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This rate sheet offers mandatory pricing as market conditions only. Call the commitment desk for live pricing on mandatory commitments.

**CONFORMING FIXED RATE PROGRAMS
BEST EFFORT ONLY**

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Fixed 30 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
6.875	101.549	101.494	101.454	101.342	101.312	100.6	
6.75	101.181	101.099	101.072	100.982	100.909	100.211	
6.625	100.823	100.741	100.713	100.624	100.551	99.852	
6.5	100.436	100.354	100.327	100.238	100.165	99.466	
6.375	100.015	99.933	99.906	99.816	99.744	99.045	
6.25	99.523	99.431	99.416	99.349	99.264	98.579	
6.125	99.103	99.011	98.996	98.929	98.844	98.159	
6	98.702	98.599	98.597	98.552	98.47	97.799	
5.875	98.333	98.229	98.227	98.182	98.1	97.43	
5.75	97.838	97.735	97.732	97.687	97.606	96.935	
5.625	97.275	97.172	97.17	97.125	97.043	96.372	

Fixed 20 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	102.625	102.625	102.625	102.533	102.503	101.79	
7.125	102.448	102.393	102.353	102.241	102.212	101.499	
7	102.179	102.124	102.084	101.973	101.943	101.23	
6.875	101.841	101.786	101.746	101.635	101.605	100.892	
6.75	101.489	101.407	101.38	101.29	101.218	100.519	
6.625	101.228	101.146	101.119	101.029	100.956	100.258	
6.5	100.888	100.806	100.779	100.69	100.617	99.918	
6.375	100.514	100.432	100.405	100.315	100.242	99.544	
6.25	100.132	100.039	100.024	99.957	99.872	99.187	
6.125	99.758	99.666	99.651	99.584	99.499	98.814	
6	99.332	99.24	99.225	99.158	99.073	98.388	

Fixed 15 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
6.75	102.288	102.198	102.188	102.104	102.046	101.372	
6.625	101.993	101.904	101.894	101.809	101.752	101.077	
6.5	101.627	101.537	101.527	101.443	101.385	100.711	
6.375	101.249	101.159	101.149	101.065	101.007	100.333	
6.25	100.794	100.711	100.694	100.62	100.576	99.938	
6.125	100.408	100.338	100.309	100.247	100.203	99.565	
6	100.025	99.955	99.926	99.864	99.82	99.182	
5.875	99.631	99.56	99.531	99.469	99.425	98.787	
5.75	99.243	99.192	99.144	99.104	99.074	98.441	
5.625	98.857	98.806	98.758	98.718	98.688	98.055	
5.5	98.439	98.388	98.34	98.3	98.27	97.637	

Fixed 10 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7	102.372	102.263	102.35	102.243	102.172	101.571	
6.875	102.251	102.161	102.151	102.067	102.009	101.347	
6.75	102.038	101.949	101.939	101.854	101.797	101.122	
6.625	101.85	101.76	101.75	101.666	101.608	100.934	
6.5	101.59	101.5	101.49	101.406	101.348	100.674	
6.375	101.318	101.228	101.218	101.134	101.076	100.402	
6.25	100.923	100.833	100.823	100.739	100.681	100.007	
6.125	100.358	100.288	100.259	100.197	100.153	99.515	
6	100.082	100.011	99.982	99.92	99.876	99.238	
5.875	99.793	99.723	99.694	99.632	99.588	98.95	

ANNOUNCEMENTS

- Prices are indications and are subject to change without notice
- ABOVE PRICES DO NOT INCLUDE SRP.(SRPs can be found on Platinum)
 - Additional charges may apply on a loan level basis
 - Upfront fees on 120, 150 and 180 day commitments
- Additional rates and programs are posted on Platinum
- The New Margin Buydowns and Price Adjustments can be found on our **Price Guide**

ARM INDEX*

1 MO LIBOR	4.823	COFI	3.347
MTA	3.888	6 MO LIBOR	5.054
1 YR LIBOR	5.183	1 YR T-BILL	4.722

* Weekly average ARM index is shown.

** All pricing is available on the Web and can be downloaded. Call (877) 4CLDINFO to obtain your password

*** For additional loan programs not included in the Price Sheet, please use the **Price Query** or call the Commitment Desk

COMMITMENT DESK ** EXPANDED HOURS: 6:00 a.m. to 5:30 p.m. PST

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CONFORMING FIXED RATE PROGRAMS Continued
BEST EFFORT ONLY

Fixed 30 Yr PP							Convertible Balloon 30/7						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	103	103	103	103	103	102.738	6.875	101.294	101.226	101.198	101.165	101.119	100.628
7.375	103	103	103	103	103	103	6.75	100.849	100.781	100.752	100.72	100.674	100.182
7.25	103	103	103	103	103	102.517	6.625	100.404	100.336	100.308	100.275	100.229	99.738
7.125	102.91	102.85	102.81	102.695	102.664	101.926	6.5	100.998	100.949	100.933	100.881	100.849	100.327
7	102.356	102.296	102.256	102.141	102.11	101.372	6.375	100.553	100.505	100.489	100.436	100.405	99.883
6.875	102.044	101.958	101.93	101.838	101.763	101.039	6.25	100.109	100.06	100.045	99.992	99.961	99.438
6.75	101.511	101.424	101.397	101.304	101.229	100.506	6.125	99.665	99.617	99.601	99.549	99.517	98.995
6.625	100.962	100.876	100.848	100.756	100.681	99.957	6	99.849	99.82	99.816	99.745	99.727	99.174
6.5	100.391	100.305	N/A	N/A	N/A	N/A	5.875	99.405	99.376	99.373	99.301	99.283	98.731
							5.75	98.963	98.934	98.93	98.859	98.841	98.288
							5.625	98.52	98.492	98.488	98.416	98.399	97.846

Fixed 30 Yr Fast-Easy							Fixed 15 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.875	101.549	101.494	101.454	101.342	101.312	100.6	7	102.44	102.331	102.418	102.312	102.24	101.639
6.75	101.181	101.099	101.072	100.982	100.909	100.211	6.875	102.607	102.517	102.507	102.423	102.365	101.691
6.625	100.823	100.741	100.713	100.624	100.551	99.852	6.75	102.288	102.198	102.188	102.104	102.046	101.372
6.5	100.436	100.354	100.327	100.238	100.165	99.466	6.625	101.993	101.904	101.894	101.809	101.752	101.077
6.375	100.015	99.933	99.906	99.816	99.744	99.045	6.5	101.627	101.537	101.527	101.443	101.385	100.711
6.25	99.523	99.431	99.416	99.349	99.264	98.579	6.375	101.249	101.159	101.149	101.065	101.007	100.333
6.125	99.103	99.011	98.996	98.929	98.844	98.159	6.25	100.794	100.711	100.694	100.62	100.576	99.938
6	98.702	98.599	98.597	98.552	98.47	97.799	6.125	100.408	100.338	100.309	100.247	100.203	99.565
5.875	98.333	98.229	98.227	98.182	98.1	97.43	6	100.025	99.955	99.926	99.864	99.82	99.182
5.75	97.838	97.735	97.732	97.687	97.606	96.935	5.875	99.631	99.56	99.531	99.469	99.425	98.787
5.625	97.275	97.172	97.17	97.125	97.043	96.372	5.75	99.243	99.192	99.144	99.104	99.074	98.441

Fixed 30 FNMA Flex 97							Fixed 30 FHLMC Alt 97						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	102.345	102.363	102.311	102.177	102.207	101.48	7.375	102.74	102.684	102.644	102.533	102.503	101.791
7.375	102.409	102.354	102.314	102.202	102.173	101.46	7.25	102.419	102.364	102.324	102.212	102.183	101.47
7.25	102.076	102.021	101.981	101.87	101.84	101.127	7.125	102.076	102.021	101.981	101.87	101.84	101.127
7.125	101.671	101.616	101.576	101.464	101.435	100.722	7	101.706	101.651	101.611	101.499	101.47	100.757
7	101.26	101.204	101.164	101.053	101.023	100.311	6.875	101.463	101.366	101.338	101.249	101.176	100.477
6.875	100.849	100.768	100.74	100.651	100.578	99.879	6.75	101.128	101.031	101.003	100.914	100.841	100.142
6.75	100.495	100.413	100.385	100.296	100.223	99.524	6.625	100.764	100.667	100.64	100.55	100.477	99.779
6.625	100.109	100.028	100	99.911	99.838	99.139	6.5	100.371	100.274	100.247	100.157	100.084	99.386
6.5	99.647	99.565	99.538	99.449	99.376	98.677	6.375	99.91	99.812	99.785	99.695	99.623	98.924
6.375	99.106	99.014	98.999	98.932	98.847	98.162	6.25	99.397	99.304	99.289	99.222	99.137	98.452
							6.125	98.969	98.876	98.862	98.794	98.709	98.024

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Fixed 30 Rural Housing							Fixed 30 FNMA Flex 100						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.25	102.556	102.501	102.461	102.35	102.32	101.607	7	101.357	101.302	101.262	101.15	101.121	100.408
7.125	102.166	102.111	102.071	101.96	101.93	101.217	6.875	100.984	100.903	100.875	100.786	100.713	100.014
7	101.799	101.743	101.703	101.592	101.562	100.85	6.75	100.633	100.551	100.524	100.434	100.362	99.663
6.875	101.491	101.394	101.366	101.277	101.204	100.505	6.625	100.251	100.17	100.142	100.053	99.98	99.281
6.75	101.159	101.062	101.035	100.945	100.872	100.174	6.5	99.816	99.734	99.707	99.617	99.544	98.846
6.625	100.799	100.702	100.674	100.585	100.512	99.813	6.375	99.258	99.165	99.15	99.083	98.998	98.313
6.5	100.41	100.313	100.285	100.196	100.123	99.424	6.25	98.861	98.769	98.754	98.687	98.602	97.917
6.375	99.977	99.88	99.852	99.763	99.69	98.991	6.125	98.41	98.317	98.302	98.235	98.15	97.465
6.25	99.445	99.352	99.337	99.27	99.185	98.5	6	97.884	97.791	97.776	97.709	97.624	96.939
6.125	99.022	98.929	98.914	98.847	98.762	98.077	5.875	97.576	97.473	97.47	97.425	97.344	96.673
6	98.546	98.454	98.439	98.372	98.287	97.602	5.75	97.055	96.952	96.949	96.904	96.823	96.152

Fixed 30 FNMA Exp App'l L1							Fixed 30 FNMA Exp App'l L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.875	101.715	101.733	101.68	101.546	101.576	100.849	7.75	100.997	100.942	100.902	100.79	100.761	100.048
7.75	101.68	101.625	101.585	101.474	101.444	100.731	7.625	100.696	100.641	100.601	100.489	100.46	99.747
7.625	101.407	101.351	101.312	101.2	101.17	100.458	7.5	100.318	100.263	100.223	100.111	100.082	99.369
7.5	101.102	101.047	101.007	100.895	100.866	100.153	7.375	99.817	99.762	99.722	99.61	99.581	98.868
7.375	100.763	100.708	100.668	100.556	100.527	99.814	7.25	99.451	99.369	99.342	99.252	99.18	98.481
7.25	100.368	100.313	100.273	100.161	100.132	99.419	7.125	99.096	99.014	98.987	98.897	98.824	98.126
7.125	99.899	99.817	99.79	99.7	99.627	98.929	7	98.642	98.56	98.533	98.443	98.37	97.672
7	99.539	99.457	99.43	99.341	99.268	98.569	6.875	98.081	98	97.972	97.883	97.81	97.111
6.875	99.211	99.129	99.102	99.012	98.94	98.241	6.75	97.56	97.468	97.453	97.386	97.301	96.616
6.75	98.76	98.679	98.651	98.562	98.489	97.79	6.625	97.167	97.074	97.06	96.992	96.907	96.222
6.625	98.083	97.991	97.976	97.909	97.824	97.139	6.5	96.66	96.567	96.552	96.485	96.4	95.715

Fixed 30 FNMA Exp App'l L3							Fixed 30 Rate Reduction L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
8.25	100.984	101.071	100.993	100.815	100.931	100.177	7.5	99.277	99.143	99.231	99.097	99.121	98.412
8.125	100.794	100.773	100.699	100.588	100.635	99.884	7.375	98.921	98.791	98.86	98.731	98.74	98.034
8	100.405	100.478	100.407	100.239	100.342	99.595	7.25	98.492	98.367	98.417	98.294	98.289	97.585
7.875	100.114	100.104	100.036	99.907	99.97	99.226	7.125	97.999	97.879	97.91	97.792	97.773	97.072
7.75	99.593	99.653	99.588	99.432	99.521	98.78	7	97.567	97.452	97.463	97.351	97.317	96.619
7.625	99.269	99.234	99.172	99.071	99.095	98.358	6.875	97.105	96.995	96.998	96.892	96.847	96.151
7.5	98.757	98.796	98.737	98.592	98.651	97.918	6.75	96.668	96.562	96.558	96.457	96.402	95.708
7.375	98.426	98.344	98.317	98.227	98.155	97.456	6.625	96.237	96.137	96.125	96.03	95.964	95.273
7.25	97.798	97.816	97.764	97.63	97.66	96.933	6.5	95.819	95.723	95.703	95.614	95.538	94.849
7.125	97.364	97.364	97.315	97.187	97.201	96.478							
7	96.928	96.909	96.863	96.74	96.74	96.021							

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CONFORMING FIXED RATE PROGRAMS Continued
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Fixed 30 Rate Reduction L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
8	99.128	98.973	99.108	98.952	99.033	98.315
7.875	98.704	98.555	98.678	98.528	98.594	97.879
7.75	98.236	98.091	98.202	98.058	98.11	97.397
7.625	97.759	97.619	97.719	97.58	97.617	96.907
7.5	97.356	97.221	97.309	97.175	97.199	96.49
7.375	96.936	96.806	96.875	96.747	96.756	96.05
7.25	96.492	96.367	96.417	96.294	96.289	95.585

Fixed 15 FNMA App'l L1						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	101.725	101.616	101.703	101.596	101.525	100.924
7.375	101.43	101.321	101.408	101.302	101.23	100.629
7.25	101.487	101.397	101.387	101.303	101.245	100.571
7.125	101.198	101.109	101.099	101.014	100.957	100.282
7	100.895	100.805	100.795	100.711	100.653	99.979
6.875	100.57	100.481	100.471	100.386	100.329	99.654
6.75	100.204	100.114	100.104	100.02	99.962	99.288
6.625	99.693	99.623	99.594	99.532	99.488	98.85

Fixed 15 FNMA App'l L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	100.507	100.418	100.408	100.323	100.266	99.591
7	100.159	100.069	100.059	99.975	99.917	99.243
6.875	99.728	99.638	99.628	99.544	99.486	98.812
6.75	99.278	99.208	99.179	99.117	99.073	98.435
6.625	98.921	98.851	98.822	98.76	98.716	98.078
6.5	98.487	98.417	98.388	98.326	98.282	97.644
6.375	97.937	97.882	97.837	97.794	97.764	97.131
6.25	97.555	97.504	97.456	97.416	97.386	96.752
6.125	97.17	97.119	97.07	97.031	97.001	96.367
6	96.696	96.645	96.597	96.557	96.527	95.894
5.875	96.296	96.265	96.182	96.164	96.148	95.457

Fixed 15 FNMA App'l L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.375	99.937	99.804	99.915	99.781	99.752	99.081
7.25	99.523	99.394	99.498	99.369	99.334	98.665
7.125	99.117	98.993	99.089	98.966	98.94	98.273
7	98.729	98.61	98.699	98.581	98.564	97.9
6.875	98.327	98.213	98.294	98.182	98.174	97.512
6.75	97.935	97.826	97.899	97.792	97.794	97.134
6.625	97.504	97.4	97.45	97.349	97.332	96.674
6.5	97.054	96.954	96.981	96.886	96.85	96.195
6.375	96.636	96.541	96.545	96.455	96.401	95.749
6.25	96.216	96.126	96.106	96.022	95.95	95.3
6.125	95.808	95.723	95.699	95.62	95.546	94.91

Fixed 15 Rate Reduction L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	99.316	99.207	99.28	99.173	99.174	98.515
6.875	98.933	98.829	98.879	98.778	98.76	98.103
6.75	98.494	98.394	98.421	98.325	98.29	97.635
6.625	98.098	98.003	98.006	97.917	97.863	97.21

Fixed 15 Rate Reduction L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	99.045	98.916	99.02	98.891	98.856	98.187
7.375	98.683	98.559	98.656	98.532	98.506	97.839
7.25	98.28	98.161	98.249	98.132	98.115	97.45
7.125	97.878	97.764	97.845	97.733	97.725	97.063
7	97.581	97.472	97.545	97.439	97.44	96.78
6.875	97.183	97.079	97.129	97.028	97.01	96.353
6.75	96.806	96.707	96.733	96.638	96.602	95.948
6.625	96.473	96.378	96.381	96.292	96.238	95.585

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Non Conf Fixed 30 Yr							Non Conf Fixed 15 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	101.595	101.466	101.416	101.4	101.314	100.646	6.875	101.371	101.257	101.214	101.221	101.146	100.516
7	101.29	101.165	101.119	101.087	101.004	100.332	6.75	101.239	101.13	101.09	101.092	101.02	100.409
6.875	100.956	100.835	100.792	100.743	100.664	99.987	6.625	100.988	100.884	100.847	100.828	100.76	100.141
6.75	100.66	100.545	100.505	100.44	100.364	99.683	6.5	100.709	100.61	100.576	100.537	100.472	99.845
6.625	100.364	100.254	100.217	100.147	100.075	99.393	6.375	100.431	100.337	100.306	100.247	100.185	99.55
6.5	100.008	99.902	99.869	99.794	99.725	99.043	6.25	100.093	100.003	99.976	99.896	99.838	99.194
6.375	99.591	99.49	99.46	99.38	99.315	98.632	6.125	99.705	99.62	99.596	99.515	99.461	98.832
6.25	99.146	99.05	99.023	98.938	98.876	98.193	6	99.355	99.275	99.254	99.172	99.121	98.508
6.125	98.531	98.44	98.416	98.33	98.272	97.596	5.875	98.754	98.679	98.661	98.578	98.531	97.932
6	97.882	97.796	97.774	97.687	97.633	96.964	5.75	98.089	98.019	98.004	97.92	97.877	97.293
5.875	97.17	97.088	97.07	96.983	96.931	96.27	5.625	97.36	97.295	97.283	97.198	97.158	96.586

Non Conf Fixed 30 Yr PP							Non Conf Fixed 30 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.25	102	102	102	102	102	101.752	7	101.29	101.165	101.119	101.087	101.004	100.332
7.125	102	102	102	102	102	101.404	6.875	100.956	100.835	100.792	100.743	100.664	99.987
7	102	101.922	101.876	101.841	101.756	101.058	6.75	100.66	100.545	100.505	100.44	100.364	99.683
6.875	101.686	101.561	101.518	101.466	101.385	100.683	6.625	100.364	100.254	100.217	100.147	100.075	99.393
6.75	101.297	101.177	101.137	101.068	100.991	100.284	6.5	100.008	99.902	99.869	99.794	99.725	99.043
6.625	100.876	100.761	100.724	100.651	100.576	99.87	6.375	99.591	99.49	99.46	99.38	99.315	98.632
6.5	100.457	100.347	100.313	100.235	100.164	99.457	6.25	99.146	99.05	99.023	98.938	98.876	98.193
6.375	99.947	99.841	99.81	99.727	99.66	98.952	6.125	98.531	98.44	98.416	98.33	98.272	97.596
6.25	99.377	99.276	99.248	99.16	99.097	98.389	6	97.882	97.796	97.774	97.687	97.633	96.964
							5.875	97.17	97.088	97.07	96.983	96.931	96.27
							5.75	96.45	96.374	96.359	96.27	96.222	95.569

Non Conf Fixed 15 Yr Fast-Easy							Non Conf ExpCrit Fixed 30 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	101.523	101.404	101.358	101.37	101.291	100.642	7.375	101.927	101.788	101.732	101.742	101.649	100.989
6.875	101.389	101.275	101.232	101.239	101.164	100.534	7.25	101.664	101.529	101.477	101.478	101.388	100.724
6.75	101.257	101.148	101.108	101.11	101.038	100.427	7.125	101.355	101.225	101.175	101.16	101.074	100.405
6.625	101.006	100.902	100.865	100.846	100.778	100.159	7	101.02	100.895	100.849	100.816	100.734	100.061
6.5	100.727	100.628	100.594	100.555	100.49	99.863	6.875	100.658	100.538	100.495	100.446	100.367	99.69
6.375	100.449	100.355	100.324	100.265	100.203	99.568	6.75	100.268	100.153	100.113	100.047	99.972	99.29
6.25	100.111	100.021	99.994	99.914	99.856	99.212	6.625	99.812	99.702	99.665	99.595	99.522	98.841
6.125	99.723	99.638	99.614	99.533	99.479	98.85	6.5	99.391	99.286	99.252	99.177	99.108	98.426
6	99.373	99.293	99.272	99.19	99.139	98.526	6.375	98.784	98.684	98.653	98.573	98.508	97.825
5.875	98.772	98.697	98.679	98.596	98.549	97.95	6.25	98.146	98.05	98.022	97.937	97.876	97.193
5.75	98.107	98.037	98.022	97.938	97.895	97.311	6.125	97.429	97.338	97.314	97.228	97.17	96.494

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NON CONFORMING FIXED RATE PROGRAMS Continued
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Non Conf ExpCrit Fixed 15 Yr							Non Conf ExpCrit 30 Yr PP						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	101.52	101.396	101.347	101.363	101.281	100.613	7	101.37	101.24	101.194	101.159	101.074	100.377
7	101.512	101.393	101.346	101.358	101.28	100.63	6.875	100.95	100.825	100.782	100.73	100.649	99.947
6.875	101.503	101.388	101.345	101.352	101.277	100.647	6.75	100.502	100.382	100.342	100.273	100.196	99.489
6.75	101.495	101.386	101.346	101.348	101.277	100.665	6.625	100.052	99.936	99.899	99.826	99.752	99.045
6.625	101.276	101.171	101.134	101.116	101.048	100.428	6.5	99.51	99.399	99.366	99.287	99.217	98.509
6.5	100.965	100.866	100.832	100.793	100.728	100.101							
6.375	100.625	100.53	100.5	100.44	100.379	99.743							
6.25	100.224	100.134	100.107	100.027	99.969	99.325							
6.125	99.774	99.689	99.665	99.584	99.53	98.901							
6	99.393	99.313	99.292	99.21	99.159	98.545							
5.875	98.729	98.654	98.636	98.553	98.506	97.907							

GOVERNMENT FIXED AND ARM PROGRAMS
BEST EFFORT ONLY

Gov't Fixed 30 Yr							Gov't Fixed 15 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	102.813	102.69	102.715	102.598	102.517	101.802	6.75	101.037	100.958	100.931	100.841	100.764	100.064
6.875	101.573	101.514	101.474	101.358	101.319	100.562	6.625	100.712	100.633	100.606	100.517	100.439	99.739
6.75	101.566	101.48	101.453	101.358	101.277	100.534	6.5	101.112	101.016	101.006	100.917	100.854	100.139
6.625	101.157	101.07	101.043	100.949	100.867	100.125	6.375	99.94	99.862	99.835	99.745	99.668	98.967
6.5	101.005	100.901	100.891	100.796	100.73	99.973	6.25	100.272	100.181	100.166	100.099	100.011	99.324
6.375	100.217	100.131	100.103	100.009	99.928	99.185	6.125	99.898	99.807	99.792	99.725	99.637	98.95
6.25	100.153	100.055	100.04	99.967	99.891	99.162	6	100.13	100.053	100.024	99.957	99.908	99.182
6.125	99.616	99.518	99.503	99.431	99.355	98.626	5.875	99.102	99.011	98.996	98.929	98.841	98.154
6	99.333	99.249	99.219	99.147	99.095	98.342	5.75	98.678	98.587	98.572	98.52	98.437	97.764
5.875	98.397	98.298	98.284	98.211	98.135	97.406	5.625	98.271	98.168	98.166	98.121	98.038	97.365
5.75	98.34	98.229	98.227	98.177	98.09	97.375	5.5	98.482	98.425	98.377	98.332	98.297	97.576

Gov't Fixed 30 Yr BuyDown							Gov ARM 1y					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.375	100.217	100.131	100.103	100.009	99.928	99.185	5.875	101.175	101.138	100.834	100.797	100.487
6.25	99.645	99.559	99.532	99.437	99.356	98.613	5.75	101.019	100.982	100.677	100.64	100.331
6.125	99.616	99.518	99.503	99.431	99.355	98.626	5.625	100.965	100.947	100.613	100.598	100.259
6	99.027	98.929	98.914	98.842	98.766	98.037	5.5	100.809	100.791	100.458	100.443	100.103
5.875	98.397	98.298	98.284	98.211	98.135	97.406	5.375	100.651	100.633	100.299	100.284	99.944
5.75	97.739	97.641	97.626	97.554	97.477	96.749	5.25	100.489	100.471	100.137	100.123	99.783
5.625	97.697	97.586	97.584	97.534	97.447	96.732	5.125	99.834	99.836	99.473	99.481	99.11
5.5	97.032	96.921	96.919	96.869	96.782	96.067	5	99.673	99.675	99.312	99.32	98.949
5.375	96.347	96.236	96.233	96.184	96.096	95.382	4.875	99.508	99.51	99.147	99.155	98.784
5.25	95.645	95.535	95.532	95.482	95.395	94.68	4.75	99.338	99.34	98.977	98.985	98.614
5.125	94.851	94.744	94.754	94.726	94.644	93.943	4.625	98.686	98.707	98.284	98.313	97.881

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**CONFORMING AND NON CONFORMING ARM PROGRAMS
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Conf ARM 1y UST Convert (Plan 1)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.25	99.458	99.455	99.46	99.445	99.444	
5.125	99.316	99.317	99.325	99.306	99.308	
5	99.111	99.118	99.129	99.104	99.11	
4.875	98.923	98.934	98.948	98.919	98.928	
4.75	98.719	98.736	98.753	98.719	98.731	
4.625	98.486	98.507	98.527	98.488	98.504	
4.5	98.299	98.325	98.349	98.305	98.324	
4.375	98.066	98.097	98.123	98.075	98.098	
4.25	97.912	97.947	97.977	97.924	97.95	
4.125	97.742	97.782	97.815	97.757	97.787	
4	97.588	97.634	97.67	97.607	97.64	

Conf ARM 1y UST (Plan 2)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.514	100.481	100.467	100.435	100.413	
5.875	100.352	100.325	100.314	100.277	100.258	
5.75	100.191	100.168	100.161	100.134	100.119	
5.625	100.046	100.028	100.024	100.008	99.996	
5.5	99.902	99.889	99.887	99.867	99.858	
5.375	99.758	99.75	99.751	99.742	99.737	
5.25	99.583	99.58	99.585	99.57	99.569	
5.125	99.441	99.442	99.45	99.431	99.433	
5	99.236	99.243	99.254	99.229	99.235	
4.875	99.048	99.059	99.073	99.044	99.053	
4.75	98.844	98.861	98.878	98.844	98.856	

NonConf ARM 1y UST Convert (Plan 3)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.417	100.375	100.355	100.301	100.272	
5.875	100.301	100.264	100.247	100.204	100.178	
5.75	100.186	100.154	100.14	100.107	100.085	
5.625	100.04	100.012	100.002	99.964	99.945	
5.5	99.816	99.793	99.786	99.759	99.744	
5.375	99.562	99.544	99.539	99.524	99.512	
5.25	99.323	99.31	99.309	99.288	99.28	
5.125	99.085	99.077	99.079	99.069	99.064	
5	98.817	98.813	98.818	98.803	98.802	
4.875	98.517	98.519	98.527	98.507	98.509	
4.75	98.264	98.271	98.282	98.258	98.263	

NonConf ARM 1y UST (Plan 4)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	100.04	100.012	100.002	99.964	99.945	
5.5	99.816	99.793	99.786	99.759	99.744	
5.375	99.562	99.544	99.539	99.524	99.512	
5.25	99.323	99.31	99.309	99.288	99.28	
5.125	99.085	99.077	99.079	99.069	99.064	
5	98.817	98.813	98.818	98.803	98.802	
4.875	98.517	98.519	98.527	98.507	98.509	
4.75	98.264	98.271	98.282	98.258	98.263	
4.625	97.996	98.007	98.022	97.993	98.001	
4.5	97.76	97.776	97.793	97.759	97.771	
4.375	97.508	97.529	97.549	97.51	97.526	

NonConf ARM - 1y Lib						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	100.024	99.996	99.986	99.948	99.929	
5.5	99.8	99.777	99.77	99.743	99.728	
5.375	99.546	99.528	99.523	99.508	99.496	
5.25	99.307	99.294	99.293	99.272	99.264	
5.125	99.069	99.061	99.063	99.053	99.048	
5	98.801	98.797	98.802	98.787	98.786	
4.875	98.501	98.503	98.511	98.491	98.493	
4.75	98.248	98.255	98.266	98.242	98.247	
4.625	97.98	97.991	98.006	97.977	97.985	
4.5	97.744	97.76	97.777	97.743	97.755	
4.375	97.492	97.513	97.533	97.494	97.51	

Conf ARM 3/1 UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.625	100.764	100.695	100.667	100.586	100.54	
6.5	100.649	100.585	100.56	100.49	100.448	
6.375	100.517	100.458	100.436	100.377	100.338	
6.25	100.323	100.269	100.25	100.186	100.151	
6.125	100.144	100.095	100.079	100.025	99.994	
6	99.98	99.935	99.922	99.88	99.852	
5.875	99.784	99.744	99.734	99.687	99.662	
5.75	99.571	99.536	99.53	99.493	99.472	
5.625	99.358	99.328	99.324	99.299	99.281	
5.5	99.096	99.071	99.07	99.04	99.025	
5.375	98.864	98.844	98.847	98.827	98.816	

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Conf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	100.386	100.331	100.312	100.248	100.213
6.125	100.206	100.157	100.141	100.088	100.056
6	100.042	99.998	99.985	99.943	99.914
5.875	99.846	99.807	99.797	99.75	99.725
5.75	99.634	99.599	99.592	99.556	99.534
5.625	99.42	99.39	99.387	99.361	99.343
5.5	99.158	99.133	99.133	99.102	99.088
5.375	98.927	98.906	98.909	98.889	98.878
5.25	98.678	98.663	98.669	98.644	98.637
5.125	98.429	98.418	98.427	98.398	98.394
5	98.163	98.157	98.169	98.135	98.135

Conf ARM 3/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.711	100.647	100.622	100.552	100.51
6.375	100.58	100.521	100.499	100.44	100.401
6.25	100.386	100.331	100.312	100.248	100.213
6.125	100.206	100.157	100.141	100.088	100.056
6	100.042	99.998	99.985	99.943	99.914
5.875	99.846	99.807	99.797	99.75	99.725
5.75	99.634	99.599	99.592	99.556	99.534
5.625	99.42	99.39	99.387	99.361	99.343
5.5	99.158	99.133	99.133	99.102	99.088
5.375	98.927	98.906	98.909	98.889	98.878
5.25	98.678	98.663	98.669	98.644	98.637

Exp Criteria ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.746	101.639	101.585	101.465	101.392
7.125	101.576	101.473	101.423	101.314	101.244
7	101.375	101.277	101.23	101.116	101.05
6.875	101.206	101.113	101.069	100.966	100.903
6.75	101.006	100.918	100.877	100.784	100.725
6.625	100.758	100.675	100.637	100.54	100.484
6.5	100.525	100.446	100.412	100.325	100.272
6.375	100.29	100.217	100.185	100.109	100.06
6.25	100.008	99.939	99.911	99.83	99.784
6.125	99.74	99.676	99.651	99.581	99.539
6	99.472	99.413	99.391	99.332	99.293

NonConf ARM 3/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.474	100.396	100.361	100.275	100.222
6.375	100.305	100.231	100.2	100.124	100.075
6.25	100.121	100.052	100.024	99.943	99.897
6.125	99.938	99.874	99.848	99.779	99.736
6	99.755	99.696	99.673	99.614	99.576
5.875	99.509	99.455	99.436	99.372	99.337
5.75	99.295	99.245	99.229	99.176	99.144
5.625	99.064	99.02	99.007	98.964	98.936
5.5	98.786	98.746	98.737	98.69	98.665
5.375	98.539	98.504	98.498	98.461	98.44
5.25	98.276	98.246	98.242	98.216	98.198

NonConf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	100.121	100.052	100.024	99.943	99.897
6.125	99.938	99.874	99.848	99.779	99.736
6	99.755	99.696	99.673	99.614	99.576
5.875	99.509	99.455	99.436	99.372	99.337
5.75	99.295	99.245	99.229	99.176	99.144
5.625	99.064	99.02	99.007	98.964	98.936
5.5	98.786	98.746	98.737	98.69	98.665
5.375	98.539	98.504	98.498	98.461	98.44
5.25	98.276	98.246	98.242	98.216	98.198
5.125	97.98	97.955	97.954	97.924	97.909
5	97.714	97.694	97.697	97.677	97.666

Conf ARM 5/1 w/2-2-6 Caps UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.876	100.79	100.752	100.653	100.595
6.875	100.739	100.659	100.624	100.536	100.481
6.75	100.637	100.561	100.53	100.452	100.401
6.625	100.505	100.434	100.405	100.323	100.275
6.5	100.311	100.245	100.22	100.148	100.104
6.375	100.135	100.074	100.051	99.99	99.95
6.25	99.88	99.824	99.805	99.739	99.701
6.125	99.64	99.589	99.573	99.518	99.484
6	99.368	99.322	99.309	99.264	99.234
5.875	99.095	99.054	99.044	98.995	98.968

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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Conf ARM 5/1 w/2-2-6 Caps - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.876	100.79	100.752	100.653	100.595
6.875	100.739	100.659	100.624	100.536	100.481
6.75	100.637	100.561	100.53	100.452	100.401
6.625	100.505	100.434	100.405	100.323	100.275
6.5	100.311	100.245	100.22	100.148	100.104
6.375	100.135	100.074	100.051	99.99	99.95
6.25	99.88	99.824	99.805	99.739	99.701
6.125	99.64	99.589	99.573	99.518	99.484
6	99.368	99.322	99.309	99.264	99.234
5.875	99.095	99.054	99.044	98.995	98.968

Conf ARM 5/1 w/2-2-6 Caps Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.637	100.561	100.53	100.452	100.401
6.625	100.505	100.434	100.405	100.323	100.275
6.5	100.311	100.245	100.22	100.148	100.104
6.375	100.135	100.074	100.051	99.99	99.95
6.25	99.88	99.824	99.805	99.739	99.701
6.125	99.64	99.589	99.573	99.518	99.484
6	99.368	99.322	99.309	99.264	99.234
5.875	99.095	99.054	99.044	98.995	98.968
5.75	98.805	98.769	98.762	98.724	98.7
5.625	98.499	98.467	98.463	98.436	98.416
5.5	98.158	98.131	98.131	98.098	98.082

Exp Criteria ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.477	101.377	101.33	101.214	101.146
6.875	101.26	101.165	101.121	101.015	100.95
6.75	101.043	100.953	100.912	100.818	100.756
6.625	100.781	100.695	100.658	100.558	100.5
6.5	100.535	100.454	100.42	100.331	100.277
6.375	100.274	100.198	100.166	100.089	100.037
6.25	99.95	99.879	99.851	99.768	99.721
6.125	99.642	99.576	99.551	99.479	99.435
6	99.318	99.257	99.235	99.174	99.133
5.875	98.947	98.89	98.871	98.805	98.768
5.75	98.59	98.539	98.523	98.468	98.434

NonConf ARM 5/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.018	100.918	100.871	100.755	100.687
6.875	100.849	100.754	100.71	100.605	100.54
6.75	100.698	100.607	100.566	100.472	100.41
6.625	100.517	100.431	100.393	100.294	100.236
6.5	100.352	100.272	100.237	100.149	100.094
6.375	100.159	100.083	100.051	99.974	99.922
6.25	99.919	99.848	99.82	99.737	99.689
6.125	99.696	99.63	99.605	99.533	99.488
6	99.457	99.396	99.374	99.313	99.272
5.875	99.156	99.1	99.081	99.015	98.978
5.75	98.855	98.804	98.788	98.733	98.699

NonConf ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.948	100.857	100.816	100.722	100.66
6.625	100.767	100.681	100.643	100.544	100.486
6.5	100.602	100.522	100.487	100.399	100.344
6.375	100.409	100.333	100.301	100.224	100.172
6.25	100.169	100.098	100.07	99.987	99.939
6.125	99.946	99.88	99.855	99.783	99.738
6	99.707	99.646	99.624	99.563	99.522
5.875	99.406	99.35	99.331	99.265	99.228
5.75	99.105	99.054	99.038	98.983	98.949
5.625	98.788	98.741	98.729	98.684	98.654
5.5	98.423	98.382	98.372	98.323	98.296

Conf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.141	100.07	100.046	99.97	99.924
6.375	99.952	99.886	99.865	99.8	99.757
6.25	99.715	99.654	99.636	99.566	99.526
6.125	99.475	99.418	99.403	99.344	99.309
6	99.216	99.164	99.152	99.104	99.072
5.875	98.906	98.86	98.851	98.798	98.769
5.75	98.561	98.52	98.514	98.471	98.446
5.625	98.212	98.175	98.172	98.141	98.119
5.5	97.857	97.825	97.826	97.79	97.771
5.375	97.515	97.488	97.491	97.466	97.451
5.25	97.121	97.099	97.106	97.075	97.064

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Conf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.451	100.37	100.34	100.258	100.205
6.625	100.312	100.236	100.208	100.122	100.072
6.5	100.141	100.07	100.046	99.97	99.924
6.375	99.952	99.886	99.865	99.8	99.757
6.25	99.715	99.654	99.636	99.566	99.526
6.125	99.475	99.418	99.403	99.344	99.309
6	99.216	99.164	99.152	99.104	99.072
5.875	98.906	98.86	98.851	98.798	98.769
5.75	98.561	98.52	98.514	98.471	98.446
5.625	98.212	98.175	98.172	98.141	98.119
5.5	97.857	97.825	97.826	97.79	97.771

Conf ARM 7/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.141	100.07	100.046	99.97	99.924
6.375	99.952	99.886	99.865	99.8	99.757
6.25	99.715	99.654	99.636	99.566	99.526
6.125	99.475	99.418	99.403	99.344	99.309
6	99.216	99.164	99.152	99.104	99.072
5.875	98.906	98.86	98.851	98.798	98.769
5.75	98.561	98.52	98.514	98.471	98.446
5.625	98.212	98.175	98.172	98.141	98.119
5.5	97.857	97.825	97.826	97.79	97.771
5.375	97.515	97.488	97.491	97.466	97.451
5.25	97.121	97.099	97.106	97.075	97.064

Exp Criteria ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.5	102.376	102.251	102.193	102.061	101.976
7.375	102.141	102.021	101.966	101.829	101.748
7.25	101.924	101.809	101.757	101.631	101.553
7.125	101.708	101.598	101.549	101.434	101.36
7	101.431	101.326	101.28	101.16	101.089
6.875	101.187	101.087	101.044	100.934	100.867
6.75	100.928	100.832	100.792	100.694	100.63
6.625	100.607	100.517	100.48	100.377	100.316
6.5	100.303	100.217	100.183	100.091	100.034
6.375	99.967	99.886	99.856	99.774	99.721
6.25	99.585	99.509	99.481	99.395	99.345

NonConf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.327	100.241	100.208	100.115	100.059
6.375	100.096	100.015	99.985	99.903	99.85
6.25	99.789	99.713	99.685	99.599	99.549
6.125	99.467	99.396	99.372	99.296	99.249
6	99.13	99.064	99.043	98.978	98.935
5.875	98.73	98.668	98.65	98.58	98.541
5.75	98.328	98.272	98.257	98.198	98.162
5.625	97.894	97.843	97.831	97.782	97.75
5.5	97.412	97.365	97.357	97.303	97.274
5.375	96.943	96.901	96.896	96.853	96.828
5.25	96.488	96.451	96.448	96.417	96.395

NonConf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.125	101.254	101.144	101.095	100.979	100.905
7	101.088	100.983	100.937	100.817	100.746
6.875	100.924	100.824	100.781	100.672	100.605
6.75	100.764	100.669	100.629	100.53	100.467
6.625	100.544	100.454	100.417	100.314	100.254
6.5	100.327	100.241	100.208	100.115	100.059
6.375	100.096	100.015	99.985	99.903	99.85
6.25	99.789	99.713	99.685	99.599	99.549
6.125	99.467	99.396	99.372	99.296	99.249
6	99.13	99.064	99.043	98.978	98.935
5.875	98.73	98.668	98.65	98.58	98.541

NonConf ARM 3/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.125	99.683	99.619	99.593	99.524	99.481
6	99.5	99.441	99.418	99.359	99.321
5.875	99.254	99.2	99.181	99.117	99.082
5.75	99.04	98.99	98.974	98.921	98.889
5.625	98.809	98.765	98.752	98.709	98.681
5.5	98.531	98.491	98.482	98.435	98.41
5.375	98.284	98.249	98.243	98.206	98.185
5.25	98.021	97.991	97.987	97.961	97.943
5.125	97.725	97.7	97.699	97.669	97.654
5	97.459	97.439	97.442	97.422	97.411
4.875	97.161	97.145	97.151	97.127	97.119

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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NonConf ARM 3/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.125	99.688	99.624	99.598	99.529	99.486	
6	99.505	99.446	99.423	99.364	99.326	
5.875	99.259	99.205	99.186	99.122	99.087	
5.75	99.045	98.995	98.979	98.926	98.894	
5.625	98.814	98.77	98.757	98.714	98.686	
5.5	98.536	98.496	98.487	98.44	98.415	
5.375	98.289	98.254	98.248	98.211	98.19	
5.25	98.026	97.996	97.992	97.966	97.948	
5.125	97.73	97.705	97.704	97.674	97.659	
5	97.464	97.444	97.447	97.427	97.416	
4.875	97.166	97.15	97.156	97.132	97.124	

NonConf ARM 5/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7	101.018	100.918	100.871	100.755	100.687	
6.875	100.849	100.754	100.71	100.605	100.54	
6.75	100.698	100.607	100.566	100.472	100.41	
6.625	100.517	100.431	100.393	100.294	100.236	
6.5	100.352	100.272	100.237	100.149	100.094	
6.375	100.159	100.083	100.051	99.974	99.922	
6.25	99.919	99.848	99.82	99.737	99.689	
6.125	99.696	99.63	99.605	99.533	99.488	
6	99.457	99.396	99.374	99.313	99.272	
5.875	99.156	99.1	99.081	99.015	98.978	
5.75	98.855	98.804	98.788	98.733	98.699	

NonConf ARM 7/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.674	100.574	100.531	100.422	100.355	
6.75	100.514	100.419	100.379	100.28	100.217	
6.625	100.294	100.204	100.167	100.064	100.004	
6.5	100.077	99.991	99.958	99.865	99.809	
6.375	99.846	99.765	99.735	99.653	99.6	
6.25	99.539	99.463	99.435	99.349	99.299	
6.125	99.217	99.146	99.122	99.046	98.999	
6	98.88	98.814	98.793	98.728	98.685	
5.875	98.48	98.418	98.4	98.33	98.291	
5.75	98.078	98.022	98.007	97.948	97.912	
5.625	97.644	97.593	97.581	97.532	97.5	

NonConf ARM 10/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.698	100.594	100.55	100.424	100.354	
6.75	100.489	100.389	100.348	100.218	100.151	
6.625	100.267	100.173	100.135	100.015	99.952	
6.5	100.002	99.912	99.878	99.769	99.709	
6.375	99.661	99.576	99.544	99.43	99.374	
6.25	99.304	99.225	99.196	99.093	99.04	
6.125	98.899	98.824	98.799	98.707	98.657	
6	98.445	98.375	98.353	98.256	98.21	
5.875	97.974	97.909	97.89	97.803	97.761	
5.75	97.484	97.424	97.408	97.332	97.294	
5.625	96.929	96.874	96.861	96.78	96.745	

NON CONFORMING FIXED RATE PROGRAMS
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NonConf 30 Fast-Easy Interest Only (10/20)							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	101.371	101.237	101.184	101.185	101.096	100.432	
7.125	101.095	100.966	100.916	100.9	100.814	100.146	
7	100.79	100.665	100.619	100.587	100.504	99.832	
6.875	100.456	100.335	100.292	100.243	100.164	99.487	
6.75	100.16	100.045	100.005	99.94	99.864	99.183	
6.625	99.864	99.754	99.717	99.647	99.575	98.893	
6.5	99.508	99.402	99.369	99.294	99.225	98.543	
6.375	99.091	98.99	98.96	98.88	98.815	98.132	
6.25	98.646	98.55	98.523	98.438	98.376	97.693	
6.125	98.031	97.94	97.916	97.83	97.772	97.096	
6	97.382	97.296	97.274	97.187	97.133	96.464	

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CONFORMING AND NON CONFORMING ARM PROGRAMS BEST EFFORT ONLY

Conf ARM 5/1 w/5-2-5 Caps UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.452	100.386	100.361	100.289	100.245
6.375	100.275	100.214	100.192	100.131	100.09
6.25	100.021	99.964	99.945	99.879	99.842
6.125	99.781	99.729	99.713	99.658	99.625
6	99.524	99.478	99.465	99.421	99.39
5.875	99.252	99.21	99.2	99.151	99.124
5.75	98.962	98.925	98.918	98.88	98.856
5.625	98.67	98.639	98.635	98.607	98.587
5.5	98.346	98.319	98.318	98.286	98.269
5.375	98.035	98.013	98.016	97.994	97.981
5.25	97.69	97.672	97.678	97.652	97.642

Conf ARM 5/1 w/5-2-5 Caps - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.452	100.386	100.361	100.289	100.245
6.375	100.275	100.214	100.192	100.131	100.09
6.25	100.021	99.964	99.945	99.879	99.842
6.125	99.781	99.729	99.713	99.658	99.625
6	99.524	99.478	99.465	99.421	99.39
5.875	99.252	99.21	99.2	99.151	99.124
5.75	98.962	98.925	98.918	98.88	98.856
5.625	98.67	98.639	98.635	98.607	98.587
5.5	98.346	98.319	98.318	98.286	98.269
5.375	98.035	98.013	98.016	97.994	97.981
5.25	97.69	97.672	97.678	97.652	97.642

Conf ARM 5/1 w/5-2-5 Caps Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.125	99.781	99.729	99.713	99.658	99.625
6	99.524	99.478	99.465	99.421	99.39
5.875	99.252	99.21	99.2	99.151	99.124
5.75	98.962	98.925	98.918	98.88	98.856
5.625	98.67	98.639	98.635	98.607	98.587
5.5	98.346	98.319	98.318	98.286	98.269
5.375	98.035	98.013	98.016	97.994	97.981
5.25	97.69	97.672	97.678	97.652	97.642
5.125	97.358	97.345	97.354	97.323	97.317
5	97.008	97	97.012	96.976	96.973
4.875	96.671	96.669	96.684	96.643	96.644

NON CONFORMING FIXED RATE PROGRAMS BEST EFFORT ONLY

NonConf 30 Interest Only (10/20)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	101.095	100.966	100.916	100.9	100.814	100.146
7	100.79	100.665	100.619	100.587	100.504	99.832
6.875	100.456	100.335	100.292	100.243	100.164	99.487
6.75	100.16	100.045	100.005	99.94	99.864	99.183
6.625	99.864	99.754	99.717	99.647	99.575	98.893
6.5	99.508	99.402	99.369	99.294	99.225	98.543
6.375	99.091	98.99	98.96	98.88	98.815	98.132
6.25	98.646	98.55	98.523	98.438	98.376	97.693
6.125	98.031	97.94	97.916	97.83	97.772	97.096
6	97.382	97.296	97.274	97.187	97.133	96.464
5.875	96.67	96.588	96.57	96.483	96.431	95.77

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GOVERNMENT FIXED AND ARM PROGRAMS BEST EFFORT ONLY

Gov ARM 3/1					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.375	100.471	100.414	100.232	100.173	99.988
6.25	100.21	100.154	99.972	99.913	99.728
6.125	100.223	100.176	99.98	99.932	99.732
6	99.953	99.906	99.71	99.662	99.461
5.875	99.959	99.921	99.711	99.674	99.458
5.75	99.678	99.641	99.43	99.393	99.178
5.625	99.503	99.475	99.25	99.224	98.994
5.5	99.213	99.186	98.961	98.935	98.704
5.375	99.029	99.011	98.771	98.757	98.51
5.25	98.731	98.714	98.474	98.459	98.213
5.125	98.286	98.278	98.024	98.02	97.758

CONFORMING AND NON CONFORMING ARM PROGRAMS BEST EFFORT ONLY

Exp Criteria ARM 3/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.496	101.389	101.335	101.215	101.142
7.125	101.326	101.223	101.173	101.064	100.994
7	101.125	101.027	100.98	100.866	100.8
6.875	100.956	100.863	100.819	100.716	100.653
6.75	100.756	100.668	100.627	100.534	100.475
6.625	100.508	100.425	100.387	100.29	100.234
6.5	100.275	100.196	100.162	100.075	100.022
6.375	100.04	99.967	99.935	99.859	99.81
6.25	99.758	99.689	99.661	99.58	99.534
6.125	99.49	99.426	99.401	99.331	99.289
6	99.222	99.163	99.141	99.082	99.043

Exp Criteria ARM 5/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.651	101.541	101.488	101.366	101.291
7.125	101.462	101.357	101.306	101.195	101.123
7	101.227	101.127	101.08	100.964	100.896
6.875	101.01	100.915	100.871	100.765	100.7
6.75	100.793	100.703	100.662	100.568	100.506
6.625	100.531	100.445	100.408	100.308	100.25
6.5	100.285	100.204	100.17	100.081	100.027
6.375	100.024	99.948	99.916	99.839	99.787
6.25	99.7	99.629	99.601	99.518	99.471
6.125	99.392	99.326	99.301	99.229	99.185
6	99.068	99.007	98.985	98.924	98.883

Exp Criteria ARM 7/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.674	101.559	101.507	101.381	101.303
7.125	101.458	101.348	101.299	101.184	101.11
7	101.181	101.076	101.03	100.91	100.839
6.875	100.937	100.837	100.794	100.684	100.617
6.75	100.678	100.582	100.542	100.444	100.38
6.625	100.357	100.267	100.23	100.127	100.066
6.5	100.053	99.967	99.933	99.841	99.784
6.375	99.717	99.636	99.606	99.524	99.471
6.25	99.335	99.259	99.231	99.145	99.095
6.125	98.967	98.896	98.872	98.796	98.75
6	98.567	98.501	98.48	98.415	98.372

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**CONFORMING FIXED RATE PROGRAMS
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Conf 10 Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.75	102.038	101.949	101.939	101.854	101.797	101.122
6.625	101.85	101.76	101.75	101.666	101.608	100.934
6.5	101.59	101.5	101.49	101.406	101.348	100.674
6.375	101.318	101.228	101.218	101.134	101.076	100.402
6.25	100.923	100.833	100.823	100.739	100.681	100.007
6.125	100.358	100.288	100.259	100.197	100.153	99.515
6	100.082	100.011	99.982	99.92	99.876	99.238
5.875	99.793	99.723	99.694	99.632	99.588	98.95
5.75	99.462	99.411	99.363	99.323	99.293	98.66
5.625	99.182	99.131	99.083	99.043	99.013	98.38
5.5	98.871	98.82	98.772	98.732	98.702	98.069

Conf 15 FNMA Optimum						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6	99.69	99.62	99.591	99.528	99.485	98.846
5.875	99.276	99.225	99.177	99.137	99.107	98.474
5.75	98.867	98.816	98.768	98.728	98.698	98.065
5.625	98.437	98.386	98.338	98.298	98.268	97.635
5.5	97.896	97.845	97.797	97.757	97.727	97.094
5.375	97.58	97.549	97.466	97.448	97.432	96.741
5.25	97.132	97.101	97.018	97	96.984	96.293
5.125	96.665	96.634	96.551	96.533	96.517	95.826
5	96.169	96.138	96.055	96.037	96.021	95.33
4.875	95.718	95.706	95.619	95.624	95.622	94.904
4.75	95.214	95.202	95.116	95.121	95.118	94.401

Conf 20 FNMA Optimum						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.375	100.002	99.91	99.895	99.828	99.742	99.058
6.25	99.643	99.551	99.536	99.469	99.384	98.699
6.125	99.236	99.144	99.129	99.062	98.977	98.292
6	98.779	98.687	98.672	98.605	98.519	97.835
5.875	98.27	98.166	98.164	98.119	98.037	97.366
5.75	97.799	97.696	97.693	97.648	97.567	96.896
5.625	97.267	97.164	97.161	97.116	97.035	96.364
5.5	96.704	96.601	96.599	96.554	96.472	95.801
5.375	96.194	96.096	96.106	96.083	96.005	95.348
5.25	95.619	95.52	95.53	95.508	95.429	94.772
5.125	95.021	94.923	94.933	94.91	94.832	94.175

Conf 30 FNMA Optimum						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.375	99.377	99.285	99.27	99.203	99.118	98.433
6.25	98.962	98.869	98.854	98.787	98.702	98.017
6.125	98.498	98.405	98.39	98.323	98.238	97.553
6	97.985	97.892	97.877	97.81	97.725	97.04
5.875	97.597	97.494	97.492	97.447	97.365	96.694
5.75	97.076	96.973	96.97	96.925	96.844	96.173
5.625	96.494	96.39	96.388	96.343	96.261	95.59
5.5	95.876	95.773	95.77	95.725	95.644	94.973
5.375	95.134	95.031	95.029	94.984	94.902	94.231
5.25	94.391	94.293	94.303	94.28	94.202	93.545
5.125	93.744	93.646	93.656	93.633	93.555	92.898

**CONFORMING AND NON CONFORMING ARM PROGRAMS
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Conf ARM 7/1 FNMA Optimum - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6	98.93	98.878	98.866	98.818	98.785
5.875	98.607	98.56	98.552	98.498	98.469
5.75	98.246	98.204	98.199	98.156	98.131
5.625	97.885	97.848	97.845	97.814	97.792
5.5	97.52	97.488	97.489	97.452	97.434
5.375	97.168	97.141	97.144	97.119	97.104
5.25	96.766	96.743	96.75	96.72	96.708
5.125	96.361	96.343	96.353	96.318	96.31
5	95.941	95.929	95.942	95.902	95.897
4.875	95.52	95.512	95.528	95.483	95.482
4.75	95.081	95.078	95.098	95.047	95.05

Conf ARM 10/1 FNMA Optimum - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6	98.448	98.392	98.38	98.33	98.295
5.875	98.073	98.022	98.013	97.959	97.927
5.75	97.644	97.598	97.592	97.548	97.52
5.625	97.215	97.174	97.171	97.138	97.113
5.5	96.65	96.614	96.613	96.576	96.554
5.375	96.213	96.181	96.184	96.157	96.139
5.25	95.737	95.71	95.716	95.684	95.67
5.125	95.277	95.255	95.264	95.228	95.217
5	94.814	94.798	94.81	94.768	94.761
4.875	94.333	94.321	94.337	94.29	94.286
4.75	93.85	93.843	93.861	93.81	93.81

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**GOVERNMENT FIXED AND ARM PROGRAMS
BEST EFFORT ONLY**

Gov ARM 5/1 w/1-1-5 Caps						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	99.903	99.856	99.832	99.783	99.755	
5.875	99.431	99.394	99.371	99.334	99.306	
5.75	99.113	99.076	99.053	99.016	98.988	
5.625	98.861	98.833	98.811	98.785	98.758	
5.5	98.523	98.496	98.474	98.448	98.42	
5.375	98.238	98.22	98.215	98.2	98.188	
5.25	97.883	97.865	97.86	97.845	97.833	
5.125	97.249	97.241	97.236	97.233	97.221	
5	96.878	96.869	96.865	96.861	96.85	
4.875	96.565	96.566	96.547	96.555	96.528	
4.75	96.181	96.182	96.164	96.171	96.144	

**CONFORMING AND NON CONFORMING ARM PROGRAMS
BEST EFFORT ONLY**

Conf ARM 3/1 Fast-Easy Int First - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.494	99.459	99.452	99.416	99.395	
5.625	99.279	99.249	99.246	99.22	99.202	
5.5	99.016	98.991	98.991	98.96	98.946	
5.375	98.783	98.763	98.766	98.746	98.735	
5.25	98.534	98.519	98.525	98.5	98.493	
5.125	98.284	98.274	98.283	98.253	98.249	
5	98.017	98.012	98.024	97.99	97.989	
4.875	97.781	97.78	97.795	97.756	97.759	
4.75	97.512	97.516	97.534	97.49	97.496	
4.625	97.257	97.266	97.287	97.238	97.248	
4.5	96.986	97	97.024	96.97	96.984	

**NON CONFORMING FIXED RATE PROGRAMS
BEST EFFORT ONLY**

Exp Criteria 30 Interest Only							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	101.101	100.967	100.914	100.915	100.826	100.162	
7.125	100.792	100.662	100.613	100.597	100.511	99.843	
7	100.457	100.332	100.286	100.254	100.171	99.499	
6.875	100.096	99.976	99.933	99.884	99.805	99.128	
6.75	99.706	99.59	99.55	99.485	99.409	98.728	
6.625	99.25	99.139	99.102	99.032	98.96	98.278	
6.5	98.829	98.723	98.69	98.614	98.546	97.863	
6.375	98.222	98.121	98.091	98.01	97.945	97.263	
6.25	97.583	97.487	97.46	97.375	97.313	96.63	
6.125	96.867	96.776	96.751	96.666	96.607	95.932	
6	96.116	96.03	96.009	95.922	95.867	95.199	

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**CONFORMING AND NON CONFORMING ARM PROGRAMS
BEST EFFORT ONLY**

Exp Criteria ARM 5/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	101.091	100.996	100.952	100.847	100.782	
6.75	100.874	100.784	100.743	100.649	100.587	
6.625	100.612	100.527	100.489	100.39	100.332	
6.5	100.366	100.286	100.251	100.162	100.108	
6.375	100.105	100.029	99.998	99.92	99.869	
6.25	99.781	99.711	99.682	99.6	99.552	
6.125	99.473	99.407	99.382	99.31	99.266	
6	99.149	99.088	99.066	99.005	98.964	
5.875	98.778	98.722	98.703	98.637	98.599	
5.75	98.421	98.37	98.354	98.299	98.265	
5.625	98.048	98.001	97.989	97.944	97.914	

Exp Criteria ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	101.093	101.003	100.962	100.868	100.806	
6.625	100.831	100.745	100.708	100.608	100.55	
6.5	100.585	100.504	100.47	100.381	100.327	
6.375	100.324	100.248	100.216	100.139	100.087	
6.25	100	99.929	99.901	99.818	99.771	
6.125	99.692	99.626	99.601	99.529	99.485	
6	99.368	99.307	99.285	99.224	99.183	
5.875	98.997	98.94	98.921	98.855	98.818	
5.75	98.64	98.589	98.573	98.518	98.484	
5.625	98.267	98.22	98.207	98.163	98.133	
5.5	97.861	97.82	97.81	97.761	97.734	

Exp Criteria ARM 3/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.988	100.894	100.85	100.747	100.684	
6.75	100.787	100.699	100.658	100.566	100.506	
6.625	100.539	100.456	100.418	100.321	100.265	
6.5	100.306	100.228	100.193	100.106	100.054	
6.375	100.072	99.998	99.966	99.891	99.841	
6.25	99.789	99.72	99.692	99.611	99.565	
6.125	99.521	99.457	99.432	99.362	99.32	
6	99.253	99.194	99.172	99.113	99.074	
5.875	98.938	98.883	98.864	98.8	98.765	
5.75	98.653	98.603	98.587	98.534	98.502	
5.625	98.351	98.307	98.294	98.252	98.223	

Exp Criteria ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	101.006	100.918	100.877	100.784	100.725	
6.625	100.758	100.675	100.637	100.54	100.484	
6.5	100.525	100.446	100.412	100.325	100.272	
6.375	100.29	100.217	100.185	100.109	100.06	
6.25	100.008	99.939	99.911	99.83	99.784	
6.125	99.74	99.676	99.651	99.581	99.539	
6	99.472	99.413	99.391	99.332	99.293	
5.875	99.156	99.102	99.083	99.019	98.984	
5.75	98.871	98.822	98.806	98.753	98.721	
5.625	98.57	98.526	98.513	98.471	98.442	
5.5	98.222	98.182	98.172	98.125	98.1	

NonConf ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.295	99.245	99.229	99.176	99.144	
5.625	99.064	99.02	99.007	98.964	98.936	
5.5	98.786	98.746	98.737	98.69	98.665	
5.375	98.539	98.504	98.498	98.461	98.44	
5.25	98.276	98.246	98.242	98.216	98.198	
5.125	97.98	97.955	97.954	97.924	97.909	
5	97.714	97.694	97.697	97.677	97.666	
4.875	97.416	97.4	97.406	97.382	97.374	
4.75	97.116	97.105	97.114	97.085	97.081	
4.625	96.799	96.793	96.805	96.771	96.77	
4.5	96.497	96.496	96.511	96.472	96.475	

NonConf ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.25	100.169	100.098	100.07	99.987	99.939	
6.125	99.946	99.88	99.855	99.783	99.738	
6	99.707	99.646	99.624	99.563	99.522	
5.875	99.406	99.35	99.331	99.265	99.228	
5.75	99.105	99.054	99.038	98.983	98.949	
5.625	98.788	98.741	98.729	98.684	98.654	
5.5	98.423	98.382	98.372	98.323	98.296	
5.375	98.088	98.052	98.045	98.007	97.983	
5.25	97.721	97.689	97.686	97.658	97.638	
5.125	97.335	97.308	97.308	97.275	97.259	
5	96.963	96.941	96.944	96.922	96.909	

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued BEST EFFORT ONLY

NonConf ARM 3/6 Interest Only- 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.076	99.027	99.011	98.957	98.926	
5.625	98.845	98.801	98.788	98.746	98.717	
5.5	98.567	98.528	98.518	98.471	98.446	
5.375	98.32	98.285	98.279	98.242	98.221	
5.25	98.057	98.027	98.023	97.998	97.98	
5.125	97.761	97.736	97.736	97.705	97.69	
5	97.496	97.475	97.478	97.458	97.447	
4.875	97.197	97.182	97.188	97.163	97.155	
4.75	96.897	96.886	96.895	96.866	96.862	
4.625	96.58	96.574	96.587	96.552	96.552	
4.5	96.278	96.277	96.293	96.253	96.256	

NonConf ARM 5/6 Interest Only- 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.88	100.785	100.741	100.636	100.571	
6.75	100.729	100.639	100.598	100.503	100.442	
6.625	100.548	100.462	100.425	100.325	100.267	
6.5	100.384	100.303	100.269	100.18	100.125	
6.375	100.19	100.114	100.083	100.005	99.954	
6.25	99.95	99.879	99.851	99.768	99.721	
6.125	99.727	99.661	99.636	99.564	99.52	
6	99.488	99.427	99.405	99.344	99.303	
5.875	99.187	99.131	99.112	99.046	99.009	
5.75	98.886	98.835	98.819	98.764	98.73	
5.625	98.569	98.523	98.51	98.466	98.435	

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