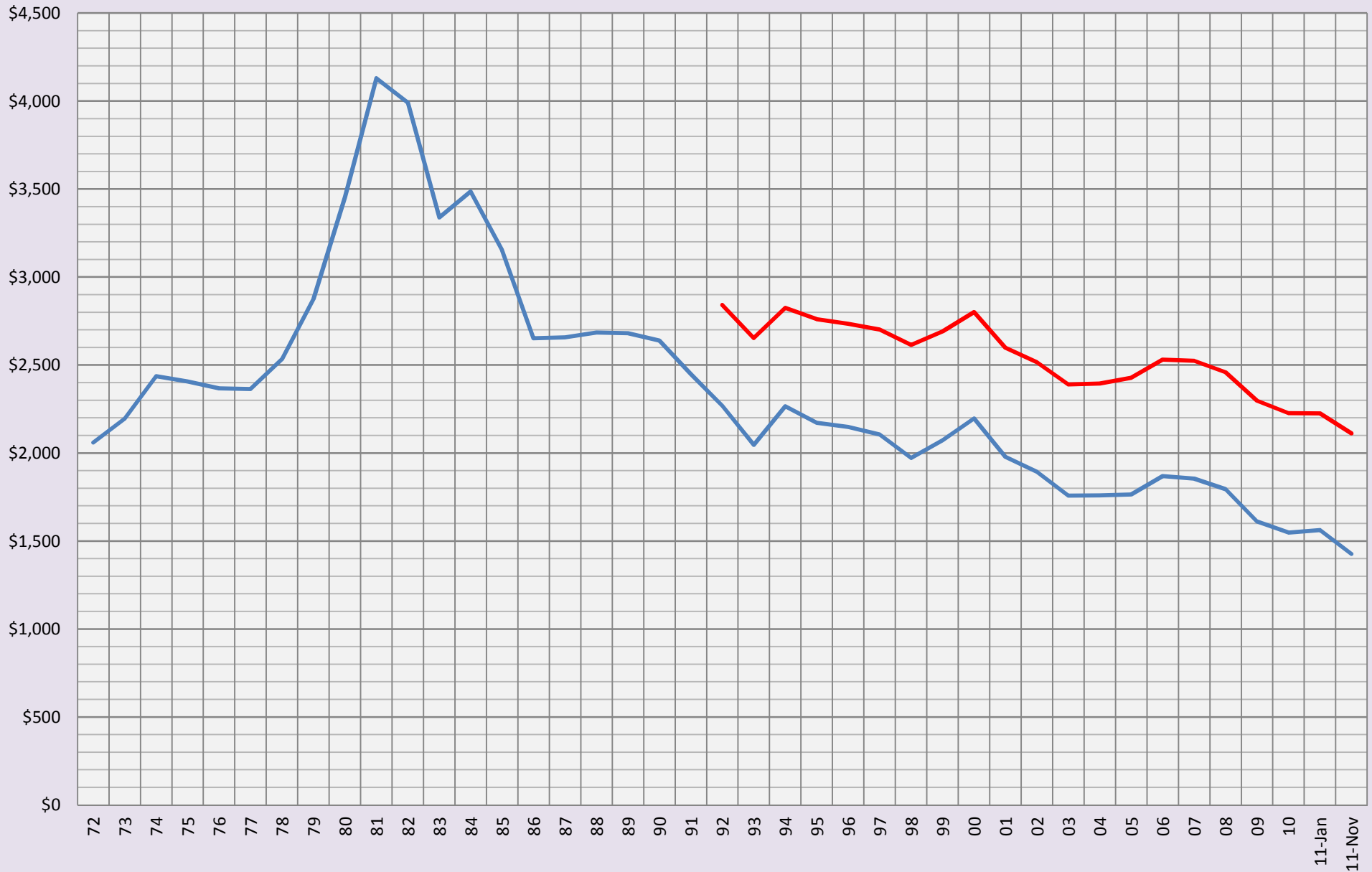


Historical Perspective: Your Monthly Payment on a \$300,000 Loan

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

— Monthly P&I Payment: 30 year fixed

— Monthly P&I Payment: 15 year fixed