

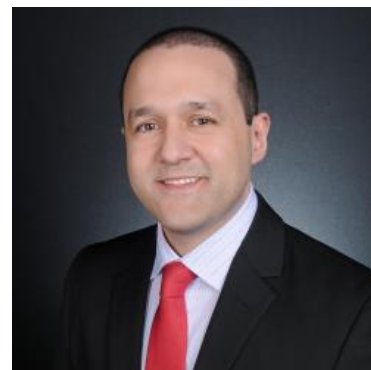
MORTGAGE RATE WATCH

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Highest Rates in Just Over 3 Weeks

Up until last week's Fed announcement, the average 30yr fixed mortgage rate was at the lowest levels in more than a year (in many cases, matching the same lows seen on September 16th--the day before the previous Fed announcement).

Although these past 2 post-Fed episodes have resulted in somewhat volatile bounces, rates are still far closer to long-term lows than they are to the summertime highs. In terms of MND's 30yr fixed index, we're currently at 6.34% versus last week's low of 6.13%. Contrast that to rates just under 7% in June and 7.25% earlier this year.



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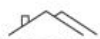
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