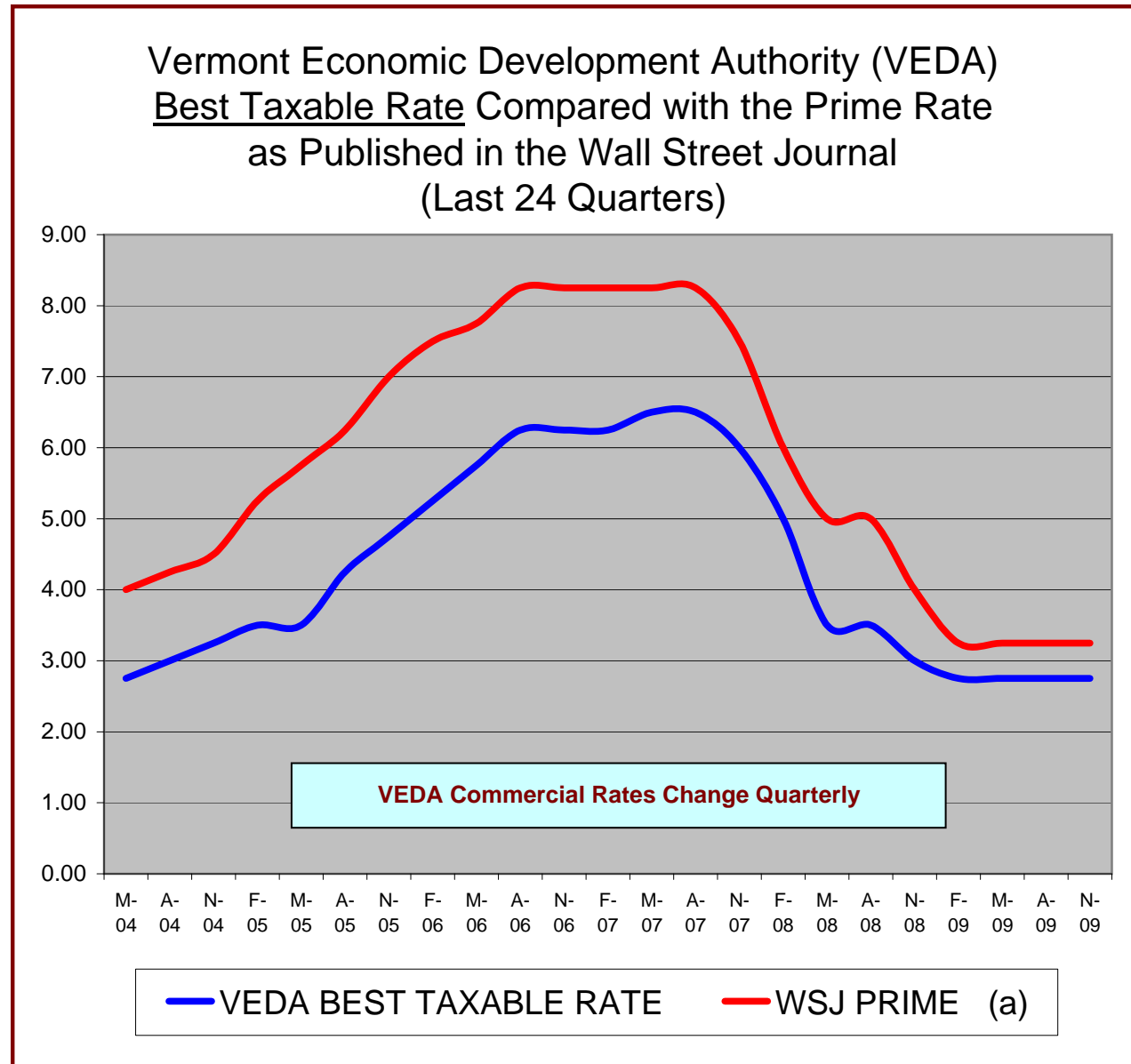


LAST 24 QUARTERS	VEDA BEST TAXABLE RATE	WSJ PRIME (a)
05/01/2004	2.75	4.00
08/01/2004	3.00	4.25
11/01/2004	3.25	4.50
02/01/2005	3.50	5.25
05/01/2005	3.50	5.75
08/01/2005	4.25	6.25
11/01/2005	4.75	7.00
02/01/2006	5.25	7.50
05/01/2006	5.75	7.75
08/01/2006	6.25	8.25
11/01/2006	6.25	8.25
02/01/2007	6.25	8.25
05/01/2007	6.50	8.25
08/01/2007	6.50	8.25
11/01/2007	6.00	7.50
02/01/2008	5.00	6.00
05/01/2008	3.50	5.00
08/01/2008	3.50	5.00
11/01/2008	3.00	4.00
02/01/2009	2.75	3.25
05/01/2009	2.75	3.25
08/01/2009	2.75	3.25
11/01/2009	2.75	3.25
02/01/2010	2.75	3.25



(a) The United States Prime Rate as listed in the Eastern print edition of the Wall Street Journal® (WSJ).