

Option ARM Indices

12-MTA Index

	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	
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	1.77

11th District Cost of Funds Index

January	4.37%	5.12%	4.84%	4.95%	4.69%	4.77%	5.61%	3.37%	2.54%	1.82%	2.03%
February	4.59	5.06	4.84	4.96	4.66	4.85	5.62	3.07	2.71	1.90	
March	4.75	5.03	4.82	4.99	4.61	4.90	5.51	2.82	2.31	1.81	
April	4.93	4.98	4.76	4.97	4.56	4.97	5.43	2.74	2.26	1.84	
May	5.01	4.87	4.78	4.92	4.52	5.00	5.20	2.65	2.21	1.82	
June	5.06	4.84	4.82	4.90	4.49	5.08	4.95	2.72	2.21	1.80	
July	5.14	4.82	4.86	4.88	4.48	5.20	4.75	2.77	2.13	1.71	
August	5.18	4.81	4.85	4.88	4.50	5.36	4.50	2.85	2.11	1.76	
September	5.14	4.82	4.89	4.91	4.50	5.46	4.27	2.82	2.02	1.82	
October	5.13	4.84	4.90	4.90	4.56	5.51	4.11	2.76	1.95	1.88	
November	5.11	4.83	4.94	4.88	4.61	5.55	3.97	2.76	1.92	1.93	
December	5.12	4.84	4.96	4.76	4.67	5.59	3.63	2.71	1.91	1.96	
Annual Average	4.96	4.91	4.86	4.91	4.57	5.19	4.80	2.84	2.19	1.84	2.03

**Call me
today!**

Rob Glancy

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Actual interest rate on a loan would be equal to the sum of the current index plus a margin. We have loan offices and accept applications in: Washington Mutual Bank, FA - many states; Washington Mutual Bank - ID, OR, UT, WA; and Washington Mutual Bank fsb - ID, MT, UT.

OPTION ARM HB