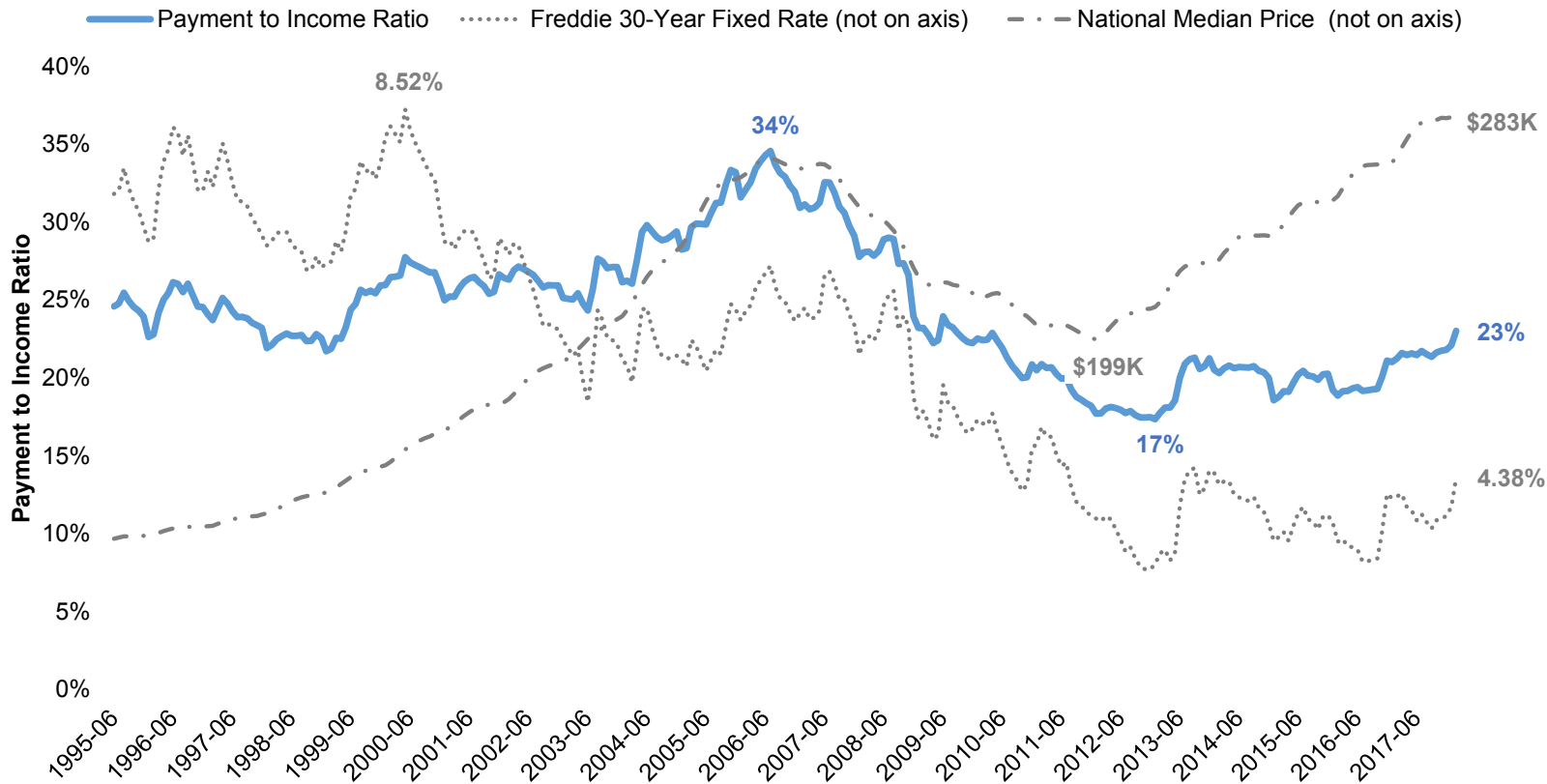


National Payment to Income Ratio*



*The National Payment to Income Ratio is the % of the median household income needed to purchase the median home using an 80% LTV 30-year fixed rate mortgage at the FHLMC 30-year rate.