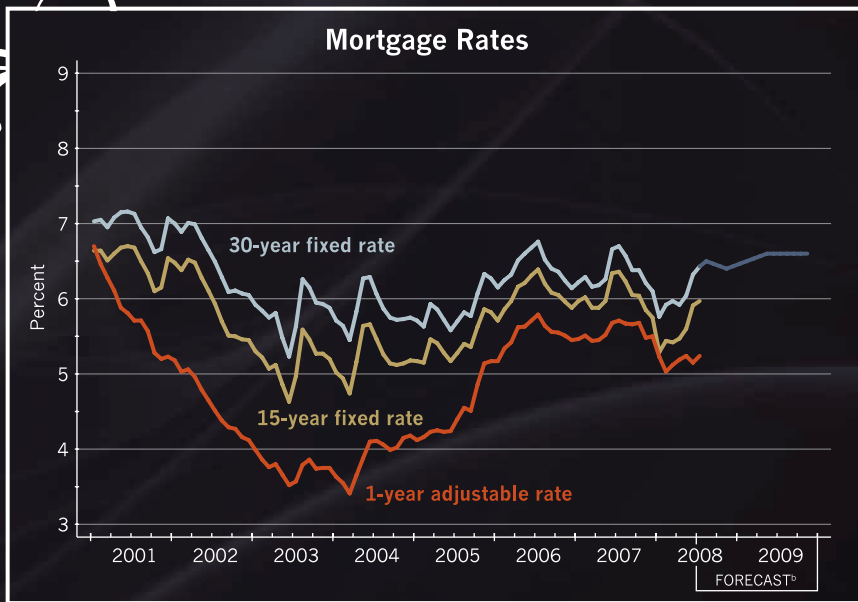


Disappearing Act

“The easy credit of recent years has not led to a sharp rise in local foreclosure rates.”



The good news is that mortgage rates are still quite low by historical standards, and are not expected to rise substantially for the foreseeable future. In addition, the easy credit of recent years has not led to a sharp rise in the Sedgwick County foreclosure rate, in contrast to what has happened in many other parts of the country.

