

**JPMORGAN CHASE BANK, N.A.**  
**10151 DEERWOOD PARK BLVD. BLDG 300**  
**JACKSONVILLE, FLORIDA 32256**

**CORRESPONDENT**  
**DIVISION**

**(800) 305-LOCK (5625)**  
**(904) 620-6560**  
**(877) 256-0485 (FAX)**

**EFFECTIVE:**

**Tue Mar 28 09:15:00 EST 2006**

**CONVENTIONAL FIXED**

CONFORMING FIXED 30YR							CONFORMING FIXED 15YR (222,223,224,225)						Lock Expiration Table	
201,204,207,208,209,212,213,214,215,229,482,559,568,597,608,609,613,634,636,648,668,69							RATE	15-day	30-day	45-day	60-day	75-day	Today is:	03/28/2006
RATE	15-day	30-day	45-day	60-day	75-day	4.750	95.667	95.605	95.542	95.480	95.417	8 Day	04/04/2006	
5.375	95.744	95.682	95.619	95.557	95.494	4.875	96.174	96.112	96.049	95.987	95.924	15 Day	04/11/2006	
5.500	96.376	96.314	96.251	96.189	96.126	5.000	96.664	96.601	96.539	96.476	96.414	30 Day	04/26/2006	
5.625	96.954	96.892	96.829	96.767	96.704	5.125	97.061	96.999	96.936	96.874	96.811	45 Day	05/11/2006	
5.750	97.495	97.433	97.370	97.308	97.245	5.250	97.539	97.477	97.414	97.352	97.289	60 Day	05/26/2006	
5.875	97.991	97.929	97.866	97.804	97.741	5.375	97.993	97.931	97.868	97.806	97.743	75 Day	06/12/2006	
6.000	98.477	98.414	98.352	98.289	98.227	5.500	98.385	98.323	98.260	98.198	98.135	90 Day	06/26/2006	
6.125	99.140	99.077	99.015	98.952	98.890	5.625	98.695	98.633	98.570	98.508	98.445	120 Day	07/25/2006	
6.250	99.572	99.509	99.447	99.384	99.322	5.750	99.108	99.046	98.983	98.921	98.858	150 Day	08/24/2006	
6.375	100.060	99.998	99.935	99.873	99.810	5.875	99.494	99.431	99.369	99.306	99.244	180 Day	09/25/2006	
6.500	100.506	100.444	100.381	100.319	100.256	6.000	99.997	99.934	99.872	99.809	99.747	270 Day	12/22/2006	
6.625	100.697	100.635	100.572	100.510	100.447	6.125	100.252	100.189	100.127	100.064	100.002	360 Day	03/22/2007	
6.750	101.016	100.953	100.890	100.828	100.765	6.250	100.587	100.525	100.462	100.400	100.337	<b>Extension Fees</b>		
6.875	101.428	101.365	101.303	101.240	101.178	6.375	101.021	100.958	100.896	100.833	100.771	<b>For Best Efforts: Extensions</b>		
7.000	101.762	101.699	101.637	101.574	101.512	6.500	101.391	101.328	101.266	101.203	101.141	<b>must be on or prior to Lock Exp</b>		
7.125	102.028	101.965	101.903	101.840	101.778	6.625	101.626	101.563	101.501	101.438	101.376	15 DAY	-0.125	
7.250	102.249	102.186	102.124	102.061	101.999	6.750	101.878	101.815	101.753	101.690	101.628	30 DAY	-0.250	
7.375	102.433	102.370	102.308	102.245	102.183	6.875	102.095	102.032	101.970	101.907	101.845	45 DAY	-0.375	
7.500	102.493	102.430	102.368	102.305	102.243	7.000	102.065	102.002	101.940	101.877	101.815	60 DAY	-0.500	
7.625	102.500	102.500	102.500	102.500	102.438	7.125	102.202	102.139	102.077	102.014	101.952			
7.750	102.500	102.500	102.500	102.500	102.500	JUMBO-PREFERRED NON-AGENCY FIXED 15YR (623,625)								
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day			
5.750	96.456	96.393	96.331	96.268	96.206	5.375	96.358	96.295	96.233	96.170	96.108			
5.875	97.090	97.028	96.965	96.903	96.840	5.500	97.082	97.020	96.957	96.895	96.832			
6.000	97.722	97.660	97.597	97.535	97.472	5.625	97.804	97.741	97.679	97.616	97.554			
6.125	98.352	98.289	98.227	98.164	98.102	5.750	98.521	98.459	98.396	98.334	98.271			
6.250	98.915	98.853	98.790	98.728	98.665	5.875	99.236	99.174	99.111	99.049	98.986			
6.375	99.477	99.415	99.352	99.290	99.227	6.000	99.670	99.607	99.545	99.482	99.420			
6.500	99.956	99.893	99.831	99.768	99.706	6.125	100.012	99.949	99.887	99.824	99.762			
6.625	100.343	100.281	100.218	100.156	100.093	6.250	100.312	100.249	100.187	100.124	100.062			
6.750	100.614	100.551	100.489	100.426	100.364	6.375	100.605	100.543	100.480	100.418	100.355			
6.875	100.830	100.767	100.705	100.642	100.580	6.500	100.879	100.816	100.754	100.691	100.629			
7.000	101.000	100.937	100.875	100.812	100.750	6.625	101.146	101.083	101.021	100.958	100.896			
7.125	101.128	101.065	101.003	100.940	100.878	6.750	101.378	101.315	101.253	101.190	101.128			
7.250	101.298	101.235	101.173	101.110	101.048	6.875	101.563	101.500	101.438	101.375	101.313			
7.375	101.439	101.376	101.314	101.251	101.189	7.000	101.711	101.648	101.586	101.523	101.461			
7.500	101.559	101.496	101.434	101.371	101.309	7.125	101.814	101.751	101.689	101.626	101.564			
7.625	101.659	101.596	101.534	101.471	101.409	7.250	101.897	101.834	101.772	101.709	101.647			

  

30 & 15 YR CONFORMING PRICE ADJUSTMENTS				Subordinate Financing				
	Agency I	Agency II		Agency I	Agency II			
Dreamaker Opportunity(559)	0.000	0.000	*See product guidelines for eligible subordinate financing					
CHASE 97 (MKT TYPE 648)	0.000	n/a	80/10/10 75.01-90% LTV - 76.01-90% CLTV	0.000	n/a			
AGENCY I FLEX 97 (MKT TYPE 482)	-1.750	n/a	80/10/10 75.01-80% LTV - 76.01-90% CLTV	n/a	0.000			
AGENCY II ALT 97 (MKT TYPE 597)	n/a	0.000	75/20/5 65.01-75% LTV - 90.01-95% CLTV	-0.250	-0.250			
Flexible 100 (Market Type FNMA 668 & FHLMC 568)	-1.000	0.000	80/15/5 75.01-95% LTV - 90.01-95% CLTV	-0.250	n/a			
Community 100 (Market Type 204)	-0.500	n/a	80/15/5 75.01-80% LTV - 90.01-95% CLTV	n/a	-0.250			
DREAMAKER (209,229,608,609,613,634,636,697)	-0.500	-0.500	90/5/5 75.01-95% LTV - 90.01-95% CLTV	-0.250	n/a			
2 FAMILY >90% LTV	-0.500	0.000	90/5/5 80.01 - 95% LTV - 80.01 - 95% CLTV	n/a	-0.250			
3-4 UNIT >70% < 80% LTV	0.000	0.000	80/20 <80.01% LTV-95.01-100% CLTV	-1.500	-1.500			
NOO-UP TO 75% LTV	-1.125	-1.125	30 & 15 YR NON CONFORMING PRICE ADJUSTMENTS					
NOO-75.01 - 80% LTV	-1.625	-1.125	WAIVED ESCROW (Adj SRP) - HAZARD AND TAXES		-0.125			
NOO-80.01% - 90% LTV	-2.125	-2.125	WAIVED ESCROW (Adj SRP) - HAZARD ONLY		-0.125			
3-4 UNIT NOO <=75% LTV	-1.125	-1.125	WAIVED ESCROW (Adj SRP) - TAXES ONLY		-0.125			
3-4 UNIT NOO 75.01 - 80.00% LTV	n/a	-3.375	2ND HOME/VACATION HOME		-0.125			
NOO-CASHOUT REFI (UP TO 70% LTV)	-1.125	-1.125	CASHOUT REFI		-0.250			
NOO-CASHOUT REFI (70.01% TO 80% LTV)	n/a	-1.625	CO-OP		-0.500			
NOO-CASHOUT REFI (70.01% TO 75% LTV)	-1.625	n/a	INCOME EXPRESS - (Market Type 615 & 625)		-0.500			
NOO-CASHOUT REFI (75.01% - 80% LTV)	-2.125	n/a	3 FAMILY		-0.500			
NOO-CASHOUT REFI (80.01% - 85% LTV)	-2.875	-2.875	4 FAMILY		-1.000			
1-2 UNIT CO REFI (70.01% - 80% LTV)	-0.500	-0.500	LTV >90%		-0.500			
1-2 UNIT CO REFI (80.01% - 90% LTV)	-0.750	-0.750	PURCHASE >\$650,000<=\$1,000,000		0.000			
3-4 UNIT CO REFI (70.01% - 75% LTV)	-0.500	-0.500	REFINANCE >\$650,000<=\$1,000,000 0.000 Effective 8/28/02					
2ND HOME CO REFI (70.01% - 80% LTV)	-0.500	-0.500	PURCHASE OR REFI > \$1,000,000				EXCEPTION ONLY	
2ND HOME CO REFI (80.01% - 90% LTV)	-0.750	-0.750	MAX PRICE FOR LOAN AMTS >650,000 IS 100.500 AFTER ALL ADJUSTMENTS.					
Waived Escrow (Adj SRP)-Hazard and Taxes	-0.250	-0.250	FOR SUBORDINATE FINANCING ADJUSTMENTS SEE ARM PAGE!					
Waived Escrow (Adj SRP)-Hazard Only	-0.125	-0.125	Product Exception Policy					
Waived Escrow (Adj SRP)-Taxes Only	-0.250	-0.250	Product	Market Types	Loan Amount	Price Adj		
CALIFORNIA CONDO	0.000	0.000	Jumbo Fixed	603,623	Loan Amt >\$1MM <= \$1.5MM	-0.250		
20 YR CONFORMING FIXED-USE 30 YR	0.500	0.500	Jumbo Fixed	603,623	Loan Amt >\$1.5MM <= \$2MM	-0.500		
10 YR CONFORMING FIXED-USE 15 YR PRC	0.000	0.000						
INCOME EXPRESS(NIV) - USE JUMBO PRICES -0.500 FOR ALL LOANS								
8 Day Mandatory 0.000 better in price from the 15 day lock. not to exceed program CAPS								
LOANS SUBMITTED REQUIRING A PRICE ADJ., WILL AUTOMATICALLY BE RE-PRICED PRIOR TO THE LOAN BEING FUNDED								
Chase will charge the stated option fee on loans locked under the Extended Rate Lock Program.								
The SRP is not included in the Base Price for any Chase Correspondent products								