State of Rhode Island
Department of Business Regulation

DIVISION OF BANKING

ALTERNATIVE USURY RATE[1]
PURSUANT TO R. I. GEN. LAWS § 6-26-2

Month Ending	Wall Street Journal Prime Rate	Alternative Rate	Maximum Permissible Rate
08-31-2005	6.50	15.50	21.00
09-30-2005	6.75	15.75	21.00
10-31-2005	6.75	15.75	21.00
11-30-2005	7.00	16.00	21.00
12-31-2005	7.25	16.25	21.00
01-31-2006	7.50	16.50	21.00
02-28-2006	7.50	16.50	21.00
03-31-2006	7.75	16.75	21.00
04-30-2006	7.75	16.75	21.00
05-31-2006	8.00	17.00	21.00
06-30-2006	8.25	17.25	21.00
07-31-2006	8.25	17.25	21.00
08-31-2006	8.25	17.25	21.00
09-30-2006	8.25	17.25	21.00
10-31-2006	8.25	17.25	21.00
11-30-2006	8.25	17.25	21.00
12-31-2006	8.25	17.25	21.00
01-31-2007	8.25	17.25	21.00
02-28-2007	8.25	17.25	21.00
03-31-2007	8.25	17.25	21.00
04-30-2007	8.25	17.25	21.00
05-31-2007	8.25	17.25	21.00
06-30-2007	8.25	17.25	21.00
07-31-2007	8.25	17.25	21.00

[1] Effective August 6, 1996, the alternative rate per annum is equal to nine percentage points (9%)above the domestic prime rate as published in the Money Rates section of The Wall Street Journal on the last business day of each month preceding the later of the date of the debtor's agreement or the date on which the interest rate is redetermined per the debtor's agreement. The maximum permissible rate is the greater of the alternative rate or 21.00%.