



FIXED RATE

CONFORMING Fixed Rate

30 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.125%	94.714	94.630	94.603	94.576				
5.250%	95.371	95.293	95.261	95.229				
5.375%	96.048	95.977	95.939	95.902				
5.500%	96.675	96.610	96.567	96.524				
5.625%	97.231	97.173	97.125	97.077				
5.750%	97.703	97.650	97.597	97.544				
5.875%	98.164	98.119	98.060	98.002				
6.000%	98.571	98.500	98.436	98.373				
6.125%	99.057	98.992	98.923	98.854				
6.250%	99.530	99.472	99.398	99.324				
6.375%	100.030	99.947	99.867	99.788				
6.500%	100.460	100.386	100.301	100.217				
6.625%	100.832	100.779	100.689	100.599				
6.750%	101.151	101.118	101.023	100.928				
6.875%	101.605	101.546	101.446	101.346				
7.000%	101.962	101.909	101.804	101.699				
7.125%	102.244	102.199	102.088	101.978				

20 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.125%	95.439	95.327	95.301	95.274				
5.250%	96.027	95.909	95.877	95.845				
5.375%	96.625	96.487	96.451	96.413				
5.500%	97.198	97.064	97.022	96.980				
5.625%	97.710	97.583	97.536	97.488				
5.750%	98.154	98.038	97.985	97.932				
5.875%	98.583	98.474	98.417	98.359				
6.000%	98.987	98.917	98.854	98.790				
6.125%	99.451	99.387	99.319	99.250				
6.250%	99.893	99.835	99.762	99.688				
6.375%	100.323	100.272	100.194	100.114				
6.500%	100.733	100.688	100.605	100.520				
6.625%	101.091	101.052	100.963	100.873				
6.750%	101.397	101.365	101.271	101.176				
6.875%	101.722	101.665	101.566	101.466				
7.000%	102.098	102.047	101.942	101.837				
7.125%	102.380	102.335	102.225	102.115				

15 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
4.625%	95.446	95.442	95.363	95.356				
4.750%	95.885	95.876	95.803	95.791				
4.875%	96.288	96.274	96.208	96.191				
5.000%	96.796	96.777	96.717	96.695				
5.125%	97.223	97.199	97.145	97.118				
5.250%	97.636	97.606	97.560	97.527				
5.375%	98.026	97.991	97.951	97.913				
5.500%	98.384	98.344	98.279	98.236				
5.625%	98.810	98.765	98.707	98.659				
5.750%	99.203	99.153	99.101	99.048				
5.875%	99.582	99.526	99.481	99.423				
6.000%	99.990	99.930	99.891	99.828				
6.125%	100.356	100.290	100.258	100.189				
6.250%	100.746	100.675	100.587	100.513				
6.375%	101.164	101.087	101.006	100.927				
6.500%	101.573	101.492	101.417	101.333				
6.625%	101.867	101.781	101.713	101.623				

10 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
4.625%	95.637	95.635	95.458	95.456				
4.750%	96.073	96.067	95.897	95.889				
4.875%	96.490	96.478	96.316	96.303				
5.000%	96.931	96.914	96.774	96.756				
5.125%	97.349	97.326	97.206	97.183				
5.250%	97.708	97.681	97.572	97.543				
5.375%	98.080	98.048	97.978	97.945				
5.500%	98.500	98.463	98.400	98.361				
5.625%	98.874	98.830	98.774	98.730				
5.750%	99.242	99.194	99.144	99.095				
5.875%	99.642	99.589	99.546	99.491				
6.000%	99.869	99.811	99.749	99.689				
6.125%	100.220	100.156	100.109	100.044				
6.250%	100.751	100.682	100.505	100.435				
6.375%	101.131	101.056	100.886	100.810				
6.500%	101.501	101.421	101.258	101.177				
6.625%	101.687	101.602	101.511	101.425				

Conforming 30 Year IO FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.375%	94.520	94.447	94.409	94.372				
5.500%	95.264	95.197	95.154	95.112				
5.625%	95.906	95.845	95.797	95.750				
5.750%	96.419	96.365	96.311	96.259				
5.875%	96.994	96.914	96.856	96.799				
6.000%	97.564	97.491	97.427	97.365				
6.125%	98.088	98.021	97.952	97.884				
6.250%	98.549	98.488	98.414	98.341				
6.375%	98.977	98.922	98.843	98.765				
6.500%	99.505	99.457	99.372	99.289				
6.625%	99.912	99.870	99.781	99.692				
6.750%	100.264	100.228	100.133	100.039				
6.875%	100.613	100.553	100.452	100.353				
7.000%	101.052	100.997	100.892	100.788				
7.125%	101.395	101.346	101.236	101.126				

Conforming 40 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.500%	94.362	94.296	94.253	94.211				
5.625%	94.999	94.939	94.891	94.844				
5.750%	95.552	95.498	95.445	95.393				
5.875%	96.311	96.263	96.204	96.147				
6.000%	96.767	96.694	96.631	96.568				
6.125%	97.417	97.350	97.281	97.213				
6.250%	98.077	98.017	97.943	97.870				
6.375%	98.686	98.631	98.552	98.474				
6.500%	99.247	99.198	99.114	99.030				
6.625%	99.715	99.673	99.584	99.495				
6.750%	100.096	100.061	99.966	99.872				
6.875%	100.579	100.518	100.418	100.319				
7.000%	100.949	100.894	100.789	100.685				
7.125%	101.266	101.218	101.107	100.998				

NON-CONFORMING Fixed Rate

30 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	96.762	96.683	96.613	96.519				
5.750%	97.463	97.388	97.313	97.222				
5.875%	98.165	98.095	98.015	97.927				
6.000%	98.871	98.806	98.720	98.636				
6.125%	99.591	99.529	99.439	99.358				
6.250%	100.311	100.254	100.158	100.080				
6.375%	100.697	100.646	100.544	100.472				
6.500%	101.040	100.995	100.889	100.822				
6.625%	101.334	101.296	101.184	101.122				
6.750%	101.567	101.535	101.418	101.361				
6.875%	101.785	101.759	101.637	101.585				
7.000%	101.993	101.973	101.846	101.799				
7.125%	102.173	102.160	102.027	101.986				
7.250%	102.355	102.348	102.210	102.174				
7.375%	102.543	102.542	102.399	102.368				
7.500%	102.709	102.714	102.566	102.541				
7.625%	102.785	102.797	102.643	102.623				

20 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	97.012	96.933	96.863	96.769				
5.750%	97.713	97.638	97.563	97.472				
5.875%	98.415	98.345	98.265	98.177				
6.000%	99.121	99.056	98.970	98.886				
6.125%	99.841	99.779	99.689	99.608				
6.250%	100.561	100.504	100.408	100.330				
6.375%	100.947	100.896	100.794	100.722				
6.500%	101.290	101.245	101.139	101.072				
6.625%	101.584	101.546	101.434	101.372				
6.750%	101.817	101.785	101.668	101.611				
6.875%	102.035	102.009	101.887	101.835				
7.000%	102.243	102.223	102.096	102.049				
7.125%	102.423	102.410	102.277	102.236</				



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CONFORMING ARM PRODUCTS (Includes SRP's)

1 Year Treasury					1 Year LIBOR					6 Month Treasury				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.875%	101.124	101.027	100.962	100.897	5.875%	101.097	101.000	100.935	100.870	6.125%	101.458	101.351	101.276	101.200
6.000%	101.220	101.118	101.047	100.977	6.000%	101.196	101.094	101.023	100.953	6.250%	101.665	101.552	101.472	101.391
6.125%	101.313	101.206	101.131	101.055	6.125%	101.290	101.183	101.108	101.032	6.375%	101.747	101.629	101.543	101.457
6.250%	101.406	101.293	101.213	101.132	6.250%	101.383	101.270	101.190	101.109	6.500%	101.824	101.701	101.610	101.519
6.375%	101.498	101.380	101.294	101.208	6.375%	101.544	101.426	101.340	101.254	6.625%	101.898	101.770	101.673	101.577
6.500%	101.710	101.587	101.496	101.405	6.500%	101.635	101.512	101.421	101.330	6.750%	101.967	101.834	101.733	101.631
6.625%	101.800	101.672	101.575	101.479	6.625%	101.726	101.598	101.501	101.405	6.875%	102.000	101.892	101.785	101.678
6.750%	101.886	101.753	101.652	101.550	6.750%	101.813	101.680	101.579	101.477	7.000%	102.000	101.946	101.834	101.722
6.875%	101.973	101.835	101.728	101.621	6.875%	101.902	101.764	101.657	101.550	7.125%	102.000	101.997	101.880	101.763
7.000%	102.000	101.916	101.804	101.692	7.000%	101.989	101.845	101.733	101.621	7.250%	102.000	102.000	101.927	101.805
7.125%	102.000	101.998	101.881	101.764	7.125%	102.000	101.927	101.810	101.693	7.375%	102.000	102.000	101.972	101.844
7.250%	102.000	102.000	101.959	101.837	7.250%	102.000	102.000	101.886	101.764	7.500%	102.000	102.000	102.000	101.881
7.375%	102.000	102.000	102.000	101.910	7.375%	102.000	102.000	101.965	101.837	7.625%	102.000	102.000	102.000	101.918
7.500%	102.000	102.000	102.000	101.984	7.500%	102.000	102.000	102.000	101.911	7.750%	102.000	102.000	102.000	101.954
7.625%	102.000	102.000	102.000	102.000	7.625%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	101.990

  

3/1 Treasury					3/1 LIBOR					AGENCY INTEREST FIRST 3/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.000%	99.304	99.206	99.118	99.017	5.000%	99.296	99.198	99.110	99.009	5.125%	99.469	99.381	99.283	99.194
5.125%	99.562	99.464	99.376	99.275	5.125%	99.554	99.456	99.368	99.267	5.250%	99.719	99.636	99.533	99.449
5.250%	99.813	99.715	99.627	99.526	5.250%	99.804	99.706	99.618	99.517	5.375%	99.959	99.881	99.773	99.695
5.375%	100.055	99.957	99.869	99.768	5.375%	100.046	99.948	99.860	99.759	5.500%	100.190	100.118	100.004	99.933
5.500%	100.289	100.191	100.103	100.002	5.500%	100.280	100.182	100.094	99.993	5.625%	100.414	100.347	100.228	100.163
5.625%	100.516	100.418	100.330	100.229	5.625%	100.507	100.409	100.321	100.220	5.750%	100.630	100.568	100.444	100.384
5.750%	100.733	100.635	100.547	100.446	5.750%	100.724	100.626	100.538	100.437	5.875%	100.835	100.778	100.649	100.595
5.875%	100.941	100.843	100.755	100.654	5.875%	100.932	100.834	100.746	100.645	6.000%	101.028	100.977	100.842	100.794
6.000%	101.136	101.038	100.950	100.849	6.000%	101.127	101.029	100.941	100.840	6.125%	101.212	101.166	101.026	100.984
6.125%	101.322	101.224	101.136	101.035	6.125%	101.313	101.215	101.127	101.026	6.250%	101.390	101.348	101.204	101.167
6.250%	101.502	101.404	101.316	101.215	6.250%	101.493	101.395	101.307	101.206	6.375%	101.577	101.541	101.391	101.361
6.375%	101.693	101.595	101.507	101.406	6.375%	101.684	101.586	101.498	101.397	6.500%	101.780	101.749	101.594	101.570
6.500%	101.900	101.802	101.714	101.613	6.500%	101.891	101.793	101.705	101.604	6.625%	101.986	101.961	101.800	101.782
6.625%	102.000	102.000	101.923	101.822	6.625%	102.000	102.000	101.915	101.814	6.750%	102.000	102.000	102.000	101.998
6.750%	102.000	102.000	102.000	102.000	6.750%	102.000	102.000	102.000	102.000	6.875%	102.000	102.000	102.000	102.000

  

5/1 Treasury					5/1 LIBOR					AGENCY INTEREST FIRST 5/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.000%	98.611	98.511	98.419	98.315	4.875%	98.335	98.235	98.143	98.039	5.000%	98.341	98.241	98.149	98.045
5.125%	98.962	98.862	98.770	98.666	5.000%	98.692	98.592	98.500	98.396	5.125%	98.693	98.598	98.501	98.403
5.250%	99.304	99.204	99.112	99.008	5.125%	99.042	98.942	98.850	98.746	5.250%	99.040	98.950	98.848	98.756
5.375%	99.635	99.535	99.443	99.339	5.250%	99.384	99.284	99.192	99.088	5.375%	99.378	99.293	99.186	99.099
5.500%	99.954	99.854	99.762	99.658	5.375%	99.715	99.615	99.523	99.419	5.500%	99.706	99.626	99.514	99.433
5.625%	100.260	100.160	100.068	99.964	5.500%	100.034	99.934	99.842	99.738	5.625%	100.020	99.946	99.828	99.754
5.750%	100.554	100.454	100.362	100.258	5.625%	100.340	100.240	100.148	100.044	5.750%	100.323	100.254	100.131	100.063
5.875%	100.836	100.736	100.644	100.540	5.750%	100.635	100.535	100.443	100.339	5.875%	100.616	100.552	100.424	100.361
6.000%	101.106	101.006	100.914	100.810	5.875%	100.916	100.816	100.724	100.620	6.000%	100.895	100.836	100.703	100.646
6.125%	101.359	101.259	101.167	101.063	6.000%	101.185	101.085	100.993	100.889	6.125%	101.162	101.109	100.970	100.919
6.250%	101.597	101.497	101.405	101.301	6.125%	101.439	101.339	101.247	101.143	6.250%	101.413	101.365	101.221	101.176
6.375%	101.817	101.717	101.625	101.521	6.250%	101.677	101.577	101.485	101.381	6.375%	101.610	101.600	101.458	101.418
6.500%	102.000	101.925	101.833	101.729	6.375%	101.896	101.796	101.704	101.600	6.500%	101.867	101.829	101.675	101.642
6.625%	102.000	102.000	102.000	101.930	6.500%	102.000	102.000	101.912	101.808	6.625%	102.000	102.000	101.881	101.854
6.750%	102.000	102.000	102.000	102.000	6.625%	102.000	102.000	102.000	102.000	6.750%	102.000	102.000	102.000	102.000

  

7/1 Treasury					7/1 LIBOR					AGENCY INTEREST FIRST 7/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
4.875%	97.478	97.378	97.286	97.183	4.875%	97.532	97.432	97.340	97.237	5.000%	97.764	97.669	97.572	97.475
5.000%	97.908	97.808	97.716	97.613	5.000%	97.961	97.861	97.769	97.666	5.125%	98.179	98.089	97.987	97.896
5.125%	98.329	98.229	98.137	98.034	5.125%	98.381	98.281	98.189	98.086	5.250%	98.586	98.501	98.394	98.308
5.250%	98.740	98.640	98.548	98.445	5.250%	98.792	98.692	98.600	98.497	5.375%	98.980	98.900	98.788	98.708
5.375%	99.139	99.039	98.947	98.844	5.375%	99.191	99.091	98.999	98.896	5.500%	99.362	99.288	99.170	99.097
5.500%	99.527	99.427	99.335	99.232	5.500%	99.578	99.478	99.386	99.283	5.625%	99.732	99.663	99.540	99.473
5.625%	99.901	99.801	99.709	99.606	5.625%	99.951	99.851	99.759	99.656	5.750%	100.088	100.024	99.896	99.834
5.750%	100.260	100.160	100.068	99.965	5.750%	100.310	100.210	100.118	100.015	5.875%	100.427	100.368	100.235	100.179
5.875%	100.603	100.503	100.411	100.308	5.875%	100.653	100.553	100.461	100.358	6.000%	100.752	100.699	100.560	100.510
6.000%	100.931	100.831	100.739	100.636	6.000%	100.980	100.880	100.788	100.685	6.125%	101.061	101.013	100.869	100.825
6.125%	101.244	101.144	101.052	100.949	6.125%	101.292	101.192	101.100	100.997	6.250%	101.356	101.312	101.164	101.125
6.250%	101.542	101.442	101.350	101.247	6.250%	101.590	101.490	101.398	101.295	6.375%	101.634	101.596	101.442	101.410
6.375%	101.823	101.723	101.631	101.528	6.375%	101.871	101.771	101.679	101.576	6.500%	101.897	101.864	101.705	101.679
6.500%	102.000	101.988	101.896	101.793	6.500%	102.000	102.000	101.944	101.841	6.625%	102.000	102.000	101.950	101.930
6.625%	102.000	102.000	102.000	102.000	6.625%	102.000	102.000	102.000	102.000	6.750%	102.000	102.000	102.000	102.000

  

10/1 Treasury					10/1 LIBOR					AGENCY INTEREST FIRST 10/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best		

**Correspondent Lending**



Rate Sheet #: 2896

Effective Date: 03/28/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com

CitiMortgage, Inc. does business as Citicorp Mortgage in New Mexico.



**OFFSHEET PRICING IS AVAILABLE...FOR MORTGAGE PROFESSIONALS ONLY - RATES, TERMS, AND CONDITIONS SUBJECT TO CHANGE WITHOUT NOTICE**

**NON CONFORMING ARM PRODUCTS (Includes SRP's)**

1 Month Interest Only LIBOR - Apply I/O Adj.					1 Year Treasury					1 Year LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.375%	101.769	101.713	101.668	101.624	5.750%	100.820	100.729	100.669	100.609	6.25%	100.910	100.823	100.769	100.714
5.500%	101.782	101.701	101.651	101.602	5.875%	101.045	100.948	100.883	100.818	5.750%	100.999	100.908	100.848	100.788
5.625%	101.776	101.689	101.635	101.580	6.000%	101.119	101.017	100.946	100.876	5.875%	101.082	100.985	100.920	100.855
5.750%	101.769	101.678	101.618	101.558	6.125%	101.187	101.080	101.005	100.929	6.000%	101.160	101.058	100.987	100.917
5.875%	101.764	101.667	101.602	101.537	6.250%	101.251	101.138	101.058	100.977	6.125%	101.231	101.124	101.049	100.973
6.000%	101.759	101.657	101.586	101.516	6.375%	101.314	101.196	101.110	101.024	6.250%	101.298	101.185	101.105	101.024
6.125%	101.752	101.645	101.570	101.494	6.500%	101.427	101.304	101.213	101.122	6.375%	101.364	101.246	101.160	101.074
6.250%	101.747	101.634	101.554	101.473	6.625%	101.553	101.425	101.328	101.232	6.500%	101.490	101.367	101.276	101.185
6.375%	101.742	101.624	101.538	101.452	6.750%	101.692	101.559	101.458	101.356	6.625%	101.630	101.502	101.405	101.309
6.500%	101.800	101.677	101.586	101.495	6.875%	101.848	101.710	101.603	101.496	6.750%	101.682	101.549	101.448	101.346
6.625%	101.866	101.738	101.641	101.545	7.000%	101.941	101.797	101.685	101.573	6.875%	101.852	101.714	101.607	101.500
6.750%	101.937	101.804	101.703	101.601	7.125%	102.000	101.993	101.876	101.759	7.000%	102.000	101.895	101.783	101.671
6.875%	102.000	101.876	101.769	101.662	7.250%	102.000	102.000	101.975	101.853	7.125%	102.000	102.000	101.980	101.863
7.000%	102.000	101.955	101.843	101.731	7.375%	102.000	102.000	102.000	101.945	7.250%	102.000	102.000	102.000	101.960
7.125%	102.000	102.000	101.925	101.808	7.500%	102.000	102.000	102.000	102.000	7.375%	102.000	102.000	102.000	102.000

6 Month Interest Only LIBOR - Apply I/O Adj.					3/1 Treasury					3/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.375%	101.284	101.208	101.163	101.119	6.125%	100.978	100.871	100.796	100.720	6.125%	100.942	100.835	100.760	100.684
5.500%	101.332	101.251	101.201	101.152	6.250%	101.100	100.987	100.907	100.826	6.250%	101.060	100.947	100.867	100.786
5.625%	101.381	101.294	101.240	101.185	6.375%	101.216	101.098	101.012	100.926	6.375%	101.171	101.053	100.967	100.881
5.750%	101.427	101.336	101.276	101.216	6.500%	101.324	101.201	101.110	101.019	6.500%	101.276	101.153	101.062	100.971
5.875%	101.470	101.373	101.308	101.243	6.625%	101.430	101.302	101.205	101.109	6.625%	101.378	101.250	101.153	101.057
6.000%	101.512	101.410	101.339	101.269	6.750%	101.533	101.400	101.299	101.197	6.750%	101.477	101.344	101.243	101.141
6.125%	101.550	101.443	101.368	101.292	6.875%	101.635	101.497	101.390	101.283	6.875%	101.576	101.438	101.331	101.224
6.250%	101.588	101.475	101.395	101.314	7.000%	101.736	101.592	101.480	101.368	7.000%	101.674	101.530	101.418	101.306
6.375%	101.626	101.508	101.422	101.336	7.125%	101.840	101.691	101.574	101.457	7.125%	101.777	101.628	101.511	101.394
6.500%	101.726	101.603	101.512	101.421	7.250%	101.940	101.786	101.663	101.541	7.250%	101.875	101.721	101.598	101.476
6.625%	101.837	101.709	101.612	101.516	7.375%	102.000	101.880	101.753	101.625	7.375%	101.973	101.813	101.686	101.558
6.750%	102.000	101.876	101.775	101.673	7.500%	102.000	101.976	101.843	101.710	7.500%	102.000	101.907	101.774	101.641
6.875%	102.000	101.998	101.891	101.784	7.625%	102.000	102.000	101.932	101.794	7.625%	102.000	102.000	101.862	101.724
7.000%	102.000	102.000	102.000	101.906	7.750%	102.000	102.000	102.000	101.879	7.750%	102.000	102.000	101.950	101.807
7.125%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	101.964	7.875%	102.000	102.000	102.000	101.890

6 Month Treasury					5/1 Treasury					5/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	100.638	100.531	100.456	100.380	6.125%	100.838	100.731	100.656	100.580	5.875%	100.682	100.585	100.520	100.455
6.250%	100.695	100.582	100.502	100.421	6.250%	101.016	100.903	100.823	100.742	6.000%	100.887	100.785	100.714	100.644
6.375%	100.751	100.633	100.547	100.461	6.375%	101.091	100.973	100.887	100.801	6.125%	101.076	100.969	100.894	100.818
6.500%	100.868	100.745	100.654	100.563	6.500%	101.245	101.122	101.031	100.940	6.250%	101.251	101.138	101.058	100.977
6.625%	100.999	100.871	100.774	100.678	6.625%	101.390	101.262	101.165	101.069	6.375%	101.323	101.205	101.119	101.033
6.750%	101.141	101.008	100.907	100.805	6.750%	101.523	101.390	101.289	101.187	6.500%	101.474	101.351	101.260	101.169
6.875%	101.297	101.159	101.052	100.945	6.875%	101.646	101.508	101.401	101.294	6.625%	101.615	101.487	101.390	101.294
7.000%	101.302	101.158	101.046	100.934	7.000%	101.759	101.615	101.503	101.391	6.750%	101.746	101.613	101.512	101.410
7.125%	101.493	101.344	101.227	101.110	7.125%	101.849	101.700	101.583	101.466	6.875%	101.867	101.729	101.622	101.515
7.250%	101.576	101.422	101.299	101.177	7.250%	101.951	101.797	101.674	101.552	7.000%	101.977	101.831	101.721	101.609
7.375%	101.653	101.493	101.366	101.238	7.375%	102.000	101.890	101.763	101.635	7.125%	102.000	101.916	101.799	101.682
7.500%	101.728	101.564	101.431	101.298	7.500%	102.000	101.981	101.848	101.715	7.250%	102.000	102.000	101.889	101.767
7.625%	101.805	101.635	101.497	101.359	7.625%	102.000	102.000	101.931	101.793	7.375%	102.000	102.000	101.976	101.848
7.750%	101.880	101.705	101.562	101.419	7.750%	102.000	102.000	102.000	101.870	7.500%	102.000	102.000	102.000	101.927
7.875%	101.958	101.778	101.629	101.481	7.875%	102.000	102.000	102.000	101.945	7.625%	102.000	102.000	102.000	102.000

INTEREST ONLY ARM PRODUCTS		
The following Non-Conforming ARMs are available with an Interest Only option.		
Adjust NC ARM pricing by (0.125)		
	Libor Index	Treasury Index
1 month I/O	X	N/A
6 month I/O	X	N/A
1 year I/O	X	N/A
3/1 I/O	X	X
5/1 I/O	X	X
7/1 I/O	X	X
10/1 I/O	X	X

Additional loan level adjusters may apply.

See separate adjusters page.

7/1 Treasury					7/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.000%	100.084	99.982	99.911	99.841	6.000%	100.192	100.090	100.019	99.949
6.125%	100.355	100.248	100.173	100.097	6.125%	100.460	100.353	100.278	100.202
6.250%	100.607	100.494	100.414	100.333	6.250%	100.708	100.595	100.515	100.434
6.375%	100.840	100.722	100.636	100.550	6.375%	100.938	100.820	100.734	100.648
6.500%	101.040	100.917	100.826	100.735	6.500%	101.134	101.011	100.920	100.829
6.625%	101.242	101.114	101.017	100.921	6.625%	101.334	101.206	101.109	101.013
6.750%	101.430	101.297	101.196	101.094	6.750%	101.520	101.387	101.286	101.184
6.875%	101.608	101.470	101.363	101.256	6.875%	101.695	101.557	101.450	101.343
7.000%	101.615	101.471	101.359	101.247	7.000%	101.699	101.555	101.443	101.331
7.125%	101.769	101.620	101.503	101.386	7.125%	101.851	101.702	101.585	101.468
7.250%	101.916	101.762	101.639	101.517	7.250%	101.996	101.842	101.719	101.597
7.375%	102.000	101.896	101.769	101.641	7.375%	102.000	101.974	101.847	101.719
7.500%	102.000	102.000	101.891	101.758	7.500%	102.000	102.000	101.968	101.835
7.625%	102.000	102.000	102.000	101.870	7.625%	102.000	102.000	102.000	101.945
7.750%	102.000	102.000	102.000	102.000	7.750%	102.000	102.000	102.000	102.000

10/1 Treasury					10/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.000%	100.229	100.127	100.056	99.986	5.875%	100.033	99.936	99.871	99.806
6.125%	100.491	100.384	100.309	100.233	6.000%	100.348	100.246	100.175	100.

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GOVERNMENT PRODUCTS (Excludes SRP's)

FHAVA 30 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	102.750	102.750	102.750	102.750	102.750
6.500%	101.472	101.461	101.394	101.364	101.296
6.000%	99.802	99.796	99.750	99.732	99.684
5.500%	98.189	98.094	98.069	97.969	97.942
5.000%	95.677	95.587	95.583	95.494	95.488

FHAVA 15 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.500%	101.530	101.457	101.393	101.326	101.235
6.000%	100.770	100.734	100.690	100.644	100.596
5.500%	99.115	99.052	99.029	99.005	98.936
5.000%	97.415	97.357	97.355	97.351	97.295
4.500%	95.045	94.961	94.980	94.996	94.921

FHAVA 30 Year GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.750%	101.961	101.977	101.889	101.876	101.789
6.625%	101.436	101.446	101.363	101.345	101.264
6.500%	100.947	100.949	100.872	100.849	100.773
6.375%	100.495	100.491	100.419	100.391	100.320
6.250%	100.167	100.174	100.118	100.107	100.051
6.125%	99.743	99.744	99.693	99.677	99.626
6.000%	99.279	99.280	99.229	99.213	99.163
5.875%	98.795	98.796	98.745	98.729	98.679
5.750%	98.508	98.427	98.392	98.299	98.264
5.625%	98.069	97.981	97.951	97.853	97.823
5.500%	97.541	97.453	97.422	97.325	97.295
5.375%	96.931	96.843	96.813	96.715	96.685
5.250%	96.260	96.166	96.141	96.038	96.014
5.125%	95.038	94.957	94.946	94.861	94.851
5.000%	94.372	94.289	94.279	94.193	94.184

Government ARM Change Dates				
Purchased by	1 yr ARM	3/1 ARM	5/1 ARM	
11/30/2005	01/01/2007	01/01/2009	01/01/2011	
02/28/2006	04/01/2007	04/01/2009	04/01/2011	
05/31/2006	07/01/2007	07/01/2009	07/01/2011	
08/31/2006	10/01/2007	10/01/2009	10/01/2011	

FHA 1 Year ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
5.500%	99.410	99.112	99.085	98.787	98.759
5.375%	99.153	98.850	98.828	98.524	98.501
5.250%	98.889	98.580	98.563	98.254	98.236
5.125%	98.618	98.304	98.292	97.977	97.964
5.000%	98.453	98.134	98.128	97.807	97.799
4.875%	98.184	97.860	97.858	97.531	97.529
4.750%	97.905	97.575	97.579	97.246	97.249
4.625%	97.673	97.338	97.348	97.008	97.017
4.500%	97.428	97.088	97.102	96.757	96.771
4.375%	97.135	96.790	96.810	96.459	96.478
4.250%	96.831	96.481	96.506	96.149	96.173
4.125%	96.360	95.942	95.972	95.547	95.576
4.000%	96.037	95.614	95.649	95.218	95.252

MARGIN: 2.000  
 INDEX: 4.76

Government Program Adjusters	
Loan Feature	Price Adj.
Mandatory Lock	0.080
Term <= 120 months	(0.250)

FHAVA 3/1 ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	99.748	99.462	99.403	99.119	99.059
5.875%	99.429	99.138	99.085	98.795	98.740
5.750%	99.100	98.804	98.756	98.460	98.410
5.625%	98.802	98.500	98.458	98.156	98.111
5.500%	98.810	98.503	98.465	98.157	98.118
5.375%	98.468	98.156	98.123	97.810	97.776
5.250%	98.119	97.802	97.775	97.455	97.426
5.125%	97.644	97.290	97.268	96.943	96.919
5.000%	97.475	97.116	97.100	96.768	96.750
4.875%	97.117	96.753	96.742	96.404	96.391
4.750%	96.752	96.383	96.377	96.033	96.025
4.625%	96.161	95.755	95.754	95.405	95.402
4.500%	95.900	95.489	95.493	95.138	95.140

MARGIN: 2.000  
 INDEX: 4.76

VA 5/1 ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	97.705	98.197	98.139	97.854	97.794
5.875%	96.578	97.806	97.753	97.463	97.408
5.750%	96.576	97.404	97.357	97.061	97.011
5.625%	96.574	97.080	97.038	96.736	96.691
5.500%	96.572	97.082	97.045	96.737	96.698
5.375%	95.287	96.669	96.637	96.323	96.289
5.250%	95.282	96.246	96.219	95.899	95.870
5.125%	95.277	95.935	95.913	95.588	95.564
5.000%	95.272	95.761	95.744	95.413	95.394
4.875%	93.953	95.328	95.317	94.980	94.966
4.750%	93.947	94.890	94.884	94.541	94.532
4.625%	93.941	94.653	94.652	94.303	94.300
4.500%	93.934	94.389	94.393	94.038	94.041

MARGIN: 2.000  
 INDEX: 4.76

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CONFORMING CONVENTIONAL PRICE and RATE ADJUSTERS Effective Date 11/10/2005			
All adjustments are cumulative. -- Check Program Guidelines for Product Loan Feature Eligibility			
Loan Feature	FIXED Price Adj.	ARM Price Adj.	
Mandatory Lock- Single Loan Mandatory	0.08	0.08	Alt-A Adjusters on Separate Page
Non-Escrowed Loans	(0.250)	(0.250)	
40 Year Term	0.000	(0.375)	
Subordinate Fin - Full Amortization	>65% LTV & > 90% CLTV	(0.250)	
Interest First I/O - Subordinate Financing	>75% LTV & > 75 % CLTV	(0.250)	
Interest First I/O - Fixed Rate	>90% LTV	n/a	
Interest Only ARM (not Interest First)	Use Non-conforming Pricing and Adjusters		
Purchase or Rate/Term Refi	>90% LTV	0.000	
Cash-Out Refinance	70.01-80% LTV	(0.500)	
Cash-Out Refinance	>80% LTV	(0.750)	
Cash-Out Refi (EA - Condo & Co-op Only)		(0.500)	
2-Unit	>90% LTV	(0.500)	
COOP Owner Occupied	>90% LTV	(0.500)	
COOP 2nd Home	>80% LTV	(0.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500)	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.250)	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125)	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250)	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125)	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000)	
Asset Based Income	Use Non-conforming Pricing and Adjusters		
Conversion Feature	Add .125 to margin-See ARM table	-	(0.500)
ALT 97 - 35% MI Coverage		(0.500)	
ALT 97 - 18% MI Coverage		(1.750)	
FNMA 97-Any DU Decision(18% MI)	95.01%-97% LTV	(1.250)	n/a
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO >=680	(1.000)	(1.000)
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO < 680	(1.500)	(1.500)
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO >=680	(0.500)	(0.500)
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO < 680	(1.000)	(1.000)
Flex100-DU Approve/Refer(25% MI)	97.01%-100% LTV	(1.500)	(1.500)
FLEX 97 w/sub financing	CLTV > 95%	(1.500)	(1.500)
Flex97-DU Approve/Refer(18% MI)	90%-95% >95% CLTV	(1.500)	(1.500)
Flex97-DU Approve/Refer(18% MI)	90%-97%(no sub financing)	(1.750)	(1.750)
Flex97-DU Approve/Refer(35% MI)	90%-97% LTV	(0.500)	(0.500)
Community 97	Add .125 to Rate	Add .125 to Rate	
Community 100+ or 2 Family	Add .250 to Rate	Add .250 to Rate	
Community 3-4 Family	Add .375 to Rate	n/a	
Freddie Mac A-	Level 1	Add .375 to Rate	n/a
Freddie Mac A-	Level 2	Add .500 to Rate	n/a
Freddie Mac A-	Level 3	Add .625 to Rate	n/a
Freddie Mac A-	Level 4	Add 1.250 to Rate	n/a
Home Run		Add 1.000 to Rate	1.000 to Rate
Home on Time		0.000	n/a
Non-AU Adjustment	FICO Range 660-679	(0.250)	(0.250)
Non-AU Adjustment	FICO Range 620-659	(0.500)	(0.500)

CONFORMING AGENCY SIVA, NIVA, SISA, & NINA			
Process Type			Price Adj.
SIVA (Stated Income/Verified Assets)		>=720	(0.500)
NIVA (No Income/Verified Assets)		>=720	(0.750)
NINA (No Ratio)		>=720	(1.125)
SISA (Stated Income/Stated Assets)		>=720	0.000
Process Type	LTV	FICO	Price Adj.
SISA		>=720	0.000
SISA		700-719	0.000
SISA - Fixed Rate		680-699	(0.750)
SISA - ARM		680-699	(0.875)
SIVA or NIVA	<=75	680-699	(0.750)
SIVA or NIVA	<=75	700-719	(0.500)
SIVA or NIVA	<=75	>=720	0.000
SIVA or NIVA	>=75.01	700-719	(0.500)
SIVA or NIVA	>=75.01	>=720	(0.500)
NINA	<=75	>=720	0.000
NINA	>=75.01	>=720	(0.500)

Applicable additional adjusters may apply.

Extended Rate Lock Periods					
Adjustment from 60-day lock					
> 90-Day requires .500 up-front fee plus adjuster					
	90	120	180	270	360
<b>Conforming Fixed Rate</b>	(0.250)	0.000	(0.100)	(0.750)	(1.200)
<b>Conforming ARM</b>	(0.250)	0.000	(0.200)	(0.875)	(1.500)
<b>Government Fixed Rate</b>	(0.250)	0.000	(0.200)	(0.625)	(1.000)
<b>Government ARM</b>	(0.300)	(0.150)	(0.600)	(1.550)	(2.600)
<b>Non-Conforming Fixed Rate (incl. Alt A)</b>	(0.300)	(0.050)	(0.250)	(1.000)	(1.350)
<b>Non-Conforming ARM (incl. Alt A)</b>	(0.350)	0.000	(0.200)	(0.875)	(1.500)

ARM Information Table - All Loan Sizes				
Product	Caps	Margin	Index	Price Adj.
1 Month Interest Only LIBOR	2/2/6	1.875	4.760	
6 Month Interest Only LIBOR	2/2/6	2.000	5.070	
6 Month Treasury	1/1/6	2.750	5.180	
1 Yr Treasury	2/2/6	2.750	4.760	
3/1 Treasury	2/2/6	2.750	4.760	
5/1 Treasury	5/2/5	2.750	4.760	
5/1 Treasury	2/2/5	2.750	4.760	(0.500)
7/1 Treasury	5/2/5	2.750	4.760	
10/1 Treasury	5/2/5	2.750	4.760	
1 Yr LIBOR	2/2/6	2.250	5.180	
3/1 LIBOR	2/2/6	2.250	5.180	
5/1 LIBOR	2/2/5	2.250	5.180	(0.500)
5/1 LIBOR	5/2/5	2.250	5.180	
AGENCY 3/1 I/O LIBOR	2/2/6	2.250	5.180	
AGENCY 5/1 I/O LIBOR	5/2/5	2.250	5.180	
AGENCY 5/1 I/O LIBOR	2/2/5	2.250	5.180	(0.500)
7/1 LIBOR & AGENCY 7/1 I/O LIBOR	5/2/5	2.250	5.180	
10/1 LIBOR & AGENCY 10/1 I/O LIBOR	5/2/5	2.250	5.180	
Convertible Option (where allowed):	Add .125 to margin & (0.500) to price			
Program	Treasury Margin		LIBOR Margin	
EA Level I	3.250		2.750	
EA Level II	3.500		3.000	
EA Level III	3.875		3.375	
EA Level I w/ Flex Sub-Financing	3.500		3.000	

Geographic Price Adjustments	
Group	Price Adj.
**Not Applicable to Conforming Fixed Rate or Govt. Product**	
Group #1	-0-
Group #2	0.125
Group #3	0.250

ADJUSTERS CONTINUED ON NEXT PAGE

Rate Sheet #: 2896  
 Effective Date: 03/28/2006  
 Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048  
 Client Relations: 800-967-2205, Option 1  
 Web Registration: correspondent.citimortgage.com

CitiMortgage, Inc. does business as Citicorp Mortgage in New Mexico.

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NON-CONFORMING CONVENTIONAL PRICE ADJUSTERS 11/10/2005						
Loan Feature	FIXED		ARM			
	Price Adj.		Price Adj.			
Mandatory Lock- Single Loan Mandatory		0.080		0.080		
Non-Escrowed Loans		(0.250)		(0.250)		
Interest Only ARM	Use NC ARM Pricing		n/a	(0.125)		
Interest Only - Fixed Rate	Use NC 30 Yr Fixed Pricing	(0.250)		n/a		
Loan Amount	\$700M-\$1MM-Fixed	(0.125)		0.000		
Loan Amount	>\$1MM-\$1.5MM	(0.750)		0.000		
Loan Amount	>\$1.5MM - \$3MM ARM		n/a	(0.375)		
Low-Rise Condos (<= 4 stories)		(0.250)		0.000		
High-Rise Condos (>= 5 stories)	Not IL/NY on ARM	(0.375)		(0.125)		
Second Home		(0.250)		0.000		
Cash-Out Refinance		(0.250)		(0.125)		
2-Unit		(0.125)		(0.125)		
3 - 4 Unit		(0.500)		(0.125)		
Subordinate Financing	CLTV > 90% - 95%	(0.250)		0.000		
Subordinate Financing	CLTV / HCLTV > 95%	(0.500)		(0.500)		
Asset Based Income		(0.250)		(0.250)		
Conversion Feature	Add .125 to margin-See ARM table		n/a	(0.500)		

  

FICO Score Adjusters						
Non-Conforming Fixed						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.375	0.250	0.250	0.000	(0.125)	
60.01 - 70.00%	0.375	0.250	0.250	0.000	(0.125)	
70.01 - 75.00%	0.125	0.000	0.000	(0.125)	-	
75.01 - 80.00%	0.000	(0.125)	(0.125)	(0.250)	-	
80.01 - 85.00%	(0.125)	(0.250)	(0.250)	(0.375)	-	
85.01 - 90.00%	(0.125)	(0.250)	(0.250)	(0.500)	-	
90.01 - 95.00%	(0.250)	(0.375)	(0.375)	-	-	

  

Non-Conforming ARM						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.125	0.000	0.000	0.000	(0.500)	
60.01 - 70.00%	0.125	0.000	0.000	0.000	(0.500)	
70.01 - 75.00%	0.125	0.000	0.000	0.000	-	
75.01 - 80.00%	0.000	0.000	0.000	0.000	-	
80.01 - 85.00%	0.000	0.000	0.000	(0.500)	-	
85.01 - 90.00%	0.000	0.000	0.000	(0.500)	-	
90.01 - 95.00%	(0.125)	(0.250)	(0.500)	-	-	

Geographic Price Adjustments	
**Not Applicable to Conforming Fixed Rate or Govt. Product**	
Group #	Price Adj.
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA



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ALT A PROGRAMS - all include SRP's

Alt A 30 Year FRM					Alt A 20 Year FRM					Alt A 15 Year FRM				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.500%	95.913	95.830	95.765	95.668	5.500%	96.038	95.955	95.890	95.793	4.875%	94.294	94.262	94.170	94.128
5.625%	96.630	96.552	96.482	96.388	5.625%	96.755	96.677	96.607	96.513	5.000%	95.001	94.964	94.877	94.830
5.750%	97.337	97.263	97.187	97.097	5.750%	97.462	97.388	97.312	97.222	5.125%	95.704	95.662	95.581	95.529
5.875%	98.044	97.973	97.893	97.806	5.875%	98.169	98.098	98.018	97.931	5.250%	96.403	96.356	96.279	96.222
6.000%	98.753	98.687	98.601	98.517	6.000%	98.878	98.812	98.726	98.642	5.375%	97.094	97.041	96.970	96.908
6.125%	99.473	99.411	99.320	99.239	6.125%	99.598	99.536	99.445	99.364	5.500%	97.786	97.728	97.662	97.594
6.250%	100.192	100.135	100.039	99.961	6.250%	100.317	100.260	100.164	100.086	5.625%	98.477	98.414	98.354	98.280
6.375%	100.653	100.602	100.500	100.428	6.375%	100.778	100.727	100.625	100.553	5.750%	99.174	99.106	99.050	98.972
6.500%	101.074	101.029	100.923	100.855	6.500%	101.199	101.154	101.048	100.980	5.875%	99.652	99.579	99.530	99.446
6.625%	101.432	101.393	101.282	101.220	6.625%	101.557	101.518	101.407	101.345	6.000%	100.096	100.017	99.974	99.886
6.750%	101.692	101.659	101.542	101.486	6.750%	101.817	101.784	101.667	101.611	6.125%	100.436	100.352	100.316	100.223
6.875%	101.910	101.884	101.762	101.710	6.875%	102.035	102.009	101.887	101.835	6.250%	100.747	100.658	100.629	100.530
7.000%	102.095	102.075	101.948	101.902	7.000%	102.220	102.200	102.073	102.027	6.375%	101.028	100.934	100.911	100.807
7.125%	102.230	102.216	102.083	102.042	7.125%	102.355	102.341	102.208	102.167	6.500%	101.261	101.161	101.145	101.036

Alt A 1 MO Base Price					Alt A 6 MO Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
4.875%	102.000	102.000	101.994	101.971	5.625%	101.482	101.395	101.341	101.286
					5.750%	101.537	101.446	101.386	101.326
					5.875%	101.590	101.493	101.428	101.363
					6.000%	101.642	101.540	101.469	101.399
					6.125%	101.690	101.583	101.508	101.432
					6.250%	101.738	101.625	101.545	101.464
					6.375%	101.786	101.668	101.582	101.496
					6.500%	101.831	101.708	101.617	101.526
					6.625%	102.000	102.000	101.954	101.858
					6.750%	102.000	102.000	101.990	101.888
					6.875%	102.000	102.000	102.000	101.919
					7.000%	102.000	102.000	102.000	101.949
					7.125%	102.000	102.000	102.000	101.979
					7.250%	102.000	102.000	102.000	102.000

Alt A 1 Base Price					Alt A 3/1 Base Price					Alt A 5/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
4.875%	100.868	100.813	100.789	100.766	5.500%	99.993	99.912	99.862	99.813	5.750%	100.062	99.971	99.911	99.851
5.000%	101.010	100.949	100.921	100.892	5.625%	100.190	100.103	100.049	99.994	5.875%	100.283	100.186	100.121	100.056
5.125%	101.144	101.079	101.045	101.011	5.750%	100.380	100.289	100.229	100.169	6.000%	100.496	100.394	100.323	100.253
5.250%	101.274	101.203	101.164	101.125	5.875%	100.563	100.466	100.401	100.336	6.125%	100.697	100.590	100.515	100.439
5.375%	101.401	101.325	101.280	101.236	6.000%	100.766	100.664	100.593	100.523	6.250%	100.875	100.762	100.682	100.601
5.500%	101.523	101.442	101.392	101.343	6.125%	100.933	100.826	100.751	100.675	6.375%	101.057	100.939	100.853	100.767
5.625%	101.642	101.555	101.501	101.446	6.250%	101.094	100.981	100.901	100.820	6.500%	101.229	101.106	101.015	100.924
5.750%	101.756	101.665	101.605	101.545	6.375%	101.258	101.140	101.054	100.968	6.625%	101.421	101.293	101.196	101.100
5.875%	101.888	101.791	101.726	101.661	6.500%	101.430	101.307	101.216	101.125	6.750%	101.616	101.483	101.382	101.280
6.000%	101.995	101.893	101.822	101.752	6.625%	101.672	101.544	101.447	101.351	6.875%	101.715	101.577	101.470	101.363
6.125%	102.000	101.990	101.915	101.839	6.750%	101.851	101.718	101.617	101.515	7.000%	101.917	101.773	101.661	101.549
6.250%	102.000	102.000	102.000	101.924	6.875%	102.000	101.900	101.793	101.686	7.125%	102.000	101.975	101.858	101.741
6.375%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	101.976	101.864	7.250%	102.000	102.000	102.000	101.944
					7.125%	102.000	102.000	102.000	102.000	7.375%	102.000	102.000	102.000	102.000

Alt A 7/1 Base Price					Alt A 10/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.000%	100.047	99.945	99.874	99.804	5.750%	99.473	99.382	99.322	99.262
6.125%	100.299	100.192	100.117	100.041	5.875%	99.798	99.701	99.636	99.571
6.250%	100.539	100.426	100.346	100.265	6.000%	100.109	100.007	99.936	99.866
6.375%	100.753	100.635	100.549	100.463	6.125%	100.405	100.298	100.223	100.147
6.500%	100.965	100.842	100.751	100.660	6.250%	100.687	100.574	100.494	100.413
6.625%	101.165	101.037	100.940	100.844	6.375%	100.953	100.835	100.749	100.663
6.750%	101.348	101.215	101.114	101.012	6.500%	101.203	101.080	100.989	100.898
6.875%	101.552	101.414	101.307	101.200	6.625%	101.325	101.197	101.100	101.004
7.000%	101.668	101.524	101.412	101.300	6.750%	101.539	101.406	101.305	101.203
7.125%	101.876	101.727	101.610	101.493	6.875%	101.775	101.637	101.530	101.423
7.250%	102.000	101.936	101.813	101.691	7.000%	102.000	101.867	101.755	101.643
7.375%	102.000	102.000	102.000	101.897	7.125%	102.000	101.906	101.789	101.672
7.500%	102.000	102.000	102.000	101.994	7.250%	102.000	102.000	102.000	101.903
7.625%	102.000	102.000	102.000	102.000	7.375%	102.000	102.000	102.000	102.000

See Adjustor Page for ARM Margin and Index Info.

ALT A Products

The Alt A process type is available for the following products:

ADJUSTERS BASED ON ALT A BASE PRICING ABOVE

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	(0.250)	-	(0.125)	Not Avail.
3/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
5/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
7/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
10/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
1 month ARM	-	Not Avail.	Not Avail.	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	(0.250)	-	(0.125)	Not Avail.

Additional adjusters apply on Alt A Products. See separate Alt A Adjusters



USE ALT A PRICING WITH THE FOLLOWING ALT A PROGRAM PRICING MATRIX

ALT A Program Pricing Matrix (Effective 12/19/2005)							
PROCESS TYPE	LTV						
	<= 65.00%	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
Full Documentation	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Stated Income / Verified Assets (SIVA)	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.750)	-
No Income / Verified Assets (NIVA)	(0.125)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)	-
No Income / No Assets (NINA)	(0.250)	(0.500)	(1.500)	(2.000)	-	-	-
FIXED Stated Income / Stated Assets (SISA)	(0.125)	(0.250)	(0.875)	(1.125)	(1.375)	-	-
ARM Stated Income / Stated Assets (SISA)	(0.125)	(0.375)	(1.250)	(1.750)	(1.875)	-	-
<b>FIXED LOAN AMOUNT</b>							
<= \$417,000	0.375	0.250	0.125	0.125	0.125	0.000	(0.250)
\$417,001 - \$500,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)
\$500,001 - \$675,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	-
\$675,001 - \$750,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$750,001 - \$1,000,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$1,000,001 - \$1,500,000	(0.750)	(1.250)	(1.500)	-	-	-	-
<b>ARM LOAN AMOUNT</b>							
<= \$417,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$417,001 - \$500,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
\$500,001 - \$675,000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	-
\$675,001 - \$750,000	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-
\$750,001 - \$1,000,000	(0.250)	(0.250)	(0.250)	(0.375)	-	-	-
\$1,000,001 - \$1,500,000	(0.375)	(0.375)	(0.375)	-	-	-	-
\$1,500,001-\$3,000,000	(0.375)	(0.375)	(0.375)	-	-	-	-
<b>FICO- ALL LOANS</b>							
620 - 639	0.000	(0.250)	(0.375)	(0.625)	(1.000)	(1.375)	-
640 - 659	0.000	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
660 - 679	0.000	0.000	0.000	(0.250)	(0.625)	(1.125)	(1.875)
680 - 699	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>= 720	0.125	0.125	0.125	0.125	0.125	0.125	0.125
<b>FEATURE- ALL LOANS</b>							
Mandatory Lock	0.080	0.080	0.080	0.080	0.080	0.080	0.080
Non-Escrowed Loans	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash-out Refi	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
Second Home	(0.125)	(0.375)	(0.625)	(0.875)	(1.250)	(1.250)	(1.750)
Investment Property	(0.250)	(0.625)	(1.000)	(1.500)	(1.500)	(2.000)	-
2 - Unit	(0.625)	(0.625)	(0.875)	(1.000)	(1.250)	(1.250)	-
3-4 Unit	(1.000)	(1.000)	(1.375)	(1.500)	-	-	-
Low-Rise Condos <= 4 stories	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)
High-Rise Condos >= 5 stories	(0.250)	(0.250)	(0.750)	(1.000)	(1.250)	(1.250)	(1.250)
Subordinate Fin ARM CLTV >80-85.00%	(0.250)	(0.250)	(0.250)	(0.250)	-	-	-
Subordinate Fin ARM CLTV >85.01-90%	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	-	-
Subordinate Fin ARM CLTV >90.01-95%	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	-
Subordinate Fin ARM CLTV 95.01-100%	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.625)	-
Subordinate Fin. FIXED-CLTV 90-94.999%	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
Subordinate Fin. FIXED-CLTV >=95%	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
Non Warrantable Condo	(0.750)	(1.250)	(1.250)	(1.250)	-	-	-
Condotel	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-

ALT A Products

The Alt A process type is available for the following products:

ADJUSTERS BASED ON ALT A BASE PRICING

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	-	(0.250)	(0.125)	Not Avail.
3/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
5/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
7/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
10/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
1 month ARM	-	Not Avail.	Not Avail.	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	(0.250)	-	(0.125)	Not Avail.

Geographic Price Adjustments	
	Price Adj.
**Not Applicable to Conforming Fixed Rate or Govt. Product**	
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA



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EXPANDED APPROVAL

EA Level I - 30 year FRM (Excludes SRP)						EA Level II - 30 year FRM (Excludes SRP)						EA Level III - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	97.650	97.597	97.544		5.750%	6.625%	97.650	97.597	97.544		5.750%	7.000%	97.650	97.597	97.544	
5.875%	6.500%	98.119	98.060	98.002		5.875%	6.750%	98.119	98.060	98.002		5.875%	7.125%	98.119	98.060	98.002	
6.000%	6.625%	98.500	98.436	98.373		6.000%	6.875%	98.500	98.436	98.373		6.000%	7.250%	98.500	98.436	98.373	
6.125%	6.750%	98.992	98.923	98.854		6.125%	7.000%	98.992	98.923	98.854		6.125%	7.375%	98.992	98.923	98.854	
6.250%	6.875%	99.472	99.398	99.324		6.250%	7.125%	99.472	99.398	99.324		6.250%	7.500%	99.472	99.398	99.324	
6.375%	7.000%	99.947	99.867	99.788		6.375%	7.250%	99.947	99.867	99.788		6.375%	7.625%	99.947	99.867	99.788	
6.500%	7.125%	100.386	100.301	100.217		6.500%	7.375%	100.386	100.301	100.217		6.500%	7.750%	100.386	100.301	100.217	
6.625%	7.250%	100.779	100.689	100.599		6.625%	7.500%	100.779	100.689	100.599		6.625%	7.875%	100.779	100.689	100.599	
6.750%	7.375%	101.118	101.023	100.928		6.750%	7.625%	101.118	101.023	100.928		6.750%	8.000%	101.118	101.023	100.928	
6.875%	7.500%	101.546	101.446	101.346		6.875%	7.750%	101.546	101.446	101.346		6.875%	8.125%	101.546	101.446	101.346	
7.000%	7.625%	101.909	101.804	101.699		7.000%	7.875%	101.909	101.804	101.699		7.000%	8.250%	101.909	101.804	101.699	
7.125%	7.750%	102.199	102.088	101.978		7.125%	8.000%	102.199	102.088	101.978		7.125%	8.375%	102.199	102.088	101.978	

EA TPR Level II - 30 year FRM (Excludes SRP)						EA TPR Level III - 30 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.875%	97.650	97.597	97.544		5.750%	7.375%	97.650	97.597	97.544		5.750%	6.750%	97.650	97.597	97.544	
5.875%	7.000%	98.119	98.060	98.002		5.875%	7.500%	98.119	98.060	98.002		5.875%	6.875%	98.119	98.060	98.002	
6.000%	7.125%	98.500	98.436	98.373		6.000%	7.625%	98.500	98.436	98.373		6.000%	7.000%	98.500	98.436	98.373	
6.125%	7.250%	98.992	98.923	98.854		6.125%	7.750%	98.992	98.923	98.854		6.125%	7.125%	98.992	98.923	98.854	
6.250%	7.375%	99.472	99.398	99.324		6.250%	7.875%	99.472	99.398	99.324		6.250%	7.250%	99.472	99.398	99.324	
6.375%	7.500%	99.947	99.867	99.788		6.375%	8.000%	99.947	99.867	99.788		6.375%	7.375%	99.947	99.867	99.788	
6.500%	7.625%	100.386	100.301	100.217		6.500%	8.125%	100.386	100.301	100.217		6.500%	7.500%	100.386	100.301	100.217	
6.625%	7.750%	100.779	100.689	100.599		6.625%	8.250%	100.779	100.689	100.599		6.625%	7.625%	100.779	100.689	100.599	
6.750%	7.875%	101.118	101.023	100.928		6.750%	8.375%	101.118	101.023	100.928		6.750%	7.750%	101.118	101.023	100.928	
6.875%	8.000%	101.546	101.446	101.346		6.875%	8.500%	101.546	101.446	101.346		6.875%	7.875%	101.546	101.446	101.346	
7.000%	8.125%	101.909	101.804	101.699		7.000%	8.625%	101.909	101.804	101.699		7.000%	8.000%	101.909	101.804	101.699	
7.125%	8.250%	102.199	102.088	101.978		7.125%	8.750%	102.199	102.088	101.978		7.125%	8.125%	102.199	102.088	101.978	

EA Level I - 20 year FRM (Excludes SRP)						EA Level II - 20 year FRM (Excludes SRP)						EA Level III - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.038	97.985	97.932		5.750%	6.625%	98.038	97.985	97.932		5.750%	7.000%	98.038	97.985	97.932	
5.875%	6.500%	98.474	98.417	98.359		5.875%	6.750%	98.474	98.417	98.359		5.875%	7.125%	98.474	98.417	98.359	
6.000%	6.625%	98.917	98.854	98.790		6.000%	6.875%	98.917	98.854	98.790		6.000%	7.250%	98.917	98.854	98.790	
6.125%	6.750%	99.387	99.319	99.250		6.125%	7.000%	99.387	99.319	99.250		6.125%	7.375%	99.387	99.319	99.250	
6.250%	6.875%	99.835	99.762	99.688		6.250%	7.125%	99.835	99.762	99.688		6.250%	7.500%	99.835	99.762	99.688	
6.375%	7.000%	100.272	100.194	100.114		6.375%	7.250%	100.272	100.194	100.114		6.375%	7.625%	100.272	100.194	100.114	
6.500%	7.125%	100.688	100.605	100.520		6.500%	7.375%	100.688	100.605	100.520		6.500%	7.750%	100.688	100.605	100.520	
6.625%	7.250%	101.052	100.963	100.873		6.625%	7.500%	101.052	100.963	100.873		6.625%	7.875%	101.052	100.963	100.873	
6.750%	7.375%	101.365	101.271	101.176		6.750%	7.625%	101.365	101.271	101.176		6.750%	8.000%	101.365	101.271	101.176	
6.875%	7.500%	101.665	101.566	101.466		6.875%	7.750%	101.665	101.566	101.466		6.875%	8.125%	101.665	101.566	101.466	
7.000%	7.625%	102.047	101.942	101.837		7.000%	7.875%	102.047	101.942	101.837		7.000%	8.250%	102.047	101.942	101.837	
7.125%	7.750%	102.335	102.225	102.115		7.125%	8.000%	102.335	102.225	102.115		7.125%	8.375%	102.335	102.225	102.115	

EA TPR Level II - 20 year FRM (Excludes SRP)						EA TPR Level III - 20 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.875%	98.038	97.985	97.932		5.750%	7.375%	98.038	97.985	97.932		5.750%	6.750%	98.038	97.985	97.932	
5.875%	7.000%	98.474	98.417	98.359		5.875%	7.500%	98.474	98.417	98.359		5.875%	6.875%	98.474	98.417	98.359	
6.000%	7.125%	98.917	98.854	98.790		6.000%	7.625%	98.917	98.854	98.790		6.000%	7.000%	98.917	98.854	98.790	
6.125%	7.250%	99.387	99.319	99.250		6.125%	7.750%	99.387	99.319	99.250		6.125%	7.125%	99.387	99.319	99.250	
6.250%	7.375%	99.835	99.762	99.688		6.250%	7.875%	99.835	99.762	99.688		6.250%	7.250%	99.835	99.762	99.688	
6.375%	7.500%	100.272	100.194	100.114		6.375%	8.000%	100.272	100.194	100.114		6.375%	7.375%	100.272	100.194	100.114	
6.500%	7.625%	100.688	100.605	100.520		6.500%	8.125%	100.688	100.605	100.520		6.500%	7.500%	100.688	100.605	100.520	
6.625%	7.750%	101.052	100.963	100.873		6.625%	8.250%	101.052	100.963	100.873		6.625%	7.625%	101.052	100.963	100.873	
6.750%	7.875%	101.365	101.271	101.176		6.750%	8.375%	101.365	101.271	101.176		6.750%	7.750%	101.365	101.271	101.176	
6.875%	8.000%	101.665	101.566	101.466		6.875%	8.500%	101.665	101.566	101.466		6.875%	7.875%	101.665	101.566	101.466	
7.000%	8.125%	102.047	101.942	101.837		7.000%	8.625%	102.047	101.942	101.837		7.000%	8.000%	102.047	101.942	101.837	
7.125%	8.250%	102.335	102.225	102.115		7.125%	8.750%	102.335	102.225	102.115		7.125%	8.125%	102.335	102.225	102.115	

EA Level I - 15 year FRM (Excludes SRP)						EA Level II - 15 year FRM (Excludes SRP)						EA Level III - 15 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	5.875%	97.606	97.560	97.527		5.250%	6.125%	97.606	97.560	97.527		5.250%	6.625%	97.606	97.560	97.527	
5.375%	6.000%	97.991	97.951	97.913		5.375%	6.250%	97.991	97.951	97.913		5.375%	6.750%	97.991	97.951	97.913	
5.500%	6.125%	98.344	98.279	98.236		5.500%	6.375%	98.344	98.279	98.236		5.500%	6.875%	98.344	98.279	98.236	
5.625%	6.250%	98.765	98.707	98.659		5.625%	6.500%	98.765	98.707	98.659		5.625%	7.000%	98.765	98.707	98.659	
5.750%	6.375%	99.153	99.101	99.048		5.750%	6.625%	99.153	99.101	99.048		5.750%	7.125%	99.153	99.101	99.048	
5.875%	6.500%	99.526	99.481	99.423		5.875%	6.750%	99.526	99.481	99.423		5.875%	7.250%	99.526	99.481	99.423	
6.000%	6.625%	99.930	99.891	99.828		6.000%	6.875%	99.930	99.891	99.828		6.000%	7.375%	99.930	99.891	99.828	
6.125%	6.750%	100.290	100.258	100.189</													

**Correspondent Lending**



Rate Sheet #: 2896

Effective Date: 03/28/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

CitiMortgage, Inc. does business as Citicorp Mortgage in New Mexico.

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com



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**EXPANDED APPROVAL - continued**

EA Level I - 10 year FRM (Excludes SRP)						EA Level II - 10 year FRM (Excludes SRP)						EA Level III - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	5.875%	97.681	97.572	97.543		5.250%	6.125%	97.681	97.572	97.543		5.250%	6.625%	97.681	97.572	97.543	
5.375%	6.000%	98.048	97.978	97.945		5.375%	6.250%	98.048	97.978	97.945		5.375%	6.750%	98.048	97.978	97.945	
5.500%	6.125%	98.463	98.400	98.361		5.500%	6.375%	98.463	98.400	98.361		5.500%	6.875%	98.463	98.400	98.361	
5.625%	6.250%	98.830	98.774	98.730		5.625%	6.500%	98.830	98.774	98.730		5.625%	7.000%	98.830	98.774	98.730	
5.750%	6.375%	99.194	99.144	99.095		5.750%	6.625%	99.194	99.144	99.095		5.750%	7.125%	99.194	99.144	99.095	
5.875%	6.500%	99.589	99.546	99.491		5.875%	6.750%	99.589	99.546	99.491		5.875%	7.250%	99.589	99.546	99.491	
6.000%	6.625%	99.811	99.749	99.689		6.000%	6.875%	99.811	99.749	99.689		6.000%	7.375%	99.811	99.749	99.689	
6.125%	6.750%	100.156	100.109	100.044		6.125%	7.000%	100.156	100.109	100.044		6.125%	7.500%	100.156	100.109	100.044	
6.250%	6.875%	100.682	100.505	100.435		6.250%	7.125%	100.682	100.505	100.435		6.250%	7.625%	100.682	100.505	100.435	
6.375%	7.000%	101.056	100.886	100.810		6.375%	7.250%	101.056	100.886	100.810		6.375%	7.750%	101.056	100.886	100.810	
6.500%	7.125%	101.421	101.258	101.177		6.500%	7.375%	101.421	101.258	101.177		6.500%	7.875%	101.421	101.258	101.177	
6.625%	7.250%	101.602	101.511	101.425		6.625%	7.500%	101.602	101.511	101.425		6.625%	8.000%	101.602	101.511	101.425	

  

EA TPR Level II - 10 year FRM (Excludes SRP)						EA TPR Level III - 10 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.375%	97.681	97.572	97.543		5.250%	6.875%	97.681	97.572	97.543		5.250%	6.250%	97.681	97.572	97.543	
5.375%	6.500%	98.048	97.978	97.945		5.375%	7.000%	98.048	97.978	97.945		5.375%	6.375%	98.048	97.978	97.945	
5.500%	6.625%	98.463	98.400	98.361		5.500%	7.125%	98.463	98.400	98.361		5.500%	6.500%	98.463	98.400	98.361	
5.625%	6.750%	98.830	98.774	98.730		5.625%	7.250%	98.830	98.774	98.730		5.625%	6.625%	98.830	98.774	98.730	
5.750%	6.875%	99.194	99.144	99.095		5.750%	7.375%	99.194	99.144	99.095		5.750%	6.750%	99.194	99.144	99.095	
5.875%	7.000%	99.589	99.546	99.491		5.875%	7.500%	99.589	99.546	99.491		5.875%	6.875%	99.589	99.546	99.491	
6.000%	7.125%	99.811	99.749	99.689		6.000%	7.625%	99.811	99.749	99.689		6.000%	7.000%	99.811	99.749	99.689	
6.125%	7.250%	100.156	100.109	100.044		6.125%	7.750%	100.156	100.109	100.044		6.125%	7.125%	100.156	100.109	100.044	
6.250%	7.375%	100.682	100.505	100.435		6.250%	7.875%	100.682	100.505	100.435		6.250%	7.250%	100.682	100.505	100.435	
6.375%	7.500%	101.056	100.886	100.810		6.375%	8.000%	101.056	100.886	100.810		6.375%	7.375%	101.056	100.886	100.810	
6.500%	7.625%	101.421	101.258	101.177		6.500%	8.125%	101.421	101.258	101.177		6.500%	7.500%	101.421	101.258	101.177	
6.625%	7.750%	101.602	101.511	101.425		6.625%	8.250%	101.602	101.511	101.425		6.625%	7.625%	101.602	101.511	101.425	

  

EA Level I - 5/1 T-bill ARM (Includes SRP)						EA Level II - 5/1 T-bill ARM (Includes SRP)						EA Level III - 5/1 T-bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	5.875%	98.862	98.770	98.666		5.250%	6.000%	98.862	98.770	98.666		5.250%	6.500%	98.862	98.770	98.666	
5.375%	6.000%	99.204	99.112	99.008		5.375%	6.125%	99.204	99.112	99.008		5.375%	6.625%	99.204	99.112	99.008	
5.500%	6.125%	99.535	99.443	99.339		5.500%	6.250%	99.535	99.443	99.339		5.500%	6.750%	99.535	99.443	99.339	
5.625%	6.250%	99.854	99.762	99.658		5.625%	6.375%	99.854	99.762	99.658		5.625%	6.875%	99.854	99.762	99.658	
5.750%	6.375%	100.160	100.068	99.964		5.750%	6.500%	100.160	100.068	99.964		5.750%	7.000%	100.160	100.068	99.964	
5.875%	6.500%	100.454	100.362	100.258		5.875%	6.625%	100.454	100.362	100.258		5.875%	7.125%	100.454	100.362	100.258	
6.000%	6.625%	100.736	100.644	100.540		6.000%	6.750%	100.736	100.644	100.540		6.000%	7.250%	100.736	100.644	100.540	
6.125%	6.750%	101.006	100.914	100.810		6.125%	6.875%	101.006	100.914	100.810		6.125%	7.375%	101.006	100.914	100.810	
6.250%	6.875%	101.259	101.167	101.063		6.250%	7.000%	101.259	101.167	101.063		6.250%	7.500%	101.259	101.167	101.063	
6.375%	7.000%	101.497	101.405	101.301		6.375%	7.125%	101.497	101.405	101.301		6.375%	7.625%	101.497	101.405	101.301	
6.500%	7.125%	101.717	101.625	101.521		6.500%	7.250%	101.717	101.625	101.521		6.500%	7.750%	101.717	101.625	101.521	
6.625%	7.250%	101.925	101.833	101.729		6.625%	7.375%	101.925	101.833	101.729		6.625%	7.875%	101.925	101.833	101.729	

Adjusters for Expanded Approval 5/1 T-Bill ARMs	
	<u>Points</u>
LTV <=90%	(.250)
LTV >90%	(.500)
2/2.5 Caps	(.500)
5/2.5 Cap Structure not an option per FNMA	
Additional adjusters may apply depending upon loan characteristics	

EXPANDED APPROVAL - continued on next page

Correspondent Lending



Rate Sheet #: 2896

Effective Date: 03/28/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com

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EXPANDED APPROVAL - continued

EA Level I - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	5.875%	98.692	98.600	98.497	
5.375%	6.000%	99.091	98.999	98.896	
5.500%	6.125%	99.478	99.386	99.283	
5.625%	6.250%	99.851	99.759	99.656	
5.750%	6.375%	100.210	100.118	100.015	
5.875%	6.500%	100.553	100.461	100.358	
6.000%	6.625%	100.880	100.788	100.685	
6.125%	6.750%	101.192	101.100	100.997	
6.250%	6.875%	101.490	101.398	101.295	
6.375%	7.000%	101.771	101.679	101.576	
6.500%	7.125%	102.000	101.944	101.841	
6.625%	7.250%	102.000	102.000	102.000	

EA Level II - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.000%	98.692	98.600	98.497	
5.375%	6.125%	99.091	98.999	98.896	
5.500%	6.250%	99.478	99.386	99.283	
5.625%	6.375%	99.851	99.759	99.656	
5.750%	6.500%	100.210	100.118	100.015	
5.875%	6.625%	100.553	100.461	100.358	
6.000%	6.750%	100.880	100.788	100.685	
6.125%	6.875%	101.192	101.100	100.997	
6.250%	7.000%	101.490	101.398	101.295	
6.375%	7.125%	101.771	101.679	101.576	
6.500%	7.250%	102.000	101.944	101.841	
6.625%	7.375%	102.000	102.000	102.000	

EA Level III - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.500%	98.692	98.600	98.497	
5.375%	6.625%	99.091	98.999	98.896	
5.500%	6.750%	99.478	99.386	99.283	
5.625%	6.875%	99.851	99.759	99.656	
5.750%	7.000%	100.210	100.118	100.015	
5.875%	7.125%	100.553	100.461	100.358	
6.000%	7.250%	100.880	100.788	100.685	
6.125%	7.375%	101.192	101.100	100.997	
6.250%	7.500%	101.490	101.398	101.295	
6.375%	7.625%	101.771	101.679	101.576	
6.500%	7.750%	102.000	101.944	101.841	
6.625%	7.875%	102.000	102.000	102.000	

EA Level I with Flex. Sub. Fin. - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.125%	98.692	98.600	98.497	
5.375%	6.250%	99.091	98.999	98.896	
5.500%	6.375%	99.478	99.386	99.283	
5.625%	6.500%	99.851	99.759	99.656	
5.750%	6.625%	100.210	100.118	100.015	
5.875%	6.750%	100.553	100.461	100.358	
6.000%	6.875%	100.880	100.788	100.685	
6.125%	7.000%	101.192	101.100	100.997	
6.250%	7.125%	101.490	101.398	101.295	
6.375%	7.250%	101.771	101.679	101.576	
6.500%	7.375%	102.000	101.944	101.841	
6.625%	7.500%	102.000	102.000	102.000	

EA Level I - 7/1 T-Bill (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	5.875%	98.640	98.548	98.445	
5.375%	6.000%	99.039	98.947	98.844	
5.500%	6.125%	99.427	99.335	99.232	
5.625%	6.250%	99.801	99.709	99.606	
5.750%	6.375%	100.160	100.068	99.965	
5.875%	6.500%	100.503	100.411	100.308	
6.000%	6.625%	100.831	100.739	100.636	
6.125%	6.750%	101.144	101.052	100.949	
6.250%	6.875%	101.442	101.350	101.247	
6.375%	7.000%	101.723	101.631	101.528	
6.500%	7.125%	101.988	101.896	101.793	
6.625%	7.250%	102.000	102.000	102.000	

EA Level II - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.000%	98.640	98.548	98.445	
5.375%	6.125%	99.039	98.947	98.844	
5.500%	6.250%	99.427	99.335	99.232	
5.625%	6.375%	99.801	99.709	99.606	
5.750%	6.500%	100.160	100.068	99.965	
5.875%	6.625%	100.503	100.411	100.308	
6.000%	6.750%	100.831	100.739	100.636	
6.125%	6.875%	101.144	101.052	100.949	
6.250%	7.000%	101.442	101.350	101.247	
6.375%	7.125%	101.723	101.631	101.528	
6.500%	7.250%	101.988	101.896	101.793	
6.625%	7.375%	102.000	102.000	102.000	

EA Level III - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.500%	98.640	98.548	98.445	
5.375%	6.625%	99.039	98.947	98.844	
5.500%	6.750%	99.427	99.335	99.232	
5.625%	6.875%	99.801	99.709	99.606	
5.750%	7.000%	100.160	100.068	99.965	
5.875%	7.125%	100.503	100.411	100.308	
6.000%	7.250%	100.831	100.739	100.636	
6.125%	7.375%	101.144	101.052	100.949	
6.250%	7.500%	101.442	101.350	101.247	
6.375%	7.625%	101.723	101.631	101.528	
6.500%	7.750%	101.988	101.896	101.793	
6.625%	7.875%	102.000	102.000	102.000	

EA Level I with Flex. Sub. Fin. - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.125%	98.640	98.548	98.445	
5.375%	6.250%	99.039	98.947	98.844	
5.500%	6.375%	99.427	99.335	99.232	
5.625%	6.500%	99.801	99.709	99.606	
5.750%	6.625%	100.160	100.068	99.965	
5.875%	6.750%	100.503	100.411	100.308	
6.000%	6.875%	100.831	100.739	100.636	
6.125%	7.000%	101.144	101.052	100.949	
6.250%	7.125%	101.442	101.350	101.247	
6.375%	7.250%	101.723	101.631	101.528	
6.500%	7.375%	101.988	101.896	101.793	
6.625%	7.500%	102.000	102.000	102.000	

EA Level I - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.500%	6.125%	98.265	98.174	98.071	
5.625%	6.250%	98.730	98.639	98.536	
5.750%	6.375%	99.178	99.087	98.984	
5.875%	6.500%	99.610	99.519	99.416	
6.000%	6.625%	100.023	99.932	99.829	
6.125%	6.750%	100.417	100.326	100.223	
6.250%	6.875%	100.789	100.698	100.595	
6.375%	7.000%	101.138	101.047	100.944	
6.500%	7.125%	101.463	101.372	101.269	
6.625%	7.250%	101.763	101.672	101.569	
6.750%	7.375%	102.000	101.948	101.845	
6.875%	7.500%	102.000	102.000	102.000	

EA Level II - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.500%	6.250%	98.265	98.174	98.071	
5.625%	6.375%	98.730	98.639	98.536	
5.750%	6.500%	99.178	99.087	98.984	
5.875%	6.625%	99.610	99.519	99.416	
6.000%	6.750%	100.023	99.932	99.829	
6.125%	6.875%	100.417	100.326	100.223	
6.250%	7.000%	100.789	100.698	100.595	
6.375%	7.125%	101.138	101.047	100.944	
6.500%	7.250%	101.463	101.372	101.269	
6.625%	7.375%	101.763	101.672	101.569	
6.750%	7.500%	102.000	101.948	101.845	
6.875%	7.625%	102.000	102.000	102.000	

EA Level III - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.500%	96.806	96.715	96.612	
5.375%	6.625%	97.300	97.209	97.106	
5.500%	6.750%	97.787	97.696	97.593	
5.625%	6.875%	98.265	98.174	98.071	
5.750%	7.000%	98.730	98.639	98.536	
5.875%	7.125%	99.178	99.087	98.984	
6.000%	7.250%	99.610	99.519	99.416	
6.125%	7.375%	100.023	99.932	99.829	
6.250%	7.500%	100.417	100.326	100.223	
6.375%	7.625%	100.789	100.698	100.595	
6.500%	7.750%	101.138	101.047	100.944	
6.625%	7.875%	101.463	101.372	101.269	

EA Level I with Flex. Sub. Fin. - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.500%	6.375%	98.265	98.174	98.071	
5.625%	6.500%	98.730	98.639	98.536	
5.750%	6.625%	99.178	99.087	98.984	
5.875%	6.750%	99.610	99.519	99.416	
6.000%	6.875%	100.023	99.932	99.829	
6.125%	7.000%	100.417	100.326	100.223	
6.250%	7.125%	100.789	100.698	100.595	
6.375%	7.250%	101.138	101.047	100.944	
6.500%	7.375%	101.463	101.372	101.269	
6.625%	7.500%	101.763	101.672	101.569	
6.750%	7.625%	102.000	101.948	101.845	
6.875%	7.750%	102.000	102.000	102.000	

EA Level I - 10/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.500%	6.125%	98.338	98.247	98.144	
5.625%	6.250%	98.803	98.712	98.609	
5.750%	6.375%	99.252	99.161	99.058	
5.875%	6.500%	99.684	99.593	99.490	
6.000%	6.625%	100.098	100.007	99.904	
6.125%	6.750%	100.492	100.401	100.298	
6.250%	6.875%	100.865	100.774	100.671	
6.375%	7.000%	101.214	101.123	101.020	
6.500%	7.125%	101.540	101.449	101.346	
6.625%	7.250%	101.840	101.749	101.646	
6.750%	7.375%	102.000	102.000	101.922	
6.875%	7.500%	102.000	102.000	102.000	

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Rate Sheet #: 2896

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Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

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6.750%	7.500%	102.000	102.000	101.922	6.750%	8.000%	102.000	102.000	101.922	6.750%	7.625%	102.000	102.000	101.922
6.875%	7.625%	102.000	102.000	102.000	6.875%	8.125%	102.000	102.000	102.000	6.875%	7.750%	102.000	102.000	102.000

Expanded Approval Program Price/ Rate Adjustments (Effective 10/1/2004)

Conforming Conventional Programs

Loan Feature	LTV %	Price Adj.	Product	Caps	Margin	Index	Price Adj	
Mandatory Lock		0.080						
Purchase or Rate/Term Refi	>90%LTV-ARM ONLY	(0.250)	5/1 Treasury	2/2/5	2.750	4.760	(0.500)	
Subordinate Financing	LTV > 65% & CLTV > 90%	(0.250)	7/1 Treasury	5/2/5	2.750	4.760		
Cash Out Refi - Condo		(0.500)	10/1 Treasury	5/2/5	2.750	4.760		
Cash-Out Refinance	70.01-80%	(0.500)	7/1 LIBOR	5/2/5	2.250	4.230		
Cash-Out Refinance	>80.01%	(0.750)	10/1 LIBOR	5/2/5	2.250	4.230		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750)	<b>Convertible Option (where allowed):</b>					<b>Add .125 to margin &amp; (0.500) to price</b>
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625)	<b>Program</b>		<b>Treasury Margin</b>	<b>LIBOR Margin</b>		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500)	EA Level I		3.250	2.750		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750)	EA Level II		3.500	3.000		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625)	EA Level III		3.875	3.375		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500)	EA Level I w/ Flex Sub-Financing		3.500	3.000		
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.250)	<b>Geographic Price Adjustments</b>					
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125)	<b>**Not Applicable to Conforming Fixed Rate or Govt. Product**</b>					<b>Price Adj.</b>
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000	<b>Group #1</b>	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY			-0-	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250)	<b>Group #2</b>	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA			0.125	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125)	<b>Group #3</b>	HI, ID, MS, PA			0.250	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000)						
2-Unit	>90%	(0.500)						
COOP Owner Occupied	>90%	(0.500)						
COOP 2nd Home	>80%	(0.750)						
COOP Cash Out Refi		(0.500)						

Please Contact The CMI Select Desk For Expanded Approval Pricing

Note: All adjustments are cumulative