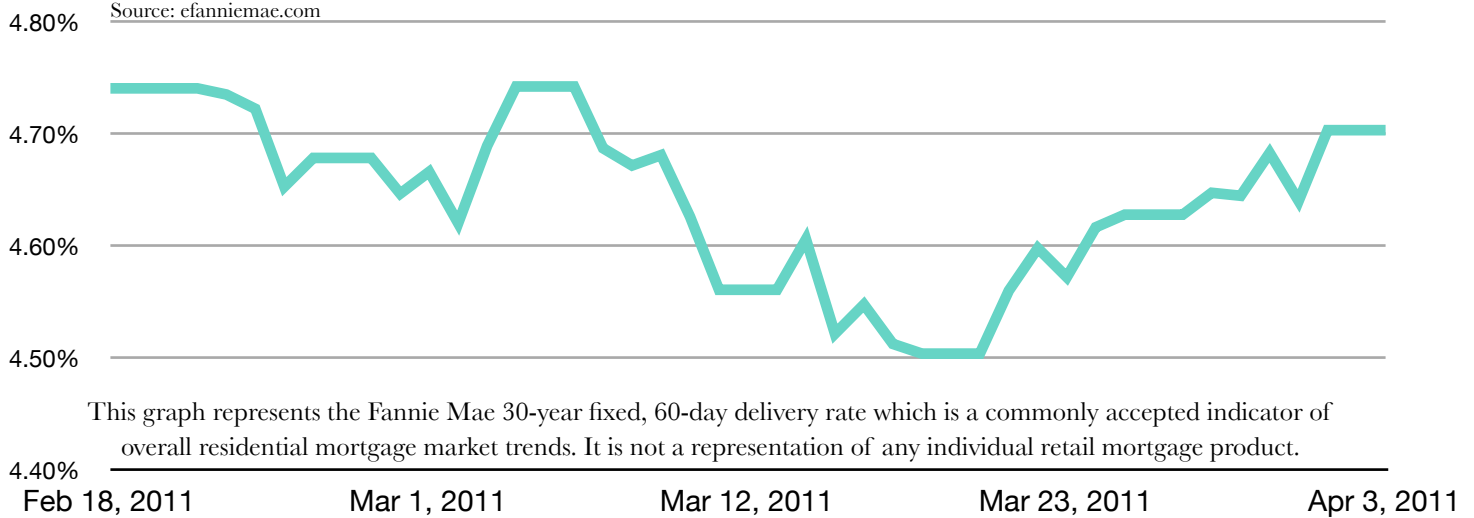


INTEREST RATE TRENDS

FEB 18, 2011 - APR 3, 2011

MONDAY, APRIL 4, 2011



Call for Specific Rates and Programs!

Mortgage Rate Trend Index

By Bankrate.com

This week (March 31-April 6), 59 percent of the panelists believe mortgage rates will rise over the next week or so; just 6 percent think rates will fall; and 35 percent believe rates will remain relatively unchanged (plus or minus 2 basis points).

UP: 59%



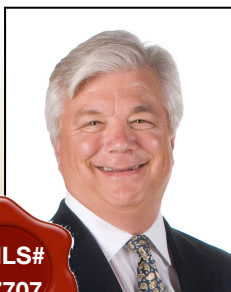
UNCHANGED:
35%



DOWN: 6%



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