

### Typical Monthly Payments

Chartered Bank, conventional mortgage, five year term, 25 year amortization

Average prices -- LSTAR

Year	Annual Average Price	Average Price Less 10%	Rate	Monthly Payment
1990	\$134,907.00	\$121,416.30	13.24%	\$1,391.36
1991	\$134,545.00	\$121,090.50	11.16%	\$1,200.86
1992	\$135,962.00	\$122,365.80	9.52%	\$1,070.81
1993	\$133,835.00	\$120,451.50	8.70%	\$986.20
1994	\$134,089.00	\$120,680.10	9.5%	\$1,039.08
1995	\$127,166.00	\$114,449.40	9.2%	\$962.67
1996	\$127,418.00	\$114,676.20	7.94%	\$880.54
1997	\$130,534.00	\$117,480.60	7.08%	\$836.33
1998	\$129,706.00	\$116,735.40	6.94%	\$820.60
1999	\$131,899.00	\$118,709.10	7.5%	\$868.43
2000	\$134,593.00	\$121,133.70	8.8%	\$947.81
2001	\$136,636.00	\$122,972.40	7.40%	\$900.77
2002	\$142,106.00	\$127,895.40	7.02%	\$905.57
2003	\$152,586.00	\$137,327.40	6.3%	\$903.27
2004	\$166,465.00	\$149,769.00	6.23%	\$978.81
2005	\$178,058.00	\$160,252.20	5.99%	\$1,024.35