



# Market Fax

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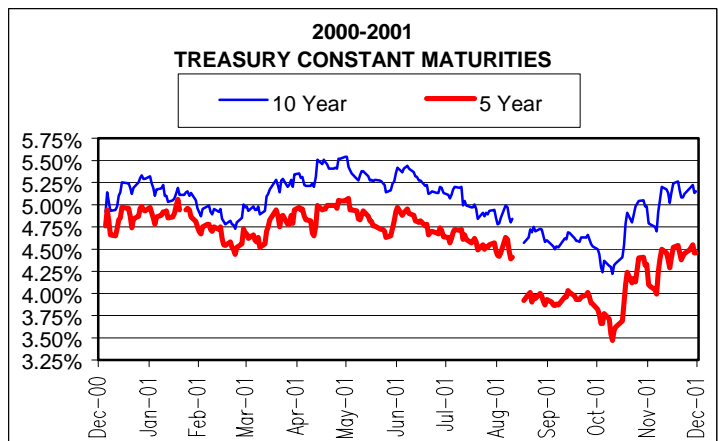
Happy New Year from all of us at Proctor Group!  
 We enjoyed a very successful year in 2001 with almost \$90 million in mortgage loans placed, due in large part to our strong relationships with many of you. 64% of our business last year was with repeat customers. To our repeat clients and our new clients we offer you sincere thanks! The breakdown of our production was as follows:

- Apartments 64%
- Office 28%
- Industrial 9%
- TOTAL 100%

As many of you know, Ben Greemann and Maggie Laureto joined our company this past year and have already made significant contributions to our business in terms of customer service, technology and efficiency. We hope that each of you will have an opportunity to meet Ben and Maggie in the coming year.

With plentiful funds and attractive rates available from many sources, both life company and conduit, we expect 2002 to be a very productive year as well.

We would like to extend our very best wishes to you and your family for a healthy and prosperous New Year.



### Treasury Constant Maturities

### Immediate Funding Mortgage Rate

Date	5 yr	10 yr	30 yr	Term	Interest Rate Range
Current- 1/4/02	4.43%	5.13%	5.55%	3-5 Years	6.00%-6.75%
Week End- 12/28/01	4.49%	5.17%	5.51%	7 & 10 Years	6.75%-7.50%
Nov. 2001	3.97%	4.65%	5.12%	15, 20 & 25 Years	7.00%-7.75%
Nov. 2000	5.70%	5.72%	5.78%	Amortization	15-30

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