

# TRANSLATION

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January 4, 2011

**CIRCULAR CFL 3-85 –No-001-2011**

General Manager

Subject: 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 the provisions of article 4 of Law no. 3 of 20 May 1985, postponed during its validity and amended by Law No. 29 of 2 June 2008, Whereby a preferential interest system in certain Mortgage Loans was established”, we would like to inform you that the Domestic Market Interest Rate for Residential Mortgage Loans, which belongs to the First Quarter of 2011 is of **SIX POINT SEVENTY-FIVE PERCENT (6.75%) ANNUALLY.**

Yours truly,

Alberto Diamond R.  
Superintendent