

Fixed Rate Assets

		SPREADS TO BENCHMARK										SPREADS TO INTEREST RATE SWAP CURVE***										ALL-IN YIELDS									
Collateral		Description			Current Levels			Trailing 52-Weeks				Current Levels			Trailing 52-Weeks				Current Levels			Trailing 52-Weeks									
	Rating	Average Life (yrs)	Benchmark	g/1/00	Weekly Change	YTD Change	High	Low	Average	Current vs. Range	Current vs. Avg	g/1/00	Weekly Change	YTD Change	High	Low	Average	Current vs. Range	Current vs. Avg	g/1/00	Weekly Change	YTD Change	High	Low	Average	Current vs. Range	Current vs. Avg				
Credit Cards*	AAA	1	EDSF	2	+0	-4	7	2	4	0%	-46%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.86	-8	+13	7.52	6.73	7.11	17%	-3%				
	AAA	2	UST	76	+1	+13	90	58	72	56%	6%	3	+0	-2	25	2	9	6%	-65%	6.83	-11	-1	7.69	6.26	6.96	40%	-2%				
	AAA	3	UST	85	+1	+19	98	63	79	63%	8%	5	+0	-1	31	2	11	10%	-53%	6.88	-8	-8	7.79	6.50	7.08	30%	-3%				
	AAA	5	UST	103	+1	+25	113	70	93	77%	11%	9	+0	+3	27	3	11	24%	-20%	6.95	-7	-11	7.86	6.60	7.16	28%	-3%				
	AAA	7	UST	118	+1	+45	128	71	99	82%	19%	12	+0	-6	50	8	20	9%	-41%	7.09	-6	-17	8.03	6.80	7.34	23%	-3%				
	AAA	10	UST	143	+1	+48	152	85	120	87%	19%	17	+0	-3	33	5	17	42%	-3%	7.11	-3	-28	8.02	6.89	7.35	19%	-3%				
	A	3	UST	114	+1	+18	123	93	106	70%	8%	35	+0	-5	61	25	38	28%	-7%	7.17	-8	-9	7.97	6.80	7.34	32%	-2%				
	A	5	UST	132	+1	+32	141	90	118	82%	12%	38	+0	+10	57	25	36	40%	5%	7.24	-7	-4	8.09	6.90	7.41	28%	-2%				
	BBB	3	UST	158	+1	+36	175	110	110	74%	44%	80	+0	+14	90	49	73	76%	9%	7.61	-8	+9	8.40	7.06	7.69	41%	-1%				
BBB	5	UST	175	+0	+15	200	135	169	62%	4%	85	+0	-7	109	62	88	49%	-3%	7.67	-8	-21	8.51	7.38	7.92	26%	-3%					
Autos Owner Trust	AAA	1	EDSF	6	+0	-12	27	5	14	5%	-56%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.90	-8	+15	7.55	6.75	7.14	19%	-3%				
	AAA	2	UST	80	+3	+14	95	63	76	53%	5%	6	+0	-2	29	5	13	4%	-54%	6.87	-9	+0	7.71	6.35	7.00	38%	-2%				
	AAA	3	UST	87	+4	+17	102	67	83	57%	5%	7	+0	-3	36	6	15	3%	-53%	6.90	-5	-10	7.82	6.53	7.11	29%	-3%				
	A	3.5	UST	115	+5	+5	130	96	113	56%	2%	31	+0	-15	70	16	41	28%	-25%	7.14	-1	-28	7.96	6.94	7.42	20%	-4%				
Autos Non-Prime Wrapped**	AAA	1	EDSF	17	+3	-10	27	10	16	41%	5%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.01	-5	+23	7.62	6.78	7.21	28%	-3%				
	AAA	2	UST	99	+9	+19	100	72	89	96%	11%	18	+0	-4	32	15	23	17%	-21%	7.06	-3	+5	7.85	5.53	6.86	66%	3%				
	AAA	3	UST	110	+6	+25	115	78	100	86%	10%	29	+2	+4	35	20	28	59%	4%	7.13	-3	-2	7.98	5.70	6.99	63%	2%				
Autos Grantor Trust	AAA	2	UST	83	-3	+4	101	75	89	31%	-6%	9	+0	-12	42	9	24	0%	-63%	6.90	-15	-10	7.89	6.45	7.12	31%	-3%				
	A	1.5	UST	110	+2	+6	120	100	110	50%	0%	30	+0	-16	67	30	45	0%	-34%	7.17	-10	-8	8.07	6.63	7.34	37%	-2%				
Home Equity Fixed Rate	AAA	2	UST	114	-1	+19	140	88	108	50%	5%	40	+0	+3	79	25	43	28%	-7%	7.21	-13	+5	7.99	6.71	7.32	39%	-2%				
	AAA	3	UST	120	-13	+15	155	97	122	40%	-1%	40	+0	-5	92	33	53	12%	-25%	7.23	-22	-12	8.19	6.91	7.50	25%	-4%				
	AAA	4	UST	149	+4	+39	163	105	132	76%	13%	55	+0	+9	97	41	59	24%	-6%	7.48	-2	+6	8.32	6.99	7.60	37%	-2%				
	AAA	5	UST	159	-9	+34	185	115	149	63%	6%	65	+0	+12	97	50	68	32%	-5%	7.51	-17	-2	8.44	7.15	7.72	28%	-3%				
	AAA	7	UST	200	-5	+50	225	140	178	71%	13%	80	+0	-15	124	78	98	5%	-19%	7.91	-12	-12	8.85	7.50	8.13	30%	-3%				
	AAA	10	UST	224	+9	+64	240	150	190	82%	18%	100	+0	+15	111	67	89	75%	13%	7.92	+5	-12	8.73	7.47	8.05	36%	-2%				
	AA	6 - NAS	UST	158	+8	+39	160	105	137	96%	16%	48	+0	-8	87	41	55	16%	-13%	7.50	+1	-11	8.21	7.15	7.66	32%	-2%				
	AA	6 - Mezz.	UST	218	+8	+58	218	145	189	100%	15%	105	+0	+8	145	68	103	48%	2%	8.10	+1	+9	8.70	7.81	8.18	32%	-1%				
	A	6 - Mezz.	UST	253	+3	+38	280	195	237	68%	7%	140	+0	-12	210	122	166	20%	-15%	8.45	-4	-12	9.15	8.37	8.66	10%	-3%				
BBB	6 - Sub.	UST	330	+10	+10	400	300	331	30%	0%	210	+0	-47	327	200	253	8%	-17%	9.22	+3	-40	10.15	9.02	9.60	18%	-4%					
Manufactured Housing	AAA	2	UST	112	-3	+27	130	80	101	64%	11%	38	+0	+11	69	20	36	37%	6%	7.19	-15	+13	7.89	6.61	7.25	45%	-1%				
	AAA	3	UST	125	+5	+35	140	85	112	73%	11%	45	+0	+15	77	25	44	38%	2%	7.28	-4	+8	8.09	6.76	7.41	39%	-2%				
	AAA	4	UST	142	-3	+44	170	95	126	63%	13%	55	+0	+21	82	30	53	48%	4%	7.41	-9	+11	8.39	6.84	7.54	37%	-2%				
	AAA	5	UST	154	+4	+44	175	100	139	72%	11%	60	+0	+22	77	35	58	60%	3%	7.46	-4	+8	8.41	7.00	7.62	32%	-2%				
	AAA	7	UST	181	-9	+41	210	130	166	64%	9%	75	+0	-10	114	70	86	11%	-13%	7.72	-16	-21	8.61	7.40	8.01	26%	-4%				
	AAA	10	UST	214	+4	+64	230	140	179	82%	19%	90	+0	+15	100	47	78	81%	16%	7.82	+0	-12	8.58	7.37	7.94	37%	-2%				
	AA	10 - Mezz.	UST	244	+4	+79	250	150	206	94%	18%	120	+0	+30	132	65	101	83%	19%	8.12	+0	+3	8.83	7.82	8.21	30%	-1%				
	BBB	10 - Sub.	UST	384	+24	+34	450	315	365	51%	5%	260	+0	-15	342	198	275	43%	-5%	9.52	+20	-42	10.83	9.19	9.79	20%	-3%				
Swap Spreads	2	Float/Fixed	74	-2	+17	88	51	67	62%	10%										6.78	-13	-1	7.62	6.09	6.87	45%	-1%				
	3	Float/Fixed	81	-1	+15	94	60	76	62%	7%										6.78	-12	-12	7.69	6.23	6.95	38%	-2%				
	5	Float/Fixed	94	-1	+24	107	64	86	71%	9%										6.82	-10	-18	7.75	6.38	7.04	32%	-3%				
	10	Float/Fixed	126	-1	+45	136	73	107	83%	17%										6.90	-5	-29	7.83	6.66	7.17	20%	-4%				

Notes:
 *Data series for Fixed Credit Card 1 yr. AAA (EDSF) starts from 03/03/00.
 **Data series for Non-Prime Wrapped Auto starts from 12/17/99.
 ***The "Spreads to the Interest Rate Swap Curve" will not be available for fixed ABS with EuroDollar Strip Forward (EDSF) Rate as their benchmark.

Generic Offer Side Spreads

September 1, 2000

Floating Rate Assets

Collateral	SPREADS TO BENCHMARK											SPREADS SWAPPED TO FIXED RATE***											ALL-IN YIELDS									
	Description			Current Levels			Trailing 52-Weeks					Current Levels			Trailing 52-Weeks					Current Levels			Trailing 52-Weeks									
	Rating	Average Life (yrs)	Benchmark	9/1/00	Weekly Change	YTD Change	High	Low	Average	vs. Range	Current vs. Avg	9/1/00	Weekly Change	YTD Change	High	Low	Average	vs. Range	Current vs. Avg	9/1/00	Weekly Change	YTD Change	High	Low	Average	Current vs. Range	Current vs. Avg					
CLO-Bank <i>US Based*</i>	AAA	3	3m LIBOR	20	+0	+5	23	15	19	63%	8%	101	-1	+21	116	80	102	58%	-1%	7.68	-2	+76	7.98	6.92	7.61	72%	1%					
	AAA	5	3m LIBOR	23	+0	+5	26	18	23	63%	1%	117	-1	+29	132	88	119	66%	-2%	7.84	-2	+84	8.14	7.00	7.78	74%	1%					
	A	3	3m LIBOR	57	+0	+12	60	45	56	80%	2%	138	-1	+28	154	110	139	64%	-1%	8.05	-2	+83	8.38	7.22	7.98	72%	1%					
	A	5	3m LIBOR	62	+0	+12	65	50	61	80%	2%	156	-1	+36	171	120	157	71%	-1%	8.23	-2	+91	8.54	7.32	8.15	75%	1%					
CLO-Bank <i>Non-US Based*</i>	AAA	3	3m LIBOR	32	+0	+14	35	18	30	82%	7%	113	-1	+30	129	83	114	65%	-1%	7.80	-2	+85	8.13	6.95	7.72	72%	1%					
	AAA	5	3m LIBOR	37	+0	+17	40	20	35	85%	6%	131	-1	+41	146	90	131	73%	0%	7.98	-2	+96	8.29	7.02	7.90	76%	1%					
	A	3	3m LIBOR	72	+0	+17	75	55	70	85%	2%	153	-1	+33	169	120	154	67%	-1%	8.20	-2	+88	8.53	7.32	8.12	73%	1%					
	A	5	3m LIBOR	82	+0	+22	85	60	80	88%	2%	176	-1	+46	191	130	177	75%	0%	8.43	-2	+101	8.74	7.42	8.35	77%	1%					
Credit Cards <i>Floating Rate</i>	AAA	1	1m LIBOR	4	+0	-1	5	2	3	67%	23%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.63	+1	+51	6.66	5.94	6.45	96%	3%					
	AAA	2	1m LIBOR	6	+0	-6	18	5	10	8%	-41%	80	-2	+11	94	63	77	55%	4%	7.43	-1	+92	7.59	6.09	6.86	89%	8%					
	AAA	3	1m LIBOR	8	+0	-5	20	8	13	0%	-36%	89	-1	+10	104	73	89	52%	0%	7.52	-0	+91	7.70	6.19	6.97	88%	8%					
	AAA	5	1m LIBOR	14	+0	+0	25	14	17	0%	-18%	108	-1	+22	123	80	103	65%	5%	7.71	-0	+105	7.87	6.29	7.12	90%	8%					
	AAA	7	1m LIBOR	19	+0	-1	30	18	22	8%	-12%	126	-2	+29	139	87	117	74%	7%	7.89	-1	+121	8.01	6.41	7.26	92%	9%					
	AAA	10	1m LIBOR	25	+0	+0	35	22	26	23%	-5%	151	-1	+45	162	95	133	83%	13%	8.13	-1	+134	8.23	6.56	7.42	94%	10%					
	A	3	1m LIBOR	36	+0	+0	43	29	35	50%	2%	117	-1	+15	128	95	111	67%	5%	7.80	-0	+96	7.92	6.46	7.21	92%	8%					
	A	5	1m LIBOR	41	+0	+0	60	35	43	24%	-5%	135	-1	+24	147	103	129	73%	5%	7.98	-0	+105	8.10	6.59	7.38	92%	8%					
	BBB	3	1m LIBOR	80	+0	+10	85	68	74	71%	8%	161	-1	+25	179	131	150	63%	7%	8.24	-0	+105	8.43	6.80	7.60	88%	8%					
BBB	5	1m LIBOR	85	+0	-12	102	72	87	43%	-2%	179	-1	+12	196	150	173	64%	3%	8.42	-0	+93	8.60	6.95	7.83	89%	8%						
Home Equity <i>Floating Rate</i>	AAA	3	1m LIBOR	27	+0	-5	39	23	30	25%	-9%	108	-1	+10	122	90	106	56%	2%	7.71	-0	+91	7.86	6.39	7.14	90%	8%					
	AA	5 - Mezz.	1m LIBOR	60	+0	+0	65	45	56	75%	7%	154	-1	+24	166	114	142	77%	8%	8.17	-0	+105	8.30	6.74	7.51	91%	9%					
	A	5 - Mezz.	1m LIBOR	103	+0	+3	125	85	99	45%	4%	197	-1	+27	214	154	185	72%	7%	8.60	-0	+108	8.66	7.24	7.93	96%	8%					
BBB	5 - Mezz.	1m LIBOR	183	+0	-67	330	183	235	0%	-22%	277	-1	-43	419	265	321	8%	-14%	9.40	-0	+38	10.20	8.61	9.30	50%	1%						
Home Equity <i>Lines of Credit</i>	AAA	3	1m LIBOR	27	+0	-6	38	24	30	21%	-10%	108	-1	+9	122	90	106	56%	2%	7.71	-0	+90	7.86	6.40	7.15	89%	8%					
Student <i>Loans**</i>	AAA	2	3m LIBOR	0	+0	-8	9	0	7	0%	-100%	74	-2	+9	95	53	72	50%	3%	7.41	-3	+65	7.81	6.76	7.40	62%	0%					
	AAA	7	3m LIBOR	17	+0	+1	23	15	19	25%	-8%	124	-2	+31	138	74	108	78%	14%	7.91	-2	+78	8.21	7.13	7.86	72%	1%					
	AAA	2	godT-Bill	95	+0	-5	112	80	97	47%	-2%	169	-2	+12	193	136	164	58%	3%	7.95	+26	+47	8.13	7.44	7.71	74%	3%					
	AAA	7	godT-Bill	112	+0	+7	125	90	105	63%	7%	219	-2	+37	238	159	201	75%	9%	8.45	+26	+64	8.51	7.81	8.15	91%	4%					

Notes:

*Data series for CLO- US and CLO-Non-US starts from 03/03/00.

**Data series for 3m LIBOR Student Loan starts from 12/17/99.

***The "Spreads Swapped to Fixed Rate" will not be available for floating ABS with EuroDollar Strip Forward (EDSF) Rate as their benchmark.

Credit Spreads

Collateral	Description		Current Levels					Trailing 52-Weeks*					Rich / Cheap		
			Classes	Average Life	9/1/00	8/25/00	Weekly Change	12/31/99	YTD Change	High	Low	Average	Current vs. Range	Current vs. Avg	9th Decile
Credit Cards <i>Fixed</i>	AAA/A	3	29	29	+ 0	30	- 1	30	18	27	92%	8%	30	20	Fair Value
	AAA/BBB	3	73	73	+ 0	56	+ 17	79	56	62	74%	18%	76	56	Fair Value
	A/BBB	3	44	44	+ 0	26	+ 18	52	26	35	69%	25%	50	26	Fair Value
	AAA/A	5	29	29	+ 0	22	+ 7	31	10	25	90%	16%	30	20	Fair Value
	AAA/BBB	5	72	72	+ 0	82	- 10	91	55	76	47%	-5%	86	63	Fair Value
	A/BBB	5	43	43	+ 0	60	- 17	72	35	51	22%	-16%	64	40	Fair Value
Credit Cards <i>Floating</i>	AAA/A	3	28	28	+ 0	23	+ 5	28	18	23	100%	23%	25	19	Cheap
	AAA/BBB	3	72	72	+ 0	58	+ 15	77	58	62	74%	17%	75	58	Fair Value
	A/BBB	3	44	44	+ 0	35	+ 10	52	33	39	59%	13%	51	35	Fair Value
	AAA/A	5	27	27	+ 0	25	+ 2	39	19	26	40%	3%	36	20	Fair Value
	AAA/BBB	5	71	71	+ 0	74	- 3	76	59	71	71%	0%	75	62	Fair Value
	A/BBB	5	44	44	+ 0	55	- 11	55	39	50	31%	-11%	55	40	Fair Value
Autos - OT	AAA/A	3/35	28	28	+ 0	40	- 12	40	15	31	52%	-9%	40	20	Fair Value
Autos - GT	AAA/A	15/2	27	27	+ 0	25	+ 2	27	15	22	100%	25%	25	17	Cheap
Home Equity <i>Fixed</i>	AAA/AA	6	60	60	+ 0	41	+ 19	80	32	52	58%	15%	75	40	Fair Value
	AAA/A	6	95	95	+ 0	96	- 1	145	72	101	32%	-6%	140	80	Fair Value
	AAA/BBB	6	172	172	+ 0	201	- 29	240	150	195	24%	-12%	229	172	Fair Value
	AA/A	6	35	35	+ 0	55	- 20	65	30	48	14%	-27%	65	35	Fair Value
	AA/BBB	6	112	112	+ 0	160	- 48	185	100	142	14%	-21%	160	120	Rich
	A/BBB	6	77	77	+ 0	105	- 28	120	65	94	22%	-18%	109	79	Rich
Home Equity <i>Floating Rate</i>	AAA/AA	3/5	33	33	+ 0	28	+ 5	36	19	27	82%	24%	32	20	Cheap
	AAA/A	3/5	76	76	+ 0	68	+ 8	86	59	69	63%	10%	82	60	Fair Value
	AAA/BBB	3/5	156	156	+ 0	218	- 62	291	156	206	0%	-24%	265	163	Rich
	AA/A	5	43	43	+ 0	40	+ 3	61	35	43	31%	1%	55	35	Fair Value
	AA/BBB	5	123	123	+ 0	190	- 67	266	123	179	0%	-31%	235	135	Rich
	A/BBB	5	80	80	+ 0	150	- 70	205	80	136	0%	-41%	185	100	Rich
Manufactured Housing	AAA/AA	10	30	30	+ 0	15	+ 15	50	0	27	60%	12%	42	10	Fair Value
	AAA/BBB	10	170	170	+ 0	200	- 30	252	120	185	38%	-8%	239	152	Fair Value
	AA/BBB	10	140	140	+ 0	185	- 45	210	90	159	42%	-12%	195	125	Fair Value

Intersector Spreads - Fixed

Collateral	Description				Current Levels					Trailing 52-Weeks*					Rich / Cheap		
	Classes	Average Life	Benchmark	9/1/00	8/25/00	Weekly Change	12/31/99	YTD Change	High	Low	Average	Current vs. Range	Current vs. Avg	9th Decile	1st Decile	Current vs. Envelope	
vs. Credit Cards	Auto	AAA	1	EDSF	4	4	0	2	+3	6	1	4	64%	13%	6	2	Fair Value
		AAA	2	UST	4	4	0	3	+1	10	-4	4	57%	-5%	8	0	Fair Value
		AAA	3	UST	2	2	0	4	-2	10	-1	4	27%	-47%	7	0	Fair Value
		A	3.5	UST	1	1	0	14	-13	15	-3	8	22%	-87%	15	1	Fair Value
	Heq	AAA	2	UST	38	38	0	32	+6	61	20	36	44%	5%	51	28	Fair Value
		AAA	3	UST	35	35	0	39	-4	70	25	43	22%	-18%	55	33	Fair Value
		AAA	5	UST	56	56	0	47	+9	80	39	56	41%	-1%	64	47	Fair Value
	MH	AAA	2	UST	36	36	0	22	+14	51	15	29	58%	24%	41	20	Fair Value
		AAA	3	UST	40	40	0	24	+16	55	15	33	63%	20%	42	24	Fair Value
		AAA	5	UST	51	51	0	32	+19	62	28	46	68%	10%	60	33	Fair Value
vs. Prime Auto	NP Auto	AAA	1	UST	11	11	0	9	+2	11	0	7	100%	66%	9	5	Cheap
		AAA	2	UST	19	19	0	14	+5	19	5	13	100%	52%	16	10	Cheap
		AAA	3	UST	23	23	0	15	+8	23	9	16	100%	42%	21	10	Cheap
	Heq	AAA	2	UST	34	34	0	25	+9	56	20	32	39%	6%	43	23	Fair Value
		AAA	3	UST	33	33	0	35	-2	65	24	39	22%	-15%	49	31	Fair Value
	MH	AAA	2	UST	32	32	0	19	+13	46	14	25	56%	29%	34	15	Fair Value
		AAA	3	UST	38	38	0	20	+18	50	15	30	66%	28%	38	20	Fair Value
vs. HEQ	MH	AAA	2	UST	-2	-2	0	-10	+8	5	-10	-7	53%	-73%	-2	-10	Cheap
		AAA	3	UST	5	5	0	-15	+20	5	-15	-9	100%	-155%	0	-15	Cheap
		AAA	4	UST	-7	-7	0	-12	+5	15	-15	-6	27%	11%	1	-15	Fair Value
		AAA	5	UST	-5	-5	0	-15	+10	5	-20	-10	60%	-50%	-1	-15	Fair Value
		AAA	7	UST	-19	-19	0	-10	-9	10	-25	-12	17%	63%	-3	-21	Fair Value
		AAA	10	UST	-10	-10	0	-10	+0	10	-20	-11	33%	-8%	-5	-19	Fair Value

Intersector Spreads - Floating

Collateral	Description				Current Levels					Trailing 52-Weeks*					Rich / Cheap		
	Classes	Average Life	Benchmark	9/1/00	8/25/00	Weekly Change	12/31/99	YTD Change	High	Low	Average	Current vs. Range	Current vs. Avg	9th Decile	1st Decile	Current vs. Envelope	
vs. Credit Cards	HEQ	AAA	3	1m LIBOR	19	19	+0	19	+0	22	12	17	70%	11%	21	14	Fair Value
	HELOC	AAA	3	1m LIBOR	19	19	+0	20	-1	23	13	18	60%	8%	21	14	Fair Value
	SLABS	AAA	2	1m/3m LIBOR	-6	-6	+0	-4	-2	2	-6	-1	0%	500%	1	-4	Rich
	SLABS	AAA	7	1m/3m LIBOR	-2	-2	+0	-4	+2	4	-4	-1	25%	95%	2	-3	Fair Value
	CLO-US	AAA	3	1m LIBOR	12	12	+0	3	+9	15	3	9	75%	34%	14	4	Fair Value
	CLO-US	AAA	5	1m LIBOR	9	9	+0	2	+7	12	2	8	70%	18%	11	5	Fair Value
	CLO-For.	AAA	3	1m LIBOR	24	24	+0	6	+18	27	6	20	86%	18%	26	14	Fair Value
	CLO-For.	AAA	5	1m LIBOR	23	23	+0	4	+19	26	4	20	86%	16%	25	15	Fair Value
					3-month LIBOR less 1-month LIBOR	4	6	-2	18	-14	81	-36	21	34%	-79%	67	6

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