

LOAN CENTRAL

Market Update
March 2, 2007

Average Rates as of March 2nd:

(Owner-occupied transactions)	Rate	Points
Conforming 30 Year Fixed	6.125%	0
Conforming 15 Year Fixed	5.875%	0
Jumbo 30 Year Fixed	6.375%	0
Jumbo 15 Year Fixed	6.125%	0
5/1 ARM Conforming	5.875%	0
5/1 ARM Jumbo	6.125%	0
Monthly ARM	1.250%	0

Note: Rates based on purchase transactions, vary by lender, loan size, loan-to-value ratio, loan type, loan purpose, buyer's method of income/asset documentation, credit history, length of lock term and other factors. The rates above should therefore be considered as estimates and are subject to change without notice.



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Mortgage Defaults Continue to Increase

Mortgage lenders say default rates are rising among borrowers with better credit than those in the sub-prime category, where borrowers are considered to be the biggest credit risks.

Inside Mortgage Finance, a trade publication, says defaults in the "Alt-A" category, which includes many borrowers with credit ratings higher than 700, have doubled in the past 14 months.

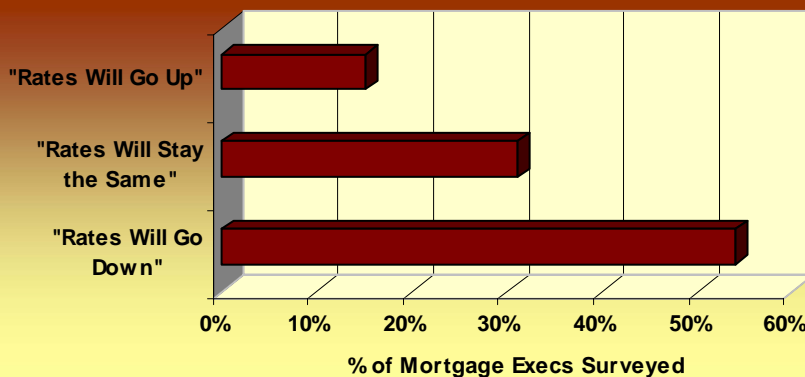
"The credit deterioration has been almost parallel to what's been happening in the sub-prime market," says UBS mortgage analyst David Liu.

Here are the U.S. cities with the highest foreclosure rates:

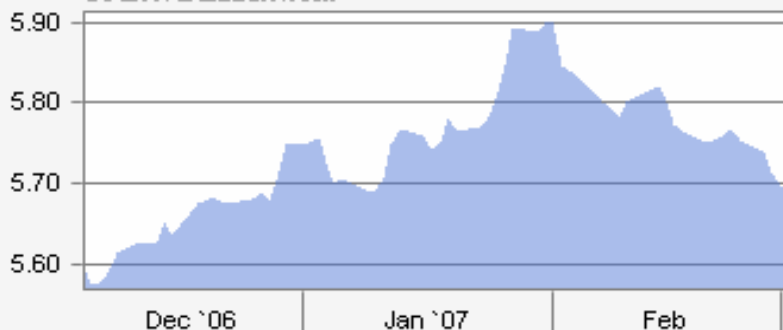
1. Detroit, 4.9 %
2. Atlanta, 4.4 %
3. Indianapolis, 4.3 %
4. Denver, 4.2 %
5. Dallas, 3.9 %
6. Fort Worth-Arlington, Texas, 3.7%
7. Las Vegas, 3.3 %
8. Memphis, 3.2 %
9. Fort Lauderdale, 2.8 %
10. Miami, 2.8 %

Sources: The Wall Street Journal, Ruth Simon and James R. Hagerty (03/01/07) and BusinessWeek Online, Maya Roney (02/28/07)

Weekly Rate Change Index



Source: Bankrate.com



3 Month Trend for the National Average Rate

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