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Rex Adams, Ext. 3830
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Abbie Tidmore, Ext. 3833
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This rate sheet offers mandatory pricing as market conditions only. Call the commitment desk for live pricing on mandatory commitments.

**CONFORMING FIXED RATE PROGRAMS
BEST EFFORT ONLY**

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Fixed 30 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
6.875	101.256	101.142	101.103	101.036	100.961	100.25	
6.75	100.764	100.65	100.611	100.544	100.469	99.757	
6.625	100.087	99.992	99.966	99.864	99.803	99.105	
6.5	99.691	99.596	99.57	99.468	99.407	98.709	
6.375	99.248	99.153	99.127	99.025	98.964	98.266	
6.25	98.664	98.569	98.543	98.441	98.38	97.682	
6.125	98.122	98.047	98.032	97.927	97.88	97.196	
6	97.625	97.56	97.558	97.464	97.431	96.761	
5.875	97.142	97.086	97.085	96.991	96.958	96.288	
5.75	96.596	96.54	96.538	96.444	96.411	95.741	
5.625	96.008	95.952	95.95	95.857	95.824	95.153	

Fixed 20 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	102.333	102.219	102.18	102.113	102.038	101.327	
7.125	102.025	101.911	101.872	101.805	101.73	101.019	
7	101.749	101.635	101.596	101.529	101.454	100.743	
6.875	101.414	101.3	101.26	101.194	101.119	100.407	
6.75	100.987	100.873	100.834	100.767	100.692	99.981	
6.625	100.576	100.481	100.455	100.353	100.292	99.594	
6.5	100.227	100.132	100.105	100.004	99.943	99.245	
6.375	99.831	99.736	99.709	99.608	99.547	98.849	
6.25	99.333	99.238	99.211	99.11	99.049	98.351	
6.125	98.798	98.723	98.709	98.603	98.556	97.872	
6	98.348	98.273	98.259	98.153	98.106	97.422	

Fixed 15 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
6.75	101.901	101.827	101.8	101.7	101.643	100.984	
6.625	101.606	101.532	101.505	101.405	101.348	100.69	
6.5	101.24	101.166	101.139	101.039	100.982	100.323	
6.375	100.862	100.788	100.761	100.661	100.604	99.945	
6.25	100.407	100.333	100.306	100.206	100.149	99.49	
6.125	99.711	99.64	99.626	99.524	99.481	98.882	
6	99.328	99.257	99.243	99.14	99.097	98.499	
5.875	98.933	98.863	98.848	98.746	98.703	98.105	
5.75	98.455	98.384	98.37	98.268	98.225	97.627	
5.625	98.005	97.907	97.905	97.816	97.787	97.203	
5.5	97.588	97.49	97.488	97.399	97.37	96.785	

Fixed 10 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7	102.138	102.155	102.115	102.08	102.01	101.337	
6.875	101.914	101.931	101.891	101.856	101.786	101.113	
6.75	101.651	101.599	101.56	101.525	101.454	100.781	
6.625	101.462	101.388	101.362	101.262	101.205	100.546	
6.5	101.202	101.128	101.102	101.002	100.945	100.286	
6.375	100.931	100.857	100.83	100.73	100.673	100.014	
6.25	100.536	100.462	100.435	100.335	100.278	99.619	
6.125	99.661	99.59	99.576	99.474	99.431	98.833	
6	99.384	99.314	99.299	99.197	99.154	98.556	
5.875	99.096	99.025	99.011	98.909	98.866	98.268	

ANNOUNCEMENTS

- Prices are indications and are subject to change without notice
- ABOVE PRICES DO NOT INCLUDE SRP.(SRPs can be found on Platinum)
 - Additional charges may apply on a loan level basis
 - Upfront fees on 120, 150 and 180 day commitments
- Additional rates and programs are posted on Platinum
- The New Margin Buydowns and Price Adjustments can be found on our **Price Guide**

ARM INDEX*

1 MO LIBOR	4.860	COFI	3.604
MTA	4.011	6 MO LIBOR	5.100
1 YR LIBOR	5.170	1 YR T-BILL	4.804

* Weekly average ARM index is shown.
 ** All pricing is available on the Web and can be downloaded. Call (877) 4CLDINFO to obtain your password
 *** For additional loan programs not included in the Price Sheet, please use the **Price Query** or call the Commitment Desk

COMMITMENT DESK ** EXPANDED HOURS: 6:00 a.m. to 5:30 p.m. PST

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CONFORMING FIXED RATE PROGRAMS Continued
BEST EFFORT ONLY

Fixed 30 Yr PP							Convertible Balloon 30/7						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	103	103	103	103	103	102.37	6.875	101.267	101.265	101.237	101.17	101.196	100.663
7.375	103	103	103	103	103	102.393	6.75	100.822	100.82	100.792	100.725	100.751	100.218
7.25	102.902	102.782	102.743	102.674	102.597	101.86	6.625	100.377	100.375	100.347	100.28	100.306	99.773
7.125	102.354	102.235	102.196	102.126	102.049	101.312	6.5	101.208	101.183	101.168	101.123	101.087	100.568
7	101.796	101.677	101.637	101.568	101.491	100.754	6.375	100.763	100.738	100.723	100.678	100.643	100.124
6.875	101.314	101.215	101.188	101.083	101.02	100.298	6.25	100.319	100.294	100.279	100.234	100.198	99.68
6.75	100.909	100.681	100.654	100.689	100.614	99.902	6.125	99.875	99.851	99.836	99.791	99.755	99.236
6.625	100.225	100.126	100.099	99.994	99.931	99.208	6	100.264	100.186	100.184	100.161	100.095	99.59
							5.875	99.821	99.743	99.74	99.718	99.651	99.146
							5.75	99.378	99.3	99.297	99.275	99.208	98.703
							5.625	98.936	98.858	98.855	98.833	98.766	98.261

Fixed 30 Yr Fast-Easy							Fixed 15 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.875	101.276	101.162	101.123	101.056	100.981	100.27	7	102.207	102.223	102.184	102.149	102.078	101.405
6.75	100.784	100.67	100.631	100.564	100.489	99.777	6.875	102.22	102.146	102.119	102.019	101.962	101.303
6.625	100.107	100.012	99.986	99.884	99.823	99.125	6.75	101.901	101.827	101.8	101.7	101.643	100.984
6.5	99.711	99.616	99.59	99.488	99.427	98.729	6.625	101.606	101.532	101.505	101.405	101.348	100.69
6.375	99.268	99.173	99.147	99.045	98.984	98.286	6.5	101.24	101.166	101.139	101.039	100.982	100.323
6.25	98.684	98.589	98.563	98.461	98.4	97.702	6.375	100.862	100.788	100.761	100.661	100.604	99.945
6.125	98.142	98.067	98.052	97.947	97.9	97.216	6.25	100.407	100.333	100.306	100.206	100.149	99.49
6	97.645	97.58	97.578	97.484	97.451	96.781	6.125	99.711	99.64	99.626	99.524	99.481	98.882
5.875	97.162	97.106	97.105	97.011	96.978	96.308	6	99.328	99.257	99.243	99.14	99.097	98.499
5.75	96.616	96.56	96.558	96.464	96.431	95.761	5.875	98.933	98.863	98.848	98.746	98.703	98.105
5.625	96.028	95.972	95.97	95.877	95.844	95.173	5.75	98.455	98.384	98.37	98.268	98.225	97.627

Fixed 30 FNMA Flex 97							Fixed 30 FHLMC Alt 97						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	102.172	102.039	101.987	101.971	101.882	101.157	7.375	102.481	102.367	102.328	102.261	102.187	101.475
7.375	102.151	102.037	101.998	101.931	101.857	101.145	7.25	102.151	102.037	101.997	101.931	101.856	101.144
7.25	101.808	101.694	101.655	101.588	101.513	100.801	7.125	101.791	101.677	101.638	101.571	101.497	100.785
7.125	101.437	101.323	101.284	101.217	101.143	100.431	7	101.414	101.3	101.261	101.194	101.119	100.407
7	101.022	100.908	100.869	100.802	100.727	100.016	6.875	100.991	100.877	100.838	100.771	100.696	99.985
6.875	100.539	100.425	100.386	100.319	100.244	99.533	6.75	100.465	100.351	100.324	100.245	100.17	99.463
6.75	100.005	99.89	99.851	99.785	99.71	98.998	6.625	100.074	99.979	99.952	99.851	99.79	99.092
6.625	99.413	99.318	99.291	99.19	99.129	98.431	6.5	99.67	99.576	99.549	99.447	99.386	98.688
6.5	98.946	98.851	98.825	98.723	98.662	97.964	6.375	99.193	99.098	99.072	98.97	98.909	98.211
6.375	98.372	98.277	98.25	98.149	98.088	97.39	6.25	98.601	98.506	98.48	98.378	98.317	97.619
							6.125	98.047	97.972	97.957	97.852	97.805	97.121

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Fixed 30 Rural Housing							Fixed 30 FNMA Flex 100						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.25	102.241	102.126	102.087	102.021	101.946	101.234	7	101.12	101.006	100.966	100.9	100.825	100.113
7.125	101.884	101.77	101.731	101.664	101.589	100.877	6.875	100.642	100.528	100.489	100.422	100.347	99.635
7	101.509	101.395	101.356	101.289	101.214	100.502	6.75	100.113	99.999	99.96	99.893	99.818	99.106
6.875	101.112	100.997	100.958	100.892	100.817	100.105	6.625	99.509	99.414	99.388	99.286	99.225	98.527
6.75	100.591	100.477	100.438	100.371	100.296	99.584	6.5	99.065	98.97	98.943	98.842	98.781	98.083
6.625	100.162	100.068	100.041	99.939	99.878	99.181	6.375	98.497	98.402	98.375	98.274	98.213	97.515
6.5	99.764	99.669	99.642	99.54	99.48	98.782	6.25	97.896	97.82	97.806	97.701	97.654	96.97
6.375	99.31	99.216	99.189	99.087	99.026	98.328	6.125	97.417	97.342	97.327	97.222	97.175	96.491
6.25	98.721	98.626	98.599	98.498	98.437	97.739	6	96.872	96.796	96.782	96.677	96.63	95.946
6.125	98.154	98.079	98.065	97.959	97.912	97.228	5.875	96.379	96.323	96.321	96.228	96.195	95.525
6	97.655	97.58	97.565	97.46	97.413	96.729	5.75	95.812	95.757	95.755	95.661	95.628	94.958

Fixed 30 FNMA Exp App'l L1							Fixed 30 FNMA Exp App'l L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.875	101.604	101.47	101.419	101.403	101.314	100.588	7.75	100.737	100.623	100.583	100.517	100.442	99.73
7.75	101.447	101.333	101.294	101.227	101.153	100.441	7.625	100.419	100.305	100.266	100.199	100.125	99.413
7.625	101.155	101.041	101.002	100.935	100.861	100.149	7.5	100.027	99.913	99.873	99.807	99.732	99.02
7.5	100.826	100.712	100.673	100.606	100.532	99.82	7.375	99.579	99.465	99.426	99.359	99.284	98.572
7.375	100.532	100.418	100.379	100.312	100.237	99.525	7.25	99.027	98.913	98.873	98.807	98.732	98.02
7.25	100.131	100.017	99.977	99.911	99.836	99.124	7.125	98.365	98.271	98.244	98.142	98.081	97.384
7.125	99.19	99.096	99.069	98.967	98.906	98.208	7	97.908	97.813	97.786	97.685	97.624	96.926
7	98.824	98.729	98.703	98.601	98.54	97.842	6.875	97.312	97.217	97.19	97.088	97.028	96.33
6.875	98.452	98.357	98.33	98.228	98.168	97.47	6.75	96.672	96.577	96.55	96.449	96.388	95.69
6.75	97.994	97.9	97.873	97.771	97.71	97.012	6.625	96.153	96.078	96.064	95.958	95.911	95.227
6.625	97.118	97.042	97.028	96.923	96.876	96.192	6.5	95.646	95.571	95.557	95.452	95.405	94.721

Fixed 30 FNMA Exp App'l L3							Fixed 30 Rate Reduction L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
8.25	100.903	100.731	100.654	100.708	100.592	99.838	7.5	99.24	99.244	99.192	99.171	99.082	98.374
8.125	100.67	100.503	100.429	100.479	100.366	99.616	7.375	98.846	98.829	98.781	98.746	98.661	97.956
8	100.484	100.321	100.251	100.295	100.186	99.439	7.25	98.342	98.303	98.258	98.211	98.129	97.427
7.875	100.095	99.937	99.87	99.91	99.803	99.06	7.125	97.832	97.772	97.73	97.671	97.593	96.892
7.75	99.554	99.401	99.337	99.372	99.269	98.53	7	97.327	97.246	97.206	97.135	97.06	96.362
7.625	98.999	98.851	98.79	98.812	98.713	97.977	6.875	96.821	96.737	96.701	96.621	96.55	95.854
7.5	98.437	98.293	98.235	98.245	98.149	97.417	6.75	96.32	96.235	96.202	96.114	96.046	95.353
7.375	97.897	97.758	97.704	97.7	97.608	96.879	6.625	95.832	95.745	95.715	95.618	95.554	94.863
7.25	97.308	97.174	97.122	97.106	97.018	96.292	6.5	95.359	95.27	95.243	95.138	95.077	94.389
7.125	96.704	96.575	96.526	96.498	96.413	95.69							
7	96.196	96.072	96.027	95.986	95.904	95.185							

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Fixed 30 Rate Reduction L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
8	98.705	98.748	98.684	98.712	98.609	97.892
7.875	98.279	98.313	98.252	98.267	98.168	97.453
7.75	97.815	97.839	97.781	97.784	97.688	96.976
7.625	97.346	97.36	97.306	97.296	97.204	96.494
7.5	96.865	96.869	96.817	96.796	96.707	95.999
7.375	96.393	96.376	96.328	96.293	96.208	95.503
7.25	95.904	95.866	95.82	95.774	95.692	94.989

Fixed 15 FNMA App'l L1						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	101.491	101.508	101.468	101.434	101.363	100.69
7.375	101.197	101.213	101.174	101.139	101.068	100.395
7.25	101.099	101.025	100.999	100.899	100.842	100.183
7.125	100.811	100.737	100.71	100.61	100.553	99.895
7	100.507	100.433	100.407	100.307	100.25	99.591
6.875	100.183	100.109	100.082	99.982	99.925	99.267
6.75	99.817	99.743	99.716	99.616	99.559	98.9
6.625	98.996	98.925	98.911	98.809	98.766	98.167

Fixed 15 FNMA App'l L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	100.12	100.046	100.019	99.919	99.862	99.204
7	99.772	99.698	99.671	99.571	99.514	98.855
6.875	99.341	99.267	99.24	99.14	99.083	98.424
6.75	98.581	98.51	98.496	98.394	98.351	97.753
6.625	98.224	98.153	98.139	98.037	97.994	97.396
6.5	97.79	97.719	97.705	97.603	97.56	96.961
6.375	97.239	97.169	97.155	97.052	97.009	96.411
6.25	96.703	96.605	96.603	96.514	96.485	95.901
6.125	96.318	96.22	96.218	96.129	96.1	95.516
6	95.845	95.746	95.745	95.655	95.626	95.042
5.875	95.307	95.196	95.207	95.115	95.1	94.483

Fixed 15 FNMA App'l L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.375	99.525	99.557	99.502	99.427	99.339	98.668
7.25	99.052	99.079	99.027	98.947	98.863	98.194
7.125	98.596	98.617	98.568	98.5	98.419	97.752
7	98.143	98.157	98.112	98.055	97.977	97.313
6.875	97.69	97.699	97.657	97.61	97.536	96.875
6.75	97.233	97.235	97.196	97.161	97.09	96.431
6.625	96.763	96.744	96.708	96.657	96.59	95.933
6.5	96.275	96.234	96.201	96.134	96.07	95.416
6.375	95.818	95.756	95.727	95.643	95.582	94.931
6.25	95.36	95.276	95.249	95.15	95.093	94.443
6.125	94.874	94.792	94.769	94.668	94.615	93.98

Fixed 15 Rate Reduction L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	98.77	98.772	98.733	98.698	98.627	97.968
6.875	98.349	98.33	98.294	98.242	98.175	97.518
6.75	97.871	97.83	97.797	97.73	97.666	97.012
6.625	97.436	97.374	97.344	97.261	97.2	96.549

Fixed 15 Rate Reduction L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	98.637	98.663	98.611	98.532	98.447	97.778
7.375	98.241	98.261	98.212	98.144	98.063	97.397
7.25	97.803	97.817	97.772	97.715	97.637	96.973
7.125	97.367	97.375	97.333	97.287	97.212	96.551
7	97.035	97.038	96.999	96.964	96.893	96.234
6.875	96.599	96.58	96.544	96.492	96.425	95.768
6.75	96.183	96.143	96.11	96.042	95.979	95.324
6.625	95.811	95.749	95.719	95.636	95.575	94.924

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**NON CONFORMING FIXED RATE PROGRAMS
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Non Conf Fixed 30 Yr							Non Conf Fixed 15 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	101.281	101.152	101.209	101.082	100.997	100.385	6.875	101.077	100.964	101.038	100.928	100.853	100.257
7	100.961	100.837	100.871	100.75	100.668	100.04	6.75	100.942	100.834	100.901	100.795	100.724	100.136
6.875	100.611	100.492	100.503	100.388	100.309	99.666	6.625	100.683	100.58	100.624	100.525	100.457	99.849
6.75	100.207	100.093	100.081	99.971	99.896	99.237	6.5	100.397	100.299	100.32	100.226	100.162	99.534
6.625	99.7	99.591	99.577	99.472	99.401	98.73	6.375	100.05	99.956	99.954	99.866	99.805	99.159
6.5	99.29	99.186	99.168	99.068	99.001	98.318	6.25	99.704	99.616	99.591	99.508	99.451	98.785
6.375	98.819	98.719	98.698	98.604	98.54	97.846	6.125	99.177	99.093	99.069	98.991	98.938	98.279
6.25	98.32	98.225	98.201	98.112	98.052	97.346	6	98.812	98.733	98.709	98.637	98.587	97.937
6.125	97.71	97.62	97.592	97.509	97.452	96.743	5.875	98.164	98.09	98.067	98.001	97.954	97.312
6	97.033	96.948	96.917	96.84	96.786	96.073	5.75	97.516	97.446	97.424	97.363	97.32	96.686
5.875	96.357	96.277	96.242	96.171	96.12	95.404	5.625	96.748	96.684	96.654	96.598	96.559	95.925

Non Conf Fixed 30 Yr PP							Non Conf Fixed 30 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.25	102	102	102	102	102	101.396	7	100.961	100.837	100.871	100.75	100.668	100.04
7.125	101.886	101.752	101.81	101.68	101.593	100.955	6.875	100.611	100.492	100.503	100.388	100.309	99.666
7	101.472	101.343	101.378	101.254	101.17	100.517	6.75	100.207	100.093	100.081	99.971	99.896	99.237
6.875	100.997	100.874	100.885	100.766	100.686	100.018	6.625	99.7	99.591	99.577	99.472	99.401	98.73
6.75	100.593	100.474	100.463	100.35	100.273	99.589	6.5	99.29	99.186	99.168	99.068	99.001	98.318
6.625	100.15	100.035	100.021	99.913	99.84	99.144	6.375	98.819	98.719	98.698	98.604	98.54	97.846
6.5	99.677	99.567	99.549	99.447	99.377	98.67	6.25	98.32	98.225	98.201	98.112	98.052	97.346
6.375	99.143	99.039	99.017	98.921	98.854	98.136	6.125	97.71	97.62	97.592	97.509	97.452	96.743
6.25	98.55	98.451	98.426	98.335	98.272	97.542	6	97.033	96.948	96.917	96.84	96.786	96.073
							5.875	96.357	96.277	96.242	96.171	96.12	95.404
							5.75	95.673	95.598	95.56	95.494	95.447	94.727

Non Conf Fixed 15 Yr Fast-Easy							Non Conf ExpCrit Fixed 30 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	101.233	101.115	101.196	101.08	101.002	100.397	7.375	101.646	101.508	101.599	101.461	101.369	100.788
6.875	101.095	100.982	101.056	100.946	100.871	100.275	7.25	101.364	101.231	101.311	101.179	101.09	100.493
6.75	100.96	100.852	100.919	100.813	100.742	100.154	7.125	101.04	100.911	100.969	100.842	100.757	100.144
6.625	100.701	100.598	100.642	100.543	100.475	99.867	7	100.721	100.597	100.632	100.511	100.429	99.801
6.5	100.415	100.317	100.338	100.244	100.18	99.552	6.875	100.345	100.226	100.237	100.122	100.043	99.4
6.375	100.068	99.974	99.972	99.884	99.823	99.177	6.75	99.908	99.794	99.783	99.673	99.598	98.939
6.25	99.722	99.634	99.609	99.526	99.469	98.803	6.625	99.304	99.195	99.181	99.076	99.005	98.334
6.125	99.195	99.111	99.087	99.009	98.956	98.297	6.5	98.829	98.725	98.707	98.608	98.54	97.858
6	98.83	98.751	98.727	98.655	98.605	97.955	6.375	98.2	98.1	98.079	97.985	97.921	97.227
5.875	98.182	98.108	98.085	98.019	97.972	97.33	6.25	97.538	97.444	97.419	97.331	97.27	96.565
5.75	97.534	97.464	97.442	97.381	97.338	96.704	6.125	96.826	96.737	96.708	96.626	96.568	95.86

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NON CONFORMING FIXED RATE PROGRAMS Continued BEST EFFORT ONLY

Non Conf ExpCrit Fixed 15 Yr							Non Conf ExpCrit 30 Yr PP						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	101.389	101.266	101.355	101.233	101.152	100.539	7	100.884	100.755	100.79	100.666	100.582	99.929
7	101.346	101.228	101.309	101.193	101.115	100.511	6.875	100.418	100.294	100.305	100.187	100.106	99.438
6.875	101.302	101.189	101.263	101.153	101.078	100.482	6.75	99.954	99.835	99.824	99.711	99.634	98.95
6.75	101.26	101.152	101.219	101.114	101.043	100.454	6.625	99.481	99.367	99.353	99.245	99.172	98.476
6.625	101.002	100.899	100.943	100.843	100.776	100.168	6.5	98.948	98.839	98.821	98.718	98.649	97.941
6.5	100.685	100.586	100.607	100.513	100.449	99.822							
6.375	100.306	100.213	100.211	100.122	100.062	99.415							
6.25	99.898	99.809	99.785	99.702	99.645	98.979							
6.125	99.308	99.224	99.2	99.122	99.069	98.411							
6	98.912	98.833	98.809	98.737	98.687	98.037							
5.875	98.233	98.159	98.136	98.069	98.023	97.381							

GOVERNMENT FIXED AND ARM PROGRAMS BEST EFFORT ONLY

Gov't Fixed 30 Yr							Gov't Fixed 15 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	102.267	102.207	102.167	102.052	102.011	101.256	6.75	100.758	100.663	100.636	100.531	100.469	99.769
6.875	100.839	100.716	100.677	100.601	100.521	99.765	6.625	100.433	100.338	100.311	100.206	100.145	99.445
6.75	100.49	100.388	100.361	100.251	100.185	99.443	6.5	100.599	100.519	100.493	100.388	100.326	99.626
6.625	100.081	99.978	99.951	99.841	99.775	99.034	6.375	99.661	99.567	99.54	99.435	99.373	98.673
6.5	100.008	99.92	99.893	99.8	99.717	98.975	6.25	99.557	99.482	99.468	99.36	99.312	98.626
6.375	99.141	99.038	99.012	98.902	98.836	98.094	6.125	99.183	99.108	99.094	98.987	98.939	98.253
6.25	98.813	98.73	98.716	98.619	98.567	97.839	6	99.354	99.277	99.263	99.156	99.108	98.422
6.125	98.277	98.194	98.179	98.083	98.031	97.303	5.875	98.387	98.312	98.298	98.191	98.143	97.457
6	98.104	98.004	97.99	97.919	97.841	97.113	5.75	97.963	97.888	97.874	97.767	97.719	97.033
5.875	97.057	96.974	96.96	96.863	96.811	96.083	5.625	97.355	97.3	97.298	97.204	97.17	96.498
5.75	96.831	96.767	96.765	96.666	96.628	95.914	5.5	97.49	97.385	97.384	97.29	97.255	96.583

Gov't Fixed 30 Yr BuyDown							Gov ARM 1y					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.375	99.141	99.038	99.012	98.902	98.836	98.094	5.875	101.087	100.823	100.807	100.485	100.46
6.25	98.569	98.467	98.44	98.33	98.264	97.522	5.75	100.93	100.667	100.651	100.329	100.304
6.125	98.277	98.194	98.179	98.083	98.031	97.303	5.625	100.91	100.624	100.62	100.276	100.265
6	97.688	97.605	97.59	97.494	97.442	96.714	5.5	100.754	100.468	100.465	100.12	100.109
5.875	97.057	96.974	96.96	96.863	96.811	96.083	5.375	100.595	100.31	100.306	99.962	99.951
5.75	96.4	96.317	96.302	96.206	96.154	95.426	5.25	100.434	100.148	100.144	99.8	99.789
5.625	96.188	96.124	96.122	96.023	95.985	95.271	5.125	99.829	99.521	99.529	99.163	99.166
5.5	95.522	95.458	95.457	95.358	95.319	94.605	5	99.668	99.36	99.369	99.002	99.005
5.375	94.837	94.773	94.772	94.673	94.634	93.92	4.875	99.503	99.195	99.203	98.837	98.84
5.25	94.136	94.072	94.07	93.971	93.933	93.219	4.75	99.332	99.025	99.033	98.667	98.67
5.125	93.031	92.987	92.997	92.911	92.887	92.187	4.625	98.62	98.259	98.28	97.86	97.877

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**CONFORMING AND NON CONFORMING ARM PROGRAMS
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Conf ARM 1y UST Convert (Plan 1)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.25	99.261	99.24	99.245	99.248	99.227	
5.125	99.06	99.033	99.042	99.051	99.022	
5	98.86	98.828	98.84	98.854	98.818	
4.875	98.707	98.67	98.685	98.704	98.661	
4.75	98.555	98.512	98.53	98.556	98.504	
4.625	98.42	98.371	98.392	98.423	98.364	
4.5	98.238	98.183	98.208	98.244	98.177	
4.375	98.087	98.027	98.055	98.097	98.023	
4.25	97.953	97.888	97.918	97.966	97.884	
4.125	97.804	97.732	97.766	97.819	97.73	
4	97.655	97.578	97.615	97.674	97.576	

Conf ARM 1y UST (Plan 2)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.226	100.192	100.179	100.148	100.127	
5.875	100.117	100.092	100.082	100.057	100.043	
5.75	100.022	99.992	99.985	99.966	99.945	
5.625	99.913	99.893	99.889	99.876	99.862	
5.5	99.757	99.747	99.747	99.739	99.733	
5.375	99.587	99.571	99.574	99.571	99.558	
5.25	99.386	99.365	99.37	99.373	99.352	
5.125	99.185	99.158	99.167	99.176	99.147	
5	98.985	98.953	98.965	98.979	98.943	
4.875	98.832	98.795	98.81	98.829	98.786	
4.75	98.68	98.637	98.655	98.681	98.629	

NonConf ARM 1y UST Convert (Plan 3)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.308	100.267	100.249	100.208	100.179	
5.875	100.181	100.145	100.12	100.084	100.059	
5.75	100.07	100.039	100.022	99.992	99.97	
5.625	99.959	99.933	99.925	99.9	99.882	
5.5	99.709	99.688	99.672	99.653	99.638	
5.375	99.475	99.458	99.451	99.437	99.426	
5.25	99.241	99.229	99.23	99.222	99.215	
5.125	99.007	99	98.994	98.992	98.988	
5	98.681	98.678	98.665	98.668	98.668	
4.875	98.37	98.373	98.352	98.361	98.364	
4.75	98.138	98.145	98.117	98.131	98.138	

NonConf ARM 1y UST (Plan 4)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	99.959	99.933	99.925	99.9	99.882	
5.5	99.709	99.688	99.672	99.653	99.638	
5.375	99.475	99.458	99.451	99.437	99.426	
5.25	99.241	99.229	99.23	99.222	99.215	
5.125	99.007	99	98.994	98.992	98.988	
5	98.681	98.678	98.665	98.668	98.668	
4.875	98.37	98.373	98.352	98.361	98.364	
4.75	98.138	98.145	98.117	98.131	98.138	
4.625	97.874	97.886	97.851	97.871	97.881	
4.5	97.642	97.659	97.617	97.642	97.655	
4.375	97.379	97.401	97.351	97.382	97.399	

NonConf ARM - 1y Lib						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	99.943	99.917	99.909	99.884	99.866	
5.5	99.693	99.672	99.656	99.637	99.622	
5.375	99.459	99.442	99.435	99.421	99.41	
5.25	99.225	99.213	99.214	99.206	99.199	
5.125	98.991	98.984	98.978	98.976	98.972	
5	98.665	98.662	98.649	98.652	98.652	
4.875	98.354	98.357	98.336	98.345	98.348	
4.75	98.122	98.129	98.101	98.115	98.122	
4.625	97.858	97.87	97.835	97.855	97.865	
4.5	97.626	97.643	97.601	97.626	97.639	
4.375	97.363	97.385	97.335	97.366	97.383	

Conf ARM 3/1 UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.625	100.46	100.394	100.366	100.298	100.262	
6.5	100.302	100.23	100.206	100.143	100.099	
6.375	100.174	100.113	100.092	100.035	99.998	
6.25	100	99.948	99.93	99.879	99.85	
6.125	99.809	99.752	99.737	99.691	99.655	
6	99.633	99.586	99.574	99.534	99.506	
5.875	99.44	99.404	99.395	99.36	99.34	
5.75	99.216	99.174	99.168	99.139	99.111	
5.625	99.021	98.989	98.986	98.963	98.943	
5.5	98.778	98.756	98.757	98.738	98.727	
5.375	98.534	98.507	98.51	98.498	98.479	

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Conf ARM 3/1 - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.25	100.062	100.011	99.993	99.941	99.913	
6.125	99.871	99.815	99.799	99.754	99.718	
6	99.695	99.649	99.637	99.596	99.568	
5.875	99.503	99.466	99.457	99.423	99.403	
5.75	99.278	99.236	99.23	99.201	99.174	
5.625	99.083	99.051	99.049	99.025	99.005	
5.5	98.841	98.819	98.819	98.801	98.789	
5.375	98.597	98.569	98.573	98.56	98.541	
5.25	98.352	98.319	98.326	98.319	98.292	
5.125	98.106	98.067	98.077	98.076	98.041	
5	97.843	97.799	97.812	97.816	97.774	

Conf ARM 3/1 Fast-Easy - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	100.364	100.293	100.268	100.206	100.162	
6.375	100.237	100.176	100.154	100.097	100.061	
6.25	100.062	100.011	99.993	99.941	99.913	
6.125	99.871	99.815	99.799	99.754	99.718	
6	99.695	99.649	99.637	99.596	99.568	
5.875	99.503	99.466	99.457	99.423	99.403	
5.75	99.278	99.236	99.23	99.201	99.174	
5.625	99.083	99.051	99.049	99.025	99.005	
5.5	98.841	98.819	98.819	98.801	98.789	
5.375	98.597	98.569	98.573	98.56	98.541	
5.25	98.352	98.319	98.326	98.319	98.292	

Exp Criteria ARM 3/1 - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.65	101.543	101.482	101.37	101.297	
7.125	101.469	101.368	101.315	101.208	101.139	
7	101.274	101.177	101.132	101.031	100.965	
6.875	101.046	100.954	100.903	100.807	100.745	
6.75	100.819	100.732	100.688	100.598	100.539	
6.625	100.574	100.492	100.457	100.372	100.317	
6.5	100.313	100.236	100.193	100.114	100.062	
6.375	100.035	99.963	99.928	99.855	99.806	
6.25	99.772	99.704	99.679	99.61	99.566	
6.125	99.477	99.414	99.381	99.319	99.277	
6	99.181	99.124	99.099	99.042	99.004	

NonConf ARM 3/1 UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	100.344	100.266	100.224	100.145	100.093	
6.375	100.164	100.091	100.057	99.984	99.935	
6.25	99.985	99.917	99.892	99.824	99.779	
6.125	99.76	99.697	99.664	99.601	99.56	
6	99.534	99.476	99.452	99.395	99.357	
5.875	99.309	99.256	99.239	99.188	99.153	
5.75	99.051	99.003	98.98	98.934	98.903	
5.625	98.794	98.75	98.735	98.695	98.667	
5.5	98.52	98.481	98.474	98.439	98.415	
5.375	98.23	98.196	98.182	98.152	98.132	
5.25	97.954	97.925	97.919	97.895	97.878	

NonConf ARM 3/1 - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.25	99.985	99.917	99.892	99.824	99.779	
6.125	99.76	99.697	99.664	99.601	99.56	
6	99.534	99.476	99.452	99.395	99.357	
5.875	99.309	99.256	99.239	99.188	99.153	
5.75	99.051	99.003	98.98	98.934	98.903	
5.625	98.794	98.75	98.735	98.695	98.667	
5.5	98.52	98.481	98.474	98.439	98.415	
5.375	98.23	98.196	98.182	98.152	98.132	
5.25	97.954	97.925	97.919	97.895	97.878	
5.125	97.677	97.653	97.656	97.638	97.624	
5	97.368	97.349	97.344	97.331	97.321	

Conf ARM 5/1 w/2-2-6 Caps UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7	100.664	100.582	100.545	100.458	100.411	
6.875	100.506	100.418	100.384	100.303	100.248	
6.75	100.317	100.239	100.208	100.132	100.086	
6.625	100.16	100.092	100.065	99.995	99.956	
6.5	99.957	99.884	99.859	99.795	99.748	
6.375	99.768	99.705	99.684	99.625	99.587	
6.25	99.501	99.448	99.429	99.376	99.346	
6.125	99.233	99.174	99.159	99.111	99.073	
6	98.932	98.883	98.871	98.829	98.799	
5.875	98.645	98.606	98.597	98.561	98.539	

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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Conf ARM 5/1 w/2-2-6 Caps - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.664	100.582	100.545	100.458	100.411
6.875	100.506	100.418	100.384	100.303	100.248
6.75	100.317	100.239	100.208	100.132	100.086
6.625	100.16	100.092	100.065	99.995	99.956
6.5	99.957	99.884	99.859	99.795	99.748
6.375	99.768	99.705	99.684	99.625	99.587
6.25	99.501	99.448	99.429	99.376	99.346
6.125	99.233	99.174	99.159	99.111	99.073
6	98.932	98.883	98.871	98.829	98.799
5.875	98.645	98.606	98.597	98.561	98.539

Conf ARM 5/1 w/2-2-6 Caps Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.317	100.239	100.208	100.132	100.086
6.625	100.16	100.092	100.065	99.995	99.956
6.5	99.957	99.884	99.859	99.795	99.748
6.375	99.768	99.705	99.684	99.625	99.587
6.25	99.501	99.448	99.429	99.376	99.346
6.125	99.233	99.174	99.159	99.111	99.073
6	98.932	98.883	98.871	98.829	98.799
5.875	98.645	98.606	98.597	98.561	98.539
5.75	98.34	98.296	98.29	98.259	98.23
5.625	98.034	98	97.997	97.972	97.95
5.5	97.709	97.685	97.685	97.665	97.652

Exp Criteria ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.264	101.166	101.121	101.018	100.95
6.875	101.021	100.927	100.875	100.778	100.713
6.75	100.763	100.674	100.631	100.539	100.478
6.625	100.506	100.422	100.387	100.3	100.243
6.5	100.203	100.123	100.081	100	99.946
6.375	99.899	99.825	99.791	99.715	99.665
6.25	99.58	99.511	99.485	99.415	99.368
6.125	99.229	99.165	99.131	99.067	99.024
6	98.878	98.818	98.793	98.734	98.694
5.875	98.51	98.455	98.439	98.385	98.349
5.75	98.11	98.06	98.036	97.989	97.956

NonConf ARM 5/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.915	100.816	100.772	100.668	100.601
6.875	100.735	100.641	100.589	100.491	100.427
6.75	100.572	100.483	100.44	100.347	100.286
6.625	100.38	100.296	100.261	100.174	100.117
6.5	100.158	100.079	100.036	99.955	99.901
6.375	99.937	99.863	99.829	99.753	99.703
6.25	99.686	99.617	99.591	99.521	99.474
6.125	99.405	99.341	99.307	99.243	99.2
6	99.109	99.049	99.024	98.965	98.925
5.875	98.797	98.741	98.725	98.672	98.635
5.75	98.453	98.403	98.379	98.331	98.298

NonConf ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.822	100.733	100.69	100.597	100.536
6.625	100.63	100.546	100.511	100.424	100.367
6.5	100.408	100.329	100.286	100.205	100.151
6.375	100.187	100.113	100.079	100.003	99.953
6.25	99.936	99.867	99.841	99.771	99.724
6.125	99.655	99.591	99.557	99.493	99.45
6	99.359	99.299	99.274	99.215	99.175
5.875	99.047	98.991	98.975	98.922	98.885
5.75	98.703	98.653	98.629	98.581	98.548
5.625	98.359	98.314	98.299	98.256	98.227
5.5	97.999	97.959	97.952	97.915	97.889

Conf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	99.729	99.651	99.628	99.559	99.511
6.375	99.509	99.441	99.421	99.358	99.318
6.25	99.239	99.181	99.164	99.106	99.074
6.125	98.981	98.917	98.903	98.851	98.811
6	98.656	98.603	98.592	98.545	98.513
5.875	98.327	98.283	98.275	98.235	98.211
5.75	97.977	97.928	97.923	97.888	97.856
5.625	97.639	97.6	97.598	97.568	97.545
5.5	97.313	97.284	97.285	97.261	97.245
5.375	96.936	96.901	96.906	96.887	96.864
5.25	96.54	96.5	96.508	96.495	96.464

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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Conf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.115	100.032	100.003	99.923	99.875
6.625	99.962	99.89	99.863	99.789	99.748
6.5	99.729	99.651	99.628	99.559	99.511
6.375	99.509	99.441	99.421	99.358	99.318
6.25	99.239	99.181	99.164	99.106	99.074
6.125	98.981	98.917	98.903	98.851	98.811
6	98.656	98.603	98.592	98.545	98.513
5.875	98.327	98.283	98.275	98.235	98.211
5.75	97.977	97.928	97.923	97.888	97.856
5.625	97.639	97.6	97.598	97.568	97.545
5.5	97.313	97.284	97.285	97.261	97.245

Conf ARM 7/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	99.729	99.651	99.628	99.559	99.511
6.375	99.509	99.441	99.421	99.358	99.318
6.25	99.239	99.181	99.164	99.106	99.074
6.125	98.981	98.917	98.903	98.851	98.811
6	98.656	98.603	98.592	98.545	98.513
5.875	98.327	98.283	98.275	98.235	98.211
5.75	97.977	97.928	97.923	97.888	97.856
5.625	97.639	97.6	97.598	97.568	97.545
5.5	97.313	97.284	97.285	97.261	97.245
5.375	96.936	96.901	96.906	96.887	96.864
5.25	96.54	96.5	96.508	96.495	96.464

Exp Criteria ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.5	102.081	101.957	101.896	101.767	101.683
7.375	101.852	101.734	101.681	101.557	101.477
7.25	101.594	101.481	101.42	101.302	101.225
7.125	101.353	101.244	101.192	101.08	101.006
7	101.082	100.978	100.935	100.827	100.758
6.875	100.781	100.682	100.631	100.529	100.463
6.75	100.48	100.386	100.344	100.247	100.184
6.625	100.149	100.06	100.025	99.935	99.875
6.5	99.787	99.702	99.661	99.576	99.52
6.375	99.424	99.345	99.312	99.232	99.18
6.25	99.03	98.955	98.931	98.856	98.808

NonConf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	99.9	99.816	99.774	99.689	99.633
6.375	99.597	99.518	99.484	99.405	99.352
6.25	99.264	99.19	99.165	99.091	99.042
6.125	98.885	98.815	98.783	98.715	98.669
6	98.489	98.424	98.4	98.338	98.296
5.875	98.061	98.001	97.985	97.928	97.889
5.75	97.6	97.545	97.522	97.47	97.435
5.625	97.138	97.088	97.073	97.027	96.996
5.5	96.658	96.613	96.607	96.566	96.538
5.375	96.145	96.104	96.091	96.056	96.031
5.25	95.659	95.623	95.618	95.589	95.567

NonConf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.125	100.994	100.886	100.834	100.721	100.648
7	100.835	100.731	100.688	100.58	100.51
6.875	100.632	100.533	100.483	100.381	100.315
6.75	100.417	100.323	100.281	100.184	100.122
6.625	100.189	100.1	100.065	99.975	99.915
6.5	99.9	99.816	99.774	99.689	99.633
6.375	99.597	99.518	99.484	99.405	99.352
6.25	99.264	99.19	99.165	99.091	99.042
6.125	98.885	98.815	98.783	98.715	98.669
6	98.489	98.424	98.4	98.338	98.296
5.875	98.061	98.001	97.985	97.928	97.889

NonConf ARM 3/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.125	99.505	99.442	99.409	99.346	99.305
6	99.279	99.221	99.197	99.14	99.102
5.875	99.054	99.001	98.984	98.933	98.898
5.75	98.796	98.748	98.725	98.679	98.648
5.625	98.539	98.495	98.48	98.44	98.412
5.5	98.265	98.226	98.219	98.184	98.16
5.375	97.975	97.941	97.927	97.897	97.877
5.25	97.699	97.67	97.664	97.64	97.623
5.125	97.422	97.398	97.401	97.383	97.369
5	97.113	97.094	97.089	97.076	97.066
4.875	96.817	96.803	96.791	96.784	96.777

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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NonConf ARM 3/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.125	99.51	99.447	99.414	99.351	99.31	
6	99.284	99.226	99.202	99.145	99.107	
5.875	99.059	99.006	98.989	98.938	98.903	
5.75	98.801	98.753	98.73	98.684	98.653	
5.625	98.544	98.5	98.485	98.445	98.417	
5.5	98.27	98.231	98.224	98.189	98.165	
5.375	97.98	97.946	97.932	97.902	97.882	
5.25	97.704	97.675	97.669	97.645	97.628	
5.125	97.427	97.403	97.406	97.388	97.374	
5	97.118	97.099	97.094	97.081	97.071	
4.875	96.822	96.808	96.796	96.789	96.782	

NonConf ARM 5/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7	100.915	100.816	100.772	100.668	100.601	
6.875	100.735	100.641	100.589	100.491	100.427	
6.75	100.572	100.483	100.44	100.347	100.286	
6.625	100.38	100.296	100.261	100.174	100.117	
6.5	100.158	100.079	100.036	99.955	99.901	
6.375	99.937	99.863	99.829	99.753	99.703	
6.25	99.686	99.617	99.591	99.521	99.474	
6.125	99.405	99.341	99.307	99.243	99.2	
6	99.109	99.049	99.024	98.965	98.925	
5.875	98.797	98.741	98.725	98.672	98.635	
5.75	98.453	98.403	98.379	98.331	98.298	

NonConf ARM 7/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.382	100.283	100.233	100.131	100.065	
6.75	100.167	100.073	100.031	99.934	99.872	
6.625	99.939	99.85	99.815	99.725	99.665	
6.5	99.65	99.566	99.524	99.439	99.383	
6.375	99.347	99.268	99.234	99.155	99.102	
6.25	99.014	98.94	98.915	98.841	98.792	
6.125	98.635	98.565	98.533	98.465	98.419	
6	98.239	98.174	98.15	98.088	98.046	
5.875	97.811	97.751	97.735	97.678	97.639	
5.75	97.35	97.295	97.272	97.22	97.185	
5.625	96.888	96.838	96.823	96.777	96.746	

NonConf ARM 10/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.677	100.574	100.507	100.404	100.335	
6.75	100.426	100.327	100.253	100.156	100.09	
6.625	100.131	100.038	99.971	99.879	99.817	
6.5	99.792	99.703	99.645	99.559	99.5	
6.375	99.392	99.309	99.243	99.163	99.107	
6.25	98.963	98.884	98.827	98.752	98.7	
6.125	98.5	98.426	98.377	98.308	98.259	
6	97.972	97.903	97.847	97.783	97.738	
5.875	97.443	97.379	97.331	97.273	97.231	
5.75	96.879	96.82	96.781	96.728	96.69	
5.625	96.297	96.243	96.196	96.149	96.115	

NON CONFORMING FIXED RATE PROGRAMS
BEST EFFORT ONLY

NonConf 30 Fast-Easy Interest Only (10/20)							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	101.072	100.938	101.018	100.886	100.797	100.2	
7.125	100.781	100.652	100.709	100.582	100.497	99.885	
7	100.461	100.337	100.371	100.25	100.168	99.54	
6.875	100.111	99.992	100.003	99.888	99.809	99.166	
6.75	99.707	99.593	99.581	99.471	99.396	98.737	
6.625	99.2	99.091	99.077	98.972	98.901	98.23	
6.5	98.79	98.686	98.668	98.568	98.501	97.818	
6.375	98.319	98.219	98.198	98.104	98.04	97.346	
6.25	97.82	97.725	97.701	97.612	97.552	96.846	
6.125	97.21	97.12	97.092	97.009	96.952	96.243	
6	96.533	96.448	96.417	96.34	96.286	95.573	

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CONFORMING AND NON CONFORMING ARM PROGRAMS BEST EFFORT ONLY

Conf ARM 5/1 w/5-2-5 Caps UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	100.082	100.009	99.984	99.92	99.873	
6.375	99.925	99.861	99.84	99.781	99.743	
6.25	99.657	99.604	99.586	99.532	99.502	
6.125	99.373	99.314	99.299	99.251	99.214	
6	99.072	99.024	99.012	98.969	98.939	
5.875	98.786	98.747	98.738	98.701	98.679	
5.75	98.497	98.453	98.447	98.416	98.386	
5.625	98.206	98.172	98.169	98.144	98.122	
5.5	97.896	97.873	97.873	97.853	97.839	
5.375	97.553	97.524	97.528	97.513	97.492	
5.25	97.224	97.188	97.195	97.186	97.157	

Conf ARM 5/1 w/5-2-5 Caps - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	100.082	100.009	99.984	99.92	99.873	
6.375	99.925	99.861	99.84	99.781	99.743	
6.25	99.657	99.604	99.586	99.532	99.502	
6.125	99.373	99.314	99.299	99.251	99.214	
6	99.072	99.024	99.012	98.969	98.939	
5.875	98.786	98.747	98.738	98.701	98.679	
5.75	98.497	98.453	98.447	98.416	98.386	
5.625	98.206	98.172	98.169	98.144	98.122	
5.5	97.896	97.873	97.873	97.853	97.839	
5.375	97.553	97.524	97.528	97.513	97.492	
5.25	97.224	97.188	97.195	97.186	97.157	

Conf ARM 5/1 w/5-2-5 Caps Fast-Easy - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.125	99.373	99.314	99.299	99.251	99.214	
6	99.072	99.024	99.012	98.969	98.939	
5.875	98.786	98.747	98.738	98.701	98.679	
5.75	98.497	98.453	98.447	98.416	98.386	
5.625	98.206	98.172	98.169	98.144	98.122	
5.5	97.896	97.873	97.873	97.853	97.839	
5.375	97.553	97.524	97.528	97.513	97.492	
5.25	97.224	97.188	97.195	97.186	97.157	
5.125	96.892	96.851	96.861	96.857	96.821	
5	96.558	96.511	96.524	96.527	96.482	
4.875	96.222	96.17	96.186	96.194	96.142	

NON CONFORMING FIXED RATE PROGRAMS BEST EFFORT ONLY

NonConf 30 Interest Only (10/20)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	100.781	100.652	100.709	100.582	100.497	99.885
7	100.461	100.337	100.371	100.25	100.168	99.54
6.875	100.111	99.992	100.003	99.888	99.809	99.166
6.75	99.707	99.593	99.581	99.471	99.396	98.737
6.625	99.2	99.091	99.077	98.972	98.901	98.23
6.5	98.79	98.686	98.668	98.568	98.501	97.818
6.375	98.319	98.219	98.198	98.104	98.04	97.346
6.25	97.82	97.725	97.701	97.612	97.552	96.846
6.125	97.21	97.12	97.092	97.009	96.952	96.243
6	96.533	96.448	96.417	96.34	96.286	95.573
5.875	95.857	95.777	95.742	95.671	95.62	94.904

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GOVERNMENT FIXED AND ARM PROGRAMS BEST EFFORT ONLY

Gov ARM 3/1						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.375	100.254	100.044	100.016	99.81	99.771	
6.25	99.994	99.784	99.756	99.55	99.511	
6.125	100.016	99.795	99.773	99.556	99.524	
6	99.746	99.525	99.502	99.285	99.253	
5.875	99.776	99.544	99.528	99.3	99.275	
5.75	99.496	99.263	99.247	99.019	98.994	
5.625	99.205	98.961	98.951	98.712	98.694	
5.5	98.915	98.672	98.662	98.422	98.404	
5.375	98.63	98.376	98.372	98.122	98.111	
5.25	98.333	98.078	98.075	97.824	97.813	
5.125	97.943	97.678	97.68	97.419	97.414	

CONFORMING AND NON CONFORMING ARM PROGRAMS BEST EFFORT ONLY

Exp Criteria ARM 3/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.4	101.293	101.232	101.12	101.047	
7.125	101.219	101.118	101.065	100.958	100.889	
7	101.024	100.927	100.882	100.781	100.715	
6.875	100.796	100.704	100.653	100.557	100.495	
6.75	100.569	100.482	100.438	100.348	100.289	
6.625	100.324	100.242	100.207	100.122	100.067	
6.5	100.063	99.986	99.943	99.864	99.812	
6.375	99.785	99.713	99.678	99.605	99.556	
6.25	99.522	99.454	99.429	99.36	99.316	
6.125	99.227	99.164	99.131	99.069	99.027	
6	98.931	98.874	98.849	98.792	98.754	

Exp Criteria ARM 5/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.457	101.349	101.287	101.173	101.098	
7.125	101.243	101.139	101.086	100.978	100.906	
7	101.014	100.916	100.871	100.768	100.7	
6.875	100.771	100.677	100.625	100.528	100.463	
6.75	100.513	100.424	100.381	100.289	100.228	
6.625	100.256	100.172	100.137	100.05	99.993	
6.5	99.953	99.873	99.831	99.75	99.696	
6.375	99.649	99.575	99.541	99.465	99.415	
6.25	99.33	99.261	99.235	99.165	99.118	
6.125	98.979	98.915	98.881	98.817	98.774	
6	98.628	98.568	98.543	98.484	98.444	

Exp Criteria ARM 7/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.344	101.231	101.17	101.052	100.975	
7.125	101.103	100.994	100.942	100.83	100.756	
7	100.832	100.728	100.685	100.577	100.508	
6.875	100.531	100.432	100.381	100.279	100.213	
6.75	100.23	100.136	100.094	99.997	99.934	
6.625	99.899	99.81	99.775	99.685	99.625	
6.5	99.537	99.452	99.411	99.326	99.27	
6.375	99.174	99.095	99.062	98.982	98.93	
6.25	98.78	98.705	98.681	98.606	98.558	
6.125	98.354	98.284	98.252	98.183	98.138	
6	97.927	97.862	97.838	97.775	97.733	

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**CONFORMING FIXED RATE PROGRAMS
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Conf 10 Fast-Easy							Conf 15 FNMA Optimum						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.75	101.651	101.599	101.56	101.525	101.454	100.781	6	98.992	98.922	98.908	98.805	98.762	98.164
6.625	101.462	101.388	101.362	101.262	101.205	100.546	5.875	98.46	98.389	98.375	98.273	98.23	97.632
6.5	101.202	101.128	101.102	101.002	100.945	100.286	5.75	98.016	97.917	97.916	97.827	97.797	97.213
6.375	100.931	100.857	100.83	100.73	100.673	100.014	5.625	97.586	97.487	97.486	97.397	97.367	96.783
6.25	100.536	100.462	100.435	100.335	100.278	99.619	5.5	97.045	96.947	96.945	96.856	96.827	96.242
6.125	99.661	99.59	99.576	99.474	99.431	98.833	5.375	96.59	96.48	96.491	96.399	96.384	95.767
6	99.384	99.314	99.299	99.197	99.154	98.556	5.25	96.143	96.032	96.043	95.951	95.936	95.319
5.875	99.096	99.025	99.011	98.909	98.866	98.268	5.125	95.676	95.565	95.576	95.484	95.469	94.852
5.75	98.701	98.63	98.616	98.514	98.471	97.872	5	95.18	95.069	95.08	94.989	94.973	94.356
5.625	98.331	98.232	98.231	98.141	98.112	97.528	4.875	94.746	94.623	94.647	94.537	94.536	93.932
5.5	98.019	97.921	97.919	97.83	97.801	97.217	4.75	94.243	94.12	94.144	94.034	94.033	93.429

Conf 20 FNMA Optimum							Conf 30 FNMA Optimum						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.375	99.288	99.194	99.167	99.065	99.004	98.307	6.375	98.652	98.557	98.53	98.429	98.368	97.67
6.25	98.76	98.666	98.639	98.537	98.476	97.778	6.25	98.035	97.96	97.946	97.84	97.793	97.109
6.125	98.243	98.167	98.153	98.048	98.001	97.317	6.125	97.549	97.474	97.46	97.354	97.307	96.623
6	97.763	97.688	97.674	97.568	97.521	96.837	6	97.018	96.943	96.928	96.823	96.776	96.092
5.875	97.275	97.219	97.217	97.124	97.091	96.42	5.875	96.495	96.439	96.438	96.344	96.311	95.641
5.75	96.757	96.701	96.699	96.605	96.572	95.902	5.75	95.926	95.871	95.869	95.775	95.742	95.072
5.625	96.208	96.152	96.151	96.057	96.024	95.354	5.625	95.325	95.269	95.267	95.174	95.14	94.47
5.5	95.629	95.573	95.572	95.478	95.445	94.775	5.5	94.691	94.635	94.633	94.539	94.506	93.836
5.375	95.001	94.945	94.944	94.85	94.817	94.147	5.375	93.948	93.892	93.891	93.797	93.764	93.094
5.25	94.34	94.284	94.282	94.188	94.155	93.485	5.25	93.165	93.11	93.108	93.014	92.981	92.311
5.125	93.619	93.582	93.593	93.511	93.492	92.836	5.125	92.419	92.383	92.393	92.311	92.292	91.636

**CONFORMING AND NON CONFORMING ARM PROGRAMS
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Conf ARM 7/1 FNMA Optimum - 1y LIB						Conf ARM 10/1 FNMA Optimum - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6	98.342	98.289	98.278	98.232	98.2	6	97.954	97.896	97.884	97.837	97.802
5.875	98.002	97.958	97.95	97.909	97.885	5.875	97.529	97.482	97.473	97.431	97.404
5.75	97.641	97.592	97.587	97.552	97.521	5.75	97.042	96.989	96.983	96.947	96.913
5.625	97.293	97.254	97.253	97.223	97.199	5.625	96.45	96.407	96.405	96.374	96.348
5.5	96.958	96.929	96.93	96.906	96.891	5.5	95.971	95.938	95.938	95.913	95.895
5.375	96.573	96.538	96.543	96.524	96.501	5.375	95.468	95.429	95.433	95.414	95.387
5.25	96.174	96.134	96.141	96.128	96.098	5.25	94.966	94.922	94.929	94.915	94.881
5.125	95.788	95.742	95.753	95.746	95.707	5.125	94.461	94.411	94.421	94.413	94.371
5	95.369	95.318	95.332	95.33	95.284	5	94.016	93.961	93.974	93.971	93.922
4.875	94.949	94.892	94.909	94.913	94.859	4.875	93.553	93.492	93.508	93.511	93.454
4.75	94.511	94.449	94.469	94.478	94.417	4.75	93.056	92.99	93.009	93.018	92.953

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**GOVERNMENT FIXED AND ARM PROGRAMS
BEST EFFORT ONLY**

Gov ARM 5/1 w/1-1-5 Caps						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	99.477	99.427	99.405	99.36	99.328	
5.875	98.976	98.931	98.915	98.874	98.849	
5.75	98.648	98.603	98.587	98.546	98.521	
5.625	98.365	98.34	98.33	98.31	98.292	
5.5	98.018	97.993	97.984	97.963	97.945	
5.375	97.732	97.712	97.708	97.692	97.681	
5.25	97.368	97.348	97.345	97.329	97.318	
5.125	96.764	96.748	96.751	96.739	96.735	
5	96.386	96.37	96.373	96.361	96.357	
4.875	96.085	96.059	96.068	96.045	96.048	
4.75	95.696	95.67	95.678	95.656	95.659	

**CONFORMING AND NON CONFORMING ARM PROGRAMS
BEST EFFORT ONLY**

Conf ARM 3/1 Fast-Easy Int First - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.137	99.095	99.089	99.06	99.033	
5.625	98.941	98.909	98.907	98.883	98.863	
5.5	98.698	98.676	98.676	98.658	98.646	
5.375	98.453	98.425	98.429	98.416	98.397	
5.25	98.207	98.174	98.181	98.174	98.147	
5.125	97.961	97.922	97.932	97.93	97.896	
5	97.697	97.653	97.666	97.67	97.628	
4.875	97.448	97.398	97.415	97.424	97.374	
4.75	97.198	97.143	97.162	97.177	97.12	
4.625	96.947	96.886	96.908	96.929	96.864	
4.5	96.664	96.598	96.623	96.649	96.577	

**NON CONFORMING FIXED RATE PROGRAMS
BEST EFFORT ONLY**

Exp Criteria 30 Interest Only							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	100.802	100.668	100.748	100.616	100.527	99.93	
7.125	100.477	100.349	100.406	100.279	100.194	99.581	
7	100.159	100.035	100.07	99.948	99.866	99.238	
6.875	99.782	99.663	99.675	99.559	99.481	98.837	
6.75	99.346	99.232	99.22	99.11	99.035	98.376	
6.625	98.742	98.633	98.618	98.513	98.442	97.772	
6.5	98.267	98.163	98.145	98.045	97.978	97.295	
6.375	97.637	97.538	97.516	97.423	97.358	96.665	
6.25	96.976	96.881	96.856	96.768	96.707	96.002	
6.125	96.264	96.174	96.146	96.063	96.006	95.297	
6	95.486	95.402	95.37	95.293	95.239	94.526	

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**CONFORMING AND NON CONFORMING ARM PROGRAMS
BEST EFFORT ONLY**

Exp Criteria ARM 5/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.852	100.758	100.707	100.609	100.545	
6.75	100.595	100.505	100.462	100.37	100.309	
6.625	100.337	100.253	100.218	100.131	100.074	
6.5	100.034	99.954	99.912	99.831	99.777	
6.375	99.731	99.656	99.622	99.546	99.496	
6.25	99.411	99.342	99.316	99.246	99.199	
6.125	99.061	98.996	98.963	98.898	98.855	
6	98.709	98.649	98.625	98.566	98.526	
5.875	98.342	98.286	98.27	98.217	98.18	
5.75	97.942	97.891	97.868	97.82	97.787	
5.625	97.556	97.511	97.496	97.454	97.424	

Exp Criteria ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	100.813	100.724	100.681	100.589	100.528	
6.625	100.556	100.472	100.437	100.35	100.293	
6.5	100.253	100.173	100.131	100.05	99.996	
6.375	99.949	99.875	99.841	99.765	99.715	
6.25	99.63	99.561	99.535	99.465	99.418	
6.125	99.279	99.215	99.181	99.117	99.074	
6	98.928	98.868	98.843	98.784	98.744	
5.875	98.56	98.505	98.489	98.435	98.399	
5.75	98.16	98.11	98.086	98.039	98.006	
5.625	97.775	97.73	97.715	97.672	97.643	
5.5	97.358	97.317	97.31	97.273	97.247	

Exp Criteria ARM 3/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.828	100.736	100.684	100.588	100.526	
6.75	100.6	100.513	100.469	100.379	100.32	
6.625	100.356	100.273	100.238	100.154	100.098	
6.5	100.094	100.017	99.974	99.895	99.843	
6.375	99.816	99.744	99.71	99.636	99.588	
6.25	99.553	99.486	99.46	99.392	99.347	
6.125	99.258	99.196	99.162	99.1	99.059	
6	98.963	98.905	98.88	98.823	98.785	
5.875	98.667	98.614	98.597	98.546	98.511	
5.75	98.339	98.291	98.267	98.221	98.19	
5.625	98.01	97.967	97.952	97.912	97.884	

Exp Criteria ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	100.819	100.732	100.688	100.598	100.539	
6.625	100.574	100.492	100.457	100.372	100.317	
6.5	100.313	100.236	100.193	100.114	100.062	
6.375	100.035	99.963	99.928	99.855	99.806	
6.25	99.772	99.704	99.679	99.61	99.566	
6.125	99.477	99.414	99.381	99.319	99.277	
6	99.181	99.124	99.099	99.042	99.004	
5.875	98.885	98.832	98.816	98.765	98.73	
5.75	98.558	98.509	98.486	98.44	98.409	
5.625	98.229	98.186	98.17	98.13	98.103	
5.5	97.915	97.877	97.87	97.835	97.811	

NonConf ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.051	99.003	98.98	98.934	98.903	
5.625	98.794	98.75	98.735	98.695	98.667	
5.5	98.52	98.481	98.474	98.439	98.415	
5.375	98.23	98.196	98.182	98.152	98.132	
5.25	97.954	97.925	97.919	97.895	97.878	
5.125	97.677	97.653	97.656	97.638	97.624	
5	97.368	97.349	97.344	97.331	97.321	
4.875	97.072	97.058	97.046	97.039	97.032	
4.75	96.775	96.766	96.747	96.745	96.742	
4.625	96.478	96.473	96.447	96.451	96.451	
4.5	96.164	96.164	96.13	96.14	96.143	

NonConf ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.25	99.936	99.867	99.841	99.771	99.724	
6.125	99.655	99.591	99.557	99.493	99.45	
6	99.359	99.299	99.274	99.215	99.175	
5.875	99.047	98.991	98.975	98.922	98.885	
5.75	98.703	98.653	98.629	98.581	98.548	
5.625	98.359	98.314	98.299	98.256	98.227	
5.5	97.999	97.959	97.952	97.915	97.889	
5.375	97.606	97.571	97.556	97.525	97.503	
5.25	97.228	97.197	97.191	97.166	97.147	
5.125	96.847	96.821	96.823	96.803	96.787	
5	96.448	96.427	96.422	96.408	96.395	

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**CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
BEST EFFORT ONLY**

NonConf ARM 3/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
5.75	98.833	98.784	98.761	98.715	98.684
5.625	98.575	98.531	98.516	98.476	98.448
5.5	98.301	98.262	98.255	98.221	98.197
5.375	98.011	97.977	97.963	97.934	97.913
5.25	97.735	97.706	97.7	97.677	97.66
5.125	97.459	97.435	97.437	97.419	97.405
5	97.149	97.13	97.125	97.112	97.102
4.875	96.853	96.839	96.827	96.82	96.813
4.75	96.557	96.547	96.528	96.526	96.523
4.625	96.259	96.255	96.228	96.232	96.232
4.5	95.945	95.945	95.911	95.921	95.925

NonConf ARM 5/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.875	100.766	100.672	100.62	100.522	100.458
6.75	100.603	100.514	100.471	100.378	100.318
6.625	100.411	100.327	100.292	100.205	100.148
6.5	100.189	100.11	100.067	99.986	99.932
6.375	99.969	99.894	99.86	99.784	99.734
6.25	99.718	99.648	99.622	99.552	99.505
6.125	99.437	99.372	99.339	99.274	99.231
6	99.14	99.08	99.055	98.996	98.956
5.875	98.828	98.773	98.756	98.703	98.666
5.75	98.484	98.434	98.411	98.363	98.33
5.625	98.141	98.095	98.08	98.038	98.008

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