

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

CORRESPONDENT
DIVISION

(800) 305-LOCK (5625)
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EFFECTIVE:

Wed Mar 29 09:02:00 EST 2006

CONVENTIONAL FIXED

CONFORMING FIXED 30YR							CONFORMING FIXED 15YR (222,223,224,225)						Lock Expiration Table	
RATE	15-day	30-day	45-day	60-day	75-day		RATE	15-day	30-day	45-day	60-day	75-day	Today is:	
5.375	95.352	95.289	95.227	95.164	95.102	4.750	95.280	95.217	95.155	95.092	95.030	95.030	8 Day	03/29/2006
5.500	95.990	95.928	95.865	95.803	95.740	4.875	95.790	95.728	95.665	95.603	95.540	95.540	15 Day	04/12/2006
5.625	96.578	96.515	96.453	96.390	96.328	5.000	96.301	96.239	96.176	96.114	96.051	96.051	30 Day	04/27/2006
5.750	97.128	97.065	97.003	96.940	96.878	5.125	96.709	96.646	96.584	96.521	96.459	96.459	45 Day	05/12/2006
5.875	97.637	97.574	97.512	97.449	97.387	5.250	97.192	97.130	97.067	97.005	96.942	96.942	60 Day	05/29/2006
6.000	98.129	98.067	98.004	97.942	97.879	5.375	97.653	97.591	97.528	97.466	97.403	97.403	75 Day	06/12/2006
6.125	98.804	98.742	98.679	98.617	98.554	5.500	98.060	97.998	97.935	97.873	97.810	97.810	90 Day	06/26/2006
6.250	99.250	99.188	99.125	99.063	99.000	5.625	98.384	98.322	98.259	98.197	98.134	98.134	120 Day	07/26/2006
6.375	99.834	99.771	99.709	99.646	99.584	5.750	98.807	98.744	98.682	98.619	98.557	98.557	150 Day	08/25/2006
6.500	100.291	100.228	100.166	100.103	100.041	5.875	99.265	99.203	99.140	99.078	99.015	99.015	180 Day	09/25/2006
6.625	100.497	100.434	100.372	100.309	100.247	6.000	99.771	99.708	99.646	99.583	99.521	99.521	270 Day	12/25/2006
6.750	100.836	100.773	100.711	100.648	100.586	6.125	100.045	99.983	99.920	99.858	99.795	99.795	360 Day	03/23/2007
6.875	101.327	101.264	101.202	101.139	101.077	6.250	100.458	100.395	100.333	100.270	100.208	100.208	Extension Fees	
7.000	101.674	101.611	101.549	101.486	101.424	6.375	100.892	100.829	100.767	100.704	100.642	100.642	For Best Efforts: Extensions	
7.125	101.953	101.890	101.828	101.765	101.703	6.500	101.262	101.199	101.137	101.074	101.012	101.012	must be on or prior to Lock Exp	
7.250	102.186	102.123	102.061	101.998	101.936	6.625	101.519	101.456	101.394	101.331	101.269	101.269	15 DAY	-0.125
7.375	102.377	102.314	102.252	102.189	102.127	6.750	101.779	101.716	101.654	101.591	101.529	101.529	30 DAY	-0.250
7.500	102.398	102.335	102.273	102.210	102.148	6.875	102.005	101.942	101.880	101.817	101.755	101.755	45 DAY	-0.375
7.625	102.500	102.500	102.477	102.414	102.352	7.000	101.994	101.931	101.869	101.806	101.744	101.744	60 DAY	-0.500
7.750	102.500	102.500	102.500	102.500	102.500	7.125	102.149	102.086	102.024	101.961	101.899	101.899		
JUMBO-PREFERRED NON-AGENCY FIXED 30YR (603,615)							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	96.284	96.222	96.159	96.097	96.034	5.375	96.173	96.110	96.048	95.985	95.923	95.923		
5.875	96.918	96.856	96.793	96.731	96.668	5.500	96.892	96.830	96.767	96.705	96.642	96.642		
6.000	97.546	97.484	97.421	97.359	97.296	5.625	97.611	97.548	97.486	97.423	97.361	97.361		
6.125	98.171	98.109	98.046	97.984	97.921	5.750	98.325	98.263	98.200	98.138	98.075	98.075		
6.250	98.731	98.669	98.606	98.544	98.481	5.875	99.036	98.973	98.911	98.848	98.786	98.786		
6.375	99.291	99.228	99.166	99.103	99.040	6.000	99.477	99.415	99.352	99.290	99.227	99.227		
6.500	99.780	99.718	99.655	99.593	99.530	6.125	99.831	99.769	99.706	99.644	99.581	99.581		
6.625	100.184	100.121	100.059	99.996	99.934	6.250	100.143	100.081	100.018	99.956	99.893	99.893		
6.750	100.468	100.406	100.343	100.281	100.218	6.375	100.450	100.388	100.325	100.263	100.200	100.200		
6.875	100.700	100.637	100.575	100.512	100.450	6.500	100.736	100.673	100.611	100.548	100.486	100.486		
7.000	100.881	100.818	100.756	100.693	100.631	6.625	101.013	100.950	100.888	100.825	100.763	100.763		
7.125	101.018	100.956	100.893	100.831	100.768	6.750	101.254	101.191	101.129	101.066	101.004	101.004		
7.250	101.196	101.133	101.071	101.008	100.946	6.875	101.445	101.382	101.320	101.257	101.195	101.195		
7.375	101.341	101.278	101.216	101.153	101.091	7.000	101.598	101.535	101.473	101.410	101.348	101.348		
7.500	101.462	101.399	101.337	101.274	101.212	7.125	101.700	101.637	101.575	101.512	101.450	101.450		
7.625	101.561	101.498	101.436	101.373	101.311	7.250	101.782	101.719	101.657	101.594	101.532	101.532		
30 & 15 YR CONFORMING PRICE ADJUSTMENTS							Subordinate Financing							
Dreamaker Opportunity(559)		Agency I	Agency II				*See product guidelines for eligible subordinate financing						Agency I	Agency II
CHASE 97 (MKT TYPE 648)		0.000	0.000				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														