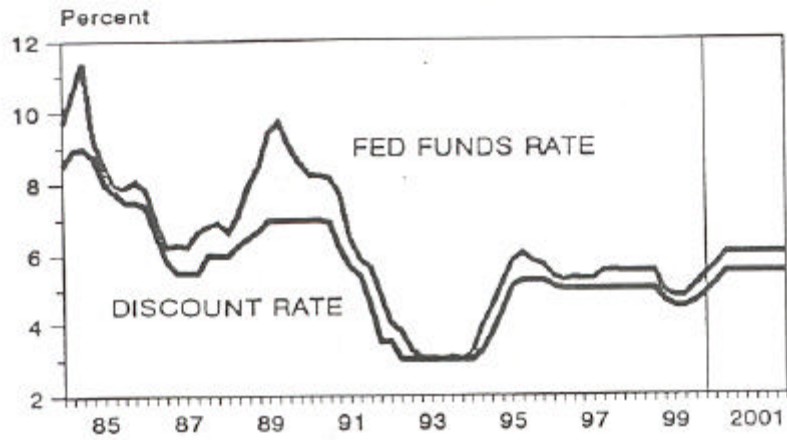
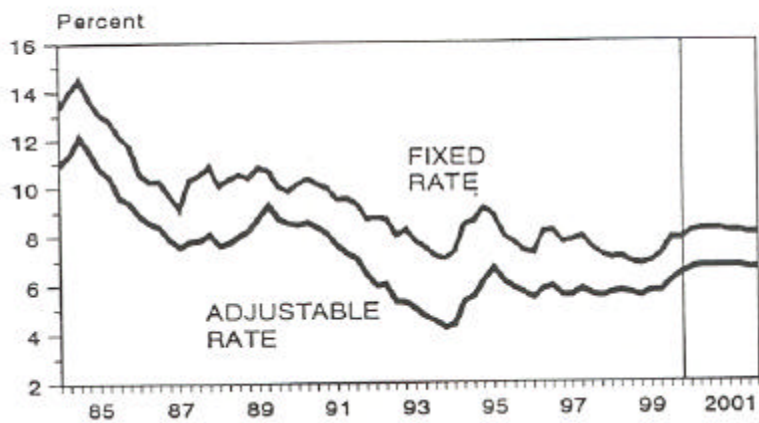


MONETARY POLICY AND INTEREST RATES

FEDERAL RESERVE POLICY RATES



HOME MORTGAGE RATES



ARM SHARE OF HOME LOANS CLOSED

