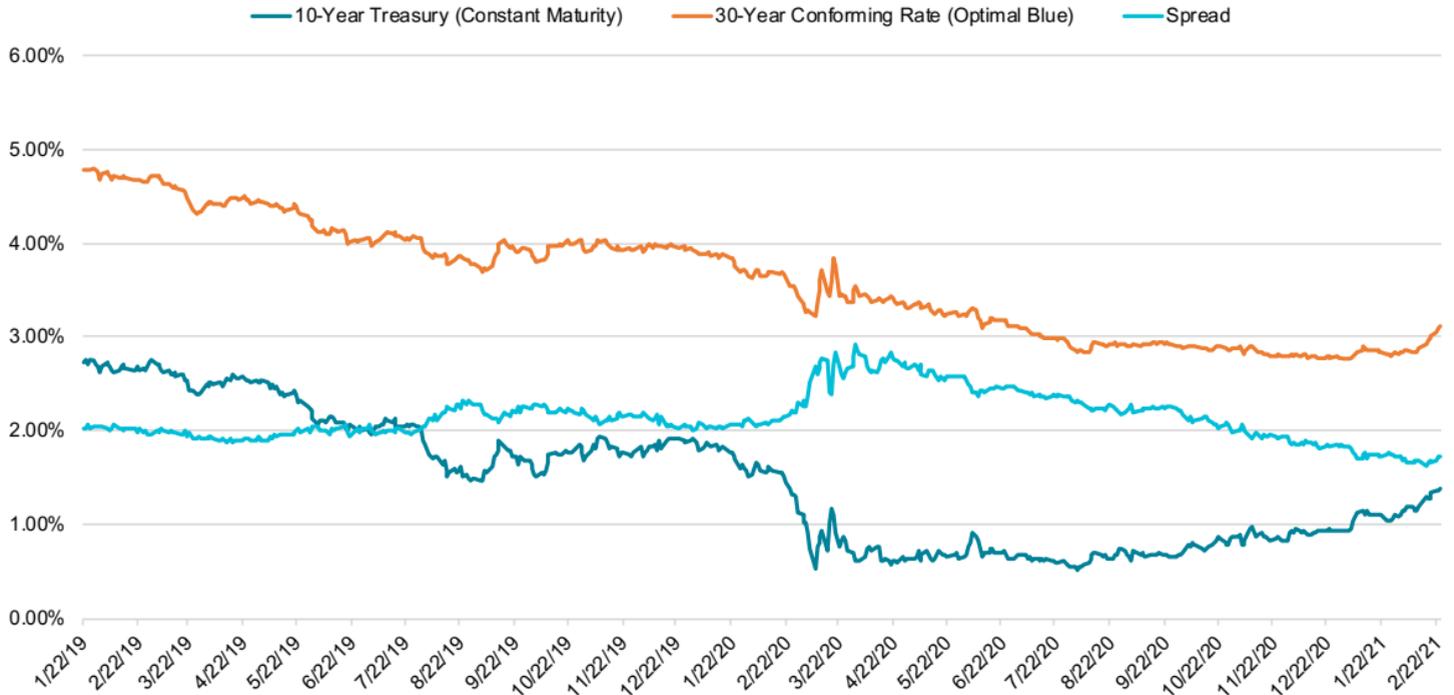


10-YEAR TREASURY vs. 30-YEAR CONFORMING RATE SPREAD



Source: Optimal Blue