

15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

FIXED CONFORMING									
30 Year FNMA Fixed					15 Year FNMA Fixed				
FNMA - 346	FNMA/FHLMC-346C				FNMA/FHLMC - 345C	FHLMC - 347			
FNMA LPMI - 619	FHLMC - 348				FNMA - 345	FHLMC Alternative - 948			
FNMA Flexible - 946	FHLMC LPMI - 620				FNMA Flexible - 945	FHLMC AffordGold 5% - 564			
FNMA Afford 97 - 007	FHLMC AffordGold 97 - 561				FNMA Afford 97 -568	FHLMC AffordGold 97 - 560			
FNMA Comm Home Buyers - 056	FHLMC Alternative - 947				FNMA Comm Home Buyers - 055	FHLMC AffordGold 3/2 - 566			
30 Year Interest Only - J32	FHLMC Afford Gold 5% - 565								
30 Year Interest Only W/Sub Fin - J33	FHLMC Afford Gold 3/2 - 567								
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.000%	103.500	103.500	103.500	103.500	6.750%	103.500	103.500	103.500	103.500
6.875%	103.500	103.500	103.396	103.278	6.625%	103.500	103.468	103.311	103.194
6.750%	103.240	103.205	103.045	102.966	6.500%	103.115	103.085	102.931	102.813
6.625%	102.896	102.864	102.707	102.627	6.375%	102.732	102.706	102.555	102.435
6.500%	102.505	102.477	102.323	102.242	6.250%	102.279	102.256	102.109	102.058
6.375%	102.054	102.029	101.879	101.796	6.125%	101.903	101.884	101.740	101.687
6.250%	101.488	101.466	101.319	101.226	6.000%	101.510	101.494	101.353	101.300
6.125%	101.050	101.032	100.888	100.794	5.875%	101.094	101.082	100.945	100.890
6.000%	100.569	100.554	100.414	100.319	5.750%	100.588	100.579	100.445	100.379
5.875%	100.039	100.028	99.891	99.807	5.625%	100.169	100.163	100.033	99.965
5.750%	99.522	99.514	99.381	99.323	5.500%	99.736	99.734	99.607	99.538
5.625%	98.991	98.986	98.856	98.798	5.375%	99.286	99.287	99.164	99.093
5.500%	98.421	98.419	98.293	98.234	5.250%	98.839	98.843	98.723	98.631

Fixed Conforming Features			
FHLMC Alternative (MI 35%)	-0.500	20 Yr Term (add to 30Yr price)	+0.375
FNMA Flexible - FICO >= 700 w/Sub Fin	-0.750	2 Unit & LTV >90%	-0.500
FNMA Flexible - FICO < 700 w/ Sub Fin	-1.500	Cash Out Refi LTV >70% <=80%	-0.500
FNMA Flexible - LTV >=90% <=97% (MI 35%)	-0.500	Cash Out Refi LTV >80% <=90%	-0.750
FNMA Flexible - LTV >97% <=100% (MI 35%)	-1.000	FICO >= 660 and LTV <=75 (20/30Yr only)	+0.125
LTV >65% <=90 and CLTV >90% (N/A Flexible/Interest Only Prods)	-0.250	FICO < 620 AND LTV 75.01 - 95.00 (20/30Yr only)	-1.000
Investment Prop LTV <=75% & FICO <720(15Yr Only)	-0.250	FICO < 620 AND LTV > 95.01 (20/30Yr only)	-1.500
Investment Prop LTV >75% & FICO >=720(15Yr Only)	-1.000	Loan amounts less than \$50,000	-0.375
Investment Prop LTV > 75% & FICO <720 (15Yr Only)	-1.250	Loan amounts >=50K and <100K	-0.150
Investment Prop LTV <= 75% & FICO < 720(30 Yr Only)	-0.750	Loan amounts >=100K and <150K	-0.050
Investment Prop LTV <= 75% & FICO >= 720(30 Yr Only)	-0.500	Loan amounts >=200K and <250K	+0.050
Investment Prop LTV > 75% & FICO < 720 (30 Yr Only)	-1.750	Loan amounts >=250K	+0.100
Investment Prop LTV > 75% & FICO >= 720 (30 Yr Only)	-1.500	No Escrow	-0.250
3-4 Unit Investment LTV > 75% <=80%(FHLMC ONLY)	-3.000	Zone 1 Adjustments - With escrow	-0.150
30 Year Interest Only	-0.875	Zone 2 Adjustments - With escrow	-0.070
30 Year Interest Only LTV > 90% <=95%	-0.250	Zone 4 Adjustments - With escrow	+0.100
30 Year Interest Only LTV > 75% W/Sub Fin	-0.250	Zone 5 Adjustments - With escrow	+0.200

FIXED JUMBO									
30 Year Jumbo Fixed - 004					10/15 Year Jumbo Fixed -002				
FIXED LPMI - 618	Jumbo 80/20 - A 94				Jumbo 80/20 - A93				
LPMI Fixed I/O- J91	Jumbo Fixed I/O -J90								
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.250%	102.736	102.662	102.463	102.242	7.375%	103.500	103.500	103.419	103.187
7.125%	102.535	102.465	102.269	102.058	7.250%	103.476	103.402	103.203	102.982
7.000%	102.322	102.255	102.063	101.862	7.125%	103.251	103.181	102.985	102.774
6.875%	102.126	102.063	101.874	101.684	7.000%	103.016	102.949	102.757	102.556
6.750%	102.035	101.975	101.790	101.610	6.875%	102.767	102.704	102.515	102.325
6.625%	101.740	101.683	101.502	101.332	6.750%	102.518	102.458	102.273	102.093
6.500%	101.333	101.280	101.102	100.943	6.625%	102.294	102.237	102.056	101.886
6.375%	100.884	100.834	100.660	100.511	6.500%	102.136	102.083	101.905	101.746
6.250%	100.409	100.363	100.192	100.053	6.375%	101.801	101.751	101.577	101.428
6.125%	99.764	99.721	99.554	99.426	6.250%	101.450	101.404	101.233	101.094
6.000%	99.138	99.096	98.930	98.805	6.125%	101.075	101.032	100.865	100.737
5.875%	98.487	98.445	98.279	98.154	6.000%	100.684	100.645	100.481	100.363
					5.875%	100.269	100.233	100.073	99.966

Fixed JUMBO Features			
LTV <= 90% & CLTV > 90% (N/A 80/20'S)	-0.250	Cash Out Refi LTV > 75%	-0.500
LTV >90%	-0.500	Stated Income & LTV <= 75%	-0.375
LTV > 75% & FICO < 660 (N/A 80/20'S)	-0.250	Stated Income & LTV > 75%	-0.500
Loan Amounts <=\$700K & LTV <=75 & FICO >=660	+0.125	(SISA) Stated Income Stated Assets	-0.500
Loan Amounts > \$1 Million & <= \$1.5 Million	-0.500	Big Fixed 80/20 30 Year	-1.000
Loan Amounts > \$1.5 Million	-0.750	Big Fixed 80/20 15 Year	-0.500
Investment Properties	-1.000	No Escrow	-0.250
2nd Home	-0.375	Zone 1 Adjustments - With escrow	-0.150
Condos	-0.250	Zone 2 Adjustments - With escrow	-0.070
2 Units	-0.250	Zone 4 Adjustments - With escrow	+0.100
3 - 4 Units	-0.750	Zone 5 Adjustments - With escrow	+0.200
Jumbo Fixed Rate Interest Only	-0.500		

FIXED LPMI RATE ADJUSTMENTS					Expiration: Delivery Extensions				
Rate Adjustments Apply to LPMI Products 618, 619, 620, J91					10 Day MND	7-Apr-06	7-Apr-06	1 Day	-0.023%
Credit Score	660-679	680-699	700-719	>+720	20 Day MND	17-Apr-06	17-Apr-06	2 Day	-0.041%
LTV 80.01% - 85%					15 Day BE	12-Apr-06	22-Apr-06	5 Day	-0.087%
Primary/Invest	+0.375	+0.250	+0.250	+0.250	30 Day BE	27-Apr-06	7-May-06	15 Day	-0.141%
Second Home	+0.375	+0.375	+0.375	+0.250	45 Day BE	12-May-06	22-May-06	30 Day	-0.281%
LTV 85.01% - 90%					60 Day BE	27-May-06	6-Jun-06		
Primary/Invest	+0.500	+0.375	+0.375	+0.375					
Second Home	+0.625	+0.500	+0.375	+0.375					
LTV 90.01% - 95%									
Primary	+0.750	+0.500	+0.500	+0.500					
Second Home	+0.750	+0.500	+0.500	+0.500					

Additional LPMI Rate Adjustments	
Investment Properties	+0.250
Second Home	+0.100
Cashout Refi	+0.100
Loan amounts > 650K	+0.100

Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT )  
 Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY )  
 Zone 3 - ( AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA )  
 Zone 4 - ( FL, PA, WI )  
 Zone 5 - ( TX )  
 Rate sheets distributed from 100 Witmer Road Horsham PA, 19044  
 Rate sheet opt out call 877-700-4622 option 9

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45 Day BE available at the mean average of 30 and 60 day prices

30 Year Expressway					15 Year Expressway				
Stated Income					Base Pricing				
Stated Income -985	10 Day	20 Day	30 Day	60 Day	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
Rate	MND	MND	BE	BE					
7.125%	103.500	103.500	103.500	103.500	7.000%	103.500	103.500	103.500	103.500
7.000%	103.500	103.500	103.500	103.487	6.875%	103.500	103.500	103.362	103.258
6.875%	103.432	103.394	103.230	103.111	6.750%	103.500	103.500	103.500	103.488
6.750%	103.084	103.049	102.889	102.780	6.625%	103.420	103.387	103.229	103.112
6.625%	102.721	102.690	102.533	102.422	6.500%	103.033	103.004	102.849	102.731
6.500%	102.322	102.293	102.140	102.028	6.375%	102.651	102.625	102.474	102.354
6.375%	101.864	101.839	101.689	101.576	6.250%	102.198	102.176	102.028	101.977
6.250%	101.281	101.260	101.113	101.019	6.125%	101.823	101.804	101.659	101.607
6.125%	100.863	100.845	100.702	100.607	6.000%	101.430	101.415	101.274	101.220
6.000%	100.401	100.386	100.246	100.151	5.875%	101.015	101.003	100.866	100.811
5.875%	99.857	99.846	99.709	99.649	5.750%	100.509	100.500	100.366	100.300
5.750%	99.351	99.343	99.210	99.152	5.625%	100.091	100.085	99.954	99.887
5.625%	98.828	98.824	98.694	98.636	5.500%	99.658	99.656	99.529	99.460

  

NO IRS Form 4506 - Product Code 988 -1.000				
Price Adjustments	LTV			
Credit Score	<=60	>60 <=70	>70 <=75	
>= 740	0.000	-0.125	-0.250	
>= 720 & <740	-0.125	-0.250	-0.375	
>= 700 & <720	-0.125	-0.375	-0.625	
>= 680 & <700	-0.125	-0.500	-0.750	
>= 740	>75 <=80	>80 <=85	>85 <=90	
>= 740	-0.375	-0.500	-0.750	
>= 720 & <740	-0.500	-0.625	-0.875	
>= 700 & <720	-0.750	-0.875	-1.000	
>= 680 & <700	N/A	N/A	N/A	

  

30 Year Expressway				
Nina/No Ratio				
NINA - A03	10 Day	20 Day	30 Day	60 Day
Rate	MND	MND	BE	BE
7.125%	103.500	103.500	103.500	103.500
7.000%	103.500	103.500	103.444	103.326
6.875%	103.247	103.210	103.048	102.939
6.750%	102.908	102.874	102.715	102.606
6.625%	102.538	102.507	102.352	102.241
6.500%	102.130	102.103	101.950	101.839
6.375%	101.611	101.587	101.438	101.326
6.250%	101.079	101.059	100.914	100.820
6.125%	100.651	100.635	100.493	100.398
6.000%	100.176	100.163	100.024	99.928
5.875%	99.620	99.610	99.475	99.418
5.750%	99.111	99.105	98.973	98.915
5.625%	98.579	98.576	98.448	98.389

  

Price Adjustments				
Credit Score	LTV			
>= 740	<=60	>60 <=70	>70 <=75	
>= 740	0.000	-0.375	-0.500	
>= 720 & <740	-0.125	-0.500	-0.625	
>= 700 & <720	-0.250	-0.750	-1.125	
>= 680 & <700	-0.375	-1.000	-1.250	
>= 740	>75 <=80	>80 <=85	>85 <=90	
>= 740	-0.750	-0.875	-1.125	
>= 720 & <740	-0.875	-1.125	-1.375	
>= 700 & <720	-1.500	-1.625	-1.875	
>= 680 & <700	N/A	N/A	N/A	

  

15 YR Expressway Nina - A43 (Adjustments)				
Price Adjustments	LTV			
Credit Score	<=60	>60 <=70	>70 <=75	
>= 740	0.000	-0.125	-0.250	
>= 720 & <740	0.000	-0.250	-0.500	
>= 700 & <720	-0.125	-0.375	-0.625	
>= 680 & <700	-0.250	-0.500	-0.750	
>= 740	>75 <=80	>80 <=85	>85 <=90	
>= 740	-0.375	-0.750	-1.875	
>= 720 & <740	-0.750	-1.500	-2.125	
>= 700 & <720	-0.875	-1.625	-3.000	
>= 680 & <700	N/A	N/A	N/A	

  

15 YR Expressway No Ratio - A44 (Adjustments)				
Price Adjustments	LTV			
Credit Score	<=60	>60 <=70	>70 <=75	
>= 740	0.000	-0.000	-0.125	
>= 720 & <740	0.000	-0.125	-0.375	
>= 700 & <720	-0.125	-0.250	-0.375	
>= 680 & <700	-0.125	-0.250	-0.375	
>= 740	>75 <=80	>80 <=85	>85 <=90	
>= 740	-0.125	-0.500	-1.000	
>= 720 & <740	-0.500	-1.000	-1.125	
>= 700 & <720	-0.625	-1.125	-1.750	
>= 680 & <700	N/A	N/A	N/A	

  

Expressway Adjustments		
Loan amounts less than \$50,000	-0.375	2 Unit Property Stated -0.500
Loan amounts >=50K and <100K	-0.150	3-4 Unit Property Stated -1.000
Loan amounts >=100K and <150K	-0.050	Cash Out Refinance Stated -0.625
Loan amounts >=200K and <250K	+0.050	2 Unit Property NINA -1.000
Loan amounts >=250K	+0.100	3-4 Unit Property NINA -2.000
Investment & LTV <=75%	-1.000	Cash Out Refinance NINA -1.250
Investment & LTV > 75% <= 80%	-2.000	No Escrow -0.250
Investment & LTV > 80% <= 90%	-2.500	Zone 1 Adjustments - With escrow -0.150
		Zone 2 Adjustments - With escrow -0.070
		Zone 4 Adjustments - With escrow +0.100
		Zone 5 Adjustments - With escrow +0.200

  

Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT )	Zone 4 - ( FL, PA, WI )
Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY )	Zone 5 - ( TX )
Zone 3 - ( AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA )	
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15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

GOVERNMENT FIXED									
30 Year Fixed Government					15 Year Fixed Government				
FHA - 051				VA - 076	FHA - 050				VA - 075
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.500%	104.000	104.000	104.000	104.000	6.875%	103.767	103.724	103.556	103.514
7.375%	101.527	101.568	101.387	101.339	6.750%	104.000	104.000	103.948	103.843
7.250%	102.907	102.882	102.704	102.625	6.625%	103.796	103.760	103.600	103.494
7.125%	102.598	102.567	102.392	102.312	6.500%	103.901	103.875	103.725	103.615
7.000%	104.000	104.000	104.000	104.000	6.375%	103.007	102.978	102.824	102.716
6.875%	101.905	101.862	101.694	101.611	6.250%	102.931	102.905	102.755	102.675
6.750%	103.850	103.831	103.667	103.582	6.125%	102.511	102.489	102.342	102.261
6.625%	103.483	103.457	103.296	103.211	6.000%	102.571	102.559	102.423	102.337
6.500%	103.709	103.665	103.514	103.434	5.875%	101.675	101.660	101.519	101.435
6.375%	102.738	102.700	102.546	102.458	5.750%	101.258	101.246	101.110	101.024
6.250%	102.346	102.301	102.151	102.061	5.625%	100.764	100.756	100.623	100.566
6.125%	101.778	101.728	101.581	101.490	5.500%	100.827	100.829	100.706	100.645
6.000%	102.047	101.978	101.841	101.756	5.375%	99.932	99.931	99.804	99.745

Fixed Government Features	
Loan amounts less than \$30,000	-0.375
Loan amounts less than \$60,000	-0.125
Loan amounts greater than \$110,000	+0.050
Loan amounts greater than \$130,000	+0.100
VA Loans	-0.250

GOVERNMENT ARMS										
FHA GOVERNMENT ARM					FHA 3/1 ARM 2.00% Margin - C95					
All 60 Day BE Pricing	045		046		CAPS - 1/5	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
Rate	Margin =	2.00%	2.50%	2.75%						
5.500%		101.939	102.439	102.500		6.625%	102.500	102.500	102.500	102.250
5.250%		100.720	101.220	101.320		6.500%	102.500	102.500	102.346	102.096
5.000%		100.595	101.095	101.195		6.375%	102.401	102.276	102.096	101.846
4.750%		99.470	99.970	100.070		6.250%	102.151	102.026	101.846	101.596
4.500%		99.345	99.845	99.945		6.125%	101.901	101.776	101.596	101.346
4.250%		97.939	98.439	98.539		6.000%	101.651	101.526	101.346	101.096
4.000%		97.814	98.314	98.414		5.875%	101.406	101.281	101.101	100.851
						5.750%	101.160	101.035	100.855	100.605
						5.625%	100.914	100.789	100.609	100.359
						5.500%	100.669	100.544	100.364	100.114

Refer to ARM/Balloon Doc Matrix in the Forms Library under Program Disclosures for change dates

Government ARM Features	
Loan amounts less than \$75,000	-0.125
Loan amounts greater than \$130,000	+0.050
Zone 1 Adjustments	-0.120

GNMA II Temp Buydown Price Adjustments			
GNMA	30 YR.	15 YR.	
30 Year	Spread	Spread	
9.500%			
9.000%			
8.500%			
8.000%			
7.500%	(3.750)	(3.750)	
7.000%	(3.375)	(3.375)	
6.500%	(0.375)	(0.375)	
6.000%	(0.375)	(0.375)	
5.500%	(0.625)	(0.625)	
5.000%	(3.750)	(3.750)	

1 YEAR CMT INDEX
4.770

BALLOONS									
5 YEAR BALLOON					7 YEAR BALLOON				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
6.000%	100.511	100.438	100.429	100.329	6.125%	100.655	100.604	100.579	100.519
5.875%	100.431	100.351	100.346	100.246	6.000%	100.615	100.547	100.535	100.455
5.750%	100.261	100.175	100.173	100.073	5.875%	100.583	100.509	100.500	100.410
5.625%	99.978	99.885	99.886	99.786	5.750%	100.424	100.344	100.339	100.249
5.500%	99.595	99.496	99.500	99.400	5.625%	100.220	100.133	100.131	100.041
5.375%	99.467	99.362	99.370	99.270	5.500%	99.960	99.866	99.868	99.778
5.250%	99.265	99.153	99.164	99.064	5.375%	99.542	99.442	99.447	99.357
5.125%	98.952	98.834	98.849	98.749	5.250%	99.247	99.141	99.149	99.049
5.000%	98.434	98.309	98.327	98.227	5.125%	98.969	98.856	98.868	98.768
4.875%	98.164	98.023	98.045	97.955	5.000%	98.648	98.529	98.544	98.444
4.750%	97.973	97.825	97.850	97.760	4.875%	98.172	98.047	98.065	97.965

Balloons Features	
LTV >65% <=95% and CLTV >90% <=95%	-0.250
LTV >80% <=90% (5 Yr Ball only)	-0.500
LTV >90% <=95%	-1.000
Investment Prop LTV <=75% - 5 Yr Balloon	-1.500
Investment Prop LTV <=75% - 7 Yr Balloon	-1.000
Investment Prop LTV >75% <=80%	-2.000
Investment Prop LTV >80% <=90%	-2.500
3-4 Unit Investment Prop LTV > 75% (FHLMC ONLY)	-1.000
2 Unit LTV >90% <=95% (5 Yr Ball only)	-0.500
2 Unit & LTV >90% (7 Yr Ball only)	-1.500
Cash Out Refi LTV >70% <=80%	-0.500
Cash Out Refi LTV >80% <=90%	-0.750

Loan amounts less than \$50,000	-0.375
Loan amounts >=50K and <100K	-0.150
Loan amounts >=100K and <150K	-0.050
Loan amounts >=200K and <250K	+0.050
Loan amounts >=250K	+0.100
No Escrow	-0.250
Zone 1 Adjustments - With escrow	-0.100
Zone 2 Adjustments - With escrow	+0.030
Zone 3 Adjustments - With escrow	+0.100
Zone 4 Adjustments - With escrow	+0.200
Zone 5 Adjustments - With escrow	+0.225

Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT )  
 Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY )  
 Zone 3 - ( AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA )  
 Zone 4 - ( FL, PA, WI )  
 Zone 5 - ( TX )

Rate sheets distributed from 100 Witmer Road Horsham PA, 19044  
 Rate sheet opt out call 877-700-4622 option 9

15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

CONFORMING ARMS									
1/1 CONV FNMA LIBOR ARM					1/1 NON-CONV FNMA LIBOR ARM				
CAPS - 2/2/6 2.50 MARGIN - B10					CAPS - 2/2/6 2.50 MARGIN - B11				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
6.625%	102.323	102.198	102.018	101.768	6.875%	102.823	102.698	102.518	102.268
6.500%	102.334	102.209	102.029	101.779	6.750%	102.823	102.698	102.518	102.268
6.375%	102.084	101.959	101.779	101.529	6.625%	102.573	102.448	102.268	102.018
6.250%	102.084	101.959	101.779	101.529	6.500%	102.584	102.459	102.279	102.029
6.125%	101.835	101.710	101.530	101.280	6.375%	102.334	102.209	102.029	101.779
6.000%	101.836	101.711	101.531	101.281	6.250%	102.334	102.209	102.029	101.779
5.875%	101.335	101.210	101.030	100.780	6.125%	102.085	101.960	101.780	101.530
5.750%	101.336	101.211	101.031	100.781	6.000%	102.086	101.961	101.781	101.531
5.625%	101.086	100.961	100.781	100.531	5.875%	101.585	101.460	101.280	101.030
5.500%	101.087	100.962	100.782	100.532	5.750%	101.586	101.461	101.281	101.031
5.375%	100.587	100.462	100.282	100.032	5.625%	101.336	101.211	101.031	100.781
5.250%	100.588	100.463	100.283	100.033	5.500%	101.337	101.212	101.032	100.782
3/1 FNMA LIBOR ARM					5/1 FNMA LIBOR ARM				
CAPS - 2/2/6 2.375 MARGIN - B12					CAPS - 5/2/5 2.375 MARGIN - A68 LPMI - J26				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
6.875%	102.882	102.757	102.577	102.327	6.750%	102.965	102.840	102.660	102.410
6.750%	102.632	102.507	102.327	102.077	6.625%	102.590	102.465	102.285	102.035
6.625%	102.445	102.320	102.140	101.890	6.500%	102.340	102.215	102.035	101.785
6.500%	102.164	102.039	101.859	101.609	6.375%	101.965	101.840	101.660	101.410
6.375%	102.007	101.882	101.702	101.452	6.250%	101.902	101.777	101.597	101.347
6.250%	101.771	101.646	101.466	101.216	6.125%	101.558	101.433	101.253	101.003
6.125%	101.627	101.502	101.322	101.072	6.000%	101.214	101.089	100.909	100.659
6.000%	101.359	101.234	101.054	100.804	5.875%	101.010	100.885	100.705	100.455
5.875%	101.214	101.089	100.909	100.659	5.750%	100.649	100.524	100.344	100.094
5.750%	100.945	100.820	100.640	100.390	5.625%	100.287	100.162	99.982	99.732
5.625%	100.706	100.581	100.401	100.151	5.500%	100.050	99.925	99.745	99.495
5.500%	100.561	100.436	100.256	100.006	5.375%	99.685	99.560	99.380	99.130
5.375%	100.291	100.166	99.986	99.736	5.250%	99.320	99.195	99.015	98.765
5.250%	100.020	99.895	99.715	99.465	5.125%	99.079	98.954	98.774	98.524
5.125%	99.747	99.622	99.442	99.192	5.000%	98.712	98.587	98.407	98.157
5.000%	99.631	99.506	99.326	99.076					
4.875%	99.388	99.263	99.083	98.833					
4.750%	99.114	98.989	98.809	98.559					
7/1 FNMA LIBOR ARM					5/1 FNMA LIBOR ARM EA				
CAPS - 5/2/5 2.375 MARGIN - B14 LPMI - J27					CAPS 2/2/6 2.375 MARGIN				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	A50 5/1 LEVEL I	A51 Level II	A38 5/1 Level III		
6.875%	103.001	102.876	102.696	102.446	7.250%	102.215	102.090	101.910	101.660
6.750%	102.814	102.689	102.509	102.259	7.125%	101.840	101.715	101.535	101.285
6.625%	102.439	102.314	102.134	101.884	7.000%	101.590	101.465	101.285	101.035
6.500%	102.064	101.939	101.759	101.509	6.875%	101.215	101.090	100.910	100.660
6.375%	101.939	101.814	101.634	101.384	6.750%	101.152	101.027	100.847	100.597
6.250%	101.517	101.392	101.212	100.962	6.625%	100.808	100.683	100.503	100.253
6.125%	101.125	101.000	100.820	100.570	6.500%	100.464	100.339	100.159	99.909
6.000%	100.796	100.671	100.491	100.241	6.375%	100.260	100.135	99.955	99.705
5.875%	100.402	100.277	100.097	99.847	6.250%	99.899	99.774	99.594	99.344
5.750%	100.133	100.008	99.828	99.578	6.125%	99.537	99.412	99.232	98.982
5.625%	99.707	99.582	99.402	99.152	6.000%	99.300	99.175	98.995	98.745
5.500%	99.281	99.156	98.976	98.726	5.875%	98.935	98.810	98.630	98.380
5.375%	98.978	98.853	98.673	98.423	5.750%	98.570	98.445	98.265	98.015
5.250%	98.551	98.426	98.246	97.996					
7/1 FNMA LIBOR ARM EA					EXPANDED APPROVAL FEATURES				
CAPS - 5/2/5 2.375 MARGIN					EXPANDED APPROVAL LEVEL I +0.500				
A52 7/1 Level I A53 7/1 Level II A54 7/1 Level III					EXPANDED APPROVAL LEVEL II +0.875				
H85 7/1 Flex Level I H87 7/1 Flex Level II H89 7/1 Flex Level III					EXPANDED APPROVAL LEVEL III +1.250				
H86 7/1 Flex Level I W/Sub Fin					Max Price Paid on Level III Products is 102.500				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	ARM LPMI RATE ADJUSTMENTS				
7.250%	102.501	102.376	102.196	101.946	Rate Adjustments Apply to LPMI Products 126, 27				
7.125%	102.314	102.189	102.009	101.759	Credit Score 660-679 680-699 700-719 >=720				
7.000%	101.939	101.814	101.634	101.384	LTV 80.01% - 85%				
6.875%	101.564	101.439	101.259	101.009	Primary/Invest +0.375 +0.250 +0.250 +0.250				
6.750%	101.439	101.314	101.134	100.884	Second Home +0.375 +0.375 +0.375 +0.250				
6.625%	101.017	100.892	100.712	100.462	LTV 85.01% - 90%				
6.500%	100.625	100.500	100.320	100.070	Primary/Invest +0.500 +0.375 +0.375 +0.375				
6.375%	100.296	100.171	99.991	99.741	Second Home +0.625 +0.500 +0.375 +0.375				
6.250%	99.902	99.777	99.597	99.347	LTV 90.01% - 95%				
6.125%	99.633	99.508	99.328	99.078	Primary +0.750 +0.500 +0.500 +0.500				
6.000%	99.207	99.082	98.902	98.652	Second Home +0.750 +0.500 +0.500 +0.500				
CONFORMING ARM FEATURES					Additional LPMI Rate Adjustments				
LTV > 65 <= 95 and CLTV > 90 <= 95					Investment Properties +0.250				
LTV >90% <=95%					Second Home +0.100				
Investment Prop LTV <=75%					Cashout Refi +0.100				
Investment Prop LTV >75% <=80%					Loan amounts >=250K +0.100				
Investment Prop LTV >80% <=90%					FNMA Flexible - FICO >= 700 w/Sub Fin -0.750				
Cash Out Refi LTV >70% <=80%					FNMA Flexible - FICO < 700 w/ Sub Fin -1.500				
Cash Out Refi LTV >80% <=90%					FNMA Flexible - LTV >=90% <=97% (MI 35%) -0.500				
2 Unit & LTV > 90%					FNMA Flexible - LTV >97% <=100% (MI 35%) -1.000				
Loan amounts less than \$50,000					No Escrow -0.150				
Loan amounts >=50K and <100K					Zone 1 Adjustments - With escrow -0.120				
Loan amounts >=100K and <150K					Zone 2 Adjustments - With escrow -0.040				
Loan amounts >=200K and <250K					Zone 4 Adjustments - With escrow +0.060				
					Zone 5 Adjustments - With escrow +0.120				
					1 Year LIBOR Index 5.180				
Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT )					Zone 4 - ( FL, PA, WI )				
Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY )					Zone 5 - ( TX )				
Zone 3 - ( AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA )									
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CONFORMING INTEREST ONLY ARMS											
3/1 CONFORMING I/O ARM					5/1 CONFORMING I/O ARM						
CAPS - 2/2/6					CAPS - 5/2/5						
2.375 MARGIN - E47					2.375 MARGIN - D31 LPMI - J28						
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		
6.875%	102.757	102.632	102.452	102.202	6.750%	102.715	102.590	102.410	102.160		
6.750%	102.507	102.382	102.202	101.952	6.625%	102.340	102.215	102.035	101.785		
6.625%	102.320	102.195	102.015	101.765	6.500%	102.090	101.965	101.785	101.535		
6.500%	102.039	101.914	101.734	101.484	6.375%	101.715	101.590	101.410	101.160		
6.375%	101.882	101.757	101.577	101.327	6.250%	101.652	101.527	101.347	101.097		
6.250%	101.646	101.521	101.341	101.091	6.125%	101.308	101.183	101.003	100.753		
6.125%	101.502	101.377	101.197	100.947	6.000%	100.964	100.839	100.659	100.409		
6.000%	101.234	101.109	100.929	100.679	5.875%	100.760	100.635	100.455	100.205		
5.875%	101.089	100.964	100.784	100.534	5.750%	100.399	100.274	100.094	99.844		
5.750%	100.820	100.695	100.515	100.265	5.625%	100.037	99.912	99.732	99.482		
5.625%	100.581	100.456	100.276	100.026	5.500%	99.800	99.675	99.495	99.245		
5.500%	100.436	100.311	100.131	99.881	5.375%	99.435	99.310	99.130	98.880		
5.375%	100.166	100.041	99.861	99.611	5.250%	99.070	98.945	98.765	98.515		
5.250%	99.895	99.770	99.590	99.340	5.125%	98.829	98.704	98.524	98.274		
5.125%	99.622	99.497	99.317	99.067	5.000%	98.462	98.337	98.157	97.907		
5.000%	99.506	99.381	99.201	98.951							
4.875%	99.263	99.138	98.958	98.708							
4.750%	98.989	98.864	98.684	98.434							
7/1 CONFORMING I/O ARM					10/1 CONFORMING I/O ARM						
CAPS - 5/2/5					CAPS - 5/2/5						
2.375 MARGIN - E49 LPMI - J29					2.375 MARGIN - E50 LPMI - J30						
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		
6.875%	102.876	102.751	102.571	102.321	7.500%	103.236	103.111	102.931	102.681		
6.750%	102.689	102.564	102.384	102.134	7.375%	103.005	102.880	102.700	102.450		
6.625%	102.314	102.189	102.009	101.759	7.250%	102.772	102.647	102.467	102.217		
6.500%	101.939	101.814	101.634	101.384	7.125%	102.572	102.447	102.267	102.017		
6.375%	101.814	101.689	101.509	101.259	7.000%	102.339	102.214	102.034	101.784		
6.250%	101.392	101.267	101.087	100.837	6.875%	102.107	101.982	101.802	101.552		
6.125%	101.000	100.875	100.695	100.445	6.750%	101.874	101.749	101.569	101.319		
6.000%	100.671	100.546	100.366	100.116	6.625%	101.656	101.531	101.351	101.101		
5.875%	100.277	100.152	99.972	99.722	6.500%	101.439	101.314	101.134	100.884		
5.750%	100.008	99.883	99.703	99.453	6.375%	101.220	101.095	100.915	100.665		
5.625%	99.582	99.457	99.277	99.027	6.250%	101.001	100.876	100.696	100.446		
5.500%	99.156	99.031	98.851	98.601	6.125%	100.609	100.484	100.304	100.054		
5.375%	98.853	98.728	98.548	98.298	6.000%	100.217	100.092	99.912	99.662		
5.250%	98.426	98.301	98.121	97.871	5.875%	99.824	99.699	99.519	99.269		
					5.750%	99.431	99.306	99.126	98.876		
Conforming ARM Features											
Loan amounts less than \$50,000					-0.375	Cash Out Refi LTV >70%				-0.500	
Loan amounts >=50K and <100K					-0.150	No Escrow				-0.150	
Loan amounts >=100K and <150K					-0.050	Zone 1 Adjustments - With escrow				-0.120	
Loan amounts >=200K and <250K					+0.050	Zone 2 Adjustments - With escrow				-0.040	
Loan amounts >=250K					+0.100	Zone 4 Adjustments - With escrow				+0.060	
LTV > 65 <= 95 and CLTV > 90 <= 95					-0.250	Zone 5 Adjustments - With escrow				+0.120	
LTV >90% <=95%					-0.250						
					1 Year LIBOR Index					5.180	
ARM LPMI RATE ADJUSTMENTS											
Rate Adjustments Apply to LPMI Products J28, J29, J30											
Credit Score	660-679	680-699	700-719	>+720							
LTV 80.01% - 85%											
Primary	+0.375	+0.250	+0.250	+0.250							
Second Home	+0.375	+0.375	+0.375	+0.250							
LTV 85.01% - 90%											
Primary	+0.500	+0.375	+0.375	+0.375							
Second Home	+0.625	+0.500	+0.375	+0.375							
LTV 90.01% - 95%											
Primary	+0.750	+0.500	+0.500	+0.500							
Second Home	+0.750	+0.500	+0.500	+0.500							
Additional LPMI Rate Adjustments											
Second Home					+0.100						
GMAC 105 & 100% SELECTS											
LTV UP TO 105%	105 SELECT 5/1 Arm - G81				100% SELECT I/O 5/1 Arm- K53				NO MI REQUIRED		
	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE						
	8.625%	102.663	102.538	102.358	102.108						
	8.500%	102.614	102.489	102.309	102.059						
	8.375%	102.346	102.221	102.041	101.791						
	8.250%	102.078	101.953	101.773	101.523						
	8.125%	101.903	101.778	101.598	101.348						
	8.000%	101.618	101.493	101.313	101.063						
	7.875%	101.333	101.208	101.028	100.778						
	7.750%	101.188	101.063	100.883	100.633						
	7.625%	100.902	100.777	100.597	100.347						
7.500%	100.615	100.490	100.310	100.060							
7.375%	100.376	100.251	100.071	99.821							
7.250%	100.198	100.073	99.893	99.643							
7.125%	99.910	99.785	99.605	99.355							
7.000%	99.622	99.497	99.317	99.067							
GMAC SELECT FEATURES											
Condos					-0.500	Zone 1 Adjustments - With escrow				-0.120	
Fico < 680					-0.750	Zone 2 Adjustments - With escrow				-0.040	
GMAC 100% Select I/O Adjustment					-0.500	Zone 4 Adjustments - With escrow				+0.060	
						Zone 5 Adjustments - With escrow				+0.120	
PrePayment Penalty											
					3-Year					5-Year	
Base Price > 100,000 <= 101,000										0.125	0.250
Base Price > 101,000 <= 101,500										0.250	0.375
Base Price > 101,500 <= 102,000										0.375	0.500
Base Price > 102,000 <= 102,500										0.375	0.750
Base Price > 102,500										0.500	0.875
Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT )					Zone 4 - ( FL, PA, WI )						
Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY )					Zone 5 - ( TX )						
Zone 3 - ( AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA )											
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JUMBO INTEREST ONLY ARMS										
1 MONTH INTEREST ONLY LIBOR ARM					6 MONTH INTEREST ONLY LIBOR ARM					
CAPS - 12/12/12 2.250 Margin - B18					CAPS - 1.5/3/12 2.250 MARGIN - B19					
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	
6.125%	102.647	102.522	102.342	102.092	6.125%	101.960	101.835	101.655	101.405	
6.000%	102.648	102.523	102.343	102.093	6.000%	101.898	101.773	101.593	101.343	
5.875%	102.648	102.523	102.343	102.093	5.875%	101.898	101.773	101.593	101.343	
5.750%	102.586	102.461	102.281	102.031	5.750%	101.648	101.523	101.343	101.093	
5.625%	102.586	102.461	102.281	102.031	5.625%	101.649	101.524	101.344	101.094	
5.500%	102.524	102.399	102.219	101.969	5.500%	101.556	101.431	101.251	101.001	
5.375%	102.525	102.400	102.220	101.970	5.375%	101.556	101.431	101.251	101.001	
5.250%	102.275	102.150	101.970	101.720	5.250%	101.463	101.338	101.158	100.908	
5.125%	102.276	102.151	101.971	101.721	5.125%	101.463	101.338	101.158	100.908	
5.000%	102.182	102.057	101.877	101.627	5.000%	101.214	101.089	100.909	100.659	
4.875%	102.183	102.058	101.878	101.628	4.875%	101.214	101.089	100.909	100.659	
4.750%	101.839	101.714	101.534	101.284	4.750%	101.089	100.964	100.784	100.534	
1 MONTH AND 6 MONTH INTEREST ONLY FEATURES										
Loan Amounts >650K <= IM					-0.750	LTV <75%				+0.125
Cash-Out Re-Fi					-0.500	LTV >90%				-0.750
Stated Income Processing (1 & 6Mo ARM only)					-0.750	No Escrow				-0.150
2nd Home LTV >85% <=90%					-0.500	Zone 1 Adjustments - With escrow				-0.120
2-4 units					-1.000	Zone 2 Adjustments - With escrow				-0.040
High Rise Condo (>8)					-1.000	Zone 4 Adjustments - With escrow				+0.060
Mid Rise Condo (5-8)					-0.375	Zone 5 Adjustments - With escrow				+0.120
Investment Property					-1.500					
3/1 INTEREST ONLY LIBOR ARM					5/1 INTEREST ONLY LIBOR ARM					
CAPS - 2/2/6 D36 - 80/20 2.750 MARGIN - C99					CAPS - 5/2/5 D37 - 80/20 2.750 MARGIN - A49 LPMI - J20					
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	
7.250%	102.564	102.439	102.259	102.009	7.250%	102.806	102.681	102.501	102.251	
7.125%	102.314	102.189	102.009	101.759	7.125%	102.538	102.413	102.233	101.983	
7.000%	102.220	102.095	101.915	101.665	7.000%	102.489	102.364	102.184	101.934	
6.875%	102.001	101.876	101.696	101.446	6.875%	102.221	102.096	101.916	101.666	
6.750%	101.795	101.670	101.490	101.240	6.750%	101.953	101.828	101.648	101.398	
6.625%	101.588	101.463	101.283	101.033	6.625%	101.778	101.653	101.473	101.223	
6.500%	101.442	101.317	101.137	100.887	6.500%	101.493	101.368	101.188	100.938	
6.375%	101.233	101.108	100.928	100.678	6.375%	101.208	101.083	100.903	100.653	
6.250%	101.008	100.883	100.703	100.453	6.250%	101.063	100.938	100.758	100.508	
6.125%	100.782	100.657	100.477	100.227	6.125%	100.777	100.652	100.472	100.222	
6.000%	100.635	100.510	100.330	100.080	6.000%	100.490	100.365	100.185	99.935	
5.875%	100.425	100.300	100.120	99.870	5.875%	100.251	100.126	99.946	99.696	
5.750%	100.215	100.090	99.910	99.660	5.750%	100.073	99.948	99.768	99.518	
5.625%	99.973	99.848	99.668	99.418	5.625%	99.785	99.660	99.480	99.230	
5.500%	99.731	99.606	99.426	99.176	5.500%	99.497	99.372	99.192	98.942	
5.375%	99.551	99.426	99.246	98.996						
5.250%	99.308	99.183	99.003	98.753						
5.125%	99.096	98.971	98.791	98.541						
5.000%	98.884	98.759	98.579	98.329						
7/1 INTEREST ONLY LIBOR ARM					10/1 INTEREST ONLY LIBOR ARM					
CAPS - 5/2/5 2.750 MARGIN - D19 LPMI - J21					CAPS - 5/2/5 2.750 MARGIN - 929 LPMI - J22					
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	
7.250%	102.934	102.809	102.629	102.379	7.500%	102.986	102.861	102.681	102.431	
7.125%	102.623	102.498	102.318	102.068	7.375%	102.755	102.630	102.450	102.200	
7.000%	102.312	102.187	102.007	101.757	7.250%	102.522	102.397	102.217	101.967	
6.875%	102.110	101.985	101.805	101.555	7.125%	102.322	102.197	102.017	101.767	
6.750%	101.815	101.690	101.510	101.260	7.000%	102.089	101.964	101.784	101.534	
6.625%	101.519	101.394	101.214	100.964	6.875%	101.857	101.732	101.552	101.302	
6.500%	101.348	101.223	101.043	100.793	6.750%	101.624	101.499	101.319	101.069	
6.375%	101.052	100.927	100.747	100.497	6.625%	101.406	101.281	101.101	100.851	
6.250%	100.755	100.630	100.450	100.200	6.500%	101.189	101.064	100.884	100.634	
6.125%	100.584	100.459	100.279	100.029	6.375%	100.970	100.845	100.665	100.415	
6.000%	100.270	100.145	99.965	99.715	6.250%	100.751	100.626	100.446	100.196	
5.875%	99.955	99.830	99.650	99.400	6.125%	100.359	100.234	100.054	99.804	
5.750%	99.781	99.656	99.476	99.226	6.000%	99.967	99.842	99.662	99.412	
5.625%	99.465	99.340	99.160	98.910	5.875%	99.574	99.449	99.269	99.019	
5.500%	99.148	99.023	98.843	98.593						
3/1, 5/1, 7/1 AND 10/1 JUMBO FEATURES										
LTV <= 90% & CLTV > 90% (N/A 80/20's)					-0.250	Rate Adjustments Apply to LPMI Products J18, J19, J20, J21, J22				
LTV >90%					-0.500	Credit Score	660-679	680-699	700-719	>720
LTV > 75% & FICO < 660					-0.250	LTV 80.01% - 85%				
Loan Amounts <=\$700K & LTV <=75 & FICO >=660					+0.125	Primary/Invest	+0.375	+0.250	+0.250	+0.250
Loan Amounts >\$1 Million & <=\$1.5 Million					-0.500	Second Home	+0.375	+0.375	+0.375	+0.250
Loan Amounts >\$1.5 Million					-0.750	LTV 85.01% - 90%				
Investment Properties					-1.000	Primary/Invest	+0.500	+0.375	+0.375	+0.375
Stated Income & LTV <= 75%					-0.375	Second Home	+0.625	+0.500	+0.375	+0.375
Stated Income & LTV > 75% (N/A 80/20's)					-0.500	LTV 90.01% - 95%				
(SISA) Stated Income Stated Assets					-0.500	Primary/Invest	+0.750	+0.500	+0.500	+0.500
Cash Out Refi LTV > 75%					-0.500	Second Home	+0.750	+0.500	+0.500	+0.500
2nd Home					-0.375	Additional LPMI Rate Adjustments				
Condos					-0.250	Investment Properties				+0.250
2 Units					-0.250	Second Home				+0.100
3 - 4 Units					-0.750	Cashout Refi				+0.100
3/1 & 5/1 Libor 80/20 Stated Income					-1.250	Loan amounts > 650K				+0.100
3/1 & 5/1 Libor 80/20 Standard Processing					-0.875					
No Escrow					-0.150					
Zone 1 Adjustments - With escrow					-0.120					
Zone 2 Adjustments - With escrow					-0.040					
Zone 4 Adjustments - With escrow					+0.060					
Zone 5 Adjustments - With escrow					+0.120					
					1 Month Libor Index			4.823		
					6 Month Libor Index			5.068		
					1 Year Libor Index			5.180		

Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT) Zone 4 - ( FL, PA, WI )  
 Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY ) Zone 5 - ( TX )  
 Zone 3 - ( AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA )

Rate sheets distributed from 100 Witmer Road Horsham PA, 19044

Rate sheet opt out call 877-700-4622 option 9

15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

6 Mth Jumbo LIBOR ARM					1/1 Jumbo LIBOR ARM						
Caps - 1.5/3/13					Caps - 2.5/2.5/13						
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		
6.125%	101.960	101.835	101.655	101.405	7.750%	102.431	102.306	102.126	101.876		
6.000%	101.898	101.773	101.593	101.343	7.625%	102.431	102.306	102.126	101.876		
5.875%	101.898	101.773	101.593	101.343	7.500%	102.368	102.243	102.063	101.813		
5.750%	101.648	101.523	101.343	101.093	7.375%	102.368	102.243	102.063	101.813		
5.625%	101.649	101.524	101.344	101.094	7.250%	102.306	102.181	102.001	101.751		
5.500%	101.556	101.431	101.251	101.001	7.125%	102.306	102.181	102.001	101.751		
5.375%	101.556	101.431	101.251	101.001	7.000%	102.118	101.993	101.813	101.563		
5.250%	101.463	101.338	101.158	100.908	6.875%	102.119	101.994	101.814	101.564		
5.125%	101.463	101.338	101.158	100.908	6.750%	101.806	101.681	101.501	101.251		
5.000%	101.214	101.089	100.909	100.659	6.625%	101.806	101.681	101.501	101.251		
4.875%	101.214	101.089	100.909	100.659	6.500%	101.368	101.243	101.063	100.813		
3/1 Jumbo LIBOR ARM					6 MONTH AND 1/1 FEATURES						
Caps - 2/2/6					2nd Home LTV >85% <=90%						
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	2-4 units						
7.250%	102.689	102.564	102.384	102.134	High Rise Condo (>8)						
7.125%	102.439	102.314	102.134	101.884	Mid Rise Condo (5-8)						
7.000%	102.345	102.220	102.040	101.790	Investment Property						
6.875%	102.126	102.001	101.821	101.571	LTV <75%						
6.750%	101.920	101.795	101.615	101.365	LTV >90%						
6.625%	101.713	101.588	101.408	101.158	Loan Amounts >650K <= IM						
6.500%	101.567	101.442	101.262	101.012	Cash-Out Re-Fi (all but 6 Mo ARM)						
6.375%	101.358	101.233	101.053	100.803	Cash-Out Re-Fi (6Mo ARM only)						
6.250%	101.133	101.008	100.828	100.578	Stated Income Processing (6Mo ARM only)						
6.125%	100.907	100.782	100.602	100.352	Stated Income Processing (1/1 ARM only)						
6.000%	100.760	100.635	100.455	100.205	No Escrow						
5.875%	100.550	100.425	100.245	99.995	Zone 1 Adjustments - With escrow						
5.750%	100.340	100.215	100.035	99.785	Zone 2 Adjustments - With escrow						
5.625%	100.098	99.973	99.793	99.543	Zone 4 Adjustments - With escrow						
5.500%	99.856	99.731	99.551	99.301	Zone 5 Adjustments - With escrow						
5/1 Jumbo LIBOR ARM					7/1 Jumbo LIBOR ARM						
Caps - 5/2/5					Caps - 5/2/5						
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		
7.250%	102.931	102.806	102.626	102.376	7.250%	103.059	102.934	102.754	102.504		
7.125%	102.663	102.538	102.358	102.108	7.125%	102.748	102.623	102.443	102.193		
7.000%	102.614	102.489	102.309	102.059	7.000%	102.437	102.312	102.132	101.882		
6.875%	102.346	102.221	102.041	101.791	6.875%	102.235	102.110	101.930	101.680		
6.750%	102.078	101.953	101.773	101.523	6.750%	101.940	101.815	101.635	101.385		
6.625%	101.903	101.778	101.598	101.348	6.625%	101.644	101.519	101.339	101.089		
6.500%	101.618	101.493	101.313	101.063	6.500%	101.473	101.348	101.168	100.918		
6.375%	101.333	101.208	101.028	100.778	6.375%	101.177	101.052	100.872	100.622		
6.250%	101.188	101.063	100.883	100.633	6.250%	100.880	100.755	100.575	100.325		
6.125%	100.902	100.777	100.597	100.347	6.125%	100.709	100.584	100.404	100.154		
6.000%	100.615	100.490	100.310	100.060	6.000%	100.395	100.270	100.090	99.840		
5.875%	100.376	100.251	100.071	99.821	5.875%	100.080	99.955	99.775	99.525		
5.750%	100.198	100.073	99.893	99.643	5.750%	99.906	99.781	99.601	99.351		
5.625%	99.910	99.785	99.605	99.355	5.625%	99.590	99.465	99.285	99.035		
5.500%	99.622	99.497	99.317	99.067	5.500%	99.273	99.148	98.968	98.718		
3/1, 5/1 AND 7/1 JUMBO FEATURES											
LTV <= 90% & CLTV > 90% (N/A 80/20'S)				-0.250	2 Units				-0.250		
LTV > 90%				-0.500	3 - 4 Units				-0.750		
LTV > 75% & FICO < 660 (N/A 80/20'S)				-0.250	Stated Income & LTV <=75%				-0.375		
Loan Amounts <=\$700K & LTV <=75 & FICO >=660				+0.125	Stated Income & LTV >75%				-0.500		
Loan Amounts >=\$1 Million & <\$1.5 Million				-0.500	Big 5/1 Libor 80/20 Standard Processing				-0.875		
Loan Amounts >=\$1.5 Million				-0.750	Big 5/1 Libor 80/20 Stated Income				-1.250		
Investment Properties				-1.000	No Escrow				-0.150		
2nd Home				-0.375	Zone 1 Adjustments - With escrow				-0.120		
Condos				-0.250	Zone 2 Adjustments - With escrow				-0.040		
Cash Out Refi LTV > 75%				-0.500	Zone 4 Adjustments - With escrow				+0.060		
(SISA) Stated Income Stated Assets				-0.500	Zone 5 Adjustments - With escrow				+0.120		
***SEE PAGE 7 FOR LPMI J18, J19 RATE ADJUSTMENTS***											
FLEXSELECT ARM											
Jumbo One Month MTA Flex Select ARM					Jumbo One Month LIBOR Flex Select ARM						
L68 - Jumbo MTA FlexSelect 2.3/5					L70 - Jumbo MTA FlexSelect 2.8/5						
L69 - Jumbo MTA FlexSelect 2.6/5					L71 - Jumbo MTA FlexSelect 3.1/5						
60 Day Lock					60 Day Lock						
Start Rate	Margin	W/O PPP	1Yr PPP	2Yr PPP	3Yr PPP	Start Rate	Margin	W/O PPP	1Yr PPP	2Yr PPP	3Yr PPP
1.000%	3.125	101.000	101.625	102.625	103.625	1.000%	2.750	100.250	101.625	102.375	103.125
1.000%	2.875	100.750	101.250	102.250	103.250	1.000%	2.500	100.000	101.250	101.750	102.250
1.000%	2.625	100.625	100.750	101.625	102.500	1.000%	2.250	99.750	100.750	101.125	101.500
1.000%	2.375	100.250	100.250	101.000	101.750	1.000%	2.000	99.500	100.375	100.500	100.625
Max Price w/o PPP		101.625			Max price 2 Yr Hard PPP		102.500			*Max Price is the Max Net Price	
Max price 1 Yr Hard PPP		102.500			Max price 3 Yr Hard PPP		103.500			after below Adjustments are assessed	
FLEXSELECT PRICE ADJUSTMENTS											
Loan Amount > \$1.5 Million				-0.750	Investment w/ LTV <= 70%				-1.000		
Cash Out Refi & LTV/CLTV > 70%				-0.500	Investment w/ LTV > 70%				-2.500		
Cash Out Refi & LTV/CLTV <= 70% & CLTV > 70%				-0.500	Investment w/ CLTV > 80%				-0.500		
Credit Score < 660 & LTV > 70%				-1.000	LTV > 70 & CLTV > 80%				-0.250		
Credit Score < 660 & LTV <= 70%				-0.500	3-4 Units				-0.500		
Credit Score >= 660 & < 680 & LTV > 70%				-0.500	No Escrow				-0.150		
SISA w/ LTV > 70%				-0.500	Zone 1 with Escrow				-0.120		
SISA w/ LTV <= 70% & CLTV > 70%				-0.500	Zone 2 with Escrow				-0.040		
Credit Score > 720				+0.250	Zone 4 with Escrow				+0.060		
					Zone 5 with Escrow				+0.120		
FLEXSELECT RATE ADJUSTMENTS											
Loan Amount > \$1.5 Million				+0.500	Cash Out Refi & LTV/CLTV <= 70% & CLTV > 70%				+0.500		
Credit Score < 660 & LTV > 70%				+0.500	Investment w/ LTV <= 70%				+0.500		
Credit Score < 660 & LTV <= 70%				+0.500	Investment w/ LTV > 70%				+1.500		
SISA w/ LTV > 70%				+0.500	LTV > 80% <= 90%				+1.000		
SISA w/ LTV <= 70% & CLTV > 70%				+0.500	LTV > 90%				+2.000		
Cash Out Refi & LTV > 70				+0.500							
1 Month Libor Index		4.823			MTA Index					3.888	
6 Month Libor Index		5.068			1 Year Libor Index					5.180	
Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT )						Zone 4 - ( FL, PA, WI )					
Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY )						Zone 5 - ( TX )					
Zone 3 - ( HI, IA, IN, KS, KY, LA, MO, NC, ND, OH, OK, OR, SD, TN, WA )						Pricing subject to change anytime					
8 of 14											
Rate sheets distributed from 100 Witmer Road Horsham PA, 19044						Rate sheet opt out call 877-700-4622 option 9					



**HOME EQUITY**

**HELOC w/ TEASER option - WLTF** **FIRST LIEN / ONLY LIEN LINE w/ TEASER option - 2WLT**

(Funding based on adjusted price x utilized amount) Please refer the product matrix for guidelines and restrictions  
Base price prior to Margin BU/BD and adjustments: **102.500** **Minimum margin allowed = -1.00**  
**Base Rate (Prime): 7.500%**

Required Base Margin: Credit Score	CLTV											
	<= 70%		70.01% to 80%		80.01% to 85%		85.01% to 90%		90.01% to 95%		95.01% to 100%	
Product code	WLTF	2WLT	WLTF	2WLT	WLTF	2WLT	WLTF	2WLT	WLTF	2WLT	WLTF	2WLT
Maximum Line 720 +	1 Million	1 Million	500K	750K	300K	600K	300K	500K	250K	400K	150K	300K
	0.250%		0.375%		0.500%		0.500%		0.875%		1.000%	
Maximum Line 700-719	400K	1 Million	400K	700K	300K	600K	300K	500K	250K	400K	150K	250K
	0.375%		0.625%		0.750%		0.875%		1.000%		1.250%	
Maximum Line 680-699	350K	750K	300K	500K	250K	500K	200K	400K	200K	300K	100K	250K
	0.500%		0.750%		0.875%		1.000%		1.000%		1.250%	
Maximum Line 660-679	250K	500K	250K	450K	200K	350K	150K	350K	100K	250K	75K	200K
	1.000%		1.000%		1.375%		1.750%		2.000%		2.000%	
Maximum Line 640-659	200K	350K	200K	300K	100K	250K	100K	250K	100K	200K		N/A
	1.250%		1.250%		1.750%		2.250%		3.500%			
Maximum Line 620-639	150K	250K	150K	200K	100K	100K	100K	100K				N/A
	1.750%		1.750%		3.000%		3.500%		N/A			N/A

Teaser = 7.500% for 3 Months Teaser Not Available

Rate BU/BD Ratio:	Ratio	Min/Max Price	Min/Max \$ Amt.	MAX \$\$ ON 2WLT
<b>For Utilized Lines ONLY</b>				
Over Par (BU/BD>100)	2 : 1	104.000%	\$4,500	\$6,000
Under Par (BD<100)	2 : 1	98.500%	N/A	N/A

Minimum margin allowed = -1.00  
2WLT Loan limits assume purchase (see product summary for other purpose limits)

**Funding Price/Rate Adjustments:** **Stated Income Margin Adj. Added to Base Margins**

Piggyback Where Both 1st & 2nd are sold to GMACB:	+ .500 to price of 2nd				
Loan Amounts > 500k	+ .250 to Margin				
2nd Homes CLTV > 90% <=95%	+1.00 to Margin				
2nd Homes CLTV > 95%	+1.75 to Margin				
Investment Homes CLTV <= 80	+1.00 to Margin				
Investment Homes CLTV > 80% <= 90%	+1.50 to Margin				
Investment Homes CLTV > 90% <= 95%	+2.25 to Margin				
DTI 45.01% -- DTI up to 50% allowed w/ FICO >= 660:	+ .250 to Margin				

Credit	CLTV <=80	80.01-85	85.01-90	90.01-95	95.01-100
720 +	+ 1.000	+ 1.500	+ 1.500	+ 1.500	+ 1.500
700-719	+ 1.000	+ 1.500	+ 1.500	+ 1.500	+ 1.500
680-699	+ 1.000	+ 1.500	+ 1.500	+ 4.250	+ 4.250

Refer to product summary for further stated income product restrictions

**Fixed Closed End Home Equity - TY33 - Scheduled Interest** **FIRST LIEN / ONLY LIEN CLOSED END - NY33**

Term	10 Day BE	30 Day BE	60 Day BE
60 Months	8.100%	8.150%	8.275%
120 Months	8.150%	8.200%	8.325%
180 Months	8.200%	8.250%	8.375%
240 Months	8.350%	8.400%	8.525%
300 Months	8.500%	8.550%	8.675%
30 Due In 15	8.400%	8.450%	8.575%

Base Rate Adder Credit Score	CLTV											
	<= 70%		70.01% to 80%		80.01% to 85%		85.01% to 90%		90.01% to 95%		95.01% to 100%	
Product code	TY33	NY33	TY33	NY33	TY33	NY33	TY33	NY33	TY33	NY33	TY33	NY33
Maximum Line 720 +	500K	1 Million	400K	750K	300K	600K	300K	500K	250K	400K	150K	300K
	0.000%		0.000%		0.200%		0.350%		0.350%		0.350%	
Maximum Line 700-719	400K	1 Million	400K	700K	300K	600K	300K	500K	250K	400K	150K	250K
	0.250%		0.250%		0.400%		0.450%		0.750%		1.050%	
Maximum Line 680-699	350K	750K	300K	500K	250K	500K	200K	400K	200K	300K	100K	250K
	0.250%		0.250%		0.650%		0.900%		1.200%		1.500%	
Maximum Line 660-679	250K	500K	250K	450K	200K	350K	150K	350K	100K	250K	75K	200K
	1.150%		1.150%		1.750%		2.000%		2.050%		2.100%	
Maximum Line 640-659	200K	350K	200K	300K	100K	250K	100K	250K	100K	200K		N/A
	1.250%		1.250%		2.150%		2.500%		2.750%			
Maximum Line 620-639	150K	250K	150K	200K	100K	100K	100K	100K				N/A
	1.900%		1.900%		2.250%		3.050%		N/A			N/A
Maximum Line 580-619	50K	100K	50K	100K	50K	100K						N/A
	2.900%		2.900%		4.050%		N/A		N/A			N/A

Rate BU/BD Ratio:	Ratio	Max/Min. Price	Min/Max \$ Amt.	MAX \$\$ ON NY33
Over Par (BU/BD>100.00)	2 : 1	104.000%	\$4,500	\$6,000
Under Par (BD<100.00)	2 : 1	98.500%	N/A	N/A

**Funding Price/Rate Adjustments:**  
CLTV <= 70%: - .250 to Rate  
Piggyback (Both 1st & 2nd sold to GMACB) - Fico >= 680 & CLTV > 85% & <=90%: - .350 to Rate  
Piggyback (Where Both 1st & 2nd are sold to GMACB): + .500 to Price of 2nd  
DTI 45.01% -- DTI up to 50% allowed w/ FICO >= 660: + .250 to Rate

**Stated Income Rate Adj. Added to Base Rate**

Credit	CLTV <=80	80.01-85	85.01-90	90.01-95	95.01-100
720 +	+ 1.000	+ 1.500	+ 1.500	+ 1.500	+ 1.500
700-719	+ 1.000	+ 1.500	+ 1.500	+ 1.500	+ 1.500
680-699	+ 1.000	+ 1.500	+ 1.500	+ 4.250	+ 4.250

Refer to product summary for further stated income product restrictions

**Assumptions:**  
All borrower FICOS MUST be >= 580  
Piggyback where the 1st is NOT sent to GMAC is priced and qualified as a STANDALONE  
Minimum Loan Amount = \$7,500  
Investment Properties are not eligible for Home Equity Closed End Products

Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT) Zone 4 - ( FL, PA, WI )  
Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY ) Zone 5 - ( TX )  
Zone 3 - ( AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA )  
Rate sheets distributed from 100 Witmer Road Horsham PA, 19044 Rate sheet opt out call 877-700-4622 option 9

SOLUTIONS PRODUCT												
30 Year Fixed Solutions (662)			15 Year Fixed Solutions (665)			Base Pricing assumes 3 year PPP and 30 day lock at Par (100.000)						
Grades	STANDARD DOC							STATED DOC				
<b>AAA</b> Max: 3x30X24 and 1x30X12 No BK Last 12 mo. No NOD/FCL Past 36 mo.	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	
	680+	6.650%	6.800%	6.900%	7.000%	7.100%	7.400%	8.000%	7.350%	7.475%	7.650%	
	660-679	6.800%	6.900%	7.000%	7.100%	7.200%	7.500%	8.100%	7.450%	7.575%	7.750%	
	640-659	6.900%	7.000%	7.100%	7.200%	7.300%	7.600%	8.200%	7.550%	7.700%	7.850%	
	620-639	7.025%	7.125%	7.225%	7.300%	7.400%	7.850%	8.550%	7.675%	7.825%	8.050%	
590-619	7.150%	7.250%	7.350%	7.425%	7.600%	8.050%	8.700%	7.800%	7.950%	8.200%		
<b>AA</b> Max: 4x30X24 or 1x60X24 No BK Last 12 mo. No NOD/FCL Past 36 mo.	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	
	680+	6.825%	6.925%	7.025%	7.075%	7.250%	7.625%	8.375%	7.475%	7.625%	7.800%	
	660-679	6.875%	7.000%	7.125%	7.175%	7.350%	7.725%		7.600%	7.775%	7.900%	
	640-659	7.025%	7.150%	7.250%	7.300%	7.475%	7.825%		7.725%	7.925%	8.050%	
	620-639	7.200%	7.250%	7.350%	7.400%	7.600%	7.950%		7.850%	8.050%	8.250%	
590-619	7.350%	7.475%	7.600%	7.525%	7.850%	8.000%		8.225%	8.300%	8.650%		
<b>A</b> Max 4x30X12 or 3x30X12 and 1x60X12 No BK 1Yr NO FCL 2Yr	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%				
	680+	6.950%	7.050%	7.150%	7.325%	7.725%	8.275%					
	660-679	7.050%	7.150%	7.250%	7.450%	7.850%	8.400%					
	640-659	7.175%	7.275%	7.375%	7.575%	7.975%	8.525%					
	620-639	7.300%	7.400%	7.500%	7.700%	8.100%	8.650%					
590-619	7.500%	7.600%	7.700%	7.950%	8.350%	8.900%						
560-589	7.850%	7.950%	8.050%	8.325%	8.500%	9.600%						
<b>A -</b> Max 5x30X12 or 2x60X12 or 1x90X12 No BK 1Yr No FCL 1Yr	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%				
	680+	7.200%	7.350%	7.400%								
	660-679	7.325%	7.475%	7.525%								
	640-659	7.450%	7.600%	7.650%								
	620-639	7.575%	7.725%	7.775%								
590-619	7.825%	7.975%	8.025%									
560-589	8.200%	8.350%	8.400%									
530-559	8.450%	8.550%	8.750%									
<b>Adjustments</b>												
Ln Amt <=\$120,000	0.125% to rate			10 Year Term				-0.125% to rate				
Ln Amt 500K <650K	0.125% to rate			15 Year term				-0.125% to rate				
Ln Amt 650K and <=750K	0.250% to rate			20 Year Term				-0.06% to rate				
2 Units	0.250% to rate			25 year Term				-0.030% to rate				
3-4 Units	0.500% to rate			2 Year PPP				0.500% to rate				
Condos	0.375% to rate			1 Year PPP				0.750% to rate				
PUD (w/FICO <600)	0.125% to rate			No PPP				1.000% to rate				
Leasehold Estates	0.750% to rate			Buy down				2:1 Min price 99				
Modular/Pre-cut Panelized	1.000% to rate			Buy up				2:1 Max price 101				
Second Homes	0.250% to rate			Buy up				1.0:1 max price 102				
Lock Days 60	-0.375 to price											
2/6 Solutions ARM (668) Base Prices assumes 3 year PPP and 30 day lock at Par (100.000) Caps = 3 / 1.5 / 6												
Grades	STANDARD DOC							STATED DOC				
<b>AAA</b> Max: 3x30X24 and 1x30X12 No BK Last 12 mo. No NOD/FCL Past 36 mo.	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	
	680+	6.700%	6.800%	6.900%	6.950%	7.200%	7.500%	7.975%	7.350%	7.400%	7.650%	
	660-679	6.800%	6.900%	7.000%	7.050%	7.300%	7.600%	8.100%	7.450%	7.500%	7.750%	
	640-659	6.900%	7.000%	7.100%	7.150%	7.400%	7.700%	8.350%	7.600%	7.650%	7.900%	
	620-639	7.025%	7.125%	7.225%	7.275%	7.600%	7.850%	8.500%	7.850%	7.900%	8.050%	
590-619	7.150%	7.250%	7.350%	7.400%	7.900%	8.250%	9.200%	8.100%	8.150%	8.350%		
<b>AA</b> Max 4x30X24 or 1x60X24 No BK Last 12 mo. No NOD/FCL Past 36 mo.	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	
	680+	6.800%	6.900%	7.000%	7.100%	7.350%	7.800%	8.550%	7.450%	7.550%	7.900%	
	660-679	6.900%	7.000%	7.100%	7.200%	7.450%	7.850%		7.550%	7.650%	8.000%	
	640-659	7.000%	7.100%	7.200%	7.300%	7.550%	7.900%		7.700%	7.800%	8.150%	
	620-639	7.100%	7.200%	7.300%	7.400%	7.650%	8.000%		7.950%	8.050%	8.400%	
590-619	7.225%	7.325%	7.425%	7.700%	8.000%	8.400%		8.250%	8.650%	8.950%		
<b>A</b> Max: 4x30X12 OR 3x30X12 and 1x60X12 No BK 1Yr No FCL 2Yr	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%				
	680+	7.075%	7.175%	7.225%	7.425%	7.800%	8.250%					
	660-679	7.100%	7.225%	7.350%	7.550%	7.900%	8.375%					
	640-659	7.075%	7.275%	7.475%	7.675%	8.000%	8.500%					
	620-639	7.200%	7.400%	7.600%	7.800%	8.100%	8.625%					
590-619	6.900%	7.400%	7.900%	8.100%	8.350%	8.750%						
560-589	8.000%	8.125%	8.250%	8.450%	8.650%	9.500%						
<b>A -</b> Max: 5x30X12 OR 2x60X12 or 1x90X12 No BK 1Yr No FCL 1Yr	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%				
	680+	7.200%	7.350%	7.375%								
	660-679	7.325%	7.475%	7.500%								
	640-659	7.450%	7.600%	7.625%								
	620-639	7.700%	7.850%	7.875%								
590-619	7.950%	8.100%	8.125%									
560-589	8.200%	8.350%	8.500%									
530-559	9.150%	9.350%	9.500%									
<b>Adjustments</b>												
Ln Amt <=\$120,000	0.125% to rate	and	0.125% to margin	2 Year PPP				0.500% to rate	and	0.250% to margin		
Ln Amt 500K <650K	0.125% to rate	and	0.125% to margin	1 Year PPP				0.750% to rate	and	0.400% to margin		
Ln Amt 650K and <=750K	0.250% to rate	and	0.250% to margin	No PPP				1.000% to rate	and	0.600% to margin		
2 Units	0.250% to rate	and	0.250% to margin									
3-4 Units	0.500% to rate	and	0.500% to margin	Buy down	2:1 Min price 99							
Condos	0.375% to rate	and	0.375% to margin	Buy up	2:1 Max price 101							
PUD (w/FICO <600)	0.125% to rate	and	0.125% to margin	Buy up	1.0:1 max price 102							
Leasehold Estates	0.750% to rate	and	0.75% to margin									
Modular/Pre-cut Panelized	1.000% to rate	and	1.000% to margin									
Second Homes	0.250% to rate	and	0.250% to margin									
Lock Days 60	-0.375 to price											
Zone 1 - ( CA, DC, HI, MA, ME, MN, NV, RI, UT )						Zone 4 - ( FL, PA, WI )						
Zone 2 - ( AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY )						Zone 5 - ( TX )						
Zone 3 - ( AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA )												
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15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

ALT - A													
Alt A 30 Year Fixed Rate		No MI D01		With MI D04		Alt A 15 Year Fixed Rate		No MI D03		With MI D02			
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE			
8.875%	105.742	105.624	105.256	105.131	MAX	8.375%	105.123	104.987	104.801	104.739			
8.750%	105.451	105.332	104.972	104.847		8.250%	104.806	104.669	104.491	104.429			
8.625%	105.246	105.126	104.773	104.648		8.125%	104.551	104.413	104.243	104.180			
8.500%	105.021	104.899	104.555	104.430		8.000%	104.284	104.145	103.983	103.920			
8.375%	104.814	104.692	104.355	104.230		7.875%	104.022	103.881	103.727	103.665			
8.250%	104.598	104.474	104.146	104.021		7.750%	103.743	103.601	103.455	103.393			
8.125%	104.400	104.275	103.955	103.830		7.625%	103.480	103.338	103.200	103.137			
8.000%	104.176	104.050	103.738	103.613		7.500%	103.213	103.069	102.939	102.876			
7.875%	103.961	103.834	103.530	103.405		7.375%	102.923	102.778	102.656	102.593			
7.750%	103.712	103.584	103.288	103.163		7.250%	102.616	102.470	102.355	102.293			
7.625%	103.432	103.303	103.015	102.890	7.125%	102.308	102.161	102.055	101.992				
7.500%	103.145	103.014	102.734	102.609	7.000%	101.977	101.829	101.731	101.668				
7.375%	102.869	102.737	102.465	102.340	6.875%	101.673	101.523	101.433	101.370				
7.250%	102.561	102.428	102.164	102.039	6.750%	101.364	101.214	101.132	101.069				
7.125%	102.260	102.126	101.869	101.744	6.625%	101.117	100.966	100.891	100.829				
7.000%	101.920	101.785	101.536	101.411	6.500%	100.828	100.675	100.609	100.546				
6.875%	101.635	101.499	101.258	101.133	6.375%	100.521	100.368	100.309	100.247				
6.750%	101.329	101.192	100.959	100.834	6.250%	100.172	100.017	99.967	99.904				
6.625%	101.050	100.911	100.687	100.562	6.125%	99.838	99.682	99.639	99.577				
6.500%	100.704	100.565	100.348	100.223	6.000%	99.512	99.354	99.320	99.257				
6.375%	100.322	100.182	99.973	99.848	5.875%	99.145	98.987	98.960	98.898				
Alt A 5/1 LIBOR ARM					No MI D05		With MI D06		Alt A 5/1 I/O LIBOR ARM				
Caps - 5/2/5					2.25 Margin		Caps - 5/2/5					2.25 Margin	
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE			
8.375%	104.901	104.815	104.729	104.470	MAX	8.375%	104.651	104.565	104.479	104.220			
8.250%	104.714	104.628	104.541	104.283		8.250%	104.464	104.378	104.291	104.033			
8.125%	104.544	104.458	104.372	104.113		8.125%	104.294	104.208	104.122	103.863			
8.000%	104.319	104.233	104.147	103.888		8.000%	104.069	103.983	103.897	103.638			
7.875%	104.155	104.068	103.982	103.724		7.875%	103.905	103.818	103.732	103.474			
7.750%	103.927	103.841	103.754	103.496		7.750%	103.677	103.591	103.504	103.246			
7.625%	103.698	103.612	103.526	103.267		7.625%	103.448	103.362	103.276	103.017			
7.500%	103.470	103.384	103.297	103.039		7.500%	103.220	103.134	103.047	102.789			
7.375%	103.241	103.155	103.069	102.810		7.375%	102.991	102.905	102.819	102.560			
7.250%	102.981	102.895	102.809	102.550		7.250%	102.731	102.645	102.559	102.300			
7.125%	102.721	102.635	102.549	102.290	7.125%	102.471	102.385	102.299	102.040				
7.000%	102.461	102.375	102.288	102.030	7.000%	102.211	102.125	102.038	101.780				
6.875%	102.200	102.114	102.028	101.769	6.875%	101.950	101.864	101.778	101.519				
6.750%	101.908	101.822	101.736	101.477	6.750%	101.658	101.572	101.486	101.227				
6.625%	101.615	101.529	101.443	101.184	6.625%	101.365	101.279	101.193	100.934				
6.500%	101.343	101.256	101.170	100.912	6.500%	101.093	101.006	100.920	100.662				
6.375%	101.051	100.965	100.879	100.620	6.375%	100.801	100.715	100.629	100.370				
6.250%	100.760	100.673	100.587	100.328	6.250%	100.510	100.423	100.337	100.078				
6.125%	100.467	100.381	100.295	100.036	6.125%	100.217	100.131	100.045	99.786				
6.000%	100.174	100.088	100.002	99.743	6.000%	99.924	99.838	99.752	99.493				
5.875%	99.881	99.794	99.708	99.450	5.875%	99.631	99.544	99.458	99.200				

ALT - A						
Alt A 2/6 Arm		No MI E46		With MI E45		
Caps - 3/1/5					2.375 Margin	
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		
8.750%	104.044	103.958	103.872	103.613	MAX	
8.625%	103.857	103.771	103.684	103.426		
8.500%	103.687	103.601	103.515	103.256		
8.375%	103.497	103.411	103.324	103.066		
8.250%	103.306	103.220	103.134	102.875		
8.125%	103.147	103.061	102.975	102.716		
8.000%	102.974	102.888	102.802	102.543		
7.875%	102.821	102.735	102.648	102.390		
7.750%	102.670	102.584	102.497	102.239		
7.625%	102.521	102.435	102.349	102.090		
7.500%	102.374	102.288	102.202	101.943		
7.375%	102.234	102.148	102.062	101.803		
7.250%	102.115	102.029	101.942	101.684		
7.125%	102.020	101.934	101.847	101.589		
7.000%	101.918	101.832	101.746	101.487		
6.875%	101.835	101.749	101.662	101.404		
6.750%	101.732	101.646	101.559	101.301		
1 Year Libor Index				5.180		
6 Month Libor Index				5.068		

**Alt A Adjustments on following page**

Zone 1 States: AK, AR, DE, GA, IA, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NY, OH, OK, PA, SC, SD, TN, VA, WA, WI
Zone 2 States: AL, AZ, CA, CO, DC, CT, HI, ID, MA, ME, MT, NM, NV, OR, RI, UT, VT, WV, WY
Premier Zone States (Zone 3): FL, TX
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15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

**ALT - A Adjustments**

	LTV with FICO		LTV Range				
	LTV <=65% & FICO >= 660	LTV <=65% & FICO < 660	65.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
Second Home	0.000	-0.500	-0.500	-0.750	-1.000	-1.250	-1.750
Investment	0.000	-0.750	-0.750	-1.000	-1.500	-2.000	n/a
CashOut	0.000	-0.250	-0.250	-0.500	-0.750	-1.000	-1.250
2 Units	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
3-4 Units	0.000	-0.750	-0.750	-0.750	-1.000	-1.250	n/a
Condo <=4	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
Condo > 4	-0.250	-1.000	-1.000	-1.250	-1.250	-1.250	-1.500
Non-Warrantable Condo	-0.750	-1.250	-1.250	-1.750	-1.750	-1.750	-1.750
Condotel	-0.750	-1.250	-1.250	-1.750	-1.750	-1.750	n/a
Mixed Use Property	0.000	-0.250	-0.250	-0.250	n/a	n/a	n/a
Rural Property	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
Manufactured (Rate Adj)	5.000%	5.000%	5.000%	n/a	n/a	n/a	n/a
DTI > 45% <=50%	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750
DTI > 50% (max 55%)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	LTV <=65% & FICO >= 660	LTV <=65% & FICO < 660	65.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
SIVA	0.000	-0.250	-0.375	-0.500	-0.625	-0.875	-1.500
SISA	0.000	-0.625	-0.750	-1.000	-1.500	-2.000	-2.500
NIVA	0.000	-0.500	-0.625	-0.750	-1.000	-1.250	-2.000
NINANE	0.000	-0.750	-0.875	-1.500	-2.000	-2.375	-3.000
FICO >=780	+0.250	+0.250	+0.250	+0.250	+0.250	+0.250	+0.250
FICO 720 - 779	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125
FICO 620 - 679	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
Foreign National	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a
\$40,000 - \$75,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
\$75,001 - \$417,000	+0.375	+0.375	+0.375	+0.375	+0.375	+0.375	+0.375
\$417,001-\$650,000	-0.250	-0.500	-0.500	-0.625	-0.875	-1.250	-1.750
\$650,001-\$1,000,000	-0.500	-1.000	-1.000	-1.250	n/a	n/a	n/a
\$1,000,001-\$2,000,000	-1.000	-1.250	n/a	n/a	n/a	n/a	n/a
No MI	n/a	n/a	n/a	n/a	-1.500	-2.500	-3.125
CLTV >95% <=100%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
CLTV >90% <=95%	0.000	0.000	0.000	-0.125	-0.125	n/a	n/a

PrePayment Penalty	3-Year	5-Year	ESCROW	
Base Price > 100.000 <= 101.000	+0.125	+0.250	NO ESCROW	
Base Price > 101.000 <= 101.500	+0.250	+0.375	LTV <=80 & FICO >=700	-0.125
Base Price > 101.500 <= 102.000	+0.375	+0.500	ZONE 2	
Base Price > 102.000 <= 102.500	+0.375	+0.750	ZONE 3	
Base Price > 102.500	+0.500	+0.875	+0.050	

Stacked Enhancements	LTV <=65% & FICO >= 660	LTV <=65% & FICO < 660	65.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
Second Home/Condo <= 4 Stories/Standard Doc	0.000	+0.250	+0.250	+0.500	+0.500	+0.500	+0.500
Second Home/Condo > 4 Stories/Standard Doc	0.000	+0.250	+0.250	+0.500	+0.500	+0.500	+0.500
Investment/Condo <= 4 Stories/Standard Doc	0.000	+0.250	+0.250	+0.250	+0.250	+0.250	n/a
Investment/Condo > 4 Stories/Standard Doc	0.000	+0.250	+0.250	+0.250	+0.250	+0.250	n/a
Primary/Condo <= 4 Stories/SIVA	0.000	+0.250	+0.250	+0.250	+0.250	+0.250	+0.250
Primary/Condo > 4 Stories/SIVA	0.000	+0.250	+0.250	+0.250	+0.250	+0.250	+0.250
Second Home/Condo <= 4 Stories/SIVA	0.000	+0.500	+0.500	+0.750	+0.750	+0.750	+0.750
Second Home/Condo > 4 Stories/SIVA	0.000	+0.500	+0.500	+0.750	+0.750	+0.750	+0.750
Investment/Condo <= 4 Stories/SIVA	0.000	+0.375	+0.375	+0.375	+0.375	+0.375	n/a
Investment/Condo > 4 Stories/SIVA	0.000	+0.375	+0.375	+0.375	+0.375	+0.375	n/a

1 Year Libor Index	5.180
6 Month Libor Index	5.068

Zone 1 States: AK, AR, DE, GA, IA, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NY, OH, OK, PA, SC, SD, TN, VA, WA, WI  
 Zone 2 States: AL, AZ, CA, CO, DC, CT, HI, ID, MA, ME, MT, NM, NV, OR, RI, UT, VT, WV, WY  
 Premier Zone States (Zone 3): FL, TX

Rate sheets distributed from 100 Witmer Road Horsham PA, 19044

Rate sheet opt out call 877-700-4622 option 9

EXTENDED RATE CAP PROGRAMS					
Cap Term	Cap Spread	Upfront Fee	Applicable fee%		Expiration Date of Cap
			on 30 day lock	on 15 day lock	
60	0.125%	0.500%	0.375%	0.500%	27-May-06
90	0.250%	0.500%	0.375%	0.500%	26-Jun-06
120	0.375%	1.000%	0.750%	0.875%	26-Jul-06
	0.500%	1.000%	0.875%	1.000%	
180	0.500%	1.000%	0.750%	1.000%	24-Sep-06
	0.625%	1.000%	1.000%	1.000%	
270	0.750%	1.000%	0.500%	0.625%	23-Dec-06
	1.000%	1.000%	0.750%	1.000%	
360	1.000%	1.000%	0.500%	0.625%	23-Mar-07
	1.250%	1.000%	0.750%	0.875%	

FIXED CONFORMING				FIXED JUMBO			
960 - 30 Yr Fixed		959 - 10/15 Yr Fixed		962 - 30 Yr Fixed		961 - 10/15 Yr Fixed	
Rate	60 Day BE	Rate	60 Day BE	Rate	60 Day BE	Rate	60 Day BE
7.000%	103.500	6.750%	103.500	7.250%	102.242	7.375%	103.187
6.875%	103.278	6.625%	103.194	7.125%	102.058	7.250%	102.982
6.750%	102.966	6.500%	102.813	7.000%	101.862	7.125%	102.774
6.625%	102.627	6.375%	102.435	6.875%	101.684	7.000%	102.556
6.500%	102.242	6.250%	102.058	6.750%	101.610	6.875%	102.325
6.375%	101.796	6.125%	101.687	6.625%	101.332	6.750%	102.093
6.250%	101.226	6.000%	101.300	6.500%	100.943	6.625%	101.886
6.125%	100.794	5.875%	100.890	6.375%	100.511	6.500%	101.746
6.000%	100.319	5.750%	100.379	6.250%	100.053	6.375%	101.428
5.875%	99.807	5.625%	99.965	6.125%	99.426	6.250%	101.094
5.750%	99.323	5.500%	99.538	6.000%	98.805	6.125%	100.737
5.625%	98.798	5.375%	99.093	5.875%	98.154	6.000%	100.363
5.500%	98.234	5.250%	98.631			5.875%	99.966

  

Fixed Conforming Features		PRICE ADJ.	Fixed JUMBO Features		PRICE ADJ.
LTV > 65 <= 95 and CLTV > 90 <= 95		-0.250	LTV <= 90% & CLTV > 90%		-0.250
20 Yr Term (add to 30Yr price)		+0.375	LTV > 90%		-0.500
Investment Prop LTV <= 75% & FICO < 720 (15Yr Only)		-0.250	LTV > 75% & FICO < 660		-0.250
Investment Prop LTV > 75% & FICO >= 720 (15Yr Only)		-1.000	Loan Amounts <=\$700K & LTV <= 75 & FICO >= 660		+0.125
Investment Prop LTV > 75% & FICO < 720 (15Yr Only)		-1.250	Loan Amounts >\$1 Million & <=\$1.5 Million		-0.500
Investment Prop LTV <= 75% & FICO < 720 (30 Yr Only)		-0.750	Loan Amounts >\$1.5 Million		-0.750
Investment Prop LTV <= 75% & FICO >= 720 (30 Yr Only)		-0.500	Investment Properties		-1.000
Investment Prop LTV > 75% & FICO < 720 (30 Yr Only)		-1.750	2nd Home		-0.375
Investment Prop LTV > 75% & FICO >= 720 (30 Yr Only)		-1.500	Condos		-0.250
2 Unit Purchase >90 <= 95% LTV		-0.500	2 Units		-0.250
FICO >= 660 and LTV <= 75 (20/30Yr only)		+0.125	3 - 4 Units		-0.750
FICO < 620 AND LTV 75.01 - 95.00 (20/30Yr only)		-1.000	Stated Income & LTV <= 75%		-0.370
Loan amounts less than \$50,000		-0.375	Stated Income & LTV > 75%		-0.500
Loan amounts >= 50K and < 100K		-0.150	(SISA) Stated Income Stated Assets		-0.500
Loan amounts >= 100K and < 150K		-0.050	Cash Out Refi LTV > 75%		-0.500
Loan amounts >= 200K and < 250K		+0.050	No Escrow		-0.250
Loan amounts >= 250K		+0.100	Zone 1 Adjustments - With escrow		-0.150
No Escrow		-0.250	Zone 2 Adjustments - With escrow		-0.070
Zone 1 Adjustments - With escrow		-0.150	Zone 4 Adjustments - With escrow		+0.100
Zone 2 Adjustments - With escrow		-0.070	Zone 5 Adjustments - With escrow		+0.200
Zone 4 Adjustments - With escrow		+0.100			
Zone 5 Adjustments - With escrow		+0.200			

EXTENDED RATE CAP PROGRAMS					
Cap Term	Cap Spread	Upfront Fee	Applicable fee%		Expiration Date of Cap
			on 30 day lock	on 15 day lock	
120	0.375%	1.000%	0.875%	1.000%	26-Jul-06
	0.500%	1.000%	1.000%	1.000%	
180	0.500%	1.000%	0.875%	1.000%	24-Sep-06
	0.625%	1.000%	1.000%	1.000%	
270	0.750%	1.000%	0.625%	0.750%	23-Dec-06
	1.000%	1.000%	0.875%	1.000%	
360	1.000%	1.000%	0.625%	0.750%	23-Mar-07
	1.250%	1.000%	0.875%	1.000%	

EXTENDED RATE CAP ARMS				Libor ARM Features		PRICE ADJ.
5/1 Jumbo ARM - A08		5/1 Libor ARM - B01				
Caps - 5/2/5	Margin 2.75	Caps - 5/2/5	Margin 2.375			
Rate	60 Day BE	Rate	60 Day BE			
7.250%	102.376	6.750%	102.410	LTV > 65 <= 95 and CLTV > 90 <= 95		-0.250
7.125%	102.108	6.625%	102.035	LTV > 90% <= 95%		-0.250
7.000%	102.059	6.500%	101.785	Investment Prop LTV <= 75%		-1.000
6.875%	101.791	6.375%	101.410	Investment Prop LTV > 75% <= 80%		-2.000
6.750%	101.523	6.250%	101.347	Investment Prop LTV > 80% <= 90%		-2.500
6.625%	101.348	6.125%	101.003	Loan amounts >= 50K and < 100K		-0.150
6.500%	101.063	6.000%	100.659	Loan amounts >= 100K and < 150K		-0.050
6.375%	100.778	5.875%	100.455	Loan amounts >= 200K and < 250K		+0.050
6.250%	100.633	5.750%	100.094	Loan amounts >= 250K		+0.100
6.125%	100.347	5.625%	99.732	Two Unit Purchase 90.01% - 95% LTV		-0.500
6.000%	100.060	5.500%	99.495	No Escrow		-0.150
5.875%	99.821	5.375%	99.130	Zone 1 Adjustments - With escrow		-0.120
				Zone 2 Adjustments - With escrow		-0.040
				Zone 4 Adjustments - With escrow		+0.060
				Zone 5 Adjustments - With escrow		+0.120

Jumbo ARM Features		PRICE ADJ.
LTV <= 90% & CLTV > 90%		-0.250
LTV > 90%		-0.500
LTV > 75% & FICO < 660		-0.250
Loan Amounts <=\$700K & LTV <= 75 & FICO >= 660		+0.125
Loan Amounts >\$1 Million & <\$1.5 Million		-0.500
Loan Amounts >\$1.5 Million		-0.750
Investment Properties		-1.000
2nd Home		-0.500
Condos		-0.250
2 Units		-0.250
3 - 4 Units		-0.750
Stated Income Processing (all but 80/20)		-0.375
No Escrow		-0.150
Zone 1 Adjustments - With escrow		-0.120
Zone 2 Adjustments - With escrow		-0.040
Zone 4 Adjustments - With escrow		+0.060
Zone 5 Adjustments - With escrow		+0.120