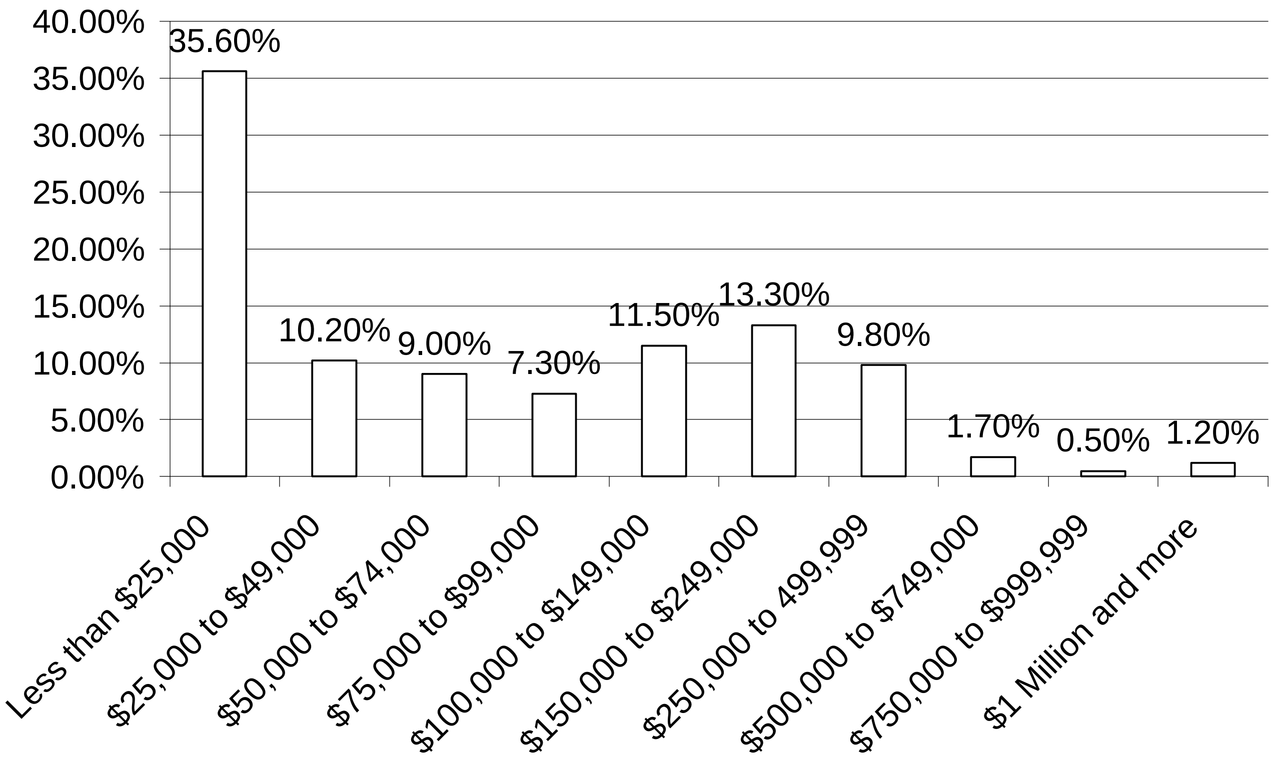
Baby Boomer Net Worth: 2002



Baby Boomer Credit Services and Debts:

Credit Service	Percentage Boomer Households	Average Balance
Credit Cards	**76.6%**	**$3,637**
Auto loan or lease	**45.5%**	**$13,114**
Mortgage [1]	**57.4%**	**$85,526**
Second Mortgage [2]	**8.6%**	**$20,290**
Home Equity Credit Line [3]	**7.8%**	**$12,970**
Home Improvement Loan	**1.1%**	**$11,663**

1 Mortgage payment on this amount at 6% is $512 monthly.

2 Mortgage payment on this amount at 6% is $121 monthly.

3 Mortgage payment on this amount at 6% is $77 monthly.

Source: Knight Ridder Tribune, 8/22/02, "*Road to Retirement Bumpy for Baby Boomers*," John Kirkpatrick and Anuradha Raghunathan, citing data from Claritas Inc.'s Market Audit survey of 32,1999 baby-boomer (ages 40-54) households.

Appendix Item: 7B