



# TB&W

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

**CONTACT INFORMATION**

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

Lock Phone (800) 728-1129

**RATES EFFECTIVE**

Effective Date: 4/10/2006 9:27 AM  
Prime Rate: 7.75  
1 yr CMT Index: 4.82 150

**EXTENDED LOCKS**

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

**FEES**

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

**LOCK EXPIRATION DATES**

15 Day	30 Day	45 Day	60 Day
4/24/2006	5/9/2006	5/24/2006	6/8/2006

**CONVENTIONAL PRICING**

**30 YEAR - 1030**

RATE	15 DAY	30 DAY	60 DAY
5.750	98.193	98.068	97.974
5.875	98.830	98.705	98.611
6.000	99.288	99.163	99.069
6.125	99.721	99.596	99.502
6.250	100.747	100.622	100.559
6.375	101.215	101.090	101.027
6.500	101.581	101.456	101.393
6.625	101.900	101.775	101.712
6.750	102.814	102.689	102.595
6.875	103.261	103.136	103.042
7.000	103.537	103.412	103.318
7.125	103.732	103.607	103.513
7.250	104.211	104.086	104.024
7.375	104.512	104.387	104.325
7.500	104.692	104.567	104.505

**15 YEAR - 1015**

RATE	15 DAY	30 DAY	60 DAY
5.375	98.456	98.331	98.238
5.500	98.939	98.814	98.720
5.625	99.306	99.181	99.088
5.750	99.986	99.861	99.768
5.875	100.476	100.351	100.258
6.000	100.909	100.784	100.690
6.125	101.246	101.121	101.028
6.250	101.751	101.626	101.688
6.375	102.236	102.111	102.173
6.500	102.630	102.505	102.568
6.625	102.822	102.697	102.759
6.750	102.769	102.644	102.582
6.875	103.199	103.074	103.012
7.000	103.567	103.442	103.379
7.125	103.809	103.684	103.622

**PRICE ADJUSTMENT**

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

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

**Conventional Adjustments**

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

**CONVENTIONAL ARM PRICING**

**1 YR ARM - 2001 2/6 caps**

RATE	30 DAY	60 DAY
5.500	98.613	98.363
5.625	98.988	98.738
5.750	99.363	99.113
5.875	99.707	99.457
6.000	100.019	99.769
6.125	100.238	99.988
6.250	100.338	100.088
6.375	100.438	100.188
6.500	100.538	100.288

Program	Margin	Index
1 YR ARM	2.75	4.82
3/1 ARM	2.75	4.82
5/1 ARM	2.75	4.82
7/1 ARM	2.75	4.82

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

RATE	30 DAY	60 DAY
5.500	99.516	99.266
5.625	99.751	99.501
5.750	99.978	99.728
5.875	100.194	99.944
6.000	100.400	100.150
6.125	100.543	100.293
6.250	100.778	100.528
6.375	101.028	100.778
6.500	101.278	101.028

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

RATE	30 DAY	60 DAY
5.625	99.260	98.960
5.750	99.571	99.271
5.875	99.869	99.569
6.000	100.155	99.855
6.125	100.427	100.127
6.250	100.682	100.382
6.375	100.920	100.620
6.500	101.142	100.842
6.625	101.392	101.092

PRICE ADJUSTMENT	
90-95%	deduct .375
2 Unit 90.01 - 95%	deduct .50
80/15/5	deduct .50
75/20/5	deduct .25
80/20 Combo*	deduct 1.500
Investor < 75%	deduct 1.50
Investor 75 - 80%	deduct 2.00
Investor 80 - 90%	deduct 2.50
Cash Out 70.01 - 80%	deduct .50
Cash Out 80.01 - 85%	deduct .75
Cash Out 85.01 - 90%	deduct .75
Mfg. Home	deduct 1.500
SISA FICO 700-729	deduct .500
SISA Condo	deduct .500
Home Possible**	see conventional adj.

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

RATE	30 DAY	60 DAY
5.750	98.984	98.684
5.875	99.350	99.050
6.000	99.700	99.400
6.125	100.036	99.736
6.250	100.355	100.055
6.375	100.605	100.255
6.500	100.855	100.455
6.625	101.105	100.655
6.750	101.355	100.855

**Maximum Net Price: 101.5**

\* 5/1 & 7/1 Arm Only

\*\* 5/1 Arm Only

**CONFORMING 5 & 7 YR BALLOON PRICING**

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

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**Wholesale Pricing**

**GOVERNMENT PRICING**

**FHA 30 YEAR FIXED - 1130**

RATE	15 DAY	30 DAY	60 DAY
5.500	98.391	98.266	98.204
5.750	98.929	98.804	98.742
5.875	99.668	99.543	99.480
6.000	100.782	100.657	100.594
6.250	101.132	101.007	100.929
6.375	101.871	101.746	101.668
6.500	102.735	102.610	102.532
6.750	103.117	102.992	102.960
6.875	103.605	103.480	103.449
7.000	105.250	105.125	105.125

**FIXED PRICE ADJUSTMENTS**

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

**FHA 15 YEAR FIXED - 1115**

RATE	15 DAY	30 DAY	60 DAY
5.000	97.788	97.663	97.600
5.500	99.944	99.819	99.756
6.000	101.850	101.725	101.631
6.500	103.600	103.475	103.381

**USDA RD 30 YEAR FIXED**

RATE	15 DAY	30 DAY	60 DAY
6.000	100.282	100.157	100.094
6.250	100.632	100.507	100.429
6.500	102.235	102.110	102.032
6.750	102.617	102.492	102.460

**Government Adjustments**

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

**FHA / VA ARM PRICING**

**FHA / VA 1 YR ARM - 2101 / 2201**

Margin: 2.25	30 DAY	Caps: 1/5	60 DAY
4.750	98.909	98.846	
5.000	99.159	99.096	
5.250	100.253	100.190	
5.500	100.440	100.378	
5.750	101.471	101.409	

**1st Pmt. / Change Date Matrix**

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

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

Margin: 1.750	30 DAY	Caps: 1/5	60 DAY
6.000	99.475	99.225	
6.125	99.668	99.418	
6.250	99.853	99.603	
6.375	100.103	99.853	
6.500	100.353	100.103	
6.625	100.403	100.153	
6.750	100.453	100.203	
6.875	100.603	100.353	
7.000	100.653	100.403	
7.125	100.703	100.453	

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

Margin: 1.750	30 DAY	Caps: 1/5	60 DAY
6.500	98.992	98.692	
6.625	99.242	98.942	
6.750	99.492	99.192	
6.875	99.642	99.342	
7.000	99.792	99.492	
7.125	99.942	99.642	
7.250	100.092	99.792	
7.375	100.242	99.942	
7.500	100.392	100.092	
7.625	100.542	100.242	

**Maximum Net Price: 101.5**

**JUMBO PRICING**

**30 YEAR - 1530**

RATE	30 DAY	60 DAY	90 DAY*
6.000	97.744	97.650	97.275
6.125	98.181	98.087	97.712
6.250	99.092	99.029	98.654
6.375	99.732	99.670	99.295
6.500	100.106	100.043	99.668
6.625	100.430	100.367	99.992
6.750	101.176	101.082	100.707
6.875	101.728	101.634	101.259
7.000	102.015	101.921	101.546
7.125	102.226	102.132	101.757
7.250	102.577	102.514	102.139
7.375	103.005	102.942	102.567
7.500	103.192	103.129	102.754
7.625	103.354	103.291	102.916

**15 YEAR - 1515**

RATE	30 DAY	60 DAY	90 DAY*
5.875	99.457	99.363	98.988
6.000	99.796	99.703	99.328
6.125	100.165	100.072	99.697
6.250	100.696	100.758	100.383
6.375	100.982	101.044	100.669
6.500	101.184	101.246	100.871
6.625	101.731	101.793	101.418
6.750	101.949	102.036	101.661
6.875	101.972	102.084	101.709
7.000	101.972	102.109	101.734
7.125	101.972	102.134	101.759
7.250	102.022	102.209	101.834
7.375	102.072	102.284	101.909
7.500	102.122	102.359	101.984

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

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

**Maximum Net Price: 103**

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15 Day	30 Day	45 Day	60 Day
4/24/2006	5/9/2006	5/24/2006	6/8/2006

Rates subject to change without notice

FHLMC A-Minus

**30 YEAR - 1435**

**Level 1**

RATE	15 DAY	30 DAY	60 DAY
6.000	98.038	97.913	97.819
6.125	98.471	98.346	98.252
6.250	99.372	99.247	99.184
6.375	99.965	99.840	99.777
6.500	100.331	100.206	100.143
6.625	100.650	100.525	100.462
6.750	101.564	101.439	101.345
6.875	102.011	101.886	101.792
7.000	102.287	102.162	102.068
7.125	102.482	102.357	102.263
7.250	102.961	102.836	102.774
7.375	103.262	103.137	103.075
7.500	103.492	103.367	103.305
7.625	103.598	103.473	103.410

**3/1 ARM - 1403**

**Level 1**

RATE	15 DAY	30 DAY	60 DAY
5.750	99.103	98.978	98.728
5.875	99.319	99.194	98.944
6.000	99.525	99.400	99.150
6.125	99.668	99.543	99.293
6.250	99.903	99.778	99.528
6.375	100.153	100.028	99.778
6.500	100.403	100.278	100.028
6.625	100.653	100.528	100.278
6.750	100.903	100.778	100.528
6.875	101.078	100.953	100.703
7.000	101.253	101.128	100.878
7.125	101.428	101.303	101.053
7.250	101.478	101.353	101.103
7.375	101.528	101.403	101.153

**5/1 ARM - 1405**

**Level 1**

RATE	15 DAY	30 DAY	60 DAY
5.750	98.696	98.571	98.271
5.875	98.994	98.869	98.569
6.000	99.280	99.155	98.855
6.125	99.552	99.427	99.127
6.250	99.807	99.682	99.382
6.375	100.045	99.920	99.620
6.500	100.267	100.142	99.842
6.625	100.392	100.267	100.092
6.750	100.442	100.317	100.142
6.875	100.492	100.367	100.192
7.000	100.542	100.417	100.242
7.125	100.592	100.467	100.292
7.250	100.642	100.517	100.342
7.375	100.692	100.567	100.392

**Level Price Adjustments**

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

**Price Adjustments**

2 Units 90.01 - 95.00%	deduct .500	Home Possible <= 95*	deduct .500
Mfg Home 80/15/05	deduct 1.500	Home Possible 95.01 - 97*	deduct .875
75/20/05	deduct .500	Home Possible 97.01 - 100*	deduct 1.000

\*Only Applies to A-minus 30 Year

**Maximum Net Price**

Fixed Product	103.000
ARM Product	101.500

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

**CONVENTIONAL CONFORMING INITIAL INTEREST PRICING**

**30 YEAR FIXED - 1031**

RATE	30 DAY	60 DAY
6.375	99.613	99.550
6.500	100.051	99.988
6.625	100.382	100.319
6.750	101.068	100.974
6.875	101.637	101.543
7.000	101.984	101.890
7.125	102.206	102.112
7.250	102.504	102.442
7.375	102.945	102.882
7.500	103.189	103.127
7.625	103.355	103.292

**5/1 ARM - 2055**

**5/2/5 caps**

RATE	30 DAY	60 DAY
5.750	98.884	98.584
5.875	99.182	98.882
6.000	99.468	99.168
6.125	99.740	99.440
6.250	99.995	99.695
6.375	100.233	99.933
6.500	100.455	100.155
6.625	100.705	100.405
6.750	100.955	100.655
6.875	101.205	100.905
7.000	101.455	101.155

**PRICE ADJUSTMENT**

80/15/5	deduct .500
Max Net Price - Fixed	103.000
Max Net Price - ARM	101.500

**3/1 ARM - 2033**

**2/2/6 caps**

RATE	30 DAY	60 DAY
5.625	99.251	99.001
5.750	99.478	99.228
5.875	99.694	99.444
6.000	99.900	99.650
6.125	100.043	99.793
6.250	100.278	100.028
6.375	100.528	100.278
6.500	100.778	100.528
6.625	101.028	100.778
6.750	101.278	101.028

**7/1 ARM - 2077**

**5/2/5 caps**

RATE	30 DAY	60 DAY
6.000	98.925	98.625
6.125	99.261	98.961
6.250	99.580	99.280
6.375	99.830	99.480
6.500	100.080	99.680
6.625	100.330	99.880
6.750	100.580	100.080
6.875	100.830	100.280
7.000	101.080	100.480
7.125	101.330	100.680

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

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**ALT-A PRODUCTS**

Product Code:	3030		3015		2402		2403		2405	
	30 Yr Fixed		15 Yr Fixed		2/6 LIBOR 6/2/6 Caps 2.75 Margin		3/6 LIBOR 6/2/6 Caps 2.75 Margin		5/6 LIBOR 6/2/6 Caps 2.75 Margin	
	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard
7.750	103.287	103.537	103.053	103.303	101.438	101.688	101.869	102.119	101.781	102.031
7.625	102.873	103.123	102.621	102.871	101.254	101.504	101.745	101.995	101.743	101.993
7.500	102.441	102.691	102.382	102.632	101.220	101.470	101.621	101.871	101.717	101.967
7.375	102.234	102.484	102.339	102.589	101.086	101.336	101.447	101.697	101.717	101.967
7.250	101.721	101.971	102.025	102.275	100.952	101.202	101.373	101.623	101.629	101.879
7.125	101.475	101.675	101.793	101.993	100.818	101.018	101.249	101.449	101.541	101.741
7.000	101.154	101.354	101.834	102.034	100.734	100.934	101.000	101.200	101.203	101.403
6.875	100.603	100.803	101.818	102.018	100.650	100.850	100.751	100.951	100.862	101.062
6.750	99.901	100.101	101.412	101.612	100.467	100.667	100.702	100.902	100.526	100.726
6.625	99.194	99.319	100.887	101.012	100.283	100.408	100.554	100.679	100.190	100.315
6.500	98.805	98.930	100.330	100.455	100.099	100.224	100.506	100.631	99.854	99.979
6.375	98.194	N/A	99.974	N/A	99.915	N/A	100.258	N/A	99.814	N/A
6.250	97.649	N/A	99.523	N/A	99.731	N/A	100.010	N/A	99.477	N/A
6.125	97.210	N/A	98.954	N/A	99.547	N/A	99.762	N/A	99.140	N/A
6.000	96.503	N/A	98.391	N/A	99.363	N/A	99.514	N/A	99.053	N/A
5.875	95.675	N/A	97.985	N/A	99.179	N/A	99.266	N/A	98.716	N/A
5.750	95.060	N/A	97.509	N/A	98.994	N/A	99.038	N/A	98.379	N/A
5.625	94.315	N/A	96.895	N/A	98.811	N/A	98.787	N/A	98.044	N/A
5.500	93.578	N/A	96.263	N/A	98.628	N/A	98.536	N/A	97.708	N/A
5.375	92.692	N/A	95.976	N/A	98.445	N/A	98.285	N/A	97.372	N/A
5.250	92.245	N/A	95.443	N/A	98.262	N/A	98.034	N/A	97.036	N/A
5.125	91.413	N/A	94.806	N/A	98.079	N/A	97.783	N/A	96.700	N/A
5.000	90.556	N/A	94.168	N/A	97.896	N/A	97.536	N/A	96.364	N/A

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

Maximum Net Price	
Fixed Product	103.000
ARM Product	102.000

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

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

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

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

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ALL LOAN PROGRAMS – Deduct .250 from Price for Escrow Waiver  
ADD YOUR ORIGINATION FEE TO THESE PRICES

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



# TB&W

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

**CONTACT INFORMATION**

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

**RATES EFFECTIVE**

Effective Date: 4/10/2006  
Prime Rate: 7.75  
MTA Index: 4.011

**FEES**

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

**LOCK EXPIRATION DATES**

15 Day	30 Day	45 Day	60 Day
4/24/2006	5/9/2006	5/24/2006	6/8/2006

Rates subject to change without notice

**TAYLORMADE ARMS**

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

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

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

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

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

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

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

Max Price	
Without PPP	101.500
With PPP	103.250

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

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

Life Cap:	8.95 + Start Rate
Payment Cap:	0.075

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