

# AURORA LOAN SERVICES

A Lehman Brothers Company

4/13/06 7:18 AM

Price code: 882091

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Alt-A 1st Liens with Prepayment Penalties - Servicing Released

Alt-A: 3/6 LIBOR ARM - 2.25% Margin (A36L)					
Base Rate = 3 Yr. Prepay Caps 6/2/6					
3/1yr LIBOR ARM - 2.25% Margin (A31L)					
For A31L price, -0.25 from A36L price Caps 2/2/5					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
8.500	104.1785	104.0535	103.9285	103.8035	103.5535
8.375	103.9910	103.8660	103.7410	103.6160	103.3660
8.250	103.8035	103.6785	103.5535	103.4285	103.1785
8.125	103.6160	103.4910	103.3660	103.2410	102.9910
8.000	103.4285	103.3005	103.1755	103.0505	102.8005
7.875	103.1755	103.0505	102.9255	102.8005	102.5505
7.750	102.9255	102.8005	102.6755	102.5505	102.3005
7.625	102.6755	102.5505	102.4255	102.3005	102.0505
7.500	102.4255	102.3005	102.1755	102.0505	101.8005
7.375	102.1755	102.0505	101.9255	101.8005	101.5505
7.250	101.9255	101.8005	101.6755	101.5505	101.3005
7.125	101.6755	101.5505	101.4255	101.3005	101.0505
7.000	101.4225	101.2975	101.1725	101.0475	100.7975
6.875	101.1100	100.9850	100.8600	100.7350	100.4850
6.750	100.7945	100.6695	100.5445	100.4195	100.1695
6.625	100.4195	100.2945	100.1695	100.0445	99.7945
6.500	100.0415	99.9165	99.7915	99.6665	99.4165
6.375	99.6040	99.4790	99.3540	99.2290	98.9790
6.250	99.1575	99.0325	98.9075	98.7825	98.5325

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!  
 0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
 0.250 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
 0.375 Price Improvement for G26L and G36L**

Alt-A: 5/6 Mo. LIBOR ARM - 2.25% Margin (A56L)					
Base Rate = 3 Yr. Prepay Caps 6/2/6					
5/1yr LIBOR ARM - 2.25% Margin (A51L)					
For A51L price, -0.25 from A56L price Caps 5/2/5					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
8.250	103.9038	103.7788	103.6538	103.5288	103.2788
8.125	103.7163	103.5913	103.4663	103.3413	103.0913
8.000	103.5288	103.4038	103.2788	103.1538	102.9038
7.875	103.3413	103.2163	103.0913	102.9663	102.7163
7.750	103.1538	103.0288	102.9038	102.7788	102.5288
7.625	102.9663	102.8413	102.7163	102.5913	102.3413
7.500	102.7338	102.6088	102.4838	102.3588	102.1088
7.375	102.4825	102.3275	102.2025	102.0775	101.8275
7.250	102.1713	102.0463	101.9213	101.7963	101.5463
7.125	101.8750	101.7500	101.6250	101.5000	101.2500
7.000	101.5625	101.4375	101.3125	101.1875	100.9375
6.875	101.2500	101.1250	101.0000	100.8750	100.6250
6.750	100.9375	100.8125	100.6875	100.5625	100.3125
6.625	100.6250	100.5000	100.3750	100.2500	100.0000
6.500	100.2825	100.1575	100.0325	99.9075	99.6575
6.375	99.9075	99.7825	99.6575	99.5325	99.2825
6.250	99.4725	99.3475	99.2225	99.0975	98.8475
6.125	99.0375	98.9125	98.7925	98.6725	98.4225
6.000	98.4125	98.2875	98.1625	98.0375	97.7875

Alt-A: 10/6 Mo. LIBOR ARM - 2.25% Margin (A10L)					
Base Rate = 3 Yr. Prepay Caps 6/2/6					
10/1yr LIBOR ARM - 2.25% Margin (A10I)					
For A10I price, -0.125 from A10L price Caps 5/2/5					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
8.125	104.2130	104.0880	103.9630	103.8380	103.5880
8.000	104.0255	103.9005	103.7755	103.6505	103.4005
7.875	103.8380	103.7130	103.5880	103.4630	103.2130
7.750	103.6505	103.5255	103.4005	103.2755	103.0255
7.625	103.4630	103.3380	103.2130	103.0880	102.8380
7.500	103.2625	103.1375	103.0125	102.8875	102.6375
7.375	102.9500	102.8250	102.7000	102.5750	102.3250
7.250	102.6375	102.5125	102.3875	102.2625	102.0125
7.125	102.3250	102.2000	102.0750	101.9500	101.7000
7.000	102.0093	101.8843	101.7593	101.6343	101.3843
6.875	101.6655	101.5405	101.4155	101.2905	101.0405
6.750	101.3218	101.1968	101.0718	100.9468	100.6968
6.625	100.9780	100.8530	100.7280	100.6030	100.3530
6.500	100.6310	100.5060	100.3810	100.2560	100.0060
6.375	100.2560	100.1310	100.0060	99.8810	99.6310
6.250	99.8680	99.7430	99.6180	99.4930	99.2430
6.125	99.3680	99.2430	99.1180	98.9930	98.7430
6.000	98.8420	98.7170	98.5920	98.4670	98.2170
5.875	98.0920	97.9670	97.8420	97.7170	97.4670

Alt-A: 30 Yr. Fixed Rate, 20 Yr. Fixed Rate (A30F)					
Base Rate = 3 Yr. Prepay (A20F)					
.500 Premium for 20 Yr.					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 104.250</b>					
8.375	103.6071	103.4821	103.3571	103.2321	102.9821
8.250	103.4196	103.2946	103.1696	103.0446	102.7946
8.125	103.2321	103.1071	102.9821	102.8571	102.6071
8.000	103.0446	102.9196	102.7946	102.6696	102.4196
7.875	102.8571	102.7321	102.6071	102.4821	102.2321
7.750	102.6696	102.5446	102.4196	102.2946	102.0446
7.625	102.4821	102.3571	102.2321	102.1071	101.8571
7.500	102.2946	102.1696	102.0446	101.9196	101.6696
7.375	102.1071	101.9821	101.8571	101.7321	101.4821
7.250	101.8226	101.6976	101.5726	101.4476	101.1976
7.125	101.4858	101.3608	101.2358	101.1108	100.8608
7.000	101.1178	100.9928	100.8678	100.7428	100.4928
6.875	100.7428	100.6178	100.4928	100.3678	100.1178
6.750	100.2708	100.1458	100.0208	99.8958	99.6458
6.625	99.7223	99.5973	99.4723	99.3473	99.0973
6.500	99.1598	99.0348	98.9098	98.7848	98.5348
6.375	98.5488	98.4238	98.2988	98.1738	97.9238
6.250	97.8268	97.7018	97.5768	97.4518	97.2018
6.125	97.0768	96.9518	96.8268	96.7018	96.4518

Alt-A: 15 Yr. Fixed Rate (A15F)					
Base Rate = 3 Yr. Prepay					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 104.250</b>					
8.000	102.9216	102.7966	102.6716	102.5466	102.2966
7.875	102.7341	102.6091	102.4841	102.3591	102.1091
7.750	102.5466	102.4216	102.2966	102.1716	101.9216
7.625	102.3591	102.2341	102.1091	101.9841	101.7341
7.500	102.1716	102.0466	101.9216	101.7966	101.5466
7.375	101.9841	101.8591	101.7341	101.6091	101.3591
7.250	101.7966	101.6716	101.5466	101.4216	101.1716
7.125	101.6091	101.4841	101.3591	101.2341	100.9841
7.000	101.4216	101.2966	101.1716	101.0466	100.7966
6.875	101.2341	101.1091	100.9841	100.8591	100.6091
6.750	101.0466	100.9216	100.7966	100.6716	100.4216
6.625	100.8591	100.7341	100.6091	100.4841	100.2341
6.500	100.6716	100.5466	100.4216	100.2966	100.0466
6.375	100.4841	100.3591	100.2341	100.1091	99.8591
6.250	100.2966	100.1716	100.0466	99.9216	99.6716
6.125	100.1091	99.9841	99.8591	99.7341	99.4841
6.000	99.9216	99.7966	99.6716	99.5466	99.2966
5.875	99.7341	99.6091	99.4841	99.3591	99.1091
5.750	99.5466	99.4216	99.2966	99.1716	98.9216

### National Sales Manager

Jim Jandrisevits (720) 945-5827

### Regional Managers

Mike Falce (949) 709-7246	Christian Stevens (720) 945-5353
Rusty Leitzsey (803) 760-3024	Andy Wideman (720) 945-4081
Michelle Marrapodi (518) 325-1587	Carmel York (831) 384-0656
Troy McRoberts (412) 741-7303	Leslie Zahler (720) 945-4080
Tonya Murphy (949) 764-0113	

### Account Executives

Greg Ceiger (720) 945-3704	Pierre Norrington (310) 360-7346
Shelly Decker (480) 704-4046	John Parrish (304) 748-0355
Tami Eldredge (310) 308-8921	Joe Peterson (720) 945-4040
Kelly Karkoski (720) 945-5851	Jason Rossi (972) 763-3920
Bill LaForet (917) 837-5898	Jeff Vanderluit (720) 945-5387
Shelby Wise (720) 945-4084	Todd Warnecke (972) 763-3931
Joel Veenstra (720) 945-4308	

# AURORA LOAN SERVICES

A Lehman Brothers Company

4/13/06 7:18 AM

Price code: 882091

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Alt-A 1st Liens without Prepayment Penalties - Servicing Released

Alt-A: 3/6 Mo. LIBOR ARM - 2.25% Margin (A36L)					
Base Rate = No Prepay Caps 6/2/6 (A31L)					
3/yr LIBOR ARM - 2.25% Margin Caps 2/2/5					
For A31L price, -0.25 from A36L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.375	103.1175	102.9925	102.8675	102.7425	102.4925
8.250	102.9613	102.8363	102.7113	102.5863	102.3363
8.125	102.8050	102.6800	102.5550	102.4300	102.1800
8.000	102.6488	102.5238	102.3988	102.2738	102.0238
7.875	102.4910	102.3660	102.2410	102.1160	101.8660
7.750	102.3035	102.1785	102.0535	101.9285	101.6785
7.625	102.1160	101.9910	101.8660	101.7410	101.4910
7.500	101.9285	101.8035	101.6785	101.5535	101.3035
7.375	101.7380	101.6130	101.4880	101.3630	101.1130
7.250	101.4880	101.3630	101.2380	101.1130	100.8630
7.125	101.2380	101.1130	100.9880	100.8630	100.6130
7.000	100.9880	100.8630	100.7380	100.6130	100.3630
6.875	100.7320	100.6070	100.4820	100.3570	100.1070
6.750	100.3570	100.2320	100.1070	99.9820	99.7320
6.625	99.9790	99.8540	99.7290	99.6040	99.3540
6.500	99.5415	99.4165	99.2915	99.1665	98.9165
6.375	99.1010	98.9760	98.8510	98.7260	98.4760
6.250	98.6010	98.4760	98.3510	98.2260	97.9760
6.125	98.1010	97.9760	97.8510	97.7260	97.4760

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!  
 0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
 0.250 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
 0.375 Price Improvement for G26L and G36L**

Alt-A: 5/6 Mo. LIBOR ARM - 2.25% Margin (A56L)					
Base Rate = No Prepay Caps 6/2/6 (A51L)					
5/1yr LIBOR ARM - 2.25% Margin Caps 5/2/5					
For A51L price, -0.25 from A56L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.250	103.0600	102.9350	102.8100	102.6850	102.4350
8.125	102.8725	102.7475	102.6225	102.4975	102.2475
8.000	102.6850	102.5600	102.4350	102.3100	102.0600
7.875	102.4975	102.3725	102.2475	102.1225	101.8725
7.750	102.3100	102.1850	102.0600	101.9350	101.6850
7.625	102.1225	101.9975	101.8725	101.7475	101.4975
7.500	101.9050	101.7800	101.6550	101.5300	101.2800
7.375	101.6550	101.5300	101.4050	101.2800	101.0300
7.250	101.4050	101.2800	101.1550	101.0300	100.7800
7.125	101.1550	101.0300	100.9050	100.7800	100.5300
7.000	100.9050	100.7800	100.6550	100.5300	100.2800
6.875	100.6550	100.5300	100.4050	100.2800	100.0300
6.750	100.3450	100.2200	100.0950	99.9700	99.7200
6.625	99.9700	99.8450	99.7200	99.5950	99.3450
6.500	99.5650	99.4400	99.3150	99.1900	98.9400
6.375	99.1275	99.0025	98.8775	98.7525	98.5025
6.250	98.6600	98.5350	98.4100	98.2850	98.0350
6.125	98.1600	98.0350	97.9100	97.7850	97.5350
6.000	97.6600	97.5350	97.4100	97.2850	97.0350

Alt-A: 10/6 Mo. LIBOR ARM - 2.25% Margin (A10L)					
Base Rate = No Prepay Caps 6/2/6 (A10I)					
10/1yr LIBOR ARM - 2.25% Margin Caps 5/2/5					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.125	103.4680	103.3430	103.2180	103.0930	102.8430
8.000	103.2805	103.1555	103.0305	102.9055	102.6555
7.875	103.0930	102.9680	102.8430	102.7180	102.4680
7.750	102.9055	102.7805	102.6555	102.5305	102.2805
7.625	102.7180	102.5930	102.4680	102.3430	102.0930
7.500	102.5305	102.4055	102.2805	102.1555	101.9055
7.375	102.3430	102.2180	102.0930	101.9680	101.7180
7.250	102.1555	102.0305	101.9055	101.7805	101.5305
7.125	101.9680	101.8430	101.7180	101.5930	101.3430
7.000	101.7805	101.6555	101.5305	101.4055	101.1555
6.875	101.5930	101.4680	101.3430	101.2180	100.9680
6.750	101.4055	101.2805	101.1555	101.0305	100.7805
6.625	101.2180	101.0930	100.9680	100.8430	100.5930
6.500	101.0305	100.9055	100.7805	100.6555	100.4055
6.375	99.9355	99.8105	99.6855	99.5605	99.3105
6.250	99.4355	99.3105	99.1855	99.0605	98.8105
6.125	98.9355	98.8105	98.6855	98.5605	98.3105
6.000	98.4355	98.3105	98.1855	98.0605	97.8105
5.875	97.9355	97.8105	97.6855	97.5605	97.3105
5.750	97.4355	97.3105	97.1855	97.0605	96.8105

Alt-A: 7/6 Mo. LIBOR ARM - 2.25% Margin (A76L)					
Base Rate = No Prepay Caps 6/2/6 (A71L)					
7/1yr LIBOR ARM - 2.25% Margin Caps 5/2/5					
For A71L price, -0.125 from A76L price					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.000	103.1595	103.0345	102.9095	102.7845	102.5345
7.875	102.9720	102.8470	102.7220	102.5970	102.3470
7.750	102.7845	102.6595	102.5345	102.4095	102.1595
7.625	102.5970	102.4720	102.3470	102.2220	101.9720
7.500	102.3840	102.2590	102.1340	102.0090	101.7590
7.375	102.1653	102.0403	101.9153	101.7903	101.5403
7.250	101.9465	101.8215	101.6965	101.5715	101.3215
7.125	101.7278	101.6028	101.4778	101.3528	101.1028
7.000	101.4580	101.3330	101.2080	101.0830	100.8330
6.875	101.1768	101.0518	100.9268	100.8018	100.5518
6.750	100.8955	100.7705	100.6455	100.5205	100.2705
6.625	100.6143	100.4893	100.3643	100.2393	99.9893
6.500	100.2565	100.1315	100.0065	99.8815	99.6315
6.375	99.8815	99.7565	99.6315	99.5065	99.2565
6.250	99.4045	99.2795	99.1545	99.0295	98.7795
6.125	98.9045	98.7795	98.6545	98.5295	98.2795
6.000	98.3025	98.1775	98.0525	97.9275	97.6775
5.875	97.6775	97.5525	97.4275	97.3025	97.0525
5.750	97.0525	96.9275	96.8025	96.6775	96.4275

Alt-A: 30 Yr. Fixed Rate, 20 Yr. Fixed Rate (A30F)					
Base Rate = No Prepay (A20F)					
.500 Premium for 20yr					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
8.250	102.9751	102.8501	102.7251	102.6001	102.3501
8.125	102.8188	102.6938	102.5688	102.4438	102.1938
8.000	102.6626	102.5376	102.4126	102.2876	102.0376
7.875	102.5063	102.3813	102.2563	102.1313	101.8813
7.750	102.3501	102.2251	102.1001	101.9751	101.7251
7.625	102.1938	102.0688	101.9438	101.8188	101.5688
7.500	102.0376	101.9126	101.7876	101.6626	101.4126
7.375	101.8813	101.7563	101.6313	101.5063	101.2563
7.250	101.6281	101.5031	101.3781	101.2531	101.0031
7.125	101.3226	101.1976	101.0726	100.9476	100.6976
7.000	100.9858	100.8608	100.7358	100.6108	100.3608
6.875	100.6178	100.4928	100.3678	100.2428	99.9928
6.750	100.1943	100.0693	99.9443	99.8193	99.5693
6.625	99.7083	99.5833	99.4583	99.3333	99.0833
6.500	99.1598	99.0348	98.9098	98.7848	98.5348
6.375	98.5488	98.4238	98.2988	98.1738	97.9238
6.250	97.8268	97.7018	97.5768	97.4518	97.2018
6.125	97.0768	96.9518	96.8268	96.7018	96.4518
6.000	96.3268	96.2018	96.0768	95.9518	95.7018

Alt-A: 15 Yr. Fixed Rate (A15F)					
Base Rate = No Prepay					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
7.750	102.2341	102.1091	101.9841	101.8591	101.6091
7.625	102.1091	101.9841	101.8591	101.7341	101.4841
7.500	101.9841	101.8591	101.7341	101.6091	101.3591
7.375	101.8591	101.7341	101.6091	101.4841	101.2341
7.250	101.7341	101.6091	101.4841	101.3591	101.1091
7.125	101.6091	101.4841	101.3591	101.2341	100.9841
7.000	101.4841	101.3591	101.2341	101.1091	100.8591
6.875	101.3591	101.2341	101.1091	100.9841	100.7341
6.750	101.2341	101.1091	100.9841	100.8591	100.6091
6.625	101.1091	100.9841	100.8591	100.7341	100.4841
6.500	100.9841	100.8591	100.7341	100.6091	100.3591
6.375	100.8591	100.7341	100.6091	100.4841	100.2341
6.250	100.7341	100.6091	100.4841	100.3591	100.1091
6.125	100.6091	100.4841	100.3591	100.2341	100.0841
6.000	100.4841	100.3591	100.2341	100.1091	100.0591
5.875	100.3591	100.2341	100.1091	100.0841	100.0341
5.750	100.2341	100.1091	100.0841	100.0341	100.0091
5.625	100.1091	100.0841	100.0341	100.0091	100.0041
5.500	100.0841	100.0341	100.0091	100.0041	100.0000

## Alt-A 2nd Lien Program - Servicing Released

30 Yr. Fixed Rate, No Prepay (A30S)	Minimum Price	98.000
20 Yr. Fixed Rate, No Prepay (A20S)	Maximum Price	101.000
15 Yr. Fixed Rate, No Prepay (A15S)	Minimum Rate	7.250%
30/15 Balloon, No Prepay (AB1S)		

30 day Mandatory Base Price	100.750	<b>Lock Period</b>	<b>Points</b>
		15 Day	0.125
		30 Day (base)	0.000
		45 Day	-0.125
		60 Day	-0.250
		75 Day	-0.500
		Best Efforts Commitment	-0.1

# AURORA LOAN SERVICES

A Lehman Brothers Company

4/13/06 7:18 AM

Price code: 882091

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Alt-A 1st Lien 6 Mo. LIBOR Loan Program - Servicing Released

Alt-A: 6 Mo. LIBOR ARM (A6MH)					
Base Rate = 3 Yr. Prepay Caps 1/1/6					
Base Margin = 2.25% Margin Buy-up: 1.25:1 up to 2.75% max					
Max Margin = 2.75% Margin Buy-down: 1.75:1 down to 1.75% min					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.000</b>					
8.125	102.9385	102.8135	102.6885	102.5635	102.3135
8.000	102.8135	102.6885	102.5635	102.4385	102.1885
7.875	102.6885	102.5635	102.4385	102.3135	102.0635
7.750	102.5635	102.4385	102.3135	102.1885	101.9385
7.625	102.4385	102.3135	102.1885	102.0635	101.8135
7.500	102.3135	102.1885	102.0635	101.9385	101.6885
7.375	102.1885	102.0635	101.9385	101.8135	101.5635
7.250	102.0635	101.9075	101.7825	101.6575	101.4075
7.125	101.8763	101.7513	101.6263	101.5013	101.2513
7.000	101.6890	101.5640	101.4390	101.3140	101.0640
6.875	101.5015	101.3765	101.2515	101.1265	100.8765
6.750	101.2520	101.1270	101.0020	100.8770	100.6270
6.625	101.0020	100.8770	100.7520	100.6270	100.3770
6.500	100.6900	100.5650	100.4400	100.3150	100.0650
6.375	100.3775	100.2525	100.1275	100.0025	99.7525
6.250	100.0650	99.9400	99.8150	99.6900	99.4400
6.125	99.7525	99.6275	99.5025	99.3775	99.1275
6.000	99.4400	99.3150	99.1900	99.0650	98.8150
5.875	99.1275	99.0025	98.8775	98.7525	98.5025

Mandatory Price Adjustment
15 Day: 0.125
30 Day: 0.125
45 Day: 0.125
60 Day: 0.125
75 Day: 0.125

Alt-A: 6 Mo. LIBOR ARM (A6MH)					
Base Rate = No Prepay Caps 1/1/6					
Base Margin = 2.25% Margin Buy-up: 1.25:1 up to 2.75% max					
Max Margin = 2.75% Margin Buy-down: 1.75:1 down to 1.75% min					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.125	102.2510	102.1260	102.0010	101.8760	101.6260
8.000	102.1260	102.0010	101.8760	101.7510	101.5010
7.875	102.0010	101.8760	101.7510	101.6260	101.3760
7.750	101.8760	101.7510	101.6260	101.5010	101.2510
7.625	101.7510	101.6260	101.5010	101.3760	101.1260
7.500	101.6260	101.5010	101.3760	101.2510	101.0010
7.375	101.5010	101.3760	101.2510	101.1260	100.8760
7.250	101.3760	101.2510	101.1260	101.0010	100.7510
7.125	101.2510	101.1260	101.0010	100.8760	100.6260
7.000	101.0640	100.9390	100.8140	100.6890	100.4390
6.875	100.8765	100.7515	100.6265	100.5015	100.2515
6.750	100.6890	100.5640	100.4390	100.3140	100.0640
6.625	100.4705	100.3455	100.2205	100.0955	99.8455
6.500	100.1898	100.0648	99.9398	99.8148	99.5648
6.375	99.9085	99.7835	99.6585	99.5335	99.2835
6.250	99.6273	99.5023	99.3773	99.2523	99.0023
6.125	99.3460	99.2210	99.0960	98.9710	98.7210
6.000	99.0648	98.9398	98.8148	98.6898	98.4398
5.875	98.7835	98.6585	98.5335	98.4085	98.1585

### (1) Alt-A First Liens - Price Adjustments

(Add to base price)	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
Amt < \$40k	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Amt >= \$40k to \$50k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Amt > \$50k to \$417k (except A36L/A31L/A56L/A51L/A30F)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amt > \$50k to \$417k (A36L & A31L only)	0.375	0.375	0.250	0.250	0.250	0.250	0.250	0.125
Amt > \$50k to \$417k (A56L & A51L only) - With MI	NA	NA	NA	NA	0.500	0.500	0.500	0.375
Amt > \$50k to \$417k (A56L & A51L only) - No MI	0.750	0.750	0.625	0.625	0.625	0.625	0.625	0.625
Amt > \$50k to \$417k (A30F only)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Amt > \$417k to \$650k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amt > \$650k to \$1M	0.000	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250
Amt > \$1M to \$1.5M	-0.250	-0.500	-0.750	NA	NA	NA	NA	NA
Amt > \$1.5M to \$2M	-0.750	-1.250	NA	NA	NA	NA	NA	NA
Amt > \$2M and <= \$4M	-1.500	-2.000	NA	NA	NA	NA	NA	NA
Cashout/Debt Consolidation - With MI	NA	NA	NA	NA	-0.875	-1.125	NA	NA
Cashout/Debt Consolidation - No MI	-0.125	-0.250	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
2nd Home	0.000	-0.375	-0.625	-0.875	-1.000	-1.000	-1.000	-1.000
Non-Owner	-0.375	-0.625	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500
3-4 Units	0.000	-0.500	-0.750	-1.000	NA	NA	NA	NA
Low Rise Condo	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
High Rise Condos	0.000	-0.250	-0.500	-0.625	-0.750	-0.875	-1.000	-1.000
Condotel (in addition to condo adj.)	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
Co-op	-0.625	-0.625	NA	NA	NA	NA	NA	NA
FICO Score >= 720 (Fixed Rate Products)	0.000	0.125	0.250	0.250	0.250	0.250	0.250	0.250
FICO Score >= 720 (Adjustable Rate Products)	0.125	0.250	0.375	0.375	0.375	0.375	0.375	0.375
FICO Score 660-679 - With MI	NA	NA	NA	NA	-0.375	-0.625	-1.375	NA
FICO Score 660-679 - No MI	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
FICO Score <660	0.000	-0.250	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Stated Doc - With MI	NA	NA	NA	NA	-0.500	-0.500	-0.500	NA
Stated Doc - No MI	0.000	-0.125	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375
No Ratio - With MI	NA	NA	NA	NA	-1.000	-1.000	-1.125	NA
No Ratio - No MI	-0.125	-0.250	-0.500	-0.875	-0.875	-0.875	-0.875	-0.875
No Doc - With MI	NA	NA	NA	NA	-2.125	-2.125	-2.250	NA
No Doc - No MI	-0.250	-0.500	-1.500	-2.000	-2.000	-2.000	-2.000	NA
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	NA	NA	NA	NA
Interest Only (Fixed Rate Products)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Interest Only (A30F, Amt > \$50k to \$417k) Addition to Fixed Rate I/O adj	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Interest Only (Adjustable Rate Products)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Amt > \$4M to \$6M	Submit LPER for Pricing							

### (2) Alt-A First Liens with Subordinate Financing - Price Adjustments

(Add to base price)	CLTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
A30F	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Interest Only (ARMs, Amt > \$50k to \$417k) Addition to Adjustable Rate I/O adj	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

### (3) Alt-A First Liens High LTV (No MI) Program - Rate Adjustments

(Add to base rate)	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
Amt <\$75k	NA	NA	NA	NA	0.125	0.125	0.250	0.250
Amt > \$650k to \$1M	NA	NA	NA	NA	0.125	0.125	0.125	0.125
Cashout/Debt Consolidation	NA	NA	NA	NA	0.125	0.125	0.125	0.125
2nd Home	NA	NA	NA	NA	0.125	0.125	0.250	0.250
Non-Owner	NA	NA	NA	NA	0.250	0.250	0.375	0.375
Condo	NA	NA	NA	NA	0.125	0.125	0.125	0.125
FICO Score >= 720	NA	NA	NA	NA	0.125	0.250	0.250	0.375
FICO Score 700-719	NA	NA	NA	NA	0.250	0.375	0.375	0.500
FICO Score 680-699	NA	NA	NA	NA	0.250	0.375	0.500	0.750
FICO Score 660-679	NA	NA	NA	NA	0.375	0.500	0.750	1.000
FICO Score 640-659	NA	NA	NA	NA	0.375	0.625	0.875	1.250
FICO Score 620-639	NA	NA	NA	NA	0.500	0.750	1.000	1.375
Interest Only	NA	NA	NA	NA	0.000	0.000	0.000	0.000
Stated Doc	NA	NA	NA	NA	0.125	0.125	0.250	0.375
No Ratio	NA	NA	NA	NA	0.125	0.250	0.375	0.500
No Doc	NA	NA	NA	NA	0.250	0.375	0.500	NA
A6MH/A36L/A31L	NA	NA	NA	NA	0.125	0.125	0.250	0.250

\* For <= 80% LTV loans use adjustment sets 1 and 2  
 For > 80% LTV loans with borrower-paid MI, use adjustment sets 1 and 2  
 For > 80% LTV loans with no MI, use adjustment sets 1 and 3

This price adjustment matrix should not be used to determine product eligibility. Please refer to the Product Profiles and the Aurora Seller's Guide for product guidelines.

# AURORA LOAN SERVICES

A Lehman Brothers Company

4/13/06 7:18 AM

Price code: 882091

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Classic Loan Program - Servicing Released

**Classic: 30 Yr. Fixed Rate, 20 Yr. Fixed Rate (J30F)**  
**Base Rate = No Prepay (J20F)**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.875	101.9993	101.8743	101.7493	101.6243	101.3743
7.750	101.8743	101.7493	101.6243	101.4993	101.2493
7.625	101.7493	101.6243	101.4993	101.3743	101.1243
7.500	101.6243	101.4993	101.3743	101.2493	100.9993
7.375	101.4993	101.3743	101.2493	101.1243	100.8743
7.250	101.3743	101.2493	101.1243	100.9993	100.7493
7.125	101.2493	101.1243	100.9993	100.8743	100.6243
7.000	101.0758	100.9508	100.8258	100.7008	100.4508
6.875	100.8398	100.7148	100.5898	100.4648	100.2148
6.750	100.5413	100.4163	100.2913	100.1663	99.9163
6.625	99.8893	99.7643	99.6393	99.5143	99.2643
6.500	99.0423	98.9173	98.7923	98.6673	98.4173
6.375	98.1188	97.9938	97.8688	97.7438	97.4938
6.250	97.1328	97.0078	96.8828	96.7578	96.5078
6.125	96.1328	96.0078	95.8828	95.7578	95.5078
6.000	95.1328	95.0078	94.8828	94.7578	94.5078
5.875	94.1328	94.0078	93.8828	93.7578	93.5078
5.750	93.1328	93.0078	92.8828	92.7578	92.5078
5.625	92.1328	92.0078	91.8828	91.7578	91.5078

**Mandatory Price Adjustment**

- 15 Day: 0.125
- 30 Day: 0.125
- 45 Day: 0.125
- 60 Day: 0.125
- 75 Day: 0.125

**A56L Special!  
0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
0.250 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
0.375 Price Improvement for G26L and G36L**

**Classic: 15 Yr. Fixed Rate (J15F)**  
**Base Rate = No Prepay**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.750	103.3435	103.2185	103.0935	102.9685	102.7185
7.625	103.2185	103.0935	102.9685	102.8435	102.5935
7.500	103.0935	102.9685	102.8435	102.7185	102.4685
7.375	102.9685	102.8435	102.7185	102.5935	102.3435
7.250	102.8435	102.7185	102.5935	102.4685	102.2185
7.125	102.6765	102.5515	102.4265	102.3015	102.0515
7.000	102.4890	102.3640	102.2390	102.1140	101.8640
6.875	102.2595	102.1345	102.0095	101.8845	101.6345
6.750	102.0095	101.8845	101.7595	101.6345	101.3845
6.625	101.7175	101.5925	101.4675	101.3425	101.0925
6.500	101.4050	101.2800	101.1550	101.0300	100.7800
6.375	100.8825	100.7575	100.6325	100.5075	100.2575
6.250	100.1735	100.0485	99.9235	99.7985	99.5485
6.125	99.3815	99.2565	99.1315	99.0065	98.7565
6.000	98.5270	98.4020	98.2770	98.1520	97.9020
5.875	97.6520	97.5270	97.4020	97.2770	97.0270
5.750	96.7770	96.6520	96.5270	96.4020	96.1520
5.625	95.9020	95.7770	95.6520	95.5270	95.2770
5.500	95.0270	94.9020	94.7770	94.6520	94.4020

**Classic: 5/1 Yr. LIBOR ARM - 2.25% Margin (J51L)**  
**Base Rate = No Prepay Caps 5/2/5**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.250	103.9120	103.7870	103.6620	103.5370	103.2870
8.125	103.7245	103.5995	103.4745	103.3495	103.0995
8.000	103.5370	103.4120	103.2870	103.1620	102.9120
7.875	103.3495	103.2245	103.0995	102.9745	102.7245
7.750	103.1620	103.0370	102.9120	102.7870	102.5370
7.625	102.9745	102.8495	102.7245	102.5995	102.3495
7.500	102.7870	102.6620	102.5370	102.4120	102.1620
7.375	102.5227	102.3977	102.2727	102.1477	101.8977
7.250	102.2852	102.1602	102.0352	101.9102	101.6602
7.125	102.0477	101.9227	101.7977	101.6727	101.4227
7.000	101.8102	101.6852	101.5602	101.4352	101.1852
6.875	101.5727	101.4477	101.3227	101.1977	100.9477
6.750	101.2950	101.1700	101.0450	100.9200	100.6700
6.625	100.9825	100.8575	100.7325	100.6075	100.3575
6.500	100.6700	100.5450	100.4200	100.2950	100.0450
6.375	100.3575	100.2325	100.1075	99.9825	99.7325
6.250	100.0450	99.9200	99.7950	99.6700	99.4200
6.125	99.7325	99.6075	99.4825	99.3575	99.1075
6.000	99.3865	99.2615	99.1365	99.0115	98.7615

**Classic: 5/6 Mo. LIBOR ARM - 2.25% Margin (J56L)**  
**Base Rate = No Prepay Caps 6/2/6**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.375	103.9700	103.8450	103.7200	103.5950	103.3450
8.250	103.7825	103.6575	103.5325	103.4075	103.1575
8.125	103.5950	103.4700	103.3450	103.2200	102.9700
8.000	103.4075	103.2825	103.1575	103.0325	102.7825
7.875	103.2200	103.0950	102.9700	102.8450	102.5950
7.750	103.0325	102.9075	102.7825	102.6575	102.4075
7.625	102.8450	102.7200	102.5950	102.4700	102.2200
7.500	102.6575	102.5325	102.4075	102.2825	102.0325
7.375	102.4700	102.3450	102.2200	102.0950	101.8450
7.250	102.2445	102.1195	101.9945	101.8695	101.6195
7.125	102.0070	101.8820	101.7570	101.6320	101.3820
7.000	101.7695	101.6445	101.5195	101.3945	101.1445
6.875	101.5320	101.4070	101.2820	101.1570	100.9070
6.750	101.2945	101.1695	101.0445	100.9195	100.6695
6.625	101.0570	100.9320	100.8070	100.6820	100.4320
6.500	100.7625	100.6375	100.5125	100.3875	100.1375
6.375	100.4500	100.3250	100.2000	100.0750	99.8250
6.250	100.1375	100.0125	99.8875	99.7625	99.5125
6.125	99.8250	99.7000	99.5750	99.4500	99.2000

**Classic: 10/6 Mo. LIBOR ARM - 2.25% Margin (J10L)**  
**Base Rate = No Prepay Caps 6/2/6**

**10/1 Yr. LIBOR ARM - 2.25% Margin (J101)**  
**Base Rate = No Prepay Caps 5/2/5**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.500</b>					
8.375	103.5637	103.4387	103.3137	103.1887	102.9387
8.250	103.4075	103.2825	103.1575	103.0325	102.7825
8.125	103.2512	103.1262	103.0012	102.8762	102.6262
8.000	103.0950	102.9700	102.8450	102.7200	102.4700
7.875	102.9387	102.8137	102.6887	102.5637	102.3137
7.750	102.7825	102.6575	102.5325	102.4075	102.1575
7.625	102.6262	102.5012	102.3762	102.2512	102.0012
7.500	102.4700	102.3450	102.2200	102.0950	101.8450
7.375	102.3137	102.1887	102.0637	101.9387	101.6887
7.250	102.1575	102.0325	101.9075	101.7825	101.5325
7.125	101.9610	101.8360	101.7110	101.5860	101.3360
7.000	101.7549	101.6299	101.5049	101.3799	101.1299
6.875	101.5301	101.4051	101.2801	101.1551	100.9051
6.750	101.2771	101.1521	101.0271	100.9021	100.6521
6.625	100.9605	100.8355	100.7105	100.5855	100.3355
6.500	100.4293	100.3043	100.1793	100.0543	99.8043
6.375	99.8890	99.7640	99.6390	99.5140	99.2640
6.250	99.3109	99.1859	99.0609	98.9359	98.6859
6.125	98.7238	98.5988	98.4738	98.3488	98.0988

**Classic: 6 Mo. LIBOR ARM - 2.75% Maximum Margin (J6MP)**  
**Base Rate = No Prepay No Periodic Cap Max Life Rate = 12.00%**

Note Rate	Margin	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
7.750	2.625	102.7071	102.5821	102.4571	102.3321	102.0821
7.625	2.500	102.5821	102.4571	102.3321	102.2071	101.9571
7.500	2.375	102.4571	102.3321	102.2071	102.0821	101.8321
7.375	2.250	102.3321	102.2071	102.0821	101.9571	101.7071
7.250	2.125	102.2071	102.0821	101.9571	101.8321	101.5821
7.125	2.000	102.0821	101.9571	101.8321	101.7071	101.4571
7.000	1.875	101.9571	101.8321	101.7071	101.5821	101.3321
6.875	1.750	101.8321	101.7071	101.5821	101.4571	101.2071
6.750	1.625	101.7071	101.5821	101.4571	101.3321	101.0821
6.625	1.500	101.5821	101.4571	101.3321	101.2071	100.9571
6.500	1.375	101.4571	101.3321	101.2071	101.0821	100.8321
6.375	1.250	101.3321	101.2071	101.0821	100.9571	100.7071
6.250	1.125	101.2071	101.0821	100.9571	100.8321	100.5821
6.125	1.000	101.0821	100.9571	100.8321	100.7071	100.4571

J6MP Prepay Price Adjustments		
Prepay Term	Margin	Max Price
0	up to 2.0	0.000
3	> 2.0	0.375
		<b>102.000</b>
		<b>102.125</b>

### Classic Price Adjustments

#### All Products

2 Unit	-0.500
3-4 Unit	-1.000
Low-Rise Condo	-0.250
High-Rise Condo	-0.250
Coops	-0.500
Escrow Waiver	-0.125

#### J51L Price Adjustments

Loan Amount > \$417K to \$650K	-0.750
Loan Amount > \$650K to \$1MM	-1.125
Loan Amount > \$1MM to \$1.5MM	-1.375
Loan Amount > \$1.5MM to \$2MM	-1.625
Stated Doc	-0.375
Cashout/Debt Consolidation	-0.500
Interest Only	-1.000
California Loans	-0.125
LTV 90.01-95	-0.250
LTV 65.01-95 and CLTV 90.01-95	-0.250

#### J30F/J20F/J15F/J56L/J10

# AURORA LOAN SERVICES

A Lehman Brothers Company

4/13/06 7:18 AM

Price code: 882091

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website:

[www.alservices.com](http://www.alservices.com)

Email:

[secondary@alservices.com](mailto:secondary@alservices.com)

## Mortgage Maker 1st Lien ARMs - Servicing Released

**Mtg Mkr: 2/6 Mo. LIBOR ARM - 5.00% Margin (G26L)**  
**Base Rate = 2 Yr. Prepay**  
**1st Lien**  
 Caps 2/2/6

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
9.125	105.0569	104.9319	104.8069	104.6819	104.4319
9.000	104.9006	104.7756	104.6506	104.5256	104.2756
8.875	104.7444	104.6194	104.4944	104.3694	104.1194
8.750	104.5881	104.4631	104.3381	104.2131	103.9631
8.625	104.4319	104.3069	104.1819	104.0569	103.8069
8.500	104.2546	104.1296	104.0046	103.8796	103.6296
8.375	104.0671	103.9421	103.8171	103.6921	103.4421
8.250	103.8796	103.7546	103.6296	103.5046	103.2546
8.125	103.6921	103.5671	103.4421	103.3171	103.0671
8.000	103.5046	103.3796	103.2546	103.1296	102.8796
7.875	103.3171	103.1921	103.0671	102.9421	102.6921
7.750	103.1296	103.0046	102.8796	102.7546	102.5046
7.625	102.9421	102.8171	102.6921	102.5671	102.3171
7.500	102.7546	102.6296	102.5046	102.3796	102.1296
7.375	102.5671	102.4421	102.3171	102.1921	101.9421
7.250	102.3796	102.2546	102.1296	102.0046	101.7546
7.125	102.1921	102.0671	101.9421	101.8171	101.5671
7.000	101.9941	101.8691	101.7441	101.6191	101.3691
6.875	101.7595	101.6345	101.5095	101.3845	101.1345
6.750	101.4675	101.3425	101.2175	101.0925	100.8425
6.625	101.1550	101.0300	100.9050	100.7800	100.5300
6.500	100.8425	100.7175	100.5925	100.4675	100.2175
6.375	100.5300	100.4050	100.2800	100.1550	99.9050
6.250	100.0075	99.8825	99.7575	99.6325	99.3825
6.125	99.2985	99.1735	99.0485	98.9235	98.6735
6.000	98.5065	98.3815	98.2565	98.1315	97.8815

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!  
 0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
 0.250 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
 0.375 Price Improvement for G26L and G36L**

**Mtg Mkr: 2/6 Mo. LIBOR ARM - 5.00% Margin (G26L)**  
**Base Rate = No Prepay**  
**1st Lien**  
 Caps 2/2/6

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
9.125	104.4319	104.3069	104.1819	104.0569	103.8069
9.000	104.2756	104.1506	104.0256	103.9006	103.6506
8.875	104.1194	103.9944	103.8694	103.7444	103.4944
8.750	103.9631	103.8381	103.7131	103.5881	103.3381
8.625	103.8069	103.6819	103.5569	103.4319	103.1819
8.500	103.6506	103.5256	103.4006	103.2756	103.0256
8.375	103.4944	103.3694	103.2444	103.1194	102.8694
8.250	103.3381	103.2131	103.0881	102.9631	102.7131
8.125	103.1819	103.0569	102.9319	102.8069	102.5569
8.000	103.0256	102.9006	102.7756	102.6506	102.4006
7.875	102.8694	102.7444	102.6194	102.4944	102.2444
7.750	102.7131	102.5881	102.4631	102.3381	102.0881
7.625	102.5569	102.4319	102.3069	102.1819	101.9319
7.500	102.4006	102.2756	102.1506	102.0256	101.7756
7.375	102.2444	102.1194	101.9944	101.8694	101.6194
7.250	102.0881	101.9631	101.8381	101.7131	101.4631
7.125	101.9319	101.8069	101.6819	101.5569	101.3069
7.000	101.7651	101.6401	101.5151	101.3901	101.1401
6.875	101.5618	101.4368	101.3118	101.1868	100.9368
6.750	101.3430	101.2180	101.0930	100.9680	100.7180
6.625	101.0823	100.9573	100.8323	100.7073	100.4573
6.500	100.8010	100.6760	100.5510	100.4260	100.1760
6.375	100.5198	100.3948	100.2698	100.1448	99.8948
6.250	100.0075	99.8825	99.7575	99.6325	99.3825
6.125	99.2985	99.1735	99.0485	98.9235	98.6735
6.000	98.5065	98.3815	98.2565	98.1315	97.8815

**Mtg Mkr: 3/6 Mo. LIBOR ARM - 5.00% Margin (G36L)**  
**Base Rate = 3 Yr. Prepay**  
**1st Lien**  
 Caps 2/2/6  
 For 2 Yr. Prepay price, -0.250 to 3 Yr. Prepay price

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.625</b>					
9.250	105.5984	105.4734	105.3484	105.2234	104.9734
9.125	105.4109	105.2859	105.1609	105.0359	104.7859
9.000	105.2234	105.0984	104.9734	104.8484	104.5984
8.875	105.0359	104.9109	104.7859	104.6609	104.4109
8.750	104.8484	104.7234	104.5984	104.4734	104.2234
8.625	104.6609	104.5359	104.4109	104.2859	104.0359
8.500	104.4734	104.3484	104.2234	104.0984	103.8484
8.375	104.2859	104.1609	104.0359	103.9109	103.6609
8.250	104.0984	103.9734	103.8484	103.7234	103.4734
8.125	103.9109	103.7859	103.6609	103.5359	103.2859
8.000	103.7234	103.5984	103.4734	103.3484	103.0984
7.875	103.5359	103.4109	103.2859	103.1609	102.9109
7.750	103.3484	103.2234	103.0984	102.9734	102.7234
7.625	103.1609	103.0359	102.9109	102.7859	102.5359
7.500	102.9734	102.8484	102.7234	102.5984	102.3484
7.375	102.7859	102.6609	102.5359	102.4109	102.1609
7.250	102.5879	102.4629	102.3379	102.2129	101.9629
7.125	102.3743	102.2493	102.1243	101.9993	101.7493
7.000	102.1345	102.0095	101.8845	101.7595	101.5095
6.875	101.8425	101.7175	101.5925	101.4675	101.2175
6.750	101.5300	101.4050	101.2800	101.1550	100.9050
6.625	101.2175	101.0925	100.9675	100.8425	100.5925
6.500	100.9050	100.7800	100.6550	100.5300	100.2800
6.375	100.3825	100.2575	100.1325	100.0075	99.7575
6.250	99.6735	99.5485	99.4235	99.2985	99.0485
6.125	98.8815	98.7565	98.6315	98.5065	98.2565

**Mtg Mkr: 3/6 Mo. LIBOR ARM - 5.00% Margin (G36L)**  
**Base Rate = No Prepay**  
**1st Lien**  
 Caps 2/2/6

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
9.250	104.8069	104.6819	104.5569	104.4319	104.1819
9.125	104.6506	104.5256	104.4006	104.2756	104.0256
9.000	104.4944	104.3694	104.2444	104.1194	103.8694
8.875	104.3381	104.2131	104.0881	103.9631	103.7131
8.750	104.1819	104.0569	103.9319	103.8069	103.5569
8.625	104.0256	103.9006	103.7756	103.6506	103.4006
8.500	103.8694	103.7444	103.6194	103.4944	103.2444
8.375	103.7131	103.5881	103.4631	103.3381	103.0881
8.250	103.5569	103.4319	103.3069	103.1819	102.9319
8.125	103.4006	103.2756	103.1506	103.0256	102.7756
8.000	103.2444	103.1194	102.9944	102.8694	102.6194
7.875	103.0881	102.9631	102.8381	102.7131	102.4631
7.750	102.9319	102.8069	102.6819	102.5569	102.3069
7.625	102.7756	102.6506	102.5256	102.4006	102.1506
7.500	102.6194	102.4944	102.3694	102.2444	101.9944
7.375	102.4631	102.3381	102.2131	102.0881	101.8381
7.250	102.3069	102.1819	102.0569	101.9319	101.6819
7.125	102.1401	102.0151	101.8901	101.7651	101.5151
7.000	101.9368	101.8118	101.6868	101.5618	101.3118
6.875	101.7180	101.5930	101.4680	101.3430	101.0930
6.750	101.4573	101.3323	101.2073	101.0823	100.8323
6.625	101.1760	101.0510	100.9260	100.8010	100.5510
6.500	100.8948	100.7698	100.6448	100.5198	100.2698
6.375	100.3825	100.2575	100.1325	100.0075	99.7575
6.250	99.6735	99.5485	99.4235	99.2985	99.0485
6.125	98.8815	98.7565	98.6315	98.5065	98.2565

**Mtg Mkr: 5/6 Mo. LIBOR ARM - 2.75% Margin (G25L)**  
**Base Rate = 3 Yr. Prepay**  
**1st Lien**  
 Caps 6/2/6  
 For 2 Yr. Prepay price, -0.250 to 3 Yr. Prepay price

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.625</b>					
9.500	106.0359	105.9109	105.7859	105.6609	105.4109
9.375	105.8484	105.7234	105.5984	105.4734	105.2234
9.250	105.6609	105.5359	105.4109	105.2859	105.0359
9.125	105.4734	105.3484	105.2234	105.0984	104.8484
9.000	105.2859	105.1609	105.0359	104.9109	104.6609
8.875	105.0984	104.9734	104.8484	104.7234	104.4734
8.750	104.9109	104.7859	104.6609	104.5359	104.2859
8.625	104.7234	104.5984	104.4734	104.3484	104.0984
8.500	104.5359	104.4109	104.2859	104.1609	103.9109
8.375	104.3484	104.2234	104.0984	103.9734	103.7234
8.250	104.1609	104.0359	103.9109	103.7859	103.5359
8.125	103.9734	103.8484	103.7234	103.5984	103.3484
8.000	103.7859	103.6609	103.5359	103.4109	103.1609
7.875	103.5984	103.4734	103.3484	103.2234	102.9734
7.750	103.4109	103.2859	103.1609	103.0359	102.7859
7.625	103.2234	103.0984	102.9734	102.8484	102.5984
7.500	103.0254	102.9004	102.7754	102.6504	102.4004
7.375	102.8118	102.6868	102.5618	102.4368	102.1868
7.250	102.5720	102.4470	102.3220	102.1970	101.9470
7.125	102.2800	102.1550	102.0300	101.9050	

**Market Indications**

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone:

(866) 883-3525

Commitment Desk Hours:

7:30am-5:00pm MST

Locks via the web:

8:00am-5:00pm MST

Website:

[www.alservices.com](http://www.alservices.com)

Email:

[secondary@alservices.com](mailto:secondary@alservices.com)

**Mortgage Maker 1st Lien Fixed Rate Loans - Servicing Released**

**Mtg Mkr: 30 Yr. Fixed Rate (G30F)**  
**Base Rate = 3 Yr. Prepay (G20F)**  
**1st Lien**

0.125 Premium for G20F					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.750</b>					
9.625	105.6063	105.4813	105.3563	105.2313	104.9813
9.500	105.4501	105.3251	105.2001	105.0751	104.8251
9.375	105.2938	105.1688	105.0438	104.9188	104.6688
9.250	105.1376	105.0126	104.8876	104.7626	104.5126
9.125	104.9758	104.8508	104.7258	104.6008	104.3508
9.000	104.7883	104.6633	104.5383	104.4133	104.1633
8.875	104.6008	104.4758	104.3508	104.2258	103.9758
8.750	104.4133	104.2883	104.1633	104.0383	103.7883
8.625	104.2258	104.1008	103.9758	103.8508	103.6008
8.500	104.0383	103.9133	103.7883	103.6633	103.4133
8.375	103.8508	103.7258	103.6008	103.4758	103.2258
8.250	103.6633	103.5383	103.4133	103.2883	103.0383
8.125	103.4758	103.3508	103.2258	103.1008	102.8508
8.000	103.2883	103.1633	103.0383	102.9133	102.6633
7.875	103.1008	102.9758	102.8508	102.7258	102.4758
7.750	102.9133	102.7883	102.6633	102.5383	102.2883
7.625	102.7258	102.6008	102.4758	102.3508	102.1008
7.500	102.5383	102.4133	102.2883	102.1633	101.9133
7.375	102.3508	102.2258	102.1008	101.9683	101.7258
7.250	102.1633	102.0383	101.9133	101.7758	101.5383
7.125	101.9758	101.8508	101.7258	101.5991	101.3491
7.000	101.7883	101.6633	101.5383	101.4221	101.1741
6.875	101.6008	101.4758	101.3508	101.2441	101.0061
6.750	101.4133	101.2883	101.1633	101.1161	100.8381
6.625	101.2258	101.1008	100.9758	100.9833	100.6733
6.500	101.0383	100.9133	100.7883	99.9833	99.7333
6.375	100.8508	100.7258	100.6008	99.4723	99.2223
6.250	100.6633	100.5383	100.4133	98.9888	98.7388
6.125	100.4758	100.3508	100.2258	98.5018	98.2518
6.000	100.2883	100.1633	100.0383	98.0148	97.7648
5.875	100.1008	100.0008	99.9008	97.5278	97.2778
5.750	100.0008	99.9008	99.8008	97.0408	96.7908
5.625	99.9008	99.8008	99.7008	96.5538	96.3038
5.500	99.8008	99.7008	99.6008	96.0668	95.8168
5.375	99.7008	99.6008	99.5008	95.5798	95.3298
5.250	99.6008	99.5008	99.4008	95.0928	94.8428
5.125	99.5008	99.4008	99.3008	94.6058	94.3558
5.000	99.4008	99.3008	99.2008	94.1188	93.8688
4.875	99.3008	99.2008	99.1008	93.6318	93.3818
4.750	99.2008	99.1008	99.0008	93.1448	92.8948
4.625	99.1008	99.0008	98.9008	92.6578	92.4078
4.500	99.0008	98.9008	98.8008	92.1708	91.9208
4.375	98.9008	98.8008	98.7008	91.6838	91.4338
4.250	98.8008	98.7008	98.6008	91.1968	90.9468
4.125	98.7008	98.6008	98.5008	90.7098	90.4598
4.000	98.6008	98.5008	98.4008	90.2228	89.9728
3.875	98.5008	98.4008	98.3008	89.7358	89.4828
3.750	98.4008	98.3008	98.2008	89.2488	88.9958
3.625	98.3008	98.2008	98.1008	88.7618	88.5088
3.500	98.2008	98.1008	98.0008	88.2748	88.0218
3.375	98.1008	98.0008	97.9008	87.7878	87.5318
3.250	98.0008	97.9008	97.8008	87.3008	87.0448
3.125	97.9008	97.8008	97.7008	86.8138	86.5578
3.000	97.8008	97.7008	97.6008	86.3268	86.0708
2.875	97.7008	97.6008	97.5008	85.8398	85.5838
2.750	97.6008	97.5008	97.4008	85.3528	85.0968
2.625	97.5008	97.4008	97.3008	84.8658	84.6098
2.500	97.4008	97.3008	97.2008	84.3788	84.1228
2.375	97.3008	97.2008	97.1008	83.8918	83.6368
2.250	97.2008	97.1008	97.0008	83.4048	83.1498
2.125	97.1008	97.0008	96.9008	82.9178	82.6628
2.000	97.0008	96.9008	96.8008	82.4308	82.1758
1.875	96.9008	96.8008	96.7008	81.9438	81.6888
1.750	96.8008	96.7008	96.6008	81.4568	81.2018
1.625	96.7008	96.6008	96.5008	80.9698	80.7148
1.500	96.6008	96.5008	96.4008	80.4828	80.2278
1.375	96.5008	96.4008	96.3008	79.9958	79.7408
1.250	96.4008	96.3008	96.2008	79.5088	79.2538
1.125	96.3008	96.2008	96.1008	79.0218	78.7668
1.000	96.2008	96.1008	96.0008	78.5348	78.2798
0.875	96.1008	96.0008	95.9008	78.0478	77.7928
0.750	96.0008	95.9008	95.8008	77.5608	77.3058
0.625	95.9008	95.8008	95.7008	77.0738	76.8188
0.500	95.8008	95.7008	95.6008	76.5868	76.3318
0.375	95.7008	95.6008	95.5008	76.0998	75.8448
0.250	95.6008	95.5008	95.4008	75.6128	75.3598
0.125	95.5008	95.4008	95.3008	75.1258	74.8728

**Mandatory Price Adjustment**  
15 Day: 0.125  
30 Day: 0.125  
45 Day: 0.125  
60 Day: 0.125  
75 Day: 0.125

**A56L Special!**  
**0.250 Price Improvement**

**Mortgage Maker Purchase Special!**  
**0.250 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!**  
**0.375 Price Improvement for G26L and G36L**

**Mtg Mkr: 30 Yr. Fixed Rate (G30F)**  
**Base Rate = No Prepay (G20F)**  
**1st Lien**

0.125 Premium for G20F					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.500</b>					
9.625	104.9813	104.8563	104.7313	104.6063	104.3563
9.500	104.8251	104.7001	104.5751	104.4501	104.2001
9.375	104.6688	104.5438	104.4188	104.2938	104.0438
9.250	104.5126	104.3876	104.2626	104.1376	103.8876
9.125	104.3563	104.2313	104.1063	103.9813	103.7313
9.000	104.2001	104.0751	103.9501	103.8251	103.5751
8.875	104.0438	103.9188	103.7938	103.6688	103.4188
8.750	103.8876	103.7626	103.6376	103.5126	103.2626
8.625	103.7313	103.6063	103.4813	103.3563	103.1063
8.500	103.5751	103.4501	103.3251	103.2001	102.9501
8.375	103.4188	103.2938	103.1688	103.0438	102.7938
8.250	103.2626	103.1376	103.0126	102.8876	102.6376
8.125	103.1063	102.9813	102.8563	102.7313	102.4813
8.000	102.9501	102.8251	102.7001	102.5751	102.3251
7.875	102.7938	102.6688	102.5438	102.4188	102.1688
7.750	102.6376	102.5126	102.3876	102.2626	102.0126
7.625	102.4813	102.3563	102.2313	102.1063	101.8563
7.500	102.3251	102.2001	102.0751	101.9501	101.7001
7.375	102.1688	102.0438	101.9188	101.7938	101.5438
7.250	102.0126	101.8876	101.7626	101.6376	101.3876
7.125	101.8563	101.7313	101.6063	101.4813	101.2313
7.000	101.6999	101.5749	101.4499	101.3249	101.0749
6.875	101.5438	101.4188	101.2938	101.1688	100.9188
6.750	101.3876	101.2626	101.1376	101.0126	100.7626
6.625	101.2313	101.1063	100.9813	100.8563	100.6063
6.500	101.0751	100.9501	100.8251	100.7001	100.4501
6.375	100.9188	100.7938	100.6688	100.5438	100.2938
6.250	100.7626	100.6376	100.5126	100.3876	100.1376
6.125	100.6063	100.4813	100.3563	100.2313	99.9813
6.000	100.4501	100.3251	100.2001	100.0751	99.8251
5.875	100.2938	100.1688	100.0438	99.9188	99.6688
5.750	100.1376	100.0126	99.8876	99.7626	99.5126
5.625	100.0000	99.8750	99.7500	99.6250	99.3750
5.500	99.8625	99.7375	99.6125	99.4875	99.2375
5.375	99.7250	99.6000	99.4750	99.3500	99.1000
5.250	99.5875	99.4625	99.3375	99.2125	98.9625
5.125	99.4500	99.3250	99.2000	99.0750	98.8250
5.000	99.3125	99.1875	99.0625	98.9375	98.6875
4.875	99.1750	99.0500	98.9250	98.8000	98.5500
4.750	99.0375	98.9125	98.7875	98.6625	98.4125
4.625	98.9000	98.7750	98.6500	98.5250	98.2750
4.500	98.7625	98.6375	98.5125	98.3875	98.1375
4.375	98.6250	98.5000	98.3750	98.2500	98.0000
4.250	98.4875	98.3625	98.2375	98.1125	97.8625
4.125	98.3500	98.2250	98.1000	97.9750	97.7250
4.000	98.2125	98.0875	97.9625	97.8375	97.5875
3.875	98.0750	97.9500	97.8250	97.7000	97.4500
3.750	97.9375	97.8125	97.6875	97.5625	97.3125
3.625	97.8000	97.6750	97.5500	97.4250	97.1750
3.500	97.6625	97.5375	97.4125	97.2875	97.0375
3.375	97.5250	97.4000	97.2750	97.1500	96.9000
3.250	97.3875	97.2625	97.1375	97.0125	96.7625
3.125	97.2500	97.1250	97.0000	96.8750	96.6125
3.000	97.1125	96.9875	96.8625	96.7375	96.4875
2.875	96.9750	96.8500	96.7250	96.6000	96.3500
2.750	96.8375	96.7125	96.5875	96.4625	96.2125
2.625	96.7000	96.5750	96.4500	96.3250	96.0750
2.500	96.5625	96.4375	96.3125	96.1875	95.9375
2.375	96.4250	96.3000	96.1750	96.0500	95.8000
2.250	96.2875	96.1625	96.0375	95.9125	95.6500
2.125	96.1500	96.0250	95.9000		

**Market Indications**

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525

Commitment Desk Hours: 7:30am-5:00pm MST

Locks via the web: 8:00am-5:00pm MST

Website: [www.alservices.com](http://www.alservices.com)

Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Mortgage Maker 2nd Lien Program - Servicing Released

**Mtg Mkr: 30 Yr. Fixed Rate (G30S)**  
**For G20S price add 0.250 to G30S price (G20S)**  
**Base Rate = No Prepay**  
**2nd Lien**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS 101.000</b>					
13.875	110.0468	109.9218	109.7968	109.6718	109.4218
13.750	109.9062	109.7812	109.6562	109.5312	109.2812
13.625	109.7500	109.6250	109.5000	109.3750	109.1250
13.500	109.5937	109.4687	109.3437	109.2187	108.9687
13.375	109.4375	109.3125	109.1875	109.0625	108.8125
13.250	109.2812	109.1562	109.0312	108.9062	108.6562
13.125	109.0937	108.9687	108.8437	108.7187	108.4687
13.000	108.9062	108.7812	108.6562	108.5312	108.2812
12.875	108.7187	108.5937	108.4687	108.3437	108.0937
12.750	108.5312	108.4062	108.2812	108.1562	107.9062
12.625	108.3437	108.2187	108.0937	107.9687	107.7187
12.500	108.1562	108.0312	107.9062	107.7812	107.5312
12.375	107.9375	107.8125	107.6875	107.5625	107.3125
12.250	107.7187	107.5937	107.4687	107.3437	107.0937
12.125	107.5000	107.3750	107.2500	107.1250	106.8750
12.000	107.2812	107.1562	107.0312	106.9062	106.6562
11.875	107.0625	106.9375	106.8125	106.6875	106.4375
11.750	106.8437	106.7187	106.5937	106.4687	106.2187
11.625	106.5937	106.4687	106.3437	106.2187	105.9687
11.500	106.3437	106.2187	106.0937	105.9687	105.7187
11.375	106.0937	105.9687	105.8437	105.7187	105.4687
11.250	105.8437	105.7187	105.5937	105.4687	105.2187
11.125	105.5937	105.4687	105.3437	105.2187	104.9687
11.000	105.3437	105.2187	105.0937	104.9687	104.7187
10.875	105.0781	104.9531	104.8281	104.7031	104.4531
10.750	104.8125	104.6875	104.5625	104.4375	104.1875
10.625	104.5468	104.4218	104.2968	104.1718	103.9218
10.500	104.2812	104.1562	104.0312	103.9062	103.6562
10.375	104.0156	103.8906	103.7656	103.6406	103.3906
10.250	103.7500	103.6250	103.5000	103.3750	103.1250
10.125	103.4531	103.3281	103.2031	103.0781	102.8281
10.000	103.1562	103.0312	102.9062	102.7812	102.5312
9.875	102.8593	102.7343	102.6093	102.4843	102.2343
9.750	102.5625	102.4375	102.3125	102.1875	101.9375
9.625	102.2656	102.1406	102.0156	101.8906	101.6406
9.500	101.9687	101.8437	101.7187	101.5937	101.3437
9.375	101.6562	101.5312	101.4062	101.2812	101.0312
9.250	101.3437	101.2187	101.0937	100.9687	100.7187
9.125	101.0312	100.9062	100.7812	100.6562	100.4062
9.000	100.7187	100.5937	100.4687	100.3437	100.0937
8.875	100.2812	100.1562	100.0312	99.9062	99.6562
8.750	99.8437	99.7187	99.5937	99.4687	99.2187
8.625	99.4062	99.2812	99.1562	99.0312	98.7812

**Mandatory Price Adjustment**  
 15 Day: 0.125  
 30 Day: 0.125  
 45 Day: 0.125  
 60 Day: 0.125  
 75 Day: 0.125

**A56L Special!  
 0.250 Price Improvement**

**Mortgage Maker Purchase Special!  
 0.250 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO**

**Mortgage Maker Special!  
 0.375 Price Improvement for G26L and G36L**

**Mtg Mkr: 15 Yr. Fixed Rate (G15S)**  
**For 30/15 balloon price add -0.375 to G15S price (G15S)**  
**Base Rate = No Prepay**  
**2nd Lien**

Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS 101.000</b>					
13.875	110.5468	110.4218	110.2968	110.1718	109.9218
13.750	110.4062	110.2812	110.1562	110.0312	109.7812
13.625	110.2500	110.1250	110.0000	109.8750	109.6250
13.500	110.0937	109.9687	109.8437	109.7187	109.4687
13.375	109.9375	109.8125	109.6875	109.5625	109.3125
13.250	109.7812	109.6562	109.5312	109.4062	109.1562
13.125	109.5937	109.4687	109.3437	109.2187	108.9687
13.000	109.4062	109.2812	109.1562	109.0312	108.7812
12.875	109.2187	109.0937	108.9687	108.8437	108.5937
12.750	109.0312	108.9062	108.7812	108.6562	108.4062
12.625	108.8437	108.7187	108.5937	108.4687	108.2187
12.500	108.6562	108.5312	108.4062	108.2812	108.0312
12.375	108.4375	108.3125	108.1875	108.0625	107.8125
12.250	108.2187	108.0937	107.9687	107.8437	107.5937
12.125	108.0000	107.8750	107.7500	107.6250	107.3750
12.000	107.7812	107.6562	107.5312	107.4062	107.1562
11.875	107.5625	107.4375	107.3125	107.1875	106.9375
11.750	107.3437	107.2187	107.0937	106.9687	106.7187
11.625	107.0937	106.9687	106.8437	106.7187	106.4687
11.500	106.8437	106.7187	106.5937	106.4687	106.2187
11.375	106.5937	106.4687	106.3437	106.2187	105.9687
11.250	106.3437	106.2187	106.0937	105.9687	105.7187
11.125	106.0937	105.9687	105.8437	105.7187	105.4687
11.000	105.8437	105.7187	105.5937	105.4687	105.2187
10.875	105.5781	105.4531	105.3281	105.2031	104.9531
10.750	105.3125	105.1875	105.0625	104.9375	104.6875
10.625	105.0468	104.9218	104.7968	104.6718	104.4218
10.500	104.7812	104.6562	104.5312	104.4062	104.1562
10.375	104.5156	104.3906	104.2656	104.1406	103.8906
10.250	104.2500	104.1250	104.0000	103.8750	103.6250
10.125	103.9531	103.8281	103.7031	103.5781	103.3281
10.000	103.6562	103.5312	103.4062	103.2812	103.0312
9.875	103.3593	103.2343	103.1093	102.9843	102.7343
9.750	103.0625	102.9375	102.8125	102.6875	102.4375
9.625	102.7656	102.6406	102.5156	102.3906	102.1406
9.500	102.4687	102.3437	102.2187	102.0937	101.8437
9.375	102.1562	102.0312	101.9062	101.7812	101.5312
9.250	101.8437	101.7187	101.5937	101.4687	101.2187
9.125	101.5312	101.4062	101.2812	101.1562	100.9062
9.000	101.2187	101.0937	100.9687	100.8437	100.5937
8.875	100.7812	100.6562	100.5312	100.4062	100.1562
8.750	100.3437	100.2187	100.0937	99.9687	99.7187
8.625	99.9062	99.7812	99.6562	99.5312	99.2812

**Price Adjustment Factors for Mortgage Maker 2nd Liens**

(Add to base price)	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
Amt >= \$10k to \$25k	-2.500	-2.500	-2.500	-2.500	-2.500
Amt > \$75k to \$125k	0.000	-0.500	-0.500	-0.500	-0.500
Amt > \$125k to \$200k	-0.500	-1.000	-1.500	-2.000	-3.000
Amt > \$200k to \$300k	-1.500	-1.750	-1.875	-4.000	-5.000
Amt > \$300k to \$400k	-2.500	-2.750	-3.000	-5.000	-6.000
FICO Score >= 720	2.750	2.500	2.000	1.625	1.000
FICO Score 700 - 719	2.000	1.750	1.250	1.125	0.500
FICO Score 680 - 699	1.250	0.750	0.375	0.250	-0.500
FICO Score 660 - 679	0.250	0.000	-0.625	-1.250	-2.500
FICO Score 640 - 659	-0.750	-1.000	-2.250	-3.500	-4.500
FICO Score 620 - 639	-1.500	-3.500	-4.250	-5.000	-6.000
Cash Out/Debt Consolidation	-0.250	-0.375	-0.625	-1.250	-1.625
DTI 45.01 to 50.00 (Full and Stated Doc Only)	-0.250	-0.250	-0.250	-0.250	-0.250
DTI 40.01 to 45.00 (Full and Stated Doc Only)	0.000	0.000	0.000	0.000	0.000
DTI <= 40 (Full and Stated Doc Only)	0.250	0.250	0.250	0.250	0.250
Low Rise Condo	-0.625	-0.750	-1.000	-1.500	-2.000
High Rise Condo	-1.500	-2.000	-3.375	-3.375	-4.500
2 Unit	-0.375	-0.625	-0.750	-1.000	-1.250
3-4 Units	-0.750	-1.375	-1.500	N/A	N/A
2nd Home	-1.500	-2.000	-2.500	-3.500	-6.000
Non-Owner	-2.500	-3.500	-4.750	N/A	N/A
Full Doc	2.000	1.250	0.750	-0.250	-0.750
Stated Doc	-0.625	-1.750	-2.500	-3.750	-5.000
Stated Income/Stated Assets	-1.000	-1.875	-3.500	-4.750	-6.000
No Ratio	-0.750	-1.125	-2.625	-4.000	-5.500
No Doc	-2.000	-2.750	-4.750	-6.000	-7.000

# AURORA LOAN SERVICES

A Lehman Brothers Company

4/13/06 7:18 AM

Price code: 882091

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525  
 Commitment Desk Hours: 7:30am-5:00pm MST  
 Locks via the web: 8:00am-5:00pm MST  
 Website: [www.alservices.com](http://www.alservices.com)  
 Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Home Equity Line of Credit Program - Servicing Released

25 Yr. (15 Yr. Draw, 10 Yr. Repay)	H25S	US Prime Rate	7.750%	30-day Mandatory Base Price	100.7500
15 Yr. (5 Yr. Draw, 10 Yr. Repay)	H15S	Teaser Rate (first 3 months)	6.750%	Max Price	102.0000
25 Yr. with Teaser Rate (15 Yr. Draw, 10 Yr. Repay)	HT1S			Max Rebate	\$4,000.00
15 Yr. with Teaser Rate (5 Yr. Draw, 10 Yr. Repay)	HT5S			Min Margin	0.1250

### BASE MARGINS

Credit Score	HCLTV				
	<= 70	>70-80	>80-89.99	90-95	>95-100
>=720	0.125	0.125	0.250	0.500	1.000
700-719	0.125	0.125	0.250	0.750	1.250
680-699	0.250	0.500	0.750	1.250	N/A
660-679	0.500	1.000	1.500	N/A	N/A
650-659	1.000	1.500	N/A	N/A	N/A

### Margin Adjustments

	HCLTV	
	< 90	>= 90
>= \$10K to \$25K Initial Draw	1.500	1.500
> \$25K to \$50K Initial Draw	0.250	0.500
> \$50K to \$100K Initial Draw	0.000	0.000
> \$100K to \$200K Initial Draw	0.000	0.000
> \$200K to \$300K Initial Draw	0.000	0.000
> \$300K to \$500K Initial Draw	0.000	N/A
25-yr (15 draw, 10 repay)	0.000	0.000
15-yr (5 draw, 10 repay)	0.000	0.000
Second Home	0.250	0.500
Non-Owner	1.500	1.500
2 Units	0.250	0.500
Low Rise Condo	0.250	0.500
High Rise Condo	0.250	0.500
Full Doc	0.000	0.000
Stated Doc	0.500	1.000
No Ratio	1.500	2.000
DTI <30, Full Doc	-0.125	-0.125
DTI >45 to 50	0.250	0.500

### Margin Buy-Ups

margin	price
0.125	0.2500
0.250	0.5000
0.375	0.7500
0.500	1.0000

### Margin Buy-Downs

margin	price
-0.125	-0.2500
-0.250	-0.5000
-0.375	-0.7500
-0.500	-1.0000

### Price Adjustments

Lock Period	Points
15 Day	0.125
30 Day (base)	0.000
45 Day	-0.125
60 Day	-0.250
75 Day	-0.500
Best Effort Commitment	-0.125

### Notes

- Pricing is based on Initial Draw Amount
- Teaser rate only available on Full-Doc, Owner-Occupied, 1-Unit transactions

## Super Advantage Loan Program - Servicing Released

Super Advantage: 30 Yr. Fixed Rate (D30F)					
Base Rate = No Prepay					
.375 Premium for 20 Yr.					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.625	102.7334	102.6084	102.4834	102.3584	102.1084
7.500	102.5147	102.3897	102.2647	102.1397	101.8897
7.375	102.2739	102.1489	102.0239	101.8989	101.6489
7.250	101.9302	101.8052	101.6802	101.5552	101.3052
7.125	101.5864	101.4614	101.3364	101.2114	100.9614
7.000	101.2427	101.1177	100.9927	100.8677	100.6177
6.875	100.8714	100.7464	100.6214	100.4964	100.2464
6.750	100.3714	100.2464	100.1214	99.9964	99.7464
6.625	99.8714	99.7464	99.6214	99.4964	99.2464
6.500	99.3714	99.2464	99.1214	98.9964	98.7464
6.375	98.8494	98.7244	98.5994	98.4744	98.2244
6.250	98.2244	98.0994	97.9744	97.8494	97.5994
6.125	97.5994	97.4744	97.3494	97.2244	96.9744
6.000	96.9744	96.8494	96.7244	96.5994	96.3494
5.875	96.3494	96.2244	96.0994	95.9744	95.7244
5.750	95.7244	95.5994	95.4744	95.3494	95.0994
5.625	95.0994	94.9744	94.8494	94.7244	94.4744

### Mandatory Price Adjustment

15 Day: 0.125
30 Day: 0.125
45 Day: 0.125
60 Day: 0.125
75 Day: 0.125

Super Advantage: 15 Yr. Fixed Rate (D15F)					
Base Rate = No Prepay					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 103.250</b>					
7.375	102.9146	102.7896	102.6646	102.5396	102.2896
7.250	102.7181	102.5931	102.4681	102.3431	102.0931
7.125	102.4056	102.2806	102.1556	102.0306	101.7806
7.000	102.0931	101.9681	101.8431	101.7181	101.4681
6.875	101.7806	101.6556	101.5306	101.4056	101.1556
6.750	101.4636	101.3386	101.2136	101.0886	100.8386
6.625	101.0886	100.9636	100.8386	100.7136	100.4636
6.500	100.7102	100.5852	100.4602	100.3352	100.0852
6.375	100.2884	100.1634	100.0384	99.9134	99.6634
6.250	99.8631	99.7381	99.6131	99.4881	99.2381
6.125	99.3944	99.2694	99.1444	99.0194	98.7694
6.000	98.9256	98.8006	98.6756	98.5506	98.3006
5.875	98.4569	98.3319	98.2069	98.0819	97.8319
5.750	97.9881	97.8631	97.7381	97.6131	97.3631
5.625	97.5194	97.3944	97.2694	97.1444	96.8944
5.500	97.0506	96.9256	96.8006	96.6756	96.4256
5.375	96.5819	96.4569	96.3319	96.2069	95.9569

Super Advantage: 5/1 LIBOR ARM - 2.25% Margin (D51L)					
Base Rate = No Prepay					
Caps 5/2/5					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.750</b>					
8.000	102.4350	102.3100	102.1850	102.0600	101.8100
7.875	102.2788	102.1538	102.0288	101.9038	101.6538
7.750	102.0900	101.9650	101.8400	101.7150	101.4650
7.625	101.8556	101.7306	101.6056	101.4806	101.2306
7.500	101.6213	101.4963	101.3713	101.2463	100.9963
7.375	101.3869	101.2619	101.1369	101.0119	100.7619
7.250	101.1070	100.9820	100.8570	100.7320	100.4820
7.125	100.7633	100.6383	100.5133	100.3883	100.1383
7.000	100.4195	100.2945	100.1695	100.0445	99.7945
6.875	100.0758	99.9508	99.8258	99.7008	99.4508
6.750	99.7320	99.6070	99.4820	99.3570	99.1070
6.625	99.3883	99.2633	99.1383	99.0133	98.7633
6.500	99.0445	98.9195	98.7945	98.6695	98.4195
6.375	98.7008	98.5758	98.4508	98.3258	98.0758
6.250	98.3570	98.2320	98.1070	97.9820	97.7320
6.125	98.0133	97.8883	97.7633	97.6383	97.3883
6.000	97.6695	97.5445	97.4195	97.2945	97.0445

Super Advantage: 5/6 LIBOR ARM - 2.25% Margin (D56L)					
Base Rate = No Prepay					
Caps 6/1/6					
Note Rate	15 Day (B/E)	30 Day (B/E)	45 Day (B/E)	60 Day (B/E)	75 Day (B/E)
<b>MAX PRICE AFTER ADJUSTMENTS: 102.750</b>					
7.875	102.5288	102.4038	102.2788	102.1538	101.9038
7.750	102.3400	102.2150	102.0900	101.9650	101.7150
7.625	102.1056	101.9806	101.8556	101.7306	101.4806
7.500	101.8713	101.7463	101.6213	101.4963	101.2463
7.375	101.6369	101.5119	101.3869	101.2619	101.0119
7.250	101.3570	101.2320	101.1070	100.9820	100.7320
7.125	101.0133	100.8883	100.7633	100.6383	100.3883
7.000	100.6695	100.5445	100.4195	100.2945	100.0445
6.875	100.3258	100.2008	100.0758	99.9508	99.7008
6.750	99.9820	99.8570	99.7320	99.6070	99.3570
6.625	99.6383	99.5133	99.3883	99.2633	99.0133
6.500	99.2945	99.1695	99.0445	98.9195	98.6695
6.375	98.9508	98.8258	98.7008	98.5758	98.3258
6.250	98.6070	98.4820	98.3570	98.2320	97.9820
6.125	98.2633	98.1383	98.0133	97.8883	97.6383
6.000	97.9195	97.7945	97.6695	97.5445	97.2945
5.875	97.5758	97.4508	97.3258	97.2008	96.9508

### Super Advantage Price Adjustments

Loan Amount > \$417K	-0.125
Condos	-1.000
Escrow Waiver (N/A in California)	-0.250
Interest Only	-0.125

# AURORA LOAN SERVICES

A Lehman Brothers Company

4/13/06 7:18 AM

Price code: 882091

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525  
 Commitment Desk Hours: 7:30am-5:00pm MST  
 Locks via the web: 8:00am-5:00pm MST  
 Website: [www.alservices.com](http://www.alservices.com)  
 Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Expanded Options 1st Lien ARMs - Servicing Released

6 Mo. LIBOR ARM (S6ML)	6 Mo. LIBOR ARM 40 YR AM (S40L)	6 Mo. LIBOR ARM 40/30 (SB6L)	Caps: 1/1/6	Max Price No Prepay: 102.125
1/6 Mo. LIBOR ARM (S16L)	1/6 Mo. LIBOR ARM 40 YR AM (S39L)	1/6 Mo. LIBOR ARM 40/30 (SB16)	Caps: 2/1/6	Max Price with Prepay: 103.625
2/6 Mo. LIBOR ARM (S26L)	2/6 Mo. LIBOR ARM 40 YR AM (S38L)	2/6 Mo. LIBOR ARM 40/30 (SB26)	Caps: 3/1/6	Minimum rate: 5.500
3/6 Mo. LIBOR ARM (S36L)	3/6 Mo. LIBOR ARM 40 YR AM (S37L)	3/6 Mo. LIBOR ARM 40/30 (SB36)	Caps: 3/1/6	30 Day Mandatory Base Price: 101.625
5/6 Mo. LIBOR ARM (S56L)	5/6 Mo. LIBOR ARM 40 YR AM (S35L)	5/6 Mo. LIBOR ARM 40/30 (SB56)	Caps: 3/1/6	

### Full Doc

#### 2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

FICO	Base Margin	LTV							
		<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.500	6.625	6.750	6.875	7.375	7.500	7.500	7.625
680-699	3.750	6.500	6.625	6.750	7.000	7.500	7.625	7.625	7.875
660-679	4.000	6.500	6.750	6.750	7.000	7.500	7.750	7.875	8.000
640-659	4.000	6.625	6.875	6.875	7.125	7.625	7.875	8.000	8.250
630-639	4.000	7.125	7.250	7.250	7.250	7.750	8.000	8.250	8.625
620-629	4.000	7.125	7.250	7.250	7.375	7.875	8.125	8.375	8.750
610-619	4.000	7.250	7.375	7.375	7.500	8.000	8.250	8.500	8.875
600-609	4.000	7.250	7.375	7.500	7.500	8.125	8.375	8.625	9.000
590-599	4.000	7.250	7.500	7.625	7.625	8.125	8.375	8.750	9.250
580-589	4.000	7.250	7.625	7.750	7.750	8.250	8.625	8.750	9.375
570-579	4.000	7.250	7.625	7.750	7.875	8.250	8.750	n/a	n/a
560-569	4.000	7.500	7.750	7.750	8.000	8.250	9.000	n/a	n/a
550-559	4.000	7.750	8.000	8.250	8.750	8.750	n/a	n/a	n/a
540-549	4.000	8.000	8.000	8.250	9.000	9.125	n/a	n/a	n/a
Margin Adjustors	1.000	1.250	1.250	1.250	1.250	1.750	1.750	2.250	2.250

### Lite Doc

#### 2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

FICO	Base Margin	LTV							
		<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.625	6.750	6.750	7.000	7.375	7.750	7.750	7.750
680-699	3.750	6.625	6.875	7.000	7.125	7.625	8.000	8.000	8.125
660-679	4.000	7.125	7.125	7.125	7.250	7.750	8.125	8.250	8.250
640-659	4.000	7.250	7.250	7.250	7.250	8.000	8.125	8.375	8.625
630-639	4.000	7.375	7.500	7.500	7.625	8.250	8.375	8.750	9.000
620-629	4.000	7.375	7.500	7.625	7.750	8.250	8.500	9.000	9.375
610-619	4.000	7.375	7.500	7.625	7.875	8.375	8.750	n/a	n/a
600-609	4.000	7.500	7.625	7.750	7.875	8.375	8.875	n/a	n/a
590-599	4.000	7.625	7.750	7.875	8.125	8.375	8.875	n/a	n/a
580-589	4.000	7.625	7.875	8.000	8.125	8.375	9.000	n/a	n/a
570-579	4.000	7.625	7.875	8.125	8.250	8.500	n/a	n/a	n/a
560-569	4.000	7.625	7.875	8.125	8.250	8.500	n/a	n/a	n/a
550-559	4.000	7.875	8.125	8.125	8.625	n/a	n/a	n/a	n/a
540-549	4.000	7.875	8.125	8.625	8.750	n/a	n/a	n/a	n/a
Margin Adjustors	1.375	1.375	1.375	1.375	1.375	1.875	1.875	2.375	2.375

### Stated Doc

#### 2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

FICO	Base Margin	LTV							
		<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.750	6.875	6.875	7.125	7.625	8.000	8.125	8.250
680-699	3.750	7.000	7.500	7.500	7.500	7.875	8.250	8.250	8.500
660-679	4.000	7.375	7.750	7.750	7.750	8.000	8.375	8.500	8.625
640-659	4.000	7.500	7.750	7.750	7.875	8.250	8.500	n/a	n/a
630-639	4.000	7.750	8.125	8.250	8.250	8.750	n/a	n/a	n/a
620-629	4.000	7.750	8.125	8.375	8.375	8.875	n/a	n/a	n/a
610-619	4.000	7.875	8.250	8.500	8.625	9.000	n/a	n/a	n/a
600-609	4.000	8.000	8.375	8.625	8.625	9.125	n/a	n/a	n/a
590-599	4.000	8.125	8.500	8.625	8.875	n/a	n/a	n/a	n/a
580-589	4.000	8.375	8.625	8.750	9.000	n/a	n/a	n/a	n/a
570-579	4.000	8.500	8.750	8.875	n/a	n/a	n/a	n/a	n/a
560-569	4.000	8.750	8.750	8.875	n/a	n/a	n/a	n/a	n/a
Margin Adjustors	1.375	1.500	1.500	1.500	2.000	2.000	2.500	2.500	

### No Doc\*

#### 2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

FICO	Base Margin	LTV						
		<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=700	4.000	8.000	8.250	8.750	8.750	9.500	9.875	10.000
680-699	4.000	8.375	8.500	8.750	9.000	9.750	10.125	n/a
660-679	4.000	8.750	9.000	9.250	9.250	9.875	n/a	n/a
Margin Adjustors	1.750	1.750	1.750	1.750	2.250	2.250	2.750	

### Adjustments

Loan Program	Rate Adj	Prepayment Options (Rate Adj)	6 Mo ARM	1/6 ARM	2/6 ARM	3/6 ARM	5/6 ARM
6 Mo. LIBOR ARM (add rate and margin) **	-0.500						
1/6 Mo. LIBOR ARM	-0.250	3 yr. prepay	-0.250	-0.250	n/a	0.000	0.000
3/6 Mo. LIBOR ARM	0.125	2 yr. prepay	0.000	0.000	base	0.125	0.125
5/6 Mo. LIBOR ARM	0.750	0 Yr. Prepay	1.375	0.875	0.625	0.625	0.625
Amortization Options	Rate Adj	Property Type	Rate Adj				
Interest Only *	FICO >= 600 0.375	3-4 Units & LTV <= 80%	0.250				
40 Yr. Amortization	0.250	3-4 Units & LTV > 80%	0.500				
40/30 Amortization	0.125	Condo <= 4 stories & LTV>85% or CLTV>95%	0.250				
		Condo > 4 stories	0.375				
		Modular Home	1.000				
Loan Amount	Rate Adj	Buy-up Matrix					
<\$100k	0.375	2:1 for first 0.750% in rate					
		1:1 up to 1.250% in rate					
		Max buy-up = 1.250% in rate					
Occupancy	Rate Adj	Buy-down Matrix					
N/O/O & LTV <= 80%	0.625	2:1 up to 0.500% in rate					
N/O/O & LTV > 80%	1.250	Max buy-down = 0.500% in rate					
2nd Home & LTV <= 80%	0.250						
2nd Home & LTV > 80%	0.625						
Other	Rate Adj	Lock Period	Price Adj				
Has Subordinate Financing	0.250	15 Day	0.125				
Cashout or D/C with LTV/CLTV > 80%	0.250	30 Day (base)	0.000				
		45 Day	-0.125				
		60 Day	-0.250				
		75 Day	-0.500				
		Best Effort Lock	-0.125				

\* Note 1 - I/O not applicable for No Doc or 40 yr Am loans  
 \*\* Note 2 - Max 95% LTV on 6 Mo. LIBOR I/O product

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone:	(866) 883-3525
Commitment Desk Hours:	7:30am-5:00pm MST
Locks via the web:	8:00am-5:00pm MST
Website:	<a href="http://www.alservices.com">www.alservices.com</a>
Email:	<a href="mailto:secondary@alservices.com">secondary@alservices.com</a>

## Expanded Options 1st Lien Fixed Rate Loan Program - Servicing Released

<b>30 Yr. Fixed (S30F)</b>	<b>Max Price No Prepay:</b>	<b>101.125</b>
<b>30/15 Balloon (SB1F)</b>	<b>Max Price with Prepay:</b>	<b>102.625</b>
<b>15 Yr. Fixed (S15F)</b>	<b>Minimum rate:</b>	<b>6.250</b>
<b>40/30 Balloon (SB3F)</b>	<b>30 Day Mandatory Base Price:</b>	<b>100.625</b>

### Full Doc

#### 30 Yr Fixed with 3 Yr. Prepay

FICO	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.000	7.000	7.000	7.250	7.750	7.875	7.875	8.250
680-699	7.125	7.250	7.250	7.375	8.000	8.000	8.000	8.375
660-679	7.250	7.375	7.375	7.500	8.000	8.125	8.250	8.625
640-659	7.500	7.500	7.500	7.625	8.125	8.250	8.375	8.750
630-639	7.625	7.625	7.875	7.875	8.250	8.375	8.625	9.000
620-629	7.625	7.625	7.875	7.875	8.375	8.625	8.625	9.000
610-619	7.625	7.625	7.875	8.000	8.500	8.625	8.750	9.250
600-609	7.750	7.875	7.875	8.125	8.625	8.750	8.875	9.500
590-599	7.875	7.875	8.000	8.250	8.625	8.750	9.000	9.750
580-589	8.000	8.000	8.000	8.250	8.750	8.750	9.125	10.000
570-579	8.000	8.000	8.000	8.250	8.750	8.750	n/a	n/a
560-569	8.000	8.000	8.000	8.250	8.750	8.875	n/a	n/a
550-559	8.125	8.125	8.250	8.500	9.000	n/a	n/a	n/a
540-549	8.375	8.375	8.375	8.625	9.250	n/a	n/a	n/a

### Lite Doc

#### 30 Yr Fixed with 3 Yr. Prepay

FICO	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.250	7.375	7.375	7.375	8.125	8.250	8.250	8.375
680-699	7.375	7.500	7.500	7.500	8.250	8.375	8.375	8.625
660-679	7.625	7.625	7.625	7.625	8.250	8.500	8.625	8.750
640-659	7.750	7.750	7.750	7.750	8.375	8.625	8.750	9.000
630-639	7.875	7.875	8.125	8.125	8.500	8.750	9.000	9.375
620-629	7.875	7.875	8.125	8.125	8.625	8.750	9.125	9.500
610-619	7.875	7.875	8.125	8.250	8.750	8.875	n/a	n/a
600-609	8.000	8.125	8.125	8.375	8.875	9.000	n/a	n/a
590-599	8.000	8.125	8.250	8.500	8.875	9.125	n/a	n/a
580-589	8.125	8.250	8.250	8.625	8.875	9.250	n/a	n/a
570-579	8.125	8.250	8.250	8.625	8.875	n/a	n/a	n/a
560-569	8.125	8.250	8.250	8.625	8.875	n/a	n/a	n/a
550-559	8.125	8.375	8.500	8.750	n/a	n/a	n/a	n/a
540-549	8.250	8.375	8.625	8.875	n/a	n/a	n/a	n/a

### Stated Doc

#### 30 Yr Fixed with 3 Yr. Prepay

FICO	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.750	7.875	7.875	8.250	8.375	8.500	8.500	8.500
680-699	7.875	8.000	8.000	8.250	8.500	8.625	8.750	8.875
660-679	8.125	8.250	8.250	8.375	8.500	8.750	8.875	9.125
640-659	8.250	8.375	8.375	8.375	8.625	8.875	n/a	n/a
630-639	8.375	8.500	8.625	8.875	9.250	n/a	n/a	n/a
620-629	8.375	8.500	8.625	9.000	9.500	n/a	n/a	n/a
610-619	8.375	8.500	8.625	9.250	9.625	n/a	n/a	n/a
600-609	8.500	8.750	8.750	9.375	9.750	n/a	n/a	n/a
590-599	8.500	8.750	9.000	9.375	n/a	n/a	n/a	n/a
580-589	8.625	8.875	9.125	9.500	n/a	n/a	n/a	n/a
570-579	8.750	9.000	9.250	n/a	n/a	n/a	n/a	n/a
560-569	8.750	9.000	9.250	n/a	n/a	n/a	n/a	n/a

### No Doc\*

#### 30 Yr Fixed with 3 Yr. Prepay

FICO	LTV						
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=700	9.000	9.250	9.500	9.500	10.250	10.625	10.750
680-699	9.750	9.750	9.750	9.750	10.500	10.875	n/a
660-679	10.000	10.000	10.000	10.000	10.625	n/a	n/a

### Adjustments (add to rate)

Loan Program		Rate Adj	Prepayment Options (Rate Adj)			
			S30F	SB1F	S15F	SB3F
15 Yr. Fixed (S15F)		-0.250	base	base	base	base
30/15 Balloon (SB1F)		0.000	3 yr. prepay	0.125	0.125	0.125
40/30 Amortization (SB3F)		0.125	2 yr. prepay	0.500	0.500	0.500
			0 Yr. Prepay			
Amortization Options		Rate Adj	Property Type			
			Rate Adj			
Interest Only *	FICO >= 600	0.375	FICO < 600	0.625	3-4 Units & LTV <= 80%	0.250
					3-4 Units & LTV > 80%	0.500
					Condo <= 4 stories & LTV>85% or CLTV>95%	0.250
					Condo > 4 stories	0.375
					Modular Home	1.000
Occupancy		Rate Adj	Buy-up Matrix			
N/O/O & LTV <= 80%		0.625	2:1 for first 0.750% in rate			
N/O/O & LTV > 80%		1.250	1:1 up to 1.250% in rate			
2nd Home & LTV <= 80%		0.250	Max buy-up = 1.250% in rate			
2nd Home & LTV > 80%		0.625				
Cashout Refinance		Rate Adj	Buy-down Matrix			
Has Subordinate Financing		0.250	3:1 up to 0.500% in rate			
Cashout or D/C with LTV/CLTV > 80%		0.250	Max buy-down = 0.500% in rate			
* Note 1 - I/O not applicable for No Doc loans or 30/15 Balloon						
		Lock Period	Price Adj			
			15 Day	0.125		
			30 Day (base)	0.000		
			45 Day	-0.125		
			60 Day	-0.250		
			75 Day	-0.500		
			Best Effort Lock	-0.125		

# AURORA LOAN SERVICES

A Lehman Brothers Company

4/13/06 7:18 AM

Price code: 882091

### Market Indications

2 Yr. Treasury Note	4.934%
5 Yr. Treasury Note	4.951%
10 Yr. Treasury Note	5.034%
6 Mo. LIBOR Index	5.221%
1 Yr. LIBOR Index	5.361%
FNMA 5.5	96.813
US Prime Rate	7.750%

Commitment Desk Phone: (866) 883-3525  
 Commitment Desk Hours: 7:30am-5:00pm MST  
 Locks via the web: 8:00am-5:00pm MST  
 Website: [www.alservices.com](http://www.alservices.com)  
 Email: [secondary@alservices.com](mailto:secondary@alservices.com)

## Expanded Options 2nd Lien Program - Servicing Released

30 Yr. Fixed (S30S)  
 15 Yr. Fixed (S15S)  
 30/15 Balloon (SB1S)

Minimum Rate: 7.000  
 Maximum Price: 101.500  
 30 Day Mandatory Base Price: 100.750

### Full Doc

FICO	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.250	7.625	7.875	8.375	9.250
680-699	7.875	8.125	8.375	8.625	9.625
660-679	8.375	8.625	8.875	9.125	10.125
640-659	8.750	9.375	9.625	9.875	10.625
630-639	9.000	9.625	9.875	10.125	11.250
620-629	9.125	9.750	10.000	10.250	11.375
610-619	9.875	9.875	10.250	10.750	11.875
600-609	9.875	10.250	10.625	11.125	12.000
590-599	10.875	11.875	12.375	12.875	13.125
580-589	11.125	12.125	12.625	13.125	13.375

### Stated Doc

FICO	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	8.750	9.125	9.375	9.625	10.375
680-699	9.250	9.500	9.750	10.000	10.750
660-679	10.125	10.375	10.625	10.875	11.625
640-659	10.500	11.125	11.375	11.625	12.125

### Adjustments

	Rate Adj	Lock Period	Price Adj
Lite Doc (adj to Full Doc grid)	0.750	15 Day	0.125
DTI <= 45.00% and FICO > 620 *	-0.250	30 Day (base)	0.000
		45 Day	-0.125
		60 Day	-0.250
		75 Day	-0.500
		Best Effort Lock	-0.125

### Buy-up Matrix

1:1 for first 0.50% in rate  
 Max buy-up = 0.50% in rate

### Buy-down Matrix

1.5:1 up to 2.000% in rate  
 Max buy-down = 2.000% in rate

### Program Notes

Property must be O/O  
 Minimum Loan amount: \$10,000  
 Maximum Loan amount: \$250,000  
 Must Close concurrently with Expanded Options First Lien  
 Max 1st Lien LTV 80% for all combos  
 3-4 Unit Full and Lite Doc: fico =>640 reduce max ltv/cltv by 5%, fico < 640 reduce max ltv/cltv by 10%  
 3-4 Unit properties not available on Stated Doc  
 Lite Doc allowed for 1099 and self employed only  
 Rural properties not eligible

\* on Full and Lite Doc only

Rates and terms are subject to change without notice and are for approved brokers only. Not intended for distribution to or use by consumers. This is a commercial message from Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO 80124. If you would prefer not to receive further commercial content from us by fax, please notify us by fax at 732-559-9559, by telephone at 866-464-4404 (at the prompt enter list number 1049 followed by the # sign), or by e-mail at [unsubscribe@alservices.com](mailto:unsubscribe@alservices.com). For your request to be processed, you must specify the fax number(s) to which your request relates. Aurora Loan Services is required by law to comply with such requests within the timeframe established by the Federal Communications Commission.