

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 | |
|----------------------|------------------------|-------|----------------------|-------|-----------------------|-------|
| April 2013 | Annual | 0.22% | Annual | 1.09% | Annual | 2.70% |
| | Semi-Annual | 0.22% | Semi-Annual | 1.09% | Semi-Annual | 2.68% |
| | Quarterly | 0.22% | Quarterly | 1.09% | Quarterly | 2.67% |
| | Monthly | 0.22% | Monthly | 1.09% | Monthly | 2.67% |
| March 2013 | Annual | 0.22% | Annual | 1.09% | Annual | 2.66% |
| | Semi-Annual | 0.22% | Semi-Annual | 1.09% | Semi-Annual | 2.64% |
| | Quarterly | 0.22% | Quarterly | 1.09% | Quarterly | 2.63% |
| | Monthly | 0.22% | Monthly | 1.09% | Monthly | 2.63% |
| February 2013 | Annual | 0.21% | Annual | 1.01% | Annual | 2.52% |
| | Semi-Annual | 0.21% | Semi-Annual | 1.01% | Semi-Annual | 2.50% |
| | Quarterly | 0.21% | Quarterly | 1.01% | Quarterly | 2.49% |
| | Monthly | 0.21% | Monthly | 1.01% | Monthly | 2.49% |

The 7520 Rate for April is 1.4% and for March was 1.4%.