



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: 4/13/2006 9:24 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
4/27/2006	5/12/2006	5/27/2006	6/11/2006

CONVENTIONAL PRICING

30 YEAR - 1030

RATE	15 DAY	30 DAY	60 DAY
5.875	98.533	98.408	98.330
6.000	98.991	98.866	98.788
6.125	99.424	99.299	99.221
6.250	100.544	100.419	100.340
6.375	101.012	100.887	100.808
6.500	101.378	101.253	101.174
6.625	101.697	101.572	101.493
6.750	102.705	102.580	102.517
6.875	103.151	103.026	102.964
7.000	103.427	103.302	103.240
7.125	103.622	103.497	103.435
7.250	103.821	103.696	103.633
7.375	104.121	103.996	103.934
7.500	104.302	104.177	104.114
7.625	104.457	104.332	104.270

15 YEAR - 1015

RATE	15 DAY	30 DAY	60 DAY
5.375	98.238	98.113	98.050
5.500	98.720	98.595	98.533
5.625	99.088	98.963	98.900
5.750	99.674	99.549	99.455
5.875	100.164	100.039	99.945
6.000	100.596	100.471	100.378
6.125	100.934	100.809	100.715
6.250	101.720	101.595	101.501
6.375	102.205	102.080	101.986
6.500	102.599	102.474	102.380
6.625	102.791	102.666	102.572
6.750	102.723	102.598	102.535
6.875	103.153	103.028	102.965
7.000	103.520	103.395	103.333
7.125	103.763	103.638	103.575

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	98.676	98.426
5.625	99.051	98.801
5.750	99.426	99.176
5.875	99.769	99.519
6.000	100.082	99.832
6.125	100.301	100.051
6.250	100.401	100.151
6.375	100.501	100.251
6.500	100.601	100.351

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	99.554	99.304
5.625	99.791	99.541
5.750	100.019	99.769
5.875	100.238	99.988
6.000	100.446	100.196
6.125	100.592	100.342
6.250	100.827	100.577
6.375	101.077	100.827
6.500	101.327	101.077

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

RATE	30 DAY	60 DAY
5.625	99.273	98.973
5.750	99.590	99.290
5.875	99.894	99.594
6.000	100.185	99.885
6.125	100.463	100.163
6.250	100.727	100.427
6.375	100.973	100.673
6.500	101.199	100.899
6.625	101.449	101.149

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	98.970	98.670
5.875	99.345	99.045
6.000	99.706	99.406
6.125	100.050	99.750
6.250	100.377	100.077
6.375	100.627	100.277
6.500	100.877	100.477
6.625	101.127	100.677
6.750	101.377	100.877

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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ADD YOUR ORIGINATION FEE TO THESE PRICES

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



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Wholesale Pricing

GOVERNMENT PRICING

FHA 30 YEAR FIXED - 1130

RATE	15 DAY	30 DAY	60 DAY
5.500	97.969	97.844	97.782
5.750	98.648	98.523	98.429
5.875	99.387	99.262	99.168
6.000	100.500	100.375	100.282
6.250	100.914	100.789	100.710
6.375	101.652	101.527	101.449
6.500	102.516	102.391	102.313
6.750	103.070	102.945	102.851
6.875	103.559	103.434	103.340
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	97.475	97.350	97.319
5.500	99.600	99.475	99.413
6.000	101.569	101.444	101.381
6.500	103.475	103.350	103.288

USDA RD 30 YEAR FIXED

RATE	15 DAY	30 DAY	60 DAY
6.000	100.000	99.875	99.782
6.250	100.414	100.289	100.210
6.500	102.016	101.891	101.813
6.750	102.570	102.445	102.351

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	Caps: 1/5	
RATE	30 DAY	60 DAY
4.750	98.815	98.753
5.000	99.065	99.003
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	Caps: 1/5	
RATE	30 DAY	60 DAY
6.000	99.646	99.396
6.125	99.842	99.592
6.250	100.027	99.777
6.375	100.277	100.027
6.500	100.527	100.277
6.625	100.577	100.327
6.750	100.627	100.377
6.875	100.777	100.527
7.000	100.827	100.577
7.125	100.877	100.627

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

Margin: 1.750	Caps: 1/5	
RATE	30 DAY	60 DAY
6.500	99.174	98.874
6.625	99.424	99.124
6.750	99.674	99.374
6.875	99.824	99.524
7.000	99.974	99.674
7.125	100.124	99.824
7.250	100.274	99.974
7.375	100.424	100.124
7.500	100.574	100.274
7.625	100.724	100.424

Maximum Net Price: 101.5

JUMBO PRICING

30 YEAR - 1530

RATE	30 DAY	60 DAY	90 DAY*
6.000	97.447	97.369	96.994
6.125	97.884	97.806	97.431
6.250	98.889	98.810	98.435
6.375	99.529	99.451	99.076
6.500	99.903	99.824	99.449
6.625	100.227	100.148	99.773
6.750	101.066	101.004	100.629
6.875	101.619	101.556	101.181
7.000	101.905	101.843	101.468
7.125	102.116	102.054	101.679
7.250	102.186	102.124	101.749
7.375	102.614	102.552	102.177
7.500	102.801	102.739	102.364
7.625	102.963	102.901	102.526

15 YEAR - 1515

RATE	30 DAY	60 DAY	90 DAY*
5.875	99.145	99.051	98.676
6.000	99.484	99.390	99.015
6.125	99.853	99.759	99.384
6.250	100.664	100.570	100.195
6.375	100.950	100.856	100.481
6.500	101.152	101.058	100.683
6.625	101.699	101.605	101.230
6.750	101.917	101.848	101.473
6.875	101.941	101.897	101.522
7.000	101.941	101.922	101.547
7.125	101.941	101.947	101.572
7.250	101.991	102.022	101.647
7.375	102.041	102.097	101.722
7.500	102.091	102.172	101.797

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	97.741	97.616	97.538
6.125	98.174	98.049	97.971
6.250	99.169	99.044	98.965
6.375	99.762	99.637	99.558
6.500	100.128	100.003	99.924
6.625	100.447	100.322	100.243
6.750	101.455	101.330	101.267
6.875	101.901	101.776	101.714
7.000	102.177	102.052	101.990
7.125	102.372	102.247	102.185
7.250	102.571	102.446	102.383
7.375	102.871	102.746	102.684
7.500	103.102	102.977	102.914
7.625	103.207	103.082	103.020

3/1 ARM - 1403

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	99.269	99.144	98.894
5.875	99.488	99.363	99.113
6.000	99.696	99.571	99.321
6.125	99.842	99.717	99.467
6.250	100.077	99.952	99.702
6.375	100.327	100.202	99.952
6.500	100.577	100.452	100.202
6.625	100.827	100.702	100.452
6.750	101.077	100.952	100.702
6.875	101.377	101.252	101.002
7.000	101.677	101.552	101.302
7.125	101.977	101.852	101.602
7.250	102.152	102.027	101.777
7.375	102.327	102.202	101.952

5/1 ARM - 1405

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	98.840	98.715	98.415
5.875	99.144	99.019	98.719
6.000	99.435	99.310	99.010
6.125	99.713	99.588	99.288
6.250	99.977	99.852	99.552
6.375	100.223	100.098	99.798
6.500	100.449	100.324	100.024
6.625	100.574	100.449	100.274
6.750	100.749	100.624	100.449
6.875	100.924	100.799	100.624
7.000	101.099	100.974	100.799
7.125	101.274	101.149	100.974
7.250	101.449	101.324	101.149
7.375	101.624	101.499	101.324

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	99.410	99.331
6.500	99.848	99.769
6.625	100.179	100.100
6.750	100.959	100.896
6.875	101.527	101.465
7.000	101.875	101.812
7.125	102.096	102.034
7.250	102.114	102.051
7.375	102.554	102.492
7.500	102.799	102.736
7.625	102.964	102.902

5/1 ARM - 2055

5/2/5 caps

RATE	30 DAY	60 DAY
5.750	98.903	98.603
5.875	99.207	98.907
6.000	99.498	99.198
6.125	99.776	99.476
6.250	100.040	99.740
6.375	100.286	99.986
6.500	100.512	100.212
6.625	100.762	100.462
6.750	101.012	100.712
6.875	101.262	100.962
7.000	101.512	101.212

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	99.291	99.041
5.750	99.519	99.269
5.875	99.738	99.488
6.000	99.946	99.696
6.125	100.092	99.842
6.250	100.327	100.077
6.375	100.577	100.327
6.500	100.827	100.577
6.625	101.077	100.827
6.750	101.327	101.077

7/1 ARM - 2077

5/2/5 caps

RATE	30 DAY	60 DAY
6.000	98.931	98.631
6.125	99.275	98.975
6.250	99.602	99.302
6.375	99.852	99.502
6.500	100.102	99.702
6.625	100.352	99.902
6.750	100.602	100.102
6.875	100.852	100.302
7.000	101.102	100.502
7.125	101.352	100.702

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	102.996	103.246	103.107	103.357	101.448	101.698	101.850	102.100	101.749	101.999
7.625	102.582	102.832	102.675	102.925	101.264	101.514	101.727	101.977	101.711	101.961
7.500	102.150	102.400	102.436	102.686	101.230	101.480	101.604	101.854	101.685	101.935
7.375	101.943	102.193	102.392	102.642	101.096	101.346	101.431	101.681	101.685	101.935
7.250	101.711	101.961	102.079	102.329	100.962	101.212	101.358	101.608	101.597	101.847
7.125	101.465	101.665	101.847	102.047	100.828	101.028	101.235	101.435	101.509	101.709
7.000	101.144	101.344	101.747	101.947	100.744	100.944	100.987	101.187	101.171	101.371
6.875	100.500	100.700	101.731	101.931	100.660	100.860	100.739	100.939	100.790	100.990
6.750	99.798	99.998	101.325	101.525	100.473	100.673	100.691	100.891	100.474	100.674
6.625	99.091	99.216	100.800	100.925	100.290	100.415	100.539	100.664	100.158	100.283
6.500	98.702	98.827	100.243	100.368	100.107	100.232	100.492	100.617	99.842	99.967
6.375	97.997	N/A	99.762	N/A	99.924	N/A	100.245	N/A	99.783	N/A
6.250	97.452	N/A	99.311	N/A	99.741	N/A	99.998	N/A	99.446	N/A
6.125	97.013	N/A	98.741	N/A	99.558	N/A	99.751	N/A	99.109	N/A
6.000	96.306	N/A	98.179	N/A	99.375	N/A	99.504	N/A	99.022	N/A
5.875	95.353	N/A	97.867	N/A	99.192	N/A	99.257	N/A	98.685	N/A
5.750	94.738	N/A	97.391	N/A	99.159	N/A	99.031	N/A	98.348	N/A
5.625	93.993	N/A	96.777	N/A	98.946	N/A	98.780	N/A	98.006	N/A
5.500	93.256	N/A	96.145	N/A	98.733	N/A	98.529	N/A	97.672	N/A
5.375	92.417	N/A	95.826	N/A	98.520	N/A	98.278	N/A	97.338	N/A
5.250	91.970	N/A	95.293	N/A	98.307	N/A	98.027	N/A	97.004	N/A
5.125	91.138	N/A	94.656	N/A	98.094	N/A	97.776	N/A	96.670	N/A
5.000	90.281	N/A	94.018	N/A	97.881	N/A	97.530	N/A	96.336	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: 4/13/2006
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
4/27/2006	5/12/2006	5/27/2006	6/11/2006

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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