



TB&W

Taylor, Bean & Whitaker
Mortgage Corp.
23422 Mill Creek Drive, Ste. 120
Laguna Hills, CA 92653

CONTACT INFORMATION

Main (866) 236-7296
Lock-ins Fax (877) 387-0111

Lock Phone (800) 728-1129

RATES EFFECTIVE

Effective Date: 3/31/2006 9:24 AM
Prime Rate: 7.75
1 yr CMT Index: 4.76 150

EXTENDED LOCKS

180 Days - deduct 1.0 from Price & Pay Upfront
270 Days - deduct 1.5 from Price & Pay Upfront

FEES

Administration Fee - Call 866-236-7296
Tax Service Fee \$73

LOCK EXPIRATION DATES

15 Day	30 Day	45 Day	60 Day
4/14/2006	4/29/2006	5/14/2006	5/29/2006

CONVENTIONAL PRICING

30 YEAR - 1030

RATE	15 DAY	30 DAY	60 DAY
5.750	98.599	98.474	98.380
5.875	99.236	99.111	99.017
6.000	99.694	99.569	99.475
6.125	100.252	100.127	100.033
6.250	100.950	100.825	100.731
6.375	101.518	101.393	101.299
6.500	101.909	101.784	101.690
6.625	102.228	102.103	102.009
6.750	103.064	102.939	102.861
6.875	103.511	103.386	103.308
7.000	103.787	103.662	103.583
7.125	103.982	103.857	103.779
7.250	104.336	104.211	104.149
7.375	104.637	104.512	104.450
7.500	104.817	104.692	104.630

15 YEAR - 1015

RATE	15 DAY	30 DAY	60 DAY
5.375	98.738	98.613	98.519
5.500	99.220	99.095	99.001
5.625	99.588	99.463	99.369
5.750	100.111	99.986	99.893
5.875	100.601	100.476	100.383
6.000	101.034	100.909	100.815
6.125	101.371	101.246	101.153
6.250	101.845	101.720	101.782
6.375	102.330	102.205	102.267
6.500	102.724	102.599	102.661
6.625	103.016	102.891	102.953
6.750	102.969	102.844	102.782
6.875	103.449	103.324	103.262
7.000	103.817	103.692	103.629
7.125	104.059	103.934	103.872

PRICE ADJUSTMENT

10- Year Price	Add .250 to 15-yr price
20- Year Price	Add .250 to 30-yr price
Alt 97	deduct .750
Affordable 97	deduct .750
2 Unit 90.01 - 95%	deduct .500
Freddie 100% - 30&15Yr	deduct 1.250
Mfg. Home	deduct 1.500
75/20/5	deduct .250
80/15/5 or > 90% CLTV	deduct .500
80/20 Combo	deduct 1.500
SISA FICO 700-729	deduct .500
SISA Condo	deduct .500
Home Possible <= 95	deduct .500
Home Possible 95.01-97	deduct .875
Home Possible 97.01-100	deduct 1.00
HP w/ Sec. Finance	deduct .500
HP 3-4 Units 90.01-95%	deduct 1.00
Maximum Net Price:	103

LTV Adjustments	< 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Cash Out	0.000	-0.500	-0.500	-0.750	-0.750
Investment	-1.500	-1.500	-2.000	-2.500	-2.500
Investment C/O	-1.500	-2.000	-2.500	-3.250	N/A

Conventional Adjustments

States	<75k	75k - 149,999k	>149,999k
OK, FL, ND, TX, GA	-0.350	-0.150	0.000
AK, LA, AR, MS, TN, PA	-0.380	-0.150	-0.050
ID, NM, AL, NE, OR, NC, SC, NY	-0.420	-0.200	-0.100
HI, WI, NH, MO, SD, WV, IN, OH, MD, DE, NJ	-0.420	-0.200	-0.100
IL, MI, ME, NV, VT, WY, DC, CT, IA, MT, KS, VA, WA, KY, UT	-0.450	-0.280	-0.160
CO, MN, RI, CA, MA, AZ	-0.540	-0.380	-0.200

CONVENTIONAL ARM PRICING

1 YR ARM - 2001 2/6 caps

RATE	30 DAY	60 DAY
5.500	99.019	98.769
5.625	99.394	99.144
5.750	99.737	99.487
5.875	100.050	99.800
6.000	100.269	100.019
6.125	100.519	100.269
6.250	100.619	100.369
6.375	100.719	100.469
6.500	100.819	100.569

Program	Margin	Index
1 YR ARM	2.75	4.76
3/1 ARM	2.75	4.76
5/1 ARM	2.75	4.76
7/1 ARM	2.75	4.76

3/1 ARM - 2003 2/2/6 caps

RATE	30 DAY	60 DAY
5.500	99.904	99.654
5.625	100.140	99.890
5.750	100.368	100.118
5.875	100.585	100.335
6.000	100.792	100.542
6.125	100.935	100.685
6.250	101.171	100.921
6.375	101.421	101.171
6.500	101.671	101.421

5/1 ARM - 2005 5/2/5 caps

RATE	30 DAY	60 DAY
5.625	99.704	99.404
5.750	100.015	99.715
5.875	100.314	100.014
6.000	100.600	100.300
6.125	100.872	100.572
6.250	101.126	100.826
6.375	101.363	101.063
6.500	101.585	101.285
6.625	101.835	101.535

PRICE ADJUSTMENT	
Below \$40,000	deduct 1.125
\$40,000 - 70,999	deduct .50
\$75,000 - 99,999	deduct .375
\$100,000 - 149,999	deduct .125
\$150,000 - 224,999	no deduction
90-95%	deduct .375
2 Unit 90.01 - 95%	deduct .50
80/15/5	deduct .50
75/20/5	deduct .25
80/20 Combo*	deduct 1.500
Investor < 75%	deduct 1.50
Investor 75 - 80%	deduct 2.00
Investor 80 - 90%	deduct 2.50
Cash Out 70.01 - 80%	deduct .50
Cash Out 80.01 - 85%	deduct .75
Cash Out 85.01 - 90%	deduct .75
Mfg. Home	deduct 1.500
SISA FICO 700-729	deduct .500
SISA Condo	deduct .500
Home Possible**	see conventional adj.

7/1 ARM - 2007 5/2/5 caps

RATE	30 DAY	60 DAY
5.750	99.483	99.183
5.875	99.847	99.547
6.000	100.197	99.897
6.125	100.530	100.230
6.250	100.848	100.548
6.375	101.098	100.748
6.500	101.348	100.948
6.625	101.598	101.148
6.750	101.848	101.348

Maximum Net Price: 101.5

* 5/1 & 7/1 Arm Only

** 5/1 Arm Only

CONFORMING 5 & 7 YR BALLOON PRICING

The pricing for these products may be accessed via the online lock site.

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Wholesale Pricing

GOVERNMENT PRICING

FHA 30 YEAR FIXED - 1130

RATE	15 DAY	30 DAY	60 DAY
5.500	99.032	98.907	98.829
5.750	99.507	99.382	99.273
5.875	100.246	100.121	100.012
6.000	101.360	101.235	101.125
6.250	101.648	101.523	101.445
6.375	102.387	102.262	102.184
6.500	103.140	103.015	102.937
6.750	103.557	103.432	103.417
6.875	103.996	103.871	103.855
7.000	105.250	105.125	105.125

FIXED PRICE ADJUSTMENTS

30-Yr Fix- 2/1 Buydown	deduct 2.50
30-Yr Fix- 1/0 Buydown	deduct .875
VA 30 yr - 1230	deduct .250
VA 15 yr - 1215	deduct .250
USDA RD 30 yr Fixed	Max Price = 103
Maximum Net Price:	104

FHA 15 YEAR FIXED - 1115

RATE	15 DAY	30 DAY	60 DAY
5.000	98.069	97.944	97.881
5.500	100.131	100.006	99.944
6.000	101.975	101.850	101.756
6.500	103.663	103.538	103.413

USDA RD 30 YEAR FIXED

RATE	15 DAY	30 DAY	60 DAY
6.000	100.860	100.735	100.625
6.250	101.148	101.023	100.945
6.500	102.640	102.515	102.437
6.750	103.057	102.932	102.917

Government Adjustments

States	<75k	75k - 100k	>100k
TX, PA, OK, AR, GA	-0.350	-0.150	0.000
MS, TN, FL, AL, LA, ND, AK, DE, NC, NY	-0.380	-0.150	-0.050
SC, HI, NM, MD, DC, IN, NE, NJ, OR	-0.420	-0.200	-0.100
ID, WV, KY, VA, MO, KS, IA, MT, CT, OH, SD	-0.420	-0.200	-0.100
WA, WI, UT, VT, WY, NV, IL, MI, NH, AZ, ME, RI	-0.450	-0.280	-0.160
CO, CA, MN, MA	-0.540	-0.380	-0.200

FHA / VA ARM PRICING

FHA / VA 1 YR ARM - 2101 / 2201

Margin: 2.25	Caps: 1/5	
RATE	30 DAY	60 DAY
4.750	98.971	98.909
5.000	99.221	99.159
5.250	100.346	100.284
5.500	100.534	100.471
5.750	101.534	101.471

1st Pmt. / Change Date Matrix

April, May or June 2005	7/1/06
July, Aug. or Sept. 2005	10/1/06
Oct., Nov. or Dec. 2005	1/1/07
Jan, Feb. or March 2006	4/1/07

FHA / VA 3/1 YR ARM - 2103 / 2203

Margin: 1.750	Caps: 1/5	
RATE	30 DAY	60 DAY
6.000	100.117	99.867
6.125	100.310	100.060
6.250	100.496	100.246
6.375	100.746	100.496
6.500	100.996	100.746
6.625	101.046	100.796
6.750	101.096	100.846
6.875	101.246	100.996
7.000	101.296	101.046
7.125	101.346	101.096

FHA / VA 5/1 YR ARM - 2105 / 2205

Margin: 1.750	Caps: 1/5	
RATE	30 DAY	60 DAY
6.500	99.685	99.385
6.625	99.935	99.635
6.750	100.185	99.885
6.875	100.335	100.035
7.000	100.485	100.185
7.125	100.635	100.335
7.250	100.785	100.485
7.375	100.935	100.635
7.500	101.085	100.785
7.625	101.235	100.935

Maximum Net Price: 101.5

JUMBO PRICING

30 YEAR - 1530

RATE	30 DAY	60 DAY	90 DAY*
6.000	98.050	97.956	97.581
6.125	98.487	98.393	98.018
6.250	99.320	99.226	98.851
6.375	99.960	99.867	99.492
6.500	100.334	100.240	99.865
6.625	100.658	100.564	100.189
6.750	101.326	101.248	100.873
6.875	101.878	101.800	101.425
7.000	102.165	102.087	101.712
7.125	102.376	102.298	101.923
7.250	102.602	102.539	102.164
7.375	103.030	102.967	102.592
7.500	103.217	103.154	102.779
7.625	103.379	103.316	102.941

15 YEAR - 1515

RATE	30 DAY	60 DAY	90 DAY*
5.875	99.482	99.388	99.013
6.000	99.821	99.728	99.353
6.125	100.190	100.097	99.722
6.250	100.689	100.752	100.377
6.375	100.975	101.038	100.663
6.500	101.177	101.240	100.865
6.625	101.724	101.787	101.412
6.750	101.942	102.030	101.655
6.875	101.966	102.078	101.703
7.000	101.966	102.103	101.728
7.125	101.966	102.128	101.753
7.250	102.016	102.203	101.828
7.375	102.066	102.278	101.903
7.500	102.116	102.353	101.978

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
FICO								
620 - 639	0.000	0.000	-0.250	-0.250	-0.250	-0.750	N/A	N/A
640 - 659	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	N/A
660 - 699	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-1.000
720 - 779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>= 780	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Loan Amount								
\$417,001 - \$650,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$650,001 - \$1,000,000	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
Occupancy Type								
2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.500	N/A
Investment	-0.250	-0.500	-0.500	-1.000	-1.500	-1.500	-2.000	N/A
Property Type								
Condo 4 floors or less	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
Condo > 4 floors	0.000	-0.375	-0.625	-0.750	-0.750	-0.750	-1.000	-1.000
2 - 4 Units	0.000	-0.500	-0.625	-0.750	-0.750	-1.000	-1.000	N/A
CLTV								
CLTV 90.01 - 95.00	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Other								
Cash Out	0.000	0.000	-0.250	-0.375	N/A	N/A	N/A	N/A
Owner Occ - Initial Interest	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Investment - Initial Interest	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
SIVA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* 90 Day lock terms require .375 fee due upfront to TBW within 5 business days for lock to be valid

Maximum Net Price: 103

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Rates subject to change without notice

FHLMC A-Minus

30 YEAR - 1435

Level 1

RATE	15 DAY	30 DAY	60 DAY
6.000	98.444	98.319	98.225
6.125	98.877	98.752	98.658
6.250	99.700	99.575	99.481
6.375	100.293	100.168	100.074
6.500	100.659	100.534	100.440
6.625	100.978	100.853	100.759
6.750	101.814	101.689	101.611
6.875	102.261	102.136	102.058
7.000	102.537	102.412	102.333
7.125	102.732	102.607	102.529
7.250	103.086	102.961	102.899
7.375	103.437	103.312	103.250
7.500	103.567	103.442	103.380
7.625	103.723	103.598	103.535

3/1 ARM - 1403

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	99.743	99.618	99.368
5.875	99.960	99.835	99.585
6.000	100.167	100.042	99.792
6.125	100.310	100.185	99.935
6.250	100.546	100.421	100.171
6.375	100.796	100.671	100.421
6.500	101.046	100.921	100.671
6.625	101.296	101.171	100.921
6.750	101.546	101.421	101.171
6.875	101.971	101.846	101.596
7.000	102.396	102.271	102.021
7.125	102.821	102.696	102.446
7.250	103.121	102.996	102.746
7.375	103.421	103.296	103.046

5/1 ARM - 1405

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	99.390	99.265	98.965
5.875	99.689	99.564	99.264
6.000	99.975	99.850	99.550
6.125	100.247	100.122	99.822
6.250	100.501	100.376	100.076
6.375	100.738	100.613	100.313
6.500	100.960	100.835	100.535
6.625	101.085	100.960	100.785
6.750	101.385	101.260	101.085
6.875	101.685	101.560	101.385
7.000	101.985	101.860	101.685
7.125	102.285	102.160	101.985
7.250	102.585	102.460	102.285
7.375	102.885	102.760	102.585

Level Price Adjustments

Level 2	deduct 1.00
Level 3	deduct 1.50
Level 4	deduct 2.75
Level 5	deduct 3.25

Price Adjustments

2 Units 90.01 - 95.00%	deduct .500	Home Possible <= 95*	deduct .500
Mfg Home	deduct 1.500	Home Possible 95.01 - 97*	deduct .875
80/15/05	deduct .500	Home Possible 97.01 - 100*	deduct 1.00
75/20/05	deduct .500		

*Only Applies to A-minus 30 Year

Maximum Net Price

Fixed Product	103.000
ARM Product	101.500

LTVs	Investment	Cash Out	Investment C/O
< 70%	deduct 1.50	0	deduct 1.5
70.01 - 75%	deduct 1.50	deduct .50	deduct 2.00
75.01 - 80%	deduct 2.00	deduct .50	deduct 2.5
80.01 - 85%	deduct 2.50	deduct .75	deduct 3.25
85.01 - 90%	deduct 2.50	deduct .75	N/A

CONVENTIONAL CONFORMING INITIAL INTEREST PRICING

30 YEAR FIXED - 1031

RATE	30 DAY	60 DAY
6.375	99.941	99.847
6.500	100.379	100.285
6.625	100.710	100.616
6.750	101.318	101.240
6.875	101.887	101.809
7.000	102.234	102.156
7.125	102.456	102.378
7.250	102.629	102.567
7.375	103.070	103.007
7.500	103.314	103.252
7.625	103.480	103.417

5/1 ARM - 2055

5/2/5 caps

RATE	30 DAY	60 DAY
5.750	99.328	99.028
5.875	99.627	99.327
6.000	99.913	99.613
6.125	100.185	99.885
6.250	100.439	100.139
6.375	100.676	100.376
6.500	100.898	100.598
6.625	101.148	100.848
6.750	101.398	101.098
6.875	101.648	101.348
7.000	101.898	101.598

PRICE ADJUSTMENT

< \$40,000	deduct 1.125
\$40,001 - \$74,999	deduct .50
\$75,000 - \$99,999	deduct .375
\$100,000 - \$149,999	deduct .125
\$150,000 - \$224,999	no deduction
80/15/5	deduct .500
Max Net Price - Fixed	103.000
Max Net Price - ARM	101.500

3/1 ARM - 2033

2/2/6 caps

RATE	30 DAY	60 DAY
5.625	99.640	99.390
5.750	99.868	99.618
5.875	100.085	99.835
6.000	100.292	100.042
6.125	100.435	100.185
6.250	100.671	100.421
6.375	100.921	100.671
6.500	101.171	100.921
6.625	101.421	101.171
6.750	101.671	101.421

7/1 ARM - 2077

5/2/5 caps

RATE	30 DAY	60 DAY
6.000	99.422	99.122
6.125	99.755	99.455
6.250	100.073	99.773
6.375	100.323	99.973
6.500	100.573	100.173
6.625	100.823	100.373
6.750	101.073	100.573
6.875	101.323	100.773
7.000	101.573	100.973
7.125	101.823	101.173

LTVs	Cash Out
< 70%	0
70.01 - 75%	deduct .500
75.01 - 80%	deduct .500
80.01 - 85%	deduct .750
85.01 - 90%	deduct .750

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ALT-A PRODUCTS

Product Code:	3030		3015		2402		2403		2405	
	30 Yr Fixed		15 Yr Fixed		2/6 LIBOR 6/2/6 Caps 2.75 Margin		3/6 LIBOR 6/2/6 Caps 2.75 Margin		5/6 LIBOR 6/2/6 Caps 2.75 Margin	
	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard
7.750	103.487	103.737	103.024	103.274	101.657	101.907	102.138	102.388	101.575	101.825
7.625	103.073	103.323	102.808	103.058	101.470	101.720	102.008	102.258	101.325	101.575
7.500	102.641	102.891	102.605	102.855	101.433	101.683	101.878	102.128	101.075	101.325
7.375	102.184	102.434	102.606	102.856	101.296	101.546	101.698	101.948	100.825	101.075
7.250	102.046	102.296	102.568	102.818	101.159	101.409	101.618	101.868	100.825	101.075
7.125	101.800	102.000	102.402	102.602	101.022	101.222	101.488	101.688	100.825	101.025
7.000	101.479	101.679	102.200	102.400	100.935	101.135	101.233	101.433	100.825	101.025
6.875	101.006	101.206	102.089	102.289	100.848	101.048	100.978	101.178	100.825	101.025
6.750	100.304	100.504	101.889	102.089	100.657	100.857	100.923	101.123	100.575	100.775
6.625	99.597	99.722	101.562	101.687	100.470	100.595	100.773	100.898	100.236	100.361
6.500	99.208	99.333	101.023	101.148	100.283	100.408	100.721	100.846	99.892	100.017
6.375	98.675	N/A	100.392	N/A	100.096	N/A	100.469	N/A	99.854	N/A
6.250	98.130	N/A	100.067	N/A	99.909	N/A	100.217	N/A	99.514	N/A
6.125	97.691	N/A	99.839	N/A	99.722	N/A	99.965	N/A	99.424	N/A
6.000	96.984	N/A	99.401	N/A	99.535	N/A	99.713	N/A	99.334	N/A
5.875	96.203	N/A	98.846	N/A	99.348	N/A	99.461	N/A	98.994	N/A
5.750	95.588	N/A	98.496	N/A	99.165	N/A	99.215	N/A	98.654	N/A
5.625	94.843	N/A	98.116	N/A	98.978	N/A	98.964	N/A	98.306	N/A
5.500	94.106	N/A	97.502	N/A	98.791	N/A	98.713	N/A	97.968	N/A
5.375	93.283	N/A	96.971	N/A	98.604	N/A	98.462	N/A	97.630	N/A
5.250	92.836	N/A	96.582	N/A	98.417	N/A	98.211	N/A	97.292	N/A
5.125	92.004	N/A	96.142	N/A	98.230	N/A	97.960	N/A	96.954	N/A
5.000	91.147	N/A	95.505	N/A	98.043	N/A	97.710	N/A	96.616	N/A

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 100
FICO									
600 - 619	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-1.000	N/A	N/A
620 - 639	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.875	-1.125	-1.250
640 - 659	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.750	-0.875	-1.125
660 - 679	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.375	-0.875	-1.000
680 - 720	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250
>720	0.250	0.250	0.250	0.375	0.375	0.250	0.250	0.250	0.250
Loan Amount									
\$10,000 - \$75,000	0.000	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500
\$75,001 - \$417,000	0.500	0.375	0.250	0.250	0.250	0.125	0.125	0.125	0.000
\$417,001 - \$650,000	0.000	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-0.750	-2.500
\$650,001 - \$1,000,000	-0.250	-0.250	-0.375	-0.500	-0.750	-2.250	-2.750	-3.500	N/A
\$1,000,001 - \$1,250,000	-0.750	-1.000	-1.250	-1.375	-2.000	N/A	N/A	N/A	N/A
\$1,250,001 - \$1,500,000	-0.750	-1.000	-1.250	-1.375	N/A	N/A	N/A	N/A	N/A
\$1,500,001 - \$3,000,000	-1.500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Documentation Type									
SIVA	-0.125	0.000	0.000	-0.125	-0.375	-0.625	-0.875	-1.375	N/A
NIQ	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000	-1.250	-1.500	N/A
SISA	-0.125	-0.500	-0.500	-1.000	-1.000	-1.500	-1.750	-2.000	N/A
No Doc	-0.125	-0.500	-0.750	-1.375	-1.750	-1.875	-2.125	-2.375	N/A
Occupancy Type									
2nd Home	0.000	-0.125	-0.500	-0.750	-0.875	-1.000	-1.250	-1.500	N/A
Investment	-0.375	-0.500	-0.625	-1.125	-1.375	-1.625	-1.875	-2.500	N/A
Property Type									
Condo	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.500	-0.625	-0.750
2 Units	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	-0.625
3-4 Units	-0.125	-0.125	-0.500	-0.625	-0.750	-1.000	-1.250	-1.750	-2.000
CLTV									
CLTV 90.01 - 95.00	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250
CLTV 95.01 - 100.00	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500
DTI									
<=40.00	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
40.01-45.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
45.01-50.00	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750	-0.750	N/A
Other									
Cash Out	-0.125	-0.125	-0.125	-0.375	-0.375	-0.500	-0.875	-1.500	N/A

Maximum Net Price	
Fixed Product	103.000
ARM Product	102.000

Initial Interest - 10 Yr Period		
	Fixed	ARM
Owner Occupied	-0.500	-0.250
Investment Property	-1.000	-0.750
2nd Home	-0.500	-0.250

* I/O Period Followed by 20Yr Fully Amort Per.

Lock Term	
15 Days	0.125
45 Days	-0.125
60 Days	-0.375

States that DO NOT allow Pre-Pays: AK,AL,IA,ME,NJ,NM,OK,VT & WY
States with Pre-Pay restrictions: NC, SC, PA, SD, & TX

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LOCK YOUR LOAN ONLINE AT: WWW.TAYLORBEANDIRECT.COM
ALL LOAN PROGRAMS – Deduct .250 from Price for Escrow Waiver
ADD YOUR ORIGINATION FEE TO THESE PRICES

Note extended locks > 90 days require submission of upfront fees within 5 days or lock is void.



TB&W

Taylor, Bean & Whitaker
Mortgage Corp.
23422 Mill Creek Drive, Ste. 120
Laguna Hills, CA 92653

CONTACT INFORMATION

Main: **(800) 728-1129**
Lock-ins Fax (877) 387-0111
Lock-ins Fax (2)
Lock-ins (800) 728-1129

RATES EFFECTIVE

Effective Date: 3/31/2006
Prime Rate: 7.75
MTA Index: 3.888

FEES

Administration Fee - Call 866-236-7296
Tax Service Fee \$73

LOCK EXPIRATION DATES

15 Day	30 Day	45 Day	60 Day
4/14/2006	4/29/2006	5/14/2006	5/29/2006

Rates subject to change without notice

TAYLORMADE ARMS

1 Month - 3601 MTA Taylormade ARM No PPP			
Start Rate	Margin	30 Day	
1.000	1.925	98.875	
1.000	2.050	99.125	
1.000	2.175	99.375	
1.000	2.300	99.625	
1.000	2.400	99.875	
1.000	2.500	100.125	
1.000	2.650	100.375	
1.000	2.800	100.625	
1.000	2.950	100.750	
1.000	3.100	100.875	
1.000	3.250	101.125	
1.000	3.400	101.250	

1 Month - 3603 MTA Taylormade ARM 1yr Hard PPP			
Start Rate	Margin	30 Day	
1.000	1.925	99.000	
1.000	2.050	99.250	
1.000	2.175	99.500	
1.000	2.300	99.750	
1.000	2.400	100.000	
1.000	2.500	100.250	
1.000	2.650	100.500	
1.000	2.800	100.750	
1.000	2.950	100.875	
1.000	3.100	101.000	
1.000	3.250	101.250	
1.000	3.400	101.375	

1 Month - 3602 MTA Taylormade ARM 3yr Hard PPP			
Start Rate	Margin	30 Day	
1.000	2.350	100.625	
1.000	2.425	101.375	
1.000	2.500	101.625	
1.000	2.575	101.875	
1.000	2.650	102.125	
1.000	2.725	102.375	
1.000	2.800	102.625	
1.000	2.875	102.750	
1.000	2.950	102.950	
1.000	3.075	103.275	
1.000	3.200	103.625	
1.000	3.325	103.945	

3 Month - 3653 MTA Taylormade ARM No PPP			
Start Rate	Margin	30 Day	
1.750	2.275	98.875	
1.750	2.400	99.125	
1.750	2.500	99.375	
1.750	2.600	99.625	
1.750	2.750	99.875	
1.750	2.900	100.125	
1.750	3.050	100.375	
1.750	3.200	100.625	
1.750	3.350	100.750	
1.750	3.500	100.875	
1.750	3.650	101.125	
1.750	3.800	101.250	

3 Month - 3655 MTA Taylormade ARM 1yr Hard PPP			
Start Rate	Margin	30 Day	
1.750	2.275	99.000	
1.750	2.400	99.250	
1.750	2.500	99.500	
1.750	2.600	99.750	
1.750	2.750	100.000	
1.750	2.900	100.250	
1.750	3.050	100.500	
1.750	3.200	100.750	
1.750	3.350	100.875	
1.750	3.500	101.000	
1.750	3.650	101.250	
1.750	3.800	101.375	

3 Month - 3654 MTA Taylormade ARM 3yr Hard PPP			
Start Rate	Margin	30 Day	
1.750	2.925	100.625	
1.750	3.000	101.375	
1.750	3.075	101.625	
1.750	3.150	101.875	
1.750	3.225	102.125	
1.750	3.300	102.375	
1.750	3.375	102.625	
1.750	3.450	102.750	
1.750	3.525	102.950	
1.750	3.600	103.275	
1.750	3.725	103.625	
1.750	3.850	103.945	

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
FICO								
620 - 639	0.000	0.000	-1.125	-1.125	-1.125	-1.125	-1.250	N/A
640 - 659	0.000	0.000	-1.000	-1.000	-1.000	-1.125	-1.125	N/A
660 - 679	0.000	0.000	-0.500	-0.500	-0.500	-0.625	-0.625	N/A
680 - 720	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>720	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Loan Amount								
\$650,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	-0.125	N/A	N/A
\$1,000,001 - \$1,250,000	-0.625	-0.625	-0.750	-0.750	-1.000	N/A	N/A	N/A
\$1,250,001 - \$1,500,000	-0.750	-0.750	-0.750	-1.000	N/A	N/A	N/A	N/A
\$1,500,000 - \$3,000,000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Alt Documentation Type								
SIVA	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	N/A
SISA	-0.750	-0.750	-0.875	-1.000	-1.250	-1.375	-1.500	N/A
Occupancy Type								
2nd Home	0.000	-0.250	-0.500	-0.750	-1.000	-1.250	-1.500	N/A
Investment	-1.000	-1.000	-1.000	-2.500	-2.500	-2.500	-2.500	N/A
Property Type								
Condo	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.500	N/A
2 Units	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	N/A
Other								
Cash Out	0.000	-0.125	-0.250	-0.500	-0.625	-0.750	-0.875	N/A

Max Price	
Without PPP	101.500
With PPP	103.250

Start Rate Adjustors	
Loan Amt > 1.0mm	Add .500%
LTV 80.01 - 90	Add 1.000%
Investment LTV <=70	Add .500%
Investment LTV > 70	Add 1.500%
Cash Out LTV > 70	Add .500%
Cash Out LTV<=70 & CLTV>70	Add .500%
FICO < 660, LTV > 65%	Add .500%

Lock Term	
15 Days	0.125
45 Days	-0.125
60 Days	-0.375

Life Cap:	8.95 + Start Rate
Payment Cap:	0.075

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