

**WITH THE NEW YEAR COMES NEW BEGINNINGS!**

The principals of Proctor are pleased to announce the re-acquisition of the company from our former parent (WMF/Prudential). The new company was launched January 1<sup>st</sup> and is now Proctor Group, redefining our long-term commitment to providing real estate finance solutions to our clients. Even though our name has changed (again) you are ensured continued top-quality service and access to a substantial number of lenders suited to your financing needs.

**GOING FORWARD...**

We are excited to begin our new (but familiar) journey as an independent organization. Our goal continues to be to provide the best financing options for our customers= needs along with efficient and

expeditious service. We look forward to discussing any upcoming transactions or questions with you in the near future.



**TREASURY CONSTANT MATURITIES**

**IMMEDIATE FUNDING MORTGAGE RATES**

DATE	5 YR	10 YR	30 YR	TERM	INTEREST RATE RANGE
Current – 1/26/01	4.89%	5.23%	5.60%	5 Years	6.75% - 8.00%
Week End – 1/19/01	4.85%	5.19%	5.54%	7 & 10 Years	6.88% - 8.00%
December 2000	5.17%	5.24%	5.49%	15, 20 & 25 Years	7.00% - 8.00%
				Amortization:	15 – 30

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