



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: 4/11/2006 9:29 AM
Prime Rate: 7.75
1 yr CMT Index: 4.86 150

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
4/25/2006	5/10/2006	5/25/2006	6/9/2006

CONVENTIONAL PRICING

30 YEAR - 1030

RATE	15 DAY	30 DAY	60 DAY
5.875	98.986	98.861	98.783
6.000	99.444	99.319	99.241
6.125	99.877	99.752	99.674
6.250	100.887	100.762	100.669
6.375	101.355	101.230	101.137
6.500	101.721	101.596	101.503
6.625	102.040	101.915	101.822
6.750	102.939	102.814	102.814
6.875	103.386	103.261	103.261
7.000	103.662	103.537	103.537
7.125	103.857	103.732	103.732
7.250	104.165	104.040	103.977
7.375	104.465	104.340	104.278
7.500	104.646	104.521	104.458
7.625	104.801	104.676	104.613

15 YEAR - 1015

RATE	15 DAY	30 DAY	60 DAY
5.375	98.550	98.425	98.363
5.500	99.033	98.908	98.845
5.625	99.400	99.275	99.213
5.750	99.955	99.830	99.736
5.875	100.445	100.320	100.226
6.000	100.878	100.753	100.659
6.125	101.215	101.090	100.996
6.250	101.720	101.595	101.657
6.375	102.205	102.080	102.142
6.500	102.599	102.474	102.536
6.625	102.791	102.666	102.728
6.750	102.785	102.660	102.598
6.875	103.215	103.090	103.028
7.000	103.583	103.458	103.395
7.125	103.825	103.700	103.638

PRICE ADJUSTMENT

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

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

Conventional Adjustments

States	
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	98.707	98.457
5.625	99.082	98.832
5.750	99.457	99.207
5.875	99.801	99.551
6.000	100.113	99.863
6.125	100.332	100.082
6.250	100.432	100.182
6.375	100.532	100.282
6.500	100.632	100.382

Program	Margin	Index
1 YR ARM	2.75	4.86
3/1 ARM	2.75	4.86
5/1 ARM	2.75	4.86
7/1 ARM	2.75	4.86

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

RATE	30 DAY	60 DAY
5.500	99.607	99.357
5.625	99.842	99.592
5.750	100.070	99.820
5.875	100.288	100.038
6.000	100.496	100.246
6.125	100.641	100.391
6.250	100.878	100.628
6.375	101.128	100.878
6.500	101.378	101.128

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

RATE	30 DAY	60 DAY
5.625	99.338	99.038
5.750	99.651	99.351
5.875	99.951	99.651
6.000	100.239	99.939
6.125	100.515	100.215
6.250	100.775	100.475
6.375	101.018	100.718
6.500	101.244	100.944
6.625	101.494	101.194

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	99.047	98.747
5.875	99.417	99.117
6.000	99.772	99.472
6.125	100.112	99.812
6.250	100.436	100.136
6.375	100.686	100.336
6.500	100.936	100.536
6.625	101.186	100.736
6.750	101.436	100.936

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	98.563	98.438	98.375
5.750	99.085	98.960	98.898
5.875	99.824	99.699	99.637
6.000	100.938	100.813	100.750
6.250	101.273	101.148	101.054
6.375	102.012	101.887	101.793
6.500	102.875	102.750	102.657
6.750	103.351	103.226	103.148
6.875	103.840	103.715	103.637
7.000	105.250	105.125	105.125

FIXED PRICE ADJUSTMENTS

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

FHA 15 YEAR FIXED - 1115

RATE	15 DAY	30 DAY	60 DAY
5.000	97.913	97.788	97.725
5.500	99.975	99.850	99.788
6.000	101.850	101.725	101.631
6.500	103.538	103.413	103.319

USDA RD 30 YEAR FIXED

RATE	15 DAY	30 DAY	60 DAY
6.000	100.438	100.313	100.250
6.250	100.773	100.648	100.554
6.500	102.375	102.250	102.157
6.750	102.851	102.726	102.648

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	98.846	98.784	
5.000	99.096	99.034	
5.250	100.190	100.128	
5.500	100.378	100.315	
5.750	101.409	101.346	

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	99.696	99.446	
6.125	99.891	99.641	
6.250	100.078	99.828	
6.375	100.328	100.078	
6.500	100.578	100.328	
6.625	100.628	100.378	
6.750	100.678	100.428	
6.875	100.828	100.578	
7.000	100.878	100.628	
7.125	100.928	100.678	

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

Margin: 1.750	30 DAY	Caps: 1/5	60 DAY
6.500	99.219	98.919	
6.625	99.469	99.169	
6.750	99.719	99.419	
6.875	99.869	99.569	
7.000	100.019	99.719	
7.125	100.169	99.869	
7.250	100.319	100.019	
7.375	100.469	100.169	
7.500	100.619	100.319	
7.625	100.769	100.469	

Maximum Net Price: 101.5

JUMBO PRICING

30 YEAR - 1530

RATE	30 DAY	60 DAY	90 DAY*
6.000	97.900	97.822	97.447
6.125	98.337	98.259	97.884
6.250	99.232	99.139	98.764
6.375	99.873	99.779	99.404
6.500	100.246	100.153	99.778
6.625	100.570	100.477	100.102
6.750	101.301	101.301	100.926
6.875	101.853	101.853	101.478
7.000	102.140	102.140	101.765
7.125	102.351	102.351	101.976
7.250	102.530	102.468	102.093
7.375	102.958	102.896	102.521
7.500	103.145	103.083	102.708
7.625	103.307	103.245	102.870

15 YEAR - 1515

RATE	30 DAY	60 DAY	90 DAY*
5.875	99.426	99.332	98.957
6.000	99.765	99.671	99.296
6.125	100.134	100.040	99.665
6.250	100.664	100.727	100.352
6.375	100.950	101.013	100.638
6.500	101.152	101.215	100.840
6.625	101.699	101.762	101.387
6.750	101.917	102.005	101.630
6.875	101.941	102.053	101.678
7.000	101.941	102.078	101.703
7.125	101.941	102.103	101.728
7.250	101.991	102.178	101.803
7.375	102.041	102.253	101.878
7.500	102.091	102.328	101.953

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

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

Maximum Net Price: 103

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Rates subject to change without notice

FHLMC A-Minus

30 YEAR - 1435

Level 1

RATE	15 DAY	30 DAY	60 DAY
6.000	98.194	98.069	97.991
6.125	98.627	98.502	98.424
6.250	99.512	99.387	99.294
6.375	100.105	99.980	99.887
6.500	100.471	100.346	100.253
6.625	100.790	100.665	100.572
6.750	101.689	101.564	101.564
6.875	102.136	102.011	102.011
7.000	102.412	102.287	102.287
7.125	102.607	102.482	102.482
7.250	102.915	102.790	102.727
7.375	103.215	103.090	103.028
7.500	103.446	103.321	103.258
7.625	103.551	103.426	103.363

3/1 ARM - 1403

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	99.320	99.195	98.945
5.875	99.538	99.413	99.163
6.000	99.746	99.621	99.371
6.125	99.891	99.766	99.516
6.250	100.128	100.003	99.753
6.375	100.378	100.253	100.003
6.500	100.628	100.503	100.253
6.625	100.878	100.753	100.503
6.750	101.128	101.003	100.753
6.875	101.428	101.303	101.053
7.000	101.728	101.603	101.353
7.125	102.028	101.903	101.653
7.250	102.203	102.078	101.828
7.375	102.378	102.253	102.003

5/1 ARM - 1405

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	98.901	98.776	98.476
5.875	99.201	99.076	98.776
6.000	99.489	99.364	99.064
6.125	99.765	99.640	99.340
6.250	100.025	99.900	99.600
6.375	100.268	100.143	99.843
6.500	100.494	100.369	100.069
6.625	100.619	100.494	100.319
6.750	100.794	100.669	100.494
6.875	100.969	100.844	100.669
7.000	101.144	101.019	100.844
7.125	101.319	101.194	101.019
7.250	101.494	101.369	101.194
7.375	101.669	101.544	101.369

Level Price Adjustments

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

Price Adjustments

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

*Only Applies to A-minus 30 Year

Maximum Net Price

Fixed Product	103.000
ARM Product	101.500

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

CONVENTIONAL CONFORMING INITIAL INTEREST PRICING

30 YEAR FIXED - 1031

RATE	30 DAY	60 DAY
6.375	99.753	99.660
6.500	100.191	100.098
6.625	100.522	100.429
6.750	101.193	101.193
6.875	101.762	101.762
7.000	102.109	102.109
7.125	102.331	102.331
7.250	102.458	102.395
7.375	102.898	102.836
7.500	103.143	103.080
7.625	103.308	103.246

5/1 ARM - 2055

5/2/5 caps

RATE	30 DAY	60 DAY
5.750	98.964	98.664
5.875	99.264	98.964
6.000	99.552	99.252
6.125	99.828	99.528
6.250	100.088	99.788
6.375	100.331	100.031
6.500	100.557	100.257
6.625	100.807	100.507
6.750	101.057	100.757
6.875	101.307	101.007
7.000	101.557	101.257

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	99.342	99.092
5.750	99.570	99.320
5.875	99.788	99.538
6.000	99.996	99.746
6.125	100.141	99.891
6.250	100.378	100.128
6.375	100.628	100.378
6.500	100.878	100.628
6.625	101.128	100.878
6.750	101.378	101.128

7/1 ARM - 2077

5/2/5 caps

RATE	30 DAY	60 DAY
6.000	98.997	98.697
6.125	99.337	99.037
6.250	99.661	99.361
6.375	99.911	99.561
6.500	100.161	99.761
6.625	100.411	99.961
6.750	100.661	100.161
6.875	100.911	100.361
7.000	101.161	100.561
7.125	101.411	100.761

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	103.240	103.490	103.069	103.319	101.477	101.727	101.898	102.148	101.846	102.096
7.625	102.826	103.076	102.637	102.887	101.292	101.542	101.774	102.024	101.807	102.057
7.500	102.394	102.644	102.398	102.648	101.257	101.507	101.650	101.900	101.780	102.030
7.375	102.187	102.437	102.355	102.605	101.122	101.372	101.476	101.726	101.779	102.029
7.250	101.846	102.096	102.041	102.291	100.987	101.237	101.402	101.652	101.690	101.940
7.125	101.600	101.800	101.809	102.009	100.852	101.052	101.278	101.478	101.601	101.801
7.000	101.279	101.479	101.803	102.003	100.767	100.967	101.029	101.229	101.262	101.462
6.875	100.744	100.944	101.787	101.987	100.682	100.882	100.780	100.980	100.912	101.112
6.750	100.041	100.241	101.381	101.581	100.499	100.699	100.731	100.931	100.580	100.780
6.625	99.334	99.459	100.856	100.981	100.315	100.440	100.482	100.607	100.248	100.373
6.500	98.945	99.070	100.299	100.424	100.131	100.256	100.454	100.579	99.916	100.041
6.375	98.350	N/A	99.943	N/A	99.947	N/A	100.226	N/A	99.880	N/A
6.250	97.805	N/A	99.492	N/A	99.763	N/A	99.998	N/A	99.542	N/A
6.125	97.366	N/A	98.923	N/A	99.579	N/A	99.770	N/A	99.204	N/A
6.000	96.659	N/A	98.360	N/A	99.395	N/A	99.542	N/A	99.116	N/A
5.875	95.847	N/A	98.079	N/A	99.211	N/A	99.314	N/A	98.778	N/A
5.750	95.232	N/A	97.603	N/A	99.026	N/A	99.085	N/A	98.440	N/A
5.625	94.487	N/A	96.989	N/A	98.843	N/A	98.834	N/A	98.093	N/A
5.500	93.750	N/A	96.357	N/A	98.660	N/A	98.583	N/A	97.758	N/A
5.375	92.880	N/A	96.101	N/A	98.477	N/A	98.332	N/A	97.423	N/A
5.250	92.433	N/A	95.568	N/A	98.294	N/A	98.081	N/A	97.088	N/A
5.125	91.601	N/A	94.931	N/A	98.111	N/A	97.830	N/A	96.753	N/A
5.000	90.744	N/A	94.293	N/A	97.928	N/A	97.583	N/A	96.418	N/A

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

Maximum Net Price	
Fixed Product	103.000
ARM Product	102.000

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

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

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

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

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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: 4/11/2006
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
4/25/2006	5/10/2006	5/25/2006	6/9/2006

Rates subject to change without notice

TAYLORMADE ARMS

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

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

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

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

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

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

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

Max Price	
Without PPP	101.500
With PPP	103.250

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

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

Life Cap:	8.95 + Start Rate
Payment Cap:	0.075

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