

### APPLICABLE FEDERAL RATES

Below we have this month's, last month's, and the preceding month's Applicable Federal Rates, because for a sale you can use the lowest of the three.

|                  | SHORT TERM AFRs |       | MID TERM AFRs |       | LONG TERM AFRs |       |
|------------------|-----------------|-------|---------------|-------|----------------|-------|
| January<br>2013  | Annual          | 0.21% | Annual        | 0.87% | Annual         | 2.31% |
|                  | Semi-Annual     | 0.21% | Semi-Annual   | 0.87% | Semi-Annual    | 2.30% |
|                  | Quarterly       | 0.21% | Quarterly     | 0.87% | Quarterly      | 2.29% |
|                  | Monthly         | 0.21% | Monthly       | 0.87% | Monthly        | 2.29% |
| December<br>2012 | Annual          | 0.24% | Annual        | 0.95% | Annual         | 2.40% |
|                  | Semi-Annual     | 0.24% | Semi-Annual   | 0.95% | Semi-Annual    | 2.39% |
|                  | Quarterly       | 0.24% | Quarterly     | 0.95% | Quarterly      | 2.38% |
|                  | Monthly         | 0.24% | Monthly       | 0.95% | Monthly        | 2.38% |
| November<br>2012 | Annual          | 0.22% | Annual        | 0.89% | Annual         | 2.40% |
|                  | Semi-Annual     | 0.22% | Semi-Annual   | 0.89% | Semi-Annual    | 2.39% |
|                  | Quarterly       | 0.22% | Quarterly     | 0.89% | Quarterly      | 2.38% |
|                  | Monthly         | 0.22% | Monthly       | 0.89% | Monthly        | 2.38% |