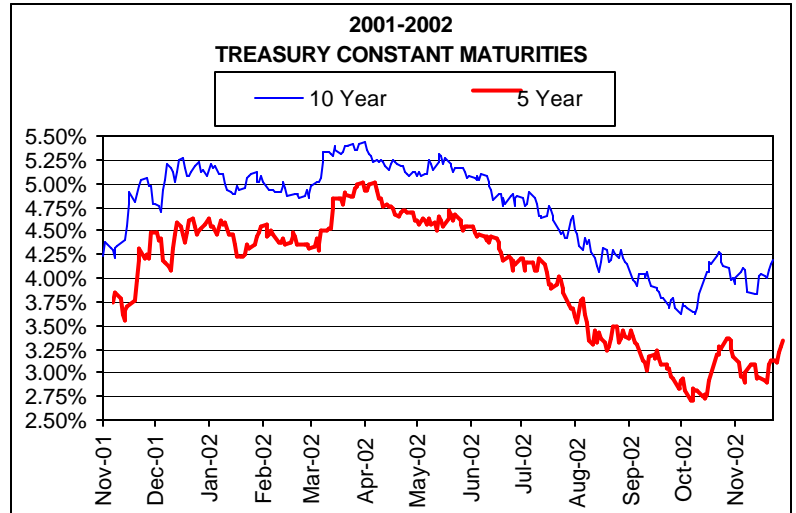
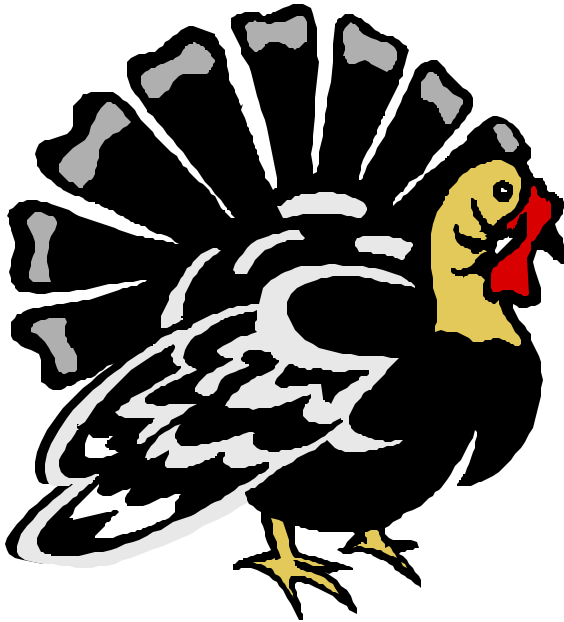


## HAPPY THANKSGIVING



### Treasury Constant Maturities

### Immediate Funding Mortgage Rate

Date	5 yr	10 yr	25/30 yr	Term	Interest Rate Range
Current- 11/27/02	3.19%	4.13%	4.99%	3-5 Years	5.00%-5.25%
Week End- 11/22/02	3.13%	4.08%	5.04%	7 & 10 Years	5.65%-6.50%
Oct 2002	2.95%	3.94%	5.00%	15, 20 & 25 Years	6.00%-6.50%
Oct 2001	3.91%	4.57%	5.32%	Amortization	15-30

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