

Calculation of Interest Rate - 30-Year Fixed Rate

		Average
10/2007	5.85	
11/2007	5.80	
12/2007	5.75	
1/2008	5.40	
2/2008	6.00	
3/2008	5.70	
4/2008	5.80	
5/2008	5.75	
6/2008	6.20	
7/2008	6.10	
8/2008	6.25	
9/2008	5.65	
	70.25	5.85

Source: Bank Rate Monitor; Bankrate.com