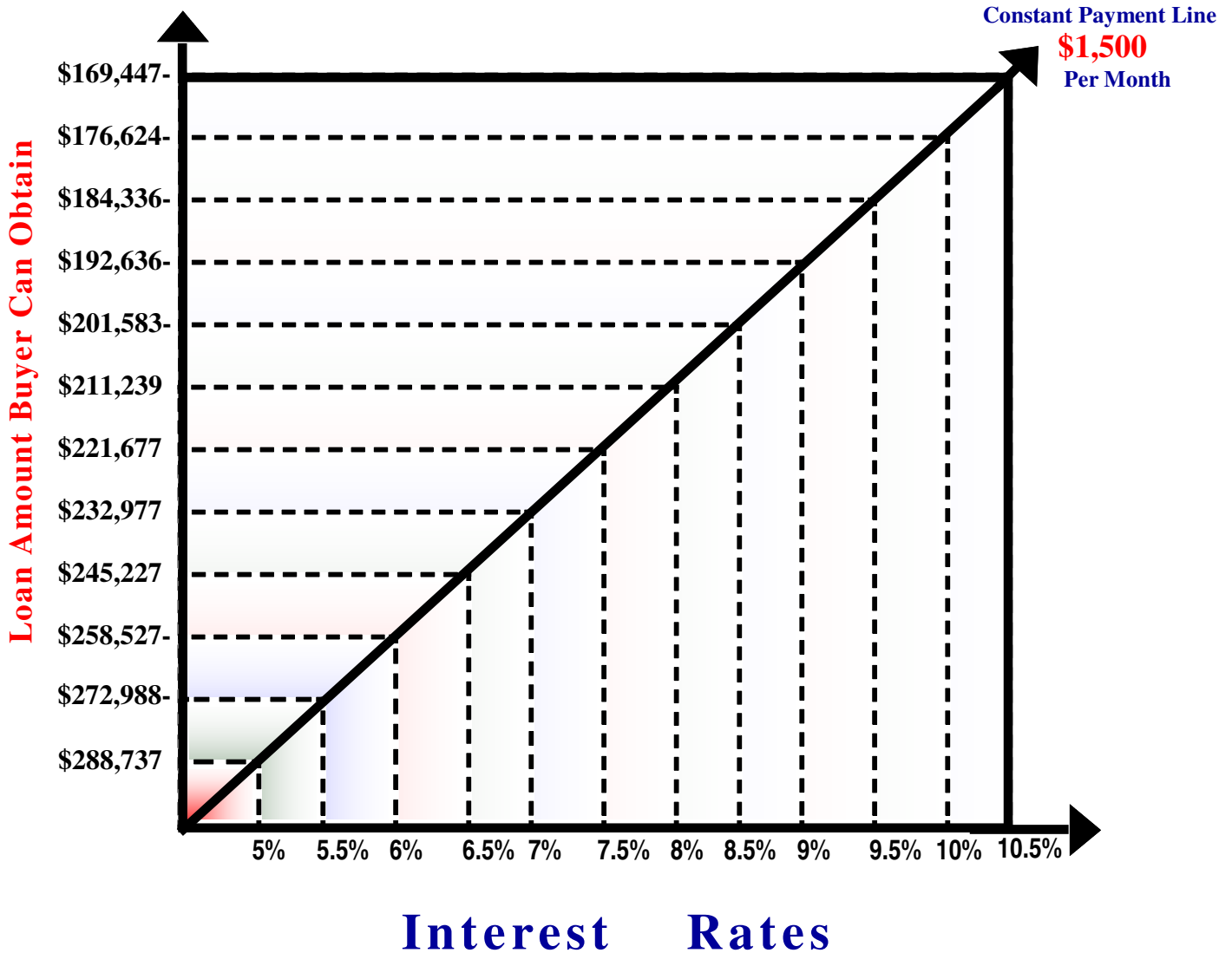


RISING INTEREST RATES LOWER BUYING POWER

As interest rates increase, the value of the home the buyer can purchase goes down relative to the buyer's constant purchasing power.



The **\$1,550** per month on the Constant Payment Line equals the maximum Principle & Interest (in dollars) the Purchaser qualifies for, regardless of interest rate.