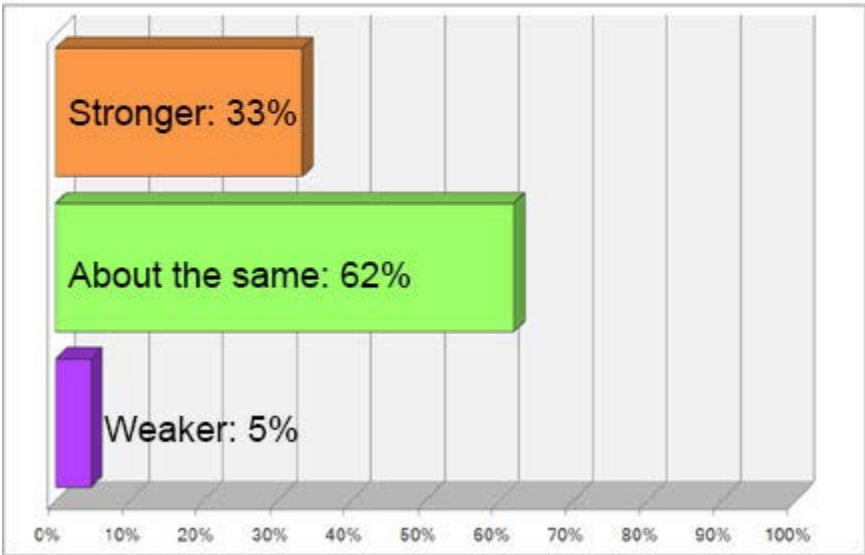


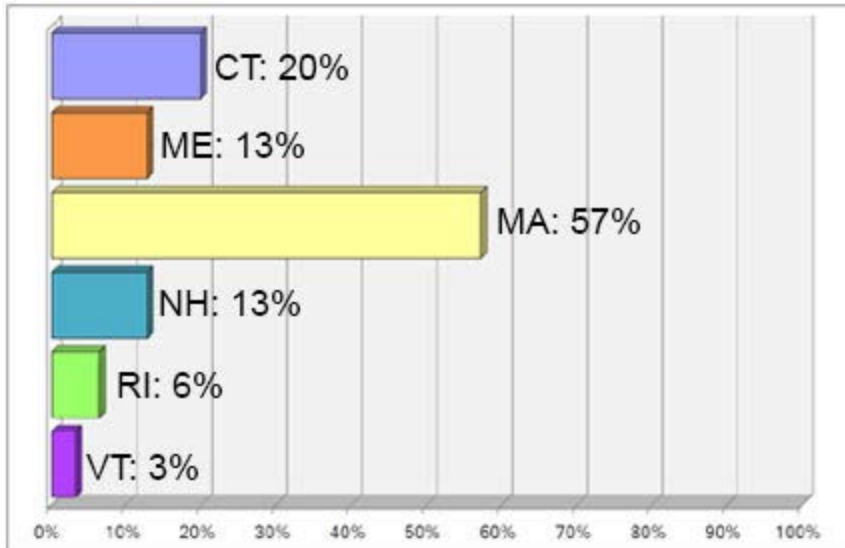
Last week we asked you to comment on the state of the housing market in your community. Nearly 62 percent of respondents think that the spring housing market will be about the same as last year, and 51 percent plan on retaining about the same level residential mortgage originations on their balance sheets.

Not surprisingly, 81 percent of participants believe the Patriots will win the Super Bowl on Sunday. Go Pats!

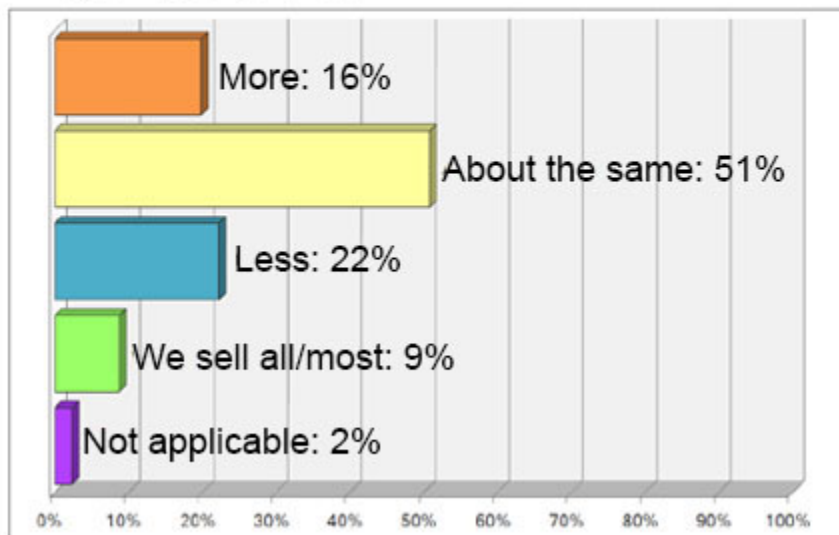
1. Compared to 2014, how strong do you expect the home-buying purchase market to be in spring 2015 in your area?



2. In what state(s) do you do the majority of your business?



3. Compared to 2014, how much of your residential mortgage originations do you expect to retain on your balance sheet?



4. What team do you predict will win Super Bowl XLIX?

