

JPMORGAN CHASE BANK, N.A.
10151 DEERWOOD PARK BLVD. BLDG 300
JACKSONVILLE, FLORIDA 32256

CORRESPONDENT
DIVISION

(800) 305-LOCK (5625)
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EFFECTIVE:

Mon Apr 10 09:33:00 EDT 2006

CONVENTIONAL FIXED

CONFORMING FIXED 30YR							CONFORMING FIXED 15YR (222,223,224,225)						Lock Expiration Table	
201,204,207,208,209,212,213,214,215,229,482,559,568,597,608,609,613,634,636,648,668,689							RATE	15-day	30-day	45-day	60-day	75-day	Today is:	04/10/2006
RATE	15-day	30-day	45-day	60-day	75-day	4.750	94.673	94.610	94.548	94.485	94.423	8 Day	04/17/2006	
5.875	97.061	96.999	96.936	96.874	96.811	4.875	95.195	95.133	95.070	95.008	94.945	15 Day	04/24/2006	
6.000	97.548	97.486	97.423	97.361	97.298	5.000	95.754	95.691	95.629	95.566	95.504	30 Day	05/09/2006	
6.125	98.081	98.019	97.956	97.894	97.831	5.125	96.186	96.124	96.061	95.999	95.936	45 Day	05/24/2006	
6.250	98.617	98.554	98.492	98.429	98.367	5.250	96.685	96.623	96.560	96.498	96.435	60 Day	06/08/2006	
6.375	99.402	99.339	99.277	99.214	99.152	5.375	97.165	97.103	97.040	96.978	96.915	75 Day	06/23/2006	
6.500	99.891	99.829	99.766	99.704	99.641	5.500	97.627	97.565	97.502	97.440	97.377	90 Day	07/10/2006	
6.625	100.319	100.256	100.194	100.131	100.069	5.625	97.990	97.928	97.865	97.803	97.740	120 Day	08/07/2006	
6.750	100.946	100.883	100.821	100.758	100.696	5.750	98.438	98.376	98.313	98.251	98.188	150 Day	09/06/2006	
6.875	101.251	101.188	101.126	101.063	101.001	5.875	98.980	98.918	98.855	98.793	98.730	180 Day	10/06/2006	
7.000	101.630	101.567	101.505	101.442	101.380	6.000	99.482	99.419	99.357	99.294	99.232	270 Day	01/04/2007	
7.125	101.947	101.884	101.822	101.759	101.697	6.125	99.810	99.747	99.685	99.622	99.560	360 Day	04/04/2007	
7.250	102.213	102.150	102.088	102.025	101.963	6.250	100.316	100.254	100.191	100.129	100.066	Extension Fees		
7.375	102.433	102.370	102.308	102.245	102.183	6.375	100.745	100.683	100.620	100.558	100.495	For Best Efforts: Extensions		
7.500	102.411	102.348	102.286	102.223	102.161	6.500	101.111	101.048	100.986	100.923	100.861	must be on or prior to Lock Exp		
7.625	102.500	102.500	102.500	102.455	102.393	6.625	101.427	101.364	101.302	101.239	101.177	15 DAY	-0.125	
7.750	102.500	102.500	102.500	102.500	102.500	6.750	101.711	101.648	101.586	101.523	101.461	30 DAY	-0.250	
7.875	102.500	102.500	102.500	102.500	102.500	6.875	101.959	101.896	101.834	101.771	101.709	45 DAY	-0.375	
8.000	102.500	102.500	102.500	102.500	102.500	7.000	102.067	102.004	101.942	101.879	101.817	60 DAY	-0.500	
8.125	102.500	102.500	102.500	102.500	102.500	7.125	102.273	102.210	102.148	102.085	102.023			
8.250	102.500	102.500	102.500	102.500	102.500	JUMBO-PREFERRED NON-AGENCY FIXED 15YR (623,625)								
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day			
5.375	95.879	95.816	95.754	95.691	95.629	5.375	95.876	95.813	95.751	95.688	95.626			
5.750	96.515	96.453	96.390	96.328	96.265	5.500	96.593	96.530	96.468	96.405	96.343			
6.000	97.149	97.087	97.024	96.962	96.899	5.625	97.307	97.245	97.182	97.120	97.057			
6.125	97.778	97.716	97.653	97.591	97.528	5.750	98.019	97.957	97.894	97.832	97.769			
6.250	98.343	98.280	98.218	98.155	98.093	5.875	98.727	98.665	98.602	98.540	98.477			
6.375	98.904	98.842	98.779	98.717	98.654	6.000	99.218	99.155	99.093	99.030	98.968			
6.500	99.480	99.417	99.355	99.292	99.230	6.125	99.637	99.574	99.512	99.449	99.387			
6.625	99.986	99.924	99.861	99.799	99.736	6.250	100.022	99.960	99.897	99.835	99.772			
6.750	100.378	100.315	100.253	100.190	100.128	6.375	100.408	100.346	100.283	100.221	100.158			
6.875	100.712	100.650	100.587	100.525	100.462	6.500	100.774	100.711	100.649	100.586	100.524			
7.000	100.989	100.927	100.864	100.802	100.739	6.625	101.129	101.066	101.004	100.941	100.879			
7.125	101.210	101.147	101.084	101.022	100.959	6.750	101.441	101.378	101.316	101.253	101.191			
7.250	101.454	101.391	101.329	101.266	101.204	6.875	101.692	101.629	101.567	101.504	101.442			
7.375	101.644	101.581	101.519	101.456	101.394	7.000	101.891	101.828	101.766	101.703	101.641			
7.500	101.789	101.726	101.664	101.601	101.539	7.125	102.000	101.961	101.899	101.836	101.774			
7.625	101.892	101.829	101.767	101.704	101.642	7.250	102.000	102.000	101.993	101.930	101.868			

30 & 15 YR CONFORMING PRICE ADJUSTMENTS				Subordinate Financing				
	Agency I	Agency II			Agency I	Agency II		
Dreamaker Opportunity(559)	0.000	0.000	*See product guidelines for eligible subordinate financing					
CHASE 97 (MKT TYPE 648)	0.000	n/a	80/10/10 75.01-90% LTV - 76.01-90% CLTV		0.000	n/a		
AGENCY I FLEX 97 (MKT TYPE 482)	-1.750	n/a	80/10/10 75.01-80% LTV - 76.01-90% CLTV		n/a	0.000		
AGENCY II ALT 97 (MKT TYPE 597)	n/a	0.000	75/20/5 65.01-75% LTV - 90.01-95% CLTV		-0.250	-0.250		
Flexible 100 (Market Type FNMA 668 & FHLMC 568)	-1.000	0.000	80/15/5 75.01-95% LTV - 90.01-95% CLTV		-0.250	n/a		
Community 100 (Market Type 204)	-0.500	n/a	80/15/5 75.01-80% LTV - 90.01-95% CLTV		n/a	-0.250		
DREAMAKER (209,229,608,609,613,634,636,697)	-0.500	-0.500	90/5/5 75.01-95% LTV - 90.01-95% CLTV		-0.250	n/a		
2 FAMILY >90% LTV	-0.500	0.000	90/5/5 80.01 - 95% LTV - 80.01 - 95% CLTV		n/a	-0.250		
3-4 UNIT >70% < 80% LTV	0.000	0.000	80/20 <80.01% LTV-95.01-100% CLTV		-1.500	-1.500		
NOO-UP TO 75% LTV	-1.125	-1.125	30 & 15 YR NON CONFORMING PRICE ADJUSTMENTS					
NOO-75.01 - 80% LTV	-1.625	-1.125	WAIVED ESCROW (Adj SRP) - HAZARD AND TAXES			-0.125		
NOO-80.01% - 90% LTV	-2.125	-2.125	WAIVED ESCROW (Adj SRP) - HAZARD ONLY			-0.125		
3-4 UNIT NOO <=75% LTV	-1.125	-1.125	WAIVED ESCROW (Adj SRP) - TAXES ONLY			-0.125		
3-4 UNIT NOO 75.01 - 80.00% LTV	n/a	-3.375	2ND HOME/VACATION HOME			-0.125		
NOO-CASHOUT REFI (UP TO 70% LTV)	-1.125	-1.125	CASHOUT REFI			-0.250		
NOO-CASHOUT REFI (70.01% TO 80% LTV)	n/a	-1.625	CO-OP			-0.500		
NOO-CASHOUT REFI (70.01% TO 75% LTV)	-1.625	n/a	INCOME EXPRESS - (Market Type 615 & 625)			-0.500		
NOO-CASHOUT REFI (75.01% - 80% LTV)	-2.125	n/a	3 FAMILY			-0.500		
NOO-CASHOUT REFI (80.01% - 85% LTV)	-2.875	-2.875	4 FAMILY			-1.000		
1-2 UNIT CO REFI (70.01% - 80% LTV)	-0.500	-0.500	LTV >90%			-0.500		
1-2 UNIT CO REFI (80.01% - 90% LTV)	-0.750	-0.750	PURCHASE >\$650,000<=\$1,000,000			0.000		
3-4 UNIT CO REFI (70.01% - 75% LTV)	-0.500	-0.500	REFINANCE >\$650,000<=\$1,000,000 0.000 Effective 8/28/02					
2ND HOME CO REFI (70.01% - 80% LTV)	-0.500	-0.500	PURCHASE OR REFI > \$1,000,000				EXCEPTION ONLY	
2ND HOME CO REFI (80.01% - 90% LTV)	-0.750	-0.750	MAX PRICE FOR LOAN AMTS >650,000 IS 100.500 AFTER ALL ADJUSTMENTS.					
Waived Escrow (Adj SRP)-Hazard and Taxes	-0.250	-0.250	FOR SUBORDINATE FINANCING ADJUSTMENTS SEE ARM PAGE!					
Waived Escrow (Adj SRP)-Hazard Only	-0.125	-0.125	Product Exception Policy					
Waived Escrow (Adj SRP)-Taxes Only	-0.250	-0.250	Product	Market Types	Loan Amount	Price Adj		
CALIFORNIA CONDO	0.000	0.000	Jumbo Fixed	603,623	Loan Amt >\$1MM <= \$1.5MM	-0.250		
20 YR CONFORMING FIXED-USE 30 YR	0.500	0.500	Jumbo Fixed	603,623	Loan Amt >\$1.5MM <= \$2MM	-0.500		
10 YR CONFORMING FIXED-USE 15 YR PRC	0.000	0.000						
INCOME EXPRESS(NIV) - USE JUMBO PRICES -0.500 FOR ALL LOANS								
8 Day Mandatory 0.000 better in price from the 15 day lock. not to exceed program CAPS								
LOANS SUBMITTED REQUIRING A PRICE ADJ., WILL AUTOMATICALLY BE RE-PRICED PRIOR TO THE LOAN BEING FUNDED								
Chase will charge the stated option fee on loans locked under the Extended Rate Lock Program.								
The SRP is not included in the Base Price for any Chase Correspondent products								