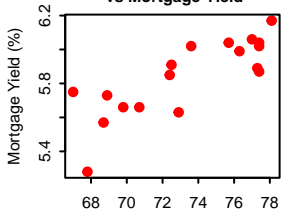
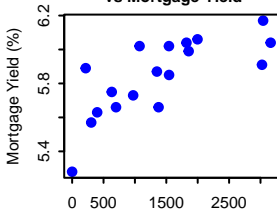


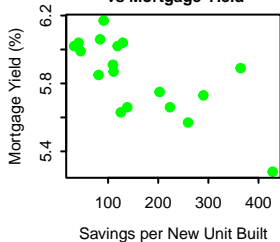
**Loan-to-Mortgage Ratio
vs Mortgage Yield**



**Distance from Boston
vs Mortgage Yield**



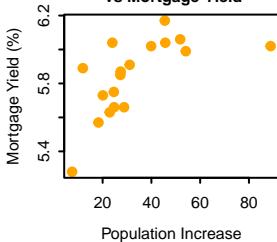
**Savings per New Unit Built
vs Mortgage Yield**



**Savings per Capita
vs Mortgage Yield**



**Population Increase
vs Mortgage Yield**



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

