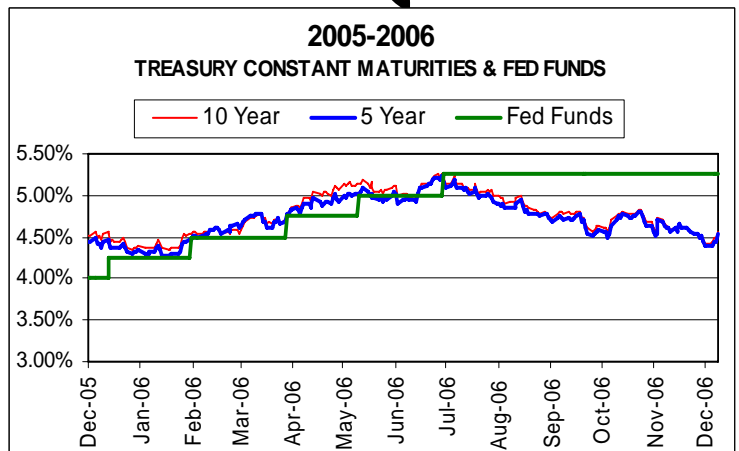


Happy Holidays
From your friends at
Greemann Capital!!!!



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	20/30 yr	Term	Interest Rate Range
Current -12/15/06	4.55%	4.58%	4.70%	3-5 Years	5.50% - 6.25%
Week End 12/8/06	4.44%	4.48%	4.60%	7 & 10 Years	5.50% - 6.25%
November 2006	4.58%	4.60%	4.69%	15, 20 & 25 Years	5.75% - 6.25%
November 2005	4.45%	4.54%	4.83%	Amortization	15-30 Years

Harvey Greemann - harvey@greemancapital.com , Ben Greemann - ben@greemancapital.com
Maggie Laureto - maggie@greemancapital.com , Pete Dillard - pete@greemancapital.com

