



Residential Mortgage 2005 - 2010 INTEREST RATE CHANGES NHA / CONVENTIONAL

EFFECTIVE DATE	6 MO. OPEN	1 YEAR OPEN	6 MO. CONV	(REG) 1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	7 YEAR	10 YEAR	25 YEAR	RATE CAPPER PREM.	RATE CAPPER MAX.	5 yr Open VARIABLE RATE	5 yr closed VARIABLE RATE	HLP RCL	(RBC) (PRIME)
Feb 2/05	6.60	7.00	4.75	4.80	5.10	5.55	5.90	6.05	7.15	7.80	8.15	0.00	5.375	4.25	4.25	N/A	4.25
Mar 28/05	6.85	7.25	5.00	5.05	5.45	5.80	6.05	6.25	7.35	7.80	8.15	0.00	5.500	4.25	4.25	N/A	4.25
Apr 14/05	6.70	7.10	4.85	4.90	5.25	5.60	5.85	6.05	7.15	7.60	8.00	0.00	5.375	4.25	4.25	N/A	4.25
May 20/05	6.70	7.00	4.85	4.85	5.10	5.50	5.75	5.85	7.00	7.45	8.00	0.00	5.000	4.25	4.25	N/A	4.25
June 4/05	6.60	6.90	4.75	4.75	4.95	5.35	5.60	5.70	6.85	7.30	7.85	0.00	5.000	4.25	4.25	N/A	4.25
July 21/05	6.85	7.05	5.00	4.90	5.00	5.40	5.70	5.80	6.90	7.30	7.85	0.00	5.000	4.25	4.25	N/A	4.25
Aug 11/05	6.90	7.15	5.05	5.00	5.10	5.50	5.80	5.90	7.00	7.40	7.95	0.00	5.000	4.25	4.25	N/A	4.25
Aug 20/05	6.85	7.05	5.05	4.90	5.00	5.40	5.70	5.80	6.90	7.30	7.85	0.00	5.000	4.25	4.25	N/A	4.25
Sep 8/05	6.85	7.05	5.05	4.90	5.00	5.40	5.70	5.80	6.90	7.30	7.85	0.00	5.000	4.50	4.50	N/A	4.50
Oct 5/05	7.00	7.20	5.20	5.05	5.15	5.45	5.85	5.95	6.90	6.95	7.85	0.00	5.250	4.50	4.50	N/A	4.50
Oct 8/05	7.00	7.20	5.20	5.05	5.15	5.45	5.85	5.90	6.90	6.95	7.85	0.00	5.250	4.50	4.50	N/A	4.50
Oct 19/05	7.10	7.35	5.30	5.20	5.30	5.55	5.95	6.00	6.90	7.05	7.85	0.00	5.375	4.75	4.75	N/A	4.75
Nov 1/05	7.20	7.55	5.40	5.40	5.50	5.65	6.10	6.15	7.05	7.20	7.90	0.00	5.500	4.75	4.75	N/A	4.75
Nov 15/05	7.20	7.55	5.40	5.40	5.50	5.65	6.10	6.15	7.05	7.20	7.90	0.00	5.625	4.75	4.75	N/A	4.75
Nov 23/05	7.40	7.75	5.60	5.60	5.65	5.70	6.10	6.15	7.05	7.20	7.90	0.00	5.625	4.75	4.75	N/A	4.75
Nov 29/05	7.40	7.75	5.60	5.60	5.65	5.70	6.05	6.15	7.05	7.20	7.90	0.00	5.625	4.75	4.75	N/A	4.75
Dec 7/05	7.40	7.75	5.60	5.60	5.65	5.70	6.05	6.15	7.05	7.20	7.90	0.00	5.625	5.00	5.00	N/A	5.00
Dec 16/05	7.55	7.95	5.75	5.80	5.90	5.95	6.20	6.30	7.15	7.25	7.90	0.00	5.750	5.00	5.00	N/A	5.00
Jan 25/06	7.55	7.95	5.75	5.80	5.90	5.95	6.20	6.30	7.15	7.25	7.90	0.00	5.750	5.25	5.25	N/A	5.25
Feb 2/06	7.65	8.00	5.85	5.85	5.95	6.10	6.20	6.45	7.15	7.25	8.25	0.00	5.875	5.25	5.25	N/A	5.25
Mar 1/06	7.85	8.20	6.05	6.05	6.10	6.20	6.20	6.45	7.15	7.25	8.25	0.00	6.125	5.25	5.25	N/A	5.25
Mar 8/06	7.85	8.20	6.05	6.05	6.10	6.20	6.20	6.45	7.15	7.25	8.25	0.00	6.125	5.50	5.50	N/A	5.50
Apr 5/06	7.95	8.30	6.15	6.15	6.20	6.30	6.40	6.60	7.15	7.35	8.30	0.00	6.250	5.50	5.50	N/A	5.50
Apr 21/06	8.05	8.40	6.25	6.25	6.30	6.45	6.55	6.75	7.30	7.55	8.55	0.00	6.500	5.50	5.50	N/A	5.50
Apr 26/06	8.05	8.40	6.25	6.25	6.30	6.45	6.55	6.75	7.30	7.55	8.55	0.00	6.500	5.75	5.75	N/A	5.75
May 25/06	8.05	8.40	6.25	6.25	6.30	6.45	6.55	6.75	7.30	7.55	8.55	0.00	6.500	6.00	6.00	N/A	6.00
June 6/06	8.20	8.50	6.40	6.35	6.35	6.45	6.55	6.75	7.30	7.55	8.55	0.00	6.250	6.00	6.00	N/A	6.00
June 15/06	8.30	8.65	6.50	6.50	6.50	6.55	6.55	6.75	7.30	7.55	8.55	0.00	6.250	6.00	6.00	N/A	6.00
June 19/06	8.30	8.65	6.50	6.50	6.50	6.55	6.65	6.75	7.30	7.55	8.55	0.00	6.500	6.00	6.00	N/A	6.00
June 23/06	8.40	8.75	6.60	6.60	6.65	6.75	6.85	6.95	7.45	7.70	8.55	0.00	6.500	6.00	6.00	N/A	6.00
June 30/06	8.40	8.75	6.60	6.60	6.65	6.80	6.95	7.05	7.55	7.80	8.65	0.00	6.750	6.00	6.00	N/A	6.00
July 12/06	8.30	8.65	6.50	6.50	6.55	6.70	6.85	6.95	7.45	7.70	8.55	0.00	6.750	6.00	6.00	N/A	6.00
Aug 18/06	8.20	8.55	6.40	6.40	6.45	6.60	6.75	6.85	7.35	7.60	8.45	0.00	6.500	6.00	6.00	N/A	6.00
Sept 06/06	8.20	8.55	6.40	6.40	6.40	6.50	6.65	6.75	7.25	7.50	8.35	0.00	6.500	6.00	6.00	N/A	6.00
Sept 22/06	8.20	8.55	6.40	6.40	6.40	6.50	6.60	6.70	7.25	7.50	8.35	0.00	6.500	6.00	6.00	N/A	6.00
Sept 28/06	8.20	8.55	6.40	6.40	6.40	6.50	6.50	6.60	7.15	7.40	8.35	0.00	6.250	6.00	6.00	N/A	6.00
Oct 24/06	8.20	8.55	6.40	6.40	6.50	6.65	6.70	6.80	7.15	7.40	8.35	0.00	6.250	6.00	6.00	N/A	6.00
Oct 31/06	8.20	8.55	6.40	6.40	6.50	6.55	6.55	6.60	6.95	7.30	8.35	0.00	6.250	6.00	6.00	N/A	6.00
Nov 16/06	8.20	8.55	6.40	6.40	6.50	6.50	6.50	6.55	6.90	7.25	8.35	0.00	6.250	6.00	6.00	N/A	6.00
Nov 25/06	8.20	8.55	6.40	6.40	6.50	6.50	6.50	6.50	6.90	7.25	8.35	0.00	6.250	6.00	6.00	N/A	6.00
Dec 9/06	8.15	8.45	6.35	6.30	6.40	6.40	6.40	6.45	6.85	7.20	8.25	0.00	6.250	6.00	6.00	N/A	6.00
Jan 16/07	8.25	8.65	6.45	6.50	6.60	6.60	6.60	6.65	6.95	7.40	8.45	0.00	6.250	6.00	6.00	N/A	6.00
Feb 22/07	8.25	8.65	6.45	6.50	6.60	6.60	6.60	6.59	6.85	7.40	8.45	0.00	6.250	6.00	6.00	N/A	6.00
March 6/07	8.25	8.55	6.45	6.40	6.50	6.50	6.50	6.49	6.75	7.30	8.35	0.00	6.250	6.00	6.00	N/A	6.00



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March 17/07	8.25	8.55	6.45	6.40	6.50	6.50	6.50	6.44	6.75	7.30	8.35	0.00	6.250	6.00	6.00	N/A	6.00
Apr 10/07	8.30	8.75	6.50	6.60	6.70	6.70	6.70	6.64	6.95	7.50	8.55	0.00	6.250	6.00	6.00	N/A	6.00
Apr 19/07	8.30	8.75	6.50	6.60	6.70	6.70	6.65	6.59	6.95	7.50	8.55	0.00	6.250	6.00	6.00	N/A	6.00
May 18/07	8.30	8.90	6.50	6.75	6.95	6.95	6.90	6.84	7.15	7.60	8.55	0.00	6.375	6.00	6.00	N/A	6.00
May 30/07	8.40	9.00	6.60	6.85	7.15	7.20	7.20	7.14	7.35	7.80	8.70	0.00	6.625	6.00	6.00	N/A	6.00
Jun 8/07	8.50	9.15	6.70	7.00	7.30	7.35	7.35	7.29	7.50	7.95	8.80	0.00	6.750	6.00	6.00	N/A	6.00
Jun 14/07	8.55	9.25	6.75	7.10	7.40	7.50	7.50	7.44	7.70	8.15	9.05	0.00	6.750	6.00	6.00	N/A	6.00
Jun 20/07	8.55	9.20	6.75	7.05	7.30	7.30	7.30	7.24	7.55	8.00	8.90	0.00	6.750	6.00	6.00	N/A	6.00
Jul 11/07	8.55	9.20	6.75	7.05	7.30	7.30	7.30	7.24	7.55	8.00	8.90	0.00	7.250	6.25	6.25	N/A	6.25
Aug 16/07	8.55	9.20	6.75	7.05	7.30	7.30	7.30	7.19	7.55	8.00	8.90	0.00	7.250	6.25	6.25	N/A	6.25
Oct 11/07	8.65	9.30	6.85	7.15	7.40	7.40	7.40	7.40	7.65	8.00	8.90	0.00	7.250	6.25	6.25	N/A	6.25
Oct 27/07	8.65	9.30	6.85	7.15	7.35	7.35	7.35	7.34	7.65	8.00	8.90	0.00	7.250	6.25	6.25	N/A	6.25
Dec 5/07	8.65	9.30	6.85	7.15	7.35	7.35	7.35	7.34	7.65	8.00	8.90	0.00	7.250	6.00	6.00	N/A	6.00
Dec 20/07	8.90	9.50	7.10	7.35	7.55	7.55	7.54	7.54	7.85	8.20	9.10	0.00	7.250	6.00	6.00	N/A	6.00
Jan 11/08	8.90	9.50	7.10	7.35	7.50	7.50	7.34	7.49	7.80	8.15	9.10	0.00	7.250	6.00	6.00	N/A	6.00
Jan 23/08	8.90	9.50	7.10	7.35	7.50	7.50	7.34	7.49	7.80	8.15	9.10	0.00	7.250	5.75	5.75	N/A	5.75
Jan 26/08	8.90	9.50	7.10	7.35	7.40	7.40	7.34	7.39	7.70	8.05	9.10	0.00	7.250	5.75	5.75	N/A	5.75
Feb 15/08	8.90	9.40	7.10	7.25	7.30	7.30	7.19	7.29	7.65	8.00	9.10	0.00	6.750	5.75	5.75	N/A	5.75
Mar 5/08	8.90	9.40	7.10	7.25	7.30	7.30	7.19	7.29	7.65	8.00	9.10	0.00	6.750	5.25	5.25	N/A	5.25
Mar 20/08	8.80	9.30	7.00	7.15	7.20	7.20	7.04	7.19	7.55	7.90	9.00	0.00	6.750	5.25	5.25	N/A	5.25
Apr 11/08	8.65	9.10	6.85	6.95	7.00	7.00	6.85	6.99	7.35	7.70	8.80	0.00	6.500	5.25	5.25	N/A	5.25
Apr 23/08	8.65	9.10	6.85	6.95	7.00	7.00	6.85	6.99	7.35	7.70	8.80	0.00	6.500	4.75	4.75	N/A	4.75
May 17/08	8.01	8.30	6.21	6.15	6.15	6.15	6.59	6.65	7.35	7.45	8.55	0.00	7.500	4.75	4.75	N/A	4.75
June 13/08	8.40	8.80	6.60	6.65	6.65	6.65	6.99	7.15	7.60	7.75	8.65	0.00	7.500	4.75	4.75	N/A	4.75
Aug 7/08	8.15	8.50	6.35	6.35	6.35	6.35	6.69	6.85	7.30	7.45	8.35	0.00	7.500	4.75	4.75	N/A	4.75
Sept 27/08	8.15	8.50	6.35	6.35	6.70	6.70	7.04	7.20	7.65	7.80	8.70	0.00	7.750	4.75	4.75	N/A	4.75
Oct 9/08	8.15	8.50	6.35	6.35	6.70	6.70	7.04	7.20	7.65	7.80	8.70	0.00	7.750	4.50	4.50	N/A	4.50
Oct 14/08	8.15	8.50	6.35	6.35	6.70	6.70	7.04	7.20	7.65	7.80	8.70	0.00	7.750	5.45	5.25	N/A	4.25
Oct 17/08	8.15	8.50	6.35	6.35	6.70	6.70	7.04	7.20	7.65	7.80	8.70	0.00	8.750	5.45	5.25	N/A	4.25
Oct 22/08	8.15	8.50	6.35	6.35	6.70	6.70	7.04	7.20	7.65	7.80	8.70	0.00	8.750	5.20	5.00	N/A	4.00
Nov 15/08	8.15	8.50	6.35	6.35	6.70	6.70	7.04	7.20	7.65	7.80	8.70	0.00	8.750	4.85	4.60	N/A	4.00
Nov 26/08	7.90	8.25	6.10	5.60	6.45	6.45	6.29	6.95	7.40	7.55	8.45	0.00	8.750	4.85	4.60	N/A	4.00
Dec 10/08	7.70	8.25	5.90	5.60	6.25	6.25	6.09	6.75	7.20	7.35	8.25	0.00	8.750	4.50	4.30	N/A	3.50
Jan 21/09	7.00	7.15	5.20	4.50	5.15	5.15	5.69	5.79	7.00	7.15	8.05	0.00	8.750	RBP + 1.00	RBP + .80	N/A	3.00
Mar 4/09	7.00	7.15	5.20	4.50	5.15	5.15	5.69	5.79	7.00	7.15	8.05	0.00	8.750	RBP + 1.00	RBP + .80	N/A	2.50
Mar 5/09	7.00	7.00	5.20	4.35	4.55	4.65	5.44	5.79	7.00	7.15	8.05	0.00	8.750	RBP + 1.00	RBP + .80	N/A	2.50
Mar 18/09	7.00	7.00	5.20	4.35	4.55	4.65	5.44	5.55	7.00	7.15	8.05	0.00	8.750	RBP + 1.00	RBP + .80	N/A	2.50
Apr 4/09	6.85	6.85	5.05	4.20	4.35	4.45	5.14	5.45	6.90	7.05	8.05	0.00	8.750	RBP + 1.00	RBP + .80	N/A	2.50
Apr 22/09	6.85	6.85	5.05	4.20	4.35	4.45	5.14	5.45	6.90	7.05	8.05	0.00	8.750	RBP + 1.00	RBP + .80	N/A	2.25
Apr 25/09	6.55	6.55	4.75	3.90	4.05	4.15	4.84	5.25	6.60	6.75	8.05	0.00	8.750	RBP + 1.00	RBP + .80	N/A	2.25
Jun 2/09	6.55	6.55	4.75	3.90	4.05	4.15	4.84	5.45	6.80	6.95	8.05	0.00	8.750	RBP + 1.00	RBP + .80	N/A	2.25
Jun 9/09	6.55	6.55	4.75	3.90	4.05	4.15	4.84	5.45	6.80	6.95	8.05	0.00	8.750	RBP + 1.00	RBP + .80	RBP + 1.00	2.25
Jun 11/09	6.55	6.55	4.75	3.90	4.05	4.55	5.24	5.85	6.80	6.95	8.05	0.00	8.750	RBP + 1.00	RBP + .60	RBP + 1.00	2.25
Jul 25/09	6.55	6.55	4.75	3.90	4.05	4.55	5.24	5.85	6.80	6.95	8.05	0.60	5.750	RBP + .80	RBP + .40	RBP + 1.00	2.25
Jul 30/09	6.55	6.55	4.75	3.90	4.05	4.55	5.24	5.79	6.80	6.95	8.05	0.60	5.750	RBP + .80	RBP + .40	RBP + 1.00	2.25
Sept 5/09	6.35	6.35	4.55	3.70	3.85	4.35	4.94	5.49	6.60	6.75	7.85	0.50	5.650	RBP + .70	RBP + .30	RBP + .90	2.25
Oct 3/09	6.35	6.35	4.55	3.70	3.85	4.35	4.94	5.49	6.60	6.75	7.85	0.50	5.650	RBP + .70	RBP + 0.00	RBP + .90	2.25
Oct 10/09	6.45	6.45	4.65	3.80	3.95	4.45	5.29	5.84	6.80	6.95	8.05	0.50	5.875	RBP + .70	RBP + 0.00	RBP + .90	2.25
Oct 20/09	6.45	6.45	4.65	3.80	3.95	4.45	5.29	5.78	6.80	6.95	8.05	0.50	5.875	RBP + .70	RBP + 0.00	RBP + .90	2.25
Oct 22/09	6.45	6.45	4.65	3.80	3.95	4.45	5.29	5.78	6.80	6.95	8.05	0.50	5.875	RBP + .70	RBP + 0.00	RBP + .50	2.25
Oct 24/09	6.45	6.45	4.65	3.80	3.95	4.45	5.29	5.74	6.80	6.95	8.05	0.50	5.875	RBP + .70	RBP + 0.00	RBP + .50	2.25
Nov 19/09	6.45	6.45	4.65	3.60	3.75	4.25	5.19	5.59	6.65	6.80	8.05	0.50	5.625	RBP + .70	RBP + 0.00	RBP + .50	2.25
Dec 9/09	6.45	6.45	4.65	3.40	3.75	4.25	5.14	5.49	6.65	6.80	8.05	0.50	5.625	RBP + .70	RBP + 0.00	RBP + .50	2.25
Jan 27/10	6.45	6.45	4.65	3.40	3.75	4.15	5.04	5.39	6.65	6.80	8.05	0.50	5.625	RBP + .70	RBP + 0.00	RBP + .50	2.25
Feb 9/10	6.45	6.45	4.65	3.40	3.75	4.15	5.04	5.39	6.65	6.80	8.05	0.50	5.625	RBP + .70	RBP + 0.00	RBP + .75	2.25



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Mar 9/10	6.45	6.45	4.65	3.40	3.75	4.15	4.94	5.25	6.65	6.80	8.05	0.50	5.625	RBP + .70	RBP + 0.00	RBP + .75	2.25
Mar 30/10	6.45	6.45	4.65	3.40	3.75	4.35	5.34	5.85	6.65	6.80	8.05	0.50	5.625	RBP + .70	RBP + 0.00	RBP + .75	2.25
Mar 31/10	6.45	6.45	4.65	3.40	3.75	4.35	5.34	5.85	6.65	6.80	8.05	0.50	5.625	RBP + .70	RBP + 0.00	RBP + .50	2.25
Apr 14/10	6.70	6.70	4.90	3.65	4.00	4.60	5.59	6.10	6.90	7.05	8.30	0.50	6.125	RBP + .70	RBP + 0.00	RBP + .50	2.25
Apr 23/10	6.70	6.70	4.90	3.65	4.00	4.60	5.59	6.10	6.90	7.05	8.30	0.00	6.125	RBP + .70	RBP + 0.00	RBP + .50	2.25
Apr 27/10	6.85	6.85	5.05	3.80	4.15	4.75	5.74	6.25	7.05	7.20	8.45	0.00	5.875	RBP + .70	RBP + 0.00	RBP + .50	2.25
May 11/10	6.75	6.75	4.95	3.70	4.05	4.60	5.64	6.10	6.95	7.10	8.35	0.00	5.500	RBP + .70	RBP + 0.00	RBP + .50	2.25
May 21/10	6.75	6.75	4.95	3.70	4.05	4.60	5.64	5.99	6.95	7.10	8.35	0.00	5.500	RBP + .70	RBP + 0.00	RBP + .50	2.25
June 2/10	6.75	6.75	4.95	3.70	4.05	4.60	5.64	5.99	6.95	7.10	8.35	0.00	5.500	RBP + .70	RBP + 0.00	RBP + .50	2.50
June 25/10	6.75	6.75	4.85	3.60	3.95	4.50	5.54	5.89	6.85	7.00	8.25	0.00	5.500	RBP + .70	RBP + 0.00	RBP + .50	2.50
June 30/10	6.75	6.75	4.85	3.60	3.95	4.50	5.54	5.89	6.85	7.00	8.25	0.00	5.250	RBP + .70	RBP + 0.00	RBP + .50	2.50
July 3/10	6.75	6.75	4.75	3.50	3.85	4.40	5.44	5.79	6.75	6.90	8.25	0.00	4.875	RBP + .70	RBP + 0.00	RBP + .50	2.50
July 21/10	6.75	6.75	4.75	3.50	3.85	4.40	5.44	5.79	6.75	6.90	8.25	0.00	4.875	RBP + .70	RBP + 0.00	RBP + .50	2.75
July 30/10	6.75	6.75	4.75	3.50	3.85	4.40	5.44	5.79	6.75	6.90	8.25	0.00	4.875	RBP + .70	RBP - 0.10	RBP + .50	2.75
July 31/10	6.75	6.75	4.65	3.40	3.75	4.30	5.34	5.69	6.65	6.80	8.25	0.00	4.875	RBP + .70	RBP - 0.10	RBP + .50	2.75
August 4/10	6.75	6.75	4.55	3.30	3.65	4.20	5.24	5.59	6.55	6.70	8.25	0.00	4.875	RBP + .70	RBP - 0.10	RBP + .50	2.75
August 17/10	6.75	6.75	4.55	3.30	3.55	4.10	5.14	5.49	6.45	6.60	8.25	0.00	4.875	RBP + .70	RBP - 0.10	RBP + .50	2.75
August 21/10	6.30	6.30	4.55	3.30	3.55	4.10	5.04	5.39	6.45	6.60	8.25	0.00	4.750	RBP + .70	RBP - 0.10	RBP + .50	2.75
September 7/10	6.30	6.30	4.55	3.30	3.55	4.10	5.04	5.39	6.45	6.60	8.25	0.00	4.125	RBP + .70	RBP - 0.10	RBP + .50	2.75
September 9/10	6.30	6.30	4.55	3.30	3.55	4.10	5.04	5.39	6.45	6.60	8.25	0.00	4.125	RBP + .70	RBP - 0.10	RBP + .50	3.00
September 10/10	6.30	6.30	4.55	3.30	3.55	4.10	5.04	5.39	6.45	6.60	8.25	0.00	4.250	RBP + .70	RBP - 0.10	RBP + .50	3.00
Oct 1/10	6.30	6.30	4.55	3.30	3.55	4.10	5.04	5.39	6.45	6.60	8.25	0.00	4.250	RBP + .70	RBP - 0.15	RBP + .50	3.00
Oct 9/10	6.30	6.30	4.45	3.20	3.45	4.00	4.94	5.29	6.35	6.50	8.25	0.00	4.250	RBP + .70	RBP - 0.15	RBP + .50	3.00
Nov 9/10	6.30	6.30	4.45	3.20	3.45	4.00	4.94	5.19	6.35	6.50	8.25	0.00	4.250	RBP + .70	RBP - 0.15	RBP + .50	3.00