

INTEREST RATES APPLICABLE UNDER THE VRLTA

YEAR(S)	INTEREST RATE (%)
2012	0.00% (4% below the Federal Discount Rate as of January 1, 2012, which was 0.75%)
2011	0.00% (4% below the Federal Discount Rate as of January 1, 2011, which was 0.75%)
2010	0.00% (4% below the Federal Discount Rate as of January 1, 2010, which was 0.50%)
2009	0.00%
2008	.75%
2007	5.25%
2006	4.25%
2005	2.25%
2004	1.00%
2003	0.00%
2002	0.25%
2001	5.0%
2000	4.0%
1999	4.5% for 1/1/99 through 6/30/99; 3.5% for 7/1/99 through 12/31/99
1997-1998	5.0%
1996	5.25%
1995	4.75%
1985-1994	5.0%
1982-1984	4.5%
1980-1981	4.0%
1975-1979	3.0%

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