

APPLICABLE FEDERAL RATES

Below we have this month, last month's, and the preceding month's Applicable Federal Rates, because for a sale you can use the lowest of the 3.

	SHORT TERM AFRs		MID TERM AFRs		LONG TERM AFRs	
November 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%
October 2012	Annual	0.23%	Annual	0.93%	Annual	2.36%
	Semi-Annual	0.23%	Semi-Annual	0.93%	Semi-Annual	2.35%
	Quarterly	0.23%	Quarterly	0.93%	Quarterly	2.34%
	Monthly	0.23%	Monthly	0.93%	Monthly	2.34%
September 2012	Annual	0.23%	Annual	0.84%	Annual	2.18%
	Semi-Annual	0.23%	Semi-Annual	0.84%	Semi-Annual	2.17%
	Quarterly	0.23%	Quarterly	0.84%	Quarterly	2.16%
	Monthly	0.23%	Monthly	0.84%	Monthly	2.16%

The 7520 Rate for November is 1.0% and for October was 1.2%.