

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note	4.816%
5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
6 Mo. LIBOR Index	5.110%
1 Yr. LIBOR Index	5.250%
FNMA 5.5	97.938
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Alt-A 1st Lien ARMs with Prepayment Penalties - Servicing Released

Alt-A: 6 Mo. LIBOR ARM (A6M) Base Rate = 3 Yr. Prepay Base Margin = 2.25% Max Margin = 2.75%					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.000</b>					
8.000	102.9525	102.8275	102.7025	102.5775	102.3275
7.875	102.8275	102.7025	102.5775	102.4525	102.2025
7.750	102.7025	102.5775	102.4525	102.3275	102.0775
7.625	102.5775	102.4525	102.3275	102.2025	101.9525
7.500	102.4525	102.3275	102.2025	102.0775	101.8275
7.375	102.3275	102.2025	102.0775	101.9525	101.7025
7.250	102.2025	102.0775	101.9525	101.8275	101.5775
7.125	102.0500	101.9250	101.8000	101.6750	101.4250
7.000	101.8938	101.7688	101.6438	101.5188	101.2688
6.875	101.7100	101.5850	101.4600	101.3350	101.0850
6.750	101.5225	101.3975	101.2725	101.1475	100.8975
6.625	101.2800	101.1550	101.0300	100.9050	100.6550
6.500	101.0300	100.9050	100.7800	100.6550	100.4050
6.375	100.7250	100.6000	100.4750	100.3500	100.1000
6.250	100.4125	100.2875	100.1625	100.0375	99.7875
6.125	100.1000	99.9750	99.8500	99.7250	99.4750
6.000	99.7875	99.6625	99.5375	99.4125	99.1625
5.875	99.4750	99.3500	99.2250	99.1000	98.8500
5.750	99.1625	99.0375	98.9125	98.7875	98.5375

### Mandatory Price Adjustment

15 Day: 0.125
30 Day: 0.125
45 Day: 0.125
60 Day: 0.125
75 Day: 0.125

**A56L Special!  
0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
0.500 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
0.375 Price Improvement for G26L and G36L**

Alt-A: 5/6 Mo. LIBOR ARM - 2.25% Margin (A56L) Base Rate = 3 Yr. Prepay 5/1yr LIBOR ARM - 2.25% Margin (A51L) For A51L price, -0.25 from A56L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
8.125	103.9113	103.7863	103.6613	103.5363	103.2863
8.000	103.7238	103.5988	103.4738	103.3488	103.0988
7.875	103.5363	103.4113	103.2863	103.1613	102.9113
7.750	103.3488	103.2238	103.0988	102.9738	102.7238
7.625	103.1613	103.0363	102.9113	102.7863	102.5363
7.500	102.9738	102.8488	102.7238	102.5988	102.3488
7.375	102.7450	102.6200	102.4950	102.3700	102.1200
7.250	102.4638	102.3388	102.2138	102.0888	101.8388
7.125	102.1825	102.0575	101.9325	101.8075	101.5575
7.000	101.8875	101.7625	101.6375	101.5125	101.2625
6.875	101.5750	101.4500	101.3250	101.2000	100.9500
6.750	101.2625	101.1375	101.0125	100.8875	100.6375
6.625	100.9500	100.8250	100.7000	100.5750	100.3250
6.500	100.6375	100.5125	100.3875	100.2625	100.0125
6.375	100.2975	100.1725	100.0475	99.9225	99.6725
6.250	99.9225	99.7975	99.6725	99.5475	99.2975
6.125	99.4925	99.3675	99.2425	99.1175	98.8675
6.000	98.9925	98.8675	98.7425	98.6175	98.3675
5.875	98.4375	98.3125	98.1875	98.0625	97.8125

Alt-A: 10/6 Mo. LIBOR ARM - 2.25% Margin (A10L) Base Rate = 3 Yr. Prepay 10/1yr LIBOR ARM - 2.25% Margin (A101)					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
8.000	104.2145	104.0895	103.9645	103.8395	103.5895
7.875	104.0270	103.9020	103.7770	103.6520	103.4020
7.750	103.8395	103.7145	103.5895	103.4645	103.2145
7.625	103.6520	103.5270	103.4020	103.2770	103.0270
7.500	103.4645	103.3395	103.2145	103.0895	102.8395
7.375	103.2650	103.1400	103.0150	102.8900	102.6400
7.250	102.9525	102.8275	102.7025	102.5775	102.3275
7.125	102.6400	102.5150	102.3900	102.2650	102.0150
7.000	102.3275	102.2025	102.0775	101.9525	101.7025
6.875	102.0120	101.8870	101.7620	101.6370	101.3870
6.750	101.6683	101.5433	101.4183	101.2933	101.0433
6.625	101.3245	101.1995	101.0745	100.9495	100.6995
6.500	100.9808	100.8558	100.7308	100.6058	100.3558
6.375	100.6340	100.5090	100.3840	100.2590	100.0090
6.250	100.2590	100.1340	100.0090	99.8840	99.6340
6.125	99.8720	99.7470	99.6220	99.4970	99.2470
6.000	99.3720	99.2470	99.1220	98.9970	98.7470
5.875	98.8480	98.7230	98.5980	98.4730	98.2230
5.750	98.0980	97.9730	97.8480	97.7230	97.4730

Alt-A: 3/6 LIBOR ARM - 2.25% Margin (A36L) Base Rate = 3 Yr. Prepay 3/1yr LIBOR ARM - 2.25% Margin (A31L) For A31L price, -0.25 from A36L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
8.375	104.1620	104.0370	103.9120	103.7870	103.5370
8.250	103.9745	103.8495	103.7245	103.5995	103.3495
8.125	103.7870	103.6620	103.5370	103.4120	103.1620
8.000	103.5995	103.4745	103.3495	103.2245	102.9745
7.875	103.4035	103.2785	103.1535	103.0285	102.7785
7.750	103.1535	103.0285	102.9035	102.7785	102.5285
7.625	102.9035	102.7785	102.6535	102.5285	102.2785
7.500	102.6535	102.5285	102.4035	102.2785	102.0285
7.375	102.4035	102.2785	102.1535	102.0285	101.7785
7.250	102.1535	102.0285	101.9035	101.7785	101.5285
7.125	101.9035	101.7785	101.6535	101.5285	101.2785
7.000	101.6535	101.5285	101.4035	101.2785	101.0285
6.875	101.3950	101.2700	101.1450	101.0200	100.7700
6.750	101.0825	100.9575	100.8325	100.7075	100.4575
6.625	100.7615	100.6365	100.5115	100.3865	100.1365
6.500	100.3865	100.2615	100.1365	100.0115	99.7615
6.375	100.0030	99.8780	99.7530	99.6280	99.3780
6.250	99.5655	99.4405	99.3155	99.1905	98.9405
6.125	99.1025	98.9775	98.8525	98.7275	98.4775

Alt-A: 7/6 Mo. LIBOR ARM - 2.25% Margin (A76L) Base Rate = 3 Yr. Prepay 7/1yr LIBOR ARM - 2.25% Margin (A71L) For A71L price, -0.125 from A76L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.875	104.3165	104.1915	104.0665	103.9415	103.6915
7.750	104.1290	104.0040	103.8790	103.7540	103.5040
7.625	103.9415	103.8165	103.6915	103.5665	103.3165
7.500	103.7540	103.6290	103.5040	103.3790	103.1290
7.375	103.4775	103.3525	103.2275	103.1025	102.8525
7.250	103.1650	103.0400	102.9150	102.7900	102.5400
7.125	102.8525	102.7275	102.6025	102.4775	102.2275
7.000	102.5400	102.4150	102.2900	102.1650	101.9150
6.875	102.1830	102.0580	101.9330	101.8080	101.5580
6.750	101.8080	101.6830	101.5580	101.4330	101.1830
6.625	101.4330	101.3080	101.1830	101.0580	100.8080
6.500	101.0580	100.9330	100.8080	100.6830	100.4330
6.375	100.6830	100.5580	100.4330	100.3080	100.0580
6.250	100.3080	100.1830	100.0580	99.9330	99.6830
6.125	99.8440	99.7190	99.5940	99.4690	99.2190
6.000	99.3440	99.2190	99.0940	98.9690	98.7190
5.875	98.6660	98.5410	98.4160	98.2910	98.0410
5.750	97.9160	97.7910	97.6660	97.5410	97.2910
5.625	97.1660	97.0410	96.9160	96.7910	96.5410

### National Sales Manager

Jim Jandrisevits (720) 945-5827

### Regional Managers

Mike Falce (949) 709-7246	Christian Stevens (720) 945-5353
Rusty Leitzsey (803) 760-3024	Andy Wideman (720) 945-4081
Michelle Marrapodi (518) 325-1587	Carmel York (831) 384-0656
Troy McRoberts (412) 741-7303	Leslie Zahler (720) 945-4080
Tonya Murphy (949) 764-0113	

### Account Executives

Greg Ceiger (720) 945-3704	Pierre Norrington (310) 360-7346
Shelly Decker (480) 704-4046	John Parrish (304) 748-0355
Tami Eldredge (310) 308-8921	Joe Peterson (720) 945-4040
Kelly Karkoski (720) 945-5851	Jason Rossi (972) 763-3920
Bill LaForet (917) 837-5898	Jeff Vanderluit (720) 945-5387
Shelby Wise (720) 945-4084	Todd Warnecke (972) 763-3931
Joel Veenstra (720) 945-4308	

## Alt-A 2nd Lien Program - Servicing Released

30 Yr. Fixed Rate, No Prepay (A30S)	Minimum Price	98.000
20 Yr. Fixed Rate, No Prepay (A20S)	Maximum Price	101.000
15 Yr. Fixed Rate, No Prepay (A15S)	Minimum Rate	7.250%
30/15 Balloon, No Prepay (AB1S)		

### Base Rates

FICO	CLTV				
	<=80	80.01-85	85.01-90	90.01-95	95.01-100
640-659	9.125	9.375	9.625	9.875	10.125
660-679	8.625	8.875	9.125	9.250	9.625
680-699	8.125	8.375	8.500	8.875	9.375
700-719	7.625	7.875	8.125	8.250	8.500
720+	7.375	7.625	7.875	8.125	8.375

### Rate Adjustments

Criteria	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
A30S	0.250	0.250	0.250	0.250	0.250
A20S	0.125	0.125	0.125	0.125	0.125
A15S	0.000	0.000	0.000	0.000	0.000
AB1S	0.250	0.250	0.250	0.250	0.250

30 day Mandatory Base Price	100.750
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1% increase in rates = 1.500 in price

1% decrease in rates = (1.875) in price

Max buy-up or buy-down = 1.000% in rate

<b>Lock Period</b>	<b>Points</b>
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15 Day	0.125
30 Day (base)	0.000
45 Day	-0.125
60 Day	-0.250
75 Day	

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A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note	4.816%
5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
6 Mo. LIBOR Index	5.110%
1 Yr. LIBOR Index	5.250%
FNMA 5.5	97.938
US Prime Rate	7.750%

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Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Alt-A 1st Lien ARMs without Prepayment Penalties - Servicing Released

Alt-A: 6 Mo. LIBOR ARM (A6MH)					
Base Rate = No Prepay					
Base Margin = 2.25%					
Max Margin = 2.75%					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
MAX PRICE AFTER ADJUSTMENTS: 102.500					
8.000	102.2650	102.1400	102.0150	101.8900	101.6400
7.875	102.1400	102.0150	101.8900	101.7650	101.5150
7.750	102.0150	101.8900	101.7650	101.6400	101.3900
7.625	101.8900	101.7650	101.6400	101.5150	101.2650
7.500	101.7650	101.6400	101.5150	101.3900	101.1400
7.375	101.6400	101.5150	101.3900	101.2650	101.0150
7.250	101.5150	101.3900	101.2650	101.1400	100.8900
7.125	101.3900	101.2650	101.1400	101.0150	100.7650
7.000	101.2650	101.1400	101.0150	100.8900	100.6400
6.875	101.0850	100.9600	100.8350	100.7100	100.4600
6.750	100.8975	100.7725	100.6475	100.5225	100.2725
6.625	100.7100	100.5850	100.4600	100.3350	100.0850
6.500	100.4950	100.3700	100.2450	100.1200	99.8700
6.375	100.2213	100.0963	99.9713	99.8463	99.5963
6.250	99.9400	99.8150	99.6900	99.5650	99.3150
6.125	99.6588	99.5338	99.4088	99.2838	99.0338
6.000	99.3775	99.2525	99.1275	99.0025	98.7525
5.875	99.0963	98.9713	98.8463	98.7213	98.4713
5.750	98.8150	98.6900	98.5650	98.4400	98.1900

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!  
 0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
 0.500 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
 0.375 Price Improvement for G26L and G36L**

Alt-A: 3/6 Mo. LIBOR ARM - 2.25% Margin (A36L)					
Base Rate = No Prepay					
3/1yr LIBOR ARM - 2.25% Margin					
For A31L price, -0.25 from A36L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
MAX PRICE AFTER ADJUSTMENTS: 102.500					
8.250	103.1038	102.9788	102.8538	102.7288	102.4788
8.125	102.9475	102.8225	102.6975	102.5725	102.3225
8.000	102.7913	102.6663	102.5413	102.4163	102.1663
7.875	102.6350	102.5100	102.3850	102.2600	102.0100
7.750	102.4787	102.3495	102.2245	102.0995	101.8495
7.625	102.2875	102.1625	102.0375	101.9125	101.6625
7.500	102.0995	101.9745	101.8495	101.7245	101.4745
7.375	101.9125	101.7875	101.6625	101.5375	101.2875
7.250	101.7160	101.5910	101.4660	101.3410	101.0910
7.125	101.4660	101.3410	101.2160	101.0910	100.8410
7.000	101.2160	101.0910	100.9660	100.8410	100.5910
6.875	100.9660	100.8410	100.7160	100.5910	100.3410
6.750	100.6990	100.5740	100.4490	100.3240	100.0740
6.625	100.3240	100.1990	100.0740	99.9490	99.6990
6.500	99.9405	99.8155	99.6905	99.5655	99.3155
6.375	99.5030	99.3780	99.2530	99.1280	98.8780
6.250	99.0570	98.9320	98.8070	98.6820	98.4320
6.125	98.5570	98.4320	98.3070	98.1820	97.9320
6.000	98.0570	97.9320	97.8070	97.6820	97.4320

Alt-A: 7/6 Mo. LIBOR ARM - 2.25% Margin (A76L)					
Base Rate = No Prepay					
7/1yr LIBOR ARM - 2.25% Margin					
For A71L price, -0.125 from A76L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
MAX PRICE AFTER ADJUSTMENTS: 102.500					
7.875	103.1790	103.0540	102.9290	102.8040	102.5540
7.750	102.9915	102.8665	102.7415	102.6165	102.3665
7.625	102.8040	102.6790	102.5540	102.4290	102.1790
7.500	102.6165	102.4915	102.3665	102.2415	101.9915
7.375	102.4088	102.2818	102.1568	102.0318	101.7818
7.250	102.1880	102.0630	101.9380	101.8130	101.5630
7.125	101.9693	101.8443	101.7193	101.5943	101.3443
7.000	101.7505	101.6255	101.5005	101.3755	101.1255
6.875	101.4873	101.3623	101.2373	101.1123	100.8623
6.750	101.2060	101.0810	100.9560	100.8310	100.5810
6.625	100.9248	100.7998	100.6748	100.5498	100.2998
6.500	100.6435	100.5185	100.3935	100.2685	100.0185
6.375	100.2955	100.1705	100.0455	99.9205	99.6705
6.250	99.9205	99.7955	99.6705	99.5455	99.2955
6.125	99.4565	99.3315	99.2065	99.0815	98.8315
6.000	98.9565	98.8315	98.7065	98.5815	98.3315
5.875	98.3675	98.2425	98.1175	97.9925	97.7425
5.750	97.7425	97.6175	97.4925	97.3675	97.1175
5.625	97.1175	96.9925	96.8675	96.7425	96.4925

Alt-A: 5/6 Mo. LIBOR ARM - 2.25% Margin (A56L)					
Base Rate = No Prepay					
5/1yr LIBOR ARM - 2.25% Margin					
For A51L price, -0.25 from A56L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
MAX PRICE AFTER ADJUSTMENTS: 102.500					
8.125	103.0675	102.9425	102.8175	102.6925	102.4425
8.000	102.8800	102.7550	102.6300	102.5050	102.2550
7.875	102.6925	102.5675	102.4425	102.3175	102.0675
7.750	102.5050	102.3800	102.2550	102.1300	101.8800
7.625	102.3175	102.1925	102.0675	101.9425	101.6925
7.500	102.1300	102.0050	101.8800	101.7550	101.5050
7.375	101.9150	101.7900	101.6650	101.5400	101.2900
7.250	101.6650	101.5400	101.4150	101.2900	101.0400
7.125	101.4150	101.2900	101.1650	101.0400	100.7900
7.000	101.1650	101.0400	100.9150	100.7900	100.5400
6.875	100.9150	100.7900	100.6650	100.5400	100.2900
6.750	100.6650	100.5400	100.4150	100.2900	100.0400
6.625	100.3600	100.2350	100.1100	99.9850	99.7350
6.500	99.9850	99.8600	99.7350	99.6100	99.3600
6.375	99.5825	99.4575	99.3325	99.2075	98.9575
6.250	99.1450	99.0200	98.8950	98.7700	98.5200
6.125	98.6800	98.5550	98.4300	98.3050	98.0550
6.000	98.1800	98.0550	97.9300	97.8050	97.5550
5.875	97.6800	97.5550	97.4300	97.3050	97.0550

Alt-A: 10/6 Mo. LIBOR ARM - 2.25% Margin (A10L)					
Base Rate = No Prepay					
10/1yr LIBOR ARM - 2.25% Margin					
Caps 6/2/6 (A101)					
Caps 5/2/5					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
MAX PRICE AFTER ADJUSTMENTS: 102.500					
8.000	103.4695	103.3445	103.2195	103.0945	102.8445
7.875	103.2820	103.1570	103.0320	102.9070	102.6570
7.750	103.0945	102.9695	102.8445	102.7195	102.4695
7.625	102.9070	102.7820	102.6570	102.5320	102.2820
7.500	102.7195	102.5945	102.4695	102.3445	102.0945
7.375	102.5320	102.4070	102.2820	102.1570	101.9070
7.250	102.3445	102.2195	102.0945	101.9695	101.7195
7.125	102.1570	102.0320	101.9070	101.7820	101.5320
7.000	101.9575	101.8325	101.7075	101.5825	101.3325
6.875	101.6450	101.5200	101.3950	101.2700	101.0200
6.750	101.3325	101.2075	101.0825	100.9575	100.7075
6.625	101.0200	100.8950	100.7700	100.6450	100.3950
6.500	100.7075	100.5825	100.4575	100.3325	100.0825
6.375	100.3265	100.2015	100.0765	99.9515	99.7015
6.250	99.9395	99.8145	99.6895	99.5645	99.3145
6.125	99.4395	99.3145	99.1895	99.0645	98.8145
6.000	98.9275	98.8025	98.6775	98.5525	98.3025
5.875	98.3025	98.1775	98.0525	97.9275	97.6775
5.750	97.6775	97.5525	97.4275	97.3025	97.0525

### National Sales Manager

Jim Jandrisevits (720) 945-5827

### Regional Managers

Mike Falce	(949) 709-7246	Christian Stevens	(720) 945-5353
Rusty Leitzsey	(803) 760-3024	Andy Wideman	(720) 945-4081
Michelle Marrapodi	(518) 325-1587	Carmel York	(831) 384-0656
Troy McRoberts	(412) 741-7303	Leslie Zahler	(720) 945-4080
Tonya Murphy	(949) 764-0113		

### Account Executives

Greg Ceiger	(720) 945-3704	Pierre Norrington	(310) 360-7346
Shelly Decker	(480) 704-4046	John Parrish	(304) 748-0355
Tami Eldredge	(310) 308-8921	Joe Peterson	(720) 945-4040
Kelly Karkoski	(720) 945-5851	Jason Rossi	(972) 763-3920
Bill LaForet	(917) 837-5898	Jeff Vanderluit	(720) 945-5387
Shelby Wise	(720) 945-4084	Todd Warnecke	(972) 763-3931
Joel Veenstra	(720) 945-4308		

## Alt-A 2nd Lien Program - Servicing Released

30 Yr. Fixed Rate, No Prepay (A30S)	Minimum Price	98.000
20 Yr. Fixed Rate, No Prepay (A20S)	Maximum Price	101.000
15 Yr. Fixed Rate, No Prepay (A15S)	Minimum Rate	7.250%
30/15 Balloon, No Prepay (AB1S)		

30 day Mandatory Base Price	100.750	<b>Lock Period</b>	<b>Points</b>
		15 Day	0.125
		30 Day (base)	0.000
		45 Day	-0.125
		60 Day	-0.250
		75 Day	-0.500
		Best Efforts Commitment	-0.125

Base Rates					
CLTV					
FICO	<=80	80.01-85	85.01-90	90.01-95	95.01-100
640-659	9.125	9.375	9.625	9.875	10.125
660-679	8.625	8.875	9.125	9.250	9.625
680-699	8.125	8.375	8.500	8.875	9.375
700-719	7.625	7.875	8.125	8.250	8.500
720+	7.375	7.625	7.875	8.125	8.375

Rate Adjustments					
CLTV					
Criteria	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
Full Doc	-0.500	-0.375	-0.250	-0.125	0.000
Stated Doc	0.250	0.500	0.750	1.000	1.250
No Ratio	0.375	0.625	1.000	1.250	1.625
Loan Amt >= \$10k to \$25k	1.250	1.250	1.250	1.250	1.250
Loan Amt > \$100k to \$150k	0.250	0.375	0.500	0.	

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note	4.816%
5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
6 Mo. LIBOR Index	5.110%
1 Yr. LIBOR Index	5.250%
FNMA 5.5	97.938
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Alt-A 1st Lien Fixed Rate Loan Program - Servicing Released

**Alt-A: 30 Yr. Fixed Rate, 20 Yr. Fixed Rate (A30F) (A20F)**  
**Base Rate = 3 Yr. Prepay**  
 .500 Premium for 20 Yr.

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 104.250</b>					
8.250	103.6656	103.5406	103.4156	103.2906	103.0406
8.125	103.4781	103.3531	103.2281	103.1031	102.8531
8.000	103.2906	103.1656	103.0406	102.9156	102.6656
7.875	103.1031	102.9781	102.8531	102.7281	102.4781
7.750	102.9156	102.7906	102.6656	102.5406	102.2906
7.625	102.7281	102.6031	102.4781	102.3531	102.1031
7.500	102.5406	102.4156	102.2906	102.1656	101.9156
7.375	102.3531	102.2281	102.1031	101.9781	101.7281
7.250	102.1656	102.0406	101.9156	101.7906	101.5406
7.125	101.9781	101.8531	101.7281	101.5531	101.2951
7.000	101.7906	101.6656	101.5406	101.4156	101.1656
6.875	101.6031	101.4781	101.3531	101.2281	100.9881
6.750	101.4156	101.2906	101.1656	101.0406	100.8098
6.625	101.2281	101.1031	100.9781	100.8531	100.6306
6.500	101.0406	100.9156	100.7906	100.6656	100.4488
6.375	100.8531	100.7281	100.6031	100.4781	100.2348
6.250	100.6656	100.5406	100.4156	100.2906	100.0208
6.125	100.4781	100.3531	100.2281	100.1031	99.8018
6.000	100.2906	100.1656	100.0406	99.9156	99.5228
5.875	100.1031	99.9781	99.8531	99.7281	99.2728
5.750	99.9156	99.7906	99.6656	99.5406	98.7103
5.625	99.7281	99.6031	99.4781	99.3531	98.1188
5.500	99.5406	99.4156	99.2906	99.1656	97.4358
5.375	99.3531	99.2281	99.1031	98.9781	96.6858
5.250	99.1656	99.0406	98.9156	98.7906	95.9358
5.125	98.9781	98.8531	98.7281	98.6031	95.1858
5.000	98.7906	98.6656	98.5406	98.4156	94.4358

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!  
 0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
 0.500 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
 0.375 Price Improvement for G26L and G36L**

**Alt-A: 15 Yr. Fixed Rate (A15F)**  
**Base Rate = 3 Yr. Prepay**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 104.250</b>					
7.875	102.9226	102.7976	102.6726	102.5476	102.2976
7.750	102.7351	102.6101	102.4851	102.3601	102.1101
7.625	102.5476	102.4226	102.2976	102.1726	101.9226
7.500	102.3601	102.2351	102.1101	101.9851	101.7351
7.375	102.1726	102.0476	101.9226	101.7976	101.5476
7.250	101.9851	101.8601	101.7351	101.6101	101.3601
7.125	101.7976	101.6726	101.5476	101.4226	101.1726
7.000	101.6101	101.4851	101.3601	101.2351	101.0101
6.875	101.4226	101.2976	101.1726	101.0476	100.7976
6.750	101.2351	101.1101	100.9851	100.8601	100.6101
6.625	101.0476	100.9226	100.7976	100.6726	100.4226
6.500	100.8601	100.7351	100.6101	100.4851	100.2351
6.375	100.6726	100.5476	100.4226	100.2976	100.0476
6.250	100.4851	100.3601	100.2351	100.1101	99.8601
6.125	100.2976	100.1726	100.0476	99.9226	99.6726
6.000	100.1101	99.9851	99.8601	99.7351	99.5101
5.875	99.9226	99.7976	99.6726	99.5476	99.4226
5.750	99.7351	99.6101	99.4851	99.3601	99.2351
5.625	99.5476	99.4226	99.2976	99.1726	99.0476

**Alt-A: 30 Yr. Fixed Rate, 20 Yr. Fixed Rate (A30F) (A20F)**  
**Base Rate = No Prepay**  
 .500 Premium for 20yr

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
8.125	103.0238	102.8988	102.7738	102.6488	102.3988
8.000	102.8363	102.7113	102.5863	102.4613	102.2113
7.875	102.6488	102.5238	102.3988	102.2738	102.0238
7.750	102.4613	102.3363	102.2113	102.0863	101.8363
7.625	102.2738	102.1488	102.0238	101.8988	101.6488
7.500	102.0863	101.9613	101.8363	101.7113	101.4613
7.375	101.8988	101.7738	101.6488	101.5238	101.2738
7.250	101.7113	101.5863	101.4613	101.3363	101.0863
7.125	101.5238	101.3988	101.2738	101.1488	100.8988
7.000	101.3363	101.2113	101.0863	100.9613	100.7113
6.875	101.1488	101.0238	100.8988	100.7738	100.5238
6.750	100.9613	100.8363	100.7113	100.5863	100.3363
6.625	100.7738	100.6488	100.5238	100.3988	100.1488
6.500	100.5863	100.4613	100.3363	100.2113	100.0238
6.375	100.3988	100.2738	100.1488	100.0238	99.7738
6.250	100.2113	100.0863	99.9613	99.8363	99.5863
6.125	100.0238	99.9088	99.7838	99.6588	99.4088
6.000	99.8363	99.7113	99.5863	99.4613	99.2113
5.875	99.6488	99.5238	99.3988	99.2738	99.0238
5.750	99.4613	99.3363	99.2113	99.0863	98.8363
5.625	99.2738	99.1488	99.0238	98.8988	98.6488
5.500	99.0863	98.9613	98.8363	98.7113	98.4613
5.375	98.8988	98.7738	98.6488	98.5238	98.2738
5.250	98.7113	98.5863	98.4613	98.3363	98.0863
5.125	98.5238	98.3988	98.2738	98.1488	97.8988
5.000	98.3363	98.2113	98.0863	97.9613	97.7113
4.875	98.1488	98.0238	97.8988	97.7738	97.5238
4.750	97.9613	97.8363	97.7113	97.5863	97.3363
4.625	97.7738	97.6488	97.5238	97.3988	97.1488
4.500	97.5863	97.4613	97.3363	97.2113	96.9613
4.375	97.3988	97.2738	97.1488	97.0238	96.7738
4.250	97.2113	97.0863	96.9613	96.8363	96.5863
4.125	97.0238	96.9088	96.7838	96.6588	96.4088
4.000	96.8363	96.7113	96.5863	96.4613	96.2113
3.875	96.6488	96.5238	96.3988	96.2738	96.0238
3.750	96.4613	96.3363	96.2113	96.0863	95.8363
3.625	96.2738	96.1488	96.0238	95.8988	95.6488
3.500	96.0863	95.9613	95.8363	95.7113	95.4613
3.375	95.8988	95.7738	95.6488	95.5238	95.2738
3.250	95.7113	95.5863	95.4613	95.3363	95.0863
3.125	95.5238	95.3988	95.2738	95.1488	94.8988
3.000	95.3363	95.2113	95.0863	94.9613	94.7113
2.875	95.1488	95.0238	94.8988	94.7738	94.5238
2.750	94.9613	94.8363	94.7113	94.5863	94.3363
2.625	94.7738	94.6488	94.5238	94.3988	94.1488
2.500	94.5863	94.4613	94.3363	94.2113	93.9613
2.375	94.3988	94.2738	94.1488	94.0238	93.7738
2.250	94.2113	94.0863	93.9613	93.8363	93.5863
2.125	94.0238	93.9088	93.7838	93.6588	93.4088
2.000	93.8363	93.7113	93.5863	93.4613	93.2113
1.875	93.6488	93.5238	93.3988	93.2738	93.0238
1.750	93.4613	93.3363	93.2113	93.0863	92.8363
1.625	93.2738	93.1488	93.0238	92.8988	92.6488
1.500	93.0863	92.9613	92.8363	92.7113	92.4613
1.375	92.8988	92.7738	92.6488	92.5238	92.2738
1.250	92.7113	92.5863	92.4613	92.3363	92.0863
1.125	92.5238	92.3988	92.2738	92.1488	91.8988
1.000	92.3363	92.2113	92.0863	91.9613	91.7113
0.875	92.1488	92.0238	91.8988	91.7738	91.5238
0.750	91.9613	91.8363	91.7113	91.5863	91.3363
0.625	91.7738	91.6488	91.5238	91.3988	91.1488
0.500	91.5863	91.4613	91.3363	91.2113	90.9613
0.375	91.3988	91.2738	91.1488	91.0238	90.7738
0.250	91.2113	91.0863	90.9613	90.8363	90.5863
0.125	91.0238	90.9088	90.7838	90.6588	90.4088
0.000	90.8363	90.7113	90.5863	90.4613	90.2113

**Alt-A: 15 Yr. Fixed Rate (A15F)**  
**Base Rate = No Prepay**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
7.625	102.2351	102.1101	101.9851	101.8601	101.6101
7.500	102.0476	101.9226	101.7976	101.6726	101.4226
7.375	101.8601	101.7351	101.6101	101.4851	101.2351
7.250	101.6726	101.5476	101.4226	101.2976	101.0476
7.125	101.4851	101.3601	101.2351	101.1101	100.8601
7.000	101.2976	101.1726	101.0476	99.9226	99.6726
6.875	101.1101	100.9851	100.8601	100.7351	100.4851
6.750	100.9226	100.7976	100.6726	100.5476	100.2976
6.625	100.7351	100.6101	100.4851	100.3601	100.1101
6.500	100.5476	100.4226	100.2976	100.1726	99.9226
6.375	100.3601	100.2351	100.1101	99.9851	99.7351
6.250	100.1726	100.0476	99.9226	99.7976	99.5476
6.125	99.9851	99.8601	99.7351	99.6101	99.3601
6.000	99.7976	99.6726	99.5476	99.4226	99.1726
5.875	99.6101	99.4851	99.3601	99.2351	98.9851
5.750	99.4226	99.2976	99.1726	99.0476	98.7976
5.625	99.2351	99.1101	98.9851	98.8601	98.6101
5.500	99.0476	98.9226	98.7976	98.6726	98.4226
5.375	98.8601	98.7351	98.6101	98.4851	98.2351
5.250	98.6726	98.5476	98.4226	98.2976	98.0476
5.125	98.4851	98.3601	98.2351	98.1101	97.8601
5.000	98.2976	98.1726	98.0		

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note	4.816%
5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
6 Mo. LIBOR Index	5.110%
1 Yr. LIBOR Index	5.250%
FNMA 5.5	97.938
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Classic Loan Program - Servicing Released

**Classic: 30 Yr. Fixed Rate, 20 Yr. Fixed Rate (J30F)**  
**Base Rate = No Prepay (J20F)**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.750	102.0383	101.9133	101.7883	101.6633	101.4133
7.625	101.9133	101.7883	101.6633	101.5383	101.2883
7.500	101.7883	101.6633	101.5383	101.4133	101.1633
7.375	101.6633	101.5383	101.4133	101.2883	101.0383
7.250	101.5383	101.4133	101.2883	101.1633	100.9133
7.125	101.4133	101.2883	101.1633	101.0383	100.7883
7.000	101.2883	101.1633	101.0383	100.9133	100.6633
6.875	101.1633	101.0093	100.8843	100.7593	100.5093
6.750	100.9178	100.7928	100.6678	100.5428	100.2928
6.625	100.6388	100.5138	100.3888	100.2638	100.0138
6.500	100.1233	99.9983	99.8733	99.7483	99.4983
6.375	99.3153	99.1903	99.0653	98.9403	98.6903
6.250	98.4113	98.2863	98.1613	98.0363	97.7863
6.125	97.4448	97.3198	97.1948	97.0698	96.8198
6.000	96.4448	96.3198	96.1948	96.0698	95.8198
5.875	95.4448	95.3198	95.1948	95.0698	94.8198
5.750	94.4448	94.3198	94.1948	94.0698	93.8198
5.625	93.4448	93.3198	93.1948	93.0698	92.8198
5.500	92.4448	92.3198	92.1948	92.0698	91.8198

### Mandatory Price Adjustment

- 15 Day: 0.125
- 30 Day: 0.125
- 45 Day: 0.125
- 60 Day: 0.125
- 75 Day: 0.125

**A56L Special!**  
**0.250 Price Improvement**

**Mortgage Maker Purchase Special!**  
**0.500 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!**  
**0.375 Price Improvement for G26L and G36L**

**Classic: 15 Yr. Fixed Rate (J15F)**  
**Base Rate = No Prepay**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.625	103.3445	103.2195	103.0945	102.9695	102.7195
7.500	103.2195	103.0945	102.9695	102.8445	102.5945
7.375	103.0945	102.9695	102.8445	102.7195	102.4695
7.250	102.9695	102.8445	102.7195	102.5945	102.3445
7.125	102.8445	102.7195	102.5945	102.4695	102.2195
7.000	102.6780	102.5530	102.4280	102.3030	102.0530
6.875	102.4905	102.3655	102.2405	102.1155	101.8655
6.750	102.2615	102.1365	102.0115	101.8865	101.6365
6.625	102.0115	101.8865	101.7615	101.6365	101.3865
6.500	101.7200	101.5950	101.4700	101.3450	101.0950
6.375	101.4075	101.2825	101.1575	101.0325	100.7825
6.250	100.8875	100.7625	100.6375	100.5125	100.2625
6.125	100.1795	100.0545	99.9295	99.8045	99.5545
6.000	99.3880	99.2630	99.1380	99.0130	98.7630
5.875	98.5340	98.4090	98.2840	98.1590	97.9090
5.750	97.6590	97.5340	97.4090	97.2840	97.0340
5.625	96.7840	96.6590	96.5340	96.4090	96.1590
5.500	95.9090	95.7840	95.6590	95.5340	95.2840
5.375	95.0340	94.9090	94.7840	94.6590	94.4090

**Classic: 5/1 Yr. LIBOR ARM - 2.25% Margin (J51L)**  
**Base Rate = No Prepay Caps 5/2/5**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.125	103.9195	103.7945	103.6695	103.5445	103.2945
8.000	103.7320	103.6070	103.4820	103.3570	103.1070
7.875	103.5445	103.4195	103.2945	103.1695	102.9195
7.750	103.3570	103.2320	103.1070	102.9820	102.7320
7.625	103.1695	103.0445	102.9195	102.7945	102.5445
7.500	102.9820	102.8570	102.7320	102.6070	102.3570
7.375	102.7697	102.6447	102.5197	102.3947	102.1447
7.250	102.5322	102.4072	102.2822	102.1572	101.9072
7.125	102.2947	102.1697	102.0447	101.9197	101.6697
7.000	102.0572	101.9322	101.8072	101.6822	101.4322
6.875	101.8197	101.6947	101.5697	101.4447	101.1947
6.750	101.5822	101.4572	101.3322	101.2072	100.9572
6.625	101.3075	101.1825	101.0575	100.9325	100.6825
6.500	100.9950	100.8700	100.7450	100.6200	100.3700
6.375	100.6825	100.5575	100.4325	100.3075	100.0575
6.250	100.3700	100.2450	100.1200	99.9950	99.7450
6.125	100.0575	99.9325	99.8075	99.6825	99.4325
6.000	99.7450	99.6200	99.4950	99.3700	99.1200
5.875	99.4015	99.2765	99.1515	99.0265	98.7765

**Classic: 5/6 Mo. LIBOR ARM - 2.25% Margin (J56L)**  
**Base Rate = No Prepay Caps 6/2/6**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.250	103.9805	103.8555	103.7305	103.6055	103.3555
8.125	103.7930	103.6680	103.5430	103.4180	103.1680
8.000	103.6055	103.4805	103.3555	103.2305	102.9805
7.875	103.4180	103.2930	103.1680	103.0430	102.7930
7.750	103.2305	103.1055	102.9805	102.8555	102.6055
7.625	103.0430	102.9180	102.7930	102.6680	102.4180
7.500	102.8555	102.7305	102.6055	102.4805	102.2305
7.375	102.6680	102.5430	102.4180	102.2930	102.0430
7.250	102.4805	102.3555	102.2305	102.1055	101.8555
7.125	102.2578	102.1328	102.0078	101.8828	101.6328
7.000	102.0203	101.8953	101.7703	101.6453	101.3953
6.875	101.7828	101.6578	101.5328	101.4078	101.1578
6.750	101.5453	101.4203	101.2953	101.1703	100.9203
6.625	101.3078	101.1828	101.0578	100.9328	100.6828
6.500	101.0703	100.9453	100.8203	100.6953	100.4453
6.375	100.7800	100.6550	100.5300	100.4050	100.1550
6.250	100.4675	100.3425	100.2175	100.0925	99.8425
6.125	100.1550	100.0300	99.9050	99.7800	99.5300
6.000	99.8425	99.7175	99.5925	99.4675	99.2175

**Classic: 10/6 Mo. LIBOR ARM - 2.25% Margin (J10L)**  
**Base Rate = No Prepay Caps 6/2/6**

**10/1 Yr. LIBOR ARM - 2.25% Margin (J101)**  
**Base Rate = No Prepay Caps 5/2/5**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.250	103.3150	103.1900	103.0650	102.9400	102.6900
8.125	103.1587	103.0337	102.9087	102.7837	102.5337
8.000	103.0025	102.8775	102.7525	102.6275	102.3775
7.875	102.8462	102.7212	102.5962	102.4712	102.2212
7.750	102.6900	102.5650	102.4400	102.3150	102.0650
7.625	102.5337	102.4087	102.2837	102.1587	101.9087
7.500	102.3775	102.2525	102.1275	102.0025	101.7525
7.375	102.2212	102.0962	101.9712	101.8462	101.5962
7.250	102.0650	101.9400	101.8150	101.6900	101.4400
7.125	101.9030	101.7780	101.6530	101.5280	101.2780
7.000	101.7126	101.5876	101.4626	101.3376	101.0876
6.875	101.5066	101.3816	101.2566	101.1316	100.8816
6.750	101.2821	101.1571	101.0321	100.9071	100.6571
6.625	101.0293	100.9043	100.7793	100.6543	100.4043
6.500	100.7148	100.5898	100.4648	100.3398	100.0898
6.375	100.1835	100.0585	99.9335	99.8085	99.5585
6.250	99.6436	99.5186	99.3936	99.2686	99.0186
6.125	99.0655	98.9405	98.8155	98.6905	98.4405
6.000	98.4788	98.3538	98.2288	98.1038	97.8538

**Classic: 6 Mo. LIBOR ARM - 2.75% Maximum Margin (J6MP)**  
**Base Rate = No Prepay No Periodic Cap Max Life Rate = 12.00%**

Note Rate	Margin	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
7.625	2.625	102.7016	102.5766	102.4516	102.3266	102.0766
7.500	2.500	102.5766	102.4516	102.3266	102.2016	101.9516
7.375	2.375	102.4516	102.3266	102.2016	102.0766	101.8266
7.250	2.250	102.3266	102.2016	102.0766	101.9516	101.7016
7.125	2.125	102.2016	102.0766	101.9516	101.8266	101.5766
7.000	2.000	102.0610	101.9360	101.8110	101.6860	101.4360
6.875	1.875	101.8891	101.7641	101.6391	101.5141	101.2641
6.750	1.750	101.6860	101.5610	101.4360	101.3110	101.0610
6.625	1.625	101.4360	101.3110	101.1860	101.0610	100.8110
6.500	1.500	101.1548	101.0298	100.9048	100.7798	100.5298
6.375	1.375	100.8735	100.7485	100.6235	100.4985	100.2485
6.250	1.250	100.5923	100.4673	100.3423	100.2173	99.9673
6.125	1.125	100.3110	100.1860	100.0610	99.9360	99.6860
6.000	1.000	99.9985	99.8735	99.7485	99.6235	99.3735

J6MP Prepay Price Adjustments		
Prepay Term	Margin	Max Price
0	up to 2.0	0.000
3	> 2.0	0.000
	0.250	0.375
		<b>102.125</b>

### Classic Price Adjustments

All Products	Adjustment
2 Unit	-0.500
3-4 Unit	-1.000
Low-Rise Condo	-0.250
High-Rise Condo	-0.250
Coops	-0.500
Escrow Waiver	-0.125

### J51L Price Adjustments

Loan Amount > \$417K to \$650K	-0.750
Loan Amount > \$650K to \$1MM	-1.125
Loan Amount > \$1MM to \$1.5MM	-1.375
Loan Amount > \$1.5MM to \$2MM	-1.625
Stated Doc	-0.375
Cashout/Debt Consolidation	-0.500
Interest Only	-1.000
California Loans	-0.125
LTV 90.01-95	-0.250
LTV 65.01-95 and CLTV 90.01-95	-0.250

### J30F/J20F/J15F/J56L/J10L/J101 Price Adjustments

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note 4.816%  
 5 Yr. Treasury Note 4.795%  
 10 Yr. Treasury Note 4.790%  
 6 Mo. LIBOR Index 5.110%  
 1 Yr. LIBOR Index 5.250%  
 FNMA 5.5 97.938  
 US Prime Rate 7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website:

[www.alservices.com](http://www.alservices.com)

Email:

[secondary@alservices.com](mailto:secondary@alservices.com)

## Mortgage Maker 1st Lien ARMs - Servicing Released

**Mtg Mkr: 2/6 Mo. LIBOR ARM - 5.00% Margin (G26L)**  
**Base Rate = 2 Yr. Prepay**  
**1st Lien**  
 Caps 2/2/6

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
9.000	105.0581	104.9331	104.8081	104.6831	104.4331
8.875	104.9019	104.7769	104.6519	104.5269	104.2769
8.750	104.7456	104.6206	104.4956	104.3706	104.1206
8.625	104.5894	104.4644	104.3394	104.2144	103.9644
8.500	104.4331	104.3081	104.1831	104.0581	103.8081
8.375	104.2561	104.1311	104.0061	103.8811	103.6311
8.250	104.0686	103.9436	103.8186	103.6936	103.4436
8.125	103.8811	103.7561	103.6311	103.5061	103.2561
8.000	103.6936	103.5686	103.4436	103.3186	103.0686
7.875	103.5061	103.3811	103.2561	103.1311	102.8811
7.750	103.3186	103.1936	103.0686	102.9436	102.6936
7.625	103.1311	103.0061	102.8811	102.7561	102.5061
7.500	102.9436	102.8186	102.6936	102.5686	102.3186
7.375	102.7561	102.6311	102.5061	102.3811	102.1311
7.250	102.5686	102.4436	102.3186	102.1936	101.9436
7.125	102.3811	102.2561	102.1311	102.0061	101.7561
7.000	102.1936	102.0686	101.9436	101.8186	101.5686
6.875	101.9958	101.8708	101.7458	101.6208	101.3708
6.750	101.7615	101.6365	101.5115	101.3865	101.1365
6.625	101.4700	101.3450	101.2200	101.0950	100.8450
6.500	101.1575	101.0325	100.9075	100.7825	100.5325
6.375	100.8450	100.7200	100.5950	100.4700	100.2200
6.250	100.5325	100.4075	100.2825	100.1575	99.9075
6.125	100.0125	99.8875	99.7625	99.6375	99.3875
6.000	99.3045	99.1795	99.0545	98.9295	98.6795
5.875	98.5130	98.3880	98.2630	98.1380	97.8880

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!  
 0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
 0.500 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
 0.375 Price Improvement for G26L and G36L**

**Mtg Mkr: 2/6 Mo. LIBOR ARM - 5.00% Margin (G26L)**  
**Base Rate = No Prepay**  
**1st Lien**  
 Caps 2/2/6

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
9.000	104.4331	104.3081	104.1831	104.0581	103.8081
8.875	104.2769	104.1519	104.0269	103.9019	103.6519
8.750	104.1206	103.9956	103.8706	103.7456	103.4956
8.625	103.9644	103.8394	103.7144	103.5894	103.3394
8.500	103.8081	103.6831	103.5581	103.4331	103.1831
8.375	103.6519	103.5269	103.4019	103.2769	103.0269
8.250	103.4956	103.3706	103.2456	103.1206	102.8706
8.125	103.3394	103.2144	103.0894	102.9644	102.7144
8.000	103.1831	103.0581	102.9331	102.8081	102.5581
7.875	103.0269	102.9019	102.7769	102.6519	102.4019
7.750	102.8706	102.7456	102.6206	102.4956	102.2456
7.625	102.7144	102.5894	102.4644	102.3394	102.0894
7.500	102.5581	102.4331	102.3081	102.1831	101.9331
7.375	102.4019	102.2769	102.1519	102.0269	101.7769
7.250	102.2456	102.1206	101.9956	101.8706	101.6206
7.125	102.0894	101.9644	101.8394	101.7144	101.4644
7.000	101.9331	101.8081	101.6831	101.5581	101.3081
6.875	101.7665	101.6415	101.5165	101.3915	101.1415
6.750	101.5635	101.4385	101.3135	101.1885	100.9385
6.625	101.3448	101.2198	101.0948	100.9698	100.7198
6.500	101.0845	100.9595	100.8345	100.7095	100.4595
6.375	100.8033	100.6783	100.5533	100.4283	100.1783
6.250	100.5220	100.3970	100.2720	100.1470	99.8970
6.125	100.0125	99.8875	99.7625	99.6375	99.3875
6.000	99.3045	99.1795	99.0545	98.9295	98.6795
5.875	98.5130	98.3880	98.2630	98.1380	97.8880

**Mtg Mkr: 3/6 Mo. LIBOR ARM - 5.00% Margin (G36L)**  
**Base Rate = 3 Yr. Prepay**  
**1st Lien**  
 Caps 2/2/6

For 2 Yr. Prepay price, -0.250 to 3 Yr. Prepay price

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.625</b>					
9.125	105.5999	105.4749	105.3499	105.2249	104.9749
9.000	105.4124	105.2874	105.1624	105.0374	104.7874
8.875	105.2249	105.0999	104.9749	104.8499	104.5999
8.750	105.0374	104.9124	104.7874	104.6624	104.4124
8.625	104.8499	104.7249	104.5999	104.4749	104.2249
8.500	104.6624	104.5374	104.4124	104.2874	104.0374
8.375	104.4749	104.3499	104.2249	104.0999	103.8499
8.250	104.2874	104.1624	104.0374	103.9124	103.6624
8.125	104.0999	103.9749	103.8499	103.7249	103.4749
8.000	103.9124	103.7874	103.6624	103.5374	103.2874
7.875	103.7249	103.5999	103.4749	103.3499	103.0999
7.750	103.5374	103.4124	103.2874	103.1624	102.9124
7.625	103.3499	103.2249	103.0999	102.9749	102.7249
7.500	103.1624	103.0374	102.9124	102.7874	102.5374
7.375	102.9749	102.8499	102.7249	102.5999	102.3499
7.250	102.7874	102.6624	102.5374	102.4124	102.1624
7.125	102.5895	102.4645	102.3395	102.2145	101.9645
7.000	102.3760	102.2510	102.1260	102.0010	101.7510
6.875	102.1365	102.0115	101.8865	101.7615	101.5115
6.750	101.8450	101.7200	101.5950	101.4700	101.2200
6.625	101.5325	101.4075	101.2825	101.1575	100.9075
6.500	101.2200	101.0950	100.9700	100.8450	100.5950
6.375	100.9075	100.7825	100.6575	100.5325	100.2825
6.250	100.3875	100.2625	100.1375	100.0125	99.7625
6.125	99.6795	99.5545	99.4295	99.3045	99.0545
6.000	98.8880	98.7630	98.6380	98.5130	98.2630

**Mtg Mkr: 3/6 Mo. LIBOR ARM - 5.00% Margin (G36L)**  
**Base Rate = No Prepay**  
**1st Lien**  
 Caps 2/2/6

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
9.125	104.8081	104.6831	104.5581	104.4331	104.1831
9.000	104.6519	104.5269	104.4019	104.2769	104.0269
8.875	104.4956	104.3706	104.2456	104.1206	103.8706
8.750	104.3394	104.2144	104.0894	103.9644	103.7144
8.625	104.1831	104.0581	103.9331	103.8081	103.5581
8.500	104.0269	103.9019	103.7769	103.6519	103.4019
8.375	103.8706	103.7456	103.6206	103.4956	103.2456
8.250	103.7144	103.5894	103.4644	103.3394	103.0894
8.125	103.5581	103.4331	103.3081	103.1831	102.9331
8.000	103.4019	103.2769	103.1519	103.0269	102.7769
7.875	103.2456	103.1206	102.9956	102.8706	102.6206
7.750	103.0894	102.9644	102.8394	102.7144	102.4644
7.625	102.9331	102.8081	102.6831	102.5581	102.3081
7.500	102.7769	102.6519	102.5269	102.4019	102.1519
7.375	102.6206	102.4956	102.3706	102.2456	101.9956
7.250	102.4644	102.3394	102.2144	102.0894	101.8394
7.125	102.3081	102.1831	102.0581	101.9331	101.6831
7.000	102.1415	102.0165	101.8915	101.7665	101.5165
6.875	101.9385	101.8135	101.6885	101.5635	101.3135
6.750	101.7198	101.5948	101.4698	101.3448	101.0948
6.625	101.4595	101.3345	101.2095	101.0845	100.8345
6.500	101.1783	101.0533	100.9283	100.8033	100.5533
6.375	100.8970	100.7720	100.6470	100.5220	100.2720
6.250	100.3875	100.2625	100.1375	100.0125	99.7625
6.125	99.6795	99.5545	99.4295	99.3045	99.0545
6.000	98.8880	98.7630	98.6380	98.5130	98.2630

**Mtg Mkr: 5/6 Mo. LIBOR ARM - 2.75% Margin (G25L)**  
**Base Rate = 3 Yr. Prepay**  
**1st Lien**  
 Caps 6/2/6

For 2 Yr. Prepay price, -0.250 to 3 Yr. Prepay price

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.625</b>					
9.375	106.0374	105.9124	105.7874	105.6624	105.4124
9.250	105.8499	105.7249	105.5999	105.4749	105.2249
9.125	105.6624	105.5374	105.4124	105.2874	105.0374
9.000	105.4749	105.3499	105.2249	105.0999	104.8499
8.875	105.2874	105.1624	105.0374	104.9124	104.6624
8.750	105.0999	104.9749	104.8499	104.7249	104.4749
8.625	104.9124	104.7874	104.6624	104.5374	104.2874
8.500	104.7249	104.5999	104.4749	104.3499	104.0999
8.375	104.5374	104.4124	104.2874	104.1624	103.9124
8.250	104.3499	104.2249	104.0999	103.9749	103.7249
8.125	104.1624	104.0374	103.9124	103.7874	103.5374
8.000	103.9749	103.8499	103.7249	103.5999	103.3499
7.875	103.7874	103.6624	103.5374	103.4124	103.1624
7.750	103.5999	103.4749	103.3499	103.2249	102.9749
7.625	103.4124	103.2874	103.1624	103.0374	102.7874
7.500	103.2249	103.0999	102.9749	102.8499	102.5999
7.375	103.0270	102.9020	102.7770	102.6520	102.4020
7.250	102.8135	102.6885	102.5635	102.4385	102.1885
7.125	102.5740	102.4490	102.3240	102.1990	101.9490
7.000	102.2825	102.1575	102.0325	101.9075	101.6575
6.875	101.9700	1			

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note	4.816%
5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
6 Mo. LIBOR Index	5.110%
1 Yr. LIBOR Index	5.250%
FNMA 5.5	97.938
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Mortgage Maker 1st Lien Fixed Rate Loans - Servicing Released

**Mtg Mkr: 30 Yr. Fixed Rate (G30F)**  
**Base Rate = 3 Yr. Prepay (G20F)**  
**1st Lien**

Note Rate	0.125 Premium for G20F				
	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.750</b>					
9.375	105.5038	105.3788	105.2538	105.1288	104.8788
9.250	105.3476	105.2226	105.0976	104.9726	104.7226
9.125	105.1913	105.0663	104.9413	104.8163	104.5663
9.000	105.0351	104.9101	104.7851	104.6601	104.4101
8.875	104.8528	104.7278	104.6028	104.4778	104.2278
8.750	104.6653	104.5403	104.4153	104.2903	104.0403
8.625	104.4778	104.3528	104.2278	104.1028	103.8528
8.500	104.2903	104.1653	104.0403	103.9153	103.6653
8.375	104.1028	103.9778	103.8528	103.7278	103.4778
8.250	103.9153	103.7903	103.6653	103.5403	103.2903
8.125	103.7278	103.6028	103.4778	103.3528	103.1028
8.000	103.5403	103.4153	103.2903	103.1653	102.9153
7.875	103.3528	103.2278	103.1028	102.9778	102.7278
7.750	103.1653	103.0403	102.9153	102.7903	102.5403
7.625	102.9778	102.8528	102.7278	102.6028	102.3528
7.500	102.7903	102.6653	102.5403	102.4153	102.1653
7.375	102.6028	102.4778	102.3528	102.2278	101.9778
7.250	102.4153	102.2903	102.1653	102.0403	101.7903
7.125	102.0978	101.9728	101.8478	101.7228	101.4728
7.000	101.7281	101.6031	101.4781	101.3531	101.1031
6.875	101.3531	101.2281	101.1031	100.9781	100.7281
6.750	100.9521	100.8271	100.7021	100.5771	100.3271
6.625	100.5198	100.3948	100.2698	100.1448	99.8948
6.500	100.0303	99.9053	99.7803	99.6553	99.4053
6.375	99.4783	99.3533	99.2283	99.1033	98.8533
6.250	98.8638	98.7388	98.6138	98.4888	98.2388
6.125	98.1348	98.0098	97.8848	97.7598	97.5098
6.000	97.3848	97.2598	97.1348	97.0098	96.7598
5.875	96.6348	96.5098	96.3848	96.2598	96.0098

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!**  
 0.250 Price Improvement

**Mortgage Maker Purchase Special!**  
 0.500 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO

**Mortgage Maker Special!**  
 0.375 Price Improvement for G26L and G36L

**Mtg Mkr: 30 Yr. Fixed Rate (G30F)**  
**Base Rate = No Prepay (G20F)**  
**1st Lien**

Note Rate	0.125 Premium for G20F				
	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
9.375	104.8788	104.7538	104.6288	104.5038	104.2538
9.250	104.7226	104.5976	104.4726	104.3476	104.0976
9.125	104.5663	104.4413	104.3163	104.1913	103.9413
9.000	104.4101	104.2851	104.1601	104.0351	103.7851
8.875	104.2538	104.1288	104.0038	103.8788	103.6288
8.750	104.0976	103.9726	103.8476	103.7226	103.4726
8.625	103.9413	103.8163	103.6913	103.5663	103.3163
8.500	103.7851	103.6601	103.5351	103.4101	103.1601
8.375	103.6288	103.5038	103.3788	103.2538	103.0038
8.250	103.4726	103.3476	103.2226	103.0976	102.8476
8.125	103.3163	103.1913	103.0663	102.9413	102.6913
8.000	103.1601	103.0351	102.9101	102.7851	102.5351
7.875	103.0038	102.8788	102.7538	102.6288	102.3788
7.750	102.8476	102.7226	102.5976	102.4726	102.2226
7.625	102.6913	102.5663	102.4413	102.3163	102.0663
7.500	102.5351	102.4101	102.2851	102.1601	101.9101
7.375	102.3788	102.2538	102.1288	102.0038	101.7538
7.250	102.2226	102.0976	101.9726	101.8476	101.5976
7.125	101.9623	101.8373	101.7123	101.5873	101.3373
7.000	101.6551	101.5301	101.4051	101.2801	101.0301
6.875	101.3166	101.1916	101.0666	100.9416	100.6916
6.750	100.9468	100.8218	100.6968	100.5718	100.3218
6.625	100.5198	100.3948	100.2698	100.1448	99.8948
6.500	100.0303	99.9053	99.7803	99.6553	99.4053
6.375	99.4783	99.3533	99.2283	99.1033	98.8533
6.250	98.8638	98.7388	98.6138	98.4888	98.2388
6.125	98.1348	98.0098	97.8848	97.7598	97.5098
6.000	97.3848	97.2598	97.1348	97.0098	96.7598
5.875	96.6348	96.5098	96.3848	96.2598	96.0098

**Mtg Mkr: 15 Yr. Fixed Rate (G15F)**  
**Base Rate = 3 Yr. Prepay**  
**1st Lien**

Note Rate	0.125 Premium for G20F				
	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.750</b>					
9.500	105.8081	105.6831	105.5581	105.4331	105.1831
9.375	105.6519	105.5269	105.4019	105.2769	105.0269
9.250	105.4956	105.3706	105.2456	105.1206	104.8706
9.125	105.3394	105.2144	105.0894	104.9644	104.7144
9.000	105.1831	105.0581	104.9331	104.8081	104.5581
8.875	105.0269	104.9019	104.7769	104.6519	104.4019
8.750	104.8706	104.7456	104.6206	104.4956	104.2456
8.625	104.6936	104.5686	104.4436	104.3186	104.0686
8.500	104.5061	104.3811	104.2561	104.1311	103.8811
8.375	104.3186	104.1936	104.0686	103.9436	103.6936
8.250	104.1311	104.0061	103.8811	103.7561	103.5061
8.125	103.9436	103.8186	103.6936	103.5686	103.3186
8.000	103.7561	103.6311	103.5061	103.3811	103.1311
7.875	103.5686	103.4436	103.3186	103.1936	102.9436
7.750	103.3811	103.2561	103.1311	103.0061	102.7561
7.625	103.1936	103.0686	102.9436	102.8186	102.5686
7.500	103.0061	102.8811	102.7561	102.6311	102.3811
7.375	102.8186	102.6936	102.5686	102.4436	102.1936
7.250	102.6311	102.5061	102.3811	102.2561	102.0061
7.125	102.4333	102.3083	102.1833	102.0583	101.8083
7.000	102.1990	102.0740	101.9490	101.8240	101.5740
6.875	101.9075	101.7825	101.6575	101.5325	101.2825
6.750	101.5950	101.4700	101.3450	101.2200	100.9700
6.625	101.2825	101.1575	101.0325	100.9075	100.6575
6.500	100.9700	100.8450	100.7200	100.5950	100.3450
6.375	100.4500	100.3250	100.2000	100.0750	99.8250
6.250	99.7420	99.6170	99.4920	99.3670	99.1170
6.125	98.9505	98.8255	98.7005	98.5755	98.3255
6.000	98.0965	97.9715	97.8465	97.7215	97.4715

**Mtg Mkr: 15 Yr. Fixed Rate (G15F)**  
**Base Rate = No Prepay**  
**1st Lien**

Note Rate	0.125 Premium for G20F				
	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
9.500	105.1831	105.0581	104.9331	104.8081	104.5581
9.375	105.0269	104.9019	104.7769	104.6519	104.4019
9.250	104.8706	104.7456	104.6206	104.4956	104.2456
9.125	104.7144	104.5894	104.4644	104.3394	104.0894
9.000	104.5581	104.4331	104.3081	104.1831	103.9331
8.875	104.4019	104.2769	104.1519	104.0269	103.7769
8.750	104.2456	104.1206	103.9956	103.8706	103.6206
8.625	104.0894	103.9644	103.8394	103.7144	103.4644
8.500	103.9331	103.8081	103.6831	103.5581	103.3081
8.375	103.7769	103.6519	103.5269	103.4019	103.1519
8.250	103.6206	103.4956	103.3706	103.2456	102.9956
8.125	103.4644	103.3394	103.2144	103.0894	102.8394
8.000	103.3081	103.1831	103.0581	102.9331	102.6831
7.875	103.1519	103.0269	102.9019	102.7769	102.5269
7.750	102.9956	102.8706	102.7456	102.6206	102.3706
7.625	102.8394	102.7144	102.5894	102.4644	102.2144
7.500	102.6831	102.5581	102.4331	102.3081	102.0581
7.375	102.5269	102.4019	102.2769	102.1519	101.9019
7.250	102.3706	102.2456	102.1206	101.9956	101.7456
7.125	102.2040	102.0790	101.9540	101.8290	101.5790
7.000	102.0010	101.8760	101.7510	101.6260	101.3760
6.875	101.7823	101.6573	101.5323	101.4073	101.1573
6.750	101.5220	101.3970	101.2720	101.1470	100.8970
6.625	101.2408	101.1158	100.9908	100.8658	100.6158
6.500	100.9595	100.8345	100.7095	100.5845	100.3345
6.375	100.4500	100.3250	100.2000	100.0750	99.8250
6.250	99.7420	99.6170	99.4920	99.3670	99.1170
6.125	98.9505	98.8255	98.7005	98.5755	98.3255
6.000	98.0965	97.9715	97.8465	97.7215	97.4715

### Price Adjustment Factors for Mortgage Maker First Liens

(Add to base price)	Mortgage Maker 1st Liens									
	LTV <= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Amt < \$40k	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	
Amt >= \$40k to \$50k	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
Amt > \$100k to \$417k	0.375	0.250	0.125	0.000	0.000	-0.125	-0.125	-0.250	-0.375	
Amt > \$417k to \$650k	-0.125	-0.125	-0.250	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000	
Amt > \$650k to \$1M	-0.250	-0.500	-0.625	-1.000	-1.125	-1.125	-1.125	-1.250	N/A	
Amt > \$1M to \$1.5M	-0.750	-1.000	-1.250	-1.750	N/A	N/A	N/A	N/A	N/A	
Amt > \$1.5M to \$2M	-1.000	-1.250	-1.750	-2.250	N					

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note	4.816%
5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
6 Mo. LIBOR Index	5.110%
1 Yr. LIBOR Index	5.250%
FNMA 5.5	97.938
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Mortgage Maker 2nd Lien Program - Servicing Released

**Mtg Mkr: 30 Yr. Fixed Rate (G30S)**  
**For G20S price add 0.250 to G30S price (G20S)**  
**Base Rate = No Prepay**  
**2nd Lien**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS 101.000</b>					
13.625	110.0468	109.9218	109.7968	109.6718	109.4218
13.500	109.9062	109.7812	109.6562	109.5312	109.2812
13.375	109.7500	109.6250	109.5000	109.3750	109.1250
13.250	109.5937	109.4687	109.3437	109.2187	108.9687
13.125	109.4375	109.3125	109.1875	109.0625	108.8125
13.000	109.2812	109.1562	109.0312	108.9062	108.6562
12.875	109.0937	108.9687	108.8437	108.7187	108.4687
12.750	108.9062	108.7812	108.6562	108.5312	108.2812
12.625	108.7187	108.5937	108.4687	108.3437	108.0937
12.500	108.5312	108.4062	108.2812	108.1562	107.9062
12.375	108.3437	108.2187	108.0937	107.9687	107.7187
12.250	108.1562	108.0312	107.9062	107.7812	107.5312
12.125	107.9687	107.8437	107.7187	107.5937	107.3437
12.000	107.7812	107.6562	107.5312	107.4062	107.1562
11.875	107.5937	107.4687	107.3437	107.2187	106.9687
11.750	107.4062	107.2812	107.1562	107.0312	106.7812
11.625	107.2187	107.0937	106.9687	106.8437	106.5937
11.500	107.0312	106.9062	106.7812	106.6562	106.4062
11.375	106.8437	106.7187	106.5937	106.4687	106.2187
11.250	106.6562	106.5312	106.4062	106.2812	106.0312
11.125	106.4687	106.3437	106.2187	106.0937	105.8437
11.000	106.2812	106.1562	106.0312	105.9062	105.6562
10.875	106.0937	105.9687	105.8437	105.7187	105.4687
10.750	105.9062	105.7812	105.6562	105.5312	105.2812
10.625	105.7187	105.5937	105.4687	105.3437	105.0937
10.500	105.5312	105.4062	105.2812	105.1562	104.9062
10.375	105.3437	105.2187	105.0937	104.9687	104.7187
10.250	105.1562	105.0312	104.9062	104.7812	104.5312
10.125	104.9687	104.8437	104.7187	104.5937	104.3437
10.000	104.7812	104.6562	104.5312	104.4062	104.1562
9.875	104.5937	104.4687	104.3437	104.2187	103.9687
9.750	104.4062	104.2812	104.1562	104.0312	103.7812
9.625	104.2187	104.0937	103.9687	103.8437	103.5937
9.500	104.0312	103.9062	103.7812	103.6562	103.4062
9.375	103.8437	103.7187	103.5937	103.4687	103.2187
9.250	103.6562	103.5312	103.4062	103.2812	103.0312
9.125	103.4687	103.3437	103.2187	103.0937	102.8437
9.000	103.2812	103.1562	103.0312	102.9062	102.6562
8.875	103.0937	102.9687	102.8437	102.7187	102.4687
8.750	102.9062	102.7812	102.6562	102.5312	102.2812
8.625	102.7187	102.5937	102.4687	102.3437	102.0937
8.500	102.5312	102.4062	102.2812	102.1562	101.9062
8.375	102.3437	102.2187	102.0937	101.9687	101.7187

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!  
 0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
 0.500 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
 0.375 Price Improvement for G26L and G36L**

**Mtg Mkr: 15 Yr. Fixed Rate (G15S)**  
**For 30/15 balloon price add -0.375 to G15S price (G15S)**  
**Base Rate = No Prepay**  
**2nd Lien**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS 101.000</b>					
13.625	110.5468	110.4218	110.2968	110.1718	109.9218
13.500	110.4062	110.2812	110.1562	110.0312	109.7812
13.375	110.2500	110.1250	110.0000	109.8750	109.6250
13.250	110.0937	109.9687	109.8437	109.7187	109.4687
13.125	109.9375	109.8125	109.6875	109.5625	109.3125
13.000	109.7812	109.6562	109.5312	109.4062	109.1562
12.875	109.5937	109.4687	109.3437	109.2187	108.9687
12.750	109.4062	109.2812	109.1562	109.0312	108.7812
12.625	109.2187	109.0937	108.9687	108.8437	108.5937
12.500	109.0312	108.9062	108.7812	108.6562	108.4062
12.375	108.8437	108.7187	108.5937	108.4687	108.2187
12.250	108.6562	108.5312	108.4062	108.2812	108.0312
12.125	108.4687	108.3437	108.2187	108.0937	107.8437
12.000	108.2812	108.1562	108.0312	107.9062	107.6562
11.875	108.0937	107.9687	107.8437	107.7187	107.4687
11.750	107.9062	107.7812	107.6562	107.5312	107.2812
11.625	107.7187	107.5937	107.4687	107.3437	107.0937
11.500	107.5312	107.4062	107.2812	107.1562	106.9062
11.375	107.3437	107.2187	107.0937	106.9687	106.7187
11.250	107.1562	107.0312	106.9062	106.7812	106.5312
11.125	106.9687	106.8437	106.7187	106.5937	106.3437
11.000	106.7812	106.6562	106.5312	106.4062	106.1562
10.875	106.5937	106.4687	106.3437	106.2187	105.9687
10.750	106.4062	106.2812	106.1562	106.0312	105.7812
10.625	106.2187	106.0937	105.9687	105.8437	105.5937
10.500	106.0312	105.9062	105.7812	105.6562	105.4062
10.375	105.8437	105.7187	105.5937	105.4687	105.2187
10.250	105.6562	105.5312	105.4062	105.2812	105.0312
10.125	105.4687	105.3437	105.2187	105.0937	104.8437
10.000	105.2812	105.1562	105.0312	104.9062	104.6562
9.875	105.0937	104.9687	104.8437	104.7187	104.4687
9.750	104.9062	104.7812	104.6562	104.5312	104.2812
9.625	104.7187	104.5937	104.4687	104.3437	104.0937
9.500	104.5312	104.4062	104.2812	104.1562	103.9062
9.375	104.3437	104.2187	104.0937	103.9687	103.7187
9.250	104.1562	104.0312	103.9062	103.7812	103.5312
9.125	103.9687	103.8437	103.7187	103.5937	103.3437
9.000	103.7812	103.6562	103.5312	103.4062	103.1562
8.875	103.5937	103.4687	103.3437	103.2187	102.9687
8.750	103.4062	103.2812	103.1562	103.0312	102.7812
8.625	103.2187	103.0937	102.9687	102.8437	102.5937
8.500	103.0312	102.9062	102.7812	102.6562	102.4062
8.375	102.8437	102.7187	102.5937	102.4687	102.2187

### Price Adjustment Factors for Mortgage Maker 2nd Liens

(Add to base price)	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
Amt >= \$10k to \$25k	-2.500	-2.500	-2.500	-2.500	-2.500
Amt > \$75k to \$125k	0.000	-0.500	-0.500	-0.500	-0.500
Amt > \$125k to \$200k	-0.500	-1.000	-1.500	-2.000	-3.000
Amt > \$200k to \$300k	-1.500	-1.750	-1.875	-4.000	-5.000
Amt > \$300k to \$400k	-2.500	-2.750	-3.000	-5.000	-6.000
FICO Score >= 720	2.750	2.500	2.000	1.625	1.000
FICO Score 700 - 719	2.000	1.750	1.250	1.125	0.500
FICO Score 680 - 699	1.250	0.750	0.375	0.250	-0.500
FICO Score 660 - 679	0.250	0.000	-0.625	-1.250	-2.500
FICO Score 640 - 659	-0.750	-1.000	-2.250	-3.500	-4.500
FICO Score 620 - 639	-1.500	-3.500	-4.250	-5.000	-6.000
Cash Out/Debt Consolidation	-0.250	-0.375	-0.625	-1.250	-1.625
DTI 45.01 to 50.00 (Full and Stated Doc Only)	-0.250	-0.250	-0.250	-0.250	-0.250
DTI 40.01 to 45.00 (Full and Stated Doc Only)	0.000	0.000	0.000	0.000	0.000
DTI <= 40 (Full and Stated Doc Only)	0.250	0.250	0.250	0.250	0.250
Low Rise Condo	-0.625	-0.750	-1.000	-1.500	-2.000
High Rise Condo	-1.500	-2.000	-3.375	-3.375	-4.500
2 Unit	-0.375	-0.625	-0.750	-1.000	-1.250
3-4 Units	-0.750	-1.375	-1.500	N/A	N/A
2nd Home	-1.500	-2.000	-2.500	-3.500	-6.000
Non-Owner	-2.500	-3.500	-4.750	N/A	N/A
Full Doc	2.000	1.250	0.750	-0.250	-0.750
Stated Doc	-0.625	-1.750	-2.500	-3.750	-5.000
Stated Income/Stated Assets	-1.000	-1.875	-3.500	-4.750	-6.000
No Ratio	-0.750	-1.125	-2.625	-4.000	-5.500
No Doc	-2.000	-2.750	-4.750	-6.000	-7.000

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note	4.816%
5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
6 Mo. LIBOR Index	5.110%
1 Yr. LIBOR Index	5.250%
FNMA 5.5	97.938
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525  
 Commitment Desk Hours: 7:30am-5:00pm MST  
 Locks via the web: 8:00am-5:00pm MST  
 Website: [www.alservices.com](http://www.alservices.com)  
 Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Home Equity Line of Credit Program - Servicing Released

25 Yr. (15 Yr. Draw, 10 Yr. Repay)	H25S	US Prime Rate	7.750%	30-day Mandatory Base Price	100.7500
15 Yr. (5 Yr. Draw, 10 Yr. Repay)	H15S	Teaser Rate (first 3 months)	6.750%	Max Price	102.0000
25 Yr. with Teaser Rate (15 Yr. Draw, 10 Yr. Repay)	HT1S			Max Rebate	\$4,000.00
15 Yr. with Teaser Rate (5 Yr. Draw, 10 Yr. Repay)	HT5S			Min Margin	0.1250

### BASE MARGINS

Credit Score	HCLTV				
	<= 70	>70-80	>80-90	>90-95	>95-100
>=720	0.125	0.250	0.500	1.000	1.500
700-719	0.250	0.250	0.750	1.250	1.750
680-699	0.250	0.500	1.000	1.500	N/A
660-679	0.500	1.000	1.500	N/A	N/A
650-659	1.000	1.500	N/A	N/A	N/A

### Margin Adjustments

	HCLTV	
	<= 90	>90
>= \$10K to \$25K Initial Draw	1.500	1.500
> \$25K to \$50K Initial Draw	0.000	0.000
> \$50K to \$100K Initial Draw	0.000	0.000
> \$100K to \$200K Initial Draw	0.000	0.500
> \$200K to \$300K Initial Draw	0.000	N/A
> \$300K to \$500K Initial Draw	0.000	N/A
25-yr (15 draw, 10 repay)	0.000	0.000
15-yr (5 draw, 10 repay)	0.000	0.000
Second Home	0.750	N/A
Non-Owner	1.500	N/A
2 Units	0.500	0.750
Low Rise Condo	0.500	0.750
High Rise Condo	0.750	1.000
Full Doc	0.000	0.000
Stated Doc	0.500	1.000
No Ratio	1.500	2.000
DTI <30, Full Doc	-0.125	-0.125
DTI >45 to 50	0.500	1.000

### Margin Buy-Ups

margin	price
0.125	0.2500
0.250	0.5000
0.375	0.7500
0.500	1.0000

### Price Adjustments

Lock Period	Points
15 Day	0.125
30 Day (base)	0.000
45 Day	-0.125
60 Day	-0.250
75 Day	-0.500
Best Effort Commitment	-0.125

### Margin Buy-Downs

margin	price
-0.125	-0.2500
-0.250	-0.5000
-0.375	-0.7500
-0.500	-1.0000

### Notes

- Pricing is based on Initial Draw Amount
- Teaser rate only available on Full-Doc, Owner-Occupied, 1-Unit transactions

## Super Advantage Loan Program - Servicing Released

Super Advantage: 30 Yr. Fixed Rate (D30F)					
Base Rate = No Prepay					
.375 Premium for 20 Yr. (D20F)					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.375	102.5829	102.4579	102.3329	102.2079	101.9579
7.250	102.3642	102.2392	102.1142	101.9892	101.7392
7.125	102.0374	101.9124	101.7874	101.6624	101.4124
7.000	101.6937	101.5687	101.4437	101.3187	101.0687
6.875	101.3499	101.2249	101.0999	100.9749	100.7249
6.750	101.0062	100.8812	100.7562	100.6312	100.3812
6.625	100.5274	100.4024	100.2774	100.1524	99.9024
6.500	100.0274	99.9024	99.7774	99.6524	99.4024
6.375	99.5274	99.4024	99.2774	99.1524	98.9024
6.250	99.0274	98.9024	98.7774	98.6524	98.4024
6.125	98.4194	98.2944	98.1694	98.0444	97.7944
6.000	97.7944	97.6694	97.5444	97.4194	97.1694
5.875	97.1694	97.0444	96.9194	96.7944	96.5444
5.750	96.5444	96.4194	96.2944	96.1694	95.9194
5.625	95.9194	95.7944	95.6694	95.5444	95.2944
5.500	95.2944	95.1694	95.0444	94.9194	94.6694
5.375	94.6694	94.5444	94.4194	94.2944	94.0444

### Mandatory Price Adjustment

- 15 Day: 0.125
- 30 Day: 0.125
- 45 Day: 0.125
- 60 Day: 0.125
- 75 Day: 0.125

**A56L Special!**  
0.250 Price Improvement

**Mortgage Maker Purchase Special!**  
0.500 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO

Super Advantage: 15 Yr. Fixed Rate (D15F)					
Base Rate = No Prepay					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.250	102.9161	102.7911	102.6661	102.5411	102.2911
7.125	102.7206	102.5956	102.4706	102.3456	102.0956
7.000	102.4081	102.2831	102.1581	102.0331	101.7831
6.875	102.0956	101.9706	101.8456	101.7206	101.4706
6.750	101.7831	101.6581	101.5331	101.4081	101.1581
6.625	101.4666	101.3416	101.2166	101.0916	100.8416
6.500	101.0916	100.9666	100.8416	100.7166	100.4666
6.375	100.7136	100.5886	100.4636	100.3386	100.0886
6.250	100.2917	100.1667	100.0417	99.9167	99.6667
6.125	99.8669	99.7419	99.6169	99.4919	99.2419
6.000	99.3981	99.2731	99.1481	99.0231	98.7731
5.875	98.9294	98.8044	98.6794	98.5544	98.3044
5.750	98.4606	98.3356	98.2106	98.0856	97.8356
5.625	97.9919	97.8669	97.7419	97.6169	97.3669
5.500	97.5231	97.3981	97.2731	97.1481	96.8981
5.375	97.0544	96.9294	96.8044	96.6794	96.4294
5.250	96.5856	96.4606	96.3356	96.2106	95.9606

Super Advantage: 5/1 LIBOR ARM - 2.25% Margin (D51L)					
Base Rate = No Prepay					
Caps 5/2/5					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.750</b>					
7.875	102.4413	102.3163	102.1913	102.0663	101.8163
7.750	102.2850	102.1600	102.0350	101.9100	101.6600
7.625	102.0994	101.9744	101.8494	101.7244	101.4744
7.500	101.8650	101.7400	101.6150	101.4900	101.2400
7.375	101.6306	101.5056	101.3806	101.2556	101.0056
7.250	101.3963	101.2713	101.1463	101.0213	100.7713
7.125	101.1208	100.9958	100.8708	100.7458	100.4958
7.000	100.7770	100.6520	100.5270	100.4020	100.1520
6.875	100.4333	100.3083	100.1833	100.0583	99.8083
6.750	100.0895	99.9645	99.8395	99.7145	99.4645
6.625	99.7458	99.6208	99.4958	99.3708	99.1208
6.500	99.4020	99.2770	99.1520	99.0270	98.7770
6.375	99.0583	98.9333	98.8083	98.6833	98.4333
6.250	98.7145	98.5895	98.4645	98.3395	98.0895
6.125	98.3708	98.2458	98.1208	97.9958	97.7458
6.000	98.0270	97.9020	97.7770	97.6520	97.4020
5.875	97.6833	97.5583	97.4333	97.3083	97.0583

Super Advantage: 5/6 LIBOR ARM - 2.25% Margin (D56L)					
Base Rate = No Prepay					
Caps 6/1/6					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.750</b>					
7.750	102.5350	102.4100	102.2850	102.1600	101.9100
7.625	102.3494	102.2244	102.0994	101.9744	101.7244
7.500	102.1150	101.9900	101.8650	101.7400	101.4900
7.375	101.8806	101.7556	101.6306	101.5056	101.2556
7.250	101.6463	101.5213	101.3963	101.2713	101.0213
7.125	101.3708	101.2458	101.1208	100.9958	100.7458
7.000	101.0270	100.9020	100.7770	100.6520	100.4020
6.875	100.6833	100.5583	100.4333	100.3083	100.0583
6.750	100.3395	100.2145	100.0895	99.9645	99.7145
6.625	99.9958	99.8708	99.7458	99.6208	99.3708
6.500	99.6520	99.5270	99.4020	99.2770	99.0270
6.375	99.3083	99.1833	99.0583	98.9333	98.6833
6.250	98.9645	98.8395	98.7145	98.5895	98.3395
6.125	98.6208	98.4958	98.3708	98.2458	97.9958
6.000	98.2770	98.1520	98.0270	97.9020	97.6520
5.875	97.9333	97.8083	97.6833	97.5583	97.3083
5.750	97.5895	97.4645	97.3395	97.2145	96.9645

### Super Advantage Price Adjustments

Loan Amount > \$417K	-0.125
Condos	-1.000
Escrow Waiver (N/A in California)	-0.250
Interest Only	-0.125

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

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 Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Expanded Options 1st Lien ARMs - Servicing Released

6 Mo. LIBOR ARM (S6ML)	6 Mo. LIBOR ARM 40 YR AM (S40L)	6 Mo. LIBOR ARM 40/30 (SB6L)	Caps: 1/1/6	Max Price No Prepay: 102.125
1/6 Mo. LIBOR ARM (S16L)	1/6 Mo. LIBOR ARM 40 YR AM (S39L)	1/6 Mo. LIBOR ARM 40/30 (SB16)	Caps: 2/1/6	Max Price with Prepay: 103.625
2/6 Mo. LIBOR ARM (S26L)	2/6 Mo. LIBOR ARM 40 YR AM (S38L)	2/6 Mo. LIBOR ARM 40/30 (SB26)	Caps: 3/1/6	Minimum rate: 5.500
3/6 Mo. LIBOR ARM (S36L)	3/6 Mo. LIBOR ARM 40 YR AM (S37L)	3/6 Mo. LIBOR ARM 40/30 (SB36)	Caps: 3/1/6	30 Day Mandatory Base Price: 101.625
5/6 Mo. LIBOR ARM (S56L)	5/6 Mo. LIBOR ARM 40 YR AM (S35L)	5/6 Mo. LIBOR ARM 40/30 (SB56)	Caps: 3/1/6	

### Full Doc

#### 2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

FICO	Base Margin	LTV							
		<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.375	6.500	6.625	6.750	7.250	7.375	7.375	7.500
680-699	3.750	6.375	6.500	6.625	6.875	7.375	7.500	7.500	7.750
660-679	4.000	6.375	6.625	6.625	6.875	7.375	7.625	7.750	7.875
640-659	4.000	6.500	6.750	6.750	7.000	7.500	7.750	7.875	8.125
630-639	4.000	7.000	7.125	7.125	7.125	7.625	7.875	8.125	8.500
620-629	4.000	7.000	7.125	7.125	7.250	7.750	8.000	8.250	8.625
610-619	4.000	7.125	7.250	7.250	7.375	7.875	8.125	8.375	8.750
600-609	4.000	7.125	7.250	7.375	7.375	8.000	8.250	8.500	8.875
590-599	4.000	7.125	7.375	7.500	7.500	8.000	8.250	8.625	9.125
580-589	4.000	7.125	7.500	7.625	7.625	8.125	8.500	8.625	9.250
570-579	4.000	7.125	7.500	7.625	7.750	8.125	8.625	n/a	n/a
560-569	4.000	7.375	7.625	7.625	7.875	8.125	8.875	n/a	n/a
550-559	4.000	7.625	7.875	8.125	8.625	8.625	n/a	n/a	n/a
540-549	4.000	7.875	7.875	8.125	8.875	9.000	n/a	n/a	n/a
Margin Adjustors	1.000	1.250	1.250	1.250	1.250	1.750	1.750	2.250	2.250

### Lite Doc

#### 2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

FICO	Base Margin	LTV							
		<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.500	6.625	6.625	6.875	7.250	7.625	7.625	7.625
680-699	3.750	6.500	6.750	6.750	6.875	7.000	7.500	7.875	8.000
660-679	4.000	7.000	7.000	7.000	7.125	7.625	8.000	8.125	8.125
640-659	4.000	7.125	7.125	7.125	7.125	7.875	8.000	8.250	8.500
630-639	4.000	7.250	7.375	7.375	7.500	8.125	8.250	8.625	8.875
620-629	4.000	7.250	7.375	7.500	7.625	8.125	8.375	8.875	9.250
610-619	4.000	7.250	7.375	7.500	7.750	8.250	8.625	n/a	n/a
600-609	4.000	7.375	7.500	7.625	7.750	8.250	8.750	n/a	n/a
590-599	4.000	7.500	7.625	7.750	8.000	8.250	8.750	n/a	n/a
580-589	4.000	7.500	7.750	7.875	8.000	8.250	8.875	n/a	n/a
570-579	4.000	7.500	7.750	8.000	8.125	8.375	n/a	n/a	n/a
560-569	4.000	7.500	7.750	8.000	8.125	8.375	n/a	n/a	n/a
550-559	4.000	7.750	8.000	8.375	8.500	n/a	n/a	n/a	n/a
540-549	4.000	7.750	8.000	8.500	8.625	n/a	n/a	n/a	n/a
Margin Adjustors	1.375	1.375	1.375	1.375	1.375	1.875	1.875	2.375	2.375

### Stated Doc

#### 2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

FICO	Base Margin	LTV							
		<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.625	6.750	6.750	7.000	7.500	7.875	8.000	8.125
680-699	3.750	6.875	7.375	7.375	7.375	7.750	8.125	8.125	8.375
660-679	4.000	7.250	7.625	7.625	7.625	7.875	8.250	8.375	8.500
640-659	4.000	7.375	7.625	7.625	7.750	8.125	8.375	n/a	n/a
630-639	4.000	7.625	8.000	8.125	8.125	8.625	n/a	n/a	n/a
620-629	4.000	7.625	8.000	8.250	8.250	8.750	n/a	n/a	n/a
610-619	4.000	7.750	8.125	8.375	8.500	8.875	n/a	n/a	n/a
600-609	4.000	7.875	8.250	8.500	8.500	9.000	n/a	n/a	n/a
590-599	4.000	8.000	8.375	8.500	8.750	n/a	n/a	n/a	n/a
580-589	4.000	8.250	8.500	8.625	8.875	n/a	n/a	n/a	n/a
570-579	4.000	8.375	8.625	8.750	n/a	n/a	n/a	n/a	n/a
560-569	4.000	8.625	8.625	8.750	n/a	n/a	n/a	n/a	n/a
Margin Adjustors	1.375	1.500	1.500	1.500	2.000	2.000	2.500	2.500	

### No Doc\*

#### 2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

FICO	Base Margin	LTV						
		<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=700	4.000	7.875	8.125	8.625	8.625	9.375	9.750	9.875
680-699	4.000	8.250	8.375	8.625	8.875	9.625	10.000	n/a
660-679	4.000	8.625	8.875	9.125	9.125	9.750	n/a	n/a
Margin Adjustors	1.750	1.750	1.750	1.750	2.250	2.250	2.750	

## Adjustments

Loan Program	Rate Adj	Prepayment Options (Rate Adj)	6 Mo ARM	1/6 ARM	2/6 ARM	3/6 ARM	5/6 ARM
6 Mo. LIBOR ARM (add rate and margin) **	-0.500						
1/6 Mo. LIBOR ARM	-0.250	3 yr. prepay	-0.250	-0.250	n/a	0.000	0.000
3/6 Mo. LIBOR ARM	0.125	2 yr. prepay	0.000	0.000	base	0.125	0.125
5/6 Mo. LIBOR ARM	0.750	0 Yr. Prepay	1.375	0.875	0.625	0.625	0.625
Amortization Options	Rate Adj	Property Type	Rate Adj				
Interest Only *	FICO >= 600 0.375	3-4 Units & LTV <= 80%	0.250				
40 Yr. Amortization	0.250	3-4 Units & LTV > 80%	0.500				
40/30 Amortization	0.125	Condo <= 4 stories & LTV>85% or CLTV>95%	0.250				
		Condo > 4 stories	0.375				
		Modular Home	1.000				
Loan Amount	Rate Adj	Buy-up Matrix					
<\$100k	0.375	2:1 for first 0.750% in rate					
		1:1 up to 1.250% in rate					
		Max buy-up = 1.250% in rate					
Occupancy	Rate Adj	Buy-down Matrix					
N/O/O & LTV <= 80%	0.625	2:1 up to 0.500% in rate					
N/O/O & LTV > 80%	1.250	Max buy-down = 0.500% in rate					
2nd Home & LTV <= 80%	0.250						
2nd Home & LTV > 80%	0.625						
Other	Rate Adj	Lock Period	Price Adj				
Has Subordinate Financing	0.250	15 Day	0.125				
Cashout or D/C with LTV/CLTV > 80%	0.250	30 Day (base)	0.000				
		45 Day	-0.125				
		60 Day	-0.250				
		75 Day	-0.500				
		Best Effort Lock	-0.125				

\* Note 1 - I/O not applicable for No Doc or 40 yr Am loans  
 \*\* Note 2 - Max 95% LTV on 6 Mo. LIBOR I/O product

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

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5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
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 Website: [www.alservices.com](http://www.alservices.com)  
 Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Expanded Options 1st Lien Fixed Rate Loan Program - Servicing Released

<b>30 Yr. Fixed (S30F)</b>	<b>Max Price No Prepay:</b>	<b>101.125</b>
<b>30/15 Balloon (SB1F)</b>	<b>Max Price with Prepay:</b>	<b>102.625</b>
<b>15 Yr. Fixed (S15F)</b>	<b>Minimum rate:</b>	<b>6.250</b>
<b>40/30 Balloon (SB3F)</b>	<b>30 Day Mandatory Base Price:</b>	<b>100.625</b>

### Full Doc

#### 30 Yr Fixed with 3 Yr. Prepay

FICO	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	6.750	6.750	6.750	7.000	7.500	7.625	7.625	8.000
680-699	6.875	7.000	7.000	7.125	7.750	7.750	7.750	8.125
660-679	7.000	7.125	7.125	7.250	7.750	7.875	8.000	8.375
640-659	7.250	7.250	7.250	7.375	7.875	8.000	8.125	8.500
630-639	7.375	7.375	7.625	7.625	8.000	8.125	8.375	8.750
620-629	7.375	7.375	7.625	7.625	8.125	8.375	8.375	8.750
610-619	7.375	7.375	7.625	7.750	8.250	8.375	8.500	9.000
600-609	7.500	7.625	7.625	7.875	8.375	8.500	8.625	9.250
590-599	7.625	7.625	7.750	8.000	8.375	8.500	8.750	9.500
580-589	7.750	7.750	7.750	8.000	8.500	8.500	8.875	9.750
570-579	7.750	7.750	7.750	8.000	8.500	8.500	n/a	n/a
560-569	7.750	7.750	7.750	8.000	8.500	8.625	n/a	n/a
550-559	7.875	7.875	8.000	8.250	8.750	n/a	n/a	n/a
540-549	8.125	8.125	8.125	8.375	9.000	n/a	n/a	n/a

### Lite Doc

#### 30 Yr Fixed with 3 Yr. Prepay

FICO	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.000	7.125	7.125	7.125	7.875	8.000	8.000	8.125
680-699	7.125	7.250	7.250	7.250	8.000	8.125	8.125	8.375
660-679	7.375	7.375	7.375	7.375	8.000	8.250	8.375	8.500
640-659	7.500	7.500	7.500	7.500	8.125	8.375	8.500	8.750
630-639	7.625	7.625	7.875	7.875	8.250	8.500	8.750	9.125
620-629	7.625	7.625	7.875	7.875	8.375	8.500	8.875	9.250
610-619	7.625	7.625	7.875	8.000	8.500	8.625	n/a	n/a
600-609	7.750	7.875	7.875	8.125	8.625	8.750	n/a	n/a
590-599	7.750	7.875	8.000	8.250	8.625	8.875	n/a	n/a
580-589	7.875	8.000	8.000	8.375	8.625	9.000	n/a	n/a
570-579	7.875	8.000	8.000	8.375	8.625	n/a	n/a	n/a
560-569	7.875	8.000	8.000	8.375	8.625	n/a	n/a	n/a
550-559	7.875	8.125	8.250	8.500	n/a	n/a	n/a	n/a
540-549	8.000	8.125	8.375	8.625	n/a	n/a	n/a	n/a

### Stated Doc

#### 30 Yr Fixed with 3 Yr. Prepay

FICO	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.500	7.625	7.625	8.000	8.125	8.250	8.250	8.250
680-699	7.625	7.750	7.750	8.000	8.250	8.375	8.500	8.625
660-679	7.875	8.000	8.000	8.125	8.250	8.500	8.625	8.875
640-659	8.000	8.125	8.125	8.125	8.375	8.625	n/a	n/a
630-639	8.125	8.250	8.375	8.625	9.000	n/a	n/a	n/a
620-629	8.125	8.250	8.375	8.750	9.250	n/a	n/a	n/a
610-619	8.125	8.250	8.375	9.000	9.375	n/a	n/a	n/a
600-609	8.250	8.500	8.500	9.125	9.500	n/a	n/a	n/a
590-599	8.250	8.500	8.750	9.125	n/a	n/a	n/a	n/a
580-589	8.375	8.625	8.875	9.250	n/a	n/a	n/a	n/a
570-579	8.500	8.750	9.000	n/a	n/a	n/a	n/a	n/a
560-569	8.500	8.750	9.000	n/a	n/a	n/a	n/a	n/a

### No Doc\*

#### 30 Yr Fixed with 3 Yr. Prepay

FICO	LTV						
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=700	8.750	9.000	9.250	9.250	10.000	10.375	10.500
680-699	9.500	9.500	9.500	9.500	10.250	10.625	n/a
660-679	9.750	9.750	9.750	9.750	10.375	n/a	n/a

### Adjustments (add to rate)

Loan Program	Rate Adj	Prepayment Options (Rate Adj)	S30F	SB1F	S15F	SB3F
15 Yr. Fixed (S15F)	-0.250					
30/15 Balloon (SB1F)	0.000	3 yr. prepay	base	base	base	base
40/30 Amortization (SB3F)	0.125	2 yr. prepay	0.125	0.125	0.125	0.125
		0 Yr. Prepay	0.500	0.500	0.500	0.500
Amortization Options	Rate Adj	Property Type	Rate Adj			
FICO >= 600	FICO < 600	3-4 Units & LTV <= 80%	0.250			
Interest Only *	0.375	3-4 Units & LTV > 80%	0.500			
		Condo <= 4 stories & LTV>85% or CLTV>95%	0.250			
		Condo > 4 stories	0.375			
		Modular Home	1.000			
Occupancy	Rate Adj	Buy-up Matrix				
N/O/O & LTV <= 80%	0.625	2:1 for first 0.750% in rate				
N/O/O & LTV > 80%	1.250	1:1 up to 1.250% in rate				
2nd Home & LTV <= 80%	0.250	Max buy-up = 1.250% in rate				
2nd Home & LTV > 80%	0.625					
Cashout Refinance	Rate Adj	Buy-down Matrix				
Has Subordinate Financing	0.250	3:1 up to 0.500% in rate				
Cashout or D/C with LTV/CLTV > 80%	0.250	Max buy-down = 0.500% in rate				

\* Note 1 - I/O not applicable for No Doc loans or 30/15 Balloon

Lock Period	Price Adj
15 Day	0.125
30 Day (base)	0.000
45 Day	-0.125
60 Day	-0.250
75 Day	-0.500
Best Effort Lock	-0.125

# AURORA LOAN SERVICES

A Lehman Brothers Company

3/29/06 7:04 AM

Price code: 880591

### Market Indications

2 Yr. Treasury Note	4.816%
5 Yr. Treasury Note	4.795%
10 Yr. Treasury Note	4.790%
6 Mo. LIBOR Index	5.110%
1 Yr. LIBOR Index	5.250%
FNMA 5.5	97.938
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525  
 Commitment Desk Hours: 7:30am-5:00pm MST  
 Locks via the web: 8:00am-5:00pm MST  
 Website: [www.alservices.com](http://www.alservices.com)  
 Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Expanded Options 2nd Lien Program - Servicing Released

30 Yr. Fixed (S30S)  
 15 Yr. Fixed (S15S)  
 30/15 Balloon (SB1S)

Minimum Rate: 7.000  
 Maximum Price: 101.500  
 30 Day Mandatory Base Price: 100.750

### Full Doc

FICO	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.250	7.625	7.875	8.375	9.250
680-699	7.875	8.125	8.375	8.625	9.625
660-679	8.375	8.625	8.875	9.125	10.125
640-659	8.750	9.375	9.625	9.875	10.625
630-639	9.000	9.625	9.875	10.125	11.250
620-629	9.125	9.750	10.000	10.250	11.375
610-619	9.875	9.875	10.250	10.750	11.875
600-609	9.875	10.250	10.625	11.125	12.000
590-599	10.875	11.875	12.375	12.875	13.125
580-589	11.125	12.125	12.625	13.125	13.375

### Stated Doc

FICO	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	8.750	9.125	9.375	9.625	10.375
680-699	9.250	9.500	9.750	10.000	10.750
660-679	10.125	10.375	10.625	10.875	11.625
640-659	10.500	11.125	11.375	11.625	12.125

### Adjustments

	Rate Adj	Lock Period	Price Adj
Lite Doc (adj to Full Doc grid)	0.750	15 Day	0.125
DTI <= 45.00% and FICO > 620 *	-0.250	30 Day (base)	0.000
		45 Day	-0.125
		60 Day	-0.250
		75 Day	-0.500
		Best Effort Lock	-0.125

### Buy-up Matrix

1:1 for first 0.50% in rate  
 Max buy-up = 0.50% in rate

### Buy-down Matrix

1.5:1 up to 2.000% in rate  
 Max buy-down = 2.000% in rate

### Program Notes

Property must be O/O  
 Minimum Loan amount: \$10,000  
 Maximum Loan amount: \$250,000  
 Must Close concurrently with Expanded Options First Lien  
 Max 1st Lien LTV 80% for all combos  
 3-4 Unit Full and Lite Doc: fico =>640 reduce max ltv/cltv by 5%, fico < 640 reduce max ltv/cltv by 10%  
 3-4 Unit properties not available on Stated Doc  
 Lite Doc allowed for 1099 and self employed only  
 Rural properties not eligible

\* on Full and Lite Doc only

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