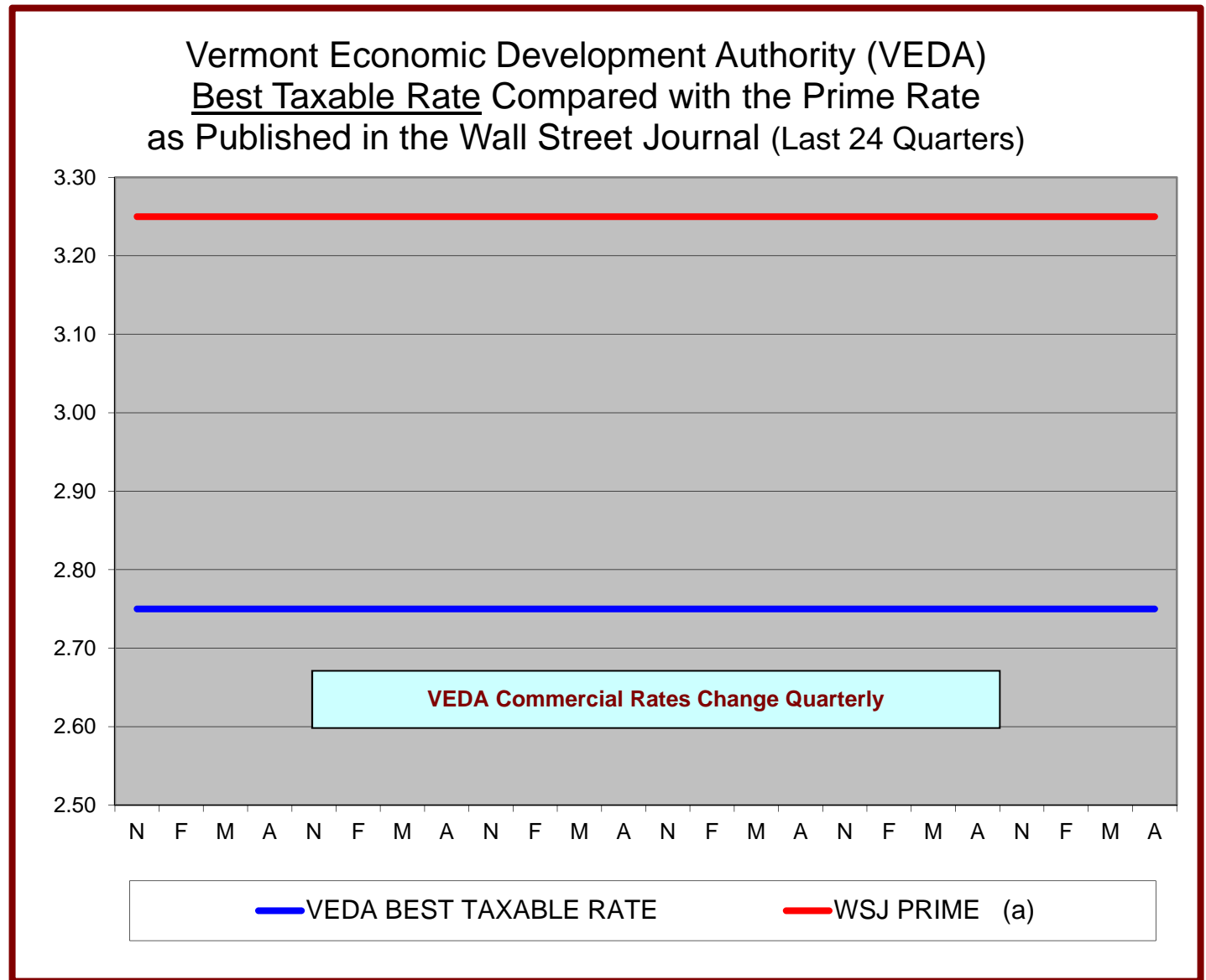


LAST 24 QUARTERS	VEDA BEST TAXABLE RATE	WSJ PRIME (a)
11/01/2009	2.75	3.25
02/01/2010	2.75	3.25
05/01/2010	2.75	3.25
08/01/2010	2.75	3.25
11/01/2010	2.75	3.25
02/01/2011	2.75	3.25
05/01/2011	2.75	3.25
08/01/2011	2.75	3.25
11/01/2011	2.75	3.25
02/01/2012	2.75	3.25
05/01/2012	2.75	3.25
08/01/2012	2.75	3.25
11/01/2012	2.75	3.25
02/01/2013	2.75	3.25
05/01/2013	2.75	3.25
08/01/2013	2.75	3.25
11/01/2013	2.75	3.25
02/01/2014	2.75	3.25
05/01/2014	2.75	3.25
08/01/2014	2.75	3.25
11/01/2014	2.75	3.25
02/01/2015	2.75	3.25
05/01/2015	2.75	3.25
08/01/2015	2.75	3.25



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