



January 2, 2015  
**CIRCULAR CFL 3-85-No. 001-2015**

General Manager

Subject: Residential Mortgage Loans (Law 3/85, 11/90, 5/94, 28/95, 30/99, 50/99, 65/2003, 29/2008, and 28/2012)

Dear Manager:

In accordance with the provisions of Article 4 of Law 3 dated 20 May 1985, amended by Law 28 dated 8 May 2012, "Whereby a preferential interest rate is established for certain Mortgage Loans," we wish to inform you that the annualized Domestic Market Interest Rate for Residential Mortgage Loans for the First Quarter of 2015 is **FIVE POINT FIFTY PERCENT (5.50%)**.

Best regards,

Alberto Diamond R.  
Superintendent

OC/edeb