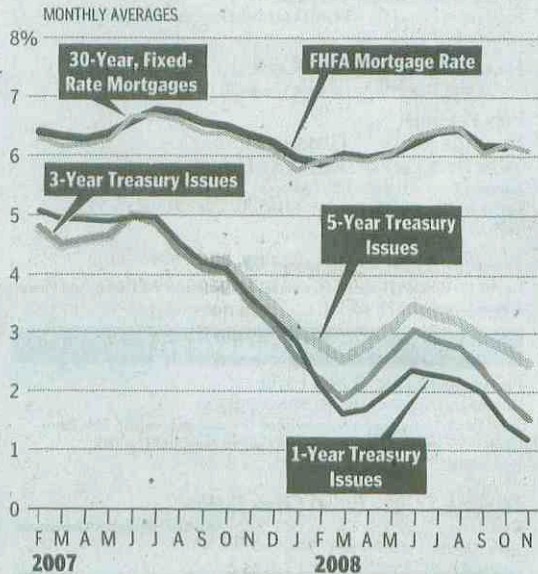


Adjustable-Rate-Mortgage Indexes

This chart is designed to show trends of some of the more common indexes used to set the rates on adjustable mortgages. Borrowers facing adjustments can use the numbers below to figure their new rate, assuming no caps or other special limitations. Data on 30-year, fixed-rate loans are included for reference.

1-year Treasury Issues/Dec. 15	0.50%
3-year Treasury Issues/Dec. 15	1.16%
5-year Treasury Issues/Dec. 15	1.62%
30-year, Fixed-Rate Mortgages/Dec. 18	5.19%
Federal Housing Finance Agency Mortgage Rate for the Purchase of Previously Occupied Homes /Oct.	6.16%



SOURCES: Freddie Mac, Federal Reserve, Federal Housing Finance Board