

04/13/06

FIXED				
PROGRAM	RATE	15 DAY	30 DAY	60 DAY
CONFORMING FIXED				
FNMA CONFORMING 30 YEAR FIXED				
CFR30	6.875	102.9910	102.8660	102.6160
CFR30	6.750	102.5450	102.4200	102.1700
CFR30	6.625	101.8350	101.7100	101.4600
CFR30	6.500	101.4660	101.3410	101.0910
CFR30	6.375	100.9740	100.8490	100.5990
CFR30	6.250	100.3840	100.2590	100.0090
CFR30	6.125	99.4770	99.3520	99.1020
CFR30	6.000	99.0070	98.8820	98.6320
FNMA CONFORMING 15 YEAR FIXED				
CFR15	6.500	102.4390	102.3140	102.0640
CFR15	6.375	102.0230	101.8980	101.6480
CFR15	6.250	101.6140	101.4890	101.2390
CFR15	6.125	100.7880	100.6630	100.4130
CFR15	6.000	100.4490	100.3240	100.0740
CFR15	5.875	100.0180	99.8930	99.6430
CFR15	5.750	99.5250	99.4000	99.1500
CFR15	5.625	98.9830	98.8580	98.6080
FNMA CONFORMING 40 YEAR FIXED				
CFR40	7.375	101.7000	101.5750	101.2000
CFR40	7.250	101.3250	101.2000	100.8250
CFR40	7.125	101.2000	101.0750	100.7000
CFR40	7.000	100.9500	100.8250	100.4500
CFR40	6.875	100.4500	100.3250	99.9500
CFR40	6.750	99.9500	99.8250	99.4500
CFR40	6.625	99.3250	99.2000	98.8250
CFR40	6.500	98.8250	98.7000	98.3250
CONFORMING 30YR FIXED INTEREST ONLY				
CFRIO30	7.375	102.3750	102.2500	102.0000
CFRIO30	7.250	102.1250	102.0000	101.7500
CFRIO30	7.125	101.7500	101.6250	101.3750
CFRIO30	7.000	101.5000	101.3750	101.1250
CFRIO30	6.875	101.1250	101.0000	100.7500
CFRIO30	6.750	100.8750	100.7500	100.5000
CFRIO30	6.625	100.2500	100.1250	99.8750
CFRIO30	6.500	99.7500	99.6250	99.3750

LIBOR ARMS				
L	ARM:	Margin 2.250	Index 4.341	
E	PROGRAM	RATE	15 DAY	30 DAY
S	3/1 CONFORMING ARM (2/2/6)			
S	LAN 3/1	6.500	101.6440	101.5190
	LAN 3/1	6.375	101.4220	101.2970
	LAN 3/1	6.250	101.1910	101.0660
1	LAN 3/1	6.125	100.9590	100.8340
2	LAN 3/1	6.000	100.7810	100.6560
5	LAN 3/1	5.875	100.6040	100.4790
T	5/1 CONFORMING ARM (5/2/5)			
O	LAN 5/1	6.500	101.6850	101.5600
	LAN 5/1	6.375	101.4110	101.2860
3	LAN 5/1	6.250	101.1400	101.0150
0	LAN 5/1	6.125	100.8690	100.7440
	LAN 5/1	6.000	100.5980	100.4730
D	LAN 5/1	5.875	100.3970	100.2720
A	7/1 CONFORMING ARM (5/2/5)			
Y	LAN 7/1	6.625	101.6370	101.5120
P	LAN 7/1	6.500	101.2720	101.1470
R	LAN 7/1	6.375	100.9900	100.8650
I	LAN 7/1	6.250	100.7070	100.5820
C	LAN 7/1	6.125	100.4220	100.2970
E	LAN 7/1	6.000	100.1360	100.0110

INTEREST ONLY ARMS				
F	3/1 CONFORMING I/O ARM (2/2/6)			
O	LION 3/1	6.500	101.5140	101.3890
R	LION 3/1	6.375	101.2810	101.1560
	LION 3/1	6.250	101.0470	100.9220
4	LION 3/1	6.125	100.8200	100.6950
5	LION 3/1	6.000	100.6400	100.5150
	LION 3/1	5.875	100.4540	100.3290
D	5/1 CONFORMING I/O ARM (5/2/5)			
A	LION 5/1	6.625	101.7570	101.6320
Y	LION 5/1	6.500	101.4810	101.3560
	LION 5/1	6.375	101.2070	101.0820
	LION 5/1	6.250	100.9320	100.8070
L	LION 5/1	6.125	100.6570	100.5320
O	LION 5/1	6.000	100.4600	100.3350
C	7/1 CONFORMING I/O ARM (5/2/5)			
K	LION 7/1	6.750	101.6560	101.5310
	LION 7/1	6.625	101.2800	101.1550
	LION 7/1	6.500	101.0210	100.8960
	LION 7/1	6.375	100.7470	100.6220
	LION 7/1	6.250	100.4740	100.3490
	LION 7/1	6.125	100.1950	100.0700

Lock Fax: 312-660-8437

Underwriting Fax: 312-660-8436

Contact Information:	Phone	Email Address
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**** MIN FICO FOR CONF = 620 JUMBO = 640 UNLESS STATED ELSEW
 ***** MAXIMUM LOAN AMOUNT IS \$650,000 *****
 ***** LOANS UNDER \$125,000, CALL FOR OFF SHEET PRICING*****
 ***** LOAN ADMINISTRATION FEE ON ALL PROGRAMS \$600.00
 ***** UNLESS STATED ELSEWHERE
 ***** MAX PREMIUM FIXED = 103, ARMS = 102

REQUIREMENTS

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Flower Bank, fsb

Lender Paid MI

PROGRAM	RATE	12 DAY	25 DAY	55 DAY
30 YEAR POWER 100 CONFORMING FIXED LPMI				
LPMI 100	7.625	101.8740	101.7490	101.3740
LPMI 100	7.500	101.6240	101.4990	101.1240
LPMI 100	7.375	101.3740	101.2490	100.8740
LPMI 100	7.250	101.0150	100.8900	100.5150
LPMI 100	7.125	100.7890	100.6640	100.2890
LPMI 100	7.000	100.5770	100.4520	100.0770
30 YEAR CONFORMING FIXED LPMI				
LPMI 30	7.250	102.5810	102.4560	102.0810
LPMI 30	7.125	102.3310	102.2060	101.8310
LPMI 30	7.000	101.9560	101.8310	101.4560
LPMI 30	6.875	101.4930	101.3680	100.9930
LPMI 30	6.750	101.0300	100.9050	100.5300
LPMI 30	6.625	100.5670	100.4420	100.0670

JUMBO FIXED

30 YEAR FIXED JUMBO				
JFR30	7.000	101.4750	101.2350	100.8500
JFR30	6.875	101.2150	100.9750	100.5900
JFR30	6.750	100.9020	100.6620	100.2770
JFR30	6.625	100.4150	100.1750	99.7900
JFR30	6.500	99.8750	99.6350	99.2500
JFR30	6.375	99.3320	99.1220	98.7370
15 YEAR FIXED JUMBO				
JFR15	6.625	100.9610	100.8360	100.3360
JFR15	6.500	100.6880	100.5630	100.0630
JFR15	6.375	100.4150	100.2900	99.7900
JFR15	6.250	100.1430	100.0180	99.5180
JFR15	6.125	99.6220	99.4970	98.9970
JFR15	6.000	99.1000	98.9750	98.4750

Condo Hotel 5/1 Libor ARM

CHTL 5/1	7.750	100.9500	100.8250	100.4500
CHTL 5/1	7.625	100.7000	100.5750	100.2000
CHTL 5/1	7.500	100.5750	100.4500	100.0750
CHTL 5/1	7.375	100.3250	100.2000	99.8250
CHTL 5/1	7.250	100.2000	100.0750	99.7000
CHTL 5/1	7.125	99.9500	99.8250	99.4500

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George Yedinak - Operations	(312) 660-8420	gpv@flowerbank.com

STATED

FAST FANNIE STATED CONFORMING 30YR FIXED				
ECFR30	7.000	102.2540	102.1290	101.8790
ECFR30	6.875	101.8800	101.7550	101.5050
ECFR30	6.750	101.4620	101.3370	101.0870
ECFR30	6.625	100.8190	100.6940	100.4440
ECFR30	6.500	100.4080	100.2830	100.0330
ECFR30	6.375	99.9080	99.7830	99.5330
FAST FANNIE STATED CONFORMING 15YR FIXED				
ECFR15	6.625	102.3140	102.1890	101.9390
ECFR15	6.500	101.8660	101.7410	101.4910
ECFR15	6.375	101.4640	101.3390	101.0890
ECFR15	6.250	101.0230	100.8980	100.6480
ECFR15	6.125	100.3590	100.2340	99.9840
ECFR15	6.000	99.9330	99.8080	99.5580

JUMBO ARMS

JUMBO 3/1 ARM (2/2/6)				
JAN 3/1	6.250	100.3250	100.2000	99.9500
JAN 3/1	6.125	100.1030	99.9780	99.7280
JAN 3/1	6.000	99.8740	99.7490	99.4990
JAN 3/1	5.875	99.6460	99.5210	99.2710
JAN 3/1	5.750	99.4010	99.2760	99.0260
JAN 3/1	5.625	99.1570	99.0320	98.7820
JUMBO 5/1 ARM (5/2/5)				
JAN 5/1	6.375	100.6170	100.4920	100.2420
JAN 5/1	6.250	100.3520	100.2270	99.9770
JAN 5/1	6.125	100.0870	99.9620	99.7120
JAN 5/1	6.000	99.8120	99.6870	99.4370
JAN 5/1	5.875	99.5370	99.4120	99.1620
JAN 5/1	5.750	99.2080	99.0830	98.8330

GOV PROGRAMS

FHA 30YR FIXED RATE				
FHA30	6.875	103.3750	103.2500	103.0000
FHA30	6.750	102.7500	102.6250	102.3750
FHA30	6.625	102.2500	102.1250	101.8750
FHA30	6.500	102.0000	101.8750	101.6250
FHA30	6.375	101.0000	100.8750	100.6250
FHA30	6.250	100.5000	100.3750	100.1250
FHA 3/1 ARM (1/1/5) Margin 2.250 Index 3.770				
FHA3/1	6.375	100.9500	100.8250	100.5750
FHA3/1	6.250	100.7000	100.5750	100.3250
FHA3/1	6.125	100.4500	100.3250	100.0750
FHA3/1	6.000	100.3250	100.2000	99.9500
FHA3/1	5.875	100.0750	99.9500	99.7000
FHA3/1	5.750	99.9500	99.8250	99.5750

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ALL LOANS:

- * CASHOUT >70.01-80% -.500 >80.01-90% -.750
- * JUMBO CASHOUT -.250 & N/O/O CASH OUT -.500 ADDITIONAL HIT
- * ESCROW WAIVER FEE -.250 TO YSP
LTV'S HIGHER THAN 80% LTV MUST BE APPROVED BY UNDERWRITING
- * JUMBO CONDO FEE OF -.250
- * SECOND HOME FEE OF -.250
- * -.375 ON 80/15/05 SECONDARY FINANCING (CONF FIXED)

N/O/O 1 & 2 units

- * UP TO 90% LTV ON FIXED PRODUCTS
- * UP TO 80% LTV ON PURCHASE AND R&T ARMS, 70% ON C/O ARMS
- * -1.5 FOR FIXED RATE, CALL FOR PRICING ON ARM PRODUCT
- * JUMBOS NOT AVAILABLE
- * MINIMUM FICO OF 700

3/1 5/1 7/1 10/1 CONFORMING LIBOR ARM PRODUCTS

- * MINIMUM FICO OF 660
- * OWNER OCC, 1 & 2 UNITS, AND SECOND HOME AVAILABLE
- * UP TO 90% CLTV ON PURCHASE AND R&T (95% LTV/CLTV Call 4 Pricing)
- * UP TO 70% CLTV ON REFI-CASH OUT
- * FLOWERBANK DOES NOT DO THE SECOND LOAN

3/1 5/1 7/1 10/1 CONF INTEREST ONLY LIBOR ARM PRODUCTS

- * MINIMUM FICO OF 660
- * OWNER OCCUPIED PRIMARY RESIDENCE ONLY
- * UP TO 90% CLTV ON PURCHASE
- * UP TO 70% CLTV ON REFI-CASH OUT
- * SECONDARY FINANCE P/RT 80%LTV 90% CLTV
- * SECONDARY FINANCE C/O 65% LTV 70%CLTV
- * SECONDARY FINANCE LTV 75.01-80% / CLTV 76.01-90% = -.250
- * FLOWERBANK DOES NOT DO THE SECOND LOAN

CONFORMING 30YR FIXED INTEREST ONLY (MIN FICO 660)

- * OWNER OCC AND SECOND HOME ONLY
- * UP TO 95% LTV/CLTV ON PURCHASE AND R&T PRIMARY RESIDENCE
- * UP TO 90% LTV/CLTV ON PURCHASE AND R&T (2ND HOME)
- * UP TO 90% LTV/CLTV ON CASH OUT (PRIMARY RES & 2ND HOME)
- * LTV'S 90.01-95% -.250
- * SUBORDINATE FINANCING W/ CLTV > 75% -.250

Secondary Financing

- * 80% LTV/95% CLTV - 375 TO CONF 30 & 15 FIXED & 5/1 & 3/1 ARM (CMT ONLY)
- * 80% LTV/90% CLTV - NO ADJUSTMENT
- * 65.01-75% LTV: 90.01-95% TLTV -.250
- * FLOWER BANK DOES NOT DO THE SECOND LOAN

Lender Paid MI Fixed - New Price Adjustments

- * MINIMUM FICO OF 660
- * O/O 1 & 2 UNITS PURCHASE AND REFI (LTV 80.01%-95%)
- * LTV's 90.01-95% = -.250
- * LTV's 85.01-90% = No Adjustment
- * LTV's 80.01-85% = +.250
- * FICO 660-679 = -.750
- * O/O 1 UNIT CASHOUT (LTV 80.01%-90%) -1.00
- * MAX DTI OF 45 REGARDLESS OF AUS FINDINGS

LENDER PAID MI - POWER 100

- * PURCHASE AND R&T ONLY
- * OWNER OCC, 1 UNIT
- * Min FICO of 680
- * FICO 680-699 = -.750 FICO >= 700 - NO ADJUSTMENT
- * MAX DTI OF 45%

STATED PROGRAMS INFORMATION

- * MIN FICO OF 720 (720-729 fico is -.500)
- * PURCHASE & RATE/TERM REFI ONLY
- * OWNER OCC AND SECOND HOME AVAILABLE
- * MAX DTI = 45%
- * LOAN ADMIN FEE = \$650
- * UP TO 90% LTV/CLTV ON PURCHASE AND R&T
- * RUN THROUGH DO, MUST RECEIVE APPROVE ELIGIBLE

FNMA Conforming Loan Limits

1 UNIT \$ 417,000
2 Unit \$533,850
3 UNIT \$645,300
4 UNIT \$801,950

Lock Extension Policy

7 Days Deduct 0.125 to Price
 15 Days Deduct 0.25 to Price
One extension only

State Price Adjustments

	CFR30	CFR15	JFR30	JFR15	ARMS	LPMI
AZ	-0.250	-0.100	-0.250	-0.100	-0.250	0.000
CA	-0.375	-0.250	-0.375	-0.250	-0.250	0.000
CO	-0.250	-0.100	-0.250	-0.100	-0.250	0.000
CT	-0.250	-0.050	-0.250	-0.050	-0.125	0.000
DC	-0.250	-0.250	-0.250	-0.250	-0.250	0.000
DE	-0.250	0.000	-0.250	0.000	-0.125	0.000
FL						
IL	0.000	0.000	0.000	0.000	0.000	0.000
IN	-0.050	-0.050	-0.050	-0.050	0.000	0.000
KS	-0.050	-0.050	-0.050	-0.050	0.000	0.000
MA	-0.250	-0.125	-0.250	-0.125	-0.250	-0.100
MD	-0.250	-0.050	-0.250	-0.050	-0.250	0.000
MI	-0.250	0.000	-0.250	0.000	0.000	0.000
MN	-0.250	-0.250	-0.250	-0.250	0.000	0.000
NC	0.000	0.000	0.000	0.000	0.000	0.100
NH	0.000	0.000	0.000	0.000	0.000	0.000
NJ	-0.250	0.000	-0.250	0.000	0.000	0.000
NV	-0.250	-0.125	-0.250	-0.125	-0.250	0.000
NY	0.000	0.000	0.000	0.000	0.000	0.000
PA	0.000	0.000	0.000	0.000	0.000	0.100
SC	-0.050	-0.050	-0.050	-0.050	0.000	0.100
TX						
WA	-0.250	-0.050	-0.250	-0.050	-0.250	0.000
WI	-0.050	-0.050	-0.050	-0.050	0.000	0.000

See FL/TX Rates

See FL/TX Rate Sheet

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