



Market Fax

July 25, 2001

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Informative Web Sites

Our goal at Proctor Group is to provide you with the service, knowledge, and tools to make the best financing decisions. This month we would like to tell you about some Internet sites that we use daily that might help keep you informed, and make these important decisions.

Bloomberg

<http://www.bloomberg.com/markets/C13.html>

Most long-term institutional lenders price their interest rates over U.S. Treasuries. This web page gives up to date yields for the 2-year, 5-year, 10-year, and 30-year treasuries. Rates are determined over the corresponding T-Bill, in other words, deals with 10-year terms are priced over the 10-year T-Bill.

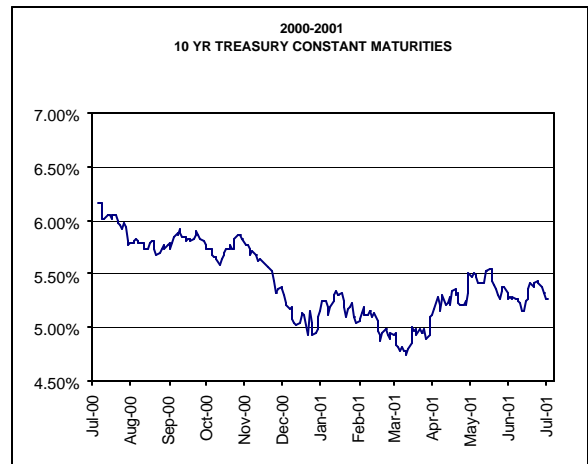
Federal Reserve Statistical Release

<http://www.federalreserve.gov/releases/h15/current/h15.pdf>

In addition to providing information on treasuries, this site offers information on commercial paper, bank prime rates, discount window borrowing, interest rate swaps, and corporate bonds. The Federal Reserve releases this information weekly. This site will also allow you to research historical rates.

In order to use the Federal Reserve site you need to have adobe acrobat on your computer, if you do not have adobe, it can be downloaded for free from the Internet. Feel free to email ben@proctormortgage.com, and he will email you instructions to download adobe.

We hope that this information will help you make informed decisions for your permanent financing.



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	30 yr	Term	Interest Rate Range
Current- 07/25/01	4.69%	5.17%	5.58%	3-5 Years	6.25%-7.00%
Week End- 07/20/01	4.72%	5.17%	5.55%	7 & 10 Years	6.75%-7.50%
June 2001	4.81%	5.28%	5.67%	15, 20 & 25 Years	7.00%-7.75%
				Amortization	15-30

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