

Treasury Constant Maturity Rates

Date	30-year			20-year			15 Year*			10-year			7-year			5-year		
	H.15 data	1st Lien Trigger	Secondary Lien Trigger	H.15 data	1st Lien Trigger	Secondary Lien Trigger	Lower of 10 & 20 Year Treasuries	1st Lien Trigger	Secondary Lien Trigger	H.15 data	1st Lien Trigger	Secondary Lien Trigger	H.15 data	1st Lien Trigger	Secondary Lien Trigger	H.15 data	1st Lien Trigger	Secondary Lien Trigger
8/15/2004	5.11	8.11	10.11	5.02	8.02	10.02	4.22	7.22	9.22	4.22	7.22	9.22	3.85	6.85	8.85	3.42	6.42	8.42
9/15/2004	5.04	8.04	10.04	4.96	7.96	9.96	4.18	7.18	9.18	4.18	7.18	9.18	3.80	6.80	8.80	3.39	6.39	8.39
10/15/2004	4.92	7.92	9.92	4.84	7.84	9.84	4.07	7.07	9.07	4.07	7.07	9.07	3.72	6.72	8.72	3.31	6.31	8.31
11/15/2004	4.98	7.98	9.98	4.91	7.91	9.91	4.20	7.20	9.20	4.20	7.20	9.20	3.89	6.89	8.89	3.53	6.53	8.53
12/15/2004	4.76	7.76	9.76	4.72	7.72	9.72	4.09	7.09	9.09	4.09	7.09	9.09	3.78	6.78	8.78	3.48	6.48	8.48
1/15/2005	4.78	7.78	9.78	4.76	7.76	9.76	4.23	7.23	9.23	4.23	7.23	9.23	3.97	6.97	8.97	3.71	6.71	8.71
2/15/2005	4.48	7.48	9.48	4.55	7.55	9.55	4.10	7.10	9.10	4.10	7.10	9.10	3.91	6.91	8.91	3.71	6.71	8.71
3/15/2005	4.80	7.80	9.80	4.93	7.93	9.93	4.54	7.54	9.54	4.54	7.54	9.54	4.38	7.38	9.38	4.22	7.22	9.22
4/15/2005	4.66	7.66	9.66	4.73	7.73	9.73	4.27	7.27	9.27	4.27	7.27	9.27	4.09	7.09	9.09	3.90	6.90	8.90
5/15/2005	4.48	7.48	9.48	4.56	7.56	9.56	4.12	7.12	9.12	4.12	7.12	9.12	3.95	6.95	8.95	3.83	6.83	8.83
6/15/2005	4.44	7.44	9.44	4.49	7.49	9.49	4.12	7.12	9.12	4.12	7.12	9.12	3.99	6.99	8.99	3.90	6.90	8.90
7/15/2005	4.39	7.39	9.39	4.47	7.47	9.47	4.18	7.18	9.18	4.18	7.18	9.18	4.06	7.06	9.06	3.98	6.98	8.98
8/15/2005	4.45	7.45	9.45	4.53	7.53	9.53	4.27	7.27	9.27	4.27	7.27	9.27	4.20	7.20	9.20	4.15	7.15	9.15
9/15/2005	4.51	7.51	9.51	4.56	7.56	9.56	4.22	7.22	9.22	4.22	7.22	9.22	4.08	7.08	9.08	3.99	6.99	8.99
10/15/2005	4.67	7.67	9.67	4.76	7.76	9.76	4.48	7.48	9.48	4.48	7.48	9.48	4.40	7.40	9.40	4.34	7.34	9.34
11/15/2005	4.70	7.70	9.70	4.83	7.83	9.83	4.56	7.56	9.56	4.56	7.56	9.56	4.52	7.52	9.52	4.51	7.51	9.51
12/15/2005	4.62	7.62	9.62	4.75	7.75	9.75	4.47	7.47	9.47	4.47	7.47	9.47	4.41	7.41	9.41	4.38	7.38	9.38
1/15/2006	4.49	7.49	9.49	4.59	7.59	9.59	4.36	7.36	9.36	4.36	7.36	9.36	4.30	7.30	9.30	4.28	7.28	9.28
2/15/2006	4.58	7.58	9.58	4.78	7.78	9.78	4.61	7.61	9.61	4.61	7.61	9.61	4.60	7.60	9.60	4.60	7.60	9.60
3/15/2006	4.75	7.75	9.75	4.93	7.93	9.93	4.73	7.73	9.73	4.73	7.73	9.73	4.70	7.70	9.70	4.69	7.69	9.69
4/15/2006	5.11	8.11	10.11	5.28	8.28	10.28	5.05	8.05	10.05	5.05	8.05	10.05	5.00	8.00	10.00	4.97	7.97	9.97
5/15/2006	5.26	8.26	10.26	5.41	8.41	10.41	5.15	8.15	10.15	5.15	8.15	10.15	5.08	8.08	10.08	5.04	8.04	10.04
6/15/2006	5.13	8.13	10.13	5.27	8.27	10.27	5.10	8.10	10.10	5.10	8.10	10.10	5.08	8.08	10.08	5.08	8.08	10.08
7/15/2006	5.11	8.11	10.11	5.23	8.23	10.23	5.07	8.07	10.07	5.07	8.07	10.07	5.03	8.03	10.03	5.02	8.02	10.02
8/15/2006	5.05	8.05	10.05	5.13	8.13	10.13	4.93	7.93	9.93	4.93	7.93	9.93	4.89	7.89	9.89	4.88	7.88	9.88
9/15/2006	4.92	7.92	9.92	5.00	8.00	10.00	4.80	7.80	9.80	4.80	7.80	9.80	4.77	7.77	9.77	4.76	7.76	9.76
10/15/2006	4.94	7.94	9.94	5.02	8.02	10.02	4.81	7.81	9.81	4.81	7.81	9.81	4.77	7.77	9.77	4.77	7.77	9.77
11/15/2006	4.69	7.69	9.69	4.80	7.80	9.80	4.61	7.61	9.61	4.61	7.61	9.61	4.62	7.62	9.62	4.62	7.62	9.62
12/15/2006	4.72	7.72	9.72	4.81	7.81	9.81	4.60	7.60	9.60	4.60	7.60	9.60	4.57	7.57	9.57	4.57	7.57	9.57
1/15/2007	4.86	7.86	9.86	4.96	7.96	9.96	4.77	7.77	9.77	4.77	7.77	9.77	4.76	7.76	9.76	4.76	7.76	9.76
2/15/2007	4.81	7.81	9.81	4.91	7.91	9.91	4.70	7.70	9.70	4.70	7.70	9.70	4.69	7.69	9.69	4.68	7.68	9.68
3/15/2007	4.69	7.69	9.69	4.78	7.78	9.78	4.54	7.54	9.54	4.54	7.54	9.54	4.47	7.47	9.47	4.46	7.46	9.46
4/15/2007	4.93	7.93	9.93	5.01	8.01	10.01	4.76	7.76	9.76	4.76	7.76	9.76	4.70	7.70	9.70	4.68	7.68	9.68
5/15/2007	4.88	7.88	9.88	4.95	7.95	9.95	4.71	7.71	9.71	4.71	7.71	9.71	4.65	7.65	9.65	4.63	7.63	9.63
6/15/2007	5.26	8.26	10.26	5.34	8.34	10.34	5.16	8.16	10.16	5.16	8.16	10.16	5.12	8.12	10.12	5.10	8.10	10.10
7/15/2007	5.19	8.19	10.19	5.27	8.27	10.27	5.11	8.11	10.11	5.11	8.11	10.11	5.05	8.05	10.05	5.01	8.01	10.01
8/15/2007	5.00	8.00	10.00	5.07	8.07	10.07	4.69	7.69	9.69	4.69	7.69	9.69	4.52	7.52	9.52	4.41	7.41	9.41
9/15/2007	4.72	7.72	9.72	4.77	7.77	9.77	4.47	7.47	9.47	4.47	7.47	9.47	4.30	7.30	9.30	4.18	7.18	9.18
10/15/2007	4.91	7.91	9.91	4.98	7.98	9.98	4.69	7.69	9.69	4.69	7.69	9.69	4.52	7.52	9.52	4.40	7.40	9.40
11/15/2007	4.54	7.54	9.54	4.58	7.58	9.58	4.17	7.17	9.17	4.17	7.17	9.17	3.90	6.90	8.90	3.71	6.71	8.71

* The rates provided for on this table are generated from rates listed under "Treasury Constant Maturities" included in the Federal Reserve Statistical Release H.15. <http://www.federalreserve.gov/releases/h15/data.htm>. If no rate was listed for the 15th of the month, the preceding business day's rate was used.

For maturities for which no Treasury rate exists, determine the "rate trigger" by referring to the constant maturity that is the closest to the loan's maturity. If the loan's maturity is exactly halfway between security maturities, the annual percentage rate on the loan should be compared to the Yield for the Treasury Securities having the lower Yield. The 15-year maturity trigger rates provided above were determined by the lesser of the 10-year and 20-year treasuries.