

**JPMORGAN CHASE BANK, N.A.**  
**10151 DEERWOOD PARK BLVD. BLDG 300**  
**JACKSONVILLE, FLORIDA 32256**

**CORRESPONDENT**  
**DIVISION**

**(800) 305-LOCK (5625)**  
**(904) 620-6560**  
**(877) 256-0485 (FAX)**

**EFFECTIVE:**

**Fri Mar 31 09:24:00 EST 2006**

**CONVENTIONAL FIXED**

CONFORMING FIXED 30YR							CONFORMING FIXED 15YR (222,223,224,225)						Lock Expiration Table	
RATE	15-day	30-day	45-day	60-day	75-day		RATE	15-day	30-day	45-day	60-day	75-day	Today is:	
5.375	94.959	94.897	94.834	94.772	94.709		4.750	94.930	94.868	94.805	94.743	94.680	8 Day	03/31/2006
5.500	95.605	95.543	95.480	95.418	95.355		4.875	95.447	95.384	95.322	95.259	95.197	15 Day	04/14/2006
5.625	96.203	96.141	96.078	96.016	95.953		5.000	95.974	95.912	95.849	95.787	95.724	30 Day	05/01/2006
5.750	96.765	96.703	96.640	96.578	96.515		5.125	96.390	96.328	96.265	96.203	96.140	45 Day	05/15/2006
5.875	97.289	97.227	97.164	97.102	97.039		5.250	96.882	96.819	96.757	96.694	96.632	60 Day	05/29/2006
6.000	97.811	97.749	97.686	97.624	97.561		5.375	97.350	97.288	97.225	97.163	97.100	75 Day	06/13/2006
6.125	98.501	98.438	98.376	98.313	98.251		5.500	97.796	97.734	97.671	97.609	97.546	90 Day	06/28/2006
6.250	98.989	98.926	98.864	98.801	98.739		5.625	98.136	98.074	98.011	97.949	97.886	120 Day	07/28/2006
6.375	99.596	99.533	99.471	99.408	99.346		5.750	98.569	98.506	98.444	98.381	98.319	150 Day	08/28/2006
6.500	100.068	100.005	99.943	99.880	99.818		5.875	99.034	98.972	98.909	98.847	98.784	180 Day	09/26/2006
6.625	100.291	100.228	100.166	100.103	100.041		6.000	99.539	99.477	99.414	99.352	99.289	270 Day	12/25/2006
6.750	100.788	100.725	100.663	100.600	100.538		6.125	99.837	99.774	99.712	99.649	99.587	360 Day	03/26/2007
6.875	101.278	101.215	101.153	101.090	101.028		6.250	100.446	100.383	100.321	100.258	100.196	<b>Extension Fees</b>	
7.000	101.639	101.576	101.514	101.451	101.389		6.375	100.879	100.817	100.754	100.692	100.629	<b>For Best Efforts: Extensions must be on or prior to Lock Exp</b>	
7.125	101.935	101.872	101.810	101.747	101.685		6.500	101.249	101.186	101.124	101.061	100.999	15 DAY	-0.125
7.250	102.182	102.119	102.057	101.994	101.932		6.625	101.532	101.469	101.407	101.344	101.282	30 DAY	-0.250
7.375	102.385	102.322	102.260	102.197	102.135		6.750	101.804	101.741	101.679	101.616	101.554	45 DAY	-0.375
7.500	102.446	102.383	102.321	102.258	102.196		6.875	102.041	101.978	101.916	101.853	101.791	60 DAY	-0.500
7.625	102.500	102.500	102.500	102.474	102.412		7.000	101.976	101.913	101.851	101.788	101.726		
7.750	102.500	102.500	102.500	102.500	102.500		7.125	102.152	102.089	102.027	101.964	101.902		
JUMBO-PREFERRED NON-AGENCY FIXED 30YR (603,615)							JUMBO-PREFERRED NON-AGENCY FIXED 15YR (623,625)							
RATE	15-day	30-day	45-day	60-day	75-day		RATE	15-day	30-day	45-day	60-day	75-day		
5.750	96.099	96.037	95.974	95.912	95.849		5.375	95.984	95.922	95.859	95.797	95.734		
5.875	96.728	96.666	96.603	96.541	96.478		5.500	96.698	96.636	96.573	96.511	96.448		
6.000	97.352	97.290	97.227	97.165	97.102		5.625	97.411	97.349	97.286	97.224	97.161		
6.125	97.974	97.911	97.849	97.786	97.724		5.750	98.121	98.059	97.996	97.934	97.871		
6.250	98.528	98.466	98.403	98.341	98.278		5.875	98.828	98.765	98.703	98.640	98.578		
6.375	99.082	99.020	98.957	98.895	98.832		6.000	99.278	99.216	99.153	99.091	99.028		
6.500	99.586	99.523	99.461	99.398	99.336		6.125	99.644	99.582	99.519	99.457	99.394		
6.625	100.007	99.945	99.882	99.820	99.757		6.250	99.971	99.908	99.846	99.783	99.721		
6.750	100.310	100.248	100.185	100.123	100.060		6.375	100.292	100.230	100.167	100.105	100.042		
6.875	100.560	100.497	100.435	100.372	100.310		6.500	100.592	100.529	100.467	100.404	100.342		
7.000	100.756	100.693	100.631	100.568	100.506		6.625	100.884	100.821	100.759	100.696	100.634		
7.125	100.907	100.844	100.782	100.719	100.657		6.750	101.136	101.073	101.011	100.948	100.886		
7.250	101.094	101.031	100.968	100.906	100.843		6.875	101.335	101.272	101.210	101.147	101.084		
7.375	101.244	101.181	101.119	101.056	100.994		7.000	101.494	101.431	101.369	101.306	101.244		
7.500	101.368	101.305	101.243	101.180	101.118		7.125	101.599	101.536	101.474	101.411	101.349		
7.625	101.466	101.403	101.341	101.278	101.216		7.250	101.679	101.616	101.554	101.491	101.429		
30 & 15 YR CONFORMING PRICE ADJUSTMENTS							Subordinate Financing							
							*See product guidelines for eligible subordinate financing							
Dreamaker Opportunity(559)		Agency I	Agency II				80/10/10 75.01-90% LTV - 76.01-90% CLTV						Agency I	Agency II
CHASE 97 (MKT TYPE 648)		0.000	0.000				80/10/10 75.01-80% LTV - 76.01-90% CLTV						0.000	n/a
AGENCY I FLEX 97 (MKT TYPE 482)		-1.750	n/a				75/20/5 65.01-75% LTV - 90.01-95% CLTV						n/a	0.000
AGENCY II ALT 97 (MKT TYPE 597)			n/a	0.000			80/15/5 75.01-95% LTV - 90.01-95% CLTV						-0.250	-0.250
Flexible 100 (Market Type FNMA 668 & FHLMC 568)		-1.000	0.000				80/15/5 75.01-80% LTV - 90.01-95% CLTV						-0.250	n/a
Community 100 (Market Type 204)		-0.500	n/a				90/5/5 75.01-95% LTV - 90.01-95% CLTV						n/a	-0.250
DREAMAKER (209,229,608,609,613,634,636,697)		-0.500	-0.500				90/5/5 80.01 - 95% LTV - 80.01 - 95% CLTV						-0.250	n/a
2 FAMILY >90% LTV		-0.500	0.000				80/20 <80.01% LTV-95.01-100% CLTV						-1.500	-1.500
3-4 UNIT >70% < 80% LTV		0.000	0.000				30 & 15 YR NON CONFORMING PRICE ADJUSTMENTS							
NOO-UP TO 75% LTV		-1.125	-1.125				WAIVED ESCROW (Adj SRP) - HAZARD AND TAXES							-0.125
NOO-75.01 - 80% LTV		-1.625	-1.125				WAIVED ESCROW (Adj SRP) - HAZARD ONLY							-0.125
NOO-80.01% - 90% LTV		-2.125	-2.125				WAIVED ESCROW (Adj SRP) - TAXES ONLY							-0.125
3-4 UNIT NOO <=75% LTV		-1.125	-1.125				2ND HOME/VACATION HOME							-0.125
3-4 UNIT NOO 75.01 - 80.00% LTV		n/a	-3.375				CASHOUT REFI							-0.250
NOO-CASHOUT REFI (UP TO 70% LTV)		-1.125	-1.125				CO-OP							-0.500
NOO-CASHOUT REFI (70.01% TO 80% LTV)		n/a	-1.625				INCOME EXPRESS - (Market Type 615 & 625)							-0.500
NOO-CASHOUT REFI (70.01% TO 75% LTV)		-1.625	n/a				3 FAMILY							-0.500
NOO-CASHOUT REFI (75.01% - 80% LTV)		-2.125	n/a				4 FAMILY							-1.000
NOO-CASHOUT REFI (80.01% - 85% LTV)		-2.875	-2.875				LTV >90%							-0.500
1-2 UNIT CO REFI (70.01% - 80% LTV)		-0.500	-0.500				PURCHASE >\$650,000<=\$1,000,000							0.000
1-2 UNIT CO REFI (80.01% - 90% LTV)		-0.750	-0.750				REFINANCE >\$650,000<=\$1,000,000 0.000 Effective 8/28/02							
3-4 UNIT CO REFI (70.01% - 75% LTV)		-0.500	-0.500				PURCHASE OR REFI > \$1,000,000							EXCEPTION ONLY
2ND HOME CO REFI (70.01% - 80% LTV)		-0.500	-0.500				MAX PRICE FOR LOAN AMTS >650,000 IS 100.500 AFTER ALL ADJUSTMENTS.							
2ND HOME CO REFI (80.01% - 90% LTV)		-0.750	-0.750				FOR SUBORDINATE FINANCING ADJUSTMENTS SEE ARM PAGE!							
Waived Escrow (Adj SRP)-Hazard and Taxes		-0.250	-0.250				Product Exception Policy							
Waived Escrow (Adj SRP)-Hazard Only		-0.125	-0.125				Product	Market Types	Loan Amount	Price Adj				
Waived Escrow (Adj SRP)-Taxes Only		-0.250	-0.250				Jumbo Fixed	603,623	Loan Amt >\$1MM <= \$1.5MM	-0.250				
CALIFORNIA CONDO		0.000	0.000				Jumbo Fixed	603,623	Loan Amt >\$1.5MM <= \$2MM	-0.500				
20 YR CONFORMING FIXED-USE 30 YR		0.500	0.500											
10 YR CONFORMING FIXED-USE 15 YR PRC		0.000	0.000											
INCOME EXPRESS(NIV) - USE JUMBO PRICES -0.500 FOR ALL LOANS														
8 Day Mandatory 0.000 better in price from the 15 day lock. not to exceed program CAPS														
LOANS SUBMITTED REQUIRING A PRICE ADJ., WILL AUTOMATICALLY BE RE-PRICED PRIOR TO THE LOAN BEING FUNDED														
Chase will charge the stated option fee on loans locked under the Extended Rate Lock Program.														
The SRP is not included in the Base Price for any Chase Correspondent products														