

InterFirst

a division of ABN AMRO Mortgage Group

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Correspondent Lending Hotline 800-274-7072
 Correspondent Fax Line 734-295-6540
 Rate Locks Fax Line 800-446-5625



FIXED RATES

Purchase bonus included in rate sheet price.
 No deduct for refinances.

State Bonus Pricing Matrix now included on 5th page!

30 YEAR FIXED - Program 100

	Rate	15 Day	30 Day	45 Day	60 Day
	7.125	103.389	103.264	103.100	102.975
(25 year amortization available.)	7.000	103.159	103.034	102.909	102.784
	6.875	102.794	102.669	102.544	102.419
	6.750	102.347	102.222	102.097	101.972
	6.625	102.063	101.938	101.813	101.688
	6.500	101.721	101.596	101.471	101.346
Conventional - Conforming	6.375	101.266	101.141	101.016	100.891
	6.250	100.648	100.523	100.398	100.273
	6.125	100.183	100.058	99.933	99.808
	6.000	99.740	99.615	99.490	99.365
	5.875	99.215	99.090	98.965	98.840
	5.750	98.504	98.379	98.254	98.129
	5.625	97.975	97.850	97.725	97.600
	5.500	97.471	97.346	97.221	97.096

20 YEAR FIXED - Program 120

	Rate	15 Day	30 Day	45 Day	60 Day
	7.000	103.320	103.195	103.070	102.945
Conventional - Conforming	6.875	102.993	102.868	102.743	102.618
	6.750	102.700	102.575	102.450	102.325
	6.625	102.466	102.341	102.216	102.091
	6.500	102.147	102.022	101.897	101.772
	6.375	101.705	101.580	101.455	101.330
	6.250	101.151	101.026	100.901	100.776
	6.125	100.823	100.698	100.573	100.448
	6.000	100.406	100.281	100.156	100.031
	5.875	99.906	99.781	99.656	99.531
	5.750	99.299	99.174	99.049	98.924
	5.625	98.709	98.584	98.459	98.334
	5.500	98.230	98.105	97.980	97.855
	5.375	97.682	97.557	97.432	97.307

15 YEAR FIXED - Program 101

	Rate	15 Day	30 Day	45 Day	60 Day
(10 year amortization available.)	6.625	102.846	102.721	102.596	102.471
	6.500	102.553	102.428	102.303	102.178
	6.375	102.150	102.025	101.900	101.775
	6.250	101.705	101.580	101.455	101.330
	6.125	101.387	101.262	101.137	101.012
Conventional - Conforming	6.000	101.036	100.911	100.786	100.661
	5.875	100.594	100.469	100.344	100.219
	5.750	100.048	99.923	99.798	99.673
	5.625	99.683	99.558	99.433	99.308
	5.500	99.316	99.191	99.066	98.941
	5.375	98.836	98.711	98.586	98.461
	5.250	98.322	98.197	98.072	97.947
	5.125	97.938	97.813	97.688	97.563
	5.000	97.508	97.383	97.258	97.133

30 YEAR FIXED JUMBO - Program 102

	Rate	15 Day	30 Day	45 Day	60 Day
	7.250	102.621	102.496	102.371	102.246
Conventional - Jumbo	7.125	102.363	102.238	102.113	101.988
	7.000	102.105	101.980	101.855	101.730
	6.875	101.857	101.732	101.607	101.482
	6.750	101.608	101.483	101.358	101.233
	6.625	101.228	101.103	100.978	100.853
	6.500	100.849	100.724	100.599	100.474
	6.375	100.447	100.322	100.197	100.072
	6.250	100.045	99.920	99.795	99.670
	6.125	99.538	99.413	99.288	99.163
	6.000	99.030	98.905	98.780	98.655
	5.875	98.516	98.391	98.266	98.141

15 YEAR FIXED JUMBO - Program 103

	Rate	15 Day	30 Day	45 Day	60 Day
	6.750	102.029	101.904	101.779	101.654
Conventional - Jumbo	6.625	101.823	101.698	101.573	101.448
	6.500	101.607	101.482	101.357	101.232
	6.375	101.391	101.266	101.141	101.016
	6.250	101.176	101.051	100.926	100.801
	6.125	100.758	100.633	100.508	100.383
	6.000	100.341	100.216	100.091	99.966
	5.875	99.923	99.798	99.673	99.548
	5.750	99.508	99.383	99.258	99.133
	5.625	99.076	98.951	98.826	98.701
	5.500	98.637	98.512	98.387	98.262

5 - 25 EXTENDABLE - Program 105

	Rate	15 Day	30 Day	45 Day	60 Day
	6.500	100.901	100.776	100.651	100.526
Conventional - Conforming	6.375	100.776	100.651	100.526	100.401
	6.250	100.604	100.479	100.354	100.229
	6.125	100.312	100.187	100.062	99.937
	6.000	99.856	99.731	99.606	99.481
	5.875	99.731	99.606	99.481	99.356
	5.750	99.606	99.481	99.356	99.231
	5.625	99.481	99.356	99.231	99.106
	5.500	99.356	99.231	99.106	98.981
	5.375	98.440	98.315	98.190	98.065

7 - 23 EXTENDABLE - Program 107

	Rate	15 Day	30 Day	45 Day	60 Day
	6.750	101.771	101.646	101.521	101.396
Conventional - Conforming	6.625	101.518	101.393	101.268	101.143
	6.500	101.194	101.069	100.944	100.819
	6.375	100.805	100.680	100.555	100.430
	6.250	100.463	100.338	100.213	100.088
	6.125	100.032	99.907	99.782	99.657
	6.000	99.704	99.579	99.454	99.329
	5.875	99.579	99.454	99.329	99.204
	5.750	99.454	99.329	99.204	99.079
	5.625	99.329	99.204	99.079	98.954
	5.500	98.958	98.833	98.708	98.583
	5.375	98.519	98.394	98.269	98.144

Extended Lock Options
 Eligible Programs: 100, 101 & 120 Upfront Fee: -.500pts
 *Offsheet pricing: .125% in rate = .250 in price
 *Max Price = 101.000
 *Fee is due within 7 business days of receipt of rate lock.
 *Fee includes a one-time floatdown option.
 *All extendable lock fees are NON-REFUNDABLE & NON-CREDITABLE
 Add-on's to the 60 day price is as follows:
 120 Day -0.75pts
 180 Day -1.25pts
 270 Day -2.25pts
 *Please see Client Services Manual for more details.

Additional Lock Terms for Programs 100,101,102,103,105,107 & 120!

75, 90, and 120* Day: See MOAI for pricing *Not Available on Program 105

TEMPORARY BUYDOWN! (Purchases Only!)

Now available for the following Programs:
 100, 101, 102, 103, 105, 107, 120!

Take corresponding conforming price and subtract percentage shown below!

2/1 Buydown	(Program: 100,102,103,105,107): -2.625 pts
2/1 Buydown	(Program: 120): -2.5 pts
2/1 Buydown	(Program: 101): -2.125 pts
1/0 Buydown	(Program: 100,101,102,103,105,107,120): -.875 pts

Price Adjustments for Programs 105 and 107 ONLY

LTV's 90.01% - 95.00% Subtract .250 points

Investment Property:
 Up to 75% LTV Subtract 1.000 points
 75.01% to 80.00% LTV Subtract 1.500 points
 80.01% to 90.00% LTV Subtract 2.000 points

Secondary Financing:
 LTV: 65.01-75% TLTV: 90.01-95% Subtract .250 points
 LTV: 75.01-80% TLTV: 90.01-95% Subtract .250 points
 LTV: 80.01-90% TLTV: 90.01-95% Subtract .250 points
 LTV: <= 80% TLTV: 95.01-100% Subtract 1.500 pts Subtract .750 pts

Price Adjustments for Programs 102 and 103 ONLY
 Second Home: Subtract .250 points
 Cash Out: Subtract .250 points
 Investment Property: Subtract 1.000 points
 (SISA) ExpressFirst: Subtract .500 points
 (SIVA) Stated Income: Subtract .250 points

*** Price Adjustments Are Cumulative ***

State Price Adjustment

State	Adjustment	Programs
TX	ADD 0.250	100

Price Adjustments for Programs 100, 101, 105, 107, 120

Cash Out Refinance:
 70.01% - 80.00% LTV Subtract .500 points
 80.01% - 90.00% LTV Subtract .750 points

Price Adjustments for Programs 100, 101, & 120 ONLY

Price Adjustments for Programs 100, 101, 120 ONLY

Alt 97: Subtract .500 points

Freddie 100: Program 100 & 120 Subtract 1.000 points
 Program 101 Subtract .750 points

Investment Property:
 Up to 75% LTV Subtract 1.000 points
 75.01% to 80.00% LTV Subtract 1.500 points
 80.01% to 90.00% LTV Subtract 2.000 points

Secondary Financing:
 LTV: 65.01-75% CLTV: 90.01-95% Non IF 2nd mtg. Subtract .250 pts With IF 2nd mtg. waive
 LTV: 75.01-80% CLTV: 76.01-90% waive waive
 LTV: 75.01-80% CLTV: 90.01-95% Subtract .250 pts waive
 LTV: 80.01-90% CLTV: 81.01-95% Subtract .250 pts waive
 LTV: <= 80% CLTV: 95.01-100% Subtract 1.500 pts Subtract .750 pts

ALT 97 Secondary Financing Fee Subtract .250 pts

DreamFirst Heritage:
 Up to 95% LTV Subtract .500 points
 95.01% - 97.00% LTV Subtract .850 points
 97.01% - 100.00% LTV Subtract 1.000 points
 3-4 units 90.01 - 95% LTV Subtract 1.000 points
 Secondary Financing Subtract .500 points

DreamFirst 97:
 LP Caution

Level	LP Caution	FICO	Non-LP
Level 1	Subtract .500 points	660 - 679	Subtract 1.000 points
Level 2	Subtract 1.000 points	620 - 659	Subtract 1.500 points
Level 3	Subtract 1.500 points	600 - 619	Subtract 2.750 points
Level 4	Subtract 2.750 points	Up to 599	Subtract 2.750 points
Level 5	Subtract 3.250 points		

(SISA) ExpressFirst for program 100,101,120:
 FICO < 730 Subtract .250 points
 Cash out and FICO < 720 Subtract 1.250 points

Loan Balance Adjustments
 Loan Amounts < \$50,000 Subtract 0.750 points
 Loan Amounts = \$50,000 and < \$100,000 Subtract 0.250 points
 Loan Amounts > \$200,000 Add 0.250 points
 Loan Amounts > \$1,000,000 and = \$2,000,000 FICO = 720 Subtract 0.250 points
 Loan Amounts > \$1,000,000 and = \$2,000,000 FICO < 720 Subtract 0.750 points

*** Price Adjustments Are Cumulative ***

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Date/Time: 3/27/06 9:45 AM

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CONFORMING ADJUSTABLE RATES

LIBOR ARMs

Program 216 - 6 Month - Caps 1/1/6 - Margin 2.750					Program 271 - 1 Yr ARM - Caps 2/2/6 - Margin 2.000					Program 273 - 3/1 ARM - Caps 2/2/6 - Margin 2.250				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000	101.137	101.012	100.887	100.762	5.500	100.194	100.069	99.944	99.819	6.750	102.335	102.210	102.085	101.960
6.875	100.998	100.873	100.748	100.623	5.375	100.069	99.944	99.819	99.694	6.625	102.046	101.921	101.796	101.671
6.750	100.858	100.733	100.608	100.483	5.250	99.944	99.819	99.694	99.569	6.500	101.817	101.692	101.567	101.442
6.625	100.718	100.593	100.468	100.343	5.125	99.819	99.694	99.569	99.444	6.375	101.589	101.464	101.339	101.214
6.500	100.579	100.454	100.329	100.204	5.000	99.694	99.569	99.444	99.319	6.250	101.362	101.237	101.112	100.987
6.375	100.439	100.314	100.189	100.064	4.875	99.569	99.444	99.319	99.194	6.125	101.135	101.010	100.885	100.760
6.250	100.300	100.175	100.050	99.925	4.750	99.444	99.319	99.194	99.069	6.000	100.945	100.820	100.695	100.570
6.125	100.160	100.035	99.910	99.785	4.625	99.319	99.194	99.069	98.944	5.875	100.754	100.629	100.504	100.379
6.000	100.020	99.895	99.770	99.645	4.500	99.194	99.069	98.944	98.819	5.750	100.572	100.447	100.322	100.197
5.875	99.881	99.756	99.631	99.506	4.375	99.069	98.944	98.819	98.694	5.625	100.389	100.264	100.139	100.014
5.750	99.741	99.616	99.491	99.366	4.250	98.944	98.819	98.694	98.569	5.500	100.177	100.052	99.927	99.802
5.625	99.602	99.477	99.352	99.227	4.125	98.819	98.694	98.569	98.444	5.375	99.966	99.841	99.716	99.591
5.500	99.462	99.337	99.212	99.087	4.000	98.694	98.570	98.445	98.320	5.250	99.730	99.605	99.480	99.355
5.375	99.323	99.198	99.073	98.948	3.875	98.569	98.444	98.319	98.194	5.125	99.495	99.370	99.245	99.120
5.250	99.183	99.058	98.933	98.808	3.750	98.444	98.319	98.194	98.069	5.000	99.220	99.095	98.970	98.845
5.125	99.043	98.918	98.793	98.668	3.625	98.319	98.194	98.069	97.944	4.875	98.945	98.820	98.695	98.570
5.000	98.904	98.779	98.654	98.529	3.500	98.194	98.069	97.944	97.819	4.750	98.671	98.546	98.421	98.296
4.875	98.764	98.639	98.514	98.389	3.375	98.069	97.944	97.819	97.694	4.625	98.396	98.271	98.146	98.021
4.750	98.625	98.500	98.375	98.250	3.250	97.944	97.819	97.694	97.569	4.500	98.138	98.013	97.888	97.763

Program 275 - 5/1 ARM - Caps 5/2/5 - Margin 2.250					Program 277 - 7/1 ARM - Caps 5/2/5 - Margin 2.250					Program 280 - 10/1 ARM - Caps 5/2/5 - Margin 2.250				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.875	102.789	102.674	102.549	102.424	6.875	102.707	102.582	102.457	102.332	7.125	103.263	103.138	103.013	102.888
6.750	102.466	102.341	102.216	102.091	6.750	102.408	102.283	102.158	102.033	7.000	102.944	102.819	102.694	102.569
6.625	102.134	102.009	101.884	101.759	6.625	102.100	101.975	101.850	101.725	6.875	102.664	102.539	102.414	102.289
6.500	101.757	101.632	101.507	101.382	6.500	101.729	101.604	101.479	101.354	6.750	102.385	102.260	102.135	102.010
6.375	101.474	101.349	101.224	101.099	6.375	101.453	101.328	101.203	101.078	6.625	102.099	101.974	101.849	101.724
6.250	101.188	101.063	100.938	100.813	6.250	101.176	101.051	100.926	100.801	6.500	101.815	101.690	101.565	101.440
6.125	100.901	100.776	100.651	100.526	6.125	100.888	100.763	100.638	100.513	6.375	101.452	101.327	101.202	101.077
6.000	100.616	100.491	100.366	100.241	6.000	100.601	100.476	100.351	100.226	6.250	101.088	100.963	100.838	100.713
5.875	100.418	100.293	100.168	100.043	5.875	100.215	100.090	99.965	99.840	6.125	100.724	100.599	100.474	100.349
5.750	100.220	100.095	99.970	99.845	5.750	99.830	99.705	99.580	99.455	6.000	100.360	100.235	100.110	99.985
5.625	100.022	99.897	99.772	99.647	5.625	99.431	99.306	99.181	99.056	5.875	99.945	99.820	99.695	99.570
5.500	99.794	99.669	99.544	99.419	5.500	99.031	98.906	98.781	98.656	5.750	99.530	99.405	99.280	99.155
5.375	99.520	99.395	99.270	99.145	5.375	98.624	98.499	98.374	98.249	5.625	99.115	98.990	98.865	98.740
5.250	99.245	99.120	98.995	98.870	5.250	98.217	98.092	97.967	97.842	5.500	98.700	98.575	98.450	98.325
5.125	98.971	98.846	98.721	98.596	5.125	97.809	97.684	97.559	97.434	5.375	98.300	98.175	98.050	97.925
5.000	98.697	98.572	98.447	98.322	5.000	97.402	97.277	97.152	97.027	5.250	97.901	97.776	97.651	97.526
4.875	98.359	98.234	98.109	97.984	4.875	97.182	97.057	96.932	96.807	5.125	97.501	97.376	97.251	97.126
4.750	98.023	97.898	97.773	97.648										
4.625	97.686	97.561	97.436	97.311										

Interest Only LIBOR ARMs

Program 291 - 3/1 ARM - Caps 2/2/6 - Margin 2.250					Program 292 - 5/1 ARM - Caps 5/2/5 - Margin 2.250					Program 293 - 7/1 ARM - Caps 5/2/5 - Margin 2.250				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.750	102.263	102.138	102.013	101.888	7.000	102.824	102.699	102.574	102.449	6.875	102.626	102.501	102.376	102.251
6.625	101.976	101.851	101.726	101.601	6.875	102.487	102.362	102.237	102.112	6.750	102.331	102.206	102.081	101.956
6.500	101.735	101.610	101.485	101.360	6.750	102.150	102.025	101.900	101.775	6.625	101.958	101.833	101.708	101.583
6.375	101.500	101.375	101.250	101.125	6.625	101.754	101.629	101.504	101.379	6.500	101.679	101.554	101.429	101.304
6.250	101.264	101.139	101.014	100.889	6.500	101.475	101.350	101.225	101.100	6.375	101.401	101.276	101.151	101.026
6.125	101.018	100.893	100.768	100.643	6.375	101.195	101.070	100.945	100.820	6.250	101.116	100.991	100.866	100.741
6.000	100.825	100.700	100.575	100.450	6.250	100.915	100.790	100.665	100.540	6.125	100.831	100.706	100.581	100.456
5.875	100.640	100.515	100.390	100.265	6.125	100.635	100.510	100.385	100.260	6.000	100.434	100.309	100.184	100.059
5.750	100.454	100.329	100.204	100.079	6.000	100.425	100.300	100.175	100.050	5.875	100.037	99.912	99.787	99.662
5.625	100.263	100.138	100.013	99.888	5.875	100.215	100.090	99.965	99.840	5.750	99.623	99.498	99.373	99.248
5.500	100.041	99.916	99.791	99.666	5.750	100.005	99.880	99.755	99.630	5.625	99.208	99.083	98.958	98.833
5.375	99.798	99.673	99.548	99.423	5.625	99.762	99.637	99.512	99.387	5.500	98.787	98.662	98.537	98.412
5.250	99.556	99.431	99.306	99.181	5.500	99.488	99.363	99.238	99.113	5.375	98.364	98.239	98.114	97.989
5.125	99.314	99.189	99.064	98.939	5.375	99.215	99.090	98.965	98.840	5.250	97.943	97.818	97.693	97.568
5.000	99.049	98.924	98.799	98.674	5.250	98.941	98.816	98.691	98.566	5.125	97.521	97.396	97.271	97.146
4.875	98.763	98.638	98.513	98.388	5.125	98.668	98.543	98.418	98.293					
4.750	98.518	98.393	98.268	98.143	5.000	98.315	98.190	98.065	97.941					
4.625	98.252	98.127	98.002	97.877	4.875	97.965	97.840	97.715	97.590					
4.500	97.971	97.846	97.721	97.596	4.750	97.613	97.488	97.363	97.238					

Program 294 - 10/1 ARM - Caps 5/2/5 - Margin 2.250				
Rate	15 Day	30 Day	45 Day	60 Day
7.250	103.336	103.211	103.086	102.961
7.125	103.008	102.883	102.758	102.633
7.000	102.723	102.598	102.473	102.348
6.875	102.458	102.333	102.208	102.083
6.750	102.176	102.051	101.926	101.801
6.625	101.893	101.768	101.643	101.518
6.500	101.615	101.490	101.365	101.240
6.375	101.338	101.213	101.088	100.963
6.250	101.054	100.929	100.804	100.679
6.125	100.770	100.645	100.520	100.394
6.000	100.486	100.361	100.236	100.109
5.875	100.202	100.077	99.952	99.827
5.750	99.918	99.793	99.668	99.543
5.625	99.634	99.509	99.384	99.259
5.500	99.350	99.225	99.100	98.975
5.375	99.066	98.941	98.816	98.691
5.250	98.782	98.657	98.532	98.407
5.125	98.498	98.373	98.248	98.123
5.000	98.214	98.089	97.964	97.839
4.875	97.930	97.805	97.680	97.555
4.750	97.646	97.521	97.396	97.271
4.625	97.362	97.237	97.112	96.987
4.500	97.078	96.953	96.828	96.703

Treasury ARMs

Program 200 - 1 Yr ARM - Caps 2/2/6 - Margin 2.750					Program 203 - 3/1 ARM - Caps 2/2/6 - Margin 2.750					Program 225 - 5/1 ARM - Caps 2/2/5 - Margin 2.750				
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Loan Amounts = \$50,000 and < \$100,000
Loan Amounts > \$200,000

Subtract 0.250 points
Add 0.250 points

**** Price Adjustments Are Cumulative ****

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JUMBO ADJUSTABLE RATES

LIBOR ARMs

Program 281 - 1/1 ARM - Caps 2/2/6 - Margin 2.000					Program 283 - 3/1 ARM - Caps 2/2/6 - Margin 2.250					Program 285 - 5/1 ARM - Caps 5/2/5 - Margin 2.250				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.375	100.923	100.798	100.673	100.548	6.250	101.029	100.904	100.779	100.654	6.500	101.506	101.381	101.256	101.131
6.250	100.689	100.564	100.439	100.314	6.125	100.817	100.692	100.567	100.442	6.375	101.146	101.021	100.896	100.771
6.125	100.451	100.326	100.201	100.076	6.000	100.604	100.479	100.354	100.229	6.250	100.873	100.748	100.623	100.498
6.000	100.207	100.082	99.957	99.832	5.875	100.392	100.267	100.142	100.017	6.125	100.601	100.476	100.351	100.226
5.875	99.958	99.833	99.708	99.583	5.750	100.150	100.025	99.900	99.775	6.000	100.331	100.206	100.081	99.956
5.750	99.833	99.708	99.583	99.458	5.625	99.907	99.782	99.657	99.532	5.875	100.060	99.935	99.810	99.685
5.625	99.708	99.583	99.458	99.333	5.500	99.665	99.540	99.415	99.290	5.750	99.772	99.647	99.522	99.397
5.500	99.583	99.458	99.333	99.208	5.375	99.423	99.298	99.173	99.048	5.625	99.484	99.359	99.234	99.109
5.375	99.458	99.333	99.208	99.083	5.250	99.165	99.040	98.915	98.790	5.500	99.196	99.071	98.946	98.821
5.250	99.328	99.203	99.078	98.953	5.125	98.907	98.782	98.657	98.532	5.375	98.908	98.783	98.658	98.533
5.125	99.096	98.971	98.846	98.721	5.000	98.650	98.525	98.400	98.275	5.250	98.534	98.409	98.284	98.159
5.000	98.857	98.732	98.607	98.482	4.875	98.392	98.267	98.142	98.017	5.125	98.100	98.035	97.910	97.785
4.875	98.619	98.494	98.369	98.244	4.750	98.111	97.986	97.861	97.736	5.000	97.786	97.661	97.536	97.411
4.750	98.333	98.208	98.083	97.958	4.625	97.829	97.704	97.579	97.454	4.875	97.412	97.287	97.162	97.037
4.625	98.048	97.923	97.798	97.673	4.500	97.548	97.423	97.298	97.173					
4.500	97.762	97.637	97.512	97.387										
4.375	97.476	97.351	97.226	97.101										
4.250	97.160	97.035	96.910	96.785										

Program 287 - 7/1 ARM - Caps 5/2/5 - Margin 2.250					Program 290 - 10/1 ARM - Caps 5/2/5 - Margin 2.250				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.625	101.791	101.666	101.541	101.416	6.625	101.386	101.261	101.136	101.011
6.500	101.567	101.442	101.317	101.192	6.500	101.121	100.996	100.871	100.746
6.375	101.348	101.223	101.098	100.973	6.375	100.829	100.704	100.579	100.454
6.250	101.034	100.909	100.784	100.659	6.250	100.483	100.358	100.233	100.108
6.125	100.700	100.575	100.450	100.325	6.125	100.133	100.008	99.883	99.758
6.000	100.367	100.242	100.117	99.992	6.000	99.783	99.658	99.533	99.408
5.875	100.032	99.907	99.782	99.657	5.875	99.433	99.308	99.183	99.058
5.750	99.634	99.509	99.384	99.259	5.750	98.958	98.833	98.708	98.583
5.625	99.238	99.113	98.988	98.863	5.625	98.484	98.359	98.234	98.109
5.500	98.841	98.716	98.591	98.466	5.500	98.009	97.884	97.759	97.634
5.375	98.443	98.318	98.193	98.068	5.375	97.535	97.410	97.285	97.160
5.250	97.953	97.828	97.703	97.578					
5.125	97.462	97.337	97.212	97.087					

Interest Only LIBOR ARMs

Program 295 - 3/1 ARM - Caps 2/2/6 - Margin 2.250					Program 296 - 5/1 ARM - Caps 5/2/5 - Margin 2.250					Program 297 - 7/1 ARM - Caps 5/2/5 - Margin 2.250				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.875	101.861	101.736	101.611	101.486	6.750	101.898	101.773	101.648	101.523	6.750	101.894	101.769	101.644	101.519
6.750	101.673	101.548	101.423	101.298	6.625	101.674	101.549	101.424	101.299	6.625	101.653	101.528	101.403	101.278
6.625	101.484	101.359	101.234	101.109	6.500	101.450	101.325	101.200	101.075	6.500	101.415	101.290	101.165	101.040
6.500	101.296	101.171	101.046	100.921	6.375	101.226	101.101	100.976	100.851	6.375	101.177	101.052	100.927	100.802
6.375	101.060	100.935	100.810	100.685	6.250	100.963	100.838	100.713	100.588	6.250	100.839	100.714	100.589	100.464
6.250	100.841	100.716	100.591	100.466	6.125	100.696	100.571	100.446	100.321	6.125	100.501	100.376	100.251	100.126
6.125	100.621	100.496	100.371	100.246	6.000	100.429	100.304	100.179	100.054	6.000	100.152	100.027	99.902	99.777
6.000	100.402	100.277	100.152	100.027	5.875	100.157	100.032	99.907	99.782	5.875	99.803	99.678	99.553	99.428
5.875	100.176	100.051	99.926	99.801	5.750	99.839	99.714	99.589	99.464	5.750	99.392	99.267	99.142	99.017
5.750	99.927	99.802	99.677	99.552	5.625	99.522	99.397	99.272	99.147	5.625	98.982	98.857	98.732	98.607
5.625	99.678	99.553	99.428	99.303	5.500	99.204	99.079	98.954	98.829	5.500	98.571	98.446	98.321	98.196
5.500	99.429	99.304	99.179	99.054	5.375	98.886	98.761	98.636	98.511	5.375	98.100	98.035	97.910	97.785
5.375	99.180	99.055	98.930	98.805	5.250	98.514	98.389	98.264	98.139	5.250	97.648	97.523	97.398	97.273
5.250	98.916	98.791	98.666	98.541	5.125	98.142	98.017	97.892	97.767					
5.125	98.651	98.526	98.401	98.276	5.000	97.770	97.645	97.520	97.395					
5.000	98.386	98.261	98.136	98.011	4.875	97.397	97.272	97.147	97.022					
4.875	98.122	97.997	97.872	97.747										
4.750	97.841	97.716	97.591	97.466										
4.625	97.561	97.436	97.311	97.186										

Program 298 - 10/1 ARM - Caps 5/2/5 - Margin 2.250				
Rate	15 Day	30 Day	45 Day	60 Day
6.875	101.852	101.727	101.602	101.477
6.750	101.576	101.451	101.326	101.201
6.625	101.301	101.176	101.051	100.926
6.500	101.003	100.878	100.753	100.628
6.375	100.705	100.580	100.455	100.330
6.250	100.341	100.216	100.091	99.966
6.125	99.978	99.853	99.728	99.603
6.000	99.615	99.490	99.365	99.240
5.875	99.251	99.126	99.001	98.876
5.750	98.748	98.623	98.498	98.373
5.625	98.244	98.119	97.994	97.869
5.500	97.740	97.615	97.490	97.365
5.375	97.236	97.111	96.986	96.861

Treasury ARMs

Program 201 - 1 Yr ARM - Caps 2/2/6 - Margin 2.750					Program 204 - 3/1 ARM - Caps 2/2/6 - Margin 2.750					Program 255 - 5/1 ARM - Caps 2/2/5 - Margin 2.750				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	100.306	100.181	100.056	99.931	6.125	100.667	100.542	100.417	100.292	6.750	101.841	101.716	101.591	101.466
5.625	100.181	100.056	99.931	99.806	6.000	100.455	100.330	100.205	100.080	6.625	101.626	101.501	101.376	101.251
5.500	100.056	99.931	99.806	99.681	5.875	100.242	100.117	99.992	99.867	6.500	101.412	101.287	101.162	101.037
5.375	99.931	99.806	99.681	99.556	5.750	100.006	99.881	99.756	99.631	6.375	101.199	101.074	100.949	100.824
5.250	99.711	99.586	99.461	99.336	5.625	99.771	99.646	99.521	99.396	6.250	100.923	100.798	100.673	100.548
5.125	99.484	99.359	99.234	99.109	5.500	99.535	99.410	99.285	99.160	6.125	100.649	100.524	100.399	100.274
5.000	99.258	99.133	99.008	98.883	5.375	99.299	99.174	99.049	98.924	6.000	100.374	100.249	100.124	99.999
4.875	99.033	98.908	98.783	98.658	5.250	99.040	98.915	98.790	98.665	5.875	100.100	99.975	99.850	99.725
4.750	98.807	98.682	98.557	98.432	5.125	98.781	98.656	98.531	98.406	5.750	99.794	99.669	99.544	99.419
4.625	98.581	98.456	98.331	98.206	5.000	98.521	98.396	98.271	98.146	5.625	99.489	99.364	99.239	99.114
4.500	98.356	98.231	98.106	97.981	4.875	98.262	98.137	98.012	97.887	5.500	98.183	98.058	97.933	97.808
4.375	98.130	98.005	97.880	97.755	4.750	97.995	97.870	97.745	97.620	5.375	98.078	97.953	97.828	97.703
4.250	97.850	97.725	97.600	97.475	4.625	97.728	97.603	97.478	97.353	5.250	98.471	98.346	98.221	98.096
4.125	97.569	97.444	97.319	97.194	4.500	97.461	97.336	97.211	97.086	5.125	98.064	97.939	97.814	97.689
4.000	97.289	97.164	97.039	96.914						5.000	97.657	97.532	97.407	97.282
										4.875	97.249	97.124	96.999	96.874

Indexes: 1 Yr T 4.760 12 Month LIBOR 5.169 6 Month LIBOR 5.062 Prime 7.500

Jumbo ARMS ALTERNATIVES

- Loan amounts from \$417,050 - 2,000,000
- LTVs from 90.01% - 95.00% (max loan amt. \$500,000)
- Subtract additional .25% from Jumbo Price.
- Second Homes subtract .25 in price

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GOVERNMENT RATES

FHA 30 YR - Program 300 - 50(203B) & 52(234)

Rate	15 Day	30 Day	45 Day	60 Day
7.000	104.490	104.355	103.600	103.475
6.875	103.426	103.301	103.176	103.051
6.750	103.197	103.072	102.947	102.822
6.625	102.882	102.757	102.632	102.507
6.500	102.493	102.368	102.243	102.118
6.375	101.811	101.686	101.561	101.436
6.250	101.521	101.396	101.271	101.146
6.125	101.146	101.021	100.896	100.771
6.000	100.700	100.575	100.450	100.325
5.875	99.986	99.861	99.736	99.611
5.750	99.635	99.510	99.385	99.260
5.625	99.190	99.065	98.940	98.815
5.500	98.686	98.561	98.436	98.311

FHA 30 YR ARM - Program 305 - 50

Rate	15 Day	30 Day	45 Day	60 Day
6.750	102.324	102.199	101.850	101.725
6.500	101.470	101.345	101.220	101.095
Margin 2.000	6.250	101.345	101.220	101.095
6.000	100.740	100.615	100.490	100.365
5.750	100.615	100.490	100.365	100.240
5.500	100.170	100.045	99.920	99.795
5.250	99.164	99.039	98.914	98.789

FHA 15 YR - Program 301 - 50(203B) & 52(234)

Rate	15 Day	30 Day	45 Day	60 Day
6.750	103.230	103.105	102.980	102.855
6.625	102.956	102.831	102.706	102.581
6.500	102.616	102.491	102.366	102.241
6.375	101.982	101.857	101.732	101.607
6.250	101.745	101.620	101.495	101.370
6.125	101.442	101.317	101.192	101.067
6.000	100.835	100.710	100.585	100.460
5.875	100.506	100.381	100.256	100.131
5.750	100.236	100.111	99.986	99.861
5.625	99.901	99.776	99.651	99.526
5.500	99.500	99.375	99.250	99.125
5.375	98.966	98.841	98.716	98.591
5.250	98.711	98.586	98.461	98.336
5.125	98.310	98.185	98.060	97.935

FHA 30 YR ARM - Program 305 - 54

Rate	15 Day	30 Day	45 Day	60 Day
6.750	102.324	102.199	101.850	101.725
6.500	101.470	101.345	101.220	101.095
Margin 2.500	6.250	101.345	101.220	101.095
6.000	100.740	100.615	100.490	100.365
5.750	100.615	100.490	100.365	100.240
5.500	100.170	100.045	99.920	99.795
5.250	99.164	99.039	98.914	98.789

VA 30 YR - Program 300 - 53

Rate	15 Day	30 Day	45 Day	60 Day
7.000	104.230	104.105	103.350	103.225
6.875	103.176	103.051	102.926	102.801
6.750	102.947	102.822	102.697	102.572
6.625	102.632	102.507	102.382	102.257
6.500	102.243	102.118	101.993	101.868
6.375	101.561	101.436	101.311	101.186
6.250	101.271	101.146	101.021	100.896
6.125	100.896	100.771	100.646	100.521
6.000	100.450	100.325	100.200	100.075
5.875	99.736	99.611	99.486	99.361
5.750	99.385	99.260	99.135	99.010
5.625	98.940	98.815	98.690	98.565
5.500	98.436	98.311	98.186	98.061

VA 15 YR - Program 301 - 53

Rate	15 Day	30 Day	45 Day	60 Day
6.750	102.980	102.855	102.730	102.605
6.625	102.706	102.581	102.456	102.331
6.500	102.366	102.241	102.116	101.991
6.375	101.732	101.607	101.482	101.357
6.250	101.495	101.370	101.245	101.120
6.125	101.192	101.067	100.942	100.817
6.000	100.595	100.460	100.335	100.210
5.875	100.256	100.131	100.006	99.881
5.750	99.986	99.861	99.736	99.611
5.625	99.651	99.526	99.401	99.276
5.500	99.250	99.125	99.000	98.875
5.375	98.716	98.591	98.466	98.341
5.250	98.461	98.336	98.211	98.086
5.125	98.060	97.935	97.810	97.685

A MINUS RATES

30 YEAR A MINUS - PROGRAM 500

Rate	15 Day	30 Day	45 Day	60 Day
7.500	103.407	103.282	103.100	102.975
7.375	102.977	102.852	102.727	102.602
Conforming	7.250	102.852	102.727	102.602
7.125	102.727	102.602	102.477	102.352
7.000	102.500	102.375	102.250	102.125
6.875	102.025	101.900	101.775	101.650
6.750	101.700	101.575	101.450	101.325
6.625	101.416	101.291	101.166	101.041
6.500	101.062	100.937	100.812	100.687
6.375	100.497	100.372	100.247	100.122
6.250	99.940	99.815	99.690	99.565
6.125	99.526	99.401	99.276	99.151
6.000	99.081	98.956	98.831	98.706
5.875	98.446	98.321	98.196	98.071

15 YEAR A MINUS - PROGRAM 501

Rate	15 Day	30 Day	45 Day	60 Day
7.000	102.667	102.542	102.417	102.292
6.875	102.209	102.084	101.959	101.834
Conforming	6.750	102.084	101.959	101.834
6.625	101.959	101.834	101.709	101.584
6.500	101.827	101.702	101.577	101.452
6.375	101.355	101.230	101.105	100.980
6.250	101.008	100.883	100.758	100.633
6.125	100.702	100.577	100.452	100.327
6.000	100.361	100.236	100.111	99.986
5.875	99.844	99.719	99.594	99.469
5.750	99.335	99.210	99.085	98.960
5.625	99.010	98.885	98.760	98.635
5.500	98.642	98.517	98.392	98.267

Price Adjustments for Programs 300,301,305

Loan Balance Adjustments		
Loan Amounts < \$25,000		Subtract 1.500 points
Price Adjustments for Programs 500 and 501		
Cash Out Refinance:		
70.01% - 80.00% LTV		Subtract .50 points
80.01% - 90.00% LTV		Subtract .75 points
Non-Owner Occupied		
0.00% - 75.00% LTV		Subtract 1.50 points
75.01% - 80.00% LTV		Subtract 2.00 points
80.01% - 90.00% LTV		Subtract 2.50 points
A Minus Level Adjustments		
LP Level 1		Subtract .500 points
LP Level 2		Subtract 1.000 points
LP Level 3		Subtract 1.500 points
LP Level 4		Subtract 2.750 points
LP Level 5		Subtract 3.250 points
DU EA 1		Subtract 1.500 points
Loan Balance Adjustments		
Loan Amounts < \$25,000		Subtract 1.500 points
Loan Amounts > \$200,000		Add .250 points

***** Price Adjustments Are Cumulative *****

TEMPORARY BUYDOWN I (Purchases Only)

Now available for the following programs:
500 and 501

Take the corresponding conforming price and subtract percentage shown below.

2/1 Buydown	(Program: 500)	-2.625%
2/1 Buydown	(Program: 501)	-2.125%
1/0 Buydown	(Program: 500, 501)	-0.875%

LOCK TERMS FOR PROGRAMS 500 AND 501 !!!

75 Day: See MOAI for pricing
90 Day: See MOAI for pricing
120 Day: See MOAI for pricing

Rate Lock EXPIRATION Schedule

15 Day:	04/11/06	60 Day:	05/26/06	120 Day:	07/25/06
30 Day:	04/26/06	75 Day:	06/10/06		
45 Day:	05/11/06	90 Day:	06/25/06		



*** CHECK OUT OUR NEW CES Combo PRICING ***

Second Mortgage Rate Sheet

Correspondent Combo Seconds

15 YEAR FIXED - Program 410

	Price	80% CLTV	90% CLTV	95% CLTV	100% CLTV
	101.550	8.500	8.750	9.125	9.750
	101.332	8.375	8.625	9.000	9.625
10 year amortizations also available.	101.095	8.250	8.500	8.875	9.500
	100.858	8.125	8.375	8.750	9.375
	100.621	8.000	8.250	8.625	9.250
	100.384	7.875	8.125	8.500	9.125
	100.147	7.750	8.000	8.375	9.000
	99.910	7.625	7.875	8.250	8.875
	99.673	7.500	7.750	8.125	8.750
	99.428	7.375	7.625	8.000	8.625
	99.183	7.250	7.500	7.875	8.500

All states are eligible except for properties located in TX*

30 DUE IN 15 YEAR FIXED - Program 411

	Price	80% CLTV	90% CLTV	95% CLTV	100% CLTV
	101.550	9.125	8.500	8.750	9.750
	101.425	9.000	8.375	8.625	9.625
	101.298	8.875	8.250	8.500	9.500
	101.053	8.750	8.125	8.375	9.375
	100.808	8.625	8.000	8.250	9.250
	100.556	8.500	7.875	8.125	9.125
	100.303	8.375	7.750	8.000	9.000
	100.050	8.250	7.625	7.875	8.875
	99.798	8.125	7.500	7.750	8.750
	99.538	8.000	7.375	7.625	8.625
	99.277	7.875	7.250	7.500	8.500
	99.017	7.750	7.125	7.375	8.375

All states are eligible except for properties located in TX, ME and SC*

Price Adjustment for Program 410 and 411

80/20 transactions including CES with FICO from 680-699

Subtract 0.625 points

- Lock terms parallel corresponding first mortgage lock terms
- Discounted or Waived secondary financing fees available on conforming first mortgages. See first mortgage rate sheet for specifics.
- * State chartered banks are not eligible for these programs at this time.

SRP Adjustment by Program

STATE	Program Groups		
	100, 102, 120, 300 & 500	101, 103, 105, 107, 301 & 501	200, 201, 203, 204, 210, 216, 225, 255, 271, 273, 275, 277, 280, 281, 283, 285, 287, 290, 291, 292, 293, 294, 295, 296, 297, 298 & 305
AK	0.500	0.250	0.250
AL	0.500	0.250	0.250
AR	0.500	0.250	0.250
AZ	0.250	0.000	0.000
CA	0.000	0.000	0.000
CO	0.250	0.000	0.000
CT	0.250	0.125	0.125
DC	0.250	0.000	0.000
DE	0.250	0.125	0.125
FL	0.500	0.250	0.250
GA	0.500	0.250	0.250
HI	0.250	0.000	0.000
IA	0.500	0.250	0.250
ID	0.250	0.125	0.125
IL	0.375	0.250	0.250
IN	0.375	0.250	0.250
KS	0.500	0.250	0.250
KY	0.500	0.250	0.250
LA	0.500	0.250	0.250
MA	0.250	0.000	0.000
MD	0.250	0.250	0.000
ME	0.250	0.250	0.000
MI	0.250	0.125	0.250
MN	0.250	0.000	0.125
MO	0.500	0.250	0.250
MS	0.500	0.250	0.250
MT	0.375	0.250	0.250
NC	0.500	0.250	0.250
ND	0.500	0.250	0.250
NE	0.375	0.250	0.250
NH	0.500	0.250	0.125
NJ	0.250	0.250	0.250
NM	0.375	0.250	0.250
NV	0.250	0.250	0.000
NY	0.375	0.250	0.250
OH	0.500	0.250	0.250
OK	0.500	0.250	0.250
OR	0.375	0.250	0.250
PA	0.500	0.250	0.250
RI	0.000	0.000	0.000
SC	0.500	0.250	0.250
SD	0.500	0.250	0.250
TN	0.500	0.250	0.250
TX	0.500	0.250	0.250
UT	0.250	0.125	0.000
VA	0.250	0.125	0.125
VT	0.375	0.250	0.250
WA	0.250	0.125	0.000
WI	0.500	0.250	0.250
WV	0.250	0.000	0.250
WY	0.500	0.250	0.250