

Variable Mortgage Rates

Rates accurate as of February 2, 2012

Current Index 1 Year Treasury Bill is: 0.12

Current Index LIBOR is: 1.09

	<u>Points</u>	<u>60 Day Interest Rate</u>	<u>APR*</u>
1 Year Non-Convertible	0.000	4.25	3.05
2.750 Margin 2&6 caps	1.000	3.875	3.11
Index: 1 yr Tbill	2.000	3.625	3.18
5/1 Year Non-Convertible	0.000	3.000	3.15
2.25 Margin 2&5 caps	1.000	2.750	3.18
Index: 1 yr LIBOR	2.000	2.625	3.23
10/1 Year Non-Convertible	0.000	3.625	3.23
2.25 Margin 2&5 caps	1.000	3.375	3.28
Index: 1 yr LIBOR	2.000	3.125	3.41

* All Annual Percentage Rates are based on at least 20% down and payments over the maximum term.

The above information is subject to change without notice.