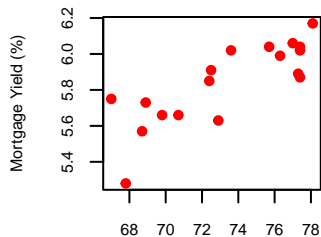
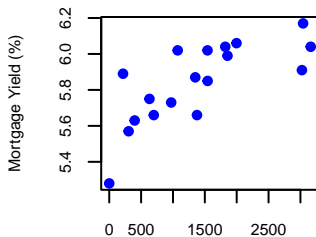


**Loan-to-Mortgage Ratio  
vs Mortgage Yield**



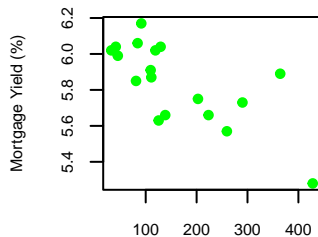
Loan-to-Mortgage Ratio

**Distance from Boston  
vs Mortgage Yield**



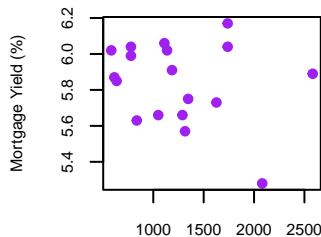
Distance from Boston

**Savings per New Unit Built  
vs Mortgage Yield**



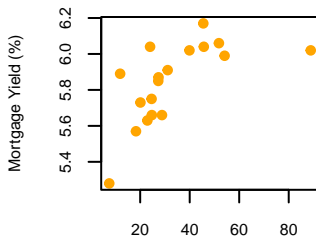
Savings per New Unit Built

**Savings per Capita  
vs Mortgage Yield**



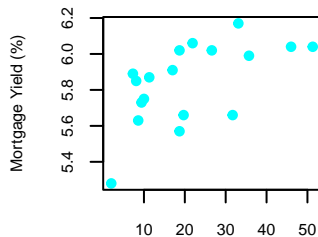
Savings per Capita

**Population Increase  
vs Mortgage Yield**



Population Increase

**First Mortgage from Inter-Regional Banks  
vs Mortgage Yield**



First Mortgage from Inter-Regional Banks