



FIXED RATE

CONFORMING Fixed Rate

30 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	96.335	96.287	96.238	96.166				
5.750%	96.887	96.835	96.781	96.713				
5.875%	97.427	97.369	97.310	97.247				
6.000%	97.833	97.769	97.705	97.648				
6.125%	98.360	98.292	98.222	98.170				
6.250%	98.906	98.832	98.758	98.709				
6.375%	99.484	99.405	99.325	99.252				
6.500%	99.998	99.914	99.829	99.761				
6.625%	100.465	100.376	100.285	100.209				
6.750%	100.935	100.840	100.745	100.688				
6.875%	101.428	101.328	101.228	101.176				
7.000%	101.810	101.705	101.599	101.552				
7.125%	102.114	102.004	101.893	101.852				
7.250%	102.298	102.183	102.066	102.030				
7.375%	102.421	102.301	102.179	102.179				
7.500%	102.750	102.644	102.517	102.522				
7.625%	102.750	102.750	102.750	102.750				

20 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	96.848	96.801	96.754	96.683				
5.750%	97.374	97.322	97.269	97.204				
5.875%	97.883	97.826	97.768	97.708				
6.000%	98.299	98.237	98.174	98.118				
6.125%	98.794	98.726	98.658	98.608				
6.250%	99.292	99.220	99.146	99.101				
6.375%	99.816	99.738	99.660	99.589				
6.500%	100.278	100.195	100.111	100.045				
6.625%	100.695	100.607	100.518	100.451				
6.750%	101.093	100.999	100.905	100.818				
6.875%	101.511	101.412	101.313	101.262				
7.000%	101.902	101.798	101.693	101.649				
7.125%	102.199	102.089	101.979	101.940				
7.250%	102.382	102.268	102.152	102.118				
7.375%	102.474	102.355	102.234	102.219				
7.500%	102.750	102.711	102.586	102.593				
7.625%	102.750	102.750	102.750	102.750				

15 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.125%	96.587	96.497	96.471	96.379				
5.250%	97.012	96.929	96.898	96.811				
5.375%	97.433	97.357	97.321	97.238				
5.500%	97.829	97.759	97.718	97.640				
5.625%	98.286	98.222	98.176	98.103				
5.750%	98.706	98.650	98.598	98.530				
5.875%	99.080	98.999	98.942	98.847				
6.000%	99.550	99.475	99.413	99.323				
6.125%	99.909	99.841	99.774	99.689				
6.250%	100.499	100.437	100.364	100.284				
6.375%	100.906	100.851	100.773	100.698				
6.500%	101.318	101.270	101.187	101.117				
6.625%	101.600	101.559	101.470	101.405				
6.750%	101.765	101.729	101.636	101.575				
6.875%	101.959	101.931	101.832	101.790				
7.000%	102.316	102.326	102.222	102.202				
7.125%	102.578	102.594	102.485	102.470				

10 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.125%	96.514	96.430	96.407	96.320				
5.250%	96.963	96.885	96.857	96.775				
5.375%	97.448	97.376	97.343	97.266				
5.500%	97.888	97.823	97.785	97.713				
5.625%	98.307	98.249	98.205	98.138				
5.750%	98.793	98.742	98.693	98.631				
5.875%	99.056	99.011	98.957	98.900				
6.000%	99.345	99.275	99.216	99.132				
6.125%	99.697	99.634	99.569	99.490				
6.250%	100.376	100.319	100.249	100.176				
6.375%	100.753	100.703	100.628	100.559				
6.500%	101.137	101.093	101.013	100.949				
6.625%	101.390	101.353	101.268	101.208				
6.750%	101.523	101.493	101.402	101.360				
6.875%	101.795	101.803	101.707	101.689				
7.000%	102.156	102.170	102.069	102.056				
7.125%	102.392	102.413	102.307	102.298				

Conforming 30 Year IO FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	94.982	94.934	94.885	94.813				
5.750%	95.554	95.501	95.447	95.380				
5.875%	96.186	96.128	96.069	96.007				
6.000%	96.804	96.741	96.676	96.619				
6.125%	97.373	97.305	97.235	97.183				
6.250%	97.893	97.819	97.745	97.698				
6.375%	98.419	98.341	98.261	98.208				
6.500%	98.998	98.914	98.829	98.730				
6.625%	99.514	99.425	99.335	99.241				
6.750%	99.994	99.900	99.804	99.716				
6.875%	100.432	100.332	100.231	100.148				
7.000%	100.882	100.777	100.671	100.593				
7.125%	101.252	101.142	101.031	100.958				
7.250%	101.524	101.408	101.292	101.224				
7.375%	101.753	101.632	101.511	101.448				
7.500%	101.646	101.521	101.394	101.399				
7.625%	101.990	101.859	101.727	101.738				

Conforming 40 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.750%	94.668	94.615	94.561	94.493				
5.875%	95.330	95.272	95.213	95.151				
6.000%	95.959	95.896	95.832	95.774				
6.125%	96.738	96.669	96.600	96.548				
6.250%	97.268	97.194	97.119	97.049				
6.375%	97.883	97.804	97.724	97.659				
6.500%	98.525	98.441	98.356	98.257				
6.625%	99.141	99.051	98.961	98.867				
6.750%	99.765	99.670	99.575	99.486				
6.875%	100.277	100.177	100.076	99.993				
7.000%	100.708	100.603	100.497	100.419				
7.125%	101.032	100.922	100.811	100.738				
7.250%	101.235	101.120	101.004	100.936				
7.375%	101.479	101.359	101.237	101.207				
7.500%	101.808	101.682	101.555	101.561				
7.625%	102.128	101.997	101.866	101.876				

NON-CONFORMING Fixed Rate

30 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	96.246	96.181	96.059	95.990				
5.750%	96.956	96.885	96.767	96.692				
5.875%	97.657	97.581	97.464	97.384				
6.000%	98.349	98.268	98.154	98.069				
6.125%	99.044	98.957	98.846	98.756				
6.250%	99.744	99.653	99.544	99.449				
6.375%	100.182	100.085	99.982	99.881				
6.500%	100.579	100.476	100.379	100.272				
6.625%	100.927	100.819	100.727	100.615				
6.750%	101.216	101.103	101.016	100.899				
6.875%	101.459	101.341	101.259	101.137				
7.000%	101.658	101.535	101.458	101.331				
7.125%	101.833	101.704	101.633	101.500				
7.250%	102.002	101.869	101.802	101.665				
7.375%	102.168	102.029	101.968	101.825				
7.500%	102.325	102.181	102.125	101.977				
7.625%	102.491	102.341	102.291	102.137				

20 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	96.496	96.431	96.309	96.240				
5.750%	97.206	97.135	97.017	96.942				
5.875%	97.907	97.831	97.714	97.634				
6.000%	98.599	98.518	98.404	98.319				
6.125%	99.294	99.207	99.096	99.006				
6.250%	99.994	99.903	99.794	99.699				
6.375%	100.432	100.335	100.232	100.131				
6.500%	100.829	100.726	100.629	100.522				
6.625%								

Rate Sheet #: 2911

Effective Date: 04/11/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com

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CONFORMING ARM PRODUCTS (Includes SRP's)

1 Year Treasury					1 Year LIBOR					6 Month Treasury				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.000%	101.102	101.001	100.933	100.864	6.000%	101.121	101.020	100.952	100.883	6.125%	101.360	101.254	101.180	101.106
6.125%	101.198	101.092	101.018	100.944	6.125%	101.220	101.114	101.040	100.966	6.250%	101.446	101.335	101.256	101.177
6.250%	101.291	101.180	101.101	101.022	6.250%	101.314	101.203	101.124	101.045	6.375%	101.657	101.541	101.456	101.372
6.375%	101.384	101.268	101.183	101.099	6.375%	101.408	101.292	101.207	101.123	6.500%	101.738	101.617	101.528	101.438
6.500%	101.474	101.353	101.264	101.174	6.500%	101.567	101.446	101.357	101.267	6.625%	101.818	101.692	101.597	101.502
6.625%	101.687	101.561	101.466	101.371	6.625%	101.658	101.532	101.437	101.342	6.750%	101.896	101.764	101.664	101.564
6.750%	101.776	101.644	101.544	101.444	6.750%	101.748	101.616	101.516	101.416	6.875%	101.971	101.834	101.729	101.624
6.875%	101.861	101.724	101.619	101.514	6.875%	101.837	101.700	101.595	101.490	7.000%	102.000	101.899	101.788	101.678
7.000%	101.947	101.805	101.694	101.584	7.000%	101.925	101.783	101.672	101.562	7.125%	102.000	101.959	101.844	101.728
7.125%	102.000	101.885	101.770	101.654	7.125%	102.000	101.864	101.749	101.633	7.250%	102.000	102.000	101.894	101.773
7.250%	102.000	101.967	101.846	101.725	7.250%	102.000	101.945	101.824	101.703	7.375%	102.000	102.000	101.940	101.814
7.375%	102.000	102.000	101.923	101.797	7.375%	102.000	102.000	101.899	101.773	7.500%	102.000	102.000	101.988	101.857
7.500%	102.000	102.000	102.000	101.869	7.500%	102.000	102.000	101.976	101.845	7.625%	102.000	102.000	102.000	101.898
7.625%	102.000	102.000	102.000	101.943	7.625%	102.000	102.000	102.000	101.917	7.750%	102.000	102.000	102.000	101.935
7.750%	102.000	102.000	102.000	102.000	7.750%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	101.972

3/1 Treasury					3/1 LIBOR					AGENCY INTEREST FIRST 3/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.250%	99.391	99.282	99.157	99.045	5.250%	99.383	99.274	99.149	99.037	5.375%	99.562	99.432	99.331	99.198
5.375%	99.642	99.533	99.408	99.296	5.375%	99.634	99.525	99.400	99.288	5.500%	99.815	99.680	99.585	99.446
5.500%	99.886	99.777	99.652	99.540	5.500%	99.877	99.768	99.643	99.531	5.625%	100.059	99.918	99.829	99.686
5.625%	100.121	100.012	99.887	99.775	5.625%	100.113	100.004	99.879	99.767	5.750%	100.295	100.149	100.066	99.917
5.750%	100.348	100.239	100.114	100.002	5.750%	100.340	100.231	100.106	99.994	5.875%	100.522	100.372	100.294	100.140
5.875%	100.567	100.458	100.333	100.221	5.875%	100.559	100.450	100.325	100.213	6.000%	100.739	100.583	100.511	100.353
6.000%	100.776	100.667	100.542	100.430	6.000%	100.767	100.658	100.533	100.421	6.125%	100.945	100.784	100.718	100.554
6.125%	100.972	100.863	100.738	100.626	6.125%	100.964	100.855	100.730	100.618	6.250%	101.141	100.974	100.914	100.745
6.250%	101.159	101.050	100.925	100.813	6.250%	101.150	101.041	100.916	100.804	6.375%	101.330	101.158	101.104	100.929
6.375%	101.338	101.229	101.104	100.992	6.375%	101.330	101.221	101.096	100.984	6.500%	101.524	101.348	101.299	101.120
6.500%	101.526	101.417	101.292	101.180	6.500%	101.518	101.409	101.284	101.172	6.625%	101.736	101.554	101.512	101.327
6.625%	101.731	101.622	101.497	101.385	6.625%	101.723	101.614	101.489	101.377	6.750%	101.950	101.763	101.726	101.536
6.750%	101.938	101.829	101.704	101.592	6.750%	101.930	101.821	101.696	101.584	6.875%	102.000	101.975	101.945	101.749
6.875%	102.000	102.000	101.915	101.803	6.875%	102.000	102.000	101.907	101.795	7.000%	102.000	102.000	102.000	101.968
7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000	7.125%	102.000	102.000	102.000	102.000

5/1 Treasury					5/1 LIBOR					AGENCY INTEREST FIRST 5/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.250%	98.666	98.552	98.422	98.305	5.250%	98.755	98.641	98.511	98.394	5.125%	98.416	98.291	98.173	98.046
5.375%	99.012	98.898	98.768	98.651	5.375%	99.100	98.986	98.856	98.739	5.250%	98.774	98.645	98.533	98.400
5.500%	99.347	99.233	99.103	98.986	5.500%	99.436	99.322	99.192	99.075	5.375%	99.127	98.992	98.886	98.748
5.625%	99.672	99.558	99.428	99.311	5.625%	99.760	99.646	99.516	99.399	5.500%	99.469	99.329	99.229	99.085
5.750%	99.985	99.871	99.741	99.624	5.750%	100.073	99.959	99.829	99.712	5.625%	99.801	99.655	99.561	99.413
5.875%	100.286	100.172	100.042	99.925	5.875%	100.373	100.259	100.129	100.012	5.750%	100.121	99.970	99.882	99.728
6.000%	100.574	100.460	100.330	100.213	6.000%	100.661	100.547	100.417	100.300	5.875%	100.428	100.273	100.190	100.031
6.125%	100.850	100.736	100.606	100.489	6.125%	100.937	100.823	100.693	100.576	6.000%	100.723	100.562	100.485	100.322
6.250%	101.112	100.998	100.868	100.751	6.250%	101.198	101.084	100.954	100.837	6.125%	101.008	100.842	100.771	100.602
6.375%	101.357	101.243	101.113	100.996	6.375%	101.443	101.329	101.199	101.082	6.250%	101.278	101.106	101.041	100.867
6.500%	101.584	101.470	101.340	101.223	6.500%	101.670	101.556	101.426	101.309	6.375%	101.532	101.355	101.296	101.116
6.625%	101.797	101.683	101.553	101.436	6.625%	101.883	101.769	101.639	101.522	6.500%	101.766	101.585	101.531	101.347
6.750%	102.000	101.887	101.757	101.640	6.750%	102.000	101.973	101.843	101.726	6.625%	101.988	101.801	101.754	101.564
6.875%	102.000	102.000	101.990	101.873	6.875%	102.000	102.000	102.000	101.959	6.750%	102.000	102.000	101.967	101.772
7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000

7/1 Treasury					7/1 LIBOR					AGENCY INTEREST FIRST 7/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.250%	97.933	97.820	97.691	97.574	5.250%	97.946	97.833	97.704	97.587	5.250%	97.772	97.644	97.533	97.400
5.375%	98.351	98.238	98.109	97.992	5.375%	98.364	98.251	98.122	98.005	5.375%	98.195	98.061	97.956	97.818
5.500%	98.759	98.646	98.517	98.400	5.500%	98.771	98.658	98.529	98.412	5.500%	98.608	98.469	98.370	98.226
5.625%	99.155	99.042	98.913	98.796	5.625%	99.166	99.053	98.924	98.807	5.625%	99.009	98.864	98.771	98.623
5.750%	99.538	99.425	99.296	99.179	5.750%	99.548	99.435	99.306	99.189	5.750%	99.398	99.248	99.161	99.007
5.875%	99.907	99.794	99.665	99.548	5.875%	99.917	99.804	99.675	99.558	5.875%	99.772	99.618	99.536	99.377
6.000%	100.262	100.149	100.020	99.903	6.000%	100.271	100.158	100.029	99.912	6.000%	100.133	99.973	99.897	99.734
6.125%	100.601	100.488	100.359	100.242	6.125%	100.609	100.496	100.367	100.250	6.125%	100.479	100.314	100.244	100.075
6.250%	100.925	100.812	100.683	100.566	6.250%	100.932	100.819	100.690	100.573	6.250%	100.809	100.638	100.574	100.400
6.375%	101.233	101.120	100.991	100.874	6.375%	101.239	101.126	100.997	100.880	6.375%	101.124	100.948	100.890	100.710
6.500%	101.526	101.413	101.284	101.167	6.500%	101.531	101.418	101.289	101.172	6.500%	101.422	101.242	101.189	101.005
6.625%	101.801	101.688	101.559	101.442	6.625%	101.805	101.692	101.563	101.446	6.625%	101.706	101.520	101.474	101.284
6.750%	102.000	101.946	101.817	101.700	6.750%	102.000	101.949	101.820	101.703	6.750%	101.972	101.781	101.740	101.545
6.875%	102.000	102.000	102.000	101.939	6.875%	102.000	102.000	102.000	101.942	6.875%	102.000	102.000	101.988	101.787
7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000

10/1 Treasury					10/1 LIBOR					AGENCY INTEREST FIRST 10/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best		



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NON CONFORMING ARM PRODUCTS (Includes SRP's)

1 Month Interest Only LIBOR - Apply I/O Adj.					1 Year Treasury					1 Year LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.625%	101.849	101.764	101.711	101.658	6.000%	101.049	100.948	100.880	100.811	5.750%	100.930	100.840	100.781	100.723
5.750%	101.843	101.753	101.694	101.636	6.125%	101.126	101.020	100.946	100.872	5.875%	101.022	100.927	100.864	100.800
5.875%	101.836	101.741	101.678	101.614	6.250%	101.196	101.085	101.006	100.927	6.000%	101.109	101.008	100.940	100.871
6.000%	101.830	101.729	101.661	101.592	6.375%	101.263	101.147	101.062	100.978	6.125%	101.190	101.084	101.010	100.936
6.125%	101.824	101.718	101.644	101.570	6.500%	101.325	101.204	101.115	101.025	6.250%	101.263	101.152	101.073	100.994
6.250%	101.818	101.707	101.628	101.549	6.625%	101.403	101.277	101.182	101.087	6.375%	101.332	101.216	101.131	101.047
6.375%	101.812	101.696	101.611	101.527	6.750%	101.520	101.388	101.288	101.188	6.500%	101.396	101.275	101.186	101.096
6.500%	101.806	101.685	101.596	101.506	6.875%	101.647	101.510	101.405	101.300	6.625%	101.480	101.354	101.259	101.164
6.625%	101.823	101.697	101.602	101.507	7.000%	101.790	101.648	101.537	101.427	6.750%	101.613	101.481	101.381	101.281
6.750%	101.886	101.754	101.654	101.554	7.125%	101.950	101.802	101.687	101.571	6.875%	101.756	101.619	101.514	101.409
6.875%	101.954	101.817	101.712	101.607	7.250%	102.000	101.896	101.775	101.654	7.000%	101.815	101.673	101.562	101.452
7.000%	102.000	101.886	101.775	101.665	7.375%	102.000	102.000	101.934	101.808	7.125%	101.991	101.843	101.728	101.612
7.125%	102.000	101.961	101.846	101.730	7.500%	102.000	102.000	102.000	101.898	7.250%	102.000	102.000	101.912	101.791
7.250%	102.000	102.000	101.923	101.802	7.625%	102.000	102.000	102.000	101.991	7.375%	102.000	102.000	102.000	101.953
7.375%	102.000	102.000	101.978	101.852	7.750%	102.000	102.000	102.000	102.000	7.500%	102.000	102.000	102.000	102.000

6 Month Interest Only LIBOR - Apply I/O Adj.					3/1 Treasury					3/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.500%	101.321	101.242	101.194	101.146	6.125%	100.784	100.678	100.604	100.530	6.125%	100.755	100.649	100.575	100.501
5.625%	101.370	101.285	101.232	101.179	6.250%	100.920	100.809	100.730	100.651	6.250%	100.913	100.802	100.723	100.644
5.750%	101.420	101.330	101.271	101.213	6.375%	101.073	100.957	100.872	100.788	6.375%	101.035	100.919	100.834	100.750
5.875%	101.467	101.372	101.309	101.245	6.500%	101.191	101.070	100.981	100.891	6.500%	101.148	101.027	100.938	100.848
6.000%	101.512	101.411	101.343	101.274	6.625%	101.303	101.177	101.082	100.987	6.625%	101.256	101.130	101.035	100.940
6.125%	101.554	101.448	101.374	101.300	6.750%	101.410	101.278	101.178	101.078	6.750%	101.360	101.228	101.128	101.028
6.250%	101.593	101.482	101.403	101.324	6.875%	101.514	101.377	101.272	101.167	6.875%	101.460	101.323	101.218	101.113
6.375%	101.632	101.516	101.431	101.347	7.000%	101.616	101.474	101.363	101.253	7.000%	101.559	101.417	101.306	101.196
6.500%	101.668	101.547	101.458	101.368	7.125%	101.717	101.569	101.454	101.338	7.125%	101.658	101.510	101.395	101.279
6.625%	101.727	101.601	101.506	101.411	7.250%	101.822	101.670	101.549	101.428	7.250%	101.760	101.608	101.487	101.366
6.750%	101.834	101.702	101.602	101.502	7.375%	101.922	101.764	101.638	101.512	7.375%	101.858	101.700	101.574	101.448
6.875%	102.000	101.864	101.759	101.654	7.500%	102.000	101.858	101.727	101.596	7.500%	101.955	101.792	101.661	101.530
7.000%	102.000	101.982	101.871	101.761	7.625%	102.000	101.953	101.816	101.680	7.625%	102.000	101.885	101.748	101.612
7.125%	102.000	102.000	101.993	101.877	7.750%	102.000	102.000	101.907	101.765	7.750%	102.000	101.978	101.837	101.695
7.250%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	101.996	101.849	7.875%	102.000	102.000	101.924	101.777

6 Month Treasury					5/1 Treasury					5/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	100.597	100.491	100.417	100.343	6.125%	100.571	100.465	100.391	100.317	6.125%	100.815	100.709	100.635	100.561
6.250%	100.655	100.544	100.465	100.386	6.250%	100.772	100.661	100.582	100.503	6.250%	101.013	100.902	100.823	100.744
6.375%	100.712	100.596	100.511	100.427	6.375%	100.959	100.843	100.758	100.674	6.375%	101.196	101.080	100.995	100.911
6.500%	100.767	100.646	100.557	100.467	6.500%	101.039	100.918	100.829	100.739	6.500%	101.273	101.152	101.063	100.973
6.625%	100.843	100.717	100.622	100.527	6.625%	101.200	101.074	100.979	100.884	6.625%	101.431	101.305	101.210	101.115
6.750%	100.968	100.836	100.736	100.636	6.750%	101.350	101.218	101.118	101.018	6.750%	101.578	101.446	101.346	101.246
6.875%	101.105	100.968	100.863	100.758	6.875%	101.489	101.352	101.247	101.142	6.875%	101.714	101.577	101.472	101.367
7.000%	101.255	101.113	101.002	100.892	7.000%	101.616	101.474	101.363	101.253	7.000%	101.839	101.697	101.586	101.476
7.125%	101.253	101.105	100.990	100.874	7.125%	101.733	101.585	101.470	101.354	7.125%	101.953	101.805	101.690	101.574
7.250%	101.434	101.282	101.161	101.040	7.250%	101.825	101.673	101.552	101.431	7.250%	102.000	101.891	101.770	101.649
7.375%	101.591	101.433	101.307	101.181	7.375%	101.929	101.771	101.645	101.519	7.375%	102.000	101.987	101.861	101.735
7.500%	101.670	101.507	101.376	101.245	7.500%	102.000	101.865	101.734	101.603	7.500%	102.000	102.000	101.948	101.817
7.625%	101.749	101.581	101.444	101.308	7.625%	102.000	101.956	101.819	101.683	7.625%	102.000	102.000	102.000	101.895
7.750%	101.825	101.651	101.510	101.368	7.750%	102.000	102.000	101.903	101.761	7.750%	102.000	102.000	102.000	101.971
7.875%	101.901	101.723	101.576	101.429	7.875%	102.000	102.000	101.984	101.837	7.875%	102.000	102.000	102.000	102.000

INTEREST ONLY ARM PRODUCTS		
The following Non-Conforming ARMs are available with an Interest Only option.		
Adjust NC ARM pricing by (0.125)		
	Libor Index	Treasury Index
1 month I/O	X	N/A
6 month I/O	X	N/A
1 year I/O	X	N/A
3/1 I/O	X	X
5/1 I/O	X	X
7/1 I/O	X	X
10/1 I/O	X	X

Additional loan level adjusters may apply.

See separate adjusters page.

7/1 Treasury					7/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	99.887	99.781	99.707	99.633	6.125%	100.001	99.895	99.821	99.747
6.250%	100.230	100.119	100.040	99.961	6.250%	100.340	100.229	100.150	100.071
6.375%	100.496	100.380	100.295	100.211	6.375%	100.601	100.485	100.400	100.316
6.500%	100.740	100.619	100.530	100.440	6.500%	100.842	100.721	100.632	100.542
6.625%	100.952	100.826	100.731	100.636	6.625%	101.051	100.925	100.830	100.735
6.750%	101.163	101.031	100.931	100.831	6.750%	101.259	101.127	101.027	100.927
6.875%	101.361	101.224	101.119	101.014	6.875%	101.453	101.316	101.211	101.106
7.000%	101.546	101.404	101.293	101.183	7.000%	101.636	101.494	101.383	101.273
7.125%	101.719	101.571	101.456	101.340	7.125%	101.646	101.498	101.383	101.267
7.250%	101.719	101.567	101.446	101.325	7.250%	101.803	101.651	101.530	101.409
7.375%	101.870	101.712	101.586	101.460	7.375%	101.952	101.794	101.668	101.542
7.500%	102.000	101.850	101.719	101.588	7.500%	102.000	101.930	101.799	101.668
7.625%	102.000	101.982	101.845	101.709	7.625%	102.000	102.000	101.923	101.787
7.750%	102.000	102.000	101.965	101.823	7.750%	102.000	102.000	102.000	101.899
7.875%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	102.000

10/1 Treasury					10/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	100.057	99.951	99.877	99.803	6.000%	99.825	99.724	99.656	99.587
6.250%	100.370	100.259	100.180	100.101	6.125%	100.158	100.052	99.978	99.904</

Rate Sheet #: 2911
 Effective Date: 04/11/2006
 Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048
 Client Relations: 800-967-2205, Option 1
 Web Registration: correspondent.citimortgage.com

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GOVERNMENT PRODUCTS (Excludes SRP's)

FHAVA 30 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	102.750	102.750	102.750	102.750	102.750
6.500%	100.808	100.744	100.678	100.609	100.552
6.000%	98.958	98.915	98.861	98.813	98.763
5.500%	97.163	97.140	97.067	97.039	96.966
5.000%	94.429	94.427	94.335	94.328	94.231

FHAVA 15 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	102.363	102.279	102.193	102.179	102.091
6.500%	101.299	101.236	101.171	101.106	101.039
6.000%	100.291	100.249	100.204	100.120	100.074
5.500%	98.475	98.454	98.430	98.358	98.332
5.000%	96.607	96.607	96.604	96.512	96.508

FHAVA 30 Year GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.750%	101.628	101.543	101.497	101.407	101.374
6.625%	100.952	100.872	100.821	100.737	100.697
6.500%	100.346	100.272	100.216	100.136	100.091
6.375%	99.826	99.757	99.696	99.622	99.570
6.250%	99.398	99.344	99.300	99.241	99.203
6.125%	98.951	98.902	98.853	98.799	98.756
6.000%	98.473	98.425	98.376	98.322	98.279
5.875%	97.943	97.895	97.846	97.792	97.749
5.750%	97.689	97.656	97.592	97.555	97.493
5.625%	97.168	97.140	97.072	97.039	96.972
5.500%	96.552	96.524	96.456	96.423	96.356
5.375%	95.890	95.862	95.793	95.761	95.694
5.250%	95.169	95.146	95.073	95.046	94.972

Government ARM Change Dates				
Purchased by	1 yr ARM	3/1 ARM	5/1 ARM	
11/30/2005	01/01/2007	01/01/2009	01/01/2011	
02/28/2006	04/01/2007	04/01/2009	04/01/2011	
05/31/2006	07/01/2007	07/01/2009	07/01/2011	
08/31/2006	10/01/2007	10/01/2009	10/01/2011	

FHA 1 Year ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
5.500%	99.122	99.132	99.141	98.800	98.771
5.375%	98.828	98.833	98.836	98.501	98.477
5.250%	98.518	98.518	98.515	98.185	98.166
5.125%	98.227	98.221	98.213	97.888	97.875
5.000%	98.046	98.036	98.021	97.701	97.693
4.875%	97.718	97.702	97.682	97.367	97.364
4.750%	97.369	97.347	97.321	97.012	97.014
4.625%	97.169	97.143	97.111	96.807	96.814
4.500%	96.892	96.861	96.823	96.524	96.537
4.375%	96.522	96.485	96.441	96.148	96.166
4.250%	96.129	96.087	96.036	95.748	95.771
4.125%	95.921	95.874	95.818	95.472	95.500
4.000%	95.621	95.568	95.506	95.166	95.199

MARGIN: 2.000
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Government Program Adjusters	
Loan Feature	Price Adj.
Mandatory Lock	0.080
Term <= 120 months	(0.250)

FHAVA 3/1 ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	99.720	99.426	99.134	99.072	99.007
5.875%	99.382	99.083	98.785	98.727	98.668
5.750%	99.029	98.725	98.421	98.369	98.315
5.625%	98.791	98.481	98.172	98.125	98.076
5.500%	98.802	98.488	98.172	98.130	98.087
5.375%	98.437	98.118	97.796	97.759	97.721
5.250%	98.061	97.736	97.409	97.378	97.344
5.125%	97.500	97.139	96.806	96.779	96.751
5.000%	97.300	96.934	96.594	96.573	96.550
4.875%	96.914	96.542	96.197	96.181	96.163
4.750%	96.522	96.145	95.794	95.783	95.771
4.625%	95.861	95.448	95.091	95.086	95.078
4.500%	95.560	95.142	94.779	94.779	94.776

MARGIN: 2.000
 INDEX: 4.82

VA 5/1 ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	97.712	98.159	97.867	97.805	97.740
5.875%	96.549	97.751	97.453	97.395	97.336
5.750%	96.508	97.329	97.025	96.973	96.919
5.625%	96.595	97.054	96.745	96.698	96.648
5.500%	96.597	97.060	96.744	96.702	96.658
5.375%	95.084	96.626	96.304	96.268	96.229
5.250%	95.040	96.184	95.856	95.825	95.791
5.125%	95.148	95.769	95.436	95.410	95.382
5.000%	95.126	95.564	95.225	95.204	95.181
4.875%	93.579	95.113	94.768	94.752	94.734
4.750%	93.533	94.656	94.305	94.294	94.282

MARGIN: 2.000
 INDEX: 4.82

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CONFORMING CONVENTIONAL PRICE and RATE ADJUSTERS Effective Date 11/10/2005			
All adjustments are cumulative. -- Check Program Guidelines for Product Loan Feature Eligibility			
Loan Feature	FIXED Price Adj.	ARM Price Adj.	
Mandatory Lock- Single Loan Mandatory	0.08	0.08	Alt-A Adjusters on Separate Page
Non-Escrowed Loans	(0.250)	(0.250)	
40 Year Term	0.000	(0.375)	
Subordinate Fin - Full Amortization	>65% LTV & > 90% CLTV	(0.250)	
Interest First I/O - Subordinate Financing	>75% LTV & > 75 % CLTV	(0.250)	
Interest First I/O - Fixed Rate	>90% LTV	n/a	
Interest Only ARM (not Interest First)	Use Non-conforming Pricing and Adjusters		
Purchase or Rate/Term Refi	>90% LTV	0.000	
Cash-Out Refinance	70.01-80% LTV	(0.500)	
Cash-Out Refinance	>80% LTV	(0.750)	
Cash-Out Refi (EA - Condo & Co-op Only)		(0.500)	
2-Unit	>90% LTV	(0.500)	
COOP Owner Occupied	>90% LTV	(0.500)	
COOP 2nd Home	>80% LTV	(0.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500)	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.250)	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125)	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250)	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125)	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000)	
Asset Based Income	Use Non-conforming Pricing and Adjusters		
Conversion Feature	Add .125 to margin-See ARM table	-	(0.500)
ALT 97 - 35% MI Coverage		(0.500)	
ALT 97 - 18% MI Coverage		(1.750)	
FNMA 97-Any DU Decision(18% MI)	95.01%-97% LTV	(1.250)	n/a
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO >=680	(1.000)	(1.000)
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO < 680	(1.500)	(1.500)
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO >=680	(0.500)	(0.500)
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO < 680	(1.000)	(1.000)
Flex100-DU Approve/Refer(25% MI)	97.01%-100% LTV	(1.500)	(1.500)
FLEX 97 w/sub financing	CLTV > 95%	(1.500)	(1.500)
Flex97-DU Approve/Refer(18% MI)	90%-95% >95% CLTV	(1.500)	(1.500)
Flex97-DU Approve/Refer(18% MI)	90%-97%(no sub financing)	(1.750)	(1.750)
Flex97-DU Approve/Refer(35% MI)	90%-97% LTV	(0.500)	(0.500)
Community 97	Add .125 to Rate Add .125 to Rate		
Community 100+ or 2 Family	Add .250 to Rate Add .250 to Rate		
Community 3-4 Family	Add .375 to Rate	n/a	
Freddie Mac A-	Level 1	Add .375 to Rate	n/a
Freddie Mac A-	Level 2	Add .500 to Rate	n/a
Freddie Mac A-	Level 3	Add .625 to Rate	n/a
Freddie Mac A-	Level 4	Add 1.250 to Rate	n/a
Home Run		Add 1.000 to Rate	1.000 to Rate
Home on Time		0.000	n/a
Non-AU Adjustment	FICO Range 660-679	(0.250)	(0.250)
Non-AU Adjustment	FICO Range 620-659	(0.500)	(0.500)

CONFORMING AGENCY SIVA, NIVA, SISA, & NINA			
Process Type			Price Adj.
SIVA (Stated Income/Verified Assets)		>=720	(0.500)
NIVA (No Income/Verified Assets)		>=720	(0.750)
NINA (No Ratio)		>=720	(1.125)
SISA (Stated Income/Stated Assets)		>=720	0.000
Process Type	LTV	FICO	Price Adj.
SISA		>=720	0.000
SISA		700-719	0.000
SISA - Fixed Rate		680-699	(0.750)
SISA - ARM		680-699	(0.875)
SIVA or NIVA	<=75	680-699	(0.750)
SIVA or NIVA	<=75	700-719	(0.500)
SIVA or NIVA	<=75	>=720	0.000
SIVA or NIVA	>=75.01	700-719	(0.500)
SIVA or NIVA	>=75.01	>=720	(0.500)
NINA	<=75	>=720	0.000
NINA	>=75.01	>=720	(0.500)

Applicable additional adjusters may apply.

Extended Rate Lock Periods					
Adjustment from 60-day lock					
> 90-Day requires .500 up-front fee plus adjuster					
	90	120	180	270	360
Conforming Fixed Rate					
	(0.250)	0.000	(0.100)	(0.750)	(1.200)
Conforming ARM					
	(0.250)	0.000	(0.200)	(0.875)	(1.500)
Government Fixed Rate					
	(0.250)	0.000	(0.200)	(0.625)	(1.000)
Government ARM					
	(0.300)	(0.150)	(0.600)	(1.550)	(2.600)
Non-Conforming Fixed Rate (incl. Alt A)					
	(0.300)	(0.050)	(0.250)	(1.000)	(1.350)
Non-Conforming ARM (incl. Alt A)					
	(0.350)	0.000	(0.200)	(0.875)	(1.500)

Geographic Price Adjustments	
Group	Price Adj.
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA

ARM Information Table - All Loan Sizes				
Product	Caps	Margin	Index	Price Adj.
1 Month Interest Only LIBOR	2/2/6	1.875	4.930	
6 Month Interest Only LIBOR	2/2/6	2.000	4.820	
6 Month Treasury	1/1/6	2.750	4.840	
1 Yr Treasury	2/2/6	2.750	4.820	
3/1 Treasury	2/2/6	2.750	4.820	
5/1 Treasury	5/2/5	2.750	4.820	
5/1 Treasury	2/2/5	2.750	4.820	(0.500)
7/1 Treasury	5/2/5	2.750	4.820	
10/1 Treasury	5/2/5	2.750	4.820	
1 Yr LIBOR	2/2/6	2.250	4.840	
3/1 LIBOR	2/2/6	2.250	4.840	
5/1 LIBOR	2/2/5	2.250	4.840	(0.500)
5/1 LIBOR	5/2/5	2.250	4.840	
AGENCY 3/1 I/O LIBOR	2/2/6	2.250	4.840	
AGENCY 5/1 I/O LIBOR	5/2/5	2.250	4.840	
AGENCY 5/1 I/O LIBOR	2/2/5	2.250	4.840	(0.500)
7/1 LIBOR & AGENCY 7/1 I/O LIBOR	5/2/5	2.250	4.840	
10/1 LIBOR & AGENCY 10/1 I/O LIBOR	5/2/5	2.250	4.840	
Convertible Option (where allowed):	Add .125 to margin & (0.500) to price			
Program	Treasury Margin	LIBOR Margin		
EA Level I	3.250	2.750		
EA Level II	3.500	3.000		
EA Level III	3.875	3.375		
EA Level I w/ Flex Sub-Financing	3.500	3.000		

ADJUSTERS CONTINUED ON NEXT PAGE

Rate Sheet #: 2911
 Effective Date: 04/11/2006
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Registration Fax: 636-261-3048
 Client Relations: 800-967-2205, Option 1
 Web Registration: correspondent.citimortgage.com

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NON-CONFORMING CONVENTIONAL PRICE ADJUSTERS 11/10/2005						
Loan Feature	FIXED		ARM			
	Price Adj.		Price Adj.			
Mandatory Lock- Single Loan Mandatory		0.080			0.080	
Non-Escrowed Loans		(0.250)			(0.250)	
Interest Only ARM	Use NC ARM Pricing		n/a		(0.125)	
Interest Only - Fixed Rate	Use NC 30 Yr Fixed Pricing	(0.250)			n/a	
Loan Amount	\$700M-\$1MM-Fixed	(0.125)			0.000	
Loan Amount	>\$1MM-\$1.5MM	(0.750)			0.000	
Loan Amount	>\$1.5MM - \$3MM ARM		n/a		(0.375)	
Low-Rise Condos (<= 4 stories)		(0.250)			0.000	
High-Rise Condos (>= 5 stories)	Not IL/NY on ARM	(0.375)			(0.125)	
Second Home		(0.250)			0.000	
Cash-Out Refinance		(0.250)			(0.125)	
2-Unit		(0.125)			(0.125)	
3 - 4 Unit		(0.500)			(0.125)	
Subordinate Financing	CLTV > 90% - 95%	(0.250)			0.000	
Subordinate Financing	CLTV / HCLTV > 95%	(0.500)			(0.500)	
Asset Based Income		(0.250)			(0.250)	
Conversion Feature	Add .125 to margin-See ARM table		n/a		(0.500)	

FICO Score Adjusters						
Non-Conforming Fixed						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.375	0.250	0.250	0.000	(0.125)	
60.01 - 70.00%	0.375	0.250	0.250	0.000	(0.125)	
70.01 - 75.00%	0.125	0.000	0.000	(0.125)	-	
75.01 - 80.00%	0.000	(0.125)	(0.125)	(0.250)	-	
80.01 - 85.00%	(0.125)	(0.250)	(0.250)	(0.375)	-	
85.01 - 90.00%	(0.125)	(0.250)	(0.250)	(0.500)	-	
90.01 - 95.00%	(0.250)	(0.375)	(0.375)	-	-	

Non-Conforming ARM						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.125	0.000	0.000	0.000	(0.500)	
60.01 - 70.00%	0.125	0.000	0.000	0.000	(0.500)	
70.01 - 75.00%	0.125	0.000	0.000	0.000	-	
75.01 - 80.00%	0.000	0.000	0.000	0.000	-	
80.01 - 85.00%	0.000	0.000	0.000	(0.500)	-	
85.01 - 90.00%	0.000	0.000	0.000	(0.500)	-	
90.01 - 95.00%	(0.125)	(0.250)	(0.500)	-	-	

Geographic Price Adjustments	
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #	Price Adj.
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA



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ALT A PROGRAMS - all include SRP's

Alt A 30 Year FRM					Alt A 20 Year FRM					Alt A 15 Year FRM				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.500%	95.374	95.313	95.190	95.125	5.500%	95.499	95.438	95.315	95.250	5.000%	94.594	94.481	94.442	94.402
5.625%	96.095	96.029	95.908	95.838	5.625%	96.220	96.154	96.033	95.963	5.125%	95.287	95.179	95.135	95.090
5.750%	96.811	96.740	96.622	96.547	5.750%	96.936	96.865	96.747	96.672	5.250%	95.978	95.874	95.825	95.774
5.875%	97.522	97.446	97.330	97.249	5.875%	97.647	97.571	97.455	97.374	5.375%	96.666	96.567	96.513	96.456
6.000%	98.219	98.137	98.024	97.939	6.000%	98.344	98.262	98.149	98.064	5.500%	97.348	97.253	97.194	97.132
6.125%	98.917	98.830	98.719	98.629	6.125%	99.042	98.955	98.844	98.754	5.625%	98.022	97.932	97.867	97.801
6.250%	99.616	99.524	99.416	99.320	6.250%	99.741	99.649	99.541	99.445	5.750%	98.696	98.611	98.541	98.469
6.375%	100.125	100.028	99.925	99.824	6.375%	100.250	100.153	100.050	99.949	5.875%	99.192	99.113	99.038	98.961
6.500%	100.593	100.491	100.393	100.287	6.500%	100.718	100.616	100.518	100.412	6.000%	99.667	99.595	99.514	99.432
6.625%	101.006	100.899	100.806	100.695	6.625%	101.131	101.024	100.931	100.820	6.125%	100.036	99.970	99.884	99.797
6.750%	101.321	101.208	101.121	101.004	6.750%	101.446	101.333	101.246	101.129	6.250%	100.374	100.315	100.224	100.131
6.875%	101.593	101.475	101.393	101.271	6.875%	101.718	101.600	101.518	101.396	6.375%	100.684	100.631	100.535	100.437
7.000%	101.821	101.698	101.621	101.494	7.000%	101.946	101.823	101.746	101.619	6.500%	100.943	100.897	100.796	100.693
7.125%	101.985	101.857	101.785	101.653	7.125%	102.110	101.982	101.910	101.778					

Alt A 1 MO Base Price					Alt A 6 MO Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
4.875%	102.000	102.000	102.000	102.000	5.500%	101.428	101.349	101.301	101.253
					5.625%	101.489	101.404	101.351	101.298
					5.750%	101.548	101.458	101.399	101.341
					5.875%	101.605	101.510	101.447	101.383
					6.000%	101.660	101.559	101.491	101.422
					6.125%	101.712	101.606	101.532	101.458
					6.250%	101.761	101.650	101.571	101.492
					6.375%	101.809	101.693	101.608	101.524
					6.500%	101.855	101.734	101.645	101.555
					6.625%	102.000	102.000	101.982	101.887
					6.750%	102.000	102.000	102.000	101.918
					6.875%	102.000	102.000	102.000	101.948
					7.000%	102.000	102.000	102.000	101.978
					7.125%	102.000	102.000	102.000	102.000

Alt A 1 Base Price					Alt A 3/1 Base Price					Alt A 5/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
4.875%	100.769	100.716	100.694	100.672	5.625%	99.949	99.864	99.811	99.758	5.875%	99.973	99.878	99.815	99.751
5.000%	100.921	100.862	100.835	100.808	5.750%	100.152	100.062	100.003	99.945	6.000%	100.204	100.103	100.035	99.966
5.125%	101.067	101.003	100.970	100.938	5.875%	100.346	100.251	100.188	100.124	6.125%	100.424	100.318	100.244	100.170
5.250%	101.203	101.134	101.096	101.059	6.000%	100.534	100.433	100.365	100.296	6.250%	100.634	100.523	100.444	100.365
5.375%	101.334	101.259	101.217	101.174	6.125%	100.741	100.635	100.561	100.487	6.375%	100.820	100.704	100.619	100.535
5.500%	101.461	101.382	101.334	101.286	6.250%	100.913	100.802	100.723	100.644	6.500%	101.009	100.888	100.799	100.709
5.625%	101.585	101.500	101.447	101.394	6.375%	101.078	100.962	100.877	100.793	6.625%	101.189	101.063	100.968	100.873
5.750%	101.706	101.616	101.557	101.499	6.500%	101.243	101.122	101.033	100.943	6.750%	101.385	101.253	101.153	101.053
5.875%	101.842	101.747	101.684	101.620	6.625%	101.419	101.293	101.198	101.103	6.875%	101.584	101.447	101.342	101.237
6.000%	101.955	101.854	101.786	101.717	6.750%	101.662	101.530	101.430	101.330	7.000%	101.688	101.546	101.435	101.325
6.125%	102.000	101.958	101.884	101.810	6.875%	101.843	101.706	101.601	101.496	7.125%	101.892	101.744	101.629	101.513
6.250%	102.000	102.000	101.977	101.898	7.000%	102.000	101.888	101.777	101.667	7.250%	102.000	101.949	101.828	101.707
6.375%	102.000	102.000	102.000	101.983	7.125%	102.000	102.000	101.962	101.846	7.375%	102.000	102.000	102.000	101.911
6.500%	102.000	102.000	102.000	102.000	7.250%	102.000	102.000	102.000	102.000	7.500%	102.000	102.000	102.000	102.000

Alt A 7/1 Base Price					Alt A 10/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	99.932	99.826	99.752	99.678	5.875%	99.269	99.174	99.111	99.047
6.250%	100.195	100.084	100.005	99.926	6.000%	99.609	99.508	99.440	99.371
6.375%	100.446	100.330	100.245	100.161	6.125%	99.934	99.828	99.754	99.680
6.500%	100.684	100.563	100.474	100.384	6.250%	100.244	100.133	100.054	99.975
6.625%	100.895	100.769	100.674	100.579	6.375%	100.540	100.424	100.339	100.255
6.750%	101.105	100.973	100.873	100.773	6.500%	100.820	100.699	100.610	100.520
6.875%	101.299	101.162	101.057	100.952	6.625%	101.084	100.958	100.863	100.768
7.000%	101.508	101.366	101.255	101.145	6.750%	101.219	101.087	100.987	100.887
7.125%	101.630	101.482	101.367	101.251	6.875%	101.447	101.310	101.205	101.100
7.250%	101.840	101.688	101.567	101.446	7.000%	101.690	101.548	101.437	101.327
7.375%	102.000	101.899	101.773	101.647	7.125%	101.932	101.784	101.669	101.553
7.500%	102.000	102.000	101.987	101.856	7.250%	101.981	101.829	101.708	101.587
7.625%	102.000	102.000	102.000	101.953	7.375%	102.000	102.000	101.946	101.820
7.750%	102.000	102.000	102.000	102.000	7.500%	102.000	102.000	102.000	102.000

See Adjustor Page for ARM Margin and Index Info.

ALT A Products

The Alt A process type is available for the following products:

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	(0.250)	-	(0.125)	Not Avail.
3/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
5/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
7/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
10/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
1 month ARM	-	Not Avail.	Not Avail.	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	(0.250)	-	(0.125)	Not Avail.

Additional adjusters apply on Alt A Products. See separate Alt A Adjusters

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USE ALT A PRICING WITH THE FOLLOWING ALT A PROGRAM PRICING MATRIX

PROCESS TYPE	ALT A Program Pricing Matrix (Effective 12/19/2005)						
	LTV						
	<= 65.00%	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
PROCESS TYPE							
Full Documentation	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Stated Income / Verified Assets (SIVA)	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.750)	-
No Income / Verified Assets (NIVA)	(0.125)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)	-
No Income / No Assets (NINA)	(0.250)	(0.500)	(1.500)	(2.000)	-	-	-
FIXED Stated Income / Stated Assets (SISA)	(0.125)	(0.250)	(0.875)	(1.125)	(1.375)	-	-
ARM Stated Income / Stated Assets (SISA)	(0.125)	(0.375)	(1.250)	(1.750)	(1.875)	-	-
FIXED LOAN AMOUNT							
<= \$417,000	0.375	0.250	0.125	0.125	0.125	0.000	(0.250)
\$417,001 - \$500,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)
\$500,001 - \$675,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	-
\$675,001 - \$750,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$750,001 - \$1,000,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$1,000,001 - \$1,500,000	(0.750)	(1.250)	(1.500)	-	-	-	-
ARM LOAN AMOUNT							
<= \$417,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$417,001 - \$500,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
\$500,001 - \$675,000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	-
\$675,001 - \$750,000	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-
\$750,001 - \$1,000,000	(0.250)	(0.250)	(0.250)	(0.375)	-	-	-
\$1,000,001 - \$1,500,000	(0.375)	(0.375)	(0.375)	-	-	-	-
\$1,500,001-\$3,000,000	(0.375)	(0.375)	(0.375)	-	-	-	-
FICO- ALL LOANS							
620 - 639	0.000	(0.250)	(0.375)	(0.625)	(1.000)	(1.375)	-
640 - 659	0.000	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
660 - 679	0.000	0.000	0.000	(0.250)	(0.625)	(1.125)	(1.875)
680 - 699	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>= 720	0.125	0.125	0.125	0.125	0.125	0.125	0.125
FEATURE- ALL LOANS							
Mandatory Lock	0.080	0.080	0.080	0.080	0.080	0.080	0.080
Non-Escrowed Loans	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash-out Refi	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
Second Home	(0.125)	(0.375)	(0.625)	(0.875)	(1.250)	(1.250)	(1.750)
Investment Property	(0.250)	(0.625)	(1.000)	(1.500)	(1.500)	(2.000)	-
2 - Unit	(0.625)	(0.625)	(0.875)	(1.000)	(1.250)	(1.250)	-
3-4 Unit	(1.000)	(1.000)	(1.375)	(1.500)	-	-	-
Low-Rise Condos <= 4 stories	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)
High-Rise Condos >= 5 stories	(0.250)	(0.250)	(0.750)	(1.000)	(1.250)	(1.250)	(1.250)
Subordinate Fin ARM CLTV >80-85.00%	(0.250)	(0.250)	(0.250)	(0.250)	-	-	-
Subordinate Fin ARM CLTV >85.01-90%	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	-	-
Subordinate Fin ARM CLTV >90.01-95%	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	-
Subordinate Fin ARM CLTV 95.01-100%	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.625)	-
Subordinate Fin. FIXED-CLTV 90-94.999%	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
Subordinate Fin. FIXED-CLTV >=95%	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
Non Warrantable Condo	(0.750)	(1.250)	(1.250)	(1.250)	-	-	-
Condotel	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-

ALT A Products

The Alt A process type is available for the following products:

ADJUSTERS BASED ON ALT A BASE PRICING

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	-	(0.250)	(0.125)	Not Avail.
3/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
5/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
7/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
10/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
1 month ARM	-	Not Avail.	-	Not Avail.	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	-	(0.250)	(0.125)	Not Avail.

Geographic Price Adjustments	
	Price Adj.
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA

Rate Sheet #: 2911

Effective Date: 04/11/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com

CitiMortgage, Inc. does business as Citicorp Mortgage in New Mexico.



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EXPANDED APPROVAL

EA Level I - 30 year FRM (Excludes SRP)						EA Level II - 30 year FRM (Excludes SRP)						EA Level III - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	6.875%	98.832	98.758	98.709		6.250%	7.125%	98.832	98.758	98.709		6.250%	7.500%	98.832	98.758	98.709	
6.375%	7.000%	99.405	99.325	99.252		6.375%	7.250%	99.405	99.325	99.252		6.375%	7.625%	99.405	99.325	99.252	
6.500%	7.125%	99.914	99.829	99.761		6.500%	7.375%	99.914	99.829	99.761		6.500%	7.750%	99.914	99.829	99.761	
6.625%	7.250%	100.376	100.285	100.209		6.625%	7.500%	100.376	100.285	100.209		6.625%	7.875%	100.376	100.285	100.209	
6.750%	7.375%	100.840	100.745	100.688		6.750%	7.625%	100.840	100.745	100.688		6.750%	8.000%	100.840	100.745	100.688	
6.875%	7.500%	101.328	101.228	101.176		6.875%	7.750%	101.328	101.228	101.176		6.875%	8.125%	101.328	101.228	101.176	
7.000%	7.625%	101.705	101.599	101.552		7.000%	7.875%	101.705	101.599	101.552		7.000%	8.250%	101.705	101.599	101.552	
7.125%	7.750%	102.004	101.893	101.852		7.125%	8.000%	102.004	101.893	101.852		7.125%	8.375%	102.004	101.893	101.852	
7.250%	7.875%	102.183	102.066	102.030		7.250%	8.125%	102.183	102.066	102.030		7.250%	8.500%	102.183	102.066	102.030	
7.375%	8.000%	102.301	102.179	102.179		7.375%	8.250%	102.301	102.179	102.179		7.375%	8.625%	102.301	102.179	102.179	
7.500%	8.125%	102.644	102.517	102.522		7.500%	8.375%	102.644	102.517	102.522		7.500%	8.750%	102.644	102.517	102.522	
7.625%	8.250%	102.750	102.750	102.750		7.625%	8.500%	102.750	102.750	102.750		7.625%	8.875%	102.750	102.750	102.750	

EA TPR Level II - 30 year FRM (Excludes SRP)						EA TPR Level III - 30 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	7.375%	98.832	98.758	98.709		6.250%	7.875%	98.832	98.758	98.709		6.250%	7.250%	98.832	98.758	98.709	
6.375%	7.500%	99.405	99.325	99.252		6.375%	8.000%	99.405	99.325	99.252		6.375%	7.375%	99.405	99.325	99.252	
6.500%	7.625%	99.914	99.829	99.761		6.500%	8.125%	99.914	99.829	99.761		6.500%	7.500%	99.914	99.829	99.761	
6.625%	7.750%	100.376	100.285	100.209		6.625%	8.250%	100.376	100.285	100.209		6.625%	7.625%	100.376	100.285	100.209	
6.750%	7.875%	100.840	100.745	100.688		6.750%	8.375%	100.840	100.745	100.688		6.750%	7.750%	100.840	100.745	100.688	
6.875%	8.000%	101.328	101.228	101.176		6.875%	8.500%	101.328	101.228	101.176		6.875%	7.875%	101.328	101.228	101.176	
7.000%	8.125%	101.705	101.599	101.552		7.000%	8.625%	101.705	101.599	101.552		7.000%	8.000%	101.705	101.599	101.552	
7.125%	8.250%	102.004	101.893	101.852		7.125%	8.750%	102.004	101.893	101.852		7.125%	8.125%	102.004	101.893	101.852	
7.250%	8.375%	102.183	102.066	102.030		7.250%	8.875%	102.183	102.066	102.030		7.250%	8.250%	102.183	102.066	102.030	
7.375%	8.500%	102.301	102.179	102.179		7.375%	9.000%	102.301	102.179	102.179		7.375%	8.375%	102.301	102.179	102.179	
7.500%	8.625%	102.644	102.517	102.522		7.500%	9.125%	102.644	102.517	102.522		7.500%	8.500%	102.644	102.517	102.522	
7.625%	8.750%	102.750	102.750	102.750		7.625%	9.250%	102.750	102.750	102.750		7.625%	8.625%	102.750	102.750	102.750	

EA Level I - 20 year FRM (Excludes SRP)						EA Level II - 20 year FRM (Excludes SRP)						EA Level III - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	6.875%	99.220	99.146	99.101		6.250%	7.125%	99.220	99.146	99.101		6.250%	7.500%	99.220	99.146	99.101	
6.375%	7.000%	99.738	99.660	99.589		6.375%	7.250%	99.738	99.660	99.589		6.375%	7.625%	99.738	99.660	99.589	
6.500%	7.125%	100.195	100.111	100.045		6.500%	7.375%	100.195	100.111	100.045		6.500%	7.750%	100.195	100.111	100.045	
6.625%	7.250%	100.607	100.518	100.451		6.625%	7.500%	100.607	100.518	100.451		6.625%	7.875%	100.607	100.518	100.451	
6.750%	7.375%	100.999	100.905	100.818		6.750%	7.625%	100.999	100.905	100.818		6.750%	8.000%	100.999	100.905	100.818	
6.875%	7.500%	101.412	101.313	101.262		6.875%	7.750%	101.412	101.313	101.262		6.875%	8.125%	101.412	101.313	101.262	
7.000%	7.625%	101.798	101.693	101.649		7.000%	7.875%	101.798	101.693	101.649		7.000%	8.250%	101.798	101.693	101.649	
7.125%	7.750%	102.089	101.979	101.940		7.125%	8.000%	102.089	101.979	101.940		7.125%	8.375%	102.089	101.979	101.940	
7.250%	7.875%	102.268	102.152	102.118		7.250%	8.125%	102.268	102.152	102.118		7.250%	8.500%	102.268	102.152	102.118	
7.375%	8.000%	102.355	102.234	102.219		7.375%	8.250%	102.355	102.234	102.219		7.375%	8.625%	102.355	102.234	102.219	
7.500%	8.125%	102.711	102.586	102.593		7.500%	8.375%	102.711	102.586	102.593		7.500%	8.750%	102.711	102.586	102.593	
7.625%	8.250%	102.750	102.750	102.750		7.625%	8.500%	102.750	102.750	102.750		7.625%	8.875%	102.750	102.750	102.750	

EA TPR Level II - 20 year FRM (Excludes SRP)						EA TPR Level III - 20 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	7.375%	99.220	99.146	99.101		6.250%	7.875%	99.220	99.146	99.101		6.250%	7.250%	99.220	99.146	99.101	
6.375%	7.500%	99.738	99.660	99.589		6.375%	8.000%	99.738	99.660	99.589		6.375%	7.375%	99.738	99.660	99.589	
6.500%	7.625%	100.195	100.111	100.045		6.500%	8.125%	100.195	100.111	100.045		6.500%	7.500%	100.195	100.111	100.045	
6.625%	7.750%	100.607	100.518	100.451		6.625%	8.250%	100.607	100.518	100.451		6.625%	7.625%	100.607	100.518	100.451	
6.750%	7.875%	100.999	100.905	100.818		6.750%	8.375%	100.999	100.905	100.818		6.750%	7.750%	100.999	100.905	100.818	
6.875%	8.000%	101.412	101.313	101.262		6.875%	8.500%	101.412	101.313	101.262		6.875%	7.875%	101.412	101.313	101.262	
7.000%	8.125%	101.798	101.693	101.649		7.000%	8.625%	101.798	101.693	101.649		7.000%	8.000%	101.798	101.693	101.649	
7.125%	8.250%	102.089	101.979	101.940		7.125%	8.750%	102.089	101.979	101.940		7.125%	8.125%	102.089	101.979	101.940	
7.250%	8.375%	102.268	102.152	102.118		7.250%	8.875%	102.268	102.152	102.118		7.250%	8.250%	102.268	102.152	102.118	
7.375%	8.500%	102.355	102.234	102.219		7.375%	9.000%	102.355	102.234	102.219		7.375%	8.375%	102.355	102.234	102.219	
7.500%	8.625%	102.711	102.586	102.593		7.500%	9.125%	102.711	102.586	102.593		7.500%	8.500%	102.711	102.586	102.593	
7.625%	8.750%	102.750	102.750	102.750		7.625%	9.250%	102.750	102.750	102.750		7.625%	8.625%	102.750	102.750	102.750	

EA Level I - 15 year FRM (Excludes SRP)						EA Level II - 15 year FRM (Excludes SRP)						EA Level III - 15 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.650	98.598	98.530		5.750%	6.625%	98.650	98.598	98.530		5.750%	7.125%	98.650	98.598	98.530	
5.875%	6.500%	98.999	98.942	98.847		5.875%	6.750%	98.999	98.942	98.847		5.875%	7.250%	98.999	98.942	98.847	
6.000%	6.625%	99.475	99.413	99.323		6.000%	6.875%	99.475	99.413	99.323		6.000%	7.375%	99.475	99.413	99.323	
6.125%	6.750%	99.841	99.774	99.689		6.125%	7.000%	99.841	99.774	99.689		6.125%	7.500%	99.841	99.774	99.689	
6.250%	6.875%	100.437	100.364	100.284		6.250%	7.125%	100.437	100.364	100.284		6.250%	7.625%	100.437	100.364	100.284	
6.375%	7.000%	100.851	100.773	100.698		6.375%	7.250%	100.851	100.773	100.698		6.375%	7.750%	100.851	100.773	100.698	
6.500%	7.125%	101.270	101.187	101.117		6.500%	7.375%	101.270	101.187	101.117							



EA Level I - 10 year FRM (Excludes SRP)						EA Level II - 10 year FRM (Excludes SRP)						EA Level III - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.742	98.693	98.631		5.750%	6.625%	98.742	98.693	98.631		5.250%	6.625%	98.742	98.693	98.631	
5.875%	6.500%	99.011	98.957	98.900		5.875%	6.750%	99.011	98.957	98.900		5.375%	6.750%	99.011	98.957	98.900	
6.000%	6.625%	99.275	99.216	99.132		6.000%	6.875%	99.275	99.216	99.132		5.500%	6.875%	99.275	99.216	99.132	
6.125%	6.750%	99.634	99.569	99.490		6.125%	7.000%	99.634	99.569	99.490		5.625%	7.000%	99.634	99.569	99.490	
6.250%	6.875%	100.319	100.249	100.176		6.250%	7.125%	100.319	100.249	100.176		5.750%	7.125%	100.319	100.249	100.176	
6.375%	7.000%	100.703	100.628	100.559		6.375%	7.250%	100.703	100.628	100.559		5.875%	7.250%	100.703	100.628	100.559	
6.500%	7.125%	101.093	101.013	100.949		6.500%	7.375%	101.093	101.013	100.949		6.000%	7.375%	101.093	101.013	100.949	
6.625%	7.250%	101.353	101.268	101.208		6.625%	7.500%	101.353	101.268	101.208		6.125%	7.500%	101.353	101.268	101.208	
6.750%	7.375%	101.493	101.402	101.360		6.750%	7.625%	101.493	101.402	101.360		6.250%	7.625%	101.493	101.402	101.360	
6.875%	7.500%	101.803	101.707	101.689		6.875%	7.750%	101.803	101.707	101.689		6.375%	7.750%	101.803	101.707	101.689	
7.000%	7.625%	102.170	102.069	102.056		7.000%	7.875%	102.170	102.069	102.056		6.500%	7.875%	102.170	102.069	102.056	
7.125%	7.750%	102.413	102.307	102.298		7.125%	8.000%	102.413	102.307	102.298		7.125%	8.500%	102.413	102.307	102.298	

EA TPR Level II - 10 year FRM (Excludes SRP)						EA TPR Level III - 10 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.875%	98.742	98.693	98.631		5.750%	7.375%	98.742	98.693	98.631		5.750%	6.750%	98.742	98.693	98.631	
5.875%	7.000%	99.011	98.957	98.900		5.875%	7.500%	99.011	98.957	98.900		5.875%	6.875%	99.011	98.957	98.900	
6.000%	7.125%	99.275	99.216	99.132		6.000%	7.625%	99.275	99.216	99.132		6.000%	7.000%	99.275	99.216	99.132	
6.125%	7.250%	99.634	99.569	99.490		6.125%	7.750%	99.634	99.569	99.490		6.125%	7.125%	99.634	99.569	99.490	
6.250%	7.375%	100.319	100.249	100.176		6.250%	7.875%	100.319	100.249	100.176		6.250%	7.250%	100.319	100.249	100.176	
6.375%	7.500%	100.703	100.628	100.559		6.375%	8.000%	100.703	100.628	100.559		6.375%	7.375%	100.703	100.628	100.559	
6.500%	7.625%	101.093	101.013	100.949		6.500%	8.125%	101.093	101.013	100.949		6.500%	7.500%	101.093	101.013	100.949	
6.625%	7.750%	101.353	101.268	101.208		6.625%	8.250%	101.353	101.268	101.208		6.625%	7.625%	101.353	101.268	101.208	
6.750%	7.875%	101.493	101.402	101.360		6.750%	8.375%	101.493	101.402	101.360		6.750%	7.750%	101.493	101.402	101.360	
6.875%	8.000%	101.803	101.707	101.689		6.875%	8.500%	101.803	101.707	101.689		6.875%	7.875%	101.803	101.707	101.689	
7.000%	8.125%	102.170	102.069	102.056		7.000%	8.625%	102.170	102.069	102.056		7.000%	8.000%	102.170	102.069	102.056	
7.125%	8.250%	102.413	102.307	102.298		7.125%	8.750%	102.413	102.307	102.298		7.125%	8.125%	102.413	102.307	102.298	

EA Level I - 5/1 T-bill ARM (Includes SRP)						EA Level II - 5/1 T-bill ARM (Includes SRP)						EA Level III - 5/1 T-bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.898	98.768	98.651		5.750%	6.500%	98.898	98.768	98.651		5.750%	7.000%	98.898	98.768	98.651	
5.875%	6.500%	99.233	99.103	98.986		5.875%	6.625%	99.233	99.103	98.986		5.875%	7.125%	99.233	99.103	98.986	
6.000%	6.625%	99.558	99.428	99.311		6.000%	6.750%	99.558	99.428	99.311		6.000%	7.250%	99.558	99.428	99.311	
6.125%	6.750%	99.871	99.741	99.624		6.125%	6.875%	99.871	99.741	99.624		6.125%	7.375%	99.871	99.741	99.624	
6.250%	6.875%	100.172	100.042	99.925		6.250%	7.000%	100.172	100.042	99.925		6.250%	7.500%	100.172	100.042	99.925	
6.375%	7.000%	100.460	100.330	100.213		6.375%	7.125%	100.460	100.330	100.213		6.375%	7.625%	100.460	100.330	100.213	
6.500%	7.125%	100.736	100.606	100.489		6.500%	7.250%	100.736	100.606	100.489		6.500%	7.750%	100.736	100.606	100.489	
6.625%	7.250%	100.998	100.868	100.751		6.625%	7.375%	100.998	100.868	100.751		6.625%	7.875%	100.998	100.868	100.751	
6.750%	7.375%	101.243	101.113	100.996		6.750%	7.500%	101.243	101.113	100.996		6.750%	8.000%	101.243	101.113	100.996	
6.875%	7.500%	101.470	101.340	101.223		6.875%	7.625%	101.470	101.340	101.223		6.875%	8.125%	101.470	101.340	101.223	
7.000%	7.625%	101.683	101.553	101.436		7.000%	7.750%	101.683	101.553	101.436		7.000%	8.250%	101.683	101.553	101.436	
7.125%	7.750%	101.887	101.757	101.640		7.125%	7.875%	101.887	101.757	101.640		7.125%	8.375%	101.887	101.757	101.640	

Adjusters for Expanded Approval 5/1 T-Bill ARMs	
	<u>Points</u>
LTV <=90%	(.250)
LTV >90%	(.500)
2/2.5 Caps	(.500)
5/2.5 Cap Structure not an option per FNMA	
Additional adjusters may apply depending upon loan characteristics	

Correspondent Lending



Rate Sheet #: 2911

Effective Date: 04/11/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

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EXPANDED APPROVAL - continued

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com



EA Level I - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.250%	99.053	98.924	98.807	
5.750%	6.375%	99.435	99.306	99.189	
5.875%	6.500%	99.804	99.675	99.558	
6.000%	6.625%	100.158	100.029	99.912	
6.125%	6.750%	100.496	100.367	100.250	
6.250%	6.875%	100.819	100.690	100.573	
6.375%	7.000%	101.126	100.997	100.880	
6.500%	7.125%	101.418	101.289	101.172	
6.625%	7.250%	101.692	101.563	101.446	
6.750%	7.375%	101.949	101.820	101.703	
6.875%	7.500%	102.000	102.000	101.942	
7.000%	7.625%	102.000	102.000	102.000	

EA Level II - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.375%	99.053	98.924	98.807	
5.750%	6.500%	99.435	99.306	99.189	
5.875%	6.625%	99.804	99.675	99.558	
6.000%	6.750%	100.158	100.029	99.912	
6.125%	6.875%	100.496	100.367	100.250	
6.250%	7.000%	100.819	100.690	100.573	
6.375%	7.125%	101.126	100.997	100.880	
6.500%	7.250%	101.418	101.289	101.172	
6.625%	7.375%	101.692	101.563	101.446	
6.750%	7.500%	101.949	101.820	101.703	
6.875%	7.625%	102.000	102.000	101.942	
7.000%	7.750%	102.000	102.000	102.000	

EA Level III - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.875%	99.053	98.924	98.807	
5.750%	7.000%	99.435	99.306	99.189	
5.875%	7.125%	99.804	99.675	99.558	
6.000%	7.250%	100.158	100.029	99.912	
6.125%	7.375%	100.496	100.367	100.250	
6.250%	7.500%	100.819	100.690	100.573	
6.375%	7.625%	101.126	100.997	100.880	
6.500%	7.750%	101.418	101.289	101.172	
6.625%	7.875%	101.692	101.563	101.446	
6.750%	8.000%	101.949	101.820	101.703	
6.875%	8.125%	102.000	102.000	101.942	
7.000%	8.250%	102.000	102.000	102.000	

EA Level I with Flex. Sub. Fin. - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.500%	99.053	98.924	98.807	
5.750%	6.625%	99.435	99.306	99.189	
5.875%	6.750%	99.804	99.675	99.558	
6.000%	6.875%	100.158	100.029	99.912	
6.125%	7.000%	100.496	100.367	100.250	
6.250%	7.125%	100.819	100.690	100.573	
6.375%	7.250%	101.126	100.997	100.880	
6.500%	7.375%	101.418	101.289	101.172	
6.625%	7.500%	101.692	101.563	101.446	
6.750%	7.625%	101.949	101.820	101.703	
6.875%	7.750%	102.000	102.000	101.942	
7.000%	7.875%	102.000	102.000	102.000	

EA Level II - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.250%	99.042	98.913	98.796	
5.750%	6.375%	99.425	99.296	99.179	
5.875%	6.500%	99.794	99.665	99.548	
6.000%	6.625%	100.149	100.020	99.903	
6.125%	6.750%	100.488	100.359	100.242	
6.250%	6.875%	100.812	100.683	100.566	
6.375%	7.000%	101.120	100.991	100.874	
6.500%	7.125%	101.413	101.284	101.167	
6.625%	7.250%	101.688	101.559	101.442	
6.750%	7.375%	101.946	101.817	101.700	
6.875%	7.500%	102.000	102.000	101.939	
7.000%	7.625%	102.000	102.000	102.000	

EA Level I - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.250%	99.042	98.913	98.796	
5.750%	6.375%	99.425	99.296	99.179	
5.875%	6.500%	99.794	99.665	99.548	
6.000%	6.625%	100.149	100.020	99.903	
6.125%	6.750%	100.488	100.359	100.242	
6.250%	6.875%	100.812	100.683	100.566	
6.375%	7.000%	101.120	100.991	100.874	
6.500%	7.125%	101.413	101.284	101.167	
6.625%	7.250%	101.688	101.559	101.442	
6.750%	7.375%	101.946	101.817	101.700	
6.875%	7.500%	102.000	102.000	101.939	
7.000%	7.625%	102.000	102.000	102.000	

EA Level II - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.375%	99.042	98.913	98.796	
5.750%	6.500%	99.425	99.296	99.179	
5.875%	6.625%	99.794	99.665	99.548	
6.000%	6.750%	100.149	100.020	99.903	
6.125%	6.875%	100.488	100.359	100.242	
6.250%	7.000%	100.812	100.683	100.566	
6.375%	7.125%	101.120	100.991	100.874	
6.500%	7.250%	101.413	101.284	101.167	
6.625%	7.375%	101.688	101.559	101.442	
6.750%	7.500%	101.946	101.817	101.700	
6.875%	7.625%	102.000	102.000	101.939	
7.000%	7.750%	102.000	102.000	102.000	

EA Level III - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.875%	99.042	98.913	98.796	
5.750%	7.000%	99.425	99.296	99.179	
5.875%	7.125%	99.794	99.665	99.548	
6.000%	7.250%	100.149	100.020	99.903	
6.125%	7.375%	100.488	100.359	100.242	
6.250%	7.500%	100.812	100.683	100.566	
6.375%	7.625%	101.120	100.991	100.874	
6.500%	7.750%	101.413	101.284	101.167	
6.625%	7.875%	101.688	101.559	101.442	
6.750%	8.000%	101.946	101.817	101.700	
6.875%	8.125%	102.000	102.000	101.939	
7.000%	8.250%	102.000	102.000	102.000	

EA Level I with Flex. Sub. Fin. - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.500%	99.042	98.913	98.796	
5.750%	6.625%	99.425	99.296	99.179	
5.875%	6.750%	99.794	99.665	99.548	
6.000%	6.875%	100.149	100.020	99.903	
6.125%	7.000%	100.488	100.359	100.242	
6.250%	7.125%	100.812	100.683	100.566	
6.375%	7.250%	101.120	100.991	100.874	
6.500%	7.375%	101.413	101.284	101.167	
6.625%	7.500%	101.688	101.559	101.442	
6.750%	7.625%	101.946	101.817	101.700	
6.875%	7.750%	102.000	102.000	101.939	
7.000%	7.875%	102.000	102.000	102.000	

EA Level I - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.250%	98.164	98.035	97.919	
5.750%	6.375%	98.636	98.507	98.391	
5.875%	6.500%	99.094	98.965	98.849	
6.000%	6.625%	99.534	99.405	99.289	
6.125%	6.750%	99.957	99.828	99.712	
6.250%	6.875%	100.360	100.231	100.115	
6.375%	7.000%	100.742	100.613	100.497	
6.500%	7.125%	101.103	100.974	100.858	
6.625%	7.250%	101.439	101.310	101.194	
6.750%	7.375%	101.748	101.619	101.503	
6.875%	7.500%	102.000	101.902	101.786	
7.000%	7.625%	102.000	102.000	102.000	

EA Level II - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.375%	98.164	98.035	97.919	
5.750%	6.500%	98.636	98.507	98.391	
5.875%	6.625%	99.094	98.965	98.849	
6.000%	6.750%	99.534	99.405	99.289	
6.125%	6.875%	99.957	99.828	99.712	
6.250%	7.000%	100.360	100.231	100.115	
6.375%	7.125%	100.742	100.613	100.497	
6.500%	7.250%	101.103	100.974	100.858	
6.625%	7.375%	101.439	101.310	101.194	
6.750%	7.500%	101.748	101.619	101.503	
6.875%	7.625%	102.000	101.902	101.786	
7.000%	7.750%	102.000	102.000	102.000	

EA Level III - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.250%	6.500%	96.690	96.561	96.445	
5.375%	6.625%	97.190	97.061	96.945	
5.500%	6.750%	97.681	97.552	97.436	
5.625%	6.875%	98.164	98.035	97.919	
5.750%	7.000%	98.636	98.507	98.391	
5.875%	7.125%	99.094	98.965	98.849	
6.000%	7.250%	99.534	99.405	99.289	
6.125%	7.375%	99.957	99.828	99.712	
6.250%	7.500%	100.360	100.231	100.115	
6.375%	7.625%	100.742	100.613	100.497	
6.500%	7.750%	101.103	100.974	100.858	
6.625%	7.875%	101.439	101.310	101.194	

EA Level I with Flex. Sub. Fin. - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.500%	98.164	98.035	97.919	
5.750%	6.625%	98.636	98.507	98.391	
5.875%	6.750%	99.094	98.965	98.849	
6.000%	6				

Rate Sheet #: 2911

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6.875%	7.625%	102.000	101.980	101.864	6.875%	8.125%	102.000	101.980	101.864	6.875%	7.750%	102.000	101.980	101.864
7.000%	7.750%	102.000	102.000	102.000	7.000%	8.250%	102.000	102.000	102.000	7.000%	7.875%	102.000	102.000	102.000



Expanded Approval Program Price/ Rate Adjustments (Effective 10/1/2004)

Conforming Conventional Programs

Loan Feature	LTV %	Price Adj.	Product	Caps	Margin	Index	Pric Adj	
Mandatory Lock		0.080						
Purchase or Rate/Term Refi	>90%LTV-ARM ONLY	(0.250)	5/1 Treasury	2/2/5	2.750	4.820	(0.500)	
Subordinate Financing	LTV > 65% & CLTV > 90%	(0.250)	7/1 Treasury	5/2/5	2.750	4.820		
Cash Out Refi - Condo		(0.500)	10/1 Treasury	5/2/5	2.750	4.820		
Cash-Out Refinance	70.01-80%	(0.500)	7/1 LIBOR	5/2/5	2.250	4.230		
Cash-Out Refinance	>80.01%	(0.750)	10/1 LIBOR	5/2/5	2.250	4.230		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750)	Convertible Option (where allowed):					Add .125 to margin & (0.500) to price
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625)	Program		Treasury Margin	LIBOR Margin		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500)	EA Level I		3.250	2.750		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750)	EA Level II		3.500	3.000		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625)	EA Level III		3.875	3.375		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500)	EA Level I w/ Flex Sub-Financing		3.500	3.000		
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.250)	Geographic Price Adjustments					
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125)	**Not Applicable to Conforming Fixed Rate or Govt. Product**					Price Adj.
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000	Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY			-0-	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250)	Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA			0.125	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125)	Group #3	HI, ID, MS, PA			0.250	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000)						
2-Unit	>90%	(0.500)						
COOP Owner Occupied	>90%	(0.500)						
COOP 2nd Home	>80%	(0.750)						
COOP Cash Out Refi		(0.500)						

Please Contact The CMI Select Desk For Expanded Approval Pricing

Note: All adjustments are cumulative