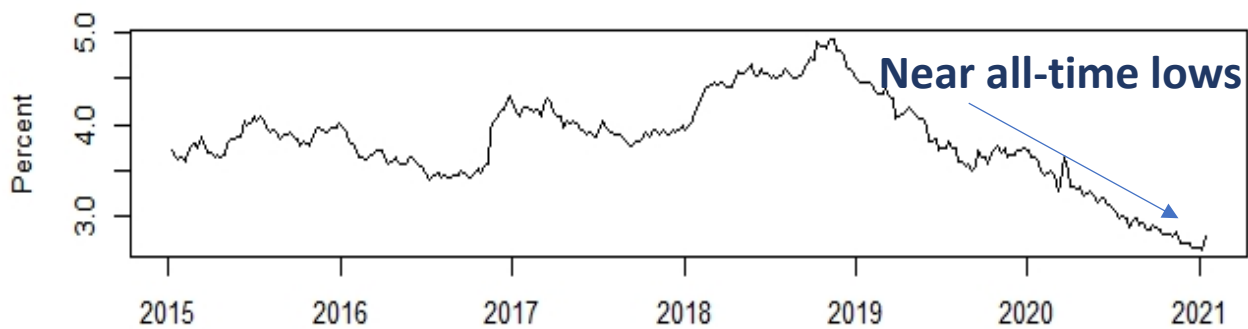
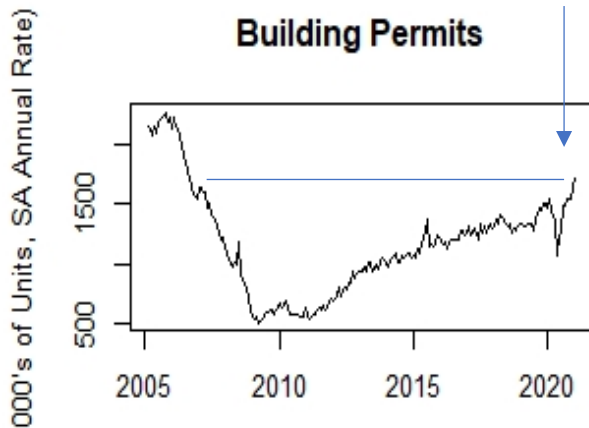


With mortgage rates near lows, it is no surprise that the housing market continues to boom. Housing starts rose for the 4<sup>th</sup> consecutive month. Starts increased 5.8%. Permits for future construction rose 4.5% in December. The pace of starts and permits were the highest since 2006.

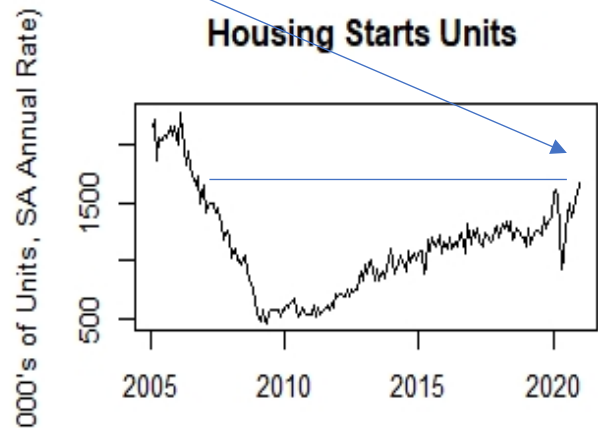
### 30-Year Fixed Rate Mortgage Average in the United States



### Best #'s since 2006



**4.5% Monthly Increase**



**5.8% Monthly Increase**