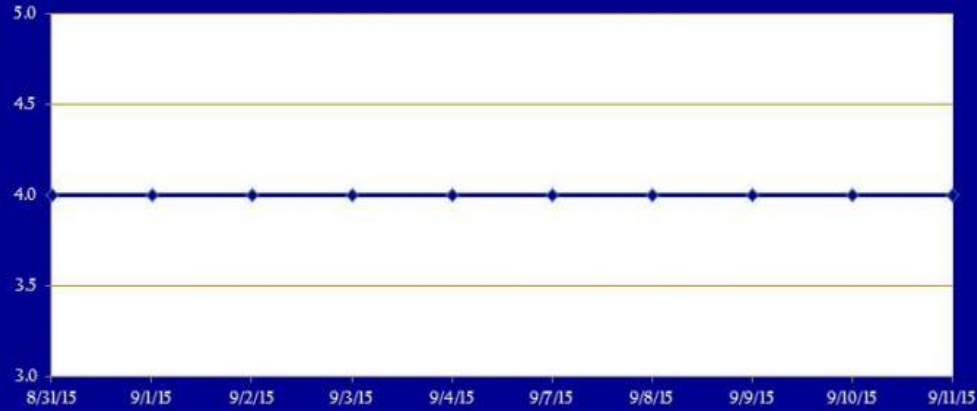


TOWNE BANK MORTGAGE

Two Week Rate Trend-Conforming 30 Year Fix



Product Type	Rate Range
Conforming 30 Year Fixed	4.000-4.375
Conforming 15 Year Fixed	3.000-3.375
Conforming 5/1 ARM	3.125-4.250
Jumbo 5/1 ARM	2.875-3.375

Product Type	Rate Range
FHA 30 Year Fixed	3.625-4.125
USDA 30 Year Fixed	3.750-4.250



*Rates will vary depending upon loan type, amount, loan to value, and credit. Contact your lending manager for specific rates.

**The information provided in this circular is for the dissemination to and for the use of Real Estate business entities and mortgage lenders only. It is not intended as an advertisement for the extension of credit or distribution to consumers.