



03/31/2006 06:42 AM Pacific Time

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CENTRAL/SE REGION

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Rex Adams, Ext. 3830

Scott Holtz, Ext. 3835

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Tom Teeple, Ext. 6010

Bridget Williams, Ext. 6017

DJ Ziggas, Ext. 6006

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	101.377	101.321	101.281	101.17	101.14	100.428	
6.75	100.884	100.829	100.789	100.678	100.648	99.936	
6.625	100.38	100.298	100.271	100.182	100.109	99.41	
6.5	99.984	99.902	99.875	99.786	99.712	99.014	
6.375	99.541	99.459	99.432	99.343	99.27	98.571	
6.25	98.957	98.875	98.848	98.759	98.686	97.987	
6.125	98.462	98.37	98.355	98.288	98.203	97.518	
6	98.035	97.947	97.945	97.9	97.818	97.147	
5.875	97.612	97.524	97.522	97.477	97.395	96.724	
5.75	97.065	96.977	96.975	96.93	96.848	96.178	
5.625	96.477	96.39	96.387	96.342	96.261	95.59	

Fixed 20 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	102.557	102.502	102.462	102.351	102.321	101.608	
7.125	102.249	102.194	102.154	102.043	102.013	101.3	
7	101.973	101.918	101.878	101.767	101.737	101.024	
6.875	101.638	101.583	101.543	101.431	101.402	100.689	
6.75	101.211	101.156	101.116	101.005	100.975	100.262	
6.625	100.848	100.766	100.739	100.649	100.576	99.878	
6.5	100.498	100.417	100.389	100.3	100.227	99.528	
6.375	100.103	100.021	99.993	99.904	99.831	99.132	
6.25	99.604	99.523	99.495	99.406	99.333	98.634	
6.125	99.117	99.025	99.01	98.943	98.858	98.173	
6	98.668	98.575	98.56	98.493	98.408	97.723	

Fixed 15 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
6.75	102.028	101.938	101.928	101.844	101.772	101.112	
6.625	101.733	101.644	101.633	101.549	101.477	100.817	
6.5	101.367	101.277	101.267	101.183	101.111	100.451	
6.375	100.989	100.899	100.889	100.805	100.732	100.073	
6.25	100.534	100.444	100.434	100.35	100.278	99.618	
6.125	99.887	99.816	99.803	99.741	99.658	99.059	
6	99.504	99.433	99.42	99.358	99.274	98.676	
5.875	99.109	99.039	99.025	98.963	98.88	98.281	
5.75	98.632	98.581	98.547	98.493	98.415	97.83	
5.625	98.246	98.195	98.146	98.107	98.028	97.443	
5.5	97.828	97.777	97.729	97.689	97.611	97.026	

Fixed 10 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7	102.217	102.108	102.195	102.088	102.089	101.416	
6.875	101.993	101.901	101.971	101.865	101.865	101.192	
6.75	101.778	101.689	101.678	101.594	101.534	100.862	
6.625	101.59	101.5	101.49	101.406	101.333	100.674	
6.5	101.33	101.24	101.23	101.146	101.073	100.414	
6.375	101.058	100.968	100.958	100.874	100.801	100.142	
6.25	100.663	100.573	100.563	100.479	100.407	99.747	
6.125	99.837	99.767	99.753	99.691	99.608	99.009	
6	99.56	99.49	99.476	99.414	99.331	98.732	
5.875	99.272	99.202	99.188	99.126	99.043	98.444	

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							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	102.53	6.875	101.252	101.185	101.223	101.155	101.109	100.649
7.375	103	103	103	103	103	102.739	6.75	100.807	100.739	100.778	100.71	100.664	100.203
7.25	103	103	103	102.975	102.943	102.206	6.625	100.362	100.295	100.333	100.265	100.219	99.759
7.125	102.592	102.531	102.492	102.377	102.345	101.608	6.5	100.898	100.85	100.859	100.813	100.781	100.259
7	102.034	101.973	101.933	101.819	101.787	101.05	6.375	100.453	100.405	100.414	100.368	100.336	99.814
6.875	101.537	101.451	101.423	101.331	101.256	100.532	6.25	100.009	99.961	99.97	99.924	99.892	99.37
6.75	101.003	100.917	100.889	100.797	100.722	99.998	6.125	99.566	99.517	99.527	99.481	99.449	98.927
6.625	100.448	100.361	100.334	100.242	100.167	99.443	6	100.066	100.037	99.986	99.962	99.944	99.391
							5.875	99.622	99.593	99.542	99.518	99.501	98.948
							5.75	99.179	99.151	99.099	99.076	99.058	98.505
							5.625	98.737	98.709	98.657	98.634	98.616	98.063

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	101.377	101.321	101.281	101.17	101.14	100.428	7	102.285	102.176	102.263	102.157	102.158	101.484
6.75	100.884	100.829	100.789	100.678	100.648	99.936	6.875	102.347	102.257	102.247	102.163	102.09	101.431
6.625	100.38	100.298	100.271	100.182	100.109	99.41	6.75	102.028	101.938	101.928	101.844	101.772	101.112
6.5	99.984	99.902	99.875	99.786	99.712	99.014	6.625	101.733	101.644	101.633	101.549	101.477	100.817
6.375	99.541	99.459	99.432	99.343	99.27	98.571	6.5	101.367	101.277	101.267	101.183	101.111	100.451
6.25	98.957	98.875	98.848	98.759	98.686	97.987	6.375	100.989	100.899	100.889	100.805	100.732	100.073
6.125	98.462	98.37	98.355	98.288	98.203	97.518	6.25	100.534	100.444	100.434	100.35	100.278	99.618
6	98.035	97.947	97.945	97.9	97.818	97.147	6.125	99.887	99.816	99.803	99.741	99.658	99.059
5.875	97.612	97.524	97.522	97.477	97.395	96.724	6	99.504	99.433	99.42	99.358	99.274	98.676
5.75	97.065	96.977	96.975	96.93	96.848	96.178	5.875	99.109	99.039	99.025	98.963	98.88	98.281
5.625	96.477	96.39	96.387	96.342	96.261	95.59	5.75	98.632	98.581	98.547	98.493	98.415	97.83

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	102.181	102.199	102.147	102.013	102.043	101.316	7.375	102.594	102.476	102.437	102.325	102.296	101.583
7.375	102.252	102.196	102.156	102.045	102.015	101.303	7.25	102.264	102.146	102.106	101.994	101.965	101.252
7.25	101.908	101.853	101.813	101.702	101.672	100.96	7.125	101.904	101.786	101.747	101.635	101.605	100.893
7.125	101.488	101.432	101.393	101.281	101.251	100.539	7	101.527	101.409	101.369	101.258	101.228	100.515
7	101.073	101.017	100.977	100.866	100.836	100.124	6.875	101.154	101.036	100.996	100.885	100.855	100.143
6.875	100.59	100.534	100.494	100.383	100.353	99.641	6.75	100.671	100.605	100.578	100.488	100.415	99.717
6.75	100.055	100	99.96	99.848	99.819	99.106	6.625	100.3	100.234	100.206	100.117	100.044	99.345
6.625	99.636	99.554	99.527	99.437	99.364	98.666	6.5	99.896	99.83	99.803	99.714	99.64	98.942
6.5	99.169	99.087	99.06	98.971	98.897	98.199	6.375	99.419	99.353	99.326	99.236	99.163	98.465
6.375	98.595	98.513	98.486	98.396	98.323	97.625	6.25	98.827	98.761	98.734	98.645	98.571	97.873
							6.125	98.305	98.244	98.229	98.162	98.076	97.392

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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	102.404	102.286	102.246	102.134	102.105	101.392	7	101.17	101.115	101.075	100.963	100.934	100.221
7.125	101.997	101.879	101.839	101.728	101.698	100.985	6.875	100.742	100.687	100.647	100.536	100.506	99.794
7	101.622	101.504	101.464	101.353	101.323	100.61	6.75	100.213	100.158	100.118	100.007	99.977	99.264
6.875	101.225	101.107	101.067	100.955	100.926	100.213	6.625	99.782	99.7	99.673	99.584	99.511	98.812
6.75	100.706	100.64	100.612	100.523	100.45	99.751	6.5	99.338	99.256	99.229	99.139	99.066	98.368
6.625	100.339	100.272	100.245	100.156	100.083	99.384	6.375	98.77	98.688	98.661	98.571	98.498	97.8
6.5	99.94	99.873	99.846	99.757	99.684	98.985	6.25	98.216	98.124	98.109	98.042	97.957	97.272
6.375	99.486	99.42	99.393	99.304	99.231	98.532	6.125	97.737	97.645	97.63	97.563	97.478	96.793
6.25	98.897	98.831	98.803	98.714	98.641	97.942	6	97.192	97.1	97.085	97.018	96.933	96.248
6.125	98.362	98.301	98.286	98.219	98.134	97.449	5.875	96.828	96.741	96.738	96.694	96.612	95.941
6	97.863	97.802	97.787	97.72	97.635	96.95	5.75	96.262	96.174	96.172	96.127	96.045	95.374

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	101.563	101.581	101.529	101.395	101.424	100.698	7.75	100.837	100.782	100.742	100.631	100.601	99.888
7.75	101.548	101.492	101.452	101.341	101.311	100.599	7.625	100.52	100.464	100.424	100.313	100.283	99.571
7.625	101.256	101.2	101.16	101.049	101.019	100.307	7.5	100.127	100.072	100.032	99.92	99.891	99.178
7.5	100.927	100.871	100.832	100.72	100.69	99.978	7.375	99.629	99.574	99.534	99.423	99.393	98.681
7.375	100.582	100.527	100.487	100.376	100.346	99.634	7.25	99.077	99.022	98.982	98.87	98.841	98.128
7.25	100.181	100.126	100.086	99.974	99.945	99.232	7.125	98.588	98.507	98.479	98.39	98.317	97.618
7.125	99.413	99.331	99.304	99.215	99.142	98.443	7	98.131	98.049	98.022	97.932	97.859	97.161
7	99.047	98.965	98.938	98.849	98.776	98.077	6.875	97.585	97.503	97.475	97.386	97.313	96.614
6.875	98.725	98.643	98.615	98.526	98.453	97.755	6.75	96.945	96.863	96.836	96.746	96.673	95.975
6.75	98.267	98.185	98.158	98.069	97.996	97.297	6.625	96.474	96.381	96.366	96.299	96.214	95.529
6.625	97.438	97.346	97.331	97.264	97.179	96.494	6.5	95.967	95.874	95.86	95.793	95.707	95.023

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	100.798	100.885	100.807	100.629	100.745	99.991	7.5	99.243	99.249	99.196	99.063	99.086	98.378
8.125	100.625	100.606	100.532	100.418	100.469	99.718	7.375	98.808	98.796	98.747	98.619	98.627	97.922
8	100.255	100.328	100.257	100.09	100.192	99.445	7.25	98.311	98.282	98.236	98.113	98.108	97.404
7.875	99.928	99.925	99.857	99.721	99.79	99.047	7.125	97.76	97.713	97.67	97.553	97.533	96.832
7.75	99.403	99.416	99.351	99.196	99.284	98.544	7	97.263	97.199	97.159	97.047	97.013	96.315
7.625	98.895	98.944	98.883	98.732	98.806	98.069	6.875	96.792	96.722	96.685	96.579	96.534	95.838
7.5	98.442	98.481	98.423	98.278	98.337	97.603	6.75	96.328	96.251	96.218	96.117	96.062	95.368
7.375	97.962	97.99	97.935	97.796	97.84	97.11	6.625	95.875	95.793	95.762	95.667	95.602	94.91
7.25	97.435	97.453	97.401	97.267	97.297	96.57	6.5	95.438	95.349	95.322	95.233	95.156	94.468
7.125	96.961	96.96	96.911	96.783	96.797	96.074							
7	96.488	96.47	96.424	96.301	96.301	95.581							

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CONFORMING FIXED RATE PROGRAMS Continued
BEST EFFORT ONLY

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	98.956	99.001	98.936	98.78	98.861	98.143	7.5	101.57	101.461	101.548	101.442	101.443	100.769
7.875	98.547	98.582	98.52	98.37	98.437	97.721	7.375	101.275	101.166	101.253	101.147	101.148	100.474
7.75	98.098	98.124	98.065	97.92	97.973	97.259	7.25	101.227	101.137	101.127	101.043	100.97	100.311
7.625	97.646	97.661	97.606	97.467	97.504	96.794	7.125	100.938	100.849	100.838	100.754	100.682	100.022
7.5	97.18	97.186	97.134	97	97.023	96.315	7	100.635	100.545	100.535	100.451	100.378	99.719
7.375	96.667	96.655	96.606	96.478	96.487	95.781	6.875	100.31	100.221	100.21	100.126	100.054	99.394
7.25	96.186	96.157	96.111	95.988	95.983	95.279	6.75	99.944	99.854	99.844	99.76	99.688	99.028
							6.625	99.172	99.101	99.088	99.026	98.943	98.344

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	100.247	100.158	100.147	100.063	99.991	99.331	7.375	99.746	99.779	99.724	99.59	99.561	98.889
7	99.899	99.809	99.799	99.715	99.643	98.983	7.25	99.332	99.36	99.308	99.179	99.144	98.474
6.875	99.468	99.378	99.368	99.284	99.212	98.552	7.125	98.896	98.918	98.869	98.746	98.719	98.053
6.75	98.757	98.687	98.673	98.611	98.528	97.929	7	98.479	98.494	98.448	98.331	98.313	97.649
6.625	98.4	98.33	98.316	98.254	98.171	97.572	6.875	98.046	98.056	98.013	97.901	97.893	97.231
6.5	97.966	97.895	97.882	97.82	97.737	97.138	6.75	97.624	97.628	97.588	97.481	97.482	96.823
6.375	97.415	97.345	97.331	97.269	97.186	96.587	6.625	97.167	97.149	97.112	97.011	96.994	96.337
6.25	96.943	96.893	96.844	96.805	96.726	96.141	6.5	96.69	96.651	96.617	96.522	96.486	95.832
6.125	96.558	96.508	96.459	96.419	96.341	95.756	6.375	96.246	96.185	96.155	96.065	96.011	95.359
6	96.085	96.034	95.986	95.946	95.868	95.283	6.25	95.799	95.717	95.69	95.606	95.533	94.883
5.875	95.596	95.564	95.497	95.479	95.39	94.772	6.125	95.326	95.246	95.221	95.143	95.068	94.432

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	99.005	99.008	98.969	98.862	98.863	98.204	7.5	98.854	98.882	98.83	98.701	98.666	97.996
6.875	98.596	98.578	98.541	98.44	98.423	97.766	7.375	98.463	98.484	98.435	98.312	98.286	97.619
6.75	98.13	98.091	98.057	97.962	97.926	97.271	7.25	98.029	98.045	97.999	97.881	97.864	97.199
6.625	97.708	97.647	97.616	97.527	97.473	96.82	7.125	97.597	97.607	97.564	97.452	97.444	96.782
							7	97.27	97.274	97.234	97.128	97.129	96.469
							6.875	96.846	96.828	96.791	96.69	96.673	96.016
							6.75	96.442	96.403	96.37	96.274	96.239	95.584
							6.625	96.083	96.022	95.991	95.902	95.848	95.195

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**NON CONFORMING FIXED RATE PROGRAMS
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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	101.461	101.331	101.282	101.266	101.18	100.512	6.875	101.184	101.07	101.027	101.034	100.959	100.329
7	101.149	101.024	100.978	100.945	100.863	100.19	6.75	100.99	100.881	100.841	100.843	100.772	100.161
6.875	100.776	100.656	100.613	100.564	100.485	99.808	6.625	100.744	100.64	100.603	100.585	100.517	99.897
6.75	100.38	100.265	100.225	100.16	100.084	99.403	6.5	100.47	100.371	100.337	100.298	100.234	99.606
6.625	99.941	99.831	99.794	99.723	99.651	98.97	6.375	100.166	100.072	100.041	99.981	99.92	99.285
6.5	99.535	99.429	99.396	99.32	99.252	98.57	6.25	99.833	99.743	99.716	99.636	99.578	98.934
6.375	99.099	98.999	98.968	98.888	98.823	98.14	6.125	99.317	99.232	99.208	99.131	99.077	98.448
6.25	98.605	98.509	98.482	98.397	98.335	97.652	6	98.964	98.884	98.863	98.789	98.738	98.125
6.125	97.967	97.877	97.852	97.766	97.708	97.033	5.875	98.329	98.254	98.236	98.165	98.118	97.519
6	97.295	97.209	97.188	97.101	97.047	96.378	5.75	97.661	97.591	97.576	97.508	97.464	96.881
5.875	96.624	96.542	96.524	96.437	96.385	95.724	5.625	96.91	96.845	96.833	96.76	96.719	96.147

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	101.531	7	101.149	101.024	100.978	100.945	100.863	100.19
7.125	102	101.963	101.914	101.895	101.807	101.113	6.875	100.776	100.656	100.613	100.564	100.485	99.808
7	101.723	101.593	101.547	101.512	101.427	100.73	6.75	100.38	100.265	100.225	100.16	100.084	99.403
6.875	101.319	101.194	101.151	101.099	101.018	100.316	6.625	99.941	99.831	99.794	99.723	99.651	98.97
6.75	100.892	100.772	100.732	100.663	100.586	99.88	6.5	99.535	99.429	99.396	99.32	99.252	98.57
6.625	100.453	100.337	100.301	100.227	100.153	99.446	6.375	99.099	98.999	98.968	98.888	98.823	98.14
6.5	99.984	99.874	99.84	99.762	99.691	98.984	6.25	98.605	98.509	98.482	98.397	98.335	97.652
6.375	99.424	99.318	99.288	99.204	99.137	98.43	6.125	97.967	97.877	97.852	97.766	97.708	97.033
6.25	98.835	98.734	98.707	98.619	98.555	97.847	6	97.295	97.209	97.188	97.101	97.047	96.378
							5.875	96.624	96.542	96.524	96.437	96.385	95.724
							5.75	95.882	95.806	95.791	95.702	95.654	95.001

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	101.335	101.216	101.17	101.182	101.103	100.454	7.375	101.833	101.694	101.638	101.648	101.555	100.895
6.875	101.202	101.088	101.045	101.052	100.977	100.347	7.25	101.567	101.433	101.38	101.381	101.292	100.628
6.75	101.008	100.899	100.859	100.861	100.79	100.179	7.125	101.251	101.121	101.072	101.056	100.97	100.302
6.625	100.762	100.658	100.621	100.603	100.535	99.915	7	100.878	100.754	100.707	100.675	100.593	99.92
6.5	100.488	100.389	100.355	100.316	100.252	99.624	6.875	100.51	100.39	100.347	100.298	100.219	99.542
6.375	100.184	100.09	100.059	99.999	99.938	99.303	6.75	100.051	99.935	99.896	99.83	99.754	99.073
6.25	99.851	99.761	99.734	99.654	99.596	98.952	6.625	99.514	99.403	99.367	99.296	99.224	98.542
6.125	99.335	99.25	99.226	99.149	99.095	98.466	6.5	99.043	98.938	98.904	98.829	98.76	98.078
6	98.982	98.902	98.881	98.807	98.756	98.143	6.375	98.418	98.317	98.287	98.206	98.141	97.459
5.875	98.347	98.272	98.254	98.183	98.136	97.537	6.25	97.729	97.633	97.606	97.521	97.459	96.776
5.75	97.679	97.609	97.594	97.526	97.482	96.899	6.125	97.022	96.931	96.907	96.821	96.762	96.087

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NON CONFORMING FIXED RATE PROGRAMS Continued BEST EFFORT ONLY

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	101.456	101.332	101.283	101.299	101.217	100.549	7	101.135	101.005	100.959	100.924	100.839	100.142
7	101.417	101.298	101.252	101.264	101.185	100.536	6.875	100.677	100.552	100.509	100.457	100.376	99.674
6.875	101.378	101.264	101.221	101.228	101.153	100.522	6.75	100.191	100.07	100.031	99.962	99.884	99.178
6.75	101.34	101.231	101.191	101.193	101.122	100.511	6.625	99.691	99.575	99.539	99.465	99.391	98.684
6.625	101.063	100.959	100.922	100.903	100.835	100.216	6.5	99.161	99.051	99.017	98.939	98.869	98.161
6.5	100.726	100.627	100.593	100.554	100.49	99.862							
6.375	100.36	100.265	100.235	100.175	100.114	99.478							
6.25	99.964	99.874	99.847	99.767	99.709	99.065							
6.125	99.417	99.332	99.308	99.231	99.177	98.548							
6	99.002	98.922	98.901	98.827	98.776	98.162							
5.875	98.335	98.26	98.242	98.171	98.124	97.525							

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	102.486	102.363	102.388	102.271	102.191	101.475	6.75	100.808	100.729	100.702	100.613	100.535	99.835
6.875	101.152	101.094	101.054	100.937	100.898	100.142	6.625	100.483	100.404	100.377	100.288	100.21	99.51
6.75	100.869	100.782	100.755	100.661	100.579	99.837	6.5	100.789	100.711	100.683	100.594	100.517	99.816
6.625	100.459	100.373	100.345	100.251	100.17	99.427	6.375	99.712	99.633	99.606	99.517	99.439	98.739
6.5	100.401	100.297	100.287	100.193	100.126	99.369	6.25	99.75	99.675	99.66	99.593	99.505	98.818
6.375	99.519	99.433	99.406	99.311	99.23	98.487	6.125	99.376	99.301	99.286	99.219	99.131	98.444
6.25	99.272	99.173	99.159	99.087	99.01	98.281	6	99.546	99.47	99.456	99.389	99.301	98.614
6.125	98.735	98.637	98.622	98.55	98.473	97.745	5.875	98.58	98.505	98.49	98.423	98.335	97.648
6	98.546	98.461	98.432	98.36	98.307	97.555	5.75	98.156	98.081	98.066	97.999	97.911	97.225
5.875	97.516	97.417	97.402	97.331	97.254	96.525	5.625	97.644	97.541	97.539	97.494	97.411	96.738
5.75	97.323	97.227	97.225	97.175	97.088	96.373	5.5	97.761	97.658	97.656	97.611	97.528	96.855

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	99.519	99.433	99.406	99.311	99.23	98.487	5.875	101.076	101.038	100.734	100.697	100.387
6.25	98.948	98.861	98.834	98.74	98.658	97.916	5.75	100.919	100.882	100.578	100.541	100.231
6.125	98.735	98.637	98.622	98.55	98.473	97.745	5.625	100.869	100.851	100.518	100.503	100.163
6	98.146	98.048	98.033	97.961	97.884	97.156	5.5	100.713	100.696	100.362	100.347	100.007
5.875	97.516	97.417	97.402	97.331	97.254	96.525	5.375	100.555	100.537	100.204	100.189	99.849
5.75	96.858	96.76	96.745	96.673	96.596	95.868	5.25	100.393	100.375	100.042	100.027	99.687
5.625	96.68	96.584	96.582	96.532	96.445	95.73	5.125	99.759	99.76	99.397	99.405	99.034
5.5	96.014	95.919	95.917	95.867	95.78	95.065	5	99.598	99.599	99.237	99.244	98.873
5.375	95.329	95.234	95.232	95.182	95.095	94.38	4.875	99.432	99.434	99.071	99.079	98.708
5.25	94.628	94.533	94.53	94.481	94.393	93.678	4.75	99.262	99.264	98.901	98.909	98.538
5.125	93.759	93.652	93.662	93.635	93.552	92.851	4.625	98.599	98.62	98.197	98.226	97.794

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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	99.366	99.363	99.351	99.353	99.352	
5.125	99.209	99.21	99.191	99.199	99.201	
5	99.021	99.027	99.001	99.014	99.02	
4.875	98.818	98.829	98.796	98.814	98.823	
4.75	98.616	98.632	98.591	98.615	98.628	
4.625	98.398	98.42	98.371	98.401	98.417	
4.5	98.197	98.223	98.168	98.203	98.222	
4.375	97.981	98.012	97.949	97.99	98.013	
4.25	97.828	97.863	97.793	97.84	97.866	
4.125	97.643	97.684	97.606	97.658	97.688	
4	97.506	97.552	97.467	97.525	97.558	

Conf ARM 1y UST (Plan 2)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.399	100.367	100.352	100.321	100.299	
5.875	100.255	100.227	100.221	100.195	100.176	
5.75	100.095	100.072	100.058	100.038	100.022	
5.625	99.951	99.933	99.927	99.913	99.901	
5.5	99.807	99.794	99.797	99.788	99.779	
5.375	99.633	99.625	99.621	99.617	99.612	
5.25	99.491	99.488	99.476	99.478	99.477	
5.125	99.334	99.335	99.316	99.324	99.326	
5	99.146	99.152	99.126	99.139	99.145	
4.875	98.943	98.954	98.921	98.939	98.948	
4.75	98.741	98.757	98.716	98.74	98.753	

NonConf ARM 1y UST Convert (Plan 3)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.379	100.337	100.317	100.278	100.249	
5.875	100.248	100.211	100.194	100.151	100.125	
5.75	100.134	100.102	100.088	100.056	100.033	
5.625	100.005	99.977	99.967	99.945	99.926	
5.5	99.766	99.744	99.736	99.71	99.694	
5.375	99.529	99.511	99.506	99.491	99.479	
5.25	99.291	99.278	99.277	99.272	99.264	
5.125	99.038	99.03	99.032	99.022	99.017	
5	98.755	98.752	98.757	98.742	98.741	
4.875	98.441	98.443	98.451	98.431	98.433	
4.75	98.205	98.212	98.223	98.199	98.204	

NonConf ARM 1y UST (Plan 4)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	100.005	99.977	99.967	99.945	99.926	
5.5	99.766	99.744	99.736	99.71	99.694	
5.375	99.529	99.511	99.506	99.491	99.479	
5.25	99.291	99.278	99.277	99.272	99.264	
5.125	99.038	99.03	99.032	99.022	99.017	
5	98.755	98.752	98.757	98.742	98.741	
4.875	98.441	98.443	98.451	98.431	98.433	
4.75	98.205	98.212	98.223	98.199	98.204	
4.625	97.938	97.949	97.964	97.934	97.943	
4.5	97.702	97.719	97.736	97.702	97.714	
4.375	97.436	97.457	97.478	97.439	97.455	

NonConf ARM - 1y Lib						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	99.989	99.961	99.951	99.929	99.91	
5.5	99.75	99.728	99.72	99.694	99.678	
5.375	99.513	99.495	99.49	99.475	99.463	
5.25	99.275	99.262	99.261	99.256	99.248	
5.125	99.022	99.014	99.016	99.006	99.001	
5	98.739	98.736	98.741	98.726	98.725	
4.875	98.425	98.427	98.435	98.415	98.417	
4.75	98.189	98.196	98.207	98.183	98.188	
4.625	97.922	97.933	97.948	97.918	97.927	
4.5	97.686	97.703	97.72	97.686	97.698	
4.375	97.42	97.441	97.462	97.423	97.439	

Conf ARM 3/1 UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.625	100.603	100.535	100.51	100.441	100.396	
6.5	100.457	100.393	100.362	100.298	100.256	
6.375	100.342	100.283	100.26	100.202	100.163	
6.25	100.148	100.094	100.079	100.027	99.992	
6.125	99.938	99.889	99.867	99.82	99.788	
6	99.759	99.715	99.701	99.659	99.631	
5.875	99.61	99.57	99.565	99.529	99.504	
5.75	99.366	99.332	99.319	99.289	99.267	
5.625	99.152	99.122	99.118	99.093	99.075	
5.5	98.922	98.897	98.901	98.881	98.867	
5.375	98.674	98.654	98.651	98.637	98.626	

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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	100.142	100.089	100.054
6.125	100.001	99.952	99.93	99.883	99.851
6	99.821	99.777	99.763	99.722	99.694
5.875	99.672	99.633	99.627	99.592	99.567
5.75	99.429	99.394	99.381	99.351	99.33
5.625	99.215	99.185	99.18	99.156	99.138
5.5	98.984	98.959	98.963	98.944	98.929
5.375	98.737	98.717	98.713	98.7	98.689
5.25	98.473	98.458	98.447	98.439	98.431
5.125	98.224	98.213	98.195	98.193	98.189
5	97.973	97.968	97.942	97.945	97.945

Conf ARM 3/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.52	100.456	100.424	100.361	100.319
6.375	100.405	100.346	100.322	100.264	100.226
6.25	100.211	100.157	100.142	100.089	100.054
6.125	100.001	99.952	99.93	99.883	99.851
6	99.821	99.777	99.763	99.722	99.694
5.875	99.672	99.633	99.627	99.592	99.567
5.75	99.429	99.394	99.381	99.351	99.33
5.625	99.215	99.185	99.18	99.156	99.138
5.5	98.984	98.959	98.963	98.944	98.929
5.375	98.737	98.717	98.713	98.7	98.689
5.25	98.473	98.458	98.447	98.439	98.431

Exp Criteria ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.79	101.683	101.63	101.51	101.436
7.125	101.607	101.504	101.454	101.344	101.274
7	101.407	101.309	101.262	101.164	101.097
6.875	101.177	101.084	101.04	100.936	100.873
6.75	100.946	100.857	100.817	100.724	100.665
6.625	100.698	100.614	100.577	100.495	100.439
6.5	100.417	100.339	100.304	100.218	100.165
6.375	100.151	100.078	100.046	99.97	99.921
6.25	99.869	99.8	99.772	99.707	99.661
6.125	99.571	99.507	99.482	99.412	99.37
6	99.272	99.213	99.191	99.132	99.093

NonConf ARM 3/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.479	100.401	100.366	100.279	100.227
6.375	100.296	100.222	100.191	100.115	100.066
6.25	100.098	100.029	100.001	99.936	99.89
6.125	99.869	99.805	99.78	99.71	99.668
6	99.64	99.581	99.559	99.5	99.461
5.875	99.411	99.357	99.338	99.29	99.255
5.75	99.15	99.101	99.085	99.032	99
5.625	98.889	98.845	98.832	98.789	98.761
5.5	98.612	98.572	98.563	98.531	98.506
5.375	98.318	98.283	98.277	98.24	98.219
5.25	98.039	98.009	98.006	97.98	97.962

NonConf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	100.098	100.029	100.001	99.936	99.89
6.125	99.869	99.805	99.78	99.71	99.668
6	99.64	99.581	99.559	99.5	99.461
5.875	99.411	99.357	99.338	99.29	99.255
5.75	99.15	99.101	99.085	99.032	99
5.625	98.889	98.845	98.832	98.789	98.761
5.5	98.612	98.572	98.563	98.531	98.506
5.375	98.318	98.283	98.277	98.24	98.219
5.25	98.039	98.009	98.006	97.98	97.962
5.125	97.743	97.718	97.718	97.703	97.689
5	97.446	97.426	97.429	97.409	97.398

Conf ARM 5/1 w/2-2-6 Caps UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.705	100.608	100.574	100.487	100.429
6.875	100.531	100.451	100.41	100.327	100.273
6.75	100.432	100.357	100.324	100.248	100.196
6.625	100.319	100.249	100.224	100.153	100.106
6.5	100.128	100.062	100.031	99.965	99.921
6.375	99.936	99.875	99.852	99.792	99.751
6.25	99.681	99.625	99.61	99.555	99.518
6.125	99.409	99.358	99.336	99.287	99.253
6	99.136	99.089	99.076	99.032	99.002
5.875	98.846	98.804	98.799	98.761	98.734

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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	100.705	100.608	100.574	100.487	100.429
6.875	100.531	100.451	100.41	100.327	100.273
6.75	100.432	100.357	100.324	100.248	100.196
6.625	100.319	100.249	100.224	100.153	100.106
6.5	100.128	100.062	100.031	99.965	99.921
6.375	99.936	99.875	99.852	99.792	99.751
6.25	99.681	99.625	99.61	99.555	99.518
6.125	99.409	99.358	99.336	99.287	99.253
6	99.136	99.089	99.076	99.032	99.002
5.875	98.846	98.804	98.799	98.761	98.734

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	100.432	100.357	100.324	100.248	100.196
6.625	100.319	100.249	100.224	100.153	100.106
6.5	100.128	100.062	100.031	99.965	99.921
6.375	99.936	99.875	99.852	99.792	99.751
6.25	99.681	99.625	99.61	99.555	99.518
6.125	99.409	99.358	99.336	99.287	99.253
6	99.136	99.089	99.076	99.032	99.002
5.875	98.846	98.804	98.799	98.761	98.734
5.75	98.538	98.501	98.488	98.456	98.433
5.625	98.243	98.212	98.207	98.181	98.161
5.5	97.899	97.872	97.876	97.855	97.839

Exp Criteria ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.476	101.376	101.329	101.229	101.16
6.875	101.229	101.135	101.091	100.985	100.92
6.75	100.968	100.878	100.837	100.743	100.681
6.625	100.708	100.622	100.585	100.501	100.443
6.5	100.4	100.32	100.285	100.197	100.142
6.375	100.094	100.018	99.987	99.909	99.858
6.25	99.787	99.716	99.688	99.621	99.573
6.125	99.432	99.367	99.341	99.269	99.225
6	99.078	99.017	98.995	98.933	98.893
5.875	98.706	98.65	98.631	98.581	98.544
5.75	98.303	98.252	98.236	98.181	98.147

NonConf ARM 5/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.127	101.027	100.98	100.88	100.811
6.875	100.943	100.848	100.804	100.699	100.634
6.75	100.777	100.687	100.646	100.551	100.49
6.625	100.581	100.496	100.458	100.375	100.317
6.5	100.356	100.275	100.241	100.152	100.098
6.375	100.132	100.056	100.025	99.947	99.896
6.25	99.877	99.807	99.778	99.711	99.664
6.125	99.593	99.527	99.502	99.43	99.386
6	99.308	99.247	99.225	99.164	99.123
5.875	98.993	98.937	98.918	98.867	98.83
5.75	98.646	98.595	98.579	98.524	98.49

NonConf ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	101.027	100.937	100.896	100.801	100.74
6.625	100.831	100.746	100.708	100.625	100.567
6.5	100.606	100.525	100.491	100.402	100.348
6.375	100.382	100.306	100.275	100.197	100.146
6.25	100.127	100.057	100.028	99.961	99.914
6.125	99.843	99.777	99.752	99.68	99.636
6	99.558	99.497	99.475	99.414	99.373
5.875	99.243	99.187	99.168	99.117	99.08
5.75	98.896	98.845	98.829	98.774	98.74
5.625	98.549	98.502	98.489	98.445	98.415
5.5	98.185	98.143	98.134	98.1	98.073

Conf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.057	99.986	99.956	99.886	99.84
6.375	99.849	99.783	99.761	99.697	99.654
6.25	99.607	99.546	99.532	99.473	99.434
6.125	99.345	99.289	99.268	99.215	99.179
6	99.048	98.997	98.984	98.936	98.904
5.875	98.731	98.684	98.68	98.638	98.609
5.75	98.346	98.305	98.293	98.257	98.231
5.625	97.989	97.952	97.949	97.918	97.896
5.5	97.644	97.612	97.617	97.591	97.573
5.375	97.295	97.268	97.265	97.245	97.231
5.25	96.896	96.874	96.864	96.85	96.838

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Conf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.419	100.338	100.306	100.226	100.173
6.625	100.278	100.202	100.179	100.104	100.054
6.5	100.057	99.986	99.956	99.886	99.84
6.375	99.849	99.783	99.761	99.697	99.654
6.25	99.607	99.546	99.532	99.473	99.434
6.125	99.345	99.289	99.268	99.215	99.179
6	99.048	98.997	98.984	98.936	98.904
5.875	98.731	98.684	98.68	98.638	98.609
5.75	98.346	98.305	98.293	98.257	98.231
5.625	97.989	97.952	97.949	97.918	97.896
5.5	97.644	97.612	97.617	97.591	97.573

Conf ARM 7/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.057	99.986	99.956	99.886	99.84
6.375	99.849	99.783	99.761	99.697	99.654
6.25	99.607	99.546	99.532	99.473	99.434
6.125	99.345	99.289	99.268	99.215	99.179
6	99.048	98.997	98.984	98.936	98.904
5.875	98.731	98.684	98.68	98.638	98.609
5.75	98.346	98.305	98.293	98.257	98.231
5.625	97.989	97.952	97.949	97.918	97.896
5.5	97.644	97.612	97.617	97.591	97.573
5.375	97.295	97.268	97.265	97.245	97.231
5.25	96.896	96.874	96.864	96.85	96.838

Exp Criteria ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.5	102.4	102.276	102.217	102.085	102.001
7.375	102.168	102.049	101.993	101.872	101.791
7.25	101.907	101.792	101.74	101.614	101.536
7.125	101.662	101.552	101.503	101.388	101.314
7	101.388	101.283	101.237	101.132	101.062
6.875	101.083	100.983	100.94	100.83	100.763
6.75	100.779	100.684	100.644	100.545	100.482
6.625	100.46	100.369	100.333	100.245	100.185
6.5	100.094	100.009	99.975	99.882	99.826
6.375	99.728	99.648	99.617	99.535	99.482
6.25	99.33	99.255	99.227	99.156	99.107

NonConf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.192	100.106	100.073	99.98	99.923
6.375	99.901	99.82	99.79	99.708	99.655
6.25	99.565	99.489	99.462	99.39	99.341
6.125	99.197	99.127	99.102	99.026	98.98
6	98.798	98.732	98.711	98.646	98.603
5.875	98.366	98.305	98.287	98.233	98.194
5.75	97.902	97.846	97.831	97.772	97.736
5.625	97.437	97.385	97.374	97.325	97.293
5.5	96.953	96.907	96.898	96.86	96.832
5.375	96.452	96.411	96.405	96.362	96.337
5.25	95.947	95.91	95.908	95.876	95.854

NonConf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.125	101.303	101.194	101.144	101.029	100.955
7	101.125	101.02	100.974	100.869	100.799
6.875	100.919	100.819	100.776	100.667	100.6
6.75	100.716	100.621	100.581	100.482	100.419
6.625	100.484	100.394	100.357	100.269	100.209
6.5	100.192	100.106	100.073	99.98	99.923
6.375	99.901	99.82	99.79	99.708	99.655
6.25	99.565	99.489	99.462	99.39	99.341
6.125	99.197	99.127	99.102	99.026	98.98
6	98.798	98.732	98.711	98.646	98.603
5.875	98.366	98.305	98.287	98.233	98.194

NonConf ARM 3/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.125	99.614	99.55	99.525	99.455	99.413
6	99.385	99.326	99.304	99.245	99.206
5.875	99.156	99.102	99.083	99.035	99
5.75	98.895	98.846	98.83	98.777	98.745
5.625	98.634	98.59	98.577	98.534	98.506
5.5	98.357	98.317	98.308	98.276	98.251
5.375	98.063	98.028	98.022	97.985	97.964
5.25	97.784	97.754	97.751	97.725	97.707
5.125	97.488	97.463	97.463	97.448	97.434
5	97.191	97.171	97.174	97.154	97.143
4.875	96.892	96.876	96.882	96.858	96.85

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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	99.619	99.555	99.53	99.46	99.418	
6	99.39	99.331	99.309	99.25	99.211	
5.875	99.161	99.107	99.088	99.04	99.005	
5.75	98.9	98.851	98.835	98.782	98.75	
5.625	98.639	98.595	98.582	98.539	98.511	
5.5	98.362	98.322	98.313	98.281	98.256	
5.375	98.068	98.033	98.027	97.99	97.969	
5.25	97.789	97.759	97.756	97.73	97.712	
5.125	97.493	97.468	97.468	97.453	97.439	
5	97.196	97.176	97.179	97.159	97.148	
4.875	96.897	96.881	96.887	96.863	96.855	

NonConf ARM 5/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7	101.127	101.027	100.98	100.88	100.811	
6.875	100.943	100.848	100.804	100.699	100.634	
6.75	100.777	100.687	100.646	100.551	100.49	
6.625	100.581	100.496	100.458	100.375	100.317	
6.5	100.356	100.275	100.241	100.152	100.098	
6.375	100.132	100.056	100.025	99.947	99.896	
6.25	99.877	99.807	99.778	99.711	99.664	
6.125	99.593	99.527	99.502	99.43	99.386	
6	99.308	99.247	99.225	99.164	99.123	
5.875	98.993	98.937	98.918	98.867	98.83	
5.75	98.646	98.595	98.579	98.524	98.49	

NonConf ARM 7/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.669	100.569	100.526	100.417	100.35	
6.75	100.466	100.371	100.331	100.232	100.169	
6.625	100.234	100.144	100.107	100.019	99.959	
6.5	99.942	99.856	99.823	99.73	99.673	
6.375	99.651	99.57	99.54	99.458	99.405	
6.25	99.315	99.239	99.212	99.14	99.091	
6.125	98.947	98.877	98.852	98.776	98.73	
6	98.548	98.482	98.461	98.396	98.353	
5.875	98.116	98.055	98.037	97.983	97.944	
5.75	97.652	97.596	97.581	97.522	97.486	
5.625	97.187	97.135	97.124	97.075	97.043	

NonConf ARM 10/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.729	100.625	100.581	100.456	100.386	
6.75	100.49	100.391	100.35	100.219	100.153	
6.625	100.223	100.128	100.091	99.971	99.908	
6.5	99.912	99.822	99.788	99.678	99.619	
6.375	99.54	99.455	99.424	99.31	99.254	
6.25	99.154	99.074	99.046	98.942	98.89	
6.125	98.718	98.644	98.618	98.526	98.477	
6	98.234	98.164	98.142	98.045	97.999	
5.875	97.733	97.667	97.649	97.562	97.52	
5.75	97.197	97.137	97.121	97.045	97.006	
5.625	96.627	96.572	96.559	96.478	96.443	

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	101.275	101.14	101.088	101.088	100.999	100.335	
7.125	100.961	100.831	100.782	100.766	100.68	100.012	
7	100.649	100.524	100.478	100.445	100.363	99.69	
6.875	100.276	100.156	100.113	100.064	99.985	99.308	
6.75	99.88	99.765	99.725	99.66	99.584	98.903	
6.625	99.441	99.331	99.294	99.223	99.151	98.47	
6.5	99.035	98.929	98.896	98.82	98.752	98.07	
6.375	98.599	98.499	98.468	98.388	98.323	97.64	
6.25	98.105	98.009	97.982	97.897	97.835	97.152	
6.125	97.467	97.377	97.352	97.266	97.208	96.533	
6	96.795	96.709	96.688	96.601	96.547	95.878	

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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	100.269	100.203	100.171	100.106	100.062	
6.375	100.093	100.032	100.008	99.948	99.908	
6.25	99.837	99.781	99.766	99.712	99.674	
6.125	99.565	99.514	99.492	99.443	99.409	
6	99.276	99.23	99.216	99.173	99.143	
5.875	99.002	98.96	98.955	98.917	98.89	
5.75	98.694	98.657	98.645	98.612	98.589	
5.625	98.415	98.384	98.379	98.352	98.333	
5.5	98.102	98.076	98.079	98.058	98.042	
5.375	97.756	97.734	97.731	97.715	97.702	
5.25	97.423	97.405	97.395	97.385	97.375	

Conf ARM 5/1 w/5-2-5 Caps - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	100.269	100.203	100.171	100.106	100.062	
6.375	100.093	100.032	100.008	99.948	99.908	
6.25	99.837	99.781	99.766	99.712	99.674	
6.125	99.565	99.514	99.492	99.443	99.409	
6	99.276	99.23	99.216	99.173	99.143	
5.875	99.002	98.96	98.955	98.917	98.89	
5.75	98.694	98.657	98.645	98.612	98.589	
5.625	98.415	98.384	98.379	98.352	98.333	
5.5	98.102	98.076	98.079	98.058	98.042	
5.375	97.756	97.734	97.731	97.715	97.702	
5.25	97.423	97.405	97.395	97.385	97.375	

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	99.492	99.443	99.409	
6	99.276	99.23	99.216	99.173	99.143	
5.875	99.002	98.96	98.955	98.917	98.89	
5.75	98.694	98.657	98.645	98.612	98.589	
5.625	98.415	98.384	98.379	98.352	98.333	
5.5	98.102	98.076	98.079	98.058	98.042	
5.375	97.756	97.734	97.731	97.715	97.702	
5.25	97.423	97.405	97.395	97.385	97.375	
5.125	97.072	97.059	97.041	97.037	97.031	
5	96.75	96.742	96.717	96.718	96.716	
4.875	96.395	96.392	96.36	96.366	96.367	

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	100.961	100.831	100.782	100.766	100.68	100.012
7	100.649	100.524	100.478	100.445	100.363	99.69
6.875	100.276	100.156	100.113	100.064	99.985	99.308
6.75	99.88	99.765	99.725	99.66	99.584	98.903
6.625	99.441	99.331	99.294	99.223	99.151	98.47
6.5	99.035	98.929	98.896	98.82	98.752	98.07
6.375	98.599	98.499	98.468	98.388	98.323	97.64
6.25	98.105	98.009	97.982	97.897	97.835	97.152
6.125	97.467	97.377	97.352	97.266	97.208	96.533
6	96.795	96.709	96.688	96.601	96.547	95.878
5.875	96.124	96.042	96.024	95.937	95.885	95.224

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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	100.21	100.154	99.972	99.913	99.728
6.25	99.95	99.894	99.712	99.653	99.468
6.125	99.965	99.918	99.722	99.674	99.474
6	99.695	99.648	99.452	99.404	99.203
5.875	99.718	99.681	99.47	99.433	99.218
5.75	99.438	99.401	99.19	99.153	98.937
5.625	99.265	99.237	99.012	98.986	98.755
5.5	98.975	98.948	98.722	98.697	98.465
5.375	98.793	98.775	98.535	98.52	98.274
5.25	98.495	98.478	98.238	98.223	97.977
5.125	98.052	98.044	97.789	97.786	97.524

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	101.54	101.433	101.38	101.26	101.186
7.125	101.357	101.254	101.204	101.094	101.024
7	101.157	101.059	101.012	100.914	100.847
6.875	100.927	100.834	100.79	100.686	100.623
6.75	100.696	100.607	100.567	100.474	100.415
6.625	100.448	100.364	100.327	100.245	100.189
6.5	100.167	100.089	100.054	99.968	99.915
6.375	99.901	99.828	99.796	99.72	99.671
6.25	99.619	99.55	99.522	99.457	99.411
6.125	99.321	99.257	99.232	99.162	99.12
6	99.022	98.963	98.941	98.882	98.843

Exp Criteria ARM 5/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.676	101.566	101.513	101.391	101.316
7.125	101.458	101.354	101.303	101.192	101.12
7	101.226	101.126	101.079	100.979	100.91
6.875	100.979	100.885	100.841	100.735	100.67
6.75	100.718	100.628	100.587	100.493	100.431
6.625	100.458	100.372	100.335	100.251	100.193
6.5	100.15	100.07	100.035	99.947	99.892
6.375	99.844	99.768	99.737	99.659	99.608
6.25	99.537	99.466	99.438	99.371	99.323
6.125	99.182	99.117	99.091	99.019	98.975
6	98.828	98.767	98.745	98.683	98.643

Exp Criteria ARM 7/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.657	101.542	101.49	101.364	101.286
7.125	101.412	101.302	101.253	101.138	101.064
7	101.138	101.033	100.987	100.882	100.812
6.875	100.833	100.733	100.69	100.58	100.513
6.75	100.529	100.434	100.394	100.295	100.232
6.625	100.21	100.119	100.083	99.995	99.935
6.5	99.844	99.759	99.725	99.632	99.576
6.375	99.478	99.398	99.367	99.285	99.232
6.25	99.08	99.005	98.977	98.906	98.857
6.125	98.666	98.595	98.571	98.495	98.449
6	98.236	98.17	98.149	98.084	98.041

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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	101.778	101.689	101.678	101.594	101.534	100.862	6	99.168	99.098	99.085	99.023	98.939	98.341
6.625	101.59	101.5	101.49	101.406	101.333	100.674	5.875	98.665	98.614	98.566	98.526	98.447	97.863
6.5	101.33	101.24	101.23	101.146	101.073	100.414	5.75	98.256	98.205	98.157	98.117	98.039	97.454
6.375	101.058	100.968	100.958	100.874	100.801	100.142	5.625	97.826	97.775	97.727	97.687	97.609	97.024
6.25	100.663	100.573	100.563	100.479	100.407	99.747	5.5	97.285	97.234	97.186	97.146	97.068	96.483
6.125	99.837	99.767	99.753	99.691	99.608	99.009	5.375	96.879	96.848	96.78	96.763	96.674	96.056
6	99.56	99.49	99.476	99.414	99.331	98.732	5.25	96.432	96.4	96.333	96.315	96.226	95.608
5.875	99.272	99.202	99.188	99.126	99.043	98.444	5.125	95.964	95.933	95.866	95.848	95.759	95.141
5.75	98.877	98.806	98.793	98.731	98.648	98.049	5	95.469	95.437	95.37	95.352	95.263	94.645
5.625	98.571	98.52	98.472	98.432	98.354	97.769	4.875	95.021	95.009	94.923	94.927	94.812	94.208
5.5	98.26	98.209	98.16	98.121	98.042	97.457	4.75	94.518	94.506	94.419	94.424	94.309	93.705

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	99.56	99.478	99.451	99.362	99.289	98.59	6.375	98.875	98.793	98.766	98.676	98.603	97.905
6.25	99.032	98.95	98.923	98.834	98.76	98.062	6.25	98.306	98.213	98.198	98.131	98.046	97.361
6.125	98.562	98.469	98.454	98.388	98.302	97.617	6.125	97.82	97.727	97.712	97.645	97.56	96.875
6	98.083	97.99	97.975	97.908	97.823	97.138	6	97.288	97.196	97.181	97.114	97.029	96.344
5.875	97.611	97.523	97.52	97.476	97.394	96.723	5.875	96.845	96.757	96.755	96.71	96.628	95.957
5.75	97.092	97.005	97.002	96.958	96.876	96.205	5.75	96.276	96.188	96.186	96.141	96.059	95.388
5.625	96.544	96.456	96.454	96.409	96.327	95.656	5.625	95.674	95.586	95.584	95.539	95.458	94.787
5.5	95.965	95.877	95.875	95.83	95.748	95.077	5.5	95.04	94.952	94.95	94.905	94.823	94.152
5.375	95.337	95.249	95.247	95.202	95.121	94.464	5.375	94.298	94.21	94.208	94.163	94.081	93.41
5.25	94.721	94.622	94.633	94.61	94.532	93.875	5.25	93.515	93.427	93.425	93.382	93.304	92.647
5.125	94.111	94.013	94.023	94	93.922	93.265	5.125	92.832	92.733	92.743	92.721	92.642	91.985

**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	98.734	98.683	98.67	98.623	98.59	6	98.08	98.025	98.011	97.963	97.927
5.875	98.405	98.359	98.354	98.313	98.284	5.875	97.668	97.617	97.612	97.569	97.537
5.75	98.01	97.969	97.957	97.921	97.895	5.75	97.208	97.163	97.15	97.113	97.084
5.625	97.643	97.607	97.603	97.572	97.551	5.625	96.629	96.588	96.583	96.552	96.527
5.5	97.289	97.257	97.262	97.237	97.218	5.5	96.177	96.141	96.145	96.119	96.097
5.375	96.932	96.905	96.902	96.883	96.868	5.375	95.686	95.655	95.652	95.631	95.613
5.25	96.529	96.507	96.497	96.483	96.472	5.25	95.196	95.17	95.159	95.144	95.13
5.125	96.109	96.091	96.074	96.066	96.058	5.125	94.703	94.682	94.664	94.655	94.644
5	95.686	95.674	95.65	95.647	95.642	5	94.224	94.207	94.182	94.178	94.17
4.875	95.278	95.27	95.239	95.241	95.24	4.875	93.757	93.745	93.713	93.714	93.71
4.75	94.806	94.803	94.764	94.772	94.775	4.75	93.273	93.266	93.226	93.233	93.233

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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	99.644	99.597	99.573	99.525	99.497	
5.875	99.152	99.115	99.092	99.055	99.027	
5.75	98.824	98.787	98.764	98.727	98.699	
5.625	98.566	98.538	98.532	98.506	98.493	
5.5	98.219	98.191	98.185	98.159	98.147	
5.375	97.942	97.924	97.918	97.904	97.892	
5.25	97.578	97.56	97.555	97.54	97.528	
5.125	96.95	96.942	96.938	96.934	96.923	
5	96.573	96.565	96.56	96.557	96.545	
4.875	96.265	96.267	96.248	96.255	96.229	
4.75	95.876	95.878	95.859	95.866	95.84	

**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	99.288	99.253	99.24	99.21	99.189	
5.625	99.073	99.043	99.038	99.014	98.996	
5.5	98.841	98.816	98.82	98.801	98.786	
5.375	98.593	98.573	98.569	98.556	98.545	
5.25	98.328	98.313	98.302	98.294	98.287	
5.125	98.078	98.068	98.05	98.047	98.043	
5	97.827	97.821	97.796	97.799	97.799	
4.875	97.574	97.574	97.541	97.55	97.553	
4.75	97.305	97.309	97.269	97.284	97.29	
4.625	97.051	97.06	97.013	97.032	97.042	
4.5	96.78	96.794	96.739	96.764	96.778	

**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	101.005	100.87	100.818	100.818	100.729	100.065	
7.125	100.689	100.559	100.51	100.494	100.408	99.74	
7	100.316	100.191	100.145	100.112	100.03	99.357	
6.875	99.948	99.828	99.785	99.736	99.657	98.98	
6.75	99.488	99.373	99.333	99.267	99.192	98.511	
6.625	98.951	98.841	98.804	98.734	98.662	97.98	
6.5	98.48	98.375	98.341	98.266	98.198	97.515	
6.375	97.855	97.755	97.724	97.644	97.579	96.896	
6.25	97.167	97.071	97.044	96.959	96.897	96.214	
6.125	96.459	96.368	96.344	96.258	96.2	95.524	
6	95.686	95.6	95.579	95.492	95.437	94.769	

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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	101.061	100.966	100.922	100.817	100.752	
6.75	100.799	100.709	100.668	100.574	100.512	
6.625	100.539	100.454	100.416	100.332	100.274	
6.5	100.232	100.151	100.117	100.028	99.974	
6.375	99.925	99.849	99.818	99.74	99.689	
6.25	99.618	99.547	99.519	99.452	99.404	
6.125	99.264	99.198	99.173	99.101	99.057	
6	98.909	98.848	98.826	98.765	98.724	
5.875	98.538	98.482	98.463	98.412	98.375	
5.75	98.134	98.083	98.067	98.012	97.978	
5.625	97.73	97.684	97.671	97.626	97.596	

Exp Criteria ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	101.018	100.928	100.887	100.793	100.731	
6.625	100.758	100.672	100.635	100.551	100.493	
6.5	100.45	100.37	100.335	100.247	100.192	
6.375	100.144	100.068	100.037	99.959	99.908	
6.25	99.837	99.766	99.738	99.671	99.623	
6.125	99.482	99.417	99.391	99.319	99.275	
6	99.128	99.067	99.045	98.983	98.943	
5.875	98.756	98.7	98.681	98.631	98.594	
5.75	98.353	98.302	98.286	98.231	98.197	
5.625	97.949	97.902	97.89	97.845	97.815	
5.5	97.543	97.502	97.492	97.459	97.432	

Exp Criteria ARM 3/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.958	100.865	100.821	100.718	100.655	
6.75	100.727	100.639	100.598	100.505	100.446	
6.625	100.479	100.396	100.358	100.276	100.22	
6.5	100.198	100.12	100.085	99.999	99.946	
6.375	99.933	99.859	99.828	99.752	99.703	
6.25	99.65	99.582	99.553	99.488	99.443	
6.125	99.352	99.288	99.263	99.193	99.151	
6	99.053	98.994	98.972	98.913	98.874	
5.875	98.753	98.699	98.68	98.632	98.597	
5.75	98.422	98.373	98.357	98.304	98.272	
5.625	98.106	98.062	98.049	98.006	97.978	

Exp Criteria ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	100.946	100.857	100.817	100.724	100.665	
6.625	100.698	100.614	100.577	100.495	100.439	
6.5	100.417	100.339	100.304	100.218	100.165	
6.375	100.151	100.078	100.046	99.97	99.921	
6.25	99.869	99.8	99.772	99.707	99.661	
6.125	99.571	99.507	99.482	99.412	99.37	
6	99.272	99.213	99.191	99.132	99.093	
5.875	98.972	98.918	98.899	98.851	98.816	
5.75	98.641	98.592	98.576	98.523	98.491	
5.625	98.325	98.28	98.268	98.225	98.197	
5.5	97.992	97.952	97.943	97.911	97.886	

NonConf ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.15	99.101	99.085	99.032	99	
5.625	98.889	98.845	98.832	98.789	98.761	
5.5	98.612	98.572	98.563	98.531	98.506	
5.375	98.318	98.283	98.277	98.24	98.219	
5.25	98.039	98.009	98.006	97.98	97.962	
5.125	97.743	97.718	97.718	97.703	97.689	
5	97.446	97.426	97.429	97.409	97.398	
4.875	97.147	97.131	97.137	97.113	97.105	
4.75	96.831	96.821	96.83	96.8	96.796	
4.625	96.53	96.524	96.537	96.502	96.502	
4.5	96.228	96.227	96.243	96.203	96.206	

NonConf ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.25	100.127	100.057	100.028	99.961	99.914	
6.125	99.843	99.777	99.752	99.68	99.636	
6	99.558	99.497	99.475	99.414	99.373	
5.875	99.243	99.187	99.168	99.117	99.08	
5.75	98.896	98.845	98.829	98.774	98.74	
5.625	98.549	98.502	98.489	98.445	98.415	
5.5	98.185	98.143	98.134	98.1	98.073	
5.375	97.789	97.752	97.746	97.707	97.684	
5.25	97.407	97.375	97.372	97.344	97.324	
5.125	97.022	96.995	96.995	96.978	96.961	
5	96.62	96.598	96.601	96.579	96.566	

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**CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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NonConf ARM 3/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
5.75	98.932	98.882	98.867	98.813	98.782
5.625	98.67	98.626	98.613	98.571	98.542
5.5	98.393	98.353	98.344	98.312	98.287
5.375	98.099	98.065	98.058	98.022	98
5.25	97.82	97.79	97.787	97.761	97.743
5.125	97.525	97.5	97.499	97.484	97.47
5	97.227	97.207	97.21	97.19	97.179
4.875	96.928	96.913	96.919	96.894	96.886
4.75	96.612	96.602	96.611	96.581	96.577
4.625	96.311	96.306	96.318	96.283	96.283
4.5	96.009	96.008	96.024	95.984	95.987

NonConf ARM 5/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.875	100.974	100.879	100.835	100.73	100.665
6.75	100.808	100.718	100.677	100.583	100.521
6.625	100.613	100.527	100.49	100.406	100.348
6.5	100.387	100.307	100.272	100.183	100.129
6.375	100.163	100.087	100.056	99.978	99.927
6.25	99.909	99.838	99.81	99.743	99.695
6.125	99.624	99.558	99.533	99.461	99.417
6	99.34	99.279	99.256	99.195	99.155
5.875	99.024	98.968	98.949	98.898	98.861
5.75	98.677	98.626	98.61	98.555	98.521
5.625	98.33	98.283	98.271	98.226	98.196

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