



October 1, 2012

CIRCULAR CFL 3-85 –No.-004-2012

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 General Manager:

According to the provisions of article 4 of Law 3 dated 20 May 1985, and amended by Law 28 dated 8 May 2012, “Whereby a preferential interest rate was established for certain Mortgage Loans”, we would like to inform you that the Domestic Market Interest Rate for Residential Mortgage Loans for the Fourth Quarter of 2012 is **AN ANNUALIZED SIX PERCENT (6.00%)**.

Best regards,

Alberto Diamond R.
Superintendent

OC/edeb