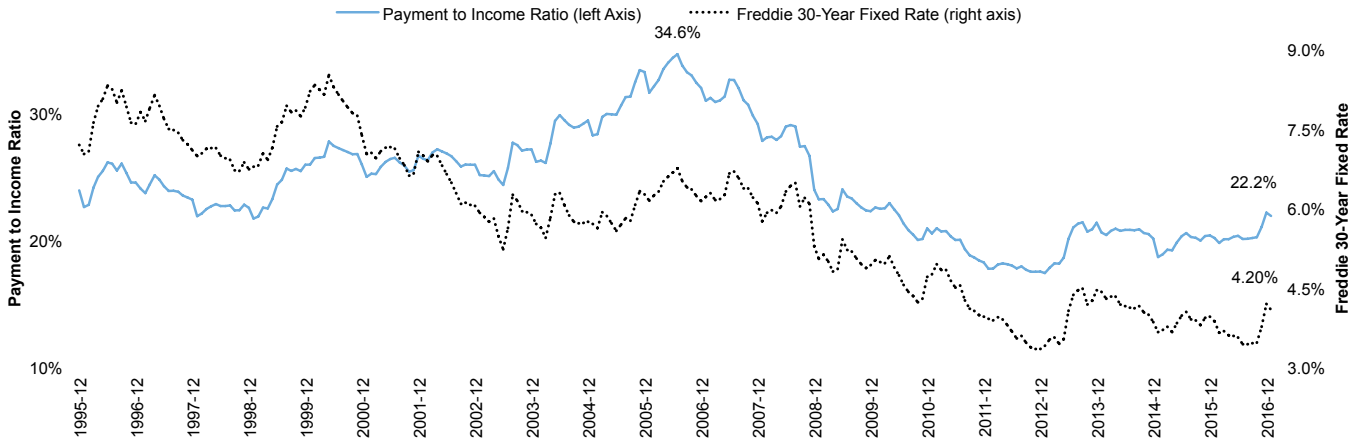
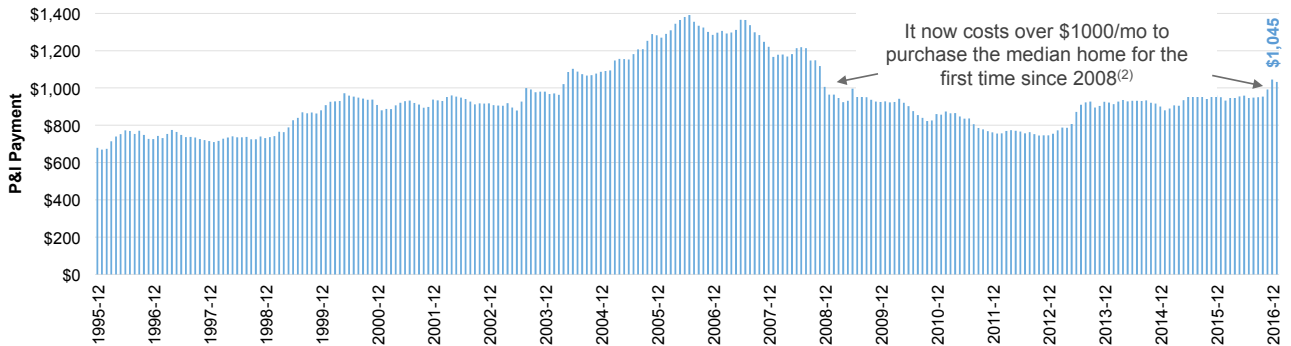


National Payment to Income Ratio(1)



Monthly P&I Payment Needed to Purchase Median Home(2)



(1) The National Payment to Income Ratio is the % of the median household income needed to purchase the median home using an 80% LTV 30-year fixed rate mortgage at the FHLMC 30-year rate. (2) Using an 80% LTV 30-year fixed rate mortgage at the corresponding FHLMC 30-year fixed rate