

LOAN CENTRAL

Market Update
March 5, 2010

Average Rates as of March 5th

(Owner-occupied transactions)	Rate	APR	Points
30 Year Fixed Conforming	4.750%	4.885%	1
30 Year Fixed FHA	4.500%	5.381%	1
15 Year Fixed Conforming	4.250%	4.497%	1
30 Year Fixed "Conf. Jumbo" Max loan amount \$567,500	5.000%	5.128%	1
30 Year Fixed Jumbo Max loan amount \$1,000,000	6.000%	6.135%	1
5/1 ARM Max loan amount \$417,000	3.375%	3.509%	1
5/1 ARM Jumbo Max loan amount \$1,500,000	3.875%	3.738%	1

Note: Rates based on purchase transactions, credit scores over 740, 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.



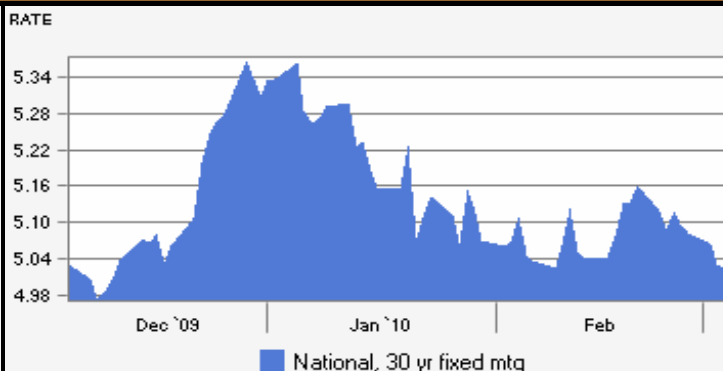
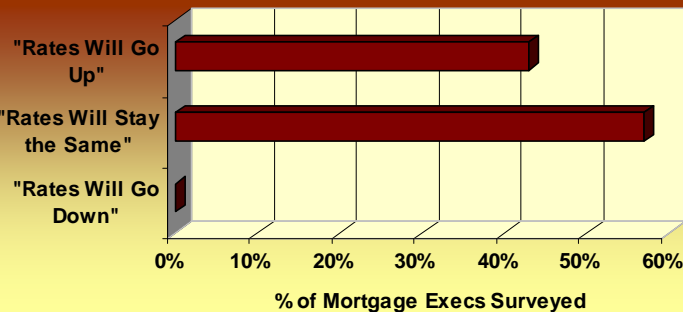
Is Unemployment Improving?

The unemployment report was released today and the headline numbers weren't as bad as expected. The jobs report showed 36,000 jobs lost in February, better than the 68,000 that was expected. The unemployment rate remained at 9.7%, which is better than the rise to 9.8% that was expected.

While the media is trying to spin these numbers as positive, there is more to the unemployment picture than meets the eye. Another, perhaps more important number to watch is what the government calls "U6". Many consider this to be the real unemployment report. This includes both discouraged workers and those working part-time but would rather have full time employment. Factoring in these workers puts the unemployment figure at 16.8%, up from 16.5% last month. Just last month, another 500,000 people accepted part time work, citing economic reasons for doing so.

Overall, the jobs reports indicate the labor market continues to struggle, but has shown improvements from its worst levels.

Weekly Rate Change Index



3 Month Trend for the National Average Rate for 30 Year Fixed Loans Priced With 1 Discount Point

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