

# TRANSLATION



January 4, 2010

**CIRCULAR CFL 3-85 No. 001 -2010**

Mr.  
General Manager

Ref.: Residential Mortgage Loans (Law 3/85, 11/90, 5/94, 28/95, 30/99, 50/99, and 65/2003, /2008)

Dear Manager:

According to what is established in Article 4 of Law No. 3 of 20 May 1985, postponed during its validity and modified by Law No. 29 of 2 June 2008, "By means of which is establish a regime of preferred interests in certain Mortgage Loans," we are pleased to inform you that the Local Market Rate of Interest for Residential Mortgage Loans, which belongs to the First Trimester of 2010 is of **SIX POINT SEVENTY-FIVE PERCENT (6.75%) ANNUALLY.**

With best regards,

Sincerely yours,

Alberto Diamond  
Superintendent