



03/29/2006 06:24 AM Pacific Time

**WESTERN REGION AND CREDIT UNIONS
800-394-4554 - WEST HILLS**

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Charlene Koeppen, Ext. 7451
Kim Schenck, Ext. 7450
Joshua Copeland, Ext. 7640
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**CENTRAL/SE REGION
800-669-3333 TEXAS**

Rex Adams, Ext. 3830
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Abbie Tidmore, Ext. 3833
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Nicole Cooper, Ext. 3852
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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	101.403	101.348	101.308	101.197	101.167	100.455	
6.75	100.908	100.853	100.813	100.701	100.672	99.959	
6.625	100.538	100.456	100.429	100.34	100.267	99.568	
6.5	100.151	100.07	100.042	99.953	99.88	99.181	
6.375	99.73	99.649	99.621	99.532	99.459	98.76	
6.25	99.162	99.07	99.055	98.988	98.902	98.218	
6.125	98.742	98.649	98.635	98.567	98.482	97.797	
6	98.28	98.192	98.19	98.145	98.063	97.392	
5.875	97.91	97.823	97.82	97.775	97.694	97.023	
5.75	97.415	97.328	97.325	97.281	97.199	96.528	
5.625	96.853	96.765	96.763	96.718	96.636	95.965	

Fixed 20 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	102.594	102.539	102.499	102.387	102.358	101.645	
7.125	102.303	102.248	102.208	102.096	102.067	101.354	
7	102.034	101.979	101.939	101.827	101.798	101.085	
6.875	101.696	101.641	101.601	101.489	101.46	100.747	
6.75	101.266	101.211	101.171	101.06	101.03	100.317	
6.625	100.943	100.861	100.834	100.745	100.672	99.973	
6.5	100.603	100.522	100.494	100.405	100.332	99.633	
6.375	100.229	100.148	100.12	100.031	99.958	99.259	
6.25	99.77	99.678	99.663	99.596	99.511	98.826	
6.125	99.397	99.305	99.29	99.223	99.137	98.453	
6	98.971	98.879	98.864	98.797	98.712	98.027	

Fixed 15 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
6.75	102.129	102.039	102.029	101.944	101.887	101.213	
6.625	101.834	101.744	101.734	101.65	101.592	100.918	
6.5	101.468	101.378	101.368	101.283	101.226	100.552	
6.375	101.089	101	100.99	100.905	100.848	100.173	
6.25	100.635	100.545	100.535	100.45	100.393	99.719	
6.125	100.141	100.07	100.041	99.979	99.935	99.297	
6	99.757	99.687	99.658	99.596	99.552	98.914	
5.875	99.363	99.293	99.264	99.202	99.158	98.52	
5.75	98.914	98.863	98.815	98.775	98.745	98.112	
5.625	98.528	98.477	98.429	98.389	98.359	97.726	
5.5	98.111	98.06	98.012	97.972	97.942	97.308	

Fixed 10 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7	102.273	102.164	102.251	102.145	102.073	101.472	
6.875	102.091	102.002	102.028	101.921	101.85	101.248	
6.75	101.879	101.789	101.779	101.695	101.637	100.963	
6.625	101.69	101.6	101.59	101.506	101.448	100.774	
6.5	101.43	101.341	101.331	101.246	101.189	100.514	
6.375	101.158	101.069	101.059	100.974	100.917	100.242	
6.25	100.764	100.674	100.664	100.58	100.522	99.848	
6.125	100.091	100.021	99.991	99.929	99.886	99.247	
6	99.814	99.744	99.715	99.652	99.609	98.971	
5.875	99.526	99.455	99.426	99.364	99.32	98.682	

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	4.829	COFI	3.347
MTA	3.888	6 MO LIBOR	5.064
1 YR LIBOR	5.170	1 YR T-BILL	4.756

* 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						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	103	103	103	103	103	102.56
7.375	103	103	103	103	103	102.899
7.25	103	103	103	103	103	102.372
7.125	102.765	102.704	102.664	102.55	102.518	101.781
7	102.21	102.15	102.11	101.996	101.964	101.227
6.875	101.76	101.673	101.646	101.553	101.478	100.755
6.75	101.226	101.139	101.112	101.02	100.945	100.221
6.625	100.678	100.591	100.564	100.471	100.396	99.673
6.5	100.107	N/A	99.993	N/A	N/A	N/A

Convertible Balloon 30/7						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.875	101.228	101.16	101.132	101.099	101.053	100.562
6.75	100.783	100.715	100.686	100.654	100.608	100.116
6.625	100.338	100.27	100.242	100.209	100.163	99.672
6.5	100.933	100.885	100.869	100.817	100.785	100.263
6.375	100.488	100.44	100.424	100.372	100.34	99.818
6.25	100.044	99.996	99.98	99.928	99.896	99.374
6.125	99.601	99.553	99.537	99.485	99.453	98.931
6	99.817	99.788	99.785	99.713	99.695	99.142
5.875	99.374	99.345	99.341	99.27	99.252	98.699
5.75	98.931	98.902	98.898	98.827	98.809	98.256
5.625	98.489	98.46	98.456	98.385	98.367	97.814

Fixed 30 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.875	101.403	101.348	101.308	101.197	101.167	100.455
6.75	100.908	100.853	100.813	100.701	100.672	99.959
6.625	100.538	100.456	100.429	100.34	100.267	99.568
6.5	100.151	100.07	100.042	99.953	99.88	99.181
6.375	99.73	99.649	99.621	99.532	99.459	98.76
6.25	99.162	99.07	99.055	98.988	98.902	98.218
6.125	98.742	98.649	98.635	98.567	98.482	97.797
6	98.28	98.192	98.19	98.145	98.063	97.392
5.875	97.91	97.823	97.82	97.775	97.694	97.023
5.75	97.415	97.328	97.325	97.281	97.199	96.528
5.625	96.853	96.765	96.763	96.718	96.636	95.965

Fixed 15 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	102.342	102.233	102.32	102.213	102.142	101.541
6.875	102.447	102.358	102.348	102.263	102.206	101.531
6.75	102.129	102.039	102.029	101.944	101.887	101.213
6.625	101.834	101.744	101.734	101.65	101.592	100.918
6.5	101.468	101.378	101.368	101.283	101.226	100.552
6.375	101.089	101	100.99	100.905	100.848	100.173
6.25	100.635	100.545	100.535	100.45	100.393	99.719
6.125	100.141	100.07	100.041	99.979	99.935	99.297
6	99.757	99.687	99.658	99.596	99.552	98.914
5.875	99.363	99.293	99.264	99.202	99.158	98.52
5.75	98.914	98.863	98.815	98.775	98.745	98.112

Fixed 30 FNMA Flex 97						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	102.167	102.185	102.133	101.999	102.029	101.302
7.375	102.264	102.208	102.169	102.057	102.027	101.315
7.25	101.931	101.876	101.836	101.724	101.695	100.982
7.125	101.526	101.471	101.431	101.319	101.29	100.577
7	101.114	101.059	101.019	100.908	100.878	100.165
6.875	100.617	100.562	100.522	100.41	100.381	99.668
6.75	100.21	100.128	100.101	100.012	99.939	99.24
6.625	99.825	99.743	99.716	99.626	99.553	98.855
6.5	99.362	99.281	99.253	99.164	99.091	98.392
6.375	98.785	98.703	98.676	98.587	98.514	97.815

Fixed 30 FHLMC Alt 97						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.375	102.594	102.539	102.499	102.388	102.358	101.645
7.25	102.274	102.218	102.178	102.067	102.037	101.325
7.125	101.931	101.876	101.836	101.724	101.695	100.982
7	101.561	101.506	101.466	101.354	101.325	100.612
6.875	101.182	101.126	101.086	100.98	100.945	100.233
6.75	100.843	100.762	100.734	100.645	100.572	99.873
6.625	100.48	100.398	100.371	100.281	100.208	99.51
6.5	100.087	100.005	99.978	99.888	99.815	99.117
6.375	99.625	99.543	99.516	99.427	99.354	98.655
6.25	99.035	98.958	98.944	98.876	98.791	98.106
6.125	98.608	98.531	98.516	98.449	98.364	97.679

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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	102.411	102.356	102.316	102.204	102.175	101.462	7	101.212	101.157	101.117	101.005	100.975	100.263
7.125	102.021	101.966	101.926	101.814	101.785	101.072	6.875	100.77	100.715	100.675	100.563	100.534	99.821
7	101.653	101.598	101.558	101.447	101.417	100.704	6.75	100.348	100.267	100.239	100.15	100.077	99.378
6.875	101.252	101.197	101.157	101.045	101.016	100.303	6.625	99.967	99.885	99.858	99.768	99.695	98.997
6.75	100.875	100.793	100.766	100.676	100.603	99.905	6.5	99.531	99.449	99.422	99.333	99.26	98.561
6.625	100.514	100.433	100.405	100.316	100.243	99.544	6.375	98.96	98.878	98.851	98.762	98.689	97.99
6.5	100.126	100.044	100.016	99.927	99.854	99.155	6.25	98.5	98.408	98.393	98.326	98.241	97.556
6.375	99.692	99.611	99.583	99.494	99.421	98.722	6.125	98.048	97.956	97.941	97.874	97.789	97.104
6.25	99.105	99.023	98.996	98.925	98.839	98.155	6	97.522	97.43	97.415	97.348	97.263	96.578
6.125	98.66	98.584	98.569	98.502	98.417	97.732	5.875	97.153	97.066	97.063	97.019	96.937	96.266
6	98.185	98.108	98.093	98.026	97.941	97.256	5.75	96.632	96.545	96.542	96.497	96.416	95.745
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	101.537	101.555	101.502	101.368	101.398	100.671	7.75	100.852	100.796	100.756	100.645	100.615	99.903
7.75	101.535	101.48	101.44	101.328	101.299	100.586	7.625	100.551	100.496	100.456	100.344	100.315	99.602
7.625	101.261	101.206	101.166	101.055	101.025	100.312	7.5	100.173	100.118	100.078	99.966	99.936	99.224
7.5	100.957	100.901	100.861	100.75	100.72	100.008	7.375	99.672	99.616	99.576	99.465	99.435	98.723
7.375	100.618	100.562	100.523	100.411	100.381	99.669	7.25	99.166	99.085	99.057	98.968	98.895	98.196
7.25	100.223	100.167	100.127	100.016	99.986	99.274	7.125	98.811	98.73	98.702	98.613	98.54	97.841
7.125	99.614	99.533	99.505	99.416	99.343	98.644	7	98.357	98.275	98.248	98.159	98.086	97.387
7	99.254	99.173	99.145	99.056	98.983	98.284	6.875	97.797	97.715	97.688	97.598	97.525	96.827
6.875	98.926	98.845	98.817	98.728	98.655	97.956	6.75	97.199	97.107	97.092	97.025	96.94	96.255
6.75	98.476	98.394	98.367	98.277	98.204	97.506	6.625	96.805	96.713	96.698	96.631	96.546	95.861
6.625	97.722	97.629	97.615	97.547	97.462	96.777	6.5	96.298	96.206	96.191	96.124	96.039	95.354
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	100.913	100.999	100.922	100.744	100.86	100.106	7.5	99.099	98.965	99.053	98.919	98.943	98.234
8.125	100.649	100.694	100.62	100.447	100.556	99.805	7.375	98.751	98.621	98.69	98.561	98.57	97.865
8	100.318	100.391	100.32	100.153	100.256	99.508	7.25	98.331	98.206	98.255	98.132	98.127	97.423
7.875	99.968	100.01	99.942	99.781	99.876	99.132	7.125	97.846	97.726	97.756	97.639	97.619	96.918
7.75	99.492	99.552	99.487	99.331	99.419	98.679	7	97.422	97.307	97.318	97.206	97.172	96.473
7.625	99.064	99.113	99.051	98.901	98.975	98.238	6.875	96.925	96.814	96.817	96.711	96.667	95.971
7.5	98.617	98.656	98.598	98.453	98.512	97.778	6.75	96.453	96.347	96.343	96.242	96.187	95.493
7.375	98.141	98.146	98.09	97.951	97.995	97.265	6.625	95.988	95.887	95.875	95.78	95.714	95.023
7.25	97.62	97.638	97.586	97.452	97.482	96.755	6.5	95.534	95.439	95.419	95.329	95.253	94.564
7.125	97.195	97.194	97.145	97.017	97.032	96.309							
7	96.766	96.747	96.701	96.579	96.578	95.859							

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CONFORMING FIXED RATE PROGRAMS Continued
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Fixed 30 Rate Reduction L3							Fixed 15 FNMA App'l L1						
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	99.026	98.872	99.007	98.851	98.932	98.214	7.5	101.627	101.517	101.605	101.498	101.426	100.825
7.875	98.584	98.435	98.558	98.407	98.474	97.758	7.375	101.332	101.223	101.31	101.203	101.132	100.531
7.75	98.096	97.952	98.063	97.918	97.97	97.257	7.25	101.327	101.237	101.227	101.143	101.085	100.411
7.625	97.6	97.46	97.56	97.421	97.459	96.748	7.125	101.039	100.949	100.939	100.855	100.797	100.123
7.5	97.178	97.043	97.131	96.997	97.021	96.312	7	100.735	100.645	100.635	100.551	100.493	99.819
7.375	96.766	96.637	96.705	96.577	96.586	95.88	6.875	100.411	100.321	100.311	100.227	100.169	99.495
7.25	96.331	96.206	96.255	96.132	96.127	95.423	6.75	100.045	99.955	99.945	99.861	99.803	99.129
							6.625	99.426	99.355	99.326	99.264	99.22	98.582

Fixed 15 FNMA App'l L2						Fixed 15 FNMA App'l L3							
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	100.348	100.258	100.248	100.164	100.106	99.432	7.375	99.915	99.782	99.893	99.759	99.73	99.059
7	100	99.91	99.9	99.816	99.758	99.084	7.25	99.501	99.372	99.476	99.347	99.312	98.643
6.875	99.568	99.479	99.469	99.384	99.327	98.652	7.125	99.076	98.952	99.048	98.925	98.899	98.232
6.75	99.011	98.94	98.911	98.849	98.805	98.167	7	98.669	98.55	98.639	98.521	98.504	97.84
6.625	98.654	98.583	98.554	98.492	98.448	97.81	6.875	98.248	98.134	98.214	98.102	98.094	97.432
6.5	98.22	98.149	98.12	98.058	98.014	97.376	6.75	97.837	97.727	97.801	97.694	97.695	97.035
6.375	97.669	97.599	97.57	97.508	97.464	96.826	6.625	97.39	97.286	97.336	97.235	97.218	96.561
6.25	97.226	97.175	97.127	97.087	97.057	96.424	6.5	96.925	96.825	96.852	96.757	96.721	96.066
6.125	96.841	96.79	96.742	96.702	96.672	96.039	6.375	96.492	96.397	96.401	96.311	96.257	95.604
6	96.367	96.316	96.268	96.228	96.198	95.565	6.25	96.056	95.966	95.947	95.862	95.79	95.14
5.875	95.938	95.906	95.823	95.806	95.79	95.099	6.125	95.621	95.536	95.513	95.434	95.359	94.723

Fixed 15 Rate Reduction L2							Fixed 15 Rate Reduction L3						
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	99.217	99.108	99.181	99.075	99.076	98.416	7.5	99.023	98.894	98.998	98.869	98.834	98.165
6.875	98.819	98.715	98.765	98.664	98.647	97.989	7.375	98.642	98.518	98.615	98.491	98.465	97.798
6.75	98.365	98.265	98.292	98.196	98.161	97.506	7.25	98.22	98.101	98.189	98.072	98.055	97.39
6.625	97.953	97.859	97.862	97.772	97.718	97.066	7.125	97.799	97.685	97.766	97.653	97.645	96.983
							7	97.483	97.374	97.447	97.34	97.341	96.682
							6.875	97.069	96.965	97.015	96.914	96.897	96.239
							6.75	96.677	96.578	96.604	96.509	96.473	95.819
							6.625	96.328	96.234	96.237	96.147	96.093	95.441

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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	101.426	101.296	101.246	101.231	101.145	100.476	6.875	101.229	101.115	101.072	101.079	101.004	100.374
7	101.129	101.004	100.958	100.925	100.843	100.17	6.75	101.078	100.969	100.929	100.931	100.859	100.248
6.875	100.771	100.651	100.608	100.559	100.48	99.803	6.625	100.812	100.707	100.671	100.652	100.584	99.965
6.75	100.421	100.306	100.266	100.201	100.125	99.444	6.5	100.549	100.449	100.416	100.377	100.312	99.684
6.625	100.09	99.98	99.943	99.873	99.801	99.119	6.375	100.256	100.161	100.13	100.071	100.01	99.374
6.5	99.699	99.594	99.56	99.485	99.416	98.734	6.25	99.933	99.844	99.816	99.736	99.679	99.034
6.375	99.279	99.178	99.148	99.067	99.002	98.32	6.125	99.487	99.403	99.378	99.297	99.243	98.614
6.25	98.799	98.703	98.676	98.591	98.529	97.846	6	99.142	99.062	99.041	98.959	98.908	98.294
6.125	98.196	98.105	98.081	97.995	97.937	97.261	5.875	98.514	98.438	98.42	98.337	98.29	97.692
6	97.527	97.441	97.42	97.333	97.278	96.61	5.75	97.884	97.814	97.799	97.715	97.671	97.088
5.875	96.859	96.778	96.76	96.672	96.62	95.959	5.625	97.14	97.074	97.063	96.978	96.937	96.365

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	101.543	7	101.129	101.004	100.958	100.925	100.843	100.17
7.125	102	102	102	101.984	101.896	101.203	6.875	100.771	100.651	100.608	100.559	100.48	99.803
7	101.828	101.698	101.652	101.616	101.532	100.834	6.75	100.421	100.306	100.266	100.201	100.125	99.444
6.875	101.439	101.314	101.271	101.219	101.138	100.436	6.625	100.09	99.98	99.943	99.873	99.801	99.119
6.75	101.058	100.938	100.898	100.829	100.752	100.045	6.5	99.699	99.594	99.56	99.485	99.416	98.734
6.625	100.602	100.487	100.45	100.377	100.303	99.596	6.375	99.279	99.178	99.148	99.067	99.002	98.32
6.5	100.148	100.038	100.004	99.926	99.855	99.148	6.25	98.799	98.703	98.676	98.591	98.529	97.846
6.375	99.603	99.497	99.467	99.384	99.317	98.609	6.125	98.196	98.105	98.081	97.995	97.937	97.261
6.25	99.03	98.929	98.901	98.813	98.75	98.042	6	97.527	97.441	97.42	97.333	97.278	96.61
							5.875	96.859	96.778	96.76	96.672	96.62	95.959
							5.75	96.151	96.075	96.06	95.971	95.924	95.27

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	101.401	101.282	101.236	101.247	101.169	100.519	7.375	101.8	101.66	101.604	101.614	101.521	100.861
6.875	101.247	101.133	101.09	101.097	101.022	100.392	7.25	101.548	101.414	101.361	101.362	101.273	100.609
6.75	101.096	100.987	100.947	100.949	100.877	100.266	7.125	101.247	101.117	101.068	101.052	100.966	100.298
6.625	100.83	100.725	100.689	100.67	100.602	99.983	7	100.889	100.764	100.718	100.686	100.603	99.931
6.5	100.567	100.467	100.434	100.395	100.33	99.702	6.875	100.536	100.416	100.373	100.324	100.245	99.568
6.375	100.274	100.179	100.148	100.089	100.028	99.392	6.75	100.123	100.007	99.968	99.902	99.826	99.145
6.25	99.951	99.862	99.834	99.754	99.697	99.052	6.625	99.632	99.522	99.485	99.414	99.342	98.661
6.125	99.505	99.421	99.396	99.315	99.261	98.632	6.5	99.176	99.071	99.037	98.962	98.893	98.211
6	99.16	99.08	99.059	98.977	98.926	98.312	6.375	98.566	98.465	98.435	98.354	98.289	97.607
5.875	98.532	98.456	98.438	98.355	98.308	97.71	6.25	97.924	97.828	97.8	97.715	97.654	96.971
5.75	97.902	97.832	97.817	97.733	97.689	97.106	6.125	97.219	97.128	97.104	97.018	96.96	96.284

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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	101.479	101.355	101.306	101.323	101.241	100.572	7	101.24	101.11	101.064	101.028	100.944	100.246
7	101.451	101.332	101.286	101.298	101.219	100.57	6.875	100.797	100.671	100.628	100.576	100.495	99.793
6.875	101.423	101.309	101.266	101.273	101.198	100.568	6.75	100.325	100.205	100.165	100.097	100.019	99.313
6.75	101.397	101.288	101.248	101.25	101.178	100.567	6.625	99.84	99.725	99.688	99.615	99.541	98.834
6.625	101.131	101.026	100.989	100.971	100.903	100.283	6.5	99.295	99.184	99.151	99.072	99.002	98.294
6.5	100.805	100.705	100.672	100.633	100.568	99.941							
6.375	100.449	100.355	100.324	100.265	100.204	99.568							
6.25	100.065	99.975	99.947	99.867	99.81	99.166							
6.125	99.587	99.503	99.478	99.397	99.343	98.714							
6	99.179	99.099	99.078	98.996	98.945	98.332							
5.875	98.52	98.445	98.427	98.344	98.296	97.698							

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	102.637	102.513	102.538	102.421	102.341	101.626	6.75	100.893	100.814	100.787	100.697	100.62	99.92
6.875	101.396	101.338	101.298	101.181	101.142	100.385	6.625	100.568	100.489	100.462	100.373	100.295	99.595
6.75	101.297	101.211	101.184	101.089	101.008	100.265	6.5	100.968	100.872	100.862	100.773	100.71	99.995
6.625	100.888	100.801	100.774	100.68	100.598	99.856	6.375	99.797	99.718	99.691	99.601	99.524	98.823
6.5	100.736	100.632	100.622	100.528	100.461	99.704	6.25	100.004	99.913	99.899	99.831	99.743	99.057
6.375	99.948	99.862	99.834	99.74	99.659	98.916	6.125	99.63	99.54	99.525	99.458	99.37	98.683
6.25	99.776	99.678	99.663	99.591	99.514	98.785	6	99.862	99.786	99.757	99.689	99.641	98.915
6.125	99.239	99.141	99.126	99.054	98.978	98.249	5.875	98.834	98.744	98.729	98.662	98.574	97.887
6	98.956	98.872	98.842	98.77	98.718	97.965	5.75	98.41	98.32	98.305	98.238	98.15	97.463
5.875	98.02	97.921	97.907	97.834	97.758	97.029	5.625	97.942	97.84	97.837	97.792	97.709	97.036
5.75	97.933	97.838	97.836	97.786	97.699	96.984	5.5	98.153	98.096	98.048	98.003	97.968	97.247

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	99.948	99.862	99.834	99.74	99.659	98.916	5.875	101.111	101.073	100.769	100.732	100.423
6.25	99.376	99.29	99.263	99.168	99.087	98.344	5.75	100.954	100.917	100.613	100.576	100.266
6.125	99.239	99.141	99.126	99.054	98.978	98.249	5.625	100.917	100.899	100.566	100.551	100.211
6	98.65	98.552	98.537	98.465	98.389	97.66	5.5	100.761	100.744	100.41	100.395	100.055
5.875	98.02	97.921	97.907	97.834	97.758	97.029	5.375	100.603	100.585	100.252	100.237	99.897
5.75	97.362	97.264	97.249	97.177	97.1	96.372	5.25	100.441	100.423	100.09	100.075	99.735
5.625	97.29	97.195	97.193	97.143	97.056	96.341	5.125	99.773	99.774	99.412	99.419	99.048
5.5	96.625	96.53	96.527	96.477	96.39	95.675	5	99.612	99.613	99.251	99.258	98.888
5.375	95.94	95.845	95.842	95.792	95.705	94.99	4.875	99.447	99.448	99.086	99.093	98.722
5.25	95.238	95.143	95.141	95.091	95.004	94.289	4.75	99.277	99.278	98.915	98.923	98.552
5.125	94.367	94.26	94.27	94.242	94.16	93.459	4.625	98.626	98.647	98.224	98.253	97.821

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Conf ARM 1y UST Convert (Plan 1)					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
5.25	99.459	99.456	99.461	99.446	99.444
5.125	99.301	99.302	99.311	99.291	99.293
5	99.097	99.103	99.114	99.09	99.095
4.875	98.909	98.92	98.934	98.905	98.914
4.75	98.706	98.722	98.739	98.705	98.718
4.625	98.472	98.493	98.514	98.475	98.491
4.5	98.27	98.296	98.32	98.276	98.295
4.375	98.053	98.084	98.111	98.062	98.085
4.25	97.899	97.935	97.965	97.911	97.938
4.125	97.73	97.77	97.803	97.745	97.775
4	97.577	97.622	97.658	97.595	97.628

Conf ARM 1y UST (Plan 2)					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6	100.497	100.464	100.45	100.418	100.396
5.875	100.336	100.308	100.297	100.26	100.241
5.75	100.19	100.167	100.16	100.133	100.118
5.625	100.046	100.028	100.023	100.008	99.996
5.5	99.886	99.873	99.871	99.851	99.842
5.375	99.758	99.75	99.752	99.742	99.737
5.25	99.584	99.581	99.586	99.571	99.569
5.125	99.426	99.427	99.436	99.416	99.418
5	99.222	99.228	99.239	99.215	99.22
4.875	99.034	99.045	99.059	99.03	99.039
4.75	98.831	98.847	98.864	98.83	98.843

NonConf ARM 1y UST Convert (Plan 3)					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6	100.368	100.326	100.306	100.252	100.223
5.875	100.253	100.215	100.198	100.155	100.129
5.75	100.138	100.105	100.091	100.059	100.037
5.625	99.992	99.964	99.953	99.916	99.897
5.5	99.768	99.746	99.738	99.712	99.696
5.375	99.53	99.512	99.508	99.492	99.48
5.25	99.276	99.263	99.262	99.241	99.233
5.125	99.038	99.03	99.032	99.022	99.017
5	98.754	98.751	98.756	98.741	98.74
4.875	98.44	98.441	98.449	98.43	98.432
4.75	98.187	98.194	98.205	98.181	98.186

NonConf ARM 1y UST (Plan 4)					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
5.625	99.992	99.964	99.953	99.916	99.897
5.5	99.768	99.746	99.738	99.712	99.696
5.375	99.53	99.512	99.508	99.492	99.48
5.25	99.276	99.263	99.262	99.241	99.233
5.125	99.038	99.03	99.032	99.022	99.017
5	98.754	98.751	98.756	98.741	98.74
4.875	98.44	98.441	98.449	98.43	98.432
4.75	98.187	98.194	98.205	98.181	98.186
4.625	97.935	97.946	97.961	97.932	97.94
4.5	97.683	97.699	97.717	97.683	97.695
4.375	97.432	97.453	97.473	97.434	97.45

NonConf ARM - 1y Lib					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
5.625	99.976	99.948	99.937	99.9	99.881
5.5	99.752	99.73	99.722	99.696	99.68
5.375	99.514	99.496	99.492	99.476	99.464
5.25	99.26	99.247	99.246	99.225	99.217
5.125	99.022	99.014	99.016	99.006	99.001
5	98.738	98.735	98.74	98.725	98.724
4.875	98.424	98.425	98.433	98.414	98.416
4.75	98.171	98.178	98.189	98.165	98.17
4.625	97.919	97.93	97.945	97.916	97.924
4.5	97.667	97.683	97.701	97.667	97.679
4.375	97.416	97.437	97.457	97.418	97.434

Conf ARM 3/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.625	100.604	100.536	100.507	100.426	100.381
6.5	100.49	100.426	100.4	100.331	100.288
6.375	100.359	100.299	100.277	100.218	100.179
6.25	100.149	100.095	100.076	100.012	99.976
6.125	99.954	99.905	99.889	99.836	99.804
6	99.775	99.731	99.718	99.675	99.647
5.875	99.595	99.555	99.546	99.498	99.474
5.75	99.383	99.348	99.341	99.305	99.284
5.625	99.185	99.155	99.152	99.126	99.108
5.5	98.924	98.899	98.898	98.868	98.853
5.375	98.692	98.672	98.675	98.655	98.644

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Conf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	100.211	100.157	100.138	100.074	100.039
6.125	100.017	99.968	99.952	99.898	99.867
6	99.838	99.793	99.78	99.738	99.71
5.875	99.657	99.618	99.608	99.561	99.536
5.75	99.445	99.41	99.404	99.367	99.346
5.625	99.248	99.218	99.214	99.189	99.171
5.5	98.986	98.961	98.961	98.93	98.916
5.375	98.755	98.735	98.737	98.718	98.707
5.25	98.491	98.476	98.482	98.457	98.45
5.125	98.258	98.247	98.256	98.227	98.223
5	98.008	98.002	98.014	97.98	97.979

Conf ARM 3/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.552	100.488	100.463	100.393	100.351
6.375	100.421	100.362	100.34	100.281	100.242
6.25	100.211	100.157	100.138	100.074	100.039
6.125	100.017	99.968	99.952	99.898	99.867
6	99.838	99.793	99.78	99.738	99.71
5.875	99.657	99.618	99.608	99.561	99.536
5.75	99.445	99.41	99.404	99.367	99.346
5.625	99.248	99.218	99.214	99.189	99.171
5.5	98.986	98.961	98.961	98.93	98.916
5.375	98.755	98.735	98.737	98.718	98.707
5.25	98.491	98.476	98.482	98.457	98.45

Exp Criteria ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.85	101.742	101.689	101.569	101.495
7.125	101.665	101.562	101.512	101.403	101.333
7	101.465	101.367	101.32	101.206	101.14
6.875	101.265	101.172	101.128	101.025	100.962
6.75	101.049	100.961	100.92	100.827	100.768
6.625	100.785	100.701	100.664	100.566	100.51
6.5	100.535	100.456	100.422	100.335	100.282
6.375	100.284	100.21	100.179	100.103	100.054
6.25	99.985	99.917	99.888	99.808	99.762
6.125	99.702	99.638	99.613	99.543	99.501
6	99.418	99.359	99.337	99.278	99.239

NonConf ARM 3/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.518	100.44	100.405	100.319	100.266
6.375	100.35	100.277	100.245	100.169	100.12
6.25	100.152	100.083	100.054	99.974	99.928
6.125	99.953	99.889	99.864	99.794	99.752
6	99.739	99.68	99.658	99.599	99.56
5.875	99.494	99.44	99.421	99.357	99.322
5.75	99.248	99.199	99.183	99.13	99.098
5.625	99.002	98.957	98.945	98.902	98.874
5.5	98.724	98.684	98.674	98.627	98.602
5.375	98.445	98.41	98.404	98.367	98.346
5.25	98.165	98.135	98.132	98.106	98.088

NonConf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	100.152	100.083	100.054	99.974	99.928
6.125	99.953	99.889	99.864	99.794	99.752
6	99.739	99.68	99.658	99.599	99.56
5.875	99.494	99.44	99.421	99.357	99.322
5.75	99.248	99.199	99.183	99.13	99.098
5.625	99.002	98.957	98.945	98.902	98.874
5.5	98.724	98.684	98.674	98.627	98.602
5.375	98.445	98.41	98.404	98.367	98.346
5.25	98.165	98.135	98.132	98.106	98.088
5.125	97.869	97.844	97.844	97.813	97.799
5	97.586	97.566	97.569	97.549	97.538

Conf ARM 5/1 w/2-2-6 Caps UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.684	100.599	100.561	100.462	100.403
6.875	100.55	100.47	100.435	100.347	100.292
6.75	100.434	100.359	100.327	100.249	100.198
6.625	100.319	100.249	100.22	100.138	100.09
6.5	100.127	100.062	100.036	99.964	99.92
6.375	99.936	99.875	99.852	99.791	99.751
6.25	99.681	99.624	99.605	99.539	99.502
6.125	99.424	99.373	99.357	99.302	99.268
6	99.136	99.09	99.077	99.033	99.002
5.875	98.847	98.805	98.796	98.746	98.719

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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	100.684	100.599	100.561	100.462	100.403
6.875	100.55	100.47	100.435	100.347	100.292
6.75	100.434	100.359	100.327	100.249	100.198
6.625	100.319	100.249	100.22	100.138	100.09
6.5	100.127	100.062	100.036	99.964	99.92
6.375	99.936	99.875	99.852	99.791	99.751
6.25	99.681	99.624	99.605	99.539	99.502
6.125	99.424	99.373	99.357	99.302	99.268
6	99.136	99.09	99.077	99.033	99.002
5.875	98.847	98.805	98.796	98.746	98.719

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	100.434	100.359	100.327	100.249	100.198
6.625	100.319	100.249	100.22	100.138	100.09
6.5	100.127	100.062	100.036	99.964	99.92
6.375	99.936	99.875	99.852	99.791	99.751
6.25	99.681	99.624	99.605	99.539	99.502
6.125	99.424	99.373	99.357	99.302	99.268
6	99.136	99.09	99.077	99.033	99.002
5.875	98.847	98.805	98.796	98.746	98.719
5.75	98.556	98.519	98.513	98.474	98.451
5.625	98.247	98.215	98.212	98.184	98.164
5.5	97.906	97.878	97.878	97.846	97.829

Exp Criteria ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.378	101.278	101.231	101.115	101.046
6.875	101.162	101.067	101.023	100.917	100.852
6.75	100.915	100.825	100.784	100.69	100.628
6.625	100.638	100.553	100.515	100.416	100.358
6.5	100.362	100.281	100.247	100.158	100.103
6.375	100.07	99.994	99.963	99.885	99.834
6.25	99.747	99.676	99.648	99.565	99.517
6.125	99.423	99.357	99.332	99.26	99.216
6	99.083	99.022	99	98.939	98.898
5.875	98.696	98.639	98.62	98.554	98.517
5.75	98.323	98.271	98.255	98.2	98.166

NonConf ARM 5/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.982	100.882	100.835	100.719	100.65
6.875	100.828	100.733	100.689	100.584	100.519
6.75	100.662	100.571	100.53	100.436	100.374
6.625	100.465	100.38	100.342	100.243	100.185
6.5	100.27	100.19	100.155	100.067	100.012
6.375	100.061	99.986	99.954	99.876	99.825
6.25	99.822	99.751	99.723	99.64	99.592
6.125	99.568	99.502	99.477	99.405	99.36
6	99.282	99.221	99.199	99.138	99.097
5.875	98.966	98.91	98.891	98.825	98.788
5.75	98.65	98.599	98.583	98.528	98.494

NonConf ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.912	100.821	100.78	100.686	100.624
6.625	100.715	100.63	100.592	100.493	100.435
6.5	100.52	100.44	100.405	100.317	100.262
6.375	100.311	100.236	100.204	100.126	100.075
6.25	100.072	100.001	99.973	99.89	99.842
6.125	99.818	99.752	99.727	99.655	99.61
6	99.532	99.471	99.449	99.388	99.347
5.875	99.216	99.16	99.141	99.075	99.038
5.75	98.9	98.849	98.833	98.778	98.744
5.625	98.568	98.521	98.508	98.464	98.434
5.5	98.188	98.146	98.136	98.087	98.06

Conf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.008	99.937	99.913	99.837	99.791
6.375	99.786	99.72	99.699	99.634	99.591
6.25	99.546	99.485	99.467	99.397	99.358
6.125	99.303	99.247	99.232	99.173	99.137
6	99.01	98.958	98.947	98.898	98.866
5.875	98.665	98.619	98.61	98.557	98.528
5.75	98.316	98.274	98.269	98.226	98.201
5.625	97.962	97.925	97.923	97.891	97.869
5.5	97.604	97.572	97.573	97.536	97.518
5.375	97.258	97.231	97.235	97.209	97.194
5.25	96.861	96.839	96.846	96.815	96.804

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Conf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.351	100.27	100.239	100.158	100.105
6.625	100.227	100.152	100.124	100.038	99.988
6.5	100.008	99.937	99.913	99.837	99.791
6.375	99.786	99.72	99.699	99.634	99.591
6.25	99.546	99.485	99.467	99.397	99.358
6.125	99.303	99.247	99.232	99.173	99.137
6	99.01	98.958	98.947	98.898	98.866
5.875	98.665	98.619	98.61	98.557	98.528
5.75	98.316	98.274	98.269	98.226	98.201
5.625	97.962	97.925	97.923	97.891	97.869
5.5	97.604	97.572	97.573	97.536	97.518

Conf ARM 7/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.008	99.937	99.913	99.837	99.791
6.375	99.786	99.72	99.699	99.634	99.591
6.25	99.546	99.485	99.467	99.397	99.358
6.125	99.303	99.247	99.232	99.173	99.137
6	99.01	98.958	98.947	98.898	98.866
5.875	98.665	98.619	98.61	98.557	98.528
5.75	98.316	98.274	98.269	98.226	98.201
5.625	97.962	97.925	97.923	97.891	97.869
5.5	97.604	97.572	97.573	97.536	97.518
5.375	97.258	97.231	97.235	97.209	97.194
5.25	96.861	96.839	96.846	96.815	96.804

Exp Criteria ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.5	102.305	102.18	102.121	101.99	101.905
7.375	102.056	101.937	101.881	101.745	101.664
7.25	101.825	101.711	101.658	101.532	101.455
7.125	101.58	101.47	101.421	101.306	101.232
7	101.305	101.2	101.154	101.034	100.963
6.875	101.03	100.93	100.887	100.778	100.711
6.75	100.741	100.646	100.606	100.508	100.444
6.625	100.422	100.331	100.295	100.191	100.131
6.5	100.087	100.001	99.967	99.875	99.818
6.375	99.736	99.655	99.625	99.543	99.49
6.25	99.337	99.261	99.234	99.147	99.098

NonConf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.231	100.146	100.112	100.019	99.963
6.375	99.955	99.875	99.844	99.762	99.709
6.25	99.634	99.558	99.531	99.444	99.394
6.125	99.297	99.226	99.202	99.126	99.08
6	98.913	98.847	98.826	98.761	98.718
5.875	98.496	98.435	98.417	98.347	98.308
5.75	98.063	98.006	97.991	97.932	97.896
5.625	97.612	97.56	97.549	97.5	97.468
5.5	97.112	97.066	97.057	97.004	96.975
5.375	96.626	96.584	96.579	96.536	96.511
5.25	96.136	96.099	96.097	96.065	96.043

NonConf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.125	101.252	101.143	101.093	100.978	100.904
7	101.073	100.968	100.922	100.802	100.732
6.875	100.898	100.798	100.755	100.646	100.579
6.75	100.71	100.615	100.575	100.476	100.413
6.625	100.477	100.387	100.35	100.247	100.187
6.5	100.231	100.146	100.112	100.019	99.963
6.375	99.955	99.875	99.844	99.762	99.709
6.25	99.634	99.558	99.531	99.444	99.394
6.125	99.297	99.226	99.202	99.126	99.08
6	98.913	98.847	98.826	98.761	98.718
5.875	98.496	98.435	98.417	98.347	98.308

NonConf ARM 3/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.125	99.698	99.634	99.609	99.539	99.497
6	99.484	99.425	99.403	99.344	99.305
5.875	99.239	99.185	99.166	99.102	99.067
5.75	98.993	98.944	98.928	98.875	98.843
5.625	98.747	98.702	98.69	98.647	98.619
5.5	98.469	98.429	98.419	98.372	98.347
5.375	98.19	98.155	98.149	98.112	98.091
5.25	97.91	97.88	97.877	97.851	97.833
5.125	97.614	97.589	97.589	97.558	97.544
5	97.331	97.311	97.314	97.294	97.283
4.875	97.031	97.016	97.022	96.997	96.99

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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	99.703	99.639	99.614	99.544	99.502	
6	99.489	99.43	99.408	99.349	99.31	
5.875	99.244	99.19	99.171	99.107	99.072	
5.75	98.998	98.949	98.933	98.88	98.848	
5.625	98.752	98.707	98.695	98.652	98.624	
5.5	98.474	98.434	98.424	98.377	98.352	
5.375	98.195	98.16	98.154	98.117	98.096	
5.25	97.915	97.885	97.882	97.856	97.838	
5.125	97.619	97.594	97.594	97.563	97.549	
5	97.336	97.316	97.319	97.299	97.288	
4.875	97.036	97.021	97.027	97.002	96.995	

NonConf ARM 5/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7	100.982	100.882	100.835	100.719	100.65	
6.875	100.828	100.733	100.689	100.584	100.519	
6.75	100.662	100.571	100.53	100.436	100.374	
6.625	100.465	100.38	100.342	100.243	100.185	
6.5	100.27	100.19	100.155	100.067	100.012	
6.375	100.061	99.986	99.954	99.876	99.825	
6.25	99.822	99.751	99.723	99.64	99.592	
6.125	99.568	99.502	99.477	99.405	99.36	
6	99.282	99.221	99.199	99.138	99.097	
5.875	98.966	98.91	98.891	98.825	98.788	
5.75	98.65	98.599	98.583	98.528	98.494	

NonConf ARM 7/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.648	100.548	100.505	100.396	100.329	
6.75	100.46	100.365	100.325	100.226	100.163	
6.625	100.227	100.137	100.1	99.997	99.937	
6.5	99.981	99.896	99.862	99.769	99.713	
6.375	99.705	99.625	99.594	99.512	99.459	
6.25	99.384	99.308	99.281	99.194	99.144	
6.125	99.047	98.976	98.952	98.876	98.83	
6	98.663	98.597	98.576	98.511	98.468	
5.875	98.246	98.185	98.167	98.097	98.058	
5.75	97.813	97.756	97.741	97.682	97.646	
5.625	97.362	97.31	97.299	97.25	97.218	

NonConf ARM 10/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.74	100.636	100.592	100.466	100.396	
6.75	100.515	100.416	100.375	100.244	100.178	
6.625	100.279	100.184	100.146	100.027	99.963	
6.5	99.998	99.908	99.874	99.765	99.705	
6.375	99.657	99.572	99.541	99.427	99.37	
6.25	99.27	99.19	99.162	99.058	99.006	
6.125	98.849	98.775	98.749	98.657	98.608	
6	98.38	98.31	98.288	98.191	98.145	
5.875	97.878	97.813	97.794	97.707	97.665	
5.75	97.342	97.281	97.266	97.19	97.151	
5.625	96.771	96.716	96.703	96.622	96.587	

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	101.225	101.09	101.038	101.038	100.949	100.285
7.125	100.926	100.796	100.746	100.731	100.645	99.976
7	100.629	100.504	100.458	100.425	100.343	99.67
6.875	100.271	100.151	100.108	100.059	99.98	99.303
6.75	99.921	99.806	99.766	99.701	99.625	98.944
6.625	99.59	99.48	99.443	99.373	99.301	98.619
6.5	99.199	99.094	99.06	98.985	98.916	98.234
6.375	98.779	98.678	98.648	98.567	98.502	97.82
6.25	98.299	98.203	98.176	98.091	98.029	97.346
6.125	97.696	97.605	97.581	97.495	97.437	96.761
6	97.027	96.941	96.92	96.833	96.778	96.11

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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	100.268	100.202	100.177	100.105	100.061	
6.375	100.092	100.031	100.009	99.948	99.907	
6.25	99.821	99.765	99.746	99.68	99.643	
6.125	99.565	99.514	99.498	99.443	99.409	
6	99.293	99.246	99.233	99.189	99.159	
5.875	98.987	98.946	98.936	98.887	98.86	
5.75	98.712	98.676	98.669	98.63	98.607	
5.625	98.435	98.403	98.399	98.372	98.352	
5.5	98.093	98.066	98.066	98.033	98.017	
5.375	97.779	97.757	97.76	97.738	97.725	
5.25	97.448	97.431	97.437	97.41	97.4	

Conf ARM 5/1 w/5-2-5 Caps - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	100.268	100.202	100.177	100.105	100.061	
6.375	100.092	100.031	100.009	99.948	99.907	
6.25	99.821	99.765	99.746	99.68	99.643	
6.125	99.565	99.514	99.498	99.443	99.409	
6	99.293	99.246	99.233	99.189	99.159	
5.875	98.987	98.946	98.936	98.887	98.86	
5.75	98.712	98.676	98.669	98.63	98.607	
5.625	98.435	98.403	98.399	98.372	98.352	
5.5	98.093	98.066	98.066	98.033	98.017	
5.375	97.779	97.757	97.76	97.738	97.725	
5.25	97.448	97.431	97.437	97.41	97.4	

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	99.565	99.514	99.498	99.443	99.409	
6	99.293	99.246	99.233	99.189	99.159	
5.875	98.987	98.946	98.936	98.887	98.86	
5.75	98.712	98.676	98.669	98.63	98.607	
5.625	98.435	98.403	98.399	98.372	98.352	
5.5	98.093	98.066	98.066	98.033	98.017	
5.375	97.779	97.757	97.76	97.738	97.725	
5.25	97.448	97.431	97.437	97.41	97.4	
5.125	97.098	97.086	97.095	97.063	97.057	
5	96.762	96.755	96.767	96.73	96.728	
4.875	96.424	96.421	96.436	96.395	96.396	

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	100.926	100.796	100.746	100.731	100.645	99.976
7	100.629	100.504	100.458	100.425	100.343	99.67
6.875	100.271	100.151	100.108	100.059	99.98	99.303
6.75	99.921	99.806	99.766	99.701	99.625	98.944
6.625	99.59	99.48	99.443	99.373	99.301	98.619
6.5	99.199	99.094	99.06	98.985	98.916	98.234
6.375	98.779	98.678	98.648	98.567	98.502	97.82
6.25	98.299	98.203	98.176	98.091	98.029	97.346
6.125	97.696	97.605	97.581	97.495	97.437	96.761
6	97.027	96.941	96.92	96.833	96.778	96.11
5.875	96.359	96.278	96.26	96.172	96.12	95.459

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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	100.233	100.176	99.995	99.935	99.75	
6.25	99.973	99.916	99.735	99.675	99.49	
6.125	99.986	99.939	99.743	99.695	99.495	
6	99.716	99.669	99.473	99.425	99.224	
5.875	99.738	99.701	99.49	99.453	99.237	
5.75	99.457	99.42	99.21	99.172	98.957	
5.625	99.283	99.255	99.03	99.004	98.774	
5.5	98.993	98.966	98.741	98.715	98.484	
5.375	98.81	98.792	98.552	98.537	98.291	
5.25	98.512	98.494	98.255	98.24	97.994	
5.125	98.067	98.059	97.805	97.801	97.54	

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	101.6	101.492	101.439	101.319	101.245	
7.125	101.415	101.312	101.262	101.153	101.083	
7	101.215	101.117	101.07	100.956	100.89	
6.875	101.015	100.922	100.878	100.775	100.712	
6.75	100.799	100.711	100.67	100.577	100.518	
6.625	100.535	100.451	100.414	100.316	100.26	
6.5	100.285	100.206	100.172	100.085	100.032	
6.375	100.034	99.96	99.929	99.853	99.804	
6.25	99.735	99.667	99.638	99.558	99.512	
6.125	99.452	99.388	99.363	99.293	99.251	
6	99.168	99.109	99.087	99.028	98.989	

Exp Criteria ARM 5/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.579	101.469	101.416	101.294	101.219	
7.125	101.376	101.271	101.221	101.11	101.038	
7	101.128	101.028	100.981	100.865	100.796	
6.875	100.912	100.817	100.773	100.667	100.602	
6.75	100.665	100.575	100.534	100.44	100.378	
6.625	100.388	100.303	100.265	100.166	100.108	
6.5	100.112	100.031	99.997	99.908	99.853	
6.375	99.82	99.744	99.713	99.635	99.584	
6.25	99.497	99.426	99.398	99.315	99.267	
6.125	99.173	99.107	99.082	99.01	98.966	
6	98.833	98.772	98.75	98.689	98.648	

Exp Criteria ARM 7/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.575	101.461	101.408	101.282	101.205	
7.125	101.33	101.22	101.171	101.056	100.982	
7	101.055	100.95	100.904	100.784	100.713	
6.875	100.78	100.68	100.637	100.528	100.461	
6.75	100.491	100.396	100.356	100.258	100.194	
6.625	100.172	100.081	100.045	99.941	99.881	
6.5	99.837	99.751	99.717	99.625	99.568	
6.375	99.486	99.405	99.375	99.293	99.24	
6.25	99.087	99.011	98.984	98.897	98.848	
6.125	98.688	98.617	98.593	98.517	98.471	
6	98.272	98.206	98.185	98.12	98.077	

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**CONFORMING FIXED RATE PROGRAMS
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Conf 10 Fast-Easy							Conf 15 FNMA Optimum						
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
6.75	101.879	101.789	101.779	101.695	101.637	100.963	6	99.422	99.352	99.323	99.261	99.217	98.579
6.625	101.69	101.6	101.59	101.506	101.448	100.774	5.875	98.947	98.896	98.848	98.808	98.778	98.145
6.5	101.43	101.341	101.331	101.246	101.189	100.514	5.75	98.538	98.487	98.439	98.399	98.369	97.736
6.375	101.158	101.069	101.059	100.974	100.917	100.242	5.625	98.108	98.057	98.009	97.969	97.939	97.306
6.25	100.764	100.674	100.664	100.58	100.522	99.848	5.5	97.568	97.517	97.468	97.429	97.399	96.765
6.125	100.091	100.021	99.991	99.929	99.886	99.247	5.375	97.221	97.19	97.107	97.089	97.073	96.383
6	99.814	99.744	99.715	99.652	99.609	98.971	5.25	96.774	96.742	96.659	96.642	96.626	95.935
5.875	99.526	99.455	99.426	99.364	99.32	98.682	5.125	96.307	96.275	96.192	96.175	96.159	95.468
5.75	99.133	99.082	99.034	98.994	98.964	98.331	5	95.811	95.779	95.696	95.679	95.663	94.972
5.625	98.853	98.802	98.754	98.714	98.684	98.051	4.875	95.298	95.286	95.199	95.204	95.202	94.485
5.5	98.542	98.491	98.443	98.403	98.373	97.74	4.75	94.795	94.783	94.696	94.701	94.699	93.981

Conf 20 FNMA Optimum							Conf 30 FNMA Optimum						
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
6.375	99.695	99.614	99.586	99.497	99.424	98.725	6.375	99.073	98.991	98.963	98.874	98.801	98.102
6.25	99.282	99.19	99.175	99.108	99.022	98.338	6.25	98.6	98.508	98.493	98.426	98.341	97.656
6.125	98.875	98.782	98.768	98.7	98.615	97.931	6.125	98.136	98.044	98.029	97.962	97.877	97.192
6	98.418	98.325	98.31	98.243	98.158	97.473	6	97.623	97.531	97.516	97.449	97.364	96.679
5.875	97.861	97.769	97.757	97.712	97.631	96.96	5.875	97.175	97.087	97.085	97.04	96.958	96.288
5.75	97.376	97.289	97.286	97.241	97.16	96.489	5.75	96.654	96.566	96.564	96.519	96.437	95.766
5.625	96.844	96.757	96.755	96.71	96.628	95.957	5.625	96.071	95.984	95.981	95.936	95.855	95.184
5.5	96.282	96.195	96.192	96.147	96.066	95.395	5.5	95.453	95.366	95.363	95.318	95.237	94.566
5.375	95.758	95.659	95.669	95.647	95.569	94.912	5.375	94.712	94.624	94.622	94.577	94.495	93.825
5.25	95.182	95.084	95.094	95.071	94.993	94.336	5.25	93.954	93.856	93.866	93.843	93.765	93.108
5.125	94.585	94.486	94.496	94.474	94.395	93.738	5.125	93.307	93.209	93.219	93.197	93.118	92.461

**CONFORMING AND NON CONFORMING ARM PROGRAMS
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Conf ARM 7/1 FNMA Optimum - 1y LIB						Conf ARM 10/1 FNMA Optimum - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6	98.711	98.66	98.648	98.6	98.567	6	98.255	98.2	98.187	98.138	98.102
5.875	98.351	98.304	98.295	98.242	98.213	5.875	97.842	97.792	97.782	97.728	97.696
5.75	97.99	97.948	97.943	97.9	97.875	5.75	97.398	97.352	97.346	97.302	97.274
5.625	97.625	97.589	97.586	97.554	97.532	5.625	96.849	96.808	96.804	96.772	96.747
5.5	97.258	97.226	97.226	97.19	97.171	5.5	96.38	96.344	96.344	96.307	96.285
5.375	96.903	96.876	96.879	96.854	96.839	5.375	95.92	95.889	95.892	95.865	95.847
5.25	96.498	96.476	96.483	96.452	96.44	5.25	95.445	95.419	95.425	95.393	95.379
5.125	96.095	96.077	96.087	96.052	96.044	5.125	94.999	94.977	94.986	94.95	94.939
5	95.689	95.677	95.69	95.649	95.645	5	94.534	94.517	94.529	94.488	94.48
4.875	95.266	95.259	95.275	95.23	95.229	4.875	94.035	94.024	94.039	93.993	93.988
4.75	94.81	94.807	94.827	94.777	94.779	4.75	93.55	93.544	93.562	93.511	93.51

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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	99.666	99.619	99.595	99.546	99.518	
5.875	99.179	99.142	99.119	99.082	99.054	
5.75	98.861	98.824	98.801	98.764	98.736	
5.625	98.578	98.551	98.529	98.503	98.475	
5.5	98.241	98.213	98.191	98.165	98.137	
5.375	97.956	97.938	97.933	97.918	97.906	
5.25	97.601	97.583	97.578	97.563	97.551	
5.125	96.983	96.975	96.971	96.967	96.956	
5	96.612	96.604	96.6	96.596	96.585	
4.875	96.3	96.301	96.283	96.29	96.263	
4.75	95.916	95.918	95.899	95.906	95.879	

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	99.305	99.271	99.264	99.228	99.206	
5.625	99.107	99.077	99.073	99.048	99.03	
5.5	98.844	98.819	98.819	98.788	98.774	
5.375	98.612	98.592	98.594	98.575	98.564	
5.25	98.347	98.332	98.338	98.313	98.306	
5.125	98.113	98.103	98.112	98.082	98.078	
5	97.862	97.857	97.869	97.834	97.834	
4.875	97.595	97.594	97.609	97.57	97.573	
4.75	97.326	97.33	97.349	97.304	97.311	
4.625	97.072	97.081	97.102	97.053	97.063	
4.5	96.801	96.815	96.839	96.786	96.799	

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	100.986	100.851	100.799	100.8	100.71	100.046	
7.125	100.685	100.555	100.506	100.49	100.404	99.736	
7	100.327	100.202	100.156	100.123	100.041	99.368	
6.875	99.974	99.853	99.81	99.761	99.682	99.005	
6.75	99.56	99.445	99.405	99.34	99.264	98.583	
6.625	99.069	98.959	98.922	98.852	98.78	98.098	
6.5	98.614	98.508	98.475	98.399	98.331	97.648	
6.375	98.003	97.903	97.872	97.792	97.727	97.044	
6.25	97.361	97.265	97.238	97.153	97.091	96.408	
6.125	96.657	96.566	96.541	96.456	96.397	95.722	
6	95.918	95.832	95.811	95.724	95.669	95.001	

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**CONFORMING AND NON CONFORMING ARM PROGRAMS
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Exp Criteria ARM 5/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.993	100.898	100.854	100.749	100.684	
6.75	100.747	100.656	100.615	100.521	100.459	
6.625	100.47	100.384	100.347	100.247	100.189	
6.5	100.193	100.113	100.078	99.989	99.935	
6.375	99.901	99.826	99.794	99.716	99.665	
6.25	99.578	99.507	99.479	99.396	99.349	
6.125	99.254	99.188	99.163	99.091	99.047	
6	98.914	98.853	98.831	98.77	98.729	
5.875	98.527	98.471	98.452	98.386	98.348	
5.75	98.154	98.103	98.087	98.032	97.998	
5.625	97.765	97.718	97.705	97.661	97.631	

Exp Criteria ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	100.965	100.875	100.834	100.74	100.678	
6.625	100.688	100.603	100.565	100.466	100.408	
6.5	100.412	100.331	100.297	100.208	100.153	
6.375	100.12	100.044	100.013	99.935	99.884	
6.25	99.797	99.726	99.698	99.615	99.567	
6.125	99.473	99.407	99.382	99.31	99.266	
6	99.133	99.072	99.05	98.989	98.948	
5.875	98.746	98.689	98.67	98.604	98.567	
5.75	98.373	98.321	98.305	98.25	98.216	
5.625	97.983	97.937	97.924	97.88	97.849	
5.5	97.562	97.52	97.51	97.461	97.434	

Exp Criteria ARM 3/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	101.046	100.953	100.909	100.806	100.743	
6.75	100.83	100.742	100.701	100.609	100.549	
6.625	100.566	100.483	100.445	100.347	100.291	
6.5	100.316	100.238	100.203	100.116	100.064	
6.375	100.065	99.992	99.96	99.884	99.835	
6.25	99.767	99.698	99.669	99.589	99.543	
6.125	99.483	99.419	99.394	99.324	99.282	
6	99.199	99.14	99.118	99.059	99.02	
5.875	98.883	98.829	98.81	98.746	98.711	
5.75	98.567	98.517	98.502	98.448	98.417	
5.625	98.25	98.205	98.193	98.15	98.122	

Exp Criteria ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	101.049	100.961	100.92	100.827	100.768	
6.625	100.785	100.701	100.664	100.566	100.51	
6.5	100.535	100.456	100.422	100.335	100.282	
6.375	100.284	100.21	100.179	100.103	100.054	
6.25	99.985	99.917	99.888	99.808	99.762	
6.125	99.702	99.638	99.613	99.543	99.501	
6	99.418	99.359	99.337	99.278	99.239	
5.875	99.102	99.048	99.029	98.965	98.93	
5.75	98.786	98.736	98.72	98.667	98.635	
5.625	98.469	98.424	98.411	98.369	98.341	
5.5	98.135	98.096	98.086	98.039	98.014	

NonConf ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.248	99.199	99.183	99.13	99.098	
5.625	99.002	98.957	98.945	98.902	98.874	
5.5	98.724	98.684	98.674	98.627	98.602	
5.375	98.445	98.41	98.404	98.367	98.346	
5.25	98.165	98.135	98.132	98.106	98.088	
5.125	97.869	97.844	97.844	97.813	97.799	
5	97.586	97.566	97.569	97.549	97.538	
4.875	97.286	97.271	97.277	97.252	97.245	
4.75	96.986	96.975	96.984	96.955	96.951	
4.625	96.668	96.663	96.675	96.641	96.64	
4.5	96.366	96.365	96.38	96.341	96.344	

NonConf ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.25	100.072	100.001	99.973	99.89	99.842	
6.125	99.818	99.752	99.727	99.655	99.61	
6	99.532	99.471	99.449	99.388	99.347	
5.875	99.216	99.16	99.141	99.075	99.038	
5.75	98.9	98.849	98.833	98.778	98.744	
5.625	98.568	98.521	98.508	98.464	98.434	
5.5	98.188	98.146	98.136	98.087	98.06	
5.375	97.822	97.785	97.779	97.74	97.717	
5.25	97.455	97.423	97.42	97.392	97.372	
5.125	97.054	97.027	97.027	96.994	96.978	
5	96.667	96.644	96.647	96.625	96.612	

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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	99.029	98.98	98.964	98.911	98.879
5.625	98.783	98.739	98.726	98.683	98.655
5.5	98.505	98.465	98.456	98.408	98.384
5.375	98.226	98.192	98.185	98.148	98.127
5.25	97.946	97.917	97.913	97.887	97.869
5.125	97.65	97.625	97.625	97.594	97.58
5	97.367	97.347	97.35	97.33	97.319
4.875	97.068	97.052	97.058	97.034	97.026
4.75	96.767	96.757	96.766	96.736	96.732
4.625	96.45	96.444	96.456	96.422	96.421
4.5	96.147	96.146	96.161	96.122	96.125

NonConf ARM 5/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.875	100.86	100.765	100.72	100.615	100.55
6.75	100.693	100.603	100.562	100.467	100.406
6.625	100.497	100.411	100.373	100.274	100.216
6.5	100.302	100.221	100.186	100.098	100.043
6.375	100.092	100.017	99.985	99.907	99.856
6.25	99.853	99.782	99.754	99.671	99.624
6.125	99.599	99.533	99.508	99.436	99.392
6	99.314	99.253	99.231	99.169	99.129
5.875	98.997	98.941	98.922	98.856	98.819
5.75	98.681	98.63	98.614	98.559	98.525
5.625	98.349	98.302	98.29	98.245	98.215

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