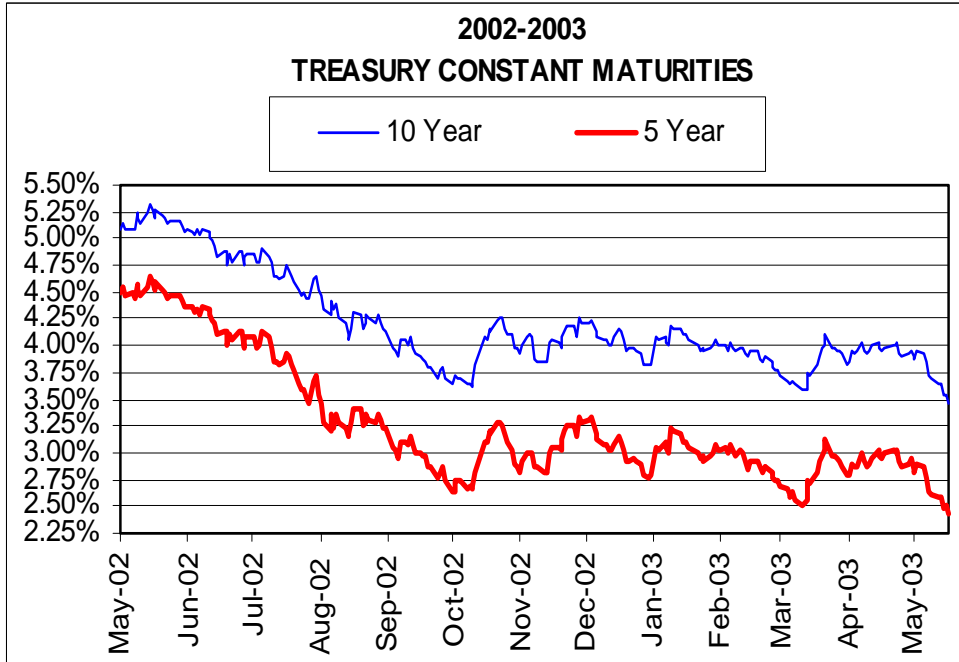


## T-BILLS FALL Again!!!



The 10-year T-bill has fallen to its **lowest level** in years. As of 4:30pm on 5/20/03 the 10yr T-Bill was **3.35%**!

We'd love to talk to you about financing your commercial real estate at all time low rates! Please give us a call!

### Treasury Constant Maturities

### Immediate Funding Mortgage Rate

Date	5 yr	10 yr	25/30 yr	Term	Interest Rate Range
Current - 5/20/03	2.29%	3.35%	4.35%	3-5 Years	4.00% - 5.00%
Week End - 5/16/03	2.52%	3.56%	4.62%	7 & 10 Years	4.25% - 6.00%
April 2003	2.93%	3.96%	4.99%	15, 20 & 25 Years	5.25% - 6.00%
April 2002	4.65%	5.21%	5.82%	Amortization	15-30

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