

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	
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%
January 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 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%