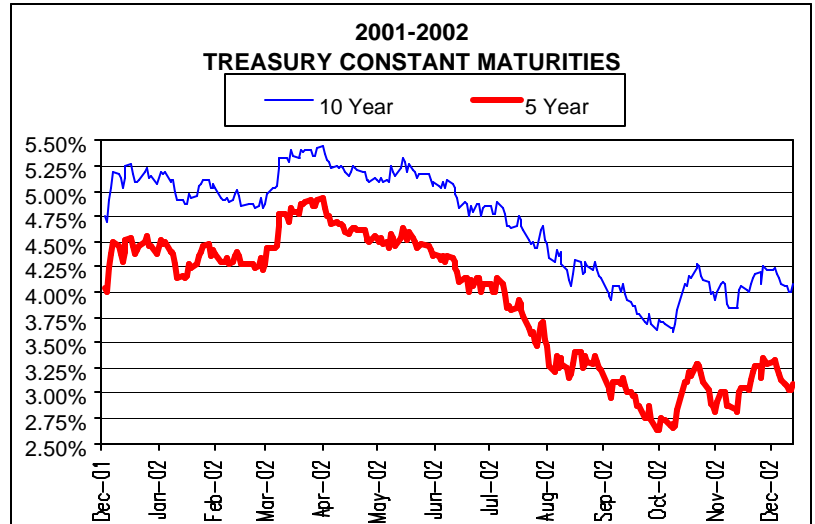


## HAPPY HOLIDAYS



### Treasury Constant Maturities

### Immediate Funding Mortgage Rate

Date	5 yr	10 yr	25/30 yr	Term	Interest Rate Range
Current- 12/19/02	2.88%	3.95%	4.89%	3-5 Years	5.00%-5.25%
Week End- 12/13/02	3.06%	4.04%	5.01%	7 & 10 Years	5.65%-6.50%
Nov 2002	3.05%	4.05%	5.04%	15, 20 & 25 Years	6.00%-6.50%
Nov 2001	3.97%	4.65%	5.12%	Amortization	15-30

Harvey Greemann @ [harvey@greemancapital.com](mailto:harvey@greemancapital.com), Trisha Fratto @ [trisha@greemancapital.com](mailto:trisha@greemancapital.com),  
Maggie Laureto @ [maggie@greemancapital.com](mailto:maggie@greemancapital.com), or Ben Greemann @ [ben@greemancapital.com](mailto:ben@greemancapital.com)

