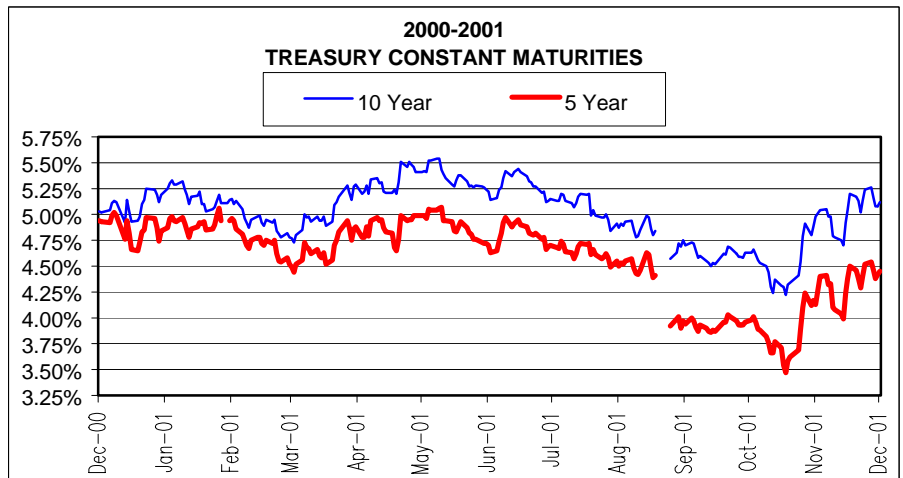


HAPPY HOLIDAYS



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	30 yr	Term	Interest Rate Range
Current- 12/28/01	4.44%	5.11%	5.52%	3-5 Years	6.00%-6.75%
Week End- 12/21/01	4.45%	5.14%	5.49%	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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