

Irwin Mortgage Corporation National Correspondent Division		101 Crosley Street West Monroe, LA 71291		Pricing effective for 03/28/06		Expiration Dates	
				Price Code 87		7 Days 04/03/06	
West Monroe, Louisiana Your Partner in Mortgage Banking		Phone (318) 699-0700 Toll Free (866) 524-7946 (866) LA Irwin		Prices effective 10:00 am to 5:00 pm per time zone		15 Days 04/11/06	
Pricing effective for 03/28/06		Price Code 87		All loans must be delivered in FUNDABLE condition on or before expiration date		30 Days 04/26/06	
		Registrations Fax (318) 699-0801		Prices DO NOT include Service Release Premiums		45 Days 05/11/06	
		Jumbo-Niche Page 1		Pricing also available at: www.irwincorrespondent.com		60 Days 05/26/06	
				RATES AND TERMS SUBJECT TO CHANGE WITHOUT NOTICE		75 Days 06/12/06	

30/25/20 Year						15/10 Year					
Rate	7 Day	15 Day	30 Day	45 Day	60 Day	Rate	7 Day	15 Day	30 Day	45 Day	60 Day
7.375	101.881	101.815	101.765	101.715	101.668	7.000	101.582	101.516	101.466	101.416	101.369
7.250	101.740	101.674	101.624	101.574	101.527	6.875	101.426	101.360	101.310	101.260	101.213
7.125	101.600	101.534	101.484	101.434	101.387	6.750	101.269	101.203	101.153	101.103	101.056
7.000	101.459	101.393	101.343	101.293	101.246	6.625	101.113	101.047	100.997	100.947	100.900
6.875	101.319	101.253	101.203	101.153	101.106	6.500	100.957	100.891	100.841	100.791	100.744
6.750	101.178	101.112	101.062	101.012	100.965	6.375	100.801	100.735	100.685	100.635	100.588
6.625	100.928	100.862	100.812	100.762	100.715	6.250	100.441	100.375	100.325	100.275	100.228
6.500	100.397	100.331	100.281	100.231	100.184	6.125	100.082	100.016	99.966	99.916	99.869
6.375	99.865	99.799	99.749	99.699	99.652	6.000	99.644	99.578	99.528	99.478	99.431
6.250	99.381	99.315	99.265	99.215	99.168	5.875	99.207	99.141	99.091	99.041	98.994
6.125	98.881	98.815	98.765	98.715	98.668	5.750	98.785	98.719	98.669	98.619	98.572
						5.625	98.332	98.266	98.216	98.166	98.119
	***	-0.066	-0.050	-0.050	-0.047		***	-0.066	-0.050	-0.050	-0.047

Adjustments to Price					
Cashout Refinance	-0.375	\$650,000 - \$1,000,000	-0.375		
Second Home	-0.375	\$1,000,001 - \$1,500,000	-1.125		
2 Unit	-0.500	* Loans 650,001 - 1,500,000 require manual underwriting.			
3-4 Unit	-1.000				
Condo <= 4 stories	-0.250	CLTV 85.01 - 90.00%	-0.250		
Condo 5 stories or >	-0.500	CLTV 90.01 - 95.00%	-0.375		
Interest Only for 10 Years on 30 Year product	-0.375	CLTV 95.01 - 100%	-0.500		
75 Day Lock use 60 Day	-0.250				
		<i>Refer to exhibit 7-09 for LTV restrictions</i>			

Extended Locks with Float Down Option			Escrows are waived on AUS Jumbo at no cost.		
120 Day	1% Upfront	75 Day Price + .375 in rate			
180 Day	1% Upfront	75 Day Price +.625 in rate			
270 Day	1% Upfront	75 Day Price + .875 in rate			
Upfront fee is refundable at funding. See registrations section of manual for float down options.			RATE EXTENSIONS (limited to one)		
			5 Day	-0.125	
			15 Day	-0.250	
			30 Day	-0.500	

AUS JUMBO LIBOR ARMS													
1 Year JUMBO LIBOR						3 Year JUMBO LIBOR						JUMBO LIBOR ARM Adjustments to price	
Rate	7 Day	15 Day	30 Day	45 Day	60 Day	Rate	7 Day	15 Day	30 Day	45 Day	60 Day		
6.750	99.485	99.391	99.266	99.141	98.891	7.000	100.838	100.744	100.619	100.494	100.244		1 Year
6.625	99.363	99.269	99.144	99.019	98.769	6.875	100.697	100.603	100.478	100.353	100.103	C/O Refinance	-0.250 -0.250
6.500	99.242	99.148	99.023	98.898	98.648	6.750	100.557	100.463	100.338	100.213	99.963	Second Home	-0.375 -0.375
6.375	99.123	99.029	98.904	98.779	98.529	6.625	100.338	100.244	100.119	99.994	99.744	2 Unit	-0.125 -0.125
6.250	99.004	98.910	98.785	98.660	98.410	6.500	100.119	100.025	99.900	99.775	99.525	3-4 Unit	-0.500 -0.500
6.125	98.885	98.791	98.666	98.541	98.291	6.375	99.900	99.806	99.681	99.556	99.306	Condo 1 - 4 Stories	-0.125 -0.125
6.000	98.767	98.673	98.548	98.423	98.173	6.250	99.681	99.587	99.462	99.337	99.087	Condo 5 or Greater	-0.125 -0.250
5.875	98.648	98.554	98.429	98.304	98.054	6.125	99.462	99.368	99.243	99.118	98.868	LTV <= 60.00%	0.500 0.375
5.750	98.529	98.435	98.310	98.185	97.935	6.000	99.244	99.150	99.025	98.900	98.650	LTV 60.01 -- 70.00%	0.250 0.125
5.625	98.407	98.313	98.188	98.063	97.813	5.875	99.006	98.912	98.787	98.662	98.412	LTV 70.01 -- 75.00%	0.125 0.000
5.500	98.285	98.191	98.066	97.941	97.691	5.750	98.769	98.675	98.550	98.425	98.175	LTV 75.01 -- 80.00%	-0.125 -0.125
5.375	98.160	98.066	97.941	97.816	97.566	5.625	98.519	98.425	98.300	98.175	97.925	LTV 80.01 -- 90.00%	-0.250 -0.250
2 / 2 / 6 Caps 2.250% Margin						2 / 2 / 6 Caps 2.250% Margin						LTV 90.01 -- 95.00%	-0.375 -0.375
5 Year JUMBO LIBOR						7 Year JUMBO LIBOR						CLTV 95.01 -- 100.00%	-0.375 -0.375
Rate	7 Day	15 Day	30 Day	45 Day	60 Day	Rate	7 Day	15 Day	30 Day	45 Day	60 Day	FICO >= 720	0.250 0.250
7.125	101.391	101.297	101.172	101.047	100.797	7.125	101.409	101.315	101.190	101.065	100.815	FICO 620 -- 679	-0.250 -0.250
7.000	101.251	101.157	101.032	100.907	100.657	7.000	101.259	101.165	101.040	100.915	100.665	FICO 40.01 -- 45.00%	-0.125 -0.125
6.875	101.110	101.016	100.891	100.766	100.516	6.875	101.109	101.015	100.890	100.765	100.515	DTI 45.01 -- 50.00% *	-0.250 -0.250
6.750	100.845	100.751	100.626	100.501	100.251	6.750	100.790	100.696	100.571	100.446	100.196	* DTI in excess of 45% requires AssetWise Approve Recommendation (not eligible for DU / LP / Manual underwriting)	
6.625	100.579	100.485	100.360	100.235	99.985	6.625	100.471	100.377	100.252	100.127	99.877	Interest Only & FICO < 680	N/A -0.125
6.500	100.313	100.219	100.094	99.969	99.719	6.500	100.152	100.058	99.933	99.808	99.558	Interest Only & FICO > 680	N/A 0.000
6.375	100.048	99.954	99.829	99.704	99.454	6.375	99.834	99.740	99.615	99.490	99.240	Ln Amt \$ 1,000,000 -- \$ 1,500,000	-0.500 -0.625
6.250	99.782	99.688	99.563	99.438	99.188	6.250	99.515	99.421	99.296	99.171	98.921	Escrow Waiver	-0.100 -0.100
6.125	99.516	99.422	99.297	99.172	98.922	6.125	99.196	99.102	98.977	98.852	98.602	Minimum Loan Amount is \$417,001	
6.000	99.220	99.126	99.001	98.876	98.626	6.000	98.871	98.777	98.652	98.527	98.277		
5.875	98.923	98.829	98.704	98.579	98.329	5.875	98.546	98.452	98.327	98.202	97.952		
5.750	98.626	98.532	98.407	98.282	98.032	5.750	98.221	98.127	98.002	97.877	97.627		
5 / 2 / 5 Caps 2.250% Margin						5 / 2 / 5 Caps 2.250% Margin							

OVERNIGHT PROTECTION IS AVAILABLE ON THIS PRODUCT

RATE EXTENSIONS (limited to one)	
5 Day	-0.125
15 Day	-0.250
30 Day	-0.500

1 Year LIBOR Index is used for all ARMs shown above. Index is currently 5.17%

Irwin Mortgage Corporation		101 Crosley Street		Pricing effective for 03/28/06		Expiration Dates		
National Correspondent Division		West Monroe, LA 71291		Price Code 87		15 Days 04/11/06		
West Monroe, Louisiana		Jumbo-Niche Page 3	Phone (318) 699-0700	Prices effective 10:00 am to 5:00 pm per time zone				30 Days 04/26/06
<i>Your Partner in Mortgage Banking</i>			Toll Free (866) 524-7946	All loans must be delivered in FUNDABLE condition on or before expiration date				45 Days 05/11/06
Pricing effective for 03/28/06			(866) LA Irwin	Prices DO NOT include Service Release Premiums				60 Days 05/26/06
Price Code 87			Registrations Fax (318) 699-0801	Pricing also available at: www.irwincorrespondent.com				75 Days 06/12/06
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Second Mortgages

Fully funded "Piggyback Loans" secured behind a 1st mortgage being sold to Irwin

Addvantage Second Mortgage - 5, 10, 15, 20, 25, 30 Year				Imagine 2 - Second Liens - 15 or 30 Year							
Rate	15 day price	Minumum Loan Amount is \$15,000		Rate	15 dy	30 dy	45 dy	60 dy	Imagine2 Adjustment		
9.070	103.000	* Base rates are based on 15 day rate locks, loan amounts \$60,000 and greater, CLTV <80% and FICO score of 700 or better.		12.750	103.104	102.979	102.729	102.479	All adjustments are to RATE		
8.970	102.750	* Minimum Property Value - \$ 75,000		12.625	102.979	102.854	102.604	102.354	2nd Home	0.500	
8.870	102.500	* Maximum Property Value - \$ 1,000,000		12.500	102.854	102.729	102.479	102.229	Investor	2.000	
8.770	102.250	NO SERVICE RELEASE PREMIUM PAID ON SECOND MORTGAGES		12.375	102.729	102.604	102.354	102.104	Investor & CLTV 90.01 - 95	0.500	
8.670	102.000	Please refer to the product guide for program eligibility and state restrictions.		12.250	102.604	102.479	102.229	101.979	Investor & CLTV 95.01 - 100	1.000	
8.570	101.750			12.125	102.479	102.354	102.104	101.854	Cashout	0.750	
8.470	101.500			12.000	102.354	102.229	101.979	101.729	2 Units	0.250	
8.370	101.250			11.875	102.229	102.104	101.854	101.604	3-4 Units	1.000	
8.270	101.000			11.750	102.104	101.979	101.729	101.479	Condo <= 4 Stories	0.250	
8.170	100.750			11.625	101.979	101.854	101.604	101.354	Condo > 4 Stories	1.000	
8.070	100.500			11.500	101.854	101.729	101.479	101.229	\$ 100,000 - \$ 200,000	0.375	
7.970	100.250			11.375	101.729	101.604	101.354	101.104	\$ 200,001 - \$ 300,000	0.750	
7.870	100.000			11.250	101.604	101.479	101.229	100.979	\$ 300,001 - \$ 400,000	1.250	
7.770	99.750			11.125	101.479	101.354	101.104	100.854	\$ 400,001 - \$ 450,000	1.500	
7.670	99.500			11.000	101.354	101.229	100.979	100.729	<= 80% CLTV	-0.750	
7.608	99.250			10.875	101.229	101.104	100.854	100.604	80.01 - 85.00 CLTV	0.125	
7.545	99.000			10.750	101.104	100.979	100.729	100.479	85.01 - 90.00 CLTV	0.375	
All adjustments are to RATE				10.625	100.979	100.854	100.604	100.354	90.01 - 95.00 CLTV	1.000	
FICO			Second Homes 0.500	10.500	100.854	100.729	100.479	100.229	95.01 - 100.00 CLTV	1.250	
>=700	0.000		Warrantable Condos 0.500	10.375	100.729	100.604	100.354	100.104	Full Doc (Complete) FICO adjustments based on primary wage earner	-0.500	
680-699	0.125		Attached PUDs 0.500	10.250	100.604	100.479	100.229	99.979	Bank Statement - 12 month	0.250	
660-679	0.625		SIVA 0.500	10.125	100.479	100.354	100.104	99.854	Bank Statement - 6 month	0.375	
640-659	0.750		SISA 1.500	10.000	100.354	100.229	99.979	99.729	SIVA	0.500	
620-639	1.500		Investment Property 2.000	9.875	100.229	100.104	99.854	99.604	No Ratio	0.750	
			CLTV 90 - 100 & FICO 620-639 1.375	9.750	100.104	99.979	99.729	99.479	SISA / NIVA	1.500	
Loan Amount				9.625	99.979	99.854	99.604	99.354	NINA w/ Employment	1.750	
< \$25,000	1.500			9.500	99.854	99.729	99.479	99.229	NINA w/o Employment	2.000	
\$25,000 - \$59,999	0.500			9.375	99.729	99.604	99.354	99.104	FICO >= 720	-1.500	
>= \$60,000	0.000			9.250	99.604	99.479	99.229	98.979	FICO 700 - 719	-1.000	
			30 day Locks 0.125	9.125	99.479	99.354	99.104	98.854	FICO 660 - 679	0.250	
			45 day Locks 0.250	9.000	99.354	99.229	98.979	98.729	FICO 640 - 659	0.750	
CLTV				8.875	99.229	99.104	98.854	98.604	FICO 620 - 639	1.250	
<80%	0.000		All rate adjustments are cumulative	8.750	99.104	98.979	98.729	98.479	DTI > 50%	0.500	
80 - 89.99%	0.000			8.625	98.979	98.854	98.604	98.354	Full Doc & CLTV<= 90% & FICO >= 720	-0.750	
90 - 95.00%	0.850			8.500	98.854	98.729	98.479	98.229	<i>All rate adjustments are cumulative</i>		
95.01 - 100%	0.850			8.375	98.729	98.604	98.354	98.104	Maximum Premiums Paid	103.500	
				8.250	98.604	98.479	98.229	97.979	Minimum Loan Amount is \$7,500		
Max Loan Amounts:				8.125	98.479	98.354	98.104	97.854	Maximum combined 1st and 2nd loan amounts may not exceed \$2,450,000		
CLTV	FICO	Loan Amount		8.000	98.354	98.229	97.979	97.729	NO SERVICE RELEASE PREMIUM PAID ON SECOND MORTGAGES		
100%	620-659	\$100,000		THESE PRODUCTS WILL BE AVAILABLE 2/1/06 FOR CORRESPONDENT LENDERS THAT HAVE COMPLETED AND RETURNED THE SUBORDINATE LIEN AMENDMENT TO THE CORRESPONDENT ORIGINATION AND SALES AGREEMENT. FOR FURTHER DETAILS, CONTACT YOUR CLIENT RELATIONS REPRESENTATIVE.							
100%	660-679	\$200,000									
100%	680+	\$300,000									
Please refer to the product guide for program eligibility and state restrictions.											