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***FaxNet Newsletter***

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<b>Data Item</b>	<b>October 1 2004</b>	<b>September 1 2004</b>	<b>Month's Change</b>	<b>12-Month's Change</b>
120% AFMR	<b>4.36%</b>	<b>4.61%</b>	<b>-0.25%</b>	<b>-0.03%</b>
Section 7520 Rate	<b>4.40%</b>	<b>4.60%</b>	<b>-0.20%</b>	<b>0.00%</b>
Appl. Short-Term (< 3 Yrs.)	<b>2.26%</b>	<b>2.34%</b>	<b>-0.08%</b>	<b>0.58%</b>
Fedl. Mid-Term (3-9 Yrs.)	<b>3.62%</b>	<b>3.84%</b>	<b>-0.22%</b>	<b>-0.03%</b>
Rates Long-Term (> 9 Yrs.)	<b>4.84%</b>	<b>5.03%</b>	<b>-0.19%</b>	<b>-0.39%</b>
Prime Rate (Major Banks)	<b>4.75%</b>	<b>4.50%</b>	<b>0.25%</b>	<b>0.75%</b>
Money Market Mutual Funds (Taxable)	<b>1.09%</b>	<b>0.90%</b>	<b>0.19%</b>	<b>0.58%</b>
Mortgage 30-Yr. Fixed	<b>5.72%</b>	<b>5.82%</b>	<b>-0.10%</b>	<b>-0.26%</b>
Rates 1-Yr. Adjustable	<b>3.97%</b>	<b>4.05%</b>	<b>-0.08%</b>	<b>0.20%</b>
London Interbank Offered Rate (LIBOR) 12-month	<b>2.41%</b>	<b>2.23%</b>	<b>0.18%</b>	<b>1.10%</b>
Dow Jones Industrial Average	<b>10,080</b>	<b>10,174</b>	<b>-94</b>	<b>805</b>
Standard & Poor's 500 Stock Index	<b>1,115</b>	<b>1,104</b>	<b>10</b>	<b>119</b>
NASDAQ Composite Index	<b>1,897</b>	<b>1,838</b>	<b>59</b>	<b>110</b>
Standard & Poor's 500 Dividend Yield	<b>1.69%</b>	<b>1.73%</b>	<b>-0.04%</b>	<b>0.07%</b>
Standard & Poor's 500 Price/Earnings Ratio	<b>20.0</b>	<b>19.4</b>	<b>0.60</b>	<b>-8.90</b>
U. S. Treasury Bills (90 Days)	<b>1.70%</b>	<b>1.59%</b>	<b>0.11%</b>	<b>0.76%</b>
U. S. Treasury Bonds (30 Years)	<b>4.89%</b>	<b>4.92%</b>	<b>-0.03%</b>	<b>0.01%</b>
Tax-Exempt Municipal Bonds (12-22 Yr.;AA;GO)	<b>4.08%</b>	<b>4.13%</b>	<b>-0.05%</b>	<b>-0.44%</b>
Consumer (1982-84 = 100)	<b>189.5</b>	<b>189.4</b>	<b>0.1</b>	<b>4.9</b>
Price (1967 = 100)	<b>567.6</b>	<b>567.5</b>	<b>0.1</b>	<b>14.6</b>
Index (Month)	<b>(8/04)</b>	<b>(7/04)</b>		
Consumer Price Index Annual Growth Rate	<b>2.70%</b>	<b>3.00%</b>	<b>-0.30%</b>	<b>0.50%</b>
IRS Under and Over- Payment Interest Rate	<b>5.00%</b>	<b>4.00%</b>	<b>1.00%</b>	<b>1.00%</b>
Gold, Troy OZ. (London Close)	<b>\$415.65</b>	<b>\$407.25</b>	<b>\$8.40</b>	<b>\$33.70</b>