



TB&W

Taylor, Bean & Whitaker
Mortgage Corp.
23422 Mill Creek Drive, Ste. 120
Laguna Hills, CA 92653

CONTACT INFORMATION

Main (866) 236-7296
Lock-ins Fax (877) 387-0111

Lock Phone (800) 728-1129

RATES EFFECTIVE

Effective Date: 3/28/2006 9:33 AM
Prime Rate: 7.50
1 yr CMT Index: 4.76 150

EXTENDED LOCKS

180 Days - deduct 1.0 from Price & Pay Upfront
270 Days - deduct 1.5 from Price & Pay Upfront

FEES

Administration Fee - Call 866-236-7296
Tax Service Fee \$73

LOCK EXPIRATION DATES

15 Day	30 Day	45 Day	60 Day
4/11/2006	4/26/2006	5/11/2006	5/26/2006

CONVENTIONAL PRICING

30 YEAR - 1030

RATE	15 DAY	30 DAY	60 DAY
5.750	99.286	99.161	99.068
5.875	99.923	99.798	99.705
6.000	100.382	100.257	100.163
6.125	100.940	100.815	100.721
6.250	101.450	101.325	101.231
6.375	102.018	101.893	101.799
6.500	102.409	102.284	102.190
6.625	102.728	102.603	102.509
6.750	103.267	103.142	103.049
6.875	103.714	103.589	103.495
7.000	103.990	103.865	103.771
7.125	104.185	104.060	103.966
7.250	104.508	104.383	104.321
7.375	104.809	104.684	104.621
7.500	104.989	104.864	104.802

15 YEAR - 1015

RATE	15 DAY	30 DAY	60 DAY
5.375	99.300	99.175	99.113
5.500	99.783	99.658	99.595
5.625	100.150	100.025	99.963
5.750	100.580	100.455	100.361
5.875	101.070	100.945	100.851
6.000	101.503	101.378	101.284
6.125	101.840	101.715	101.621
6.250	102.095	101.970	102.001
6.375	102.580	102.455	102.486
6.500	102.974	102.849	102.880
6.625	103.266	103.141	103.172
6.750	103.173	103.048	102.985
6.875	103.653	103.528	103.465
7.000	104.020	103.895	103.833
7.125	104.263	104.138	104.075

PRICE ADJUSTMENT

10- Year Price	Add .250 to 15-yr price
20- Year Price	Add .250 to 30-yr price
Alt 97	deduct .750
Affordable 97	deduct .750
2 Unit 90.01 - 95%	deduct .500
Freddie 100% - 30&15Yr	deduct 1.250
Mfg. Home	deduct 1.500
75/20/5	deduct .250
80/15/5 or > 90% CLTV	deduct .500
80/20 Combo	deduct 1.500
SISA FICO 700-729	deduct .500
SISA Condo	deduct .500
Home Possible <= 95	deduct .500
Home Possible 95.01-97	deduct .875
Home Possible 97.01-100	deduct 1.00
HP w/ Sec. Finance	deduct .500
HP 3-4 Units 90.01-95%	deduct 1.00
Maximum Net Price:	103

LTV Adjustments	< 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Cash Out	0.000	-0.500	-0.500	-0.750	-0.750
Investment	-1.500	-1.500	-2.000	-2.500	-2.500
Investment C/O	-1.500	-2.000	-2.500	-3.250	N/A

Conventional Adjustments

States	<75k	75k - 149,999k	>149,999k
OK, FL, ND, TX, GA	-0.350	-0.150	0.000
AK, LA, AR, MS, TN, PA	-0.380	-0.150	-0.050
ID, NM, AL, NE, OR, NC, SC, NY	-0.420	-0.200	-0.100
HI, WI, NH, MO, SD, WV, IN, OH, MD, DE, NJ	-0.420	-0.200	-0.100
IL, MI, ME, NV, VT, WY, DC, CT, IA, MT, KS, VA, WA, KY, UT	-0.450	-0.280	-0.160
CO, MN, RI, CA, MA, AZ	-0.540	-0.380	-0.200

CONVENTIONAL ARM PRICING

1 YR ARM - 2001 2/6 caps

RATE	30 DAY	60 DAY
5.375	98.644	98.394
5.500	99.019	98.769
5.625	99.394	99.144
5.750	99.737	99.487
5.875	100.050	99.800
6.000	100.269	100.019
6.125	100.369	100.119
6.250	100.469	100.219
6.375	100.569	100.319

Program	Margin	Index
1 YR ARM	2.75	4.76
3/1 ARM	2.75	4.76
5/1 ARM	2.75	4.76
7/1 ARM	2.75	4.76

3/1 ARM - 2003 2/2/6 caps

RATE	30 DAY	60 DAY
5.500	100.123	99.873
5.625	100.347	100.097
5.750	100.562	100.312
5.875	100.767	100.517
6.000	100.959	100.709
6.125	101.092	100.842
6.250	101.319	101.069
6.375	101.569	101.319
6.500	101.819	101.569

5/1 ARM - 2005 5/2/5 caps

RATE	30 DAY	60 DAY
5.625	100.048	99.748
5.750	100.341	100.041
5.875	100.620	100.320
6.000	100.887	100.587
6.125	101.139	100.839
6.250	101.374	101.074
6.375	101.590	101.290
6.500	101.795	101.495
6.625	102.045	101.745

PRICE ADJUSTMENT	
Below \$40,000	deduct 1.125
\$40,000 - 70,999	deduct .50
\$75,000 - 99,999	deduct .375
\$100,000 - 149,999	deduct .125
\$150,000 - 224,999	no deduction
90-95%	deduct .375
2 Unit 90.01 - 95%	deduct .50
80/15/5	deduct .50
75/20/5	deduct .25
80/20 Combo*	deduct 1.500
Investor < 75%	deduct 1.50
Investor 75 - 80%	deduct 2.00
Investor 80 - 90%	deduct 2.50
Cash Out 70.01 - 80%	deduct .50
Cash Out 80.01 - 85%	deduct .75
Cash Out 85.01 - 90%	deduct .75
Mfg. Home	deduct 1.500
SISA FICO 700-729	deduct .500
SISA Condo	deduct .500
Home Possible**	see conventional adj.

7/1 ARM - 2007 5/2/5 caps

RATE	30 DAY	60 DAY
5.750	99.883	99.583
5.875	100.225	99.925
6.000	100.552	100.252
6.125	100.863	100.563
6.250	101.159	100.859
6.375	101.409	101.059
6.500	101.659	101.259
6.625	101.909	101.459
6.750	102.159	101.659

Maximum Net Price: 101.5

* 5/1 & 7/1 Arm Only

** 5/1 Arm Only

CONFORMING 5 & 7 YR BALLOON PRICING

The pricing for these products may be accessed via the online lock site.

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Note extended locks > 90 days require submission of upfront fees within 5 days or lock is void.



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Wholesale Pricing

GOVERNMENT PRICING

FHA 30 YEAR FIXED - 1130

RATE	15 DAY	30 DAY	60 DAY
5.500	99.625	99.500	99.438
5.750	100.054	99.929	99.835
5.875	100.793	100.668	100.574
6.000	101.907	101.782	101.688
6.250	102.023	101.898	101.804
6.375	102.762	102.637	102.543
6.500	103.515	103.390	103.297
6.750	103.635	103.510	103.417
6.875	104.074	103.949	103.855
7.000	105.250	105.125	105.125

FIXED PRICE ADJUSTMENTS

30-Yr Fix- 2/1 Buydown	deduct 2.50
30-Yr Fix- 1/0 Buydown	deduct .875
VA 30 yr - 1230	deduct .250
VA 15 yr - 1215	deduct .250
USDA RD 30 yr Fixed	Max Price = 103
Maximum Net Price:	104

FHA 15 YEAR FIXED - 1115

RATE	15 DAY	30 DAY	60 DAY
5.000	98.819	98.694	98.631
5.500	100.819	100.694	100.631
6.000	102.506	102.381	102.288
6.500	103.850	103.725	103.600

USDA RD 30 YEAR FIXED

RATE	15 DAY	30 DAY	60 DAY
6.000	101.407	101.282	101.188
6.250	101.523	101.398	101.304
6.500	103.015	102.890	102.797
6.750	103.135	103.010	102.917

Government Adjustments

States	<75k	75k - 100k	>100k
TX, PA, OK, AR, GA	-0.350	-0.150	0.000
MS, TN, FL, AL, LA, ND, AK, DE, NC, NY	-0.380	-0.150	-0.050
SC, HI, NM, MD, DC, IN, NE, NJ, OR	-0.420	-0.200	-0.100
ID, WV, KY, VA, MO, KS, IA, MT, CT, OH, SD	-0.420	-0.200	-0.100
WA, WI, UT, VT, WY, NV, IL, MI, NH, AZ, ME, RI	-0.450	-0.280	-0.160
CO, CA, MN, MA	-0.540	-0.380	-0.200

FHA / VA ARM PRICING

FHA / VA 1 YR ARM - 2101 / 2201

Margin: 2.25	Caps: 1/5	
RATE	30 DAY	60 DAY
4.750	99.190	99.128
5.000	99.440	99.378
5.250	100.596	100.534
5.500	100.784	100.721
5.750	101.628	101.565

1st Pmt. / Change Date Matrix

April, May or June 2005	7/1/06
July, Aug. or Sept. 2005	10/1/06
Oct., Nov. or Dec. 2005	1/1/07
Jan, Feb. or March 2006	4/1/07

FHA / VA 3/1 YR ARM - 2103 / 2203

Margin: 1.750	Caps: 1/5	
RATE	30 DAY	60 DAY
6.000	100.159	99.909
6.125	100.342	100.092
6.250	100.519	100.269
6.375	100.769	100.519
6.500	101.019	100.769
6.625	101.069	100.819
6.750	101.119	100.869
6.875	101.269	101.019
7.000	101.319	101.069
7.125	101.369	101.119

FHA / VA 5/1 YR ARM - 2105 / 2205

Margin: 1.750	Caps: 1/5	
RATE	30 DAY	60 DAY
6.500	99.770	99.470
6.625	100.020	99.720
6.750	100.270	99.970
6.875	100.420	100.120
7.000	100.570	100.270
7.125	100.720	100.420
7.250	100.870	100.570
7.375	101.020	100.720
7.500	101.170	100.870
7.625	101.320	101.020

Maximum Net Price: 101.5

JUMBO PRICING

30 YEAR - 1530

RATE	30 DAY	60 DAY	90 DAY*
6.000	98.737	98.644	98.269
6.125	99.174	99.081	98.706
6.250	99.820	99.726	99.351
6.375	100.460	100.367	99.992
6.500	100.834	100.740	100.365
6.625	101.158	101.064	100.689
6.750	101.529	101.435	101.060
6.875	102.081	101.988	101.613
7.000	102.368	102.274	101.899
7.125	102.579	102.485	102.110
7.250	102.774	102.711	102.336
7.375	103.202	103.139	102.764
7.500	103.389	103.326	102.951
7.625	103.551	103.488	103.113

15 YEAR - 1515

RATE	30 DAY	60 DAY	90 DAY*
5.875	99.951	99.857	99.482
6.000	100.290	100.196	99.821
6.125	100.659	100.565	100.190
6.250	100.939	100.970	100.595
6.375	101.225	101.256	100.881
6.500	101.427	101.458	101.083
6.625	101.974	102.005	101.630
6.750	102.192	102.248	101.873
6.875	102.216	102.297	101.922
7.000	102.216	102.322	101.947
7.125	102.216	102.347	101.972
7.250	102.266	102.422	102.047
7.375	102.316	102.497	102.122
7.500	102.366	102.572	102.197

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
FICO								
620 - 639	0.000	0.000	-0.250	-0.250	-0.250	-0.750	N/A	N/A
640 - 659	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	N/A
660 - 699	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-1.000
720 - 779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>= 780	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Loan Amount								
\$417,001 - \$650,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$650,001 - \$1,000,000	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
Occupancy Type								
2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.500	N/A
Investment	-0.250	-0.500	-0.500	-1.000	-1.500	-1.500	-2.000	N/A
Property Type								
Condo 4 floors or less	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
Condo > 4 floors	0.000	-0.375	-0.625	-0.750	-0.750	-0.750	-1.000	-1.000
2 - 4 Units	0.000	-0.500	-0.625	-0.750	-0.750	-1.000	-1.000	N/A
CLTV								
CLTV 90.01 - 95.00	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Other								
Cash Out	0.000	0.000	-0.250	-0.375	N/A	N/A	N/A	N/A
Owner Occ - Initial Interest	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Investment - Initial Interest	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
SIVA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* 90 Day lock terms require .375 fee due upfront to TBW within 5 business days for lock to be valid

Maximum Net Price: 103

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Rates subject to change without notice

FHLMC A-Minus

30 YEAR - 1435

Level 1

RATE	15 DAY	30 DAY	60 DAY
6.000	99.132	99.007	98.913
6.125	99.565	99.440	99.346
6.250	100.200	100.075	99.981
6.375	100.793	100.668	100.574
6.500	101.159	101.034	100.940
6.625	101.478	101.353	101.259
6.750	102.017	101.892	101.799
6.875	102.464	102.339	102.245
7.000	102.740	102.615	102.521
7.125	102.935	102.810	102.716
7.250	103.258	103.133	103.071
7.375	103.609	103.484	103.421
7.500	103.739	103.614	103.552
7.625	103.895	103.770	103.707

3/1 ARM - 1403

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	99.812	99.687	99.437
5.875	100.017	99.892	99.642
6.000	100.209	100.084	99.834
6.125	100.342	100.217	99.967
6.250	100.569	100.444	100.194
6.375	100.819	100.694	100.444
6.500	101.069	100.944	100.694
6.625	101.319	101.194	100.944
6.750	101.569	101.444	101.194
6.875	101.869	101.744	101.494
7.000	102.169	102.044	101.794
7.125	102.469	102.344	102.094
7.250	102.644	102.519	102.269
7.375	102.819	102.694	102.444

5/1 ARM - 1405

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	99.591	99.466	99.166
5.875	99.870	99.745	99.445
6.000	100.137	100.012	99.712
6.125	100.389	100.264	99.964
6.250	100.624	100.499	100.199
6.375	100.840	100.715	100.415
6.500	101.045	100.920	100.620
6.625	101.170	101.045	100.870
6.750	101.345	101.220	101.045
6.875	101.520	101.395	101.220
7.000	101.695	101.570	101.395
7.125	101.870	101.745	101.570
7.250	102.045	101.920	101.745
7.375	102.220	102.095	101.920

Level Price Adjustments

Level 2	deduct 1.00
Level 3	deduct 1.50
Level 4	deduct 2.75
Level 5	deduct 3.25

Price Adjustments

2 Units 90.01 - 95.00%	deduct .500	Home Possible <= 95*	deduct .500
Mfg Home 80/15/05	deduct 1.500	Home Possible 95.01 - 97*	deduct .875
75/20/05	deduct .500	Home Possible 97.01 - 100*	deduct 1.00

*Only Applies to A-minus 30 Year

Maximum Net Price

Fixed Product	103.000
ARM Product	101.500

LTVs	Investment	Cash Out	Investment C/O
< 70%	deduct 1.50	0	deduct 1.5
70.01 - 75%	deduct 1.50	deduct .50	deduct 2.00
75.01 - 80%	deduct 2.00	deduct .50	deduct 2.5
80.01 - 85%	deduct 2.50	deduct .75	deduct 3.25
85.01 - 90%	deduct 2.50	deduct .75	N/A

CONVENTIONAL CONFORMING INITIAL INTEREST PRICING

30 YEAR FIXED - 1031

RATE	30 DAY	60 DAY
6.375	100.441	100.347
6.500	100.879	100.785
6.625	101.210	101.116
6.750	101.521	101.428
6.875	102.090	101.996
7.000	102.437	102.344
7.125	102.659	102.565
7.250	102.801	102.739
7.375	103.242	103.179
7.500	103.486	103.424
7.625	103.652	103.589

5/1 ARM - 2055

5/2/5 caps

RATE	30 DAY	60 DAY
5.750	99.654	99.354
5.875	99.933	99.633
6.000	100.200	99.900
6.125	100.452	100.152
6.250	100.687	100.387
6.375	100.903	100.603
6.500	101.108	100.808
6.625	101.358	101.058
6.750	101.608	101.308
6.875	101.858	101.558
7.000	102.108	101.808

PRICE ADJUSTMENT

< \$40,000	deduct 1.125
\$40,001 - \$74,999	deduct .50
\$75,000 - \$99,999	deduct .375
\$100,000 - \$149,999	deduct .125
\$150,000 - \$224,999	no deduction
80/15/5	deduct .500
Max Net Price - Fixed	103.000
Max Net Price - ARM	101.500

3/1 ARM - 2033

2/2/6 caps

RATE	30 DAY	60 DAY
5.625	99.847	99.597
5.750	100.062	99.812
5.875	100.267	100.017
6.000	100.459	100.209
6.125	100.592	100.342
6.250	100.819	100.569
6.375	101.069	100.819
6.500	101.319	101.069
6.625	101.569	101.319
6.750	101.819	101.569

7/1 ARM - 2077

5/2/5 caps

RATE	30 DAY	60 DAY
6.000	99.777	99.477
6.125	100.088	99.788
6.250	100.384	100.084
6.375	100.634	100.284
6.500	100.884	100.484
6.625	101.134	100.684
6.750	101.384	100.884
6.875	101.634	101.084
7.000	101.884	101.284
7.125	102.134	101.484

LTVs	Cash Out
< 70%	0
70.01 - 75%	deduct .500
75.01 - 80%	deduct .500
80.01 - 85%	deduct .750
85.01 - 90%	deduct .750

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ALT-A PRODUCTS

Product Code:	3030		3015		2402		2403		2405	
	30 Yr Fixed		15 Yr Fixed		2/6 LIBOR 6/2/6 Caps 2.75 Margin		3/6 LIBOR 6/2/6 Caps 2.75 Margin		5/6 LIBOR 6/2/6 Caps 2.75 Margin	
	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard
7.750	103.981	104.231	103.335	103.585	101.848	102.098	102.377	102.627	101.925	102.175
7.625	103.601	103.851	103.129	103.379	101.660	101.910	102.249	102.499	101.675	101.925
7.500	103.177	103.427	102.927	103.177	101.622	101.872	102.121	102.371	101.425	101.675
7.375	102.728	102.978	102.919	103.169	101.484	101.734	101.943	102.193	101.175	101.425
7.250	102.611	102.861	102.881	103.131	101.346	101.596	101.865	102.115	101.175	101.425
7.125	102.407	102.607	102.725	102.925	101.208	101.408	101.737	101.937	101.175	101.375
7.000	102.110	102.310	102.550	102.750	101.120	101.320	101.484	101.684	101.175	101.375
6.875	101.806	102.006	102.451	102.651	101.032	101.232	101.231	101.431	101.091	101.291
6.750	101.246	101.446	102.251	102.451	100.842	101.042	101.178	101.378	101.010	101.210
6.625	100.565	100.690	101.933	102.058	100.654	100.779	101.021	101.146	100.431	100.556
6.500	100.192	100.317	101.395	101.520	100.466	100.591	100.969	101.094	100.195	100.320
6.375	99.727	N/A	100.974	N/A	100.278	N/A	100.717	N/A	100.178	N/A
6.250	99.315	N/A	100.649	N/A	100.090	N/A	100.465	N/A	99.835	N/A
6.125	98.910	N/A	100.430	N/A	99.902	N/A	100.213	N/A	99.742	N/A
6.000	98.211	N/A	99.993	N/A	99.714	N/A	99.961	N/A	99.649	N/A
5.875	97.451	N/A	99.522	N/A	99.526	N/A	99.709	N/A	99.306	N/A
5.750	96.978	N/A	99.172	N/A	99.339	N/A	99.452	N/A	98.963	N/A
5.625	96.259	N/A	98.802	N/A	99.151	N/A	99.201	N/A	98.545	N/A
5.500	95.522	N/A	98.189	N/A	98.963	N/A	98.950	N/A	98.223	N/A
5.375	94.657	N/A	97.743	N/A	98.775	N/A	98.699	N/A	97.901	N/A
5.250	94.360	N/A	97.355	N/A	98.587	N/A	98.448	N/A	97.579	N/A
5.125	93.554	N/A	96.924	N/A	98.399	N/A	98.197	N/A	97.257	N/A
5.000	92.705	N/A	96.287	N/A	98.211	N/A	97.946	N/A	96.935	N/A

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 100
FICO									
600 - 619	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-1.000	N/A	N/A
620 - 639	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.875	-1.125	-1.250
640 - 659	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.750	-0.875	-1.125
660 - 679	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.375	-0.875	-1.000
680 - 720	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250
>720	0.250	0.250	0.250	0.375	0.375	0.250	0.250	0.250	0.250
Loan Amount									
\$10,000 - \$75,000	0.000	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500
\$75,001 - \$417,000	0.500	0.375	0.250	0.250	0.250	0.125	0.125	0.125	0.000
\$417,001 - \$650,000	0.000	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-0.750	-2.500
\$650,001 - \$1,000,000	-0.250	-0.250	-0.375	-0.500	-0.750	-2.250	-2.750	-3.500	N/A
\$1,000,001 - \$1,250,000	-0.750	-1.000	-1.250	-1.375	-2.000	N/A	N/A	N/A	N/A
\$1,250,001 - \$1,500,000	-0.750	-1.000	-1.250	-1.375	N/A	N/A	N/A	N/A	N/A
\$1,500,001 - \$3,000,000	-1.500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Documentation Type									
SIVA	-0.125	0.000	0.000	-0.125	-0.375	-0.625	-0.875	-1.375	N/A
NIQ	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000	-1.250	-1.500	N/A
SISA	-0.125	-0.500	-0.500	-1.000	-1.000	-1.500	-1.750	-2.000	N/A
No Doc	-0.125	-0.500	-0.750	-1.375	-1.750	-1.875	-2.125	-2.375	N/A
Occupancy Type									
2nd Home	0.000	-0.125	-0.500	-0.750	-0.875	-1.000	-1.250	-1.500	N/A
Investment	-0.375	-0.500	-0.625	-1.125	-1.375	-1.625	-1.875	-2.500	N/A
Property Type									
Condo	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.500	-0.625	-0.750
2 Units	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	-0.625
3-4 Units	-0.125	-0.125	-0.500	-0.625	-0.750	-1.000	-1.250	-1.750	-2.000
CLTV									
CLTV 90.01 - 95.00	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250
CLTV 95.01 - 100.00	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500
DTI									
<=40.00	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
40.01-45.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
45.01-50.00	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750	N/A
Other									
Cash Out	-0.125	-0.125	-0.125	-0.375	-0.375	-0.500	-0.875	-1.500	N/A

Maximum Net Price	
Fixed Product	103.000
ARM Product	102.000

Initial Interest - 10 Yr Period		
	Fixed	ARM
Owner Occupied	-0.500	-0.250
Investment Property	-1.000	-0.750
2nd Home	-0.500	-0.250

* I/O Period Followed by 20Yr Fully Amort Per.

Lock Term	
15 Days	0.125
45 Days	-0.125
60 Days	-0.375

States that DO NOT allow Pre-Pays: AK,AL,IA,ME,NJ,NM,OK,VT & WY
States with Pre-Pay restrictions: NC, SC, PA, SD, & TX

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LOCK YOUR LOAN ONLINE AT: WWW.TAYLORBEANDIRECT.COM
ALL LOAN PROGRAMS – Deduct .250 from Price for Escrow Waiver
ADD YOUR ORIGINATION FEE TO THESE PRICES

Note extended locks > 90 days require submission of upfront fees within 5 days or lock is void.



Taylor, Bean & Whitaker
Mortgage Corp.
23422 Mill Creek Drive, Ste. 120
Laguna Hills, CA 92653

CONTACT INFORMATION

Main: (800) 728-1129
Lock-ins Fax (877) 387-0111
Lock-ins Fax (2)
Lock-ins (800) 728-1129

RATES EFFECTIVE

Effective Date: 3/28/2006
Prime Rate: 7.50
MTA Index: 3.888

FEES

Administration Fee - Call 866-236-7296
Tax Service Fee \$73

LOCK EXPIRATION DATES

15 Day	30 Day	45 Day	60 Day
4/11/2006	4/26/2006	5/11/2006	5/26/2006

Rates subject to change without notice

TAYLORMADE ARMS

1 Month - 3601 MTA Taylormade ARM No PPP			
Start Rate	Margin	30 Day	
1.000	1.925	98.875	
1.000	2.050	99.125	
1.000	2.175	99.375	
1.000	2.300	99.625	
1.000	2.400	99.875	
1.000	2.500	100.125	
1.000	2.650	100.375	
1.000	2.800	100.625	
1.000	2.950	100.750	
1.000	3.100	100.875	
1.000	3.250	101.125	
1.000	3.400	101.250	

1 Month - 3603 MTA Taylormade ARM 1yr Hard PPP			
Start Rate	Margin	30 Day	
1.000	1.925	99.000	
1.000	2.050	99.250	
1.000	2.175	99.500	
1.000	2.300	99.750	
1.000	2.400	100.000	
1.000	2.500	100.250	
1.000	2.650	100.500	
1.000	2.800	100.750	
1.000	2.950	100.875	
1.000	3.100	101.000	
1.000	3.250	101.250	
1.000	3.400	101.375	

1 Month - 3602 MTA Taylormade ARM 3yr Hard PPP			
Start Rate	Margin	30 Day	
1.000	2.350	100.625	
1.000	2.425	101.375	
1.000	2.500	101.625	
1.000	2.575	101.875	
1.000	2.650	102.125	
1.000	2.725	102.375	
1.000	2.800	102.625	
1.000	2.875	102.750	
1.000	2.950	102.950	
1.000	3.075	103.275	
1.000	3.200	103.625	
1.000	3.325	103.945	

3 Month - 3653 MTA Taylormade ARM No PPP			
Start Rate	Margin	30 Day	
1.750	2.275	98.875	
1.750	2.400	99.125	
1.750	2.500	99.375	
1.750	2.600	99.625	
1.750	2.750	99.875	
1.750	2.900	100.125	
1.750	3.050	100.375	
1.750	3.200	100.625	
1.750	3.350	100.750	
1.750	3.500	100.875	
1.750	3.650	101.125	
1.750	3.800	101.250	

3 Month - 3655 MTA Taylormade ARM 1yr Hard PPP			
Start Rate	Margin	30 Day	
1.750	2.275	99.000	
1.750	2.400	99.250	
1.750	2.500	99.500	
1.750	2.600	99.750	
1.750	2.750	100.000	
1.750	2.900	100.250	
1.750	3.050	100.500	
1.750	3.200	100.750	
1.750	3.350	100.875	
1.750	3.500	101.000	
1.750	3.650	101.250	
1.750	3.800	101.375	

3 Month - 3654 MTA Taylormade ARM 3yr Hard PPP			
Start Rate	Margin	30 Day	
1.750	2.925	100.625	
1.750	3.000	101.375	
1.750	3.075	101.625	
1.750	3.150	101.875	
1.750	3.225	102.125	
1.750	3.300	102.375	
1.750	3.375	102.625	
1.750	3.450	102.750	
1.750	3.525	102.950	
1.750	3.600	103.275	
1.750	3.725	103.625	
1.750	3.850	103.945	

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
FICO								
620 - 639	0.000	0.000	-1.125	-1.125	-1.125	-1.125	-1.250	N/A
640 - 659	0.000	0.000	-1.000	-1.000	-1.000	-1.125	-1.125	N/A
660 - 679	0.000	0.000	-0.500	-0.500	-0.500	-0.625	-0.625	N/A
680 - 720	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>720	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Loan Amount								
\$650,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	-0.125	N/A	N/A
\$1,000,001 - \$1,250,000	-0.625	-0.625	-0.750	-0.750	-1.000	N/A	N/A	N/A
\$1,250,001 - \$1,500,000	-0.750	-0.750	-0.750	-1.000	N/A	N/A	N/A	N/A
\$1,500,000 - \$3,000,000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Alt Documentation Type								
SIVA	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	N/A
SISA	-0.750	-0.750	-0.875	-1.000	-1.250	-1.375	-1.500	N/A
Occupancy Type								
2nd Home	0.000	-0.250	-0.500	-0.750	-1.000	-1.250	-1.500	N/A
Investment	-1.000	-1.000	-1.000	-2.500	-2.500	-2.500	-2.500	N/A
Property Type								
Condo	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.500	N/A
2 Units	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	N/A
Other								
Cash Out	0.000	-0.125	-0.250	-0.500	-0.625	-0.750	-0.875	N/A

Max Price	
Without PPP	101.500
With PPP	103.250

Start Rate Adjustors	
Loan Amt > 1.0mm	Add .500%
LTV 80.01 - 90	Add 1.000%
Investment LTV <=70	Add .500%
Investment LTV > 70	Add 1.500%
Cash Out LTV > 70	Add .500%
Cash Out LTV<=70 & CLTV>70	Add .500%
FICO < 660, LTV > 65%	Add .500%

Lock Term	
15 Days	0.125
45 Days	-0.125
60 Days	-0.375

Life Cap:	8.95 + Start Rate
Payment Cap:	0.075

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