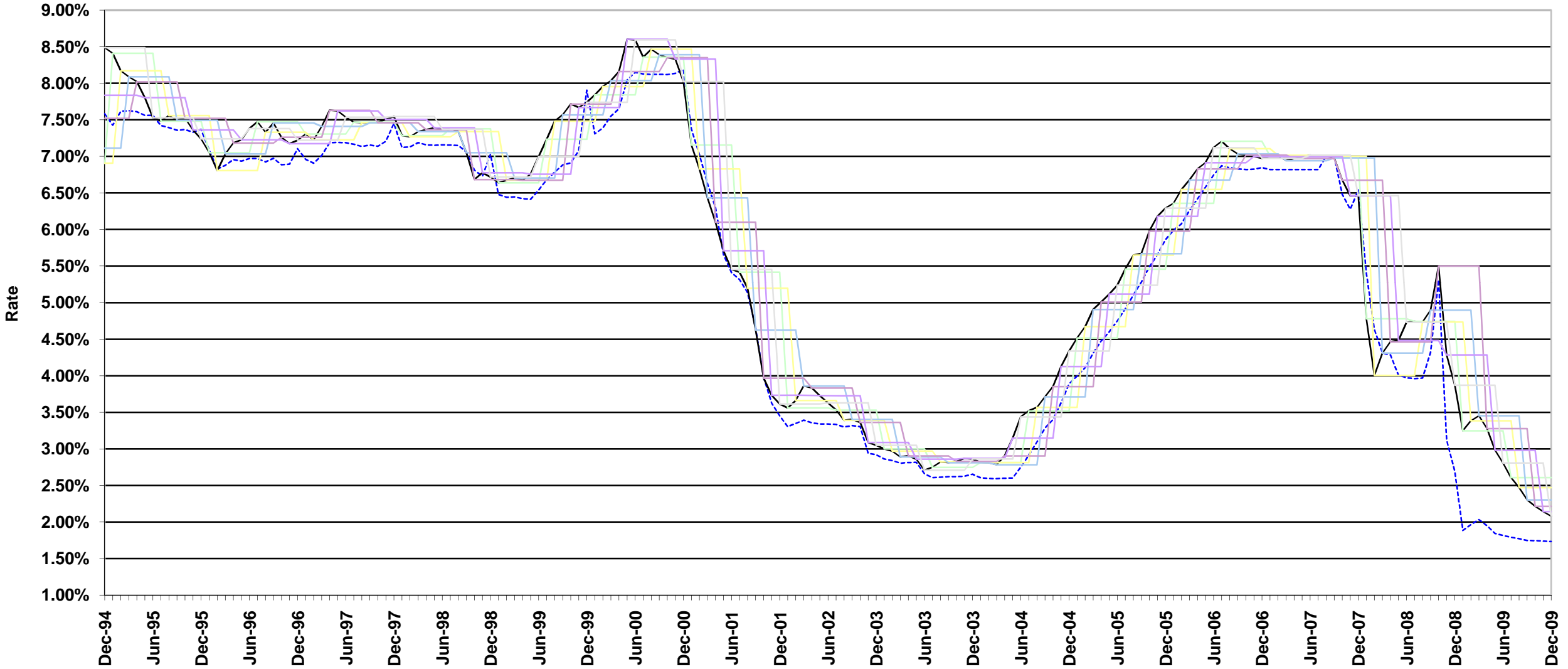


PrimeFirst Rates with Current Margins

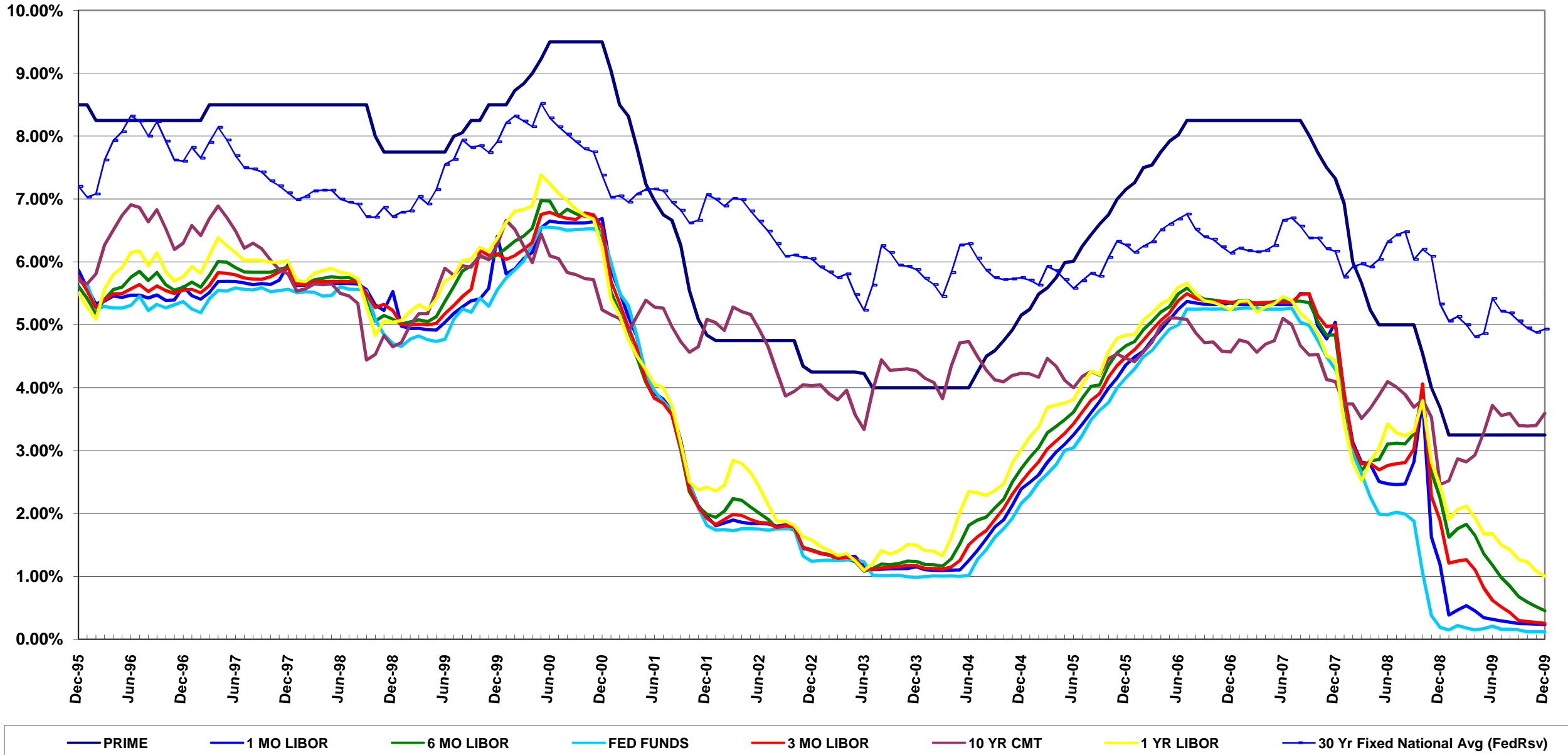
1 month vs. 6 month



<ul style="list-style-type: none"> - - - - 1 Month Adjustable 1-Month LIBOR Index + 1.500% _ _ _ _ 6-Month Scenario 1 _ _ _ _ 6-Month Scenario 3 _ _ _ _ 6-Month Scenario 5 	<ul style="list-style-type: none"> _ _ _ _ 6 Month Adjustable 6-Month LIBOR Index + 1.625 _ _ _ _ 6-Month Scenario 2 _ _ _ _ 6-Month Scenario 4 _ _ _ _ 6-Month Scenario 6
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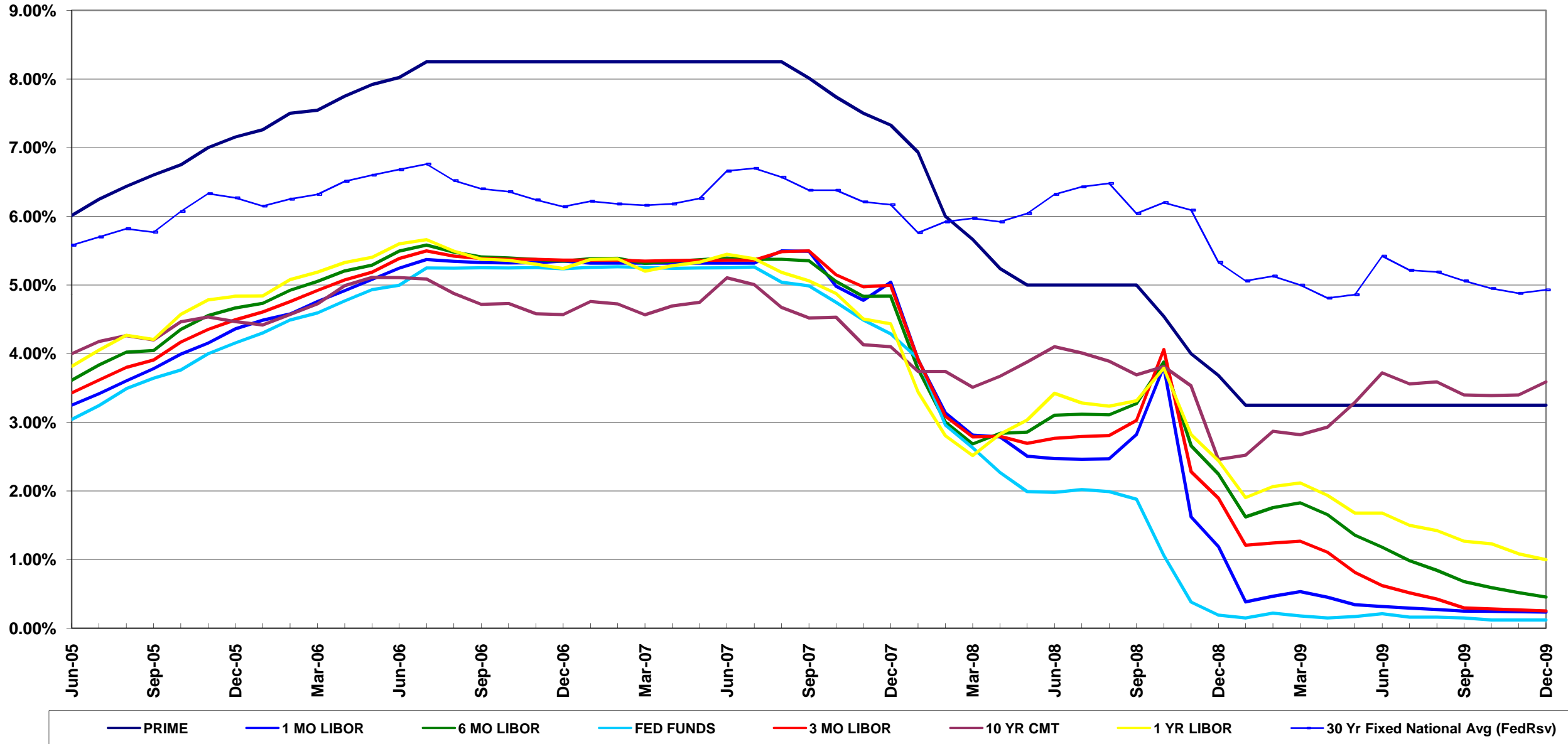
Updated December 2009
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 Source: Bloomberg L.P.

AVERAGE MONTHLY INDEX RATES 1995 - 2009



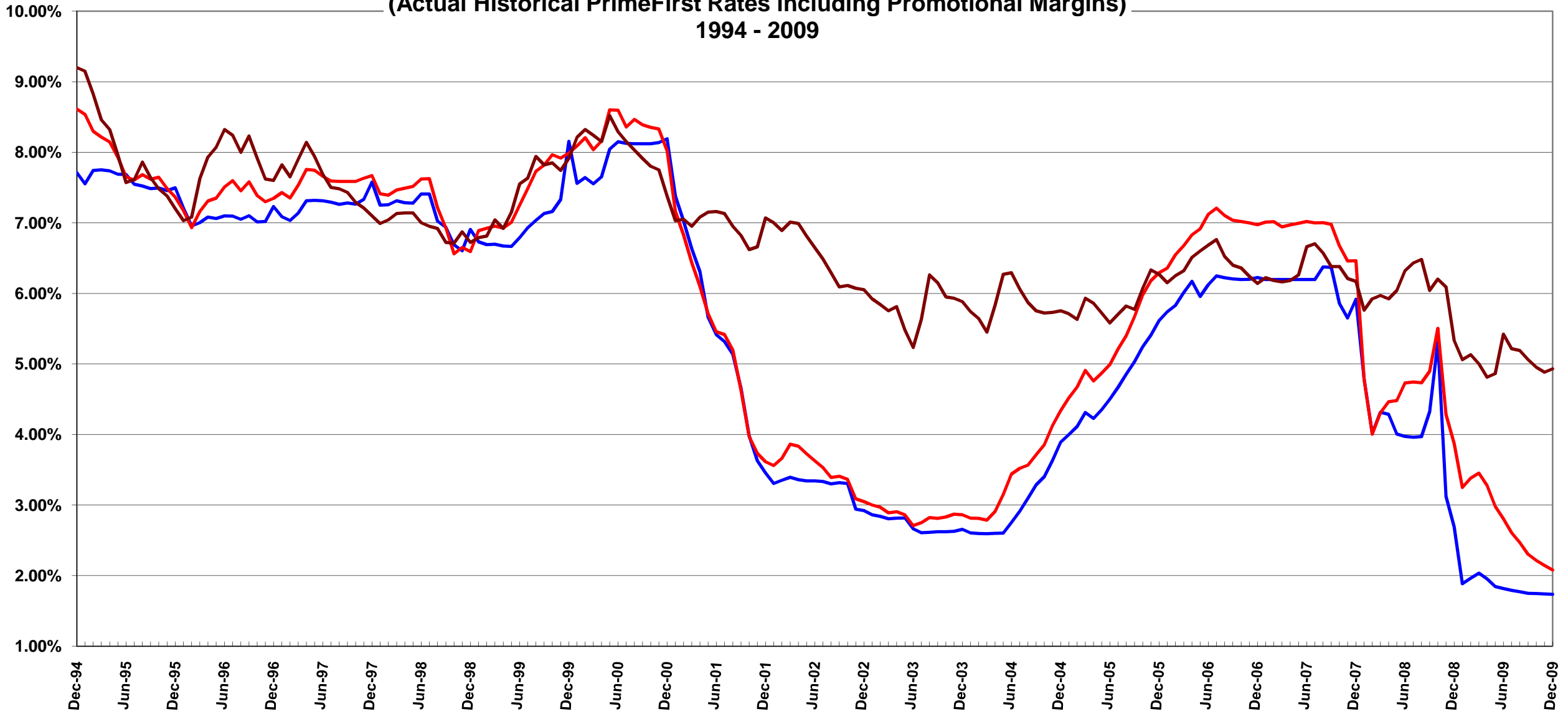
Updated December 2009
Source: Bloomberg L.P.

AVERAGE MONTHLY INDEX RATES 2005 - 2009



Updated December 2009
Source: Bloomberg L.P.

PrimeFirst vs. 30-Year Fixed Average Monthly Rates
(Actual Historical PrimeFirst Rates including Promotional Margins)
1994 - 2009



— 1M LIBOR PrimeFirst
 — 6M LIBOR PrimeFirst
 — 30 Yr Fixed National Avg (FedRsv)