

Rate Sheet #: 2902

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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	Best Efforts
5.625%	96.511	96.448	96.398	96.327				
5.750%	97.025	96.968	96.913	96.847				
5.875%	97.523	97.473	97.412	97.352				
6.000%	97.978	97.903	97.837	97.750				
6.125%	98.507	98.438	98.366	98.285				
6.250%	99.045	98.982	98.905	98.829				
6.375%	99.560	99.504	99.422	99.351				
6.500%	100.057	99.994	99.906	99.841				
6.625%	100.517	100.442	100.350	100.266				
6.750%	100.935	100.870	100.772	100.717				
6.875%	101.389	101.357	101.254	101.204				
7.000%	101.758	101.732	101.624	101.580				
7.125%	102.051	102.032	101.919	101.879				
7.250%	102.238	102.225	102.106	102.072				
7.375%	102.464	102.458	102.334	102.305				
7.500%	102.697	102.696	102.568	102.544				
7.625%	102.750	102.750	102.650	102.750				

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	Best Efforts
5.625%	97.113	96.982	96.932	96.863				
5.750%	97.578	97.453	97.398	97.334				
5.875%	98.035	97.920	97.860	97.801				
6.000%	98.468	98.394	98.329	98.244				
6.125%	98.957	98.889	98.819	98.739				
6.250%	99.444	99.382	99.306	99.232				
6.375%	99.910	99.847	99.766	99.697				
6.500%	100.358	100.301	100.215	100.152				
6.625%	100.756	100.708	100.616	100.558				
6.750%	101.118	101.062	100.965	100.912				
6.875%	101.523	101.462	101.360	101.312				
7.000%	101.902	101.847	101.739	101.697				
7.125%	102.190	102.140	102.028	101.991				
7.250%	102.353	102.310	102.193	102.161				
7.375%	102.562	102.525	102.403	102.376				
7.500%	102.731	102.750	102.635	102.613				
7.625%	102.750	102.750	102.650	102.750				

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	Best Efforts
5.125%	96.626	96.539	96.511	96.479				
5.250%	97.037	96.956	96.923	96.886				
5.375%	97.467	97.393	97.355	97.313				
5.500%	97.872	97.805	97.761	97.714				
5.625%	98.319	98.259	98.210	98.157				
5.750%	98.749	98.695	98.641	98.583				
5.875%	99.202	99.154	99.095	99.032				
6.000%	99.587	99.515	99.451	99.382				
6.125%	99.986	99.921	99.851	99.777				
6.250%	100.482	100.423	100.348	100.269				
6.375%	100.894	100.841	100.761	100.677				
6.500%	101.308	101.263	101.177	101.088				
6.625%	101.616	101.577	101.487	101.392				
6.750%	101.841	101.809	101.713	101.613				
6.875%	102.075	102.049	101.949	101.844				
7.000%	102.217	102.198	102.092	101.982				
7.125%	102.499	102.487	102.375	102.260				

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	Best Efforts
5.125%	96.698	96.617	96.518	96.492				
5.250%	97.098	97.022	96.950	96.919				
5.375%	97.531	97.462	97.427	97.391				
5.500%	97.962	97.900	97.860	97.818				
5.625%	98.356	98.301	98.255	98.208				
5.750%	98.762	98.713	98.662	98.610				
5.875%	99.276	99.233	99.177	99.120				
6.000%	99.498	99.431	99.337	99.275				
6.125%	99.839	99.778	99.686	99.618				
6.250%	100.469	100.416	100.255	100.182				
6.375%	100.852	100.805	100.636	100.558				
6.500%	101.231	101.191	101.017	100.934				
6.625%	101.483	101.450	101.314	101.225				
6.750%	101.713	101.686	101.543	101.449				
6.875%	101.946	101.925	101.776	101.677				
7.000%	102.159	102.145	101.964	101.860				
7.125%	102.416	102.408	102.245	102.136				

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	Best Efforts
5.625%	95.189	95.126	95.075	95.004				
5.750%	95.734	95.677	95.621	95.556				
5.875%	96.369	96.287	96.226	96.135				
6.000%	96.973	96.897	96.831	96.745				
6.125%	97.517	97.448	97.376	97.295				
6.250%	98.039	97.975	97.899	97.823				
6.375%	98.542	98.462	98.380	98.309				
6.500%	99.102	99.020	98.933	98.836				
6.625%	99.581	99.505	99.413	99.321				
6.750%	100.013	99.943	99.845	99.759				
6.875%	100.429	100.366	100.263	100.182				
7.000%	100.873	100.816	100.708	100.632				
7.125%	101.224	101.173	101.060	100.989				
7.250%	101.494	101.449	101.331	101.265				
7.375%	101.722	101.684	101.560	101.500				
7.500%	101.476	101.444	101.315	101.260				
7.625%	101.781	101.755	101.621	101.571				

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	Best Efforts
5.625%	94.296	94.234	94.183	94.112				
5.750%	94.898	94.826	94.770	94.704				
5.875%	95.566	95.516	95.455	95.395				
6.000%	96.335	96.260	96.194	96.107				
6.125%	96.869	96.800	96.728	96.647				
6.250%	97.645	97.550	97.474	97.368				
6.375%	98.253	98.165	98.083	97.981				
6.500%	98.874	98.793	98.705	98.609				
6.625%	99.419	99.344	99.251	99.160				
6.750%	99.890	99.821	99.724	99.637				
6.875%	100.395	100.332	100.229	100.148				
7.000%	100.782	100.725	100.617	100.541				
7.125%	101.107	101.056	100.943	100.872				
7.250%	101.326	101.282	101.163	101.098				
7.375%	101.525	101.487	101.364	101.303				
7.500%	101.632	101.601	101.472	101.417				
7.625%	101.908	101.882	101.748	101.698				

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	Best Efforts
5.625%	96.381	96.269	96.200	96.078				
5.750%	97.079	96.971	96.897	96.777				
5.875%	97.769	97.664	97.585	97.468				
6.000%	98.461	98.360	98.276	98.161				
6.125%	99.159	99.061	98.971	98.860				
6.250%	99.868	99.774	99.680	99.570				
6.375%	100.277	100.189	100.089	99.985				
6.500%	100.642	100.561	100.456	100.357				
6.625%	100.961	100.886	100.775	100.682				
6.750%	101.218	101.149	101.034	100.945				
6.875%	101.430	101.367	101.246	101.163				
7.000%	101.631	101.575	101.449	101.371				
7.125%	101.808	101.758	101.627	101.554				
7.250%	101.978	101.934	101.798	101.730				
7.375%	102.150	102.112	101.970	101.908				
7.500%	102.318	102.286	102.140	102.082				
7.625%	102.474	102.449	102.297	102.245				

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	Best Efforts
5.625%	96.631	96.519	96.450	96.328				
5.750%	97.329	97.221	97.147	97.027				
5.875%	98.019	97.914	97.835	97.718				
6.000%	98.711	98.610	98.526	98.411				
6.125%	99.409	99.311	99.221	99.110				
6.250%	100.118	100.024	99.930	99.820				
6.375%	100.527	100.439	100.339	100.235				
6.500%	100.892							



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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
6.000%	101.113	101.011	100.941	100.871	6.000%	101.146	101.044	100.974	100.904	6.125%	101.374	101.267	101.191	101.116
6.125%	101.209	101.102	101.026	100.951	6.125%	101.247	101.140	101.064	100.989	6.250%	101.460	101.348	101.268	101.187
6.250%	101.303	101.191	101.111	101.030	6.250%	101.344	101.232	101.152	101.071	6.375%	101.671	101.554	101.468	101.382
6.375%	101.396	101.279	101.193	101.107	6.375%	101.438	101.321	101.235	101.149	6.500%	101.754	101.631	101.540	101.449
6.500%	101.489	101.366	101.275	101.184	6.500%	101.599	101.476	101.385	101.294	6.625%	101.834	101.706	101.610	101.514
6.625%	101.701	101.573	101.477	101.381	6.625%	101.691	101.563	101.467	101.371	6.750%	101.913	101.780	101.678	101.577
6.750%	101.791	101.658	101.556	101.455	6.750%	101.783	101.650	101.548	101.447	6.875%	101.988	101.849	101.743	101.636
6.875%	101.878	101.739	101.633	101.526	6.875%	101.873	101.734	101.628	101.521	7.000%	102.000	101.912	101.800	101.688
7.000%	101.964	101.821	101.709	101.597	7.000%	101.961	101.818	101.706	101.594	7.125%	102.000	101.970	101.853	101.736
7.125%	102.000	101.902	101.785	101.668	7.125%	102.000	101.901	101.784	101.667	7.250%	102.000	102.000	101.904	101.782
7.250%	102.000	101.984	101.862	101.740	7.250%	102.000	101.982	101.860	101.738	7.375%	102.000	102.000	101.951	101.824
7.375%	102.000	102.000	101.940	101.813	7.375%	102.000	102.000	101.937	101.810	7.500%	102.000	102.000	102.000	101.867
7.500%	102.000	102.000	102.000	101.886	7.500%	102.000	102.000	102.000	101.883	7.625%	102.000	102.000	102.000	101.906
7.625%	102.000	102.000	102.000	101.961	7.625%	102.000	102.000	102.000	101.956	7.750%	102.000	102.000	102.000	101.944
7.750%	102.000	102.000	102.000	102.000	7.750%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	101.981

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%	99.310	99.211	99.124	99.023	5.125%	99.303	99.204	99.117	99.016	5.125%	99.212	99.124	99.026	99.937
5.250%	99.568	99.469	99.382	99.281	5.250%	99.560	99.461	99.374	99.273	5.250%	99.469	99.386	99.286	99.199
5.375%	99.817	99.718	99.631	99.530	5.375%	99.809	99.710	99.623	99.522	5.375%	99.716	99.638	99.530	99.452
5.500%	100.059	99.960	99.873	99.772	5.500%	100.051	99.952	99.865	99.764	5.500%	99.956	99.883	99.770	99.698
5.625%	100.293	100.194	100.107	100.006	5.625%	100.284	100.185	100.098	99.997	5.625%	100.187	100.120	100.001	99.935
5.750%	100.518	100.419	100.332	100.231	5.750%	100.510	100.411	100.324	100.223	5.750%	100.411	100.349	100.225	100.165
5.875%	100.735	100.636	100.549	100.448	5.875%	100.726	100.627	100.540	100.439	5.875%	100.626	100.569	100.440	100.386
6.000%	100.940	100.841	100.754	100.653	6.000%	100.932	100.833	100.746	100.645	6.000%	100.829	100.777	100.643	100.595
6.125%	101.134	101.035	100.948	100.847	6.125%	101.126	101.027	100.940	100.839	6.125%	101.021	100.974	100.835	100.793
6.250%	101.321	101.222	101.135	101.034	6.250%	101.312	101.213	101.126	101.025	6.250%	101.205	101.164	101.019	100.983
6.375%	101.508	101.409	101.322	101.221	6.375%	101.499	101.400	101.313	101.212	6.375%	101.389	101.353	101.203	101.173
6.500%	101.716	101.617	101.530	101.429	6.500%	101.707	101.608	101.521	101.420	6.500%	101.594	101.563	101.408	101.383
6.625%	101.927	101.828	101.741	101.640	6.625%	101.917	101.818	101.731	101.630	6.625%	101.800	101.774	101.614	101.595
6.750%	102.000	102.000	101.955	101.854	6.750%	102.000	102.000	101.945	101.844	6.750%	102.000	101.990	101.824	101.811
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
5.125%	98.618	98.517	98.426	98.322	5.000%	98.341	98.240	98.149	98.045	5.125%	98.333	98.238	98.141	98.043
5.250%	98.967	98.866	98.775	98.671	5.125%	98.698	98.597	98.506	98.402	5.125%	98.685	98.595	98.493	98.401
5.375%	99.307	99.206	99.115	99.011	5.250%	99.048	98.947	98.856	98.752	5.250%	99.032	98.947	98.840	98.753
5.500%	99.637	99.536	99.445	99.341	5.375%	99.387	99.286	99.195	99.091	5.375%	99.368	99.288	99.176	99.095
5.625%	99.955	99.854	99.763	99.659	5.500%	99.717	99.616	99.525	99.421	5.500%	99.694	99.619	99.502	99.427
5.750%	100.261	100.160	100.069	99.965	5.625%	100.035	99.934	99.843	99.739	5.625%	100.008	99.939	99.816	99.747
5.875%	100.554	100.453	100.362	100.258	5.750%	100.340	100.239	100.148	100.044	5.750%	100.311	100.247	100.119	100.056
6.000%	100.836	100.735	100.644	100.540	5.875%	100.634	100.533	100.442	100.338	5.875%	100.602	100.543	100.410	100.353
6.125%	101.105	101.004	100.913	100.809	6.000%	100.916	100.815	100.724	100.620	6.000%	100.882	100.828	100.690	100.639
6.250%	101.357	101.256	101.165	101.061	6.125%	101.184	101.083	100.992	100.888	6.125%	101.148	101.099	100.956	100.911
6.375%	101.593	101.492	101.401	101.297	6.250%	101.436	101.335	101.244	101.140	6.250%	101.398	101.355	101.206	101.167
6.500%	101.813	101.712	101.621	101.517	6.375%	101.672	101.571	101.480	101.376	6.375%	101.632	101.594	101.440	101.407
6.625%	102.000	101.921	101.830	101.726	6.500%	101.892	101.791	101.700	101.596	6.500%	101.852	101.819	101.660	101.632
6.750%	102.000	102.000	102.000	101.956	6.625%	102.000	101.999	101.908	101.804	6.625%	102.000	102.000	101.866	101.844
6.875%	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%	97.462	97.361	97.270	97.167	5.000%	97.466	97.365	97.274	97.171	5.125%	97.691	97.601	97.499	97.408
5.125%	97.892	97.791	97.700	97.597	5.125%	97.895	97.794	97.703	97.600	5.250%	98.107	98.022	97.915	97.829
5.250%	98.312	98.211	98.120	98.017	5.250%	98.315	98.214	98.123	98.020	5.375%	98.512	98.432	98.320	98.240
5.375%	98.722	98.621	98.530	98.427	5.375%	98.725	98.624	98.533	98.430	5.500%	98.906	98.831	98.714	98.640
5.500%	99.122	99.021	98.930	98.827	5.500%	99.124	99.023	98.932	98.829	5.625%	99.289	99.220	99.097	99.029
5.625%	99.509	99.408	99.317	99.214	5.625%	99.510	99.409	99.318	99.215	5.750%	99.658	99.594	99.466	99.404
5.750%	99.883	99.782	99.691	99.588	5.750%	99.883	99.782	99.691	99.588	5.875%	100.013	99.954	99.821	99.765
5.875%	100.242	100.141	100.050	99.947	5.875%	100.242	100.141	100.050	99.947	6.000%	100.353	100.299	100.161	100.111
6.000%	100.586	100.485	100.394	100.291	6.000%	100.585	100.484	100.393	100.290	6.125%	100.678	100.629	100.486	100.442
6.125%	100.914	100.813	100.722	100.619	6.125%	100.913	100.812	100.721	100.618	6.250%	100.987	100.944	100.795	100.757
6.250%	101.227	101.126	101.035	100.932	6.250%	101.226	101.125	101.034	100.931	6.375%	101.282	101.244	101.090	101.058
6.375%	101.525	101.424	101.333	101.230	6.375%	101.523	101.422	101.331	101.228	6.500%	101.563	101.530	101.371	101.344
6.500%	101.807	101.706	101.615	101.512	6.500%	101.804	101.703	101.612	101.509	6.625%	101.825	101.797	101.633	101.612
6.625%	102.000	101.971	101.880	101.777	6.625%	102.000	101.968	101.877	101.774	6.750%	102.000	102.000	101.878	101.863
6.750%	102.000	102.000	102.000	102.000	6.750%	102.000	102.000	102.000	102.000	6.875%	102.000	102.000	102.000	102.000

10/1 Treasury					10/1 LIBOR					AGENCY INTEREST FIRST 10/1 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		

Correspondent Lending



Rate Sheet #: 2902

Effective Date: 03/31/2006

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

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



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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%	101.825	101.744	101.694	101.645	5.875%	100.842	100.745	100.680	100.615	6.625%	100.689	100.603	100.549	100.494
5.625%	101.818	101.732	101.678	101.623	6.000%	101.067	100.965	100.895	100.825	5.750%	100.959	100.867	100.808	100.748
5.750%	101.812	101.720	101.661	101.601	6.125%	101.142	101.035	100.959	100.884	5.875%	101.051	100.954	100.889	100.824
5.875%	101.806	101.709	101.644	101.579	6.250%	101.211	101.099	101.019	100.938	6.000%	101.135	101.033	100.963	100.893
6.000%	101.799	101.697	101.627	101.557	6.375%	101.277	101.160	101.074	100.988	6.125%	101.215	101.108	101.032	100.957
6.125%	101.794	101.687	101.611	101.536	6.500%	101.341	101.218	101.127	101.036	6.250%	101.287	101.175	101.095	101.014
6.250%	101.787	101.675	101.595	101.514	6.625%	101.451	101.323	101.227	101.131	6.375%	101.356	101.239	101.153	101.067
6.375%	101.782	101.665	101.579	101.493	6.750%	101.575	101.442	101.340	101.239	6.500%	101.421	101.298	101.207	101.116
6.500%	101.777	101.654	101.563	101.472	6.875%	101.711	101.572	101.466	101.359	6.625%	101.546	101.418	101.322	101.226
6.625%	101.833	101.705	101.609	101.513	7.000%	101.863	101.720	101.608	101.496	6.750%	101.687	101.554	101.452	101.351
6.750%	101.899	101.766	101.664	101.563	7.125%	101.950	101.801	101.684	101.567	6.875%	101.741	101.602	101.496	101.389
6.875%	101.970	101.831	101.725	101.618	7.250%	102.000	101.991	101.869	101.747	7.000%	101.909	101.766	101.654	101.542
7.000%	102.000	101.904	101.792	101.680	7.375%	102.000	102.000	101.969	101.842	7.125%	102.000	101.950	101.833	101.716
7.125%	102.000	101.982	101.865	101.748	7.500%	102.000	102.000	102.000	101.933	7.250%	102.000	102.000	102.000	101.908
7.250%	102.000	102.000	101.946	101.824	7.625%	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%	101.337	101.256	101.206	101.157	6.125%	100.810	100.703	100.627	100.552	6.125%	100.776	100.669	100.593	100.518
5.625%	101.386	101.300	101.246	101.191	6.250%	100.969	100.857	100.777	100.696	6.250%	100.930	100.818	100.738	100.657
5.750%	101.435	101.343	101.284	101.224	6.375%	101.095	100.978	100.892	100.806	6.375%	101.051	100.934	100.848	100.762
5.875%	101.481	101.384	101.319	101.254	6.500%	101.213	101.090	100.999	100.908	6.500%	101.165	101.042	100.951	100.860
6.000%	101.524	101.422	101.352	101.282	6.625%	101.325	101.197	101.101	101.005	6.625%	101.273	101.145	101.049	100.953
6.125%	101.565	101.458	101.382	101.307	6.750%	101.434	101.301	101.199	101.098	6.750%	101.379	101.246	101.144	101.043
6.250%	101.603	101.491	101.411	101.330	6.875%	101.541	101.402	101.296	101.189	6.875%	101.483	101.344	101.238	101.131
6.375%	101.641	101.524	101.438	101.352	7.000%	101.644	101.501	101.389	101.277	7.000%	101.584	101.441	101.329	101.217
6.500%	101.678	101.555	101.464	101.373	7.125%	101.748	101.599	101.482	101.365	7.125%	101.685	101.536	101.419	101.302
6.625%	101.777	101.649	101.553	101.457	7.250%	101.854	101.700	101.578	101.456	7.250%	101.790	101.636	101.514	101.392
6.750%	101.888	101.755	101.653	101.552	7.375%	101.957	101.798	101.670	101.543	7.375%	101.890	101.731	101.603	101.476
6.875%	102.000	101.922	101.816	101.709	7.500%	102.000	101.894	101.762	101.629	7.500%	101.990	101.825	101.693	101.560
7.000%	102.000	102.000	101.932	101.820	7.625%	102.000	101.991	101.853	101.715	7.625%	102.000	101.921	101.783	101.645
7.125%	102.000	102.000	102.000	101.941	7.750%	102.000	102.000	101.944	101.801	7.750%	102.000	102.000	101.873	101.730
7.250%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	101.887	7.875%	102.000	102.000	101.962	101.814

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%	100.617	100.510	100.434	100.359	6.125%	100.620	100.513	100.437	100.362	6.125%	100.862	100.755	100.679	100.604
6.250%	100.676	100.564	100.484	100.403	6.250%	100.814	100.702	100.622	100.541	6.250%	101.053	100.941	100.861	100.780
6.375%	100.734	100.617	100.531	100.445	6.375%	100.995	100.878	100.792	100.706	6.375%	101.229	101.112	101.026	100.940
6.500%	100.791	100.668	100.577	100.486	6.500%	101.073	100.950	100.859	100.768	6.500%	101.304	101.181	101.090	100.999
6.625%	100.907	100.779	100.683	100.587	6.625%	101.229	101.101	101.005	100.909	6.625%	101.458	101.330	101.234	101.138
6.750%	101.040	100.907	100.805	100.704	6.750%	101.376	101.243	101.141	101.040	6.750%	101.602	101.469	101.367	101.266
6.875%	101.185	101.046	100.940	100.833	6.875%	101.512	101.373	101.267	101.160	6.875%	101.735	101.596	101.490	101.383
7.000%	101.174	101.031	100.919	100.807	7.000%	101.636	101.493	101.381	101.269	7.000%	101.857	101.714	101.602	101.490
7.125%	101.348	101.199	101.082	100.965	7.125%	101.752	101.603	101.486	101.369	7.125%	101.970	101.821	101.704	101.587
7.250%	101.539	101.385	101.263	101.141	7.250%	101.845	101.691	101.569	101.447	7.250%	102.000	101.907	101.785	101.663
7.375%	101.625	101.466	101.338	101.211	7.375%	101.951	101.792	101.664	101.537	7.375%	102.000	102.000	101.878	101.751
7.500%	101.705	101.540	101.408	101.275	7.500%	102.000	101.888	101.756	101.623	7.500%	102.000	102.000	101.968	101.835
7.625%	101.782	101.613	101.475	101.337	7.625%	102.000	101.982	101.844	101.706	7.625%	102.000	102.000	102.000	101.917
7.750%	101.859	101.684	101.541	101.398	7.750%	102.000	102.000	101.929	101.786	7.750%	102.000	102.000	102.000	101.996
7.875%	101.936	101.756	101.607	101.459	7.875%	102.000	102.000	102.000	101.865	7.875%	102.000	102.000	102.000	102.000

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.

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
6.125%	99.965	99.858	99.782	99.707	6.125%	100.131	100.024	99.948	99.873
6.250%	100.296	100.184	100.104	100.023	6.250%	100.401	100.289	100.209	100.128
6.375%	100.551	100.434	100.348	100.262	6.375%	100.652	100.535	100.449	100.363
6.500%	100.787	100.664	100.573	100.482	6.500%	100.885	100.762	100.671	100.580
6.625%	100.991	100.863	100.767	100.671	6.625%	101.086	100.958	100.862	100.766
6.750%	101.198	101.065	100.963	100.862	6.750%	101.290	101.157	101.055	100.954
6.875%	101.392	101.253	101.147	101.040	6.875%	101.481	101.342	101.236	101.129
7.000%	101.573	101.430	101.318	101.206	7.000%	101.660	101.517	101.405	101.293
7.125%	101.583	101.434	101.317	101.200	7.125%	101.667	101.518	101.401	101.284
7.250%	101.741	101.587	101.465	101.343	7.250%	101.823	101.669	101.547	101.425
7.375%	101.892	101.733	101.605	101.478	7.375%	101.972	101.813	101.685	101.558
7.500%	102.000	101.871	101.739	101.606	7.500%	102.000	101.949	101.817	101.684
7.625%	102.000	102.000	101.865	101.727	7.625%	102.000	102.000	101.941	101.803
7.750%	102.000	102.000	101.984	101.841	7.750%	102.000	102.000	102.000	101.916
7.875%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	102.000

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
6.125%	100.162	100.055	99.979	99.904	6.000%	99.943	99.841	99.771	99.701
6.250%	100.460	100.348	100.268	100.187	6.125%	100.260	100.153	100.077	100.002



Rate Sheet #: 2902

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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%	101.015	101.002	100.932	100.898	100.828
6.000%	99.149	99.110	99.062	99.008	98.958
5.500%	97.416	97.350	97.323	97.249	97.221
5.000%	94.792	94.700	94.693	94.600	94.592

FHAVA 15 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.500%	101.264	101.221	101.153	101.091	101.021
6.000%	100.346	100.277	100.230	100.148	100.100
5.500%	98.582	98.517	98.492	98.421	98.394
5.000%	96.767	96.676	96.671	96.582	96.575
4.500%	94.408	94.321	94.337	94.259	94.273

FHAVA 30 Year GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.750%	101.679	101.693	101.603	101.586	101.496
6.625%	101.082	101.089	101.004	100.982	100.898
6.500%	100.532	100.532	100.452	100.425	100.347
6.375%	100.047	100.040	99.966	99.934	99.860
6.250%	99.571	99.557	99.487	99.451	99.383
6.125%	99.119	99.092	99.033	98.987	98.929
6.000%	98.657	98.624	98.570	98.519	98.466
5.875%	98.152	98.119	98.065	98.014	97.961
5.750%	97.846	97.794	97.756	97.690	97.653
5.625%	97.380	97.320	97.288	97.217	97.185
5.500%	96.797	96.738	96.705	96.635	96.603
5.375%	96.159	96.100	96.067	95.997	95.965
5.250%	95.469	95.403	95.375	95.300	95.273
5.125%	94.202	94.120	94.104	94.018	94.003

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%	99.423	99.123	99.092	98.792	98.761
5.375%	99.137	98.831	98.805	98.499	98.473
5.250%	98.831	98.520	98.500	98.188	98.167
5.125%	98.618	98.303	98.287	97.969	97.954
5.000%	98.453	98.132	98.122	97.798	97.788
4.875%	98.132	97.806	97.801	97.471	97.467
4.750%	97.790	97.458	97.459	97.123	97.123
4.625%	97.708	97.372	97.377	97.036	97.041
4.500%	97.469	97.127	97.138	96.791	96.801
4.375%	97.106	96.759	96.775	96.422	96.437
4.250%	96.720	96.368	96.389	96.030	96.051
4.125%	96.436	96.015	96.042	95.614	95.640
4.000%	96.120	95.695	95.727	95.293	95.325

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%	99.728	99.436	99.373	99.082	99.015
5.875%	99.393	99.096	99.038	98.741	98.680
5.750%	99.043	98.741	98.687	98.385	98.329
5.625%	98.791	98.483	98.435	98.127	98.076
5.500%	98.800	98.488	98.444	98.130	98.084
5.375%	98.436	98.118	98.081	97.761	97.720
5.250%	98.062	97.740	97.707	97.381	97.345
5.125%	97.592	97.233	97.205	96.873	96.843
5.000%	97.413	97.048	97.026	96.688	96.663
4.875%	97.027	96.657	96.640	96.297	96.277
4.750%	96.634	96.259	96.248	95.898	95.883
4.625%	96.110	95.699	95.692	95.337	95.327
4.500%	95.850	95.433	95.432	95.070	95.066

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%	97.651	98.172	98.108	97.817	97.751
5.875%	96.524	97.764	97.705	97.409	97.347
5.750%	96.523	97.346	97.293	96.990	96.934
5.625%	96.520	97.057	97.009	96.701	96.650
5.500%	96.518	97.060	97.017	96.703	96.657
5.375%	95.171	96.629	96.591	96.271	96.231
5.250%	95.166	96.187	96.155	95.829	95.793
5.125%	95.162	95.864	95.837	95.505	95.474
5.000%	95.156	95.679	95.657	95.319	95.294
4.875%	93.839	95.229	95.212	94.868	94.848
4.750%	93.833	94.771	94.759	94.409	94.395
4.625%	93.826	94.580	94.573	94.218	94.208

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
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 n/a	
Freddie Mac A-	Level 2 Add .500 to Rate n/a	
Freddie Mac A-	Level 3 Add .625 to Rate n/a	
Freddie Mac A-	Level 4 Add 1.250 to Rate n/a	
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	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VA, WI, WV, WY -0-
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA 0.125
Group #3	HI, ID, MS, PA 0.250

ADJUSTERS CONTINUED ON NEXT PAGE

Rate Sheet #: 2902
 Effective Date: 03/31/2006
 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

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

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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	0.000	(0.500)
60.01 - 70.00%	0.125	0.000	0.000	0.000	0.000	(0.500)
70.01 - 75.00%	0.125	0.000	0.000	0.000	0.000	-
75.01 - 80.00%	0.000	0.000	0.000	0.000	0.000	-
80.01 - 85.00%	0.000	0.000	0.000	0.000	(0.500)	-
85.01 - 90.00%	0.000	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%	95.522	95.407	95.343	95.218	5.500%	95.647	95.532	95.468	95.343	5.000%	94.616	94.576	94.465	94.423
5.625%	96.236	96.124	96.056	95.933	5.625%	96.361	96.249	96.181	96.058	5.125%	95.311	95.266	95.160	95.112
5.750%	96.943	96.835	96.761	96.641	5.750%	97.068	96.960	96.886	96.766	5.250%	96.004	95.954	95.852	95.799
5.875%	97.639	97.534	97.455	97.338	5.875%	97.764	97.659	97.580	97.463	5.375%	96.691	96.636	96.538	96.480
6.000%	98.333	98.232	98.148	98.034	6.000%	98.458	98.357	98.273	98.159	5.500%	97.371	97.311	97.218	97.154
6.125%	99.030	98.933	98.843	98.732	6.125%	99.155	99.058	98.968	98.857	5.625%	98.050	97.985	97.896	97.827
6.250%	99.739	99.646	99.551	99.442	6.250%	99.864	99.771	99.676	99.567	5.750%	98.730	98.659	98.575	98.501
6.375%	100.221	100.133	100.033	99.929	6.375%	100.346	100.258	100.158	100.054	5.875%	99.222	99.145	99.068	98.989
6.500%	100.660	100.579	100.474	100.375	6.500%	100.785	100.704	100.599	100.500	6.000%	99.683	99.602	99.531	99.447
6.625%	101.045	100.970	100.859	100.766	6.625%	101.170	101.095	100.984	100.891	6.125%	100.040	99.953	99.889	99.799
6.750%	101.328	101.259	101.143	101.055	6.750%	101.453	101.384	101.268	101.180	6.250%	100.366	100.274	100.216	100.121
6.875%	101.566	101.504	101.383	101.300	6.875%	101.691	101.629	101.508	101.425	6.375%	100.661	100.564	100.513	100.413
7.000%	101.764	101.708	101.582	101.504	7.000%	101.889	101.833	101.707	101.629	6.500%	100.910	100.808	100.764	100.658
7.125%	101.911	101.861	101.730	101.657	7.125%	102.036	101.986	101.855	101.782					

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
5.500%	101.434	101.353	101.303	101.254	5.500%	101.434	101.353	101.303	101.254
5.625%	101.494	101.408	101.354	101.299	5.625%	101.494	101.408	101.354	101.299
5.750%	101.553	101.461	101.402	101.342	5.750%	101.553	101.461	101.402	101.342
5.875%	101.609	101.512	101.447	101.382	5.875%	101.609	101.512	101.447	101.382
6.000%	101.661	101.559	101.489	101.419	6.000%	101.661	101.559	101.489	101.419
6.125%	101.712	101.605	101.529	101.454	6.125%	101.712	101.605	101.529	101.454
6.250%	101.761	101.649	101.569	101.488	6.250%	101.761	101.649	101.569	101.488
6.375%	101.808	101.691	101.605	101.519	6.375%	101.808	101.691	101.605	101.519
6.500%	101.856	101.733	101.642	101.551	6.500%	101.856	101.733	101.642	101.551
6.625%	102.000	102.000	101.979	101.883	6.625%	102.000	102.000	101.979	101.883
6.750%	102.000	102.000	102.000	101.913	6.750%	102.000	102.000	102.000	101.913
6.875%	102.000	102.000	102.000	101.944	6.875%	102.000	102.000	102.000	101.944
7.000%	102.000	102.000	102.000	101.974	7.000%	102.000	102.000	102.000	101.974
7.125%	102.000	102.000	102.000	102.000	7.125%	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%	102.000	102.000	102.000	102.000	5.625%	99.982	99.896	99.842	99.787	5.875%	100.038	99.941	99.876	99.811
5.000%	100.920	100.860	100.831	100.803	5.750%	100.180	100.088	100.029	99.969	6.000%	100.260	100.158	100.088	100.018
5.125%	101.067	101.001	100.968	100.934	5.875%	100.371	100.274	100.209	100.144	6.125%	100.474	100.367	100.291	100.216
5.250%	101.206	101.136	101.097	101.058	6.000%	100.554	100.452	100.382	100.312	6.250%	100.676	100.564	100.484	100.403
5.375%	101.338	101.262	101.218	101.174	6.125%	100.758	100.651	100.575	100.500	6.375%	100.856	100.739	100.653	100.567
5.500%	101.466	101.385	101.335	101.286	6.250%	100.926	100.814	100.734	100.653	6.500%	101.040	100.917	100.826	100.735
5.625%	101.590	101.504	101.450	101.395	6.375%	101.091	100.974	100.888	100.802	6.625%	101.230	101.102	101.006	100.910
5.750%	101.712	101.620	101.561	101.501	6.500%	101.268	101.145	101.054	100.963	6.750%	101.430	101.297	101.195	101.094
5.875%	101.849	101.752	101.687	101.622	6.625%	101.445	101.317	101.221	101.125	6.875%	101.631	101.492	101.386	101.279
6.000%	101.962	101.860	101.790	101.720	6.750%	101.693	101.560	101.458	101.357	7.000%	101.736	101.593	101.481	101.369
6.125%	102.000	101.965	101.889	101.814	6.875%	101.880	101.741	101.635	101.528	7.125%	101.945	101.796	101.679	101.562
6.250%	102.000	102.000	101.985	101.904	7.000%	102.000	101.929	101.817	101.705	7.250%	102.000	102.000	101.885	101.763
6.375%	102.000	102.000	102.000	101.990	7.125%	102.000	102.000	102.000	101.890	7.375%	102.000	102.000	102.000	101.961
6.500%	102.000	102.000	102.000	102.000	7.250%	102.000	102.000	102.000	102.000	7.500%	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%	99.708	99.606	99.536	99.466	5.875%	99.408	99.311	99.246	99.181
6.125%	100.005	99.898	99.822	99.747	6.000%	99.734	99.632	99.562	99.492
6.250%	100.258	100.146	100.066	99.985	6.125%	100.047	99.940	99.864	99.789
6.375%	100.501	100.384	100.298	100.212	6.250%	100.345	100.233	100.153	100.072
6.500%	100.731	100.608	100.517	100.426	6.375%	100.629	100.512	100.426	100.340
6.625%	100.932	100.804	100.708	100.612	6.500%	100.898	100.775	100.684	100.593
6.750%	101.133	101.000	100.898	100.797	6.625%	101.150	101.022	100.926	100.830
6.875%	101.338	101.199	101.093	100.986	6.750%	101.274	101.141	101.039	100.938
7.000%	101.550	101.407	101.295	101.183	6.875%	101.513	101.374	101.268	101.161
7.125%	101.675	101.526	101.409	101.292	7.000%	101.758	101.615	101.503	101.391
7.250%	101.891	101.737	101.615	101.493	7.125%	102.000	101.854	101.737	101.620
7.375%	102.000	101.956	101.828	101.701	7.250%	102.000	101.904	101.782	101.660
7.500%	102.000	102.000	102.000	101.918	7.375%	102.000	102.000	102.000	101.901
7.625%	102.000	102.000	102.000	102.000	7.500%	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



OFFSHEET PRICING IS AVAILABLE...FOR MORTGAGE PROFESSIONALS ONLY - RATES, TERMS, AND CONDITIONS SUBJECT TO CHANGE WITHOUT NOTICE

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	
6.250%	6.875%	98.982	98.905	98.829		6.250%	7.125%	98.982	98.905	98.829		6.250%	7.500%	98.982	98.905	98.829	
6.375%	7.000%	99.504	99.422	99.351		6.375%	7.250%	99.504	99.422	99.351		6.375%	7.625%	99.504	99.422	99.351	
6.500%	7.125%	99.994	99.906	99.841		6.500%	7.375%	99.994	99.906	99.841		6.500%	7.750%	99.994	99.906	99.841	
6.625%	7.250%	100.442	100.350	100.266		6.625%	7.500%	100.442	100.350	100.266		6.625%	7.875%	100.442	100.350	100.266	
6.750%	7.375%	100.870	100.772	100.717		6.750%	7.625%	100.870	100.772	100.717		6.750%	8.000%	100.870	100.772	100.717	
6.875%	7.500%	101.357	101.254	101.204		6.875%	7.750%	101.357	101.254	101.204		6.875%	8.125%	101.357	101.254	101.204	
7.000%	7.625%	101.732	101.624	101.580		7.000%	7.875%	101.732	101.624	101.580		7.000%	8.250%	101.732	101.624	101.580	
7.125%	7.750%	102.032	101.919	101.879		7.125%	8.000%	102.032	101.919	101.879		7.125%	8.375%	102.032	101.919	101.879	
7.250%	7.875%	102.225	102.106	102.072		7.250%	8.125%	102.225	102.106	102.072		7.250%	8.500%	102.225	102.106	102.072	
7.375%	8.000%	102.458	102.334	102.305		7.375%	8.250%	102.458	102.334	102.305		7.375%	8.625%	102.458	102.334	102.305	
7.500%	8.125%	102.696	102.568	102.544		7.500%	8.375%	102.696	102.568	102.544		7.500%	8.750%	102.696	102.568	102.544	
7.625%	8.250%	102.750	102.750	102.750		7.625%	8.500%	102.750	102.750	102.750		7.625%	8.875%	102.750	102.750	102.750	

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	
6.250%	7.375%	98.982	98.905	98.829		6.250%	7.875%	98.982	98.905	98.829		6.250%	7.250%	98.982	98.905	98.829	
6.375%	7.500%	99.504	99.422	99.351		6.375%	8.000%	99.504	99.422	99.351		6.375%	7.375%	99.504	99.422	99.351	
6.500%	7.625%	99.994	99.906	99.841		6.500%	8.125%	99.994	99.906	99.841		6.500%	7.500%	99.994	99.906	99.841	
6.625%	7.750%	100.442	100.350	100.266		6.625%	8.250%	100.442	100.350	100.266		6.625%	7.625%	100.442	100.350	100.266	
6.750%	7.875%	100.870	100.772	100.717		6.750%	8.375%	100.870	100.772	100.717		6.750%	7.750%	100.870	100.772	100.717	
6.875%	8.000%	101.357	101.254	101.204		6.875%	8.500%	101.357	101.254	101.204		6.875%	7.875%	101.357	101.254	101.204	
7.000%	8.125%	101.732	101.624	101.580		7.000%	8.625%	101.732	101.624	101.580		7.000%	8.000%	101.732	101.624	101.580	
7.125%	8.250%	102.032	101.919	101.879		7.125%	8.750%	102.032	101.919	101.879		7.125%	8.125%	102.032	101.919	101.879	
7.250%	8.375%	102.225	102.106	102.072		7.250%	8.875%	102.225	102.106	102.072		7.250%	8.250%	102.225	102.106	102.072	
7.375%	8.500%	102.458	102.334	102.305		7.375%	9.000%	102.458	102.334	102.305		7.375%	8.375%	102.458	102.334	102.305	
7.500%	8.625%	102.696	102.568	102.544		7.500%	9.125%	102.696	102.568	102.544		7.500%	8.500%	102.696	102.568	102.544	
7.625%	8.750%	102.750	102.750	102.750		7.625%	9.250%	102.750	102.750	102.750		7.625%	8.625%	102.750	102.750	102.750	

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	
6.250%	6.875%	99.382	99.306	99.232		6.250%	7.125%	99.382	99.306	99.232		6.250%	7.500%	99.382	99.306	99.232	
6.375%	7.000%	99.847	99.766	99.697		6.375%	7.250%	99.847	99.766	99.697		6.375%	7.625%	99.847	99.766	99.697	
6.500%	7.125%	100.301	100.215	100.152		6.500%	7.375%	100.301	100.215	100.152		6.500%	7.750%	100.301	100.215	100.152	
6.625%	7.250%	100.708	100.616	100.558		6.625%	7.500%	100.708	100.616	100.558		6.625%	7.875%	100.708	100.616	100.558	
6.750%	7.375%	101.062	100.965	100.912		6.750%	7.625%	101.062	100.965	100.912		6.750%	8.000%	101.062	100.965	100.912	
6.875%	7.500%	101.462	101.360	101.312		6.875%	7.750%	101.462	101.360	101.312		6.875%	8.125%	101.462	101.360	101.312	
7.000%	7.625%	101.847	101.739	101.697		7.000%	7.875%	101.847	101.739	101.697		7.000%	8.250%	101.847	101.739	101.697	
7.125%	7.750%	102.140	102.028	101.991		7.125%	8.000%	102.140	102.028	101.991		7.125%	8.375%	102.140	102.028	101.991	
7.250%	7.875%	102.310	102.193	102.161		7.250%	8.125%	102.310	102.193	102.161		7.250%	8.500%	102.310	102.193	102.161	
7.375%	8.000%	102.525	102.403	102.376		7.375%	8.250%	102.525	102.403	102.376		7.375%	8.625%	102.525	102.403	102.376	
7.500%	8.125%	102.750	102.635	102.613		7.500%	8.375%	102.750	102.635	102.613		7.500%	8.750%	102.750	102.635	102.613	
7.625%	8.250%	102.750	102.750	102.750		7.625%	8.500%	102.750	102.750	102.750		7.625%	8.875%	102.750	102.750	102.750	

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	
6.250%	7.375%	99.382	99.306	99.232		6.250%	7.875%	99.382	99.306	99.232		6.250%	7.250%	99.382	99.306	99.232	
6.375%	7.500%	99.847	99.766	99.697		6.375%	8.000%	99.847	99.766	99.697		6.375%	7.375%	99.847	99.766	99.697	
6.500%	7.625%	100.301	100.215	100.152		6.500%	8.125%	100.301	100.215	100.152		6.500%	7.500%	100.301	100.215	100.152	
6.625%	7.750%	100.708	100.616	100.558		6.625%	8.250%	100.708	100.616	100.558		6.625%	7.625%	100.708	100.616	100.558	
6.750%	7.875%	101.062	100.965	100.912		6.750%	8.375%	101.062	100.965	100.912		6.750%	7.750%	101.062	100.965	100.912	
6.875%	8.000%	101.462	101.360	101.312		6.875%	8.500%	101.462	101.360	101.312		6.875%	7.875%	101.462	101.360	101.312	
7.000%	8.125%	101.847	101.739	101.697		7.000%	8.625%	101.847	101.739	101.697		7.000%	8.000%	101.847	101.739	101.697	
7.125%	8.250%	102.140	102.028	101.991		7.125%	8.750%	102.140	102.028	101.991		7.125%	8.125%	102.140	102.028	101.991	
7.250%	8.375%	102.310	102.193	102.161		7.250%	8.875%	102.310	102.193	102.161		7.250%	8.250%	102.310	102.193	102.161	
7.375%	8.500%	102.525	102.403	102.376		7.375%	9.000%	102.525	102.403	102.376		7.375%	8.375%	102.525	102.403	102.376	
7.500%	8.625%	102.750	102.635	102.613		7.500%	9.125%	102.750	102.635	102.613		7.500%	8.500%	102.750	102.635	102.613	
7.625%	8.750%	102.750	102.750	102.750		7.625%	9.250%	102.750	102.750	102.750		7.625%	8.625%	102.750	102.750	102.750	

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	
5.750%	6.375%	98.695	98.641	98.583		5.750%	6.625%	98.695	98.641	98.583		5.750%	7.125%	98.695	98.641	98.583	
5.875%	6.500%	99.154	99.095	99.032		5.875%	6.750%	99.154	99.095	99.032		5.875%	7.250%	99.154	99.095	99.032	
6.000%	6.625%	99.515	99.451	99.382		6.000%	6.875%	99.515	99.451	99.382		6.000%	7.375%	99.515	99.451	99.382	
6.125%	6.750%	99.921	99.851	99.777		6.125%	7.000%	99.921	99.851	99.777		6.125%	7.500%	99.921	99.851	99.777	
6.250%	6.875%	100.423	100.348	100.269		6.250%	7.125%	100.423	100.348	100.269		6.250%	7.625%	100.423	100.348	100.269	
6.375%	7.000%	100.841	100.761	100.677		6.375%	7.250%	100.841	100.761	100.677		6.375%	7.750%	100.841	100.761	100.677	
6.500%	7.125%	101.263	101.177	101.088		6.500%	7.375%	101.263	101.177	101.088		6.500%	7.875%	101.263	101.177	101.088	
6.625%	7.250%	101.577	101.487	101.392		6.625%	7.500%	101.577	101.487	101.392		6.625%	8.000%	101.577	101.487	101.392	
6.750%	7.375%	101.809	101.713	101.613		6.750%	7.625%	101.809	101.713	101.613		6.750%	8.125%	101.809	101.713	101.613	
6.875%	7.500%	102.049	101.949	101.84													



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	
5.750%	6.375%	98.713	98.662	98.610		5.750%	6.625%	98.713	98.662	98.610		5.250%	6.625%	98.713	98.662	98.610	
5.875%	6.500%	99.233	99.177	99.120		5.875%	6.750%	99.233	99.177	99.120		5.375%	6.750%	99.233	99.177	99.120	
6.000%	6.625%	99.431	99.337	99.275		6.000%	6.875%	99.431	99.337	99.275		5.500%	6.875%	99.431	99.337	99.275	
6.125%	6.750%	99.778	99.686	99.618		6.125%	7.000%	99.778	99.686	99.618		5.625%	7.000%	99.778	99.686	99.618	
6.250%	6.875%	100.416	100.255	100.182		6.250%	7.125%	100.416	100.255	100.182		5.750%	7.125%	100.416	100.255	100.182	
6.375%	7.000%	100.805	100.636	100.558		6.375%	7.250%	100.805	100.636	100.558		5.875%	7.250%	100.805	100.636	100.558	
6.500%	7.125%	101.191	101.017	100.934		6.500%	7.375%	101.191	101.017	100.934		6.000%	7.375%	101.191	101.017	100.934	
6.625%	7.250%	101.450	101.314	101.225		6.625%	7.500%	101.450	101.314	101.225		6.125%	7.500%	101.450	101.314	101.225	
6.750%	7.375%	101.686	101.543	101.449		6.750%	7.625%	101.686	101.543	101.449		6.250%	7.625%	101.686	101.543	101.449	
6.875%	7.500%	101.925	101.776	101.677		6.875%	7.750%	101.925	101.776	101.677		6.375%	7.750%	101.925	101.776	101.677	
7.000%	7.625%	102.145	101.964	101.860		7.000%	7.875%	102.145	101.964	101.860		6.500%	7.875%	102.145	101.964	101.860	
7.125%	7.750%	102.408	102.245	102.136		7.125%	8.000%	102.408	102.245	102.136		7.125%	8.500%	102.408	102.245	102.136	

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	
5.750%	6.875%	98.713	98.662	98.610		5.750%	7.375%	98.713	98.662	98.610		5.750%	6.750%	98.713	98.662	98.610	
5.875%	7.000%	99.233	99.177	99.120		5.875%	7.500%	99.233	99.177	99.120		5.875%	6.875%	99.233	99.177	99.120	
6.000%	7.125%	99.431	99.337	99.275		6.000%	7.625%	99.431	99.337	99.275		6.000%	7.000%	99.431	99.337	99.275	
6.125%	7.250%	99.778	99.686	99.618		6.125%	7.750%	99.778	99.686	99.618		6.125%	7.125%	99.778	99.686	99.618	
6.250%	7.375%	100.416	100.255	100.182		6.250%	7.875%	100.416	100.255	100.182		6.250%	7.250%	100.416	100.255	100.182	
6.375%	7.500%	100.805	100.636	100.558		6.375%	8.000%	100.805	100.636	100.558		6.375%	7.375%	100.805	100.636	100.558	
6.500%	7.625%	101.191	101.017	100.934		6.500%	8.125%	101.191	101.017	100.934		6.500%	7.500%	101.191	101.017	100.934	
6.625%	7.750%	101.450	101.314	101.225		6.625%	8.250%	101.450	101.314	101.225		6.625%	7.625%	101.450	101.314	101.225	
6.750%	7.875%	101.686	101.543	101.449		6.750%	8.375%	101.686	101.543	101.449		6.750%	7.750%	101.686	101.543	101.449	
6.875%	8.000%	101.925	101.776	101.677		6.875%	8.500%	101.925	101.776	101.677		6.875%	7.875%	101.925	101.776	101.677	
7.000%	8.125%	102.145	101.964	101.860		7.000%	8.625%	102.145	101.964	101.860		7.000%	8.000%	102.145	101.964	101.860	
7.125%	8.250%	102.408	102.245	102.136		7.125%	8.750%	102.408	102.245	102.136		7.125%	8.125%	102.408	102.245	102.136	

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	
5.750%	6.375%	98.866	98.775	98.671		5.750%	6.500%	98.866	98.775	98.671		5.750%	7.000%	98.866	98.775	98.671	
5.875%	6.500%	99.206	99.115	99.011		5.875%	6.625%	99.206	99.115	99.011		5.875%	7.125%	99.206	99.115	99.011	
6.000%	6.625%	99.536	99.445	99.341		6.000%	6.750%	99.536	99.445	99.341		6.000%	7.250%	99.536	99.445	99.341	
6.125%	6.750%	99.854	99.763	99.659		6.125%	6.875%	99.854	99.763	99.659		6.125%	7.375%	99.854	99.763	99.659	
6.250%	6.875%	100.160	100.069	99.965		6.250%	7.000%	100.160	100.069	99.965		6.250%	7.500%	100.160	100.069	99.965	
6.375%	7.000%	100.453	100.362	100.258		6.375%	7.125%	100.453	100.362	100.258		6.375%	7.625%	100.453	100.362	100.258	
6.500%	7.125%	100.735	100.644	100.540		6.500%	7.250%	100.735	100.644	100.540		6.500%	7.750%	100.735	100.644	100.540	
6.625%	7.250%	101.004	100.913	100.809		6.625%	7.375%	101.004	100.913	100.809		6.625%	7.875%	101.004	100.913	100.809	
6.750%	7.375%	101.256	101.165	101.061		6.750%	7.500%	101.256	101.165	101.061		6.750%	8.000%	101.256	101.165	101.061	
6.875%	7.500%	101.492	101.401	101.297		6.875%	7.625%	101.492	101.401	101.297		6.875%	8.125%	101.492	101.401	101.297	
7.000%	7.625%	101.712	101.621	101.517		7.000%	7.750%	101.712	101.621	101.517		7.000%	8.250%	101.712	101.621	101.517	
7.125%	7.750%	101.921	101.830	101.726		7.125%	7.875%	101.921	101.830	101.726		7.125%	8.375%	101.921	101.830	101.726	

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 #: 2902

Effective Date: 03/31/2006

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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EXPANDED APPROVAL - continued

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com



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%	98.624	98.533	98.430	
5.500%	6.125%	99.023	98.932	98.829	
5.625%	6.250%	99.409	99.318	99.215	
5.750%	6.375%	99.782	99.691	99.588	
5.875%	6.500%	100.141	100.050	99.947	
6.000%	6.625%	100.484	100.393	100.290	
6.125%	6.750%	100.812	100.721	100.618	
6.250%	6.875%	101.125	101.034	100.931	
6.375%	7.000%	101.422	101.331	101.228	
6.500%	7.125%	101.703	101.612	101.509	
6.625%	7.250%	101.968	101.877	101.774	
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%	98.624	98.533	98.430	
5.500%	6.250%	99.023	98.932	98.829	
5.625%	6.375%	99.409	99.318	99.215	
5.750%	6.500%	99.782	99.691	99.588	
5.875%	6.625%	100.141	100.050	99.947	
6.000%	6.750%	100.484	100.393	100.290	
6.125%	6.875%	100.812	100.721	100.618	
6.250%	7.000%	101.125	101.034	100.931	
6.375%	7.125%	101.422	101.331	101.228	
6.500%	7.250%	101.703	101.612	101.509	
6.625%	7.375%	101.968	101.877	101.774	
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%	98.624	98.533	98.430	
5.500%	6.750%	99.023	98.932	98.829	
5.625%	6.875%	99.409	99.318	99.215	
5.750%	7.000%	99.782	99.691	99.588	
5.875%	7.125%	100.141	100.050	99.947	
6.000%	7.250%	100.484	100.393	100.290	
6.125%	7.375%	100.812	100.721	100.618	
6.250%	7.500%	101.125	101.034	100.931	
6.375%	7.625%	101.422	101.331	101.228	
6.500%	7.750%	101.703	101.612	101.509	
6.625%	7.875%	101.968	101.877	101.774	
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%	98.624	98.533	98.430	
5.500%	6.375%	99.023	98.932	98.829	
5.625%	6.500%	99.409	99.318	99.215	
5.750%	6.625%	99.782	99.691	99.588	
5.875%	6.750%	100.141	100.050	99.947	
6.000%	6.875%	100.484	100.393	100.290	
6.125%	7.000%	100.812	100.721	100.618	
6.250%	7.125%	101.125	101.034	100.931	
6.375%	7.250%	101.422	101.331	101.228	
6.500%	7.375%	101.703	101.612	101.509	
6.625%	7.500%	101.968	101.877	101.774	
6.750%	7.625%	102.000	102.000	102.000	

EA Level I - 7/1 T-Bill (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.375%	6.000%	98.621	98.530	98.427	
5.500%	6.125%	99.021	98.930	98.827	
5.625%	6.250%	99.408	99.317	99.214	
5.750%	6.375%	99.782	99.691	99.588	
5.875%	6.500%	100.141	100.050	99.947	
6.000%	6.625%	100.485	100.394	100.291	
6.125%	6.750%	100.813	100.722	100.619	
6.250%	6.875%	101.126	101.035	100.932	
6.375%	7.000%	101.424	101.333	101.230	
6.500%	7.125%	101.706	101.615	101.512	
6.625%	7.250%	101.971	101.880	101.777	
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%	98.621	98.530	98.427	
5.500%	6.250%	99.021	98.930	98.827	
5.625%	6.375%	99.408	99.317	99.214	
5.750%	6.500%	99.782	99.691	99.588	
5.875%	6.625%	100.141	100.050	99.947	
6.000%	6.750%	100.485	100.394	100.291	
6.125%	6.875%	100.813	100.722	100.619	
6.250%	7.000%	101.126	101.035	100.932	
6.375%	7.125%	101.424	101.333	101.230	
6.500%	7.250%	101.706	101.615	101.512	
6.625%	7.375%	101.971	101.880	101.777	
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%	6.625%	98.621	98.530	98.427	
5.500%	6.750%	99.021	98.930	98.827	
5.625%	6.875%	99.408	99.317	99.214	
5.750%	7.000%	99.782	99.691	99.588	
5.875%	7.125%	100.141	100.050	99.947	
6.000%	7.250%	100.485	100.394	100.291	
6.125%	7.375%	100.813	100.722	100.619	
6.250%	7.500%	101.126	101.035	100.932	
6.375%	7.625%	101.424	101.333	101.230	
6.500%	7.750%	101.706	101.615	101.512	
6.625%	7.875%	101.971	101.880	101.777	
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%	98.621	98.530	98.427	
5.500%	6.375%	99.021	98.930	98.827	
5.625%	6.500%	99.408	99.317	99.214	
5.750%	6.625%	99.782	99.691	99.588	
5.875%	6.750%	100.141	100.050	99.947	
6.000%	6.875%	100.485	100.394	100.291	
6.125%	7.000%	100.813	100.722	100.619	
6.250%	7.125%	101.126	101.035	100.932	
6.375%	7.250%	101.424	101.333	101.230	
6.500%	7.375%	101.706	101.615	101.512	
6.625%	7.500%	101.971	101.880	101.777	
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%	98.288	98.198	98.095	
5.750%	6.375%	98.750	98.660	98.557	
5.875%	6.500%	99.197	99.107	99.004	
6.000%	6.625%	99.627	99.537	99.434	
6.125%	6.750%	100.039	99.949	99.846	
6.250%	6.875%	100.431	100.341	100.238	
6.375%	7.000%	100.802	100.712	100.609	
6.500%	7.125%	101.150	101.060	100.957	
6.625%	7.250%	101.472	101.382	101.279	
6.750%	7.375%	101.770	101.680	101.577	
6.875%	7.500%	102.000	101.954	101.851	
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%	98.288	98.198	98.095	
5.750%	6.500%	98.750	98.660	98.557	
5.875%	6.625%	99.197	99.107	99.004	
6.000%	6.750%	99.627	99.537	99.434	
6.125%	6.875%	100.039	99.949	99.846	
6.250%	7.000%	100.431	100.341	100.238	
6.375%	7.125%	100.802	100.712	100.609	
6.500%	7.250%	101.150	101.060	100.957	
6.625%	7.375%	101.472	101.382	101.279	
6.750%	7.500%	101.770	101.680	101.577	
6.875%	7.625%	102.000	101.954	101.851	
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%	96.830	96.740	96.637	
5.375%	6.625%	97.325	97.235	97.132	
5.500%	6.750%	97.812	97.722	97.619	
5.625%	6.875%	98.288	98.198	98.095	
5.750%	7.000%	98.750	98.660	98.557	
5.875%	7.125%	99.197	99.107	99.004	
6.000%	7.250%	99.627	99.537	99.434	
6.125%	7.375%	100.039	99.949	99.846	
6.250%	7.500%	100.431	100.341	100.238	
6.375%	7.625%	100.802	100.712	100.609	
6.500%	7.750%	101.150	101.060	100.957	
6.625%	7.875%	101.472	101.382	101.279	

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%	98.288	98.198	98.095	
5.750%	6.625%	98.750	98.660	98.557	
5.875%	6.750%	99.197	99.107	99.004	
6.000%	6.875%	99.627	99.537	99.434	
6.125%	7.000%	100.039	99.949	99.846	
6.250%	7.125%	100.431	100.341	100.238	
6.375%	7.250%	100.802	100.712	100.609	
6.500%	7.375%	101.150	101.060	100.957	
6.625%	7.500%	101.472	101.382	101.279	
6.750%	7.625%	101.770	101.680	101.577	
6.875%	7.750%	102.000	101.954	101.851	
7.000%	7.875%	102.000	102.000	102.000	

EA Level I - 10/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.625%	6.250%	98.361	98.271	98.168	
5.750%	6.375%	98.824	98.734	98.631	
5.875%	6.500%	99.271	99.181	99.078	
6.000%	6.625%	99.701	99.611	99.508	
6.125%	6.750%	100.114	100.024	99.921	
6.250%	6.875%	100.507	100.417	100.314	
6.375%	7.000%	100.878	100.788	100.685	
6.500%	7.125%	101.226	101.136	101.033	
6.625%	7.250%	101.549	101.459	101.356	
6.750%	7.375%	101.847	101.757	101.654	
6.875%	7.500%	102.000	102.000	101.929	
7.000%	7.625%	102.000	102.000	102.000	

EA Level II					
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Rate Sheet #: 2902

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6.875%	7.625%	102.000	102.000	101.929	6.875%	8.125%	102.000	102.000	101.929	6.875%	7.750%	102.000	102.000	101.929
7.000%	7.750%	102.000	102.000	102.000	7.000%	8.250%	102.000	102.000	102.000	7.000%	7.875%	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):					
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625)	Add .125 to margin & (0.500) to price					
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500)	Program	Treasury Margin	LIBOR Margin			
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750)	EA Level I	3.250	2.750			
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625)	EA Level II	3.500	3.000			
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500)	EA Level III	3.875	3.375			
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.250)	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	(0.125)	**Not Applicable to Conforming Fixed Rate or Govt. Product**					Price Adj.
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000	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			-0-	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250)	Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA			0.125	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125)	Group #3	HI, ID, MS, PA			0.250	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000)						
2-Unit	>90%	(0.500)						
COOP Owner Occupied	>90%	(0.500)						
COOP 2nd Home	>80%	(0.750)						
COOP Cash Out Refi		(0.500)						

Please Contact The CMI Select Desk For Expanded Approval Pricing

Note: All adjustments are cumulative