MORTGAGE RATE WATCH

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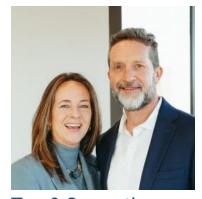
Mortgage Rates Move Slightly Lower

Unlike Monday, which saw a fairly brisk move toward higher rates, Tuesday barely budged. Additionally, the budging occurred in a friendly direction with the average lender offering rates that were just a hair lower than yesterday's.

Starting tomorrow morning, this week's potential volatility will be higher. Each day brings several economic reports with the power to push rates higher or lower.

Wednesday/tomorrow is probably chief among those due to the ADR employment report.

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