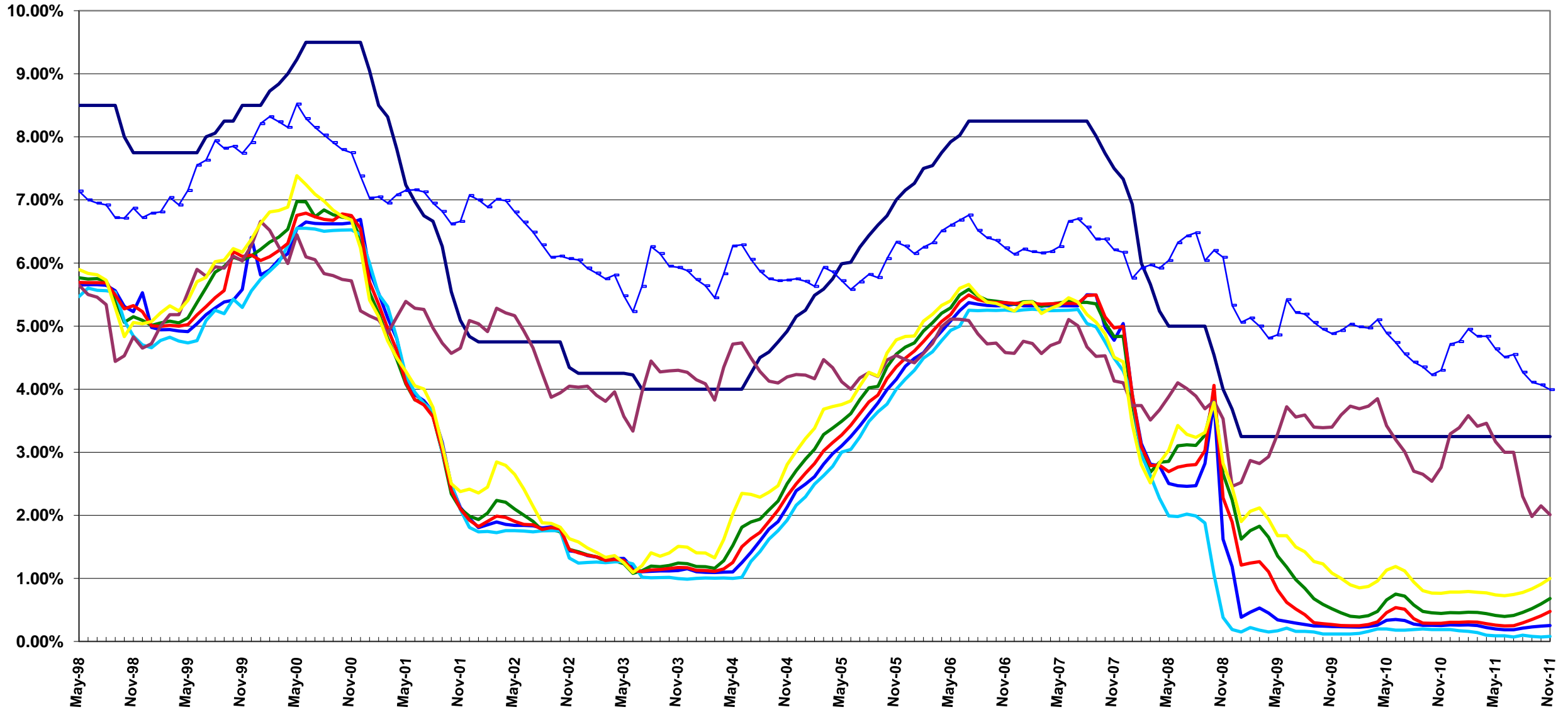


AVERAGE MONTHLY INDEX RATES 1998 - 2011



PRIME
 1 MO LIBOR
 6 MO LIBOR
 FED FUNDS
 3 MO LIBOR
 10 YR CMT
 1 YR LIBOR
 30 Yr Fixed National Avg (FedRsv)

Updated November 2011
 Source: Bloomberg L.P.

PrimeFirst vs. 30-Year Fixed Average Monthly Rates
(Actual Historical PrimeFirst Rates including Promotional Margins)
1998 - 2011

