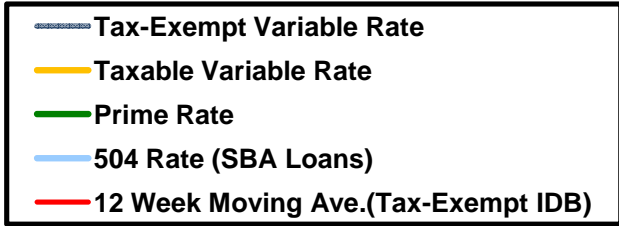


# INTEREST RATE COMPARISON

Previous 16 Years



<i>Rate Type &amp; Percent</i>	<i>High</i>	<i>Low</i>	<i>Average</i>	<i>Current</i>
Prime	9.50%	3.25%	6.45%	3.25%
SBA 504	9.50%	4.52%	7.09%	4.79%
Taxable Bond	6.84%	0.25%	3.75%	0.37%
Tax-Exempt Bond	7.50%	0.13%	2.48%	0.26%

*Average Point Difference*

Tax-Exempt Bonds Averaged 3.97 Below Prime Rate

Tax-Exempt Bonds Averaged 4.61 Below SBA 504 Rate

Taxable Bonds Averaged 2.70 Below Prime Rate

Tax-Exempt Bonds Averaged 1.27 Below Taxable Bonds

