

SURVEY DATE: 05-05-99		LINES of CREDIT - Baltimore, MD															
RATE CHG	EFFECTIVE DATE	INSTITUTION	NAME of LINE	BASE INSTRUMENT	INDEX	SPREAD	INTEREST RATE	CHG FREQ	\$ AMOUNT MIN	OF LINE - MAX	MAX SEC'D	Draw Period	REPAY TERMS	CREDIT INIT	FEE YRLY	SPECIAL FEATRS	RATE CAP
02-17-99	1st Mariner	Secured Equity	WSJ Prime	(*)	7.750%	+	0.750%	8.500%	MO	\$10,000 -	\$59,999	80% (*)	10 yrs	I. Only	None	None	No Close
02-17-99	1st Mariner	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$60,000 -	& OVER	80% (*)	10 yrs	I. Only	None	None	No Close
02-17-99	1st Mariner	Secured Equity	WSJ Prime	(*)	7.750%	+	2.750%	10.500%	MO	\$7,500 -	\$74,999	90% (*)	10 yrs	I. Only	None	None	No Close
02-17-99	1st Mariner	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$75,000 -	& OVER	90% (*)	10 yrs	I. Only	None	None	No Close
07-29-98	1st Mariner	Unsecured-Overdraft	NA	NA	NA	NA	18.000%	NA	\$300 -	& OVER	NA						
12-09-98	1st Nat'l of MD	Secured Equity	WSJ Prime	(*)	7.750%	+	0.750%	8.500%	MO	\$5,000 -	\$500,000	85% (*)	Rvlvg	1.75%/\$100	None	None	No Close 18%
12-09-98	1st Nat'l of MD	Secured Equity	WSJ Prime	(*)	7.750%	+	3.000%	10.750%	MO	\$5,000 -	& OVER	100% (*)	Rvlvg	1.75%/\$100	None	None	No Close 18%
02-17-99	1st Nat'l of MD	Unsecured LOC	WSJ Prime	(*)	7.750%	+	9.000%	16.000%	MO	\$3,500 -	\$50,000	NA (*)	Rvlvg	I. Only	None	\$25	18%
02-17-99	1st Nat'l of MD	Unsecured Overdraft	NA	NA	NA	NA	16.000%	NA	\$1,000 -	& OVER	NA (*)	Rvlvg	3.00%	None	\$25		18%
02-17-99	1st Union	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$5,000 -	& OVER	80% (*)	10/20yr	1.50%/I. ONLY/\$50	None	None	+ Close 23%
02-03-99	1st Union	Unsecured-Overdraft	NA	NA	NA	NA	14.000%	NA			NA						
12-16-98	Aberdeen CU	Secured Equity	12m T-Bill	(*)	4.250%	+	3.500%	7.750%	MO	\$10,000 -	& OVER	80% (*)	10yrs	2%	None	None	Promo
03-18-98	Aberdeen CU	Secured EquityTeaser	N/A	N/A	N/A	N/A	6.990%	N/A	\$10,000 -	& OVER	80% (*)	12mos	2%	None	None	(*)	
02-03-99	Balt. Cty Sav. Bk	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$10,000 -	\$49,999	85% (*)	10/10	1.5%/\$100	None	None	No Close
02-03-99	Balt. Cty Sav. Bk	Secured Equity	WSJ Prime	(*)	7.750%	+	-0.250%	7.500%	MO	\$50,000 -	\$100,000	85% (*)	10/10	1.5%/\$100	None	None	No Close
12-30-98	County B & T	Secured Equity	Bk Prime	(*)	7.750%	+	1.500%	9.250%	MO	\$5,000 -	\$25,000	80% (*)	Rvlvg	2%	None	None	+ Close 18%
04-28-99	County B & T	Unsecured	Bk Prime	(*)	7.750%	+	3.750%	11.500%	MO	\$1,000 -	\$15,000	NA	Rvlvg	2%/\$100	None	\$25	18%
12-02-98	Crestar	Secured Equity	WSJ Prime	(*)	7.750%	+	1.500%	9.250%	MO	\$3,000 -	\$10,000	80% (*)	20yrs	Inv Only	None	None	+ Close (*), 18%
12-02-98	Crestar	Secured Equity	WSJ Prime	(*)	7.750%	+	2.000%	9.750%	MO	\$3,000 -	\$10,000	90% (*)	20yrs	Inv Only	None	None	+ Close (*), 18%
12-02-98	Crestar	Secured Equity	WSJ Prime	(*)	7.750%	+	1.500%	9.250%	MO	\$10,000 -	& OVER	90% (*)	20yrs	Inv Only	None	None	+ Close (*), 18%
12-02-98	Crestar	Secured Equity	WSJ Prime	(*)	7.750%	+	3.000%	10.750%	MO	\$10,000 -	& OVER	100% (*)	20yrs	Inv Only	None	None	+ Close (*), 18%
12-02-98	Crestar	Secured Equity Prime Life	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$10,000 -	& OVER	80% (*)	20yrs	Inv Only	None	None	+ Close (*), 18%
02-03-99	Crestar	Unsecured	WSJ Prime	(*)	7.750%	+	6.000%	13.750%	MO	\$3,000 -	\$25,000	NA	Rvlvg	2.00%	None	\$15	

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				INSTRUMENT	INDEX	SPREAD			MIN	MAX				fn	fn			
12-02-98	Farmers Bank	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$10,000 -	\$500,000	80% (*)	10 yrs	2.00%	None	None	+ Close	24%
12-02-98	Farmers Bank	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$10,000 -	\$20,000	80% (*)	10 yrs	2.00%	None	None	+ Close	24%
12-02-98	Farmers Bank	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$20,000 -	\$500,000	80% (*)	10 yrs	2.00%	None	None	No Close	24%
03-18-98	Farmers Bank	Unsecured-Overdraft	NA	NA	NA	NA	18.000%	NA	NA	\$1,000 -	& OVER	NA	Rvlvg	2%/\$10	None	None		
01-06-98	Forest Hill St Bk	Secured Equity	WSJ Prime	(*)	7.750%	+	1.000%	8.750%	MO	\$1,000 -	\$24,999	80% (*)	Rvlvg	1.50%	None	None	(*)	18%
01-06-98	Forest Hill St Bk	Secured Equity	WSJ Prime	(*)	7.750%	+	0.500%	8.250%	MO	\$25,000 -	\$49,999	80% (*)	Rvlvg	1.50%	None	None	(*)	18%
01-06-98	Forest Hill St Bk	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$50,000 -	\$74,999	80% (*)	Rvlvg	1.50%	None	None	(*)	18%
01-06-98	Forest Hill St Bk	Unsecured	WSJ Prime	(*)	7.750%	+	2.000%	9.750%	MO	\$1,000 -	\$25,000	NA	Rvlvg		None	None		
08-06-97	Forest Hill St Bk	Unsecured-Overdraft	NA	NA	NA	NA	18.000%	NA	NA	\$500 -	\$1,000	NA	Rvlvg		None	None		
12-02-98	HAR-CO FCU	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$20,000 -	& OVER	80% (*)	25yrs	1.50%	None	None	No Close	18%
01-13-99	HAR-CO FCU	Secured Equity	WSJ Prime	(*)	7.750%	+	1.000%	8.750%	MO	\$20,000 -	& OVER	90% (*)	25yrs	1.50%	None	None	No Close	18%
08-06-97	HAR-CO FCU	Unsecured-Overdraft	NA	NA	NA	NA	18.000%	NA	NA	\$1 -	\$1,000	NA	Rvlvg	2.00%	None	None		
12-02-98	Harford Nat'I Bk	Secured Equity	WSJ Prime	(*)	7.750%	+	0.000%	7.750%	MO	\$5,000 -	\$100,000	80% (*)	10 yrs	1.50%	None	None	No Close	18%
03-18-98	Harford Nat'I Bk	Unsecured-Overdraft	NA	NA	NA	NA	18.000%	NA	NA	\$100 -	& OVER	NA	Rvlvg	\$25	None	None		
12-02-98	MATCOM FCU	Secured Equity	WSJ Prime	(*)	7.750%	+	2.000%	9.750%	MO	\$5,000 -	\$100,000	80% (*)	15 yr	1.50%	None	None	+ Close	
10-24-97	MATCOM FCU	Unsecured LOC	NA	NA	NA	NA	10.000%	MO	NA	\$1 -	\$20,000	80% (*)	Rvlvg		None	None		
05-05-99	Nation's Bank	Premium Mktable	WSJ Prime	(*)	7.750%	+	1.000%	8.750%	MO	ALL	- AMOUNTS	70% (*)	15yr	2.00%	None	None	No Close	
12-09-98	Nation's Bank	Premium Mktable	26Wk T-Bill	(*)	4.590%	+	5.160%	9.750%	MO	ALL	- AMOUNTS	100% (*)	15yr	1.50%	None	None	No Close	
12-09-98	Nation's Bank	Secured Equity	WSJ Prime	(*)	7.750%	+	2.000%	9.750%	MO	\$1,000 -	\$14,999	80% (*)	15yr	1.50%	None	None	No Close	
12-09-98	Nation's Bank	Secured Equity	WSJ Prime	(*)	7.750%	+	1.000%	8.750%	MO	\$15,000 -	\$49,999	80% (*)	15yr	1.50%	None	None	No Close	
12-09-98	Nation's Bank	Secured Equity	WSJ Prime	(*)	7.750%	+	0.500%	8.250%	MO	\$50,000 -	& OVER	80% (*)	15yr	1.50%	None	None	No Close	
03-18-98	Nation's Bank	Unsecured Personal	NA	(*)	NA	+	NA	18.000%	MO	\$5,000 -	& OVER	NA (*)	15yr	1.50%	None	None		
12-09-98	Nation's Bank	Unsecured Premium	WSJ Prime	(*)	7.750%	+	5.000%	12.750%	MO	\$5,000 -	& OVER	NA (*)	15yr	2.00%	None	None		
09-09-98	Provident Bank	Secured Equity	WSJ Prime	(*)	NA	+	NA	4.900%	MO	\$10,000 -	& OVER	NA (*)	6mo	1.50%	None	None	(*)	18%

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	12-09-98	Provident Bank	Secured Equity	WSJ Prime	(*)	7.750% + 1.500%	9.250%	MO	\$10,000	-	\$25,000	80% (*)	10 yrs	1.50%	None	None	(*)	18%
	12-09-98	Provident Bank	Secured Equity	WSJ Prime	(*)	7.750% + 0.750%	8.500%	MO	\$25,001	-	\$50,000	80% (*)	10 yrs	1.50%	None	None	(*)	18%
	02-17-99	Provident Bank	Secured Equity	WSJ Prime	(*)	7.750% + 0.500%	8.250%	MO	\$50,001	-	\$99,999	80% (*)	10 yrs	1.50%	None	None	(*)	18%
	12-09-98	Provident Bank	Secured Equity	WSJ Prime	(*)	7.750% + 0.000%	7.750%	MO	\$100,000	-	& OVER	80% (*)	10 yrs	1.50%	None	None	(*)	18%
	07-29-98	Provident Bank	Unsecured-Overdraft	NA	NA	NA	16.000%	NA	-	-	-	NA			None	None	(*)	18%
	02-17-99	Susquehanna Bk	Secured Equity	WSJ Prime	(*)	7.750% + 1.000%	8.750%	NA	\$10,000	-	\$250,000	85% (*)	10 yrs	1.50%	None	\$250	No Close	18%
	12-02-98	Susquehanna Bk	Secured Equity	WSJ Prime	(*)	7.750% + 0.500%	8.250%	MO	\$10,000	-	\$250,000	85% (*)	10 yrs	1.50%	None	\$250	+ Close	18%
	12-02-98	Susquehanna Bk	Secured Equity	WSJ Prime	(*)	NA + NA	7.500%	MO	\$10,000	-	\$250,000	85% (*)	2 yrs	1.50%	None	\$250	+ Close	18%
	12-16-98	Susquehanna Bk	Unsecured-Overdraft	NA	NA	NA	19.000%	NA	-	-	-	NA					No Close	

LINES of CREDIT - Baltimore, MD

05-05-99

0	No. Chgs DOWN	4.900%	*** Lowest Rate(s)
0	No. Chgs UP	10.440%	Prior Average(s)
0	No. Chgs OTHER	10.440%	Current Average(s)
		0.000%	Change(s)

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(Footnotes Section)

NOTE: The following bank name references correspond to the database reports on separate pages. These footnotes are divided into categories, and may not necessarily be in any particular order. However they are generally in alphabetical order by bank name.

INDEXES:**WSJ Prime**

NOTE: These indexes are used for the basis for the indexes shown above, and are published in the WSJ and H15 report.

BASE INSTRUMENTS:

***** The assumption is that the Base Instrument used is the Wall Street Journal Prime Rate, unless otherwise noted.**

- (*) **NOTE** The instrument is the Wall Street Journal Prime Rate.
 (*) **ABERDEEN PROVING FCU:** (The Instrument is the 12-month T-Bill plus 3.50% rounded)
 (*) **FOREST HILL BANK** With 90% LTV add 1.000% to the rate.

MAXIMUM PERCENT SECURED:

***** The assumption is that the stated percentage is based on the appraised value of the home less any other liens. Exceptions are noted here.**

CREDIT LINE TERMS:

***** The assumption is that the stated credit line terms are for the initial draw period, unless noted as Revolving.**

REPAYMENT TERMS:

***** The assumption is that the Repayment Terms are Interest Only, or quoted percentage of the balance.**

SPECIAL FEATURES:

- (*) **1st NATL OF MARYLAND** As long as the line is kept open for two years then no closing costs are incurred.
 (*) **SUSQUEHANNA BANK** If bank pays closing then add .500% to the rate.
 (*) **1st NATL OF MARYLAND** As long as the line is kept open for two years then no closing costs are incurred.
 (*) **ABERDEEN PROVING FCU** 12 month Introductory Rate for Quick Draw Line of Credit
 (*) **PROVIDENT** Customers receive -.500% discount with auto pay.
 (*) **NATIONS BANK** There is a -.250% rate discount for "Advantage" customers who have one of the following: \$5k on deposit, \$10k in CD or MM; \$100k in mortgage loan and an additional -.250% for automatic payment. Discounts are offered on a case to case basis at the discretion of Nation's Bank.
 (*) **CRESTAR** *** Crestar Bank has no closing for loans over \$20,000.
 (*) **HAR-CO FCU** *** If line is left open for at least a year at \$10,000 then no close
 (*) **HAR-CO FCU** *** If line is left open for at least two years at \$20,000 then no close
 (*) **FOREST HILL** *** Coupon--Rebate closing costs if interest paid--matching your closing costs in the first year.