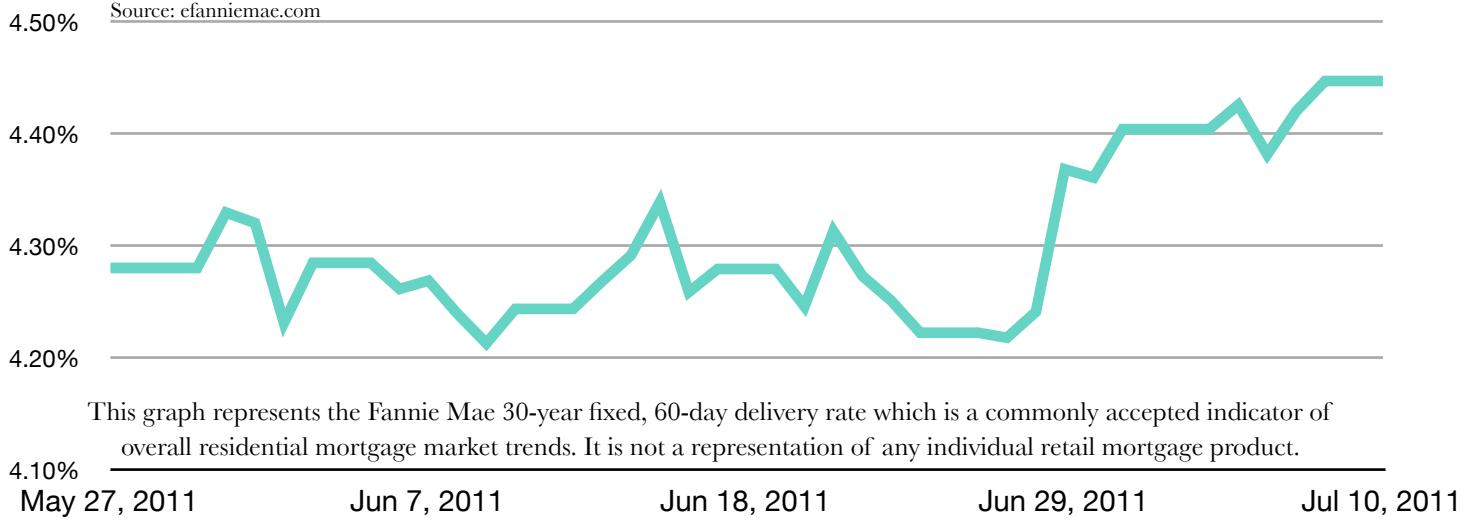


# INTEREST RATE TRENDS

## MAY 27, 2011 - JUL 10, 2011

MONDAY, JULY 11, 2011



### Call for Specific Rates and Programs!

#### Mortgage Rate Trend Index

By Bankrate.com

This week (July 7-July 13), 18 percent of the panelists believe mortgage rates will rise over the next week or so; 35 percent think rates will fall; and 47 percent believe rates will remain relatively unchanged (plus or minus 2 basis points).

UP: 18%



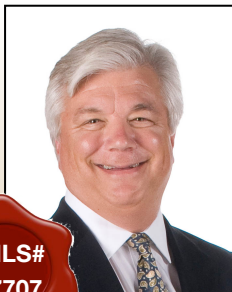
UNCHANGED:  
35%



DOWN: 35%



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