

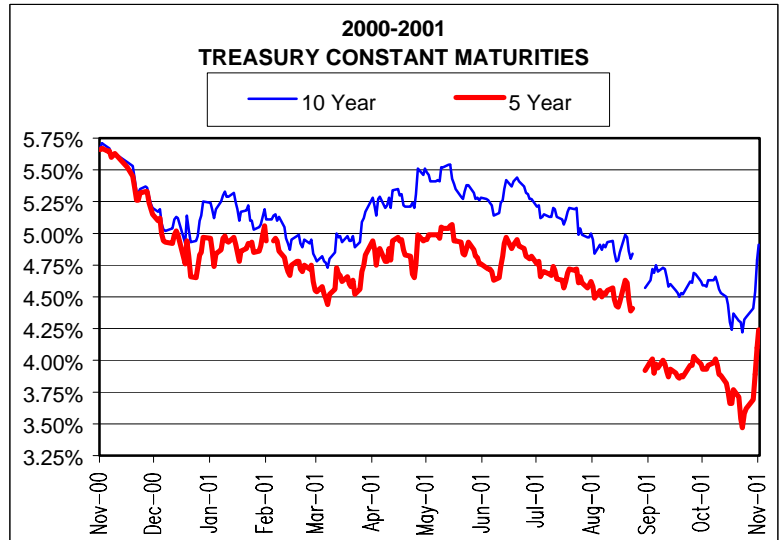
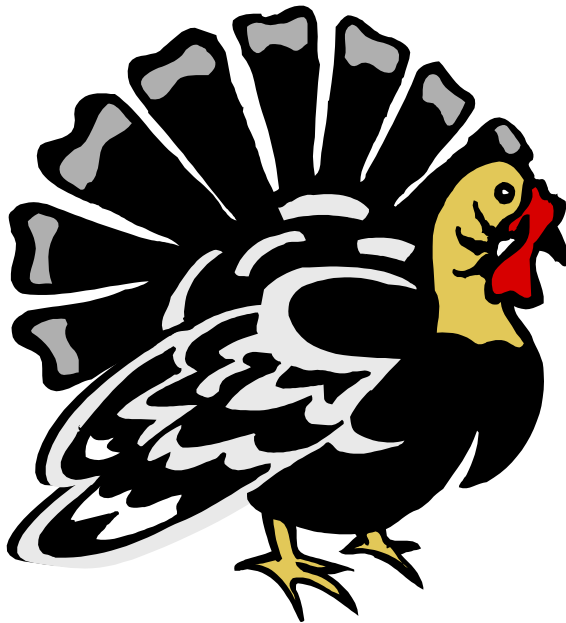


Market Fax

November 20, 2001

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HAPPY THANKSGIVING



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	30 yr	Term	Interest Rate Range
Current- 11/20/01	4.18%	4.86%	5.32%	3-5 Years	6.00%-6.75%
Week End- 11/16/01	3.97%	4.66%	5.12%	7 & 10 Years	6.75%-7.50%
Oct. 2001	3.91%	4.57%	5.32%	15, 20 & 25 Years	7.00%-7.75%
Oct. 2000	5.78%	5.74%	5.80%	Amortization	15-30

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