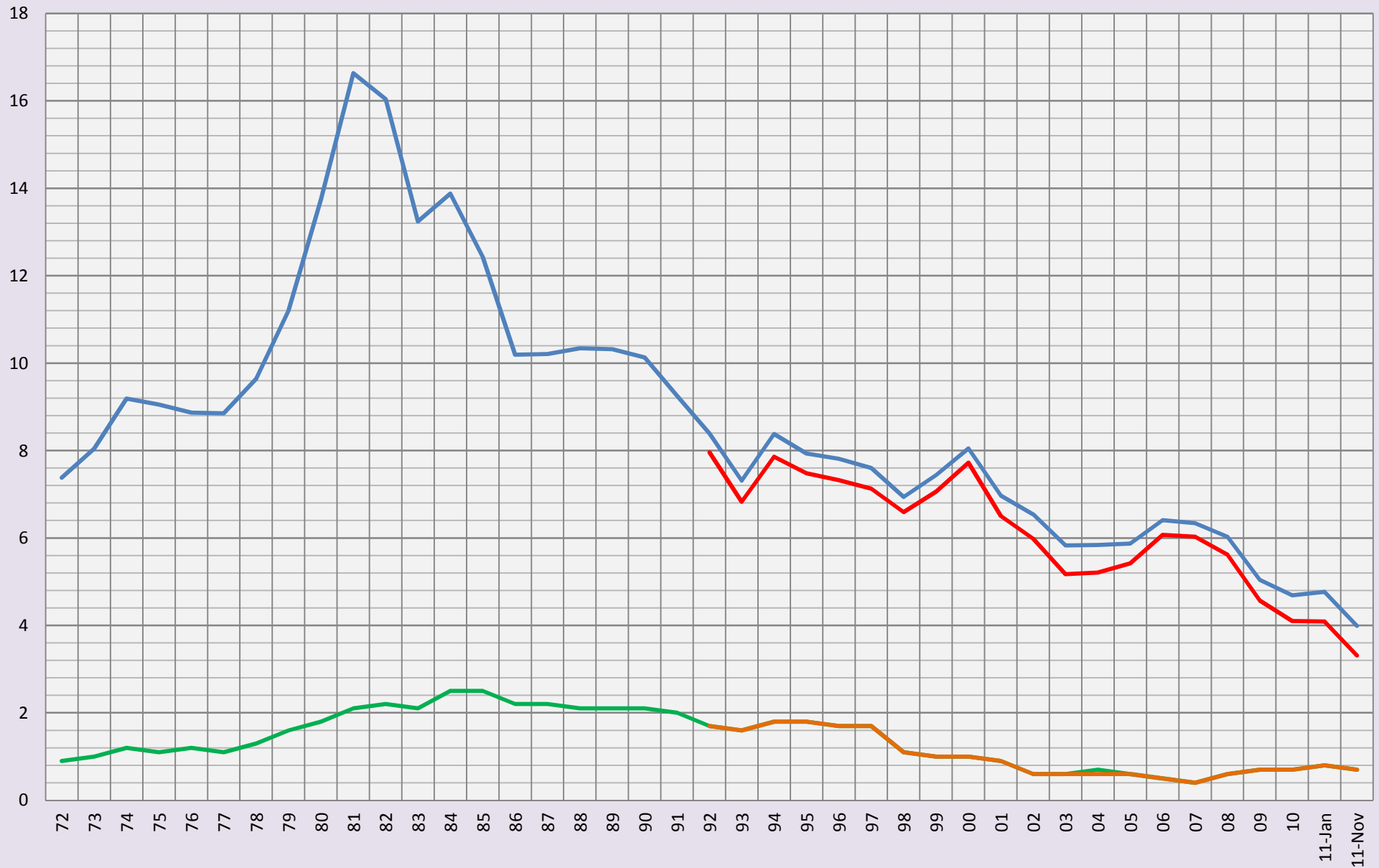


Historical Perspective: Average Interest Rates

Data from Freddie Mac: 1972 through Current Year



Compiled by Agents for Home Buyers LLC www.Agents4HomeBuyers.com Source: www.freddiemac.com/pmms/
Data from Freddie Mac's Primary Mortgage Market Survey of Conventional Loans with 20% Down Payment

— Rate: 30 year fixed — Rate: 15 year fixed — Points Paid: 30 year fixed — Points Paid: 15 year fixed