

TRANSLATION



July 6, 2010

CIRCULAR CFL 3-85- No. 003 -2010

Mr.
General Manager

Ref.: Residential Mortgage Loans (Law 3/85, 11/90, 5/94, 28/95, 30/99, 50/99, 65/2003, and 29/2008)

Dear General Manager:

According to what is set forth 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, "Whereby a regime of preferred interests rates in certain Mortgage Loans was established," we are pleased to inform you that the Local Market Interest Rate for Residential Mortgage Loans, which belongs to the Third Quarter of 2010 is of **SIX POINT SEVENTY-FIVE PERCENT (6.75%) ANNUALLY.**

Sincerely yours,

Amauri A. Castillo
Interim Superintendent