

**February
2005**

2.022%

12-MTA Index

The 12-MTA is the 12-month average of the annual yields on actively traded U.S. Treasury Securities adjusted to constant maturity of one year as published by the Federal Reserve Board in Statistical Release H-15.

The 12-month average is determined by adding together the annual yields for the most recently available 12 months and dividing by 12.

This process creates an index that is far less volatile than other adjusted-rate indices.

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
January	5.02%	6.10%	5.50%	5.63%	5.14%	4.97%	6.13%	3.76%	2.07%	1.26%	1.77%
February	5.31	5.95	5.51	5.63	5.05	5.08	6.11	3.48	2.00	1.24	2.02
March	5.60	5.79	5.56	5.60	4.99	5.21	5.99	3.26	1.94	1.23	
April	5.84	5.64	5.61	5.58	4.94	5.34	5.87	3.06	1.86	1.23	
May	6.01	5.55	5.64	5.55	4.89	5.46	5.71	2.91	1.75	1.23	
June	6.14	5.49	5.68	5.50	4.83	5.58	5.53	2.79	1.65	1.24	
July	6.19	5.46	5.70	5.46	4.78	5.70	5.32	2.67	1.55	1.29	
August	6.22	5.47	5.69	5.44	4.76	5.79	5.10	2.55	1.45	1.38	
September	6.23	5.49	5.66	5.42	4.73	5.88	4.90	2.41	1.38	1.46	
October	6.25	5.49	5.66	5.39	4.73	5.96	4.67	2.27	1.34	1.52	
November	6.24	5.51	5.63	5.33	4.77	6.04	4.40	2.18	1.30	1.60	
December	6.19	5.50	5.62	5.21	4.88	6.08	4.09	2.12	1.27	1.68	
Annual Average	5.94	5.62	5.62	5.48	4.87	5.59	5.32	2.79	1.63	1.36	1.90



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Rates effective as of 2/1/05. Programs subject to change. Certain restrictions and conditions apply. Actual interest rate on a loan would be equal to the sum of the current index plus a margin.

12-MTA NB

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