



FIXED RATE

CONFORMING Fixed Rate

30 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.125%	94.417	94.271	94.244	94.123				
5.250%	95.063	94.950	94.918	94.838				
5.375%	95.728	95.655	95.618	95.543				
5.500%	96.378	96.310	96.267	96.197				
5.625%	96.953	96.886	96.838	96.773				
5.750%	97.455	97.371	97.318	97.250				
5.875%	97.932	97.854	97.796	97.714				
6.000%	98.327	98.256	98.193	98.112				
6.125%	98.800	98.735	98.666	98.591				
6.250%	99.300	99.241	99.167	99.097				
6.375%	99.815	99.731	99.652	99.556				
6.500%	100.268	100.190	100.106	100.015				
6.625%	100.665	100.593	100.504	100.418				
6.750%	101.008	100.943	100.848	100.768				
6.875%	101.443	101.385	101.285	101.210				
7.000%	101.815	101.762	101.657	101.587				
7.125%	102.098	102.052	101.941	101.877				

20 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.125%	95.093	94.963	94.937	94.808				
5.250%	95.689	95.560	95.529	95.436				
5.375%	96.294	96.157	96.120	96.045				
5.500%	96.887	96.755	96.713	96.643				
5.625%	97.416	97.289	97.242	97.178				
5.750%	97.884	97.763	97.711	97.652				
5.875%	98.329	98.219	98.162	98.107				
6.000%	98.721	98.650	98.588	98.507				
6.125%	99.182	99.118	99.051	98.975				
6.250%	99.651	99.593	99.520	99.450				
6.375%	100.101	100.043	99.965	99.869				
6.500%	100.530	100.480	100.396	100.306				
6.625%	100.911	100.868	100.780	100.694				
6.750%	101.220	101.185	101.092	101.011				
6.875%	101.579	101.490	101.391	101.316				
7.000%	101.958	101.875	101.771	101.701				
7.125%	102.241	102.177	102.068	102.003				

15 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
4.625%	95.100	95.097	94.986	94.980				
4.750%	95.553	95.545	95.440	95.429				
4.875%	95.965	95.951	95.853	95.837				
5.000%	96.528	96.510	96.450	96.428				
5.125%	96.975	96.951	96.897	96.870				
5.250%	97.376	97.347	97.300	97.268				
5.375%	97.806	97.771	97.731	97.694				
5.500%	98.151	98.111	98.046	98.004				
5.625%	98.591	98.546	98.487	98.439				
5.750%	98.982	98.932	98.880	98.827				
5.875%	99.374	99.319	99.274	99.215				
6.000%	99.807	99.746	99.676	99.613				
6.125%	100.197	100.131	100.068	99.999				
6.250%	100.590	100.520	100.463	100.389				
6.375%	101.003	100.927	100.877	100.798				
6.500%	101.417	101.336	101.292	101.208				
6.625%	101.729	101.643	101.606	101.516				

10 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
4.625%	95.266	95.265	95.053	95.050				
4.750%	95.712	95.705	95.502	95.495				
4.875%	96.142	96.130	95.984	95.971				
5.000%	96.614	96.597	96.457	96.439				
5.125%	97.040	97.018	96.897	96.874				
5.250%	97.430	97.402	97.290	97.262				
5.375%	97.809	97.777	97.707	97.674				
5.500%	98.239	98.202	98.139	98.100				
5.625%	98.623	98.580	98.523	98.480				
5.750%	98.995	98.947	98.897	98.848				
5.875%	99.398	99.345	99.302	99.248				
6.000%	99.662	99.604	99.509	99.450				
6.125%	100.029	99.966	99.883	99.819				
6.250%	100.577	100.508	100.364	100.294				
6.375%	100.960	100.886	100.745	100.670				
6.500%	101.336	101.257	101.124	101.044				
6.625%	101.595	101.511	101.424	101.339				

Conforming 30 Year IO FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.375%	94.197	94.123	94.086	94.011				
5.500%	94.947	94.879	94.837	94.768				
5.625%	95.603	95.541	95.494	95.430				
5.750%	96.134	96.079	96.026	95.968				
5.875%	96.721	96.641	96.583	96.498				
6.000%	97.306	97.233	97.169	97.090				
6.125%	97.822	97.754	97.686	97.612				
6.250%	98.308	98.247	98.173	98.104				
6.375%	98.763	98.683	98.604	98.541				
6.500%	99.304	99.224	99.140	99.050				
6.625%	99.735	99.661	99.572	99.487				
6.750%	100.109	100.042	99.947	99.868				
6.875%	100.481	100.420	100.320	100.246				
7.000%	100.926	100.871	100.766	100.697				
7.125%	101.276	101.228	101.117	101.054				

Conforming 40 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.625%	94.702	94.642	94.594	94.530				
5.750%	95.275	95.221	95.168	95.109				
5.875%	95.928	95.880	95.822	95.769				
6.000%	96.655	96.582	96.518	96.439				
6.125%	97.161	97.094	97.025	96.951				
6.250%	97.867	97.776	97.702	97.633				
6.375%	98.475	98.389	98.310	98.215				
6.500%	99.057	98.977	98.893	98.803				
6.625%	99.551	99.477	99.388	99.303				
6.750%	99.955	99.888	99.793	99.714				
6.875%	100.448	100.387	100.287	100.213				
7.000%	100.833	100.778	100.673	100.604				
7.125%	101.155	101.107	100.996	100.933				

NON-CONFORMING Fixed Rate

30 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.625%	96.579	96.472	96.402	96.280				
5.750%	97.284	97.181	97.105	96.986				
5.875%	97.979	97.879	97.799	97.682				
6.000%	98.676	98.579	98.494	98.380				
6.125%	99.377	99.284	99.194	99.082				
6.250%	100.091	100.002	99.907	99.797				
6.375%	100.499	100.417	100.316	100.212				
6.500%	100.866	100.789	100.683	100.584				
6.625%	101.183	101.113	101.002	100.908				
6.750%	101.439	101.375	101.258	101.170				
6.875%	101.649	101.592	101.470	101.387				
7.000%	101.850	101.799	101.672	101.594				
7.125%	102.026	101.981	101.849	101.776				
7.250%	102.195	102.156	102.018	101.951				
7.375%	102.367	102.334	102.192	102.129				
7.500%	102.534	102.508	102.360	102.303				
7.625%	102.691	102.671	102.518	102.466				

20 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.625%	96.829	96.722	96.652	96.530				
5.750%	97.534	97.431	97.355	97.236				
5.875%	98.229	98.129	98.049	97.932				
6.000%	98.926	98.829	98.744	98.630				
6.125%	99.627	99.534	99.444	99.332				
6.250%	100.341	100.252	100.157	100.047				
6.375%	100.749	100.667	100.566	100.462				
6.500%	101.116	101.039	100.933	100.834				
6.625%	101.433	101.363	101.252	101.158				
6.750%	101.689	101.625	101.508	101.420				
6.875%	101.899	101.842	101.720	101.637				
7.000%	102.100	102.049	101.922	101.844				
7.125%	102.276	102.231	102.099	102.026				
7.250%	102.445	102.406	102.268	102.201				
7.375%	102.617	102.584	102.442	102.379				

Rate Sheet #: 2898

Effective Date: 03/29/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com

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CONFORMING ARM PRODUCTS (Includes SRP's)

1 Year Treasury					1 Year LIBOR					6 Month Treasury				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.875%	101.106	101.009	100.944	100.879	5.875%	101.096	100.999	100.934	100.869	6.125%	101.452	101.345	101.269	101.194
6.000%	101.203	101.101	101.030	100.960	6.000%	101.198	101.096	101.025	100.955	6.250%	101.661	101.548	101.468	101.387
6.125%	101.298	101.191	101.115	101.040	6.125%	101.296	101.189	101.113	101.038	6.375%	101.743	101.626	101.540	101.454
6.250%	101.392	101.279	101.199	101.118	6.250%	101.391	101.278	101.198	101.117	6.500%	101.823	101.700	101.609	101.518
6.375%	101.484	101.367	101.281	101.195	6.375%	101.552	101.435	101.349	101.263	6.625%	101.900	101.772	101.675	101.579
6.500%	101.699	101.576	101.485	101.394	6.500%	101.644	101.521	101.430	101.339	6.750%	101.973	101.840	101.739	101.637
6.625%	101.789	101.661	101.564	101.468	6.625%	101.735	101.607	101.510	101.414	7.000%	102.000	101.903	101.797	101.690
6.750%	101.877	101.744	101.643	101.541	6.750%	101.825	101.692	101.591	101.489	7.125%	102.000	101.960	101.848	101.736
6.875%	101.964	101.825	101.719	101.612	6.875%	101.914	101.775	101.669	101.562	7.250%	102.000	102.000	101.896	101.779
7.000%	102.000	101.907	101.795	101.683	7.000%	102.000	101.859	101.747	101.635	7.375%	102.000	102.000	101.943	101.821
7.125%	102.000	101.988	101.871	101.754	7.125%	102.000	101.940	101.823	101.706	7.500%	102.000	102.000	101.990	101.862
7.250%	102.000	102.000	101.948	101.826	7.250%	102.000	102.000	101.899	101.777	7.625%	102.000	102.000	102.000	101.901
7.375%	102.000	102.000	102.000	101.900	7.375%	102.000	102.000	101.977	101.849	7.750%	102.000	102.000	102.000	101.938
7.500%	102.000	102.000	102.000	101.974	7.500%	102.000	102.000	102.000	101.922	7.875%	102.000	102.000	102.000	101.974
6.875%	102.000	102.000	102.000	102.000	7.625%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	102.000

3/1 Treasury					3/1 LIBOR					AGENCY INTEREST FIRST 3/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.125%	99.411	99.313	99.225	99.124	5.125%	99.403	99.305	99.217	99.116	5.125%	99.298	99.210	99.112	99.022
5.250%	99.666	99.568	99.480	99.379	5.250%	99.658	99.560	99.472	99.371	5.250%	99.552	99.469	99.366	99.282
5.375%	99.913	99.815	99.727	99.626	5.375%	99.905	99.807	99.719	99.618	5.375%	99.798	99.720	99.612	99.534
5.500%	100.153	100.055	99.967	99.866	5.500%	100.145	100.047	99.959	99.858	5.500%	100.034	99.962	99.848	99.777
5.625%	100.385	100.287	100.199	100.098	5.625%	100.376	100.278	100.190	100.089	5.625%	100.264	100.197	100.078	100.013
5.750%	100.608	100.510	100.422	100.321	5.750%	100.600	100.502	100.414	100.313	5.750%	100.486	100.424	100.300	100.240
5.875%	100.822	100.724	100.636	100.535	5.875%	100.813	100.715	100.627	100.526	5.875%	100.698	100.641	100.512	100.458
6.000%	101.024	100.926	100.838	100.737	6.000%	101.015	100.917	100.829	100.728	6.000%	100.898	100.846	100.712	100.664
6.125%	101.215	101.117	101.029	100.928	6.125%	101.206	101.108	101.020	100.919	6.125%	101.088	101.042	100.902	100.860
6.250%	101.400	101.302	101.214	101.113	6.250%	101.391	101.293	101.205	101.104	6.250%	101.271	101.230	101.085	101.049
6.375%	101.592	101.494	101.406	101.305	6.375%	101.584	101.486	101.398	101.297	6.375%	101.461	101.425	101.275	101.244
6.500%	101.801	101.703	101.615	101.514	6.500%	101.792	101.694	101.606	101.505	6.500%	101.666	101.635	101.480	101.455
6.625%	102.000	101.914	101.826	101.725	6.625%	102.000	101.905	101.817	101.716	6.625%	101.872	101.847	101.686	101.668
6.750%	102.000	102.000	102.000	101.940	6.750%	102.000	102.000	102.000	101.931	6.750%	102.000	102.000	101.896	101.884
6.875%	102.000	102.000	102.000	102.000	6.875%	102.000	102.000	102.000	102.000	6.875%	102.000	102.000	102.000	102.000

5/1 Treasury					5/1 LIBOR					AGENCY INTEREST FIRST 5/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.000%	98.378	98.278	98.186	98.082	5.000%	98.458	98.358	98.266	98.162	5.000%	98.458	98.363	98.266	98.168
5.125%	98.733	98.633	98.541	98.437	5.125%	98.813	98.713	98.621	98.517	5.125%	98.810	98.720	98.618	98.525
5.250%	99.080	98.980	98.888	98.784	5.250%	99.160	99.060	98.968	98.864	5.250%	99.153	99.068	98.968	98.874
5.375%	99.418	99.318	99.226	99.122	5.375%	99.498	99.398	99.306	99.202	5.375%	99.487	99.407	99.295	99.214
5.500%	99.744	99.644	99.552	99.448	5.500%	99.824	99.724	99.632	99.528	5.500%	99.809	99.735	99.617	99.543
5.625%	100.058	99.958	99.866	99.762	5.625%	100.138	100.038	99.946	99.842	5.625%	100.119	100.050	99.927	99.859
5.750%	100.360	100.260	100.168	100.064	5.750%	100.440	100.340	100.248	100.144	5.750%	100.420	100.356	100.228	100.165
5.875%	100.650	100.550	100.458	100.354	5.875%	100.730	100.630	100.538	100.434	5.875%	100.707	100.648	100.518	100.458
6.000%	100.928	100.828	100.736	100.632	6.000%	101.008	100.908	100.816	100.712	6.000%	100.982	100.928	100.790	100.739
6.125%	101.192	101.092	101.000	100.896	6.125%	101.272	101.172	101.080	100.976	6.125%	101.243	101.192	101.051	101.006
6.250%	101.439	101.339	101.247	101.143	6.250%	101.519	101.419	101.327	101.223	6.250%	101.489	101.446	101.297	101.258
6.375%	101.669	101.569	101.477	101.373	6.375%	101.749	101.649	101.557	101.453	6.375%	101.718	101.680	101.526	101.492
6.500%	101.886	101.786	101.694	101.590	6.500%	101.966	101.866	101.774	101.670	6.500%	101.933	101.900	101.741	101.713
6.625%	102.000	101.992	101.900	101.796	6.625%	102.000	102.000	101.980	101.876	6.625%	102.000	102.000	101.945	101.924
6.750%	102.000	102.000	102.000	102.000	6.750%	102.000	102.000	102.000	102.000	6.750%	102.000	102.000	102.000	102.000

7/1 Treasury					7/1 LIBOR					AGENCY INTEREST FIRST 7/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.000%	97.629	97.529	97.437	97.334	5.000%	97.683	97.583	97.491	97.388	5.000%	97.498	97.403	97.306	97.209
5.125%	98.055	97.955	97.863	97.760	5.125%	98.108	98.008	97.916	97.813	5.125%	97.919	97.829	97.727	97.635
5.250%	98.472	98.372	98.280	98.177	5.250%	98.525	98.425	98.333	98.230	5.250%	98.330	98.245	98.138	98.052
5.375%	98.878	98.778	98.686	98.583	5.375%	98.930	98.830	98.738	98.635	5.375%	98.731	98.651	98.539	98.459
5.500%	99.273	99.173	99.081	98.978	5.500%	99.325	99.225	99.133	99.030	5.500%	99.120	99.046	98.928	98.855
5.625%	99.655	99.555	99.463	99.360	5.625%	99.706	99.606	99.514	99.411	5.625%	99.498	99.429	99.306	99.239
5.750%	100.024	99.924	99.832	99.729	5.750%	100.074	99.974	99.882	99.779	5.750%	99.863	99.799	99.671	99.609
5.875%	100.377	100.277	100.185	100.082	5.875%	100.427	100.327	100.235	100.132	5.875%	100.212	100.153	100.020	99.964
6.000%	100.715	100.615	100.523	100.420	6.000%	100.764	100.664	100.572	100.469	6.000%	100.545	100.491	100.353	100.303
6.125%	101.037	100.937	100.845	100.742	6.125%	101.086	100.986	100.894	100.791	6.125%	100.864	100.816	100.672	100.628
6.250%	101.345	101.245	101.153	101.050	6.250%	101.393	101.293	101.201	101.098	6.250%	101.168	101.125	100.976	100.938
6.375%	101.637	101.537	101.445	101.342	6.375%	101.684	101.584	101.492	101.389	6.375%	101.458	101.420	101.266	101.233
6.500%	101.913	101.813	101.721	101.618	6.500%	101.960	101.860	101.768	101.665	6.500%	101.731	101.698	101.539	101.512
6.625%	102.000	102.000	101.979	101.876	6.625%	102.000	102.000	102.000	101.923	6.625%	101.986	101.959	101.794	101.774
6.750%	102.000	102.000	102.000	102.000	6.750%	102.000	102.000	102.000	102					



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NON CONFORMING ARM PRODUCTS (Includes SRP's)

1 Month Interest Only LIBOR - Apply I/O Adj.					1 Year Treasury					1 Year LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.500%	101.804	101.723	101.673	101.624	5.750%	100.816	100.725	100.665	100.605	6.25%	100.911	100.824	100.770	100.715
5.625%	101.798	101.711	101.657	101.602	5.875%	101.045	100.948	100.883	100.818	5.750%	101.005	100.914	100.854	100.794
5.750%	101.791	101.700	101.640	101.580	6.000%	101.122	101.020	100.949	100.879	5.875%	101.092	100.995	100.930	100.865
5.875%	101.786	101.689	101.624	101.559	6.125%	101.192	101.085	101.009	100.934	6.000%	101.174	101.072	101.001	100.931
6.000%	101.780	101.678	101.607	101.537	6.250%	101.259	101.146	101.066	100.985	6.125%	101.249	101.142	101.066	100.991
6.125%	101.774	101.667	101.591	101.516	6.375%	101.322	101.205	101.119	101.033	6.250%	101.318	101.205	101.125	101.044
6.250%	101.769	101.656	101.576	101.495	6.500%	101.406	101.283	101.192	101.101	6.375%	101.384	101.267	101.181	101.095
6.375%	101.763	101.646	101.560	101.474	6.625%	101.526	101.398	101.301	101.205	6.500%	101.475	101.352	101.261	101.170
6.500%	101.785	101.662	101.571	101.480	6.750%	101.657	101.524	101.423	101.321	6.625%	101.609	101.481	101.384	101.288
6.625%	101.848	101.720	101.623	101.527	6.875%	101.803	101.664	101.558	101.451	6.750%	101.755	101.622	101.521	101.419
6.750%	101.914	101.781	101.680	101.578	7.000%	101.883	101.739	101.627	101.515	6.875%	101.816	101.677	101.571	101.464
6.875%	101.988	101.849	101.743	101.636	7.125%	102.000	101.920	101.803	101.686	7.000%	101.995	101.851	101.739	101.627
7.000%	102.000	101.924	101.812	101.700	7.250%	102.000	102.000	101.955	101.833	7.125%	102.000	102.000	101.926	101.809
7.125%	102.000	102.000	101.888	101.771	7.375%	102.000	102.000	102.000	101.924	7.250%	102.000	102.000	102.000	101.962
7.250%	102.000	102.000	101.935	101.813	7.500%	102.000	102.000	102.000	102.000	7.375%	102.000	102.000	102.000	102.000

6 Month Interest Only LIBOR - Apply I/O Adj.					3/1 Treasury					3/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.500%	101.349	101.268	101.218	101.169	6.125%	100.898	100.791	100.715	100.640	6.125%	100.887	100.780	100.704	100.629
5.625%	101.399	101.312	101.258	101.203	6.250%	101.052	100.939	100.859	100.778	6.250%	101.011	100.898	100.818	100.737
5.750%	101.445	101.354	101.294	101.234	6.375%	101.171	101.054	100.968	100.882	6.375%	101.126	101.009	100.923	100.837
5.875%	101.489	101.392	101.327	101.262	6.500%	101.285	101.162	101.071	100.980	6.500%	101.236	101.113	101.022	100.931
6.000%	101.531	101.429	101.358	101.288	6.625%	101.395	101.267	101.170	101.074	6.625%	101.342	101.214	101.117	101.021
6.125%	101.570	101.463	101.387	101.312	6.750%	101.500	101.367	101.266	101.164	6.750%	101.445	101.312	101.211	101.109
6.250%	101.608	101.495	101.415	101.334	6.875%	101.604	101.465	101.359	101.252	6.875%	101.546	101.407	101.301	101.194
6.375%	101.644	101.527	101.441	101.355	7.000%	101.707	101.563	101.451	101.339	7.000%	101.646	101.502	101.390	101.278
6.500%	101.709	101.586	101.495	101.404	7.125%	101.813	101.664	101.547	101.430	7.125%	101.750	101.601	101.484	101.367
6.625%	101.815	101.687	101.590	101.494	7.250%	101.915	101.761	101.638	101.516	7.250%	101.849	101.695	101.572	101.450
6.750%	101.983	101.850	101.749	101.647	7.375%	102.000	101.856	101.729	101.601	7.375%	101.948	101.789	101.662	101.534
6.875%	102.000	101.966	101.860	101.753	7.500%	102.000	101.953	101.820	101.687	7.500%	102.000	101.883	101.750	101.617
7.000%	102.000	102.000	101.981	101.869	7.625%	102.000	102.000	101.910	101.772	7.625%	102.000	101.977	101.839	101.701
7.125%	102.000	102.000	102.000	101.994	7.750%	102.000	102.000	102.000	101.858	7.750%	102.000	102.000	101.929	101.786
7.250%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	101.943	7.875%	102.000	102.000	102.000	101.869

6 Month Treasury					5/1 Treasury					5/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	100.652	100.545	100.469	100.394	6.125%	100.741	100.634	100.558	100.483	6.000%	100.782	100.680	100.609	100.539
6.250%	100.709	100.596	100.516	100.435	6.250%	100.930	100.817	100.737	100.656	6.125%	100.980	100.873	100.797	100.722
6.375%	100.764	100.647	100.561	100.475	6.375%	101.011	100.894	100.808	100.722	6.250%	101.165	101.052	100.972	100.891
6.500%	100.846	100.723	100.632	100.541	6.500%	101.174	101.051	100.960	100.869	6.375%	101.244	101.127	101.041	100.955
6.625%	100.972	100.844	100.747	100.651	6.625%	101.325	101.197	101.100	101.004	6.500%	101.403	101.280	101.189	101.098
6.750%	101.109	100.976	100.875	100.773	6.750%	101.465	101.332	101.231	101.129	6.625%	101.552	101.424	101.327	101.231
6.875%	101.259	101.120	101.014	100.907	6.875%	101.596	101.457	101.351	101.244	6.750%	101.689	101.556	101.455	101.353
7.000%	101.256	101.112	101.000	100.888	7.000%	101.715	101.571	101.459	101.347	6.875%	101.817	101.678	101.572	101.465
7.125%	101.436	101.287	101.170	101.053	7.125%	101.809	101.660	101.543	101.426	7.000%	101.933	101.789	101.677	101.565
7.250%	101.583	101.429	101.306	101.184	7.250%	101.915	101.761	101.638	101.516	7.125%	102.000	101.877	101.760	101.643
7.375%	101.660	101.501	101.374	101.246	7.375%	102.000	101.858	101.731	101.603	7.250%	102.000	101.976	101.853	101.731
7.500%	101.737	101.573	101.440	101.307	7.500%	102.000	101.952	101.819	101.686	7.375%	102.000	102.000	101.944	101.816
7.625%	101.813	101.643	101.505	101.367	7.625%	102.000	102.000	101.905	101.767	7.500%	102.000	102.000	102.000	101.898
7.750%	101.889	101.714	101.571	101.428	7.750%	102.000	102.000	101.988	101.845	7.625%	102.000	102.000	102.000	101.977
7.875%	101.965	101.785	101.636	101.488	7.875%	102.000	102.000	102.000	101.923	7.750%	102.000	102.000	102.000	102.000

7/1 Treasury					7/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.000%	99.862	99.760	99.689	99.619	6.000%	99.971	99.869	99.798	99.728
6.125%	100.203	100.096	100.020	99.945	6.125%	100.308	100.201	100.125	100.050
6.250%	100.466	100.353	100.273	100.192	6.250%	100.569	100.456	100.376	100.295
6.375%	100.711	100.594	100.508	100.422	6.375%	100.810	100.693	100.607	100.521
6.500%	100.922	100.799	100.708	100.617	6.500%	101.018	100.895	100.804	100.713
6.625%	101.133	101.005	100.908	100.812	6.625%	101.226	101.098	101.001	100.905
6.750%	101.331	101.198	101.097	100.995	6.750%	101.422	101.289	101.188	101.086
6.875%	101.517	101.378	101.272	101.165	6.875%	101.605	101.466	101.360	101.253
7.000%	101.693	101.549	101.437	101.325	7.000%	101.778	101.634	101.522	101.410
7.125%	101.694	101.545	101.428	101.311	7.125%	101.777	101.628	101.511	101.394
7.250%	101.847	101.693	101.570	101.448	7.250%	101.928	101.774	101.651	101.529
7.375%	101.991	101.832	101.705	101.577	7.375%	102.000	101.911	101.784	101.656
7.500%	102.000	101.966	101.833	101.700	7.500%	102.000	102.000	101.911	101.778
7.625%	102.000	102.000	101.955	101.817	7.625%	102.000	102.000	102.000	101.892
7.750%	102.000	102.000	102.000	102.000	7.750%	102.000	102.000	102.000	101.977

INTEREST ONLY ARM PRODUCTS		
The following Non-Conforming ARMs are available with an Interest Only option.		
Adjust NC ARM pricing by (0.125)		
	Libor Index	Treasury Index
1 month I/O	X	N/A
6 month I/O	X	N/A
1 year I/O	X	N/A
3/1 I/O	X	X
5/1 I/O	X	X
7/1 I/O	X	X
10/1 I/O	X	X

Additional loan level adjusters may apply.

See separate adjusters page.

10/1 Treasury					10/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.000%	100.053	99.951	99.880	99.810	5.875%	99.846	99.749	99.684	99.619
6.125%	100.360	100.253	100.177	100.102	6.000%	100.172	100.070	99.999	99.929



Rate Sheet #: 2898
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GOVERNMENT PRODUCTS (Excludes SRP's)

FHAVA 30 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	102.750	102.750	102.750	102.750	102.750
6.500%	101.376	101.302	101.236	101.143	101.075
6.000%	99.561	99.492	99.447	99.366	99.318
5.500%	97.917	97.853	97.828	97.759	97.732
5.000%	95.292	95.171	95.167	95.047	95.041

FHAVA 15 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.500%	101.372	101.331	101.267	101.200	101.140
6.000%	100.576	100.509	100.465	100.420	100.340
5.500%	98.859	98.797	98.774	98.749	98.681
5.000%	97.123	97.065	97.063	97.059	97.003
4.500%	94.681	94.566	94.585	94.602	94.495

FHAVA 30 Year GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.750%	101.872	101.825	101.738	101.662	101.575
6.625%	101.348	101.294	101.212	101.132	101.050
6.500%	100.848	100.788	100.711	100.626	100.549
6.375%	100.377	100.310	100.239	100.149	100.077
6.250%	99.943	99.887	99.832	99.758	99.702
6.125%	99.495	99.433	99.382	99.304	99.253
6.000%	99.038	98.976	98.926	98.847	98.797
5.875%	98.532	98.470	98.419	98.341	98.290
5.750%	98.311	98.261	98.226	98.164	98.129
5.625%	97.856	97.799	97.769	97.703	97.673
5.500%	97.269	97.212	97.182	97.115	97.086
5.375%	96.631	96.574	96.544	96.477	96.448
5.250%	95.937	95.873	95.848	95.777	95.752
5.125%	94.674	94.563	94.550	94.436	94.424

Government ARM Change Dates				
Purchased by	1 yr ARM	3/1 ARM	5/1 ARM	
11/30/2005	01/01/2007	01/01/2009	01/01/2011	
02/28/2006	04/01/2007	04/01/2009	04/01/2011	
05/31/2006	07/01/2007	07/01/2009	07/01/2011	
08/31/2006	10/01/2007	10/01/2009	10/01/2011	

FHA 1 Year ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
5.500%	99.391	99.093	99.066	98.768	98.740
5.375%	99.133	98.829	98.807	98.503	98.481
5.250%	98.865	98.556	98.540	98.230	98.212
5.125%	98.529	98.215	98.204	97.888	97.875
5.000%	98.349	98.030	98.024	97.702	97.695
4.875%	98.076	97.752	97.751	97.423	97.421
4.750%	97.791	97.462	97.466	97.132	97.135
4.625%	97.578	97.243	97.253	96.913	96.922
4.500%	97.328	96.988	97.002	96.657	96.671
4.375%	97.031	96.686	96.705	96.354	96.373
4.250%	96.720	96.370	96.395	96.038	96.062
4.125%	96.288	95.870	95.901	95.475	95.504
4.000%	95.970	95.547	95.583	95.151	95.186

MARGIN: 2.000
 INDEX: 4.77

Government Program Adjusters	
Loan Feature	Price Adj.
Mandatory Lock	0.080
Term <= 120 months	(0.250)

FHAVA 3/1 ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	99.736	99.450	99.392	99.107	99.048
5.875%	99.413	99.122	99.069	98.778	98.724
5.750%	99.078	98.781	98.734	98.438	98.388
5.625%	98.789	98.487	98.445	98.143	98.098
5.500%	98.795	98.487	98.450	98.142	98.103
5.375%	98.450	98.137	98.105	97.791	97.757
5.250%	98.095	97.778	97.751	97.431	97.402
5.125%	97.550	97.196	97.175	96.849	96.825
5.000%	97.364	97.004	96.988	96.656	96.638
4.875%	97.001	96.637	96.626	96.288	96.275
4.750%	96.634	96.265	96.259	95.915	95.907
4.625%	96.051	95.645	95.644	95.295	95.292
4.500%	95.783	95.372	95.376	95.021	95.024

MARGIN: 2.000
 INDEX: 4.77

VA 5/1 ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	97.683	98.186	98.128	97.843	97.783
5.875%	96.556	97.789	97.736	97.446	97.391
5.750%	96.555	97.383	97.336	97.039	96.990
5.625%	96.552	97.068	97.026	96.723	96.679
5.500%	96.548	97.067	97.030	96.722	96.683
5.375%	95.169	96.649	96.617	96.303	96.269
5.250%	95.165	96.222	96.196	95.876	95.847
5.125%	95.161	95.842	95.821	95.495	95.472
5.000%	95.155	95.649	95.633	95.301	95.283
4.875%	93.836	95.213	95.202	94.864	94.851
4.750%	93.829	94.772	94.766	94.423	94.415
4.625%	93.823	94.545	94.545	94.195	94.193

MARGIN: 2.000
 INDEX: 4.77

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CONFORMING CONVENTIONAL PRICE and RATE ADJUSTERS Effective Date 11/10/2005			
All adjustments are cumulative. -- Check Program Guidelines for Product Loan Feature Eligibility			
Loan Feature	FIXED Price Adj.	ARM Price Adj.	
Mandatory Lock- Single Loan Mandatory	0.08	0.08	Alt-A Adjusters on Separate Page
Non-Escrowed Loans	(0.250)	(0.250)	
40 Year Term	0.000	(0.375)	
Subordinate Fin - Full Amortization	>65% LTV & > 90% CLTV	(0.250)	
Interest First I/O - Subordinate Financing	>75% LTV & > 75 % CLTV	(0.250)	
Interest First I/O - Fixed Rate	>90% LTV	n/a	
Interest Only ARM (not Interest First)	Use Non-conforming Pricing and Adjusters		
Purchase or Rate/Term Refi	>90% LTV	0.000 (0.250)	
Cash-Out Refinance	70.01-80% LTV	(0.500) (0.500)	
Cash-Out Refinance	>80% LTV	(0.750) (0.750)	
Cash-Out Refi (EA - Condo & Co-op Only)		(0.500) (0.500)	
2-Unit	>90% LTV	(0.500) (0.500)	
COOP Owner Occupied	>90% LTV	(0.500) (0.500)	
COOP 2nd Home	>80% LTV	(0.750) (0.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750) (0.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=680-719	(0.625) (0.625)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500) (0.500)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750) (1.750)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625) (1.625)	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500) (1.500)	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.250) n/a	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125) n/a	
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000 n/a	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250) n/a	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125) n/a	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000) n/a	
Asset Based Income	Use Non-conforming Pricing and Adjusters		
Conversion Feature	Add .125 to margin-See ARM table	- (0.500)	
ALT 97 - 35% MI Coverage		(0.500) (0.500)	
ALT 97 - 18% MI Coverage		(1.750) (1.750)	
FNMA 97-Any DU Decision(18% MI)	95.01%-97% LTV	(1.250) n/a	
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO >=680	(1.000) (1.000)	
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO < 680	(1.500) (1.500)	
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO >=680	(0.500) (0.500)	
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO < 680	(1.000) (1.000)	
Flex100-DU Approve/Refer(25% MI)	97.01%-100% LTV	(1.500) (1.500)	
FLEX 97 w/sub financing	CLTV > 95%	(1.500) (1.500)	
Flex97-DU Approve/Refer(18% MI)	90%-95% >95% CLTV	(1.500) (1.500)	
Flex97-DU Approve/Refer(18% MI)	90%-97%(no sub financing)	(1.750) (1.750)	
Flex97-DU Approve/Refer(35% MI)	90%-97% LTV	(0.500) (0.500)	
Community 97	Add .125 to Rate Add .125 to Rate		
Community 100+ or 2 Family	Add .250 to Rate Add .250 to Rate		
Community 3-4 Family	Add .375 to Rate	n/a	
Freddie Mac A-	Level 1	Add .375 to Rate	
Freddie Mac A-	Level 2	Add .500 to Rate	
Freddie Mac A-	Level 3	Add .625 to Rate	
Freddie Mac A-	Level 4	Add 1.250 to Rate	
Home Run		Add 1.000 to Rate 1.000 to Rate	
Home on Time		0.000 n/a	
Non-AU Adjustment	FICO Range 660-679	(0.250) (0.250)	
Non-AU Adjustment	FICO Range 620-659	(0.500) (0.500)	

CONFORMING AGENCY SIVA, NIVA, SISA, & NINA			
Process Type			Price Adj.
SIVA (Stated Income/Verified Assets)		>=720	(0.500)
NIVA (No Income/Verified Assets)		>=720	(0.750)
NINA (No Ratio)		>=720	(1.125)
SISA (Stated Income/Stated Assets)		>=720	0.000
Process Type	LTV	FICO	Price Adj.
SISA		>=720	0.000
SISA		700-719	0.000
SISA - Fixed Rate		680-699	(0.750)
SISA - ARM		680-699	(0.875)
SIVA or NIVA	<=75	680-699	(0.750)
SIVA or NIVA	<=75	700-719	(0.500)
SIVA or NIVA	<=75	>=720	0.000
SIVA or NIVA	>=75.01	700-719	(0.500)
SIVA or NIVA	>=75.01	>=720	(0.500)
NINA	<=75	>=720	0.000
NINA	>=75.01	>=720	(0.500)

Applicable additional adjusters may apply.

Extended Rate Lock Periods					
Adjustment from 60-day lock					
> 90-Day requires .500 up-front fee plus adjuster					
	90	120	180	270	360
Conforming Fixed Rate	(0.250)	0.000	(0.100)	(0.750)	(1.200)
Conforming ARM	(0.250)	0.000	(0.200)	(0.875)	(1.500)
Government Fixed Rate	(0.250)	0.000	(0.200)	(0.625)	(1.000)
Government ARM	(0.300)	(0.150)	(0.600)	(1.550)	(2.600)
Non-Conforming Fixed Rate (incl. Alt A)	(0.300)	(0.050)	(0.250)	(1.000)	(1.350)
Non-Conforming ARM (incl. Alt A)	(0.350)	0.000	(0.200)	(0.875)	(1.500)

ARM Information Table - All Loan Sizes				
Product	Caps	Margin	Index	Price Adj.
1 Month Interest Only LIBOR	2/2/6	1.875	4.770	
6 Month Interest Only LIBOR	2/2/6	2.000	5.070	
6 Month Treasury	1/1/6	2.750	5.180	
1 Yr Treasury	2/2/6	2.750	4.770	
3/1 Treasury	2/2/6	2.750	4.770	
5/1 Treasury	5/2/5	2.750	4.770	(0.500)
5/1 Treasury	2/2/5	2.750	4.770	
7/1 Treasury	5/2/5	2.750	4.770	
10/1 Treasury	5/2/5	2.750	4.770	
1 Yr LIBOR	2/2/6	2.250	5.180	
3/1 LIBOR	2/2/6	2.250	5.180	
5/1 LIBOR	2/2/5	2.250	5.180	(0.500)
5/1 LIBOR	5/2/5	2.250	5.180	
AGENCY 3/1 I/O LIBOR	2/2/6	2.250	5.180	
AGENCY 5/1 I/O LIBOR	5/2/5	2.250	5.180	
AGENCY 5/1 I/O LIBOR	2/2/5	2.250	5.180	(0.500)
7/1 LIBOR & AGENCY 7/1 I/O LIBOR	5/2/5	2.250	5.180	
10/1 LIBOR & AGENCY 10/1 I/O LIBOR	5/2/5	2.250	5.180	
Convertible Option (where allowed):	Add .125 to margin & (0.500) to price			
Program		Treasury Margin	LIBOR Margin	
EA Level I		3.250	2.750	
EA Level II		3.500	3.000	
EA Level III		3.875	3.375	
EA Level I w/ Flex Sub-Financing		3.500	3.000	

Geographic Price Adjustments	
Group	Price Adj.
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #1	-0-
Group #2	0.125
Group #3	0.250

ADJUSTERS CONTINUED ON NEXT PAGE

Rate Sheet #: 2898

Effective Date: 03/29/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

CitiMortgage, Inc. does business as Citicorp Mortgage in New Mexico.

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Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com



NON-CONFORMING CONVENTIONAL PRICE ADJUSTERS 11/10/2005						
Loan Feature	FIXED		ARM			
	Price Adj.		Price Adj.			
Mandatory Lock- Single Loan Mandatory		0.080		0.080		
Non-Escrowed Loans		(0.250)		(0.250)		
Interest Only ARM	Use NC ARM Pricing		n/a	(0.125)		
Interest Only - Fixed Rate	Use NC 30 Yr Fixed Pricing	(0.250)		n/a		
Loan Amount	\$700M-\$1MM-Fixed	(0.125)		0.000		
Loan Amount	>\$1MM-\$1.5MM	(0.750)		0.000		
Loan Amount	>\$1.5MM - \$3MM ARM		n/a	(0.375)		
Low-Rise Condos (<= 4 stories)		(0.250)		0.000		
High-Rise Condos (>= 5 stories)	Not IL/NY on ARM	(0.375)		(0.125)		
Second Home		(0.250)		0.000		
Cash-Out Refinance		(0.250)		(0.125)		
2-Unit		(0.125)		(0.125)		
3 - 4 Unit		(0.500)		(0.125)		
Subordinate Financing	CLTV > 90% - 95%	(0.250)		0.000		
Subordinate Financing	CLTV / HCLTV > 95%	(0.500)		(0.500)		
Asset Based Income		(0.250)		(0.250)		
Conversion Feature	Add .125 to margin-See ARM table		n/a	(0.500)		

FICO Score Adjusters						
Non-Conforming Fixed						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.375	0.250	0.250	0.000	(0.125)	
60.01 - 70.00%	0.375	0.250	0.250	0.000	(0.125)	
70.01 - 75.00%	0.125	0.000	0.000	(0.125)	-	
75.01 - 80.00%	0.000	(0.125)	(0.125)	(0.250)	-	
80.01 - 85.00%	(0.125)	(0.250)	(0.250)	(0.375)	-	
85.01 - 90.00%	(0.125)	(0.250)	(0.250)	(0.500)	-	
90.01 - 95.00%	(0.250)	(0.375)	(0.375)	-	-	

Non-Conforming ARM						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.125	0.000	0.000	0.000	(0.500)	
60.01 - 70.00%	0.125	0.000	0.000	0.000	(0.500)	
70.01 - 75.00%	0.125	0.000	0.000	0.000	-	
75.01 - 80.00%	0.000	0.000	0.000	0.000	-	
80.01 - 85.00%	0.000	0.000	0.000	(0.500)	-	
85.01 - 90.00%	0.000	0.000	0.000	(0.500)	-	
90.01 - 95.00%	(0.125)	(0.250)	(0.500)	-	-	

Geographic Price Adjustments	
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #	Price Adj.
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA



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ALT A PROGRAMS - all include SRP's

Alt A 30 Year FRM					Alt A 20 Year FRM					Alt A 15 Year FRM				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.500%	95.721	95.611	95.546	95.421	5.500%	95.846	95.736	95.671	95.546	5.000%	94.822	94.785	94.671	94.625
5.625%	96.440	96.333	96.263	96.141	5.625%	96.565	96.458	96.388	96.266	5.125%	95.525	95.483	95.373	95.321
5.750%	97.152	97.048	96.973	96.854	5.750%	97.277	97.173	97.098	96.979	5.250%	96.223	96.176	96.071	96.014
5.875%	97.853	97.753	97.673	97.556	5.875%	97.978	97.878	97.798	97.681	5.375%	96.916	96.864	96.763	96.701
6.000%	98.554	98.458	98.373	98.258	6.000%	98.679	98.583	98.498	98.383	5.500%	97.602	97.544	97.448	97.380
6.125%	99.256	99.163	99.072	98.961	6.125%	99.381	99.288	99.197	99.086	5.625%	98.287	98.224	98.132	98.059
6.250%	99.970	99.881	99.785	99.676	6.250%	100.095	100.006	99.910	99.801	5.750%	98.972	98.904	98.817	98.739
6.375%	100.452	100.369	100.268	100.164	6.375%	100.577	100.494	100.393	100.289	5.875%	99.465	99.391	99.311	99.228
6.500%	100.892	100.816	100.709	100.611	6.500%	101.017	100.941	100.834	100.736	6.000%	99.928	99.850	99.776	99.687
6.625%	101.278	101.208	101.097	101.003	6.625%	101.403	101.333	101.222	101.128	6.125%	100.284	100.200	100.133	100.039
6.750%	101.561	101.497	101.381	101.292	6.750%	101.686	101.622	101.506	101.417	6.250%	100.611	100.522	100.461	100.362
6.875%	101.800	101.743	101.621	101.538	6.875%	101.925	101.868	101.746	101.663	6.375%	100.907	100.813	100.759	100.655
7.000%	101.998	101.947	101.820	101.742	7.000%	102.123	102.072	101.945	101.867	6.500%	101.156	101.056	101.009	100.900
7.125%	102.146	102.101	101.969	101.896	7.125%	102.271	102.226	102.094	102.021					

Alt A 1 MO Base Price					Alt A 6 MO Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
					5.625%	101.500	101.413	101.359	101.304
					5.750%	101.556	101.465	101.405	101.345
					5.875%	101.609	101.512	101.447	101.382
					6.000%	101.661	101.559	101.488	101.418
					6.125%	101.709	101.602	101.526	101.451
					6.250%	101.757	101.644	101.564	101.483
					6.375%	101.804	101.687	101.601	101.515
					6.500%	101.850	101.727	101.636	101.545
					6.625%	102.000	102.000	101.973	101.877
					6.750%	102.000	102.000	102.000	101.907
					6.875%	102.000	102.000	102.000	101.938
					7.000%	102.000	102.000	102.000	101.968
					7.125%	102.000	102.000	102.000	101.998
4.875%	102.000	102.000	102.000	101.994	7.250%	102.000	102.000	102.000	102.000

Alt A 1 Base Price					Alt A 3/1 Base Price					Alt A 5/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
4.875%	100.836	100.781	100.757	100.734	5.625%	100.098	100.011	99.957	99.902	5.750%	99.941	99.850	99.790	99.730
5.000%	100.984	100.923	100.895	100.866	5.750%	100.292	100.201	100.141	100.081	5.875%	100.169	100.072	100.007	99.942
5.125%	101.125	101.060	101.026	100.992	5.875%	100.480	100.383	100.318	100.253	6.000%	100.388	100.286	100.215	100.145
5.250%	101.259	101.188	101.149	101.110	6.000%	100.687	100.585	100.514	100.444	6.125%	100.596	100.489	100.413	100.338
5.375%	101.388	101.312	101.268	101.224	6.125%	100.860	100.753	100.677	100.602	6.250%	100.781	100.668	100.588	100.507
5.500%	101.514	101.433	101.383	101.334	6.250%	101.025	100.912	100.832	100.751	6.375%	100.968	100.851	100.765	100.679
5.625%	101.637	101.550	101.496	101.441	6.375%	101.191	101.074	100.988	100.902	6.500%	101.147	101.024	100.933	100.842
5.750%	101.755	101.664	101.604	101.544	6.500%	101.365	101.242	101.151	101.060	6.625%	101.341	101.213	101.116	101.020
5.875%	101.890	101.793	101.728	101.663	6.625%	101.609	101.481	101.384	101.288	6.750%	101.539	101.406	101.305	101.203
6.000%	102.000	101.899	101.828	101.758	6.750%	101.789	101.656	101.555	101.453	6.875%	101.641	101.502	101.396	101.289
6.125%	102.000	102.000	101.925	101.850	6.875%	101.976	101.837	101.731	101.624	7.000%	101.844	101.700	101.588	101.476
6.250%	102.000	102.000	102.000	101.936	7.000%	102.000	102.000	101.914	101.802	7.125%	102.000	101.903	101.786	101.669
6.375%	102.000	102.000	102.000	102.000	7.125%	102.000	102.000	102.000	101.987	7.250%	102.000	102.000	101.993	101.871
					7.250%	102.000	102.000	102.000	102.000	7.375%	102.000	102.000	102.000	102.000

Alt A 7/1 Base Price					Alt A 10/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.000%	99.903	99.801	99.730	99.660	5.750%	99.282	99.191	99.131	99.071
6.125%	100.162	100.055	99.979	99.904	5.875%	99.615	99.518	99.453	99.388
6.250%	100.411	100.298	100.218	100.137	6.000%	99.935	99.833	99.762	99.692
6.375%	100.645	100.528	100.442	100.356	6.125%	100.239	100.132	100.056	99.981
6.500%	100.854	100.731	100.640	100.549	6.250%	100.530	100.417	100.337	100.256
6.625%	101.062	100.934	100.837	100.741	6.375%	100.805	100.688	100.602	100.516
6.750%	101.255	101.122	101.021	100.919	6.500%	101.065	100.942	100.851	100.760
6.875%	101.462	101.323	101.217	101.110	6.625%	101.197	101.069	100.972	100.876
7.000%	101.583	101.439	101.327	101.215	6.750%	101.423	101.290	101.189	101.087
7.125%	101.793	101.644	101.527	101.410	6.875%	101.662	101.523	101.417	101.310
7.250%	102.000	101.855	101.732	101.610	7.000%	101.904	101.760	101.648	101.536
7.375%	102.000	102.000	101.946	101.818	7.125%	101.952	101.803	101.686	101.569
7.500%	102.000	102.000	102.000	101.915	7.250%	102.000	102.000	101.923	101.801
7.625%	102.000	102.000	102.000	102.000	7.375%	102.000	102.000	102.000	102.000

See Adjustor Page for ARM Margin and Index Info.

ALT A Products

The Alt A process type is available for the following products:

ADJUSTERS BASED ON ALT A BASE PRICING ABOVE

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	(0.250)	-	(0.125)	Not Avail.
3/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
5/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
7/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
10/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
1 month ARM	-	Not Avail.	Not Avail.	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	(0.250)	-	(0.125)	Not Avail.

Additional adjusters apply on Alt A Products. See separate Alt A Adjusters



USE ALT A PRICING WITH THE FOLLOWING ALT A PROGRAM PRICING MATRIX

PROCESS TYPE	ALT A Program Pricing Matrix (Effective 12/19/2005)						
	LTV						
	<= 65.00%	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
PROCESS TYPE							
Full Documentation	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Stated Income / Verified Assets (SIVA)	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.750)	-
No Income / Verified Assets (NIVA)	(0.125)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)	-
No Income / No Assets (NINA)	(0.250)	(0.500)	(1.500)	(2.000)	-	-	-
FIXED Stated Income / Stated Assets (SISA)	(0.125)	(0.250)	(0.875)	(1.125)	(1.375)	-	-
ARM Stated Income / Stated Assets (SISA)	(0.125)	(0.375)	(1.250)	(1.750)	(1.875)	-	-
FIXED LOAN AMOUNT							
<= \$417,000	0.375	0.250	0.125	0.125	0.125	0.000	(0.250)
\$417,001 - \$500,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)
\$500,001 - \$675,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	-
\$675,001 - \$750,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$750,001 - \$1,000,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$1,000,001 - \$1,500,000	(0.750)	(1.250)	(1.500)	-	-	-	-
ARM LOAN AMOUNT							
<= \$417,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$417,001 - \$500,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
\$500,001 - \$675,000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	-
\$675,001 - \$750,000	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-
\$750,001 - \$1,000,000	(0.250)	(0.250)	(0.250)	(0.375)	-	-	-
\$1,000,001 - \$1,500,000	(0.375)	(0.375)	(0.375)	-	-	-	-
\$1,500,001-\$3,000,000	(0.375)	(0.375)	(0.375)	-	-	-	-
FICO- ALL LOANS							
620 - 639	0.000	(0.250)	(0.375)	(0.625)	(1.000)	(1.375)	-
640 - 659	0.000	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
660 - 679	0.000	0.000	0.000	(0.250)	(0.625)	(1.125)	(1.875)
680 - 699	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>= 720	0.125	0.125	0.125	0.125	0.125	0.125	0.125
FEATURE- ALL LOANS							
Mandatory Lock	0.080	0.080	0.080	0.080	0.080	0.080	0.080
Non-Escrowed Loans	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash-out Refi	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
Second Home	(0.125)	(0.375)	(0.625)	(0.875)	(1.250)	(1.250)	(1.750)
Investment Property	(0.250)	(0.625)	(1.000)	(1.500)	(1.500)	(2.000)	-
2 - Unit	(0.625)	(0.625)	(0.875)	(1.000)	(1.250)	(1.250)	-
3-4 Unit	(1.000)	(1.000)	(1.375)	(1.500)	-	-	-
Low-Rise Condos <= 4 stories	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)
High-Rise Condos >= 5 stories	(0.250)	(0.250)	(0.750)	(1.000)	(1.250)	(1.250)	(1.250)
Subordinate Fin ARM CLTV >80-85.00%	(0.250)	(0.250)	(0.250)	(0.250)	-	-	-
Subordinate Fin ARM CLTV >85.01-90%	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	-	-
Subordinate Fin ARM CLTV >90.01-95%	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	-
Subordinate Fin ARM CLTV 95.01-100%	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.625)	-
Subordinate Fin. FIXED-CLTV 90-94.999%	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
Subordinate Fin. FIXED-CLTV >=95%	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
Non Warrantable Condo	(0.750)	(1.250)	(1.250)	(1.250)	-	-	-
Condotel	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-

ALT A Products

The Alt A process type is available for the following products:

ADJUSTERS BASED ON ALT A BASE PRICING

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	-	(0.250)	(0.125)	Not Avail.
3/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
5/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
7/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
10/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
1 month ARM	-	Not Avail.	Not Avail.	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	(0.250)	-	(0.125)	Not Avail.

Geographic Price Adjustments	
	Price Adj.
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA

Rate Sheet #: 2898

Effective Date: 03/29/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

CitiMortgage, Inc. does business as Citicorp Mortgage in New Mexico.

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Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com



EXPANDED APPROVAL

EA Level I - 30 year FRM (Excludes SRP)						EA Level II - 30 year FRM (Excludes SRP)						EA Level III - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	97.371	97.318	97.250		5.750%	6.625%	97.371	97.318	97.250		5.750%	7.000%	97.371	97.318	97.250	
5.875%	6.500%	97.854	97.796	97.714		5.875%	6.750%	97.854	97.796	97.714		5.875%	7.125%	97.854	97.796	97.714	
6.000%	6.625%	98.256	98.193	98.112		6.000%	6.875%	98.256	98.193	98.112		6.000%	7.250%	98.256	98.193	98.112	
6.125%	6.750%	98.735	98.666	98.591		6.125%	7.000%	98.735	98.666	98.591		6.125%	7.375%	98.735	98.666	98.591	
6.250%	6.875%	99.241	99.167	99.097		6.250%	7.125%	99.241	99.167	99.097		6.250%	7.500%	99.241	99.167	99.097	
6.375%	7.000%	99.731	99.652	99.556		6.375%	7.250%	99.731	99.652	99.556		6.375%	7.625%	99.731	99.652	99.556	
6.500%	7.125%	100.190	100.106	100.015		6.500%	7.375%	100.190	100.106	100.015		6.500%	7.750%	100.190	100.106	100.015	
6.625%	7.250%	100.593	100.504	100.418		6.625%	7.500%	100.593	100.504	100.418		6.625%	7.875%	100.593	100.504	100.418	
6.750%	7.375%	100.943	100.848	100.768		6.750%	7.625%	100.943	100.848	100.768		6.750%	8.000%	100.943	100.848	100.768	
6.875%	7.500%	101.385	101.285	101.210		6.875%	7.750%	101.385	101.285	101.210		6.875%	8.125%	101.385	101.285	101.210	
7.000%	7.625%	101.762	101.657	101.587		7.000%	7.875%	101.762	101.657	101.587		7.000%	8.250%	101.762	101.657	101.587	
7.125%	7.750%	102.052	101.941	101.877		7.125%	8.000%	102.052	101.941	101.877		7.125%	8.375%	102.052	101.941	101.877	

EA TPR Level II - 30 year FRM (Excludes SRP)						EA TPR Level III - 30 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.875%	97.371	97.318	97.250		5.750%	7.375%	97.371	97.318	97.250		5.750%	6.750%	97.371	97.318	97.250	
5.875%	7.000%	97.854	97.796	97.714		5.875%	7.500%	97.854	97.796	97.714		5.875%	6.875%	97.854	97.796	97.714	
6.000%	7.125%	98.256	98.193	98.112		6.000%	7.625%	98.256	98.193	98.112		6.000%	7.000%	98.256	98.193	98.112	
6.125%	7.250%	98.735	98.666	98.591		6.125%	7.750%	98.735	98.666	98.591		6.125%	7.125%	98.735	98.666	98.591	
6.250%	7.375%	99.241	99.167	99.097		6.250%	7.875%	99.241	99.167	99.097		6.250%	7.250%	99.241	99.167	99.097	
6.375%	7.500%	99.731	99.652	99.556		6.375%	8.000%	99.731	99.652	99.556		6.375%	7.375%	99.731	99.652	99.556	
6.500%	7.625%	100.190	100.106	100.015		6.500%	8.125%	100.190	100.106	100.015		6.500%	7.500%	100.190	100.106	100.015	
6.625%	7.750%	100.593	100.504	100.418		6.625%	8.250%	100.593	100.504	100.418		6.625%	7.625%	100.593	100.504	100.418	
6.750%	7.875%	100.943	100.848	100.768		6.750%	8.375%	100.943	100.848	100.768		6.750%	7.750%	100.943	100.848	100.768	
6.875%	8.000%	101.385	101.285	101.210		6.875%	8.500%	101.385	101.285	101.210		6.875%	7.875%	101.385	101.285	101.210	
7.000%	8.125%	101.762	101.657	101.587		7.000%	8.625%	101.762	101.657	101.587		7.000%	8.000%	101.762	101.657	101.587	
7.125%	8.250%	102.052	101.941	101.877		7.125%	8.750%	102.052	101.941	101.877		7.125%	8.125%	102.052	101.941	101.877	

EA Level I - 20 year FRM (Excludes SRP)						EA Level II - 20 year FRM (Excludes SRP)						EA Level III - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	97.763	97.711	97.652		5.750%	6.625%	97.763	97.711	97.652		5.750%	7.000%	97.763	97.711	97.652	
5.875%	6.500%	98.219	98.162	98.107		5.875%	6.750%	98.219	98.162	98.107		5.875%	7.125%	98.219	98.162	98.107	
6.000%	6.625%	98.650	98.588	98.507		6.000%	6.875%	98.650	98.588	98.507		6.000%	7.250%	98.650	98.588	98.507	
6.125%	6.750%	99.118	99.051	98.975		6.125%	7.000%	99.118	99.051	98.975		6.125%	7.375%	99.118	99.051	98.975	
6.250%	6.875%	99.593	99.520	99.450		6.250%	7.125%	99.593	99.520	99.450		6.250%	7.500%	99.593	99.520	99.450	
6.375%	7.000%	100.043	99.965	99.869		6.375%	7.250%	100.043	99.965	99.869		6.375%	7.625%	100.043	99.965	99.869	
6.500%	7.125%	100.480	100.396	100.306		6.500%	7.375%	100.480	100.396	100.306		6.500%	7.750%	100.480	100.396	100.306	
6.625%	7.250%	100.868	100.780	100.694		6.625%	7.500%	100.868	100.780	100.694		6.625%	7.875%	100.868	100.780	100.694	
6.750%	7.375%	101.185	101.092	101.011		6.750%	7.625%	101.185	101.092	101.011		6.750%	8.000%	101.185	101.092	101.011	
6.875%	7.500%	101.490	101.391	101.316		6.875%	7.750%	101.490	101.391	101.316		6.875%	8.125%	101.490	101.391	101.316	
7.000%	7.625%	101.875	101.771	101.701		7.000%	7.875%	101.875	101.771	101.701		7.000%	8.250%	101.875	101.771	101.701	
7.125%	7.750%	102.177	102.068	102.003		7.125%	8.000%	102.177	102.068	102.003		7.125%	8.375%	102.177	102.068	102.003	

EA TPR Level II - 20 year FRM (Excludes SRP)						EA TPR Level III - 20 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.875%	97.763	97.711	97.652		5.750%	7.375%	97.763	97.711	97.652		5.750%	6.750%	97.763	97.711	97.652	
5.875%	7.000%	98.219	98.162	98.107		5.875%	7.500%	98.219	98.162	98.107		5.875%	6.875%	98.219	98.162	98.107	
6.000%	7.125%	98.650	98.588	98.507		6.000%	7.625%	98.650	98.588	98.507		6.000%	7.000%	98.650	98.588	98.507	
6.125%	7.250%	99.118	99.051	98.975		6.125%	7.750%	99.118	99.051	98.975		6.125%	7.125%	99.118	99.051	98.975	
6.250%	7.375%	99.593	99.520	99.450		6.250%	7.875%	99.593	99.520	99.450		6.250%	7.250%	99.593	99.520	99.450	
6.375%	7.500%	100.043	99.965	99.869		6.375%	8.000%	100.043	99.965	99.869		6.375%	7.375%	100.043	99.965	99.869	
6.500%	7.625%	100.480	100.396	100.306		6.500%	8.125%	100.480	100.396	100.306		6.500%	7.500%	100.480	100.396	100.306	
6.625%	7.750%	100.868	100.780	100.694		6.625%	8.250%	100.868	100.780	100.694		6.625%	7.625%	100.868	100.780	100.694	
6.750%	7.875%	101.185	101.092	101.011		6.750%	8.375%	101.185	101.092	101.011		6.750%	7.750%	101.185	101.092	101.011	
6.875%	8.000%	101.490	101.391	101.316		6.875%	8.500%	101.490	101.391	101.316		6.875%	7.875%	101.490	101.391	101.316	
7.000%	8.125%	101.875	101.771	101.701		7.000%	8.625%	101.875	101.771	101.701		7.000%	8.000%	101.875	101.771	101.701	
7.125%	8.250%	102.177	102.068	102.003		7.125%	8.750%	102.177	102.068	102.003		7.125%	8.125%	102.177	102.068	102.003	

EA Level I - 15 year FRM (Excludes SRP)						EA Level II - 15 year FRM (Excludes SRP)						EA Level III - 15 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	5.875%	97.347	97.300	97.268		5.250%	6.125%	97.347	97.300	97.268		5.250%	6.250%	97.347	97.300	97.268	
5.375%	6.000%	97.771	97.731	97.694		5.375%	6.250%	97.771	97.731	97.694		5.375%	6.750%	97.771	97.731	97.694	
5.500%	6.125%	98.111	98.046	98.004		5.500%	6.375%	98.111	98.046	98.004		5.500%	6.875%	98.111	98.046	98.004	
5.625%	6.250%	98.546	98.487	98.439		5.625%	6.500%	98.546	98.487	98.439		5.625%	7.000%	98.546	98.487	98.439	
5.750%	6.375%	98.932	98.880	98.827		5.750%	6.625%	98.932	98.880	98.827		5.750%	7.125%	98.932	98.880	98.827	
5.875%	6.500%	99.319	99.274	99.215		5.875%	6.750%	99.319	99.274	99.215		5.875%	7.250%	99.319	99.274	99.215	
6.000%	6.625%	99.746	99.676	99.613		6.000%	6.875%	99.746	99.676	99.613		6.000%	7.375%	99.746	99.676	99.613	
6.125%	6.750%	100.131	100.068	99.999		6.125%	7.000%	100.131	100.068	99.999		6.125%	7.500%	100.131	100.068	99.999	
6.250%	6.875%	100.520	100.463	100.389		6.250%	7.125%	100.520	100.463	100.389		6.250%	7.625%	100.520	100.463	100.389	
6.375%	7.000%	100.927	100.877	100.798		6.375%	7.250%	100.927	100.877	100.798		6.375%	7.750%	100.927	100.877	100.798	
6.500%	7.125%	101.336	1														



EA Level I - 10 year FRM (Excludes SRP)						EA Level II - 10 year FRM (Excludes SRP)						EA Level III - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	5.875%	97.402	97.290	97.262		5.250%	6.125%	97.402	97.290	97.262		5.250%	6.625%	97.402	97.290	97.262	
5.375%	6.000%	97.777	97.707	97.674		5.375%	6.250%	97.777	97.707	97.674		5.375%	6.750%	97.777	97.707	97.674	
5.500%	6.125%	98.202	98.139	98.100		5.500%	6.375%	98.202	98.139	98.100		5.500%	6.875%	98.202	98.139	98.100	
5.625%	6.250%	98.580	98.523	98.480		5.625%	6.500%	98.580	98.523	98.480		5.625%	7.000%	98.580	98.523	98.480	
5.750%	6.375%	98.947	98.897	98.848		5.750%	6.625%	98.947	98.897	98.848		5.750%	7.125%	98.947	98.897	98.848	
5.875%	6.500%	99.345	99.302	99.248		5.875%	6.750%	99.345	99.302	99.248		5.875%	7.250%	99.345	99.302	99.248	
6.000%	6.625%	99.604	99.509	99.450		6.000%	6.875%	99.604	99.509	99.450		6.000%	7.375%	99.604	99.509	99.450	
6.125%	6.750%	99.966	99.883	99.819		6.125%	7.000%	99.966	99.883	99.819		6.125%	7.500%	99.966	99.883	99.819	
6.250%	6.875%	100.508	100.364	100.294		6.250%	7.125%	100.508	100.364	100.294		6.250%	7.625%	100.508	100.364	100.294	
6.375%	7.000%	100.886	100.745	100.670		6.375%	7.250%	100.886	100.745	100.670		6.375%	7.750%	100.886	100.745	100.670	
6.500%	7.125%	101.257	101.124	101.044		6.500%	7.375%	101.257	101.124	101.044		6.500%	7.875%	101.257	101.124	101.044	
6.625%	7.250%	101.511	101.424	101.339		6.625%	7.500%	101.511	101.424	101.339		6.625%	8.000%	101.511	101.424	101.339	

EA TPR Level II - 10 year FRM (Excludes SRP)						EA TPR Level III - 10 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.375%	97.402	97.290	97.262		5.250%	6.875%	97.402	97.290	97.262		5.250%	6.250%	97.402	97.290	97.262	
5.375%	6.500%	97.777	97.707	97.674		5.375%	7.000%	97.777	97.707	97.674		5.375%	6.375%	97.777	97.707	97.674	
5.500%	6.625%	98.202	98.139	98.100		5.500%	7.125%	98.202	98.139	98.100		5.500%	6.500%	98.202	98.139	98.100	
5.625%	6.750%	98.580	98.523	98.480		5.625%	7.250%	98.580	98.523	98.480		5.625%	6.625%	98.580	98.523	98.480	
5.750%	6.875%	98.947	98.897	98.848		5.750%	7.375%	98.947	98.897	98.848		5.750%	6.750%	98.947	98.897	98.848	
5.875%	7.000%	99.345	99.302	99.248		5.875%	7.500%	99.345	99.302	99.248		5.875%	6.875%	99.345	99.302	99.248	
6.000%	7.125%	99.604	99.509	99.450		6.000%	7.625%	99.604	99.509	99.450		6.000%	7.000%	99.604	99.509	99.450	
6.125%	7.250%	99.966	99.883	99.819		6.125%	7.750%	99.966	99.883	99.819		6.125%	7.125%	99.966	99.883	99.819	
6.250%	7.375%	100.508	100.364	100.294		6.250%	7.875%	100.508	100.364	100.294		6.250%	7.250%	100.508	100.364	100.294	
6.375%	7.500%	100.886	100.745	100.670		6.375%	8.000%	100.886	100.745	100.670		6.375%	7.375%	100.886	100.745	100.670	
6.500%	7.625%	101.257	101.124	101.044		6.500%	8.125%	101.257	101.124	101.044		6.500%	7.500%	101.257	101.124	101.044	
6.625%	7.750%	101.511	101.424	101.339		6.625%	8.250%	101.511	101.424	101.339		6.625%	7.625%	101.511	101.424	101.339	

EA Level I - 5/1 T-bill ARM (Includes SRP)						EA Level II - 5/1 T-bill ARM (Includes SRP)						EA Level III - 5/1 T-bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	5.875%	98.633	98.541	98.437		5.250%	6.000%	98.633	98.541	98.437		5.250%	6.500%	98.633	98.541	98.437	
5.375%	6.000%	98.980	98.888	98.784		5.375%	6.125%	98.980	98.888	98.784		5.375%	6.625%	98.980	98.888	98.784	
5.500%	6.125%	99.318	99.226	99.122		5.500%	6.250%	99.318	99.226	99.122		5.500%	6.750%	99.318	99.226	99.122	
5.625%	6.250%	99.644	99.552	99.448		5.625%	6.375%	99.644	99.552	99.448		5.625%	6.875%	99.644	99.552	99.448	
5.750%	6.375%	99.958	99.866	99.762		5.750%	6.500%	99.958	99.866	99.762		5.750%	7.000%	99.958	99.866	99.762	
5.875%	6.500%	100.260	100.168	100.064		5.875%	6.625%	100.260	100.168	100.064		5.875%	7.125%	100.260	100.168	100.064	
6.000%	6.625%	100.550	100.458	100.354		6.000%	6.750%	100.550	100.458	100.354		6.000%	7.250%	100.550	100.458	100.354	
6.125%	6.750%	100.828	100.736	100.632		6.125%	6.875%	100.828	100.736	100.632		6.125%	7.375%	100.828	100.736	100.632	
6.250%	6.875%	101.092	101.000	100.896		6.250%	7.000%	101.092	101.000	100.896		6.250%	7.500%	101.092	101.000	100.896	
6.375%	7.000%	101.339	101.247	101.143		6.375%	7.125%	101.339	101.247	101.143		6.375%	7.625%	101.339	101.247	101.143	
6.500%	7.125%	101.569	101.477	101.373		6.500%	7.250%	101.569	101.477	101.373		6.500%	7.750%	101.569	101.477	101.373	
6.625%	7.250%	101.786	101.694	101.590		6.625%	7.375%	101.786	101.694	101.590		6.625%	7.875%	101.786	101.694	101.590	

Adjusters for Expanded Approval 5/1 T-Bill ARMs	
	<u>Points</u>
LTV <=90%	(.250)
LTV >90%	(.500)
2/2.5 Caps	(.500)
5/2.5 Cap Structure not an option per FNMA	
Additional adjusters may apply depending upon loan characteristics	

Correspondent Lending



Rate Sheet #: 2898

Effective Date: 03/29/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

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Client Relations: 800-967-2205, Option 1

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EXPANDED APPROVAL - continued

EA Level I - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.000%	98.830	98.738	98.635	
5.500%	6.125%	99.225	99.133	99.030	
5.625%	6.250%	99.606	99.514	99.411	
5.750%	6.375%	99.974	99.882	99.779	
5.875%	6.500%	100.327	100.235	100.132	
6.000%	6.625%	100.664	100.572	100.469	
6.125%	6.750%	100.986	100.894	100.791	
6.250%	6.875%	101.293	101.201	101.098	
6.375%	7.000%	101.584	101.492	101.389	
6.500%	7.125%	101.860	101.768	101.665	
6.625%	7.250%	102.000	102.000	101.923	
6.750%	7.375%	102.000	102.000	102.000	

EA Level II - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.125%	98.830	98.738	98.635	
5.500%	6.250%	99.225	99.133	99.030	
5.625%	6.375%	99.606	99.514	99.411	
5.750%	6.500%	99.974	99.882	99.779	
5.875%	6.625%	100.327	100.235	100.132	
6.000%	6.750%	100.664	100.572	100.469	
6.125%	6.875%	100.986	100.894	100.791	
6.250%	7.000%	101.293	101.201	101.098	
6.375%	7.125%	101.584	101.492	101.389	
6.500%	7.250%	101.860	101.768	101.665	
6.625%	7.375%	102.000	102.000	101.923	
6.750%	7.500%	102.000	102.000	102.000	

EA Level III - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.625%	98.830	98.738	98.635	
5.500%	6.750%	99.225	99.133	99.030	
5.625%	6.875%	99.606	99.514	99.411	
5.750%	7.000%	99.974	99.882	99.779	
5.875%	7.125%	100.327	100.235	100.132	
6.000%	7.250%	100.664	100.572	100.469	
6.125%	7.375%	100.986	100.894	100.791	
6.250%	7.500%	101.293	101.201	101.098	
6.375%	7.625%	101.584	101.492	101.389	
6.500%	7.750%	101.860	101.768	101.665	
6.625%	7.875%	102.000	102.000	101.923	
6.750%	8.000%	102.000	102.000	102.000	

EA Level I with Flex. Sub. Fin. - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.250%	98.830	98.738	98.635	
5.500%	6.375%	99.225	99.133	99.030	
5.625%	6.500%	99.606	99.514	99.411	
5.750%	6.625%	99.974	99.882	99.779	
5.875%	6.750%	100.327	100.235	100.132	
6.000%	6.875%	100.664	100.572	100.469	
6.125%	7.000%	100.986	100.894	100.791	
6.250%	7.125%	101.293	101.201	101.098	
6.375%	7.250%	101.584	101.492	101.389	
6.500%	7.375%	101.860	101.768	101.665	
6.625%	7.500%	102.000	102.000	101.923	
6.750%	7.625%	102.000	102.000	102.000	

EA Level II - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.250%	98.778	98.686	98.583	
5.500%	6.375%	99.173	99.081	98.978	
5.625%	6.500%	99.555	99.463	99.360	
5.750%	6.625%	99.924	99.832	99.729	
5.875%	6.750%	100.277	100.185	100.082	
6.000%	6.875%	100.615	100.523	100.420	
6.125%	7.000%	100.937	100.845	100.742	
6.250%	7.125%	101.245	101.153	101.050	
6.375%	7.250%	101.537	101.445	101.342	
6.500%	7.375%	101.813	101.721	101.618	
6.625%	7.500%	102.000	101.979	101.876	
6.750%	7.625%	102.000	102.000	102.000	

EA Level III - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.000%	98.778	98.686	98.583	
5.500%	6.125%	99.173	99.081	98.978	
5.625%	6.250%	99.555	99.463	99.360	
5.750%	6.375%	99.924	99.832	99.729	
5.875%	6.500%	100.277	100.185	100.082	
6.000%	6.625%	100.615	100.523	100.420	
6.125%	6.750%	100.937	100.845	100.742	
6.250%	6.875%	101.245	101.153	101.050	
6.375%	7.000%	101.537	101.445	101.342	
6.500%	7.125%	101.813	101.721	101.618	
6.625%	7.250%	102.000	101.979	101.876	
6.750%	7.375%	102.000	102.000	102.000	

EA Level II - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.125%	98.778	98.686	98.583	
5.500%	6.250%	99.173	99.081	98.978	
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6.000%	6.750%	100.615	100.523	100.420	
6.125%	6.875%	100.937	100.845	100.742	
6.250%	7.000%	101.245	101.153	101.050	
6.375%	7.125%	101.537	101.445	101.342	
6.500%	7.250%	101.813	101.721	101.618	
6.625%	7.375%	102.000	101.979	101.876	
6.750%	7.500%	102.000	102.000	102.000	

EA Level III - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.250%	98.778	98.686	98.583	
5.500%	6.375%	99.173	99.081	98.978	
5.625%	6.500%	99.555	99.463	99.360	
5.750%	6.625%	99.924	99.832	99.729	
5.875%	6.750%	100.277	100.185	100.082	
6.000%	6.875%	100.615	100.523	100.420	
6.125%	7.000%	100.937	100.845	100.742	
6.250%	7.125%	101.245	101.153	101.050	
6.375%	7.250%	101.537	101.445	101.342	
6.500%	7.375%	101.813	101.721	101.618	
6.625%	7.500%	102.000	101.979	101.876	
6.750%	8.000%	102.000	102.000	102.000	

EA Level I with Flex. Sub. Fin. - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.250%	98.778	98.686	98.583	
5.500%	6.375%	99.173	99.081	98.978	
5.625%	6.500%	99.555	99.463	99.360	
5.750%	6.625%	99.924	99.832	99.729	
5.875%	6.750%	100.277	100.185	100.082	
6.000%	6.875%	100.615	100.523	100.420	
6.125%	7.000%	100.937	100.845	100.742	
6.250%	7.125%	101.245	101.153	101.050	
6.375%	7.250%	101.537	101.445	101.342	
6.500%	7.375%	101.813	101.721	101.618	
6.625%	7.500%	102.000	101.979	101.876	
6.750%	7.625%	102.000	102.000	102.000	

EA Level I - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.625%	6.250%	98.489	98.398	98.295	
5.750%	6.375%	98.944	98.853	98.750	
5.875%	6.500%	99.384	99.293	99.190	
6.000%	6.625%	99.807	99.716	99.613	
6.125%	6.750%	100.211	100.120	100.017	
6.250%	6.875%	100.594	100.503	100.400	
6.375%	7.000%	100.954	100.863	100.760	
6.500%	7.125%	101.292	101.201	101.098	
6.625%	7.250%	101.604	101.513	101.410	
6.750%	7.375%	101.892	101.801	101.698	
6.875%	7.500%	102.000	102.000	101.962	
7.000%	7.625%	102.000	102.000	102.000	

EA Level II - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.625%	6.375%	98.489	98.398	98.295	
5.750%	6.500%	98.944	98.853	98.750	
5.875%	6.625%	99.384	99.293	99.190	
6.000%	6.750%	99.807	99.716	99.613	
6.125%	6.875%	100.211	100.120	100.017	
6.250%	7.000%	100.594	100.503	100.400	
6.375%	7.125%	100.954	100.863	100.760	
6.500%	7.250%	101.292	101.201	101.098	
6.625%	7.375%	101.604	101.513	101.410	
6.750%	7.500%	101.892	101.801	101.698	
6.875%	7.625%	102.000	102.000	101.962	
7.000%	7.750%	102.000	102.000	102.000	

EA Level III - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.250%	6.500%	97.045	96.954	96.851	
5.375%	6.625%	97.535	97.444	97.341	
5.500%	6.750%	98.018	97.927	97.824	
5.625%	6.875%	98.489	98.398	98.295	
5.750%	7.000%	98.944	98.853	98.750	
5.875%	7.125%	99.384	99.293	99.190	
6.000%	7.250%	99.807	99.716	99.613	
6.125%	7.375%	100.211	100.120	100.017	
6.250%	7.500%	100.594	100.503	100.400	
6.375%	7.625%	100.954	100.863	100.760	
6.500%	7.750%	101.292	101.201	101.098	
6.625%	7.875%	101.604	101.513	101.410	

EA Level I with Flex. Sub. Fin. - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.625%	6.500%	98.489	98.398	98.295	
5.750%	6.625%	98.944	98.853	98.750	
5.875%	6.750%	99.384	99.293	99.190	
6.000%	6.875%	99.807	99.716	99.613	
6.125%	7.000%	100.211	100.120	100.017	
6.250%	7.125%	100.594	100.503	100.400	
6.375%	7.250%	100.954	100.863	100.760	
6.500%	7.375%	101.292	101.201	101.098	
6.625%	7.500%	101.604	101.513	101.410	
6.750%	7.625%	101.892	101.801	101.698	
6.875%	7.750%	102.000	102.000	101.962	
7.000%	7.875%	102.000	102.000	102.000	



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6.750%	7.500%	101.970	101.879	101.776	6.750%	8.000%	101.970	101.879	101.776	6.750%	7.625%	101.970	101.879	101.776
6.875%	7.625%	102.000	102.000	102.000	6.875%	8.125%	102.000	102.000	102.000	6.875%	7.750%	102.000	102.000	102.000



Expanded Approval Program Price/ Rate Adjustments (Effective 10/1/2004)

Conforming Conventional Programs

Loan Feature	LTV %	Price Adj.	Product	Caps	Margin	Index	Pric Adj
Mandatory Lock		0.080					
Purchase or Rate/Term Refi	>90%LTV-ARM ONLY	(0.250)	5/1 Treasury	2/2/5	2.750	4.770	(0.500)
Subordinate Financing	LTV > 65% & CLTV > 90%	(0.250)	7/1 Treasury	5/2/5	2.750	4.770	
Cash Out Refi - Condo		(0.500)	10/1 Treasury	5/2/5	2.750	4.770	
Cash-Out Refinance	70.01-80%	(0.500)	7/1 LIBOR	5/2/5	2.250	4.230	
Cash-Out Refinance	>80.01%	(0.750)	10/1 LIBOR	5/2/5	2.250	4.230	
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750)	Convertible Option (where allowed): Add .125 to margin & (0.500) to price				
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625)	Program				
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500)	Treasury Margin				
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750)	LIBOR Margin				
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625)	EA Level I	3.250	2.750		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500)	EA Level II	3.500	3.000		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.250)	EA Level III	3.875	3.375		
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	(0.125)	EA Level I w/ Flex Sub-Financing	3.500	3.000		
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.125)	Geographic Price Adjustments				
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	0.000	**Not Applicable to Conforming Fixed Rate or Govt. Product**				
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250)	Price Adj.				
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125)	Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE,			
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000)	Group #2	NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY			-0-
2-Unit	>90%	(0.500)	Group #3	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM,			
COOP Owner Occupied	>90%	(0.500)		NY, SC, TN, TX, VA			0.125
COOP 2nd Home	>80%	(0.750)		HI, ID, MS, PA			0.250
COOP Cash Out Refi		(0.500)					

Please Contact The CMI Select Desk For Expanded Approval Pricing

Note: All adjustments are cumulative