



Market Fax

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6140 28th Street SE, Suite 215
 Grand Rapids, MI 49546
 Phone: 616-957-4777
 Toll Free: 800-667-8368
 Fax: 616-957-4776

*** e Market Fax ***

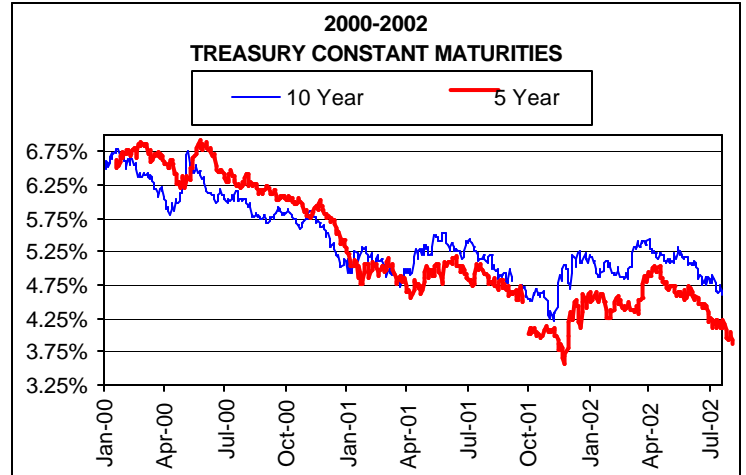
We are excited to announce the availability of a new "electronic format for our market fax!" Our new "e Market Fax" format will allow you to easily view the full color graphics, and permits easy saving for future reference or viewing at your convenience.

If you would like to try this new format, please send an email to ben@greemanncapital.com with "eFax" and your name in the subject line, and we'll make the change. If you'd prefer to continue receiving the fax version, you do not need to do anything.

We look forward to keeping you up-to-date with current interest rates and financing news. We would love to hear your suggestions for future issues, and any ideas to improve our market fax's helpfulness to you.

*** Rates Are Low ***

We've adjusted our graph to show two years of rates. It is easy to see that now is the time to refinance.



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	25/30 yr	Term	Interest Rate Range
Current- 7/26/02	3.40%	4.39%	5.32%	3-5 Years	5.75%-6.50%
Week End- 7/19/02	3.85%	4.68%	5.52%	7 & 10 Years	6.25%-7.00%
June 2002	4.19%	4.93%	5.66%	15, 20 & 25 Years	6.50%-7.25%
June 2001	4.81%	5.28%	5.67%	Amortization	15-30

Harvey Greemann @ harvey@greemancapital.com, Trisha Fratto @ trisha@greemancapital.com,
 Maggie Laureto @ maggie@greemancapital.com, or Ben Greemann @ ben@greemancapital.com

