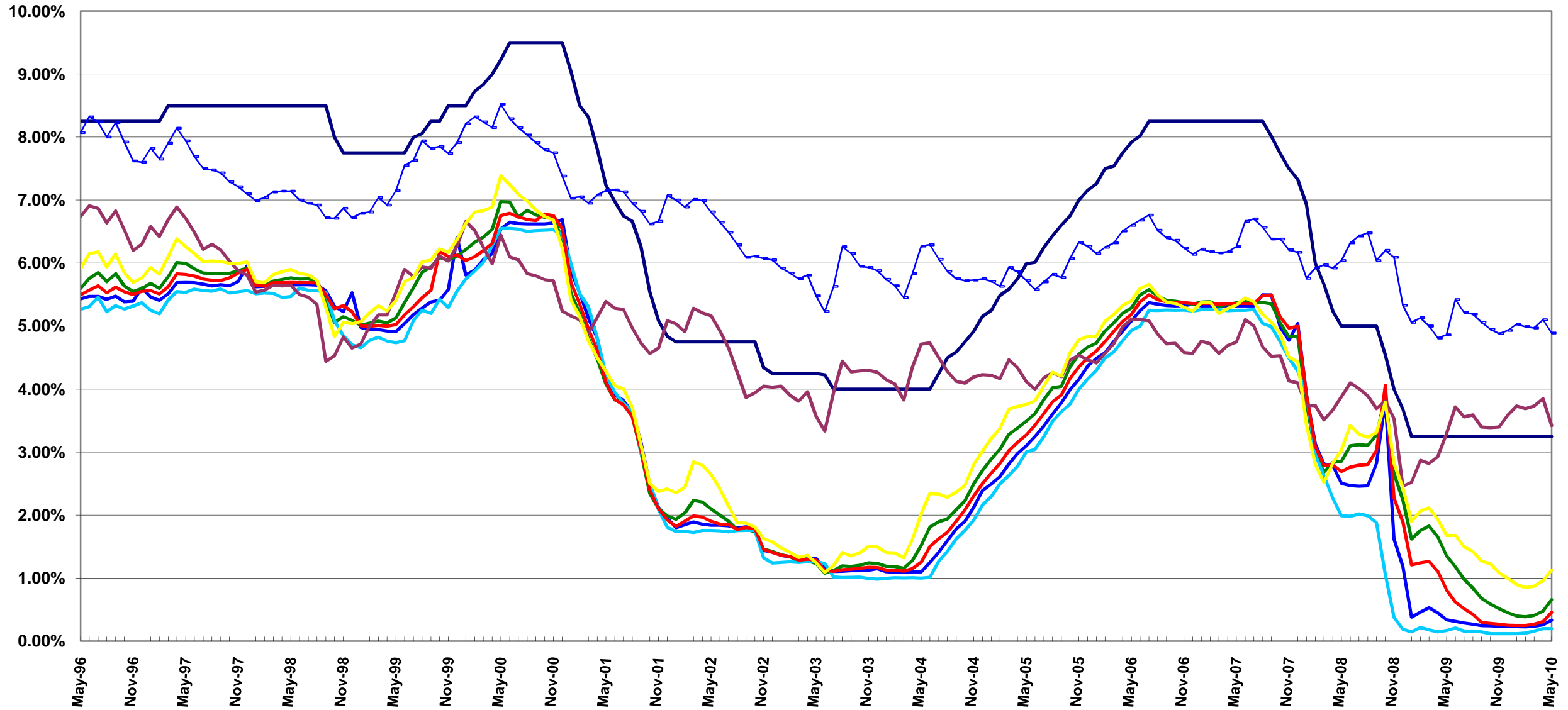


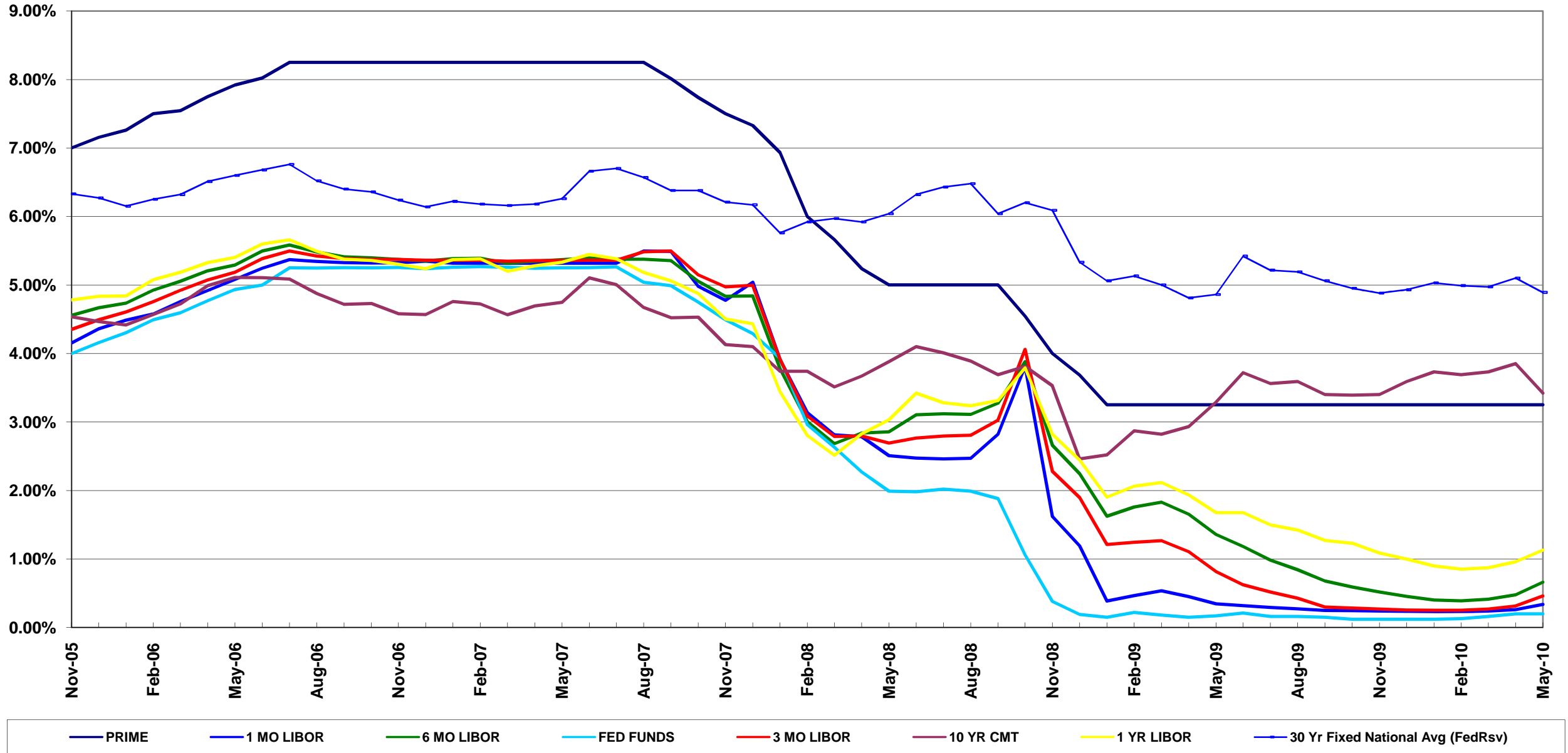
AVERAGE MONTHLY INDEX RATES 1996 - 2010



— PRIME	— 1 MO LIBOR	— 6 MO LIBOR	— FED FUNDS	— 3 MO LIBOR	— 10 YR CMT	— 1 YR LIBOR	— 30 Yr Fixed National Avg (FedRsv)
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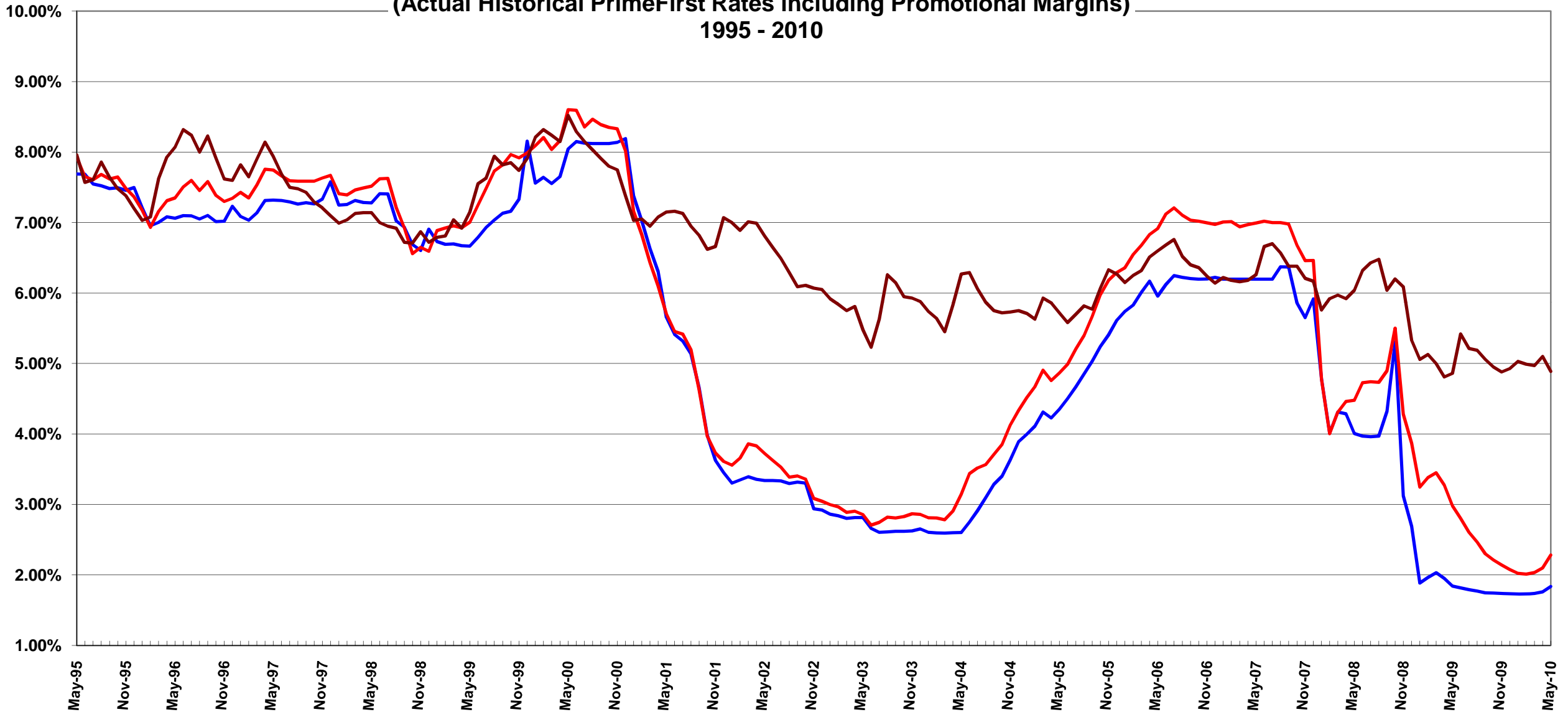
Updated May 2010
Source: Bloomberg L.P.

AVERAGE MONTHLY INDEX RATES 2005 - 2010



Updated May 2010
Source: Bloomberg L.P.

PrimeFirst vs. 30-Year Fixed Average Monthly Rates
(Actual Historical PrimeFirst Rates including Promotional Margins)
1995 - 2010



— 1M LIBOR PrimeFirst

— 6M LIBOR PrimeFirst

— 30 Yr Fixed National Avg (FedRsv)