

Rated #1 Nationwide

“MOST COMPETITIVE RATE”

The Wall Street Journal
December 1, 2006



Most Competitive Rates
30-yr. fixed-rate mortgage

Clarksville Mortgage Corp.....5.36% APR
Clarksville, MD, 410-531-9227

Aasent Mortgage Corporation5.50%
Atlanta, GA, 888-988-7025

Fair Oak Financial5.51%
Berwyn, PA, 800-521-4699

Treiner Mortgage Company5.51%
Tampa, FL, 866-907-9992

Kenny Financial Services5.52%
West Chester, PA, 866-536-5366

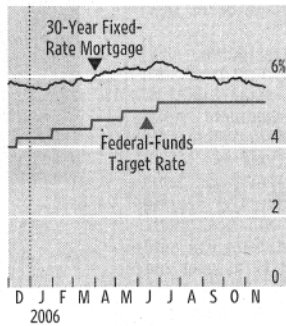
Note: Rates and fees are quoted on loans not exceeding \$417,000, with an 80% loan-to-value ratio.
Source: Bankrate.com; WSJ Market Data Group

THE WALL STREET JOURNAL
December 1, 2006

INTEREST RATES & BONDS

Consumer Rates

Benchmark personal borrowing rate vs. Federal-funds target rate, the interest rate on overnight loans between banks.



	NAT'L AVG	WK'S CHG
Credit card	13.16%	...
Prime Rate*	8.25	...
Money market ann. yield	3.48	-0.04
Five-year CD ann. yield	4.83	-0.05
New-car loan	6.93	...
30-yr. fixed-rate mortgage	5.66	-0.05
15-yr. fixed-rate mortgage	5.43	-0.05
Jumbo mortgages†	6.01	-0.02
One-year ARM	5.30	-0.02
Home-equity loan	7.45	...

*Base rate posted by 75% of the nation's largest banks; †Over \$417,000

Most Competitive Rates

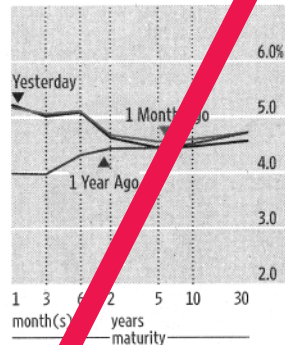
30-yr. fixed-rate mortgage

Clarksville Mortgage Corp.....	5.36% APR
Clarksville, MD, 410-531-9227	
Aasent Mortgage Corporation	5.50%
Atlanta, GA, 888-988-7025	
Fair Oak Financial	5.51%
Berwyn, PA, 800-521-4699	
Treiner Mortgage Company	5.51%
Tampa, FL, 866-907-9992	
Kenny Financial Services	5.52%
West Chester, PA, 866-536-5366	

Note: Rates and fees are quoted on loans not exceeding \$417,000, with an 80% loan-to-value ratio.
Source: Bankrate.com; WSJ Market Data Group

Treasury Yield Curve

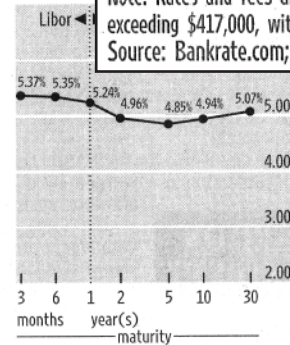
Yield to maturity of current bills, notes and bonds.



Source: Reuters

Libor/Sv

Counterparty semi-annual and pays float



Source: Tullett Prebon Information, Ltd.

Major Bond Indexes

U.S. Treasury Securities

	CLOSE	NET CHG	% CHG	52-WEEK		YTD	
				HIGH	LOW	% CHG	% CHG
Lehman Brothers							
Intermediate	8060.05	+14.04	+0.17	8060.05	7694.63	+3.44	+2.93
Long-term	14140.22	+88.58	+0.63	14140.22	12653.38	+5.28	+3.14
Composite	9359.34	+26.08	+0.28	9359.34	8805.98	+3.83	+2.92

Broad Market

	CLOSE	NET CHG	% CHG	HIGH	LOW	% CHG	YTD
U.S. Aggregate	1199.18	+3.75	+0.29	1199.18	1121.50	+6.04	+4.94
U.S. Gov't/Credit	1379.84	+4.59	+0.31	1379.84	1289.84	+5.67	+4.57

U.S. Corporate Debt Issues

	CLOSE	NET CHG	% CHG	HIGH	LOW	% CHG	YTD
Corporate Master	1628.82	+5.90	+0.36	1628.82	1512.28	+6.51	+5.34
High Yield	821.38	+1.87	+0.23	821.38	736.81	+11.38	+10.46
Yankee Bonds	1199.16	+4.17	+0.35	1199.16	1114.84	+6.07	+4.97

Mortgage-Backed Securities

	CLOSE	NET CHG	% CHG	HIGH	LOW	% CHG	YTD
Ginnie Mae	479.61	+0.72	+0.15	479.61	453.17	+5.82	+4.10
Fannie Mae	474.62	+0.80	+0.17	474.62	448.59	+5.80	+4.79
Freddie Mac	292.91	+0.45	+0.15	292.91	274.84	+6.52	+5.36

Tax-Exempt Securities

	CLOSE	NET CHG	% CHG	HIGH	LOW	% CHG	YTD
6% Bond Buyer Muni	118.25	+0.38	+0.32	118.25	111.16	+4.97	+3.44
7-12 Yr G.O.	220.59	+0.42	+0.19	220.59	207.14	+6.35	+5.14
12-22 Yr G.O.	240.92	+0.58	+0.24	240.92	224.03	+7.38	+5.89
22+ Yr Revenue	236.48	+0.55	+0.23	236.48	217.24	+8.71	+7.17