

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

**CORRESPONDENT
DIVISION**

**(800) 305-LOCK (5625)
(904) 620-6560
(877) 256-0485 (FAX)**

EFFECTIVE:

Thu Apr 13 09:22:00 EDT 2006

CONVENTIONAL FIXED

CONFORMING FIXED 30YR							CONFORMING FIXED 15YR (222,223,224,225)						Lock Expiration Table	
RATE	15-day	30-day	45-day	60-day	75-day		RATE	15-day	30-day	45-day	60-day	75-day	Today is:	
5.875	96.745	96.683	96.620	96.558	96.495	4.750	94.609	94.547	94.484	94.422	94.359	94.297	8 Day	04/13/2006
6.000	97.323	97.261	97.198	97.136	97.073	4.875	95.132	95.069	95.007	94.944	94.882	94.820	15 Day	04/27/2006
6.125	97.856	97.794	97.731	97.669	97.606	5.000	95.626	95.563	95.501	95.438	95.376	95.314	30 Day	05/12/2006
6.250	98.421	98.359	98.296	98.234	98.171	5.125	96.057	95.995	95.932	95.870	95.807	95.745	45 Day	05/29/2006
6.375	99.205	99.142	99.080	99.017	98.954	5.250	96.557	96.494	96.432	96.369	96.307	96.245	60 Day	06/12/2006
6.500	99.694	99.632	99.569	99.507	99.444	5.375	97.034	96.972	96.909	96.847	96.784	96.722	75 Day	06/26/2006
6.625	100.122	100.059	99.997	99.934	99.872	5.500	97.495	97.432	97.370	97.307	97.245	97.183	90 Day	07/11/2006
6.750	100.684	100.621	100.559	100.496	100.434	5.625	97.858	97.795	97.733	97.670	97.608	97.546	120 Day	08/10/2006
6.875	100.988	100.925	100.863	100.800	100.738	5.750	98.301	98.238	98.176	98.113	98.051	97.989	150 Day	09/11/2006
7.000	101.367	101.304	101.242	101.179	101.117	5.875	98.718	98.656	98.593	98.531	98.468	98.406	180 Day	10/09/2006
7.125	101.684	101.621	101.559	101.496	101.434	6.000	99.218	99.156	99.093	99.031	98.968	98.906	270 Day	01/08/2007
7.250	101.949	101.886	101.824	101.761	101.699	6.125	99.547	99.484	99.422	99.359	99.297	99.235	360 Day	04/09/2007
7.375	102.169	102.106	102.044	101.981	101.919	6.250	100.270	100.207	100.145	100.082	100.019	99.957	Extension Fees	
7.500	102.300	102.237	102.175	102.112	102.050	6.375	100.697	100.635	100.572	100.510	100.447	100.385	For Best Efforts: Extensions	
7.625	102.500	102.468	102.406	102.343	102.281	6.500	101.062	100.999	100.937	100.874	100.812	100.750	must be on or prior to Lock Exp	
7.750	102.500	102.500	102.500	102.500	102.473	6.625	101.379	101.316	101.254	101.191	101.129	101.067	15 DAY	-0.125
7.875	102.500	102.500	102.500	102.500	102.500	6.750	101.663	101.600	101.538	101.475	101.413	101.351	30 DAY	-0.250
8.000	102.500	102.500	102.500	102.500	102.500	6.875	101.911	101.848	101.786	101.723	101.661	101.599	45 DAY	-0.375
8.125	102.500	102.500	102.500	102.500	102.500	7.000	101.983	101.920	101.858	101.795	101.733	101.671	60 DAY	-0.500
8.250	102.500	102.500	102.500	102.500	102.500	7.125	102.190	102.127	102.065	102.002	101.940	101.878		
JUMBO-PREFERRED NON-AGENCY FIXED 30YR (603,615)							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		
5.750	95.697	95.634	95.572	95.509	95.447	5.375	95.700	95.637	95.575	95.512	95.450	95.387		
5.875	96.328	96.266	96.203	96.141	96.078	5.500	96.411	96.349	96.286	96.224	96.161	96.099		
6.000	96.959	96.896	96.834	96.771	96.709	5.625	97.121	97.059	96.996	96.934	96.871	96.809		
6.125	97.582	97.520	97.457	97.395	97.332	5.750	97.828	97.766	97.703	97.641	97.578	97.516		
6.250	98.141	98.079	98.016	97.954	97.891	5.875	98.531	98.469	98.406	98.344	98.281	98.219		
6.375	98.698	98.636	98.573	98.511	98.448	6.000	99.019	98.957	98.894	98.832	98.769	98.707		
6.500	99.271	99.209	99.146	99.084	99.021	6.125	99.440	99.377	99.315	99.252	99.190	99.128		
6.625	99.778	99.716	99.653	99.591	99.528	6.250	99.825	99.763	99.700	99.638	99.575	99.513		
6.750	100.170	100.107	100.045	99.982	99.920	6.375	100.212	100.149	100.087	100.024	99.962	99.900		
6.875	100.504	100.442	100.379	100.317	100.254	6.500	100.578	100.515	100.453	100.390	100.328	100.266		
7.000	100.782	100.719	100.657	100.594	100.532	6.625	100.934	100.871	100.809	100.746	100.684	100.622		
7.125	101.001	100.939	100.876	100.814	100.751	6.750	101.246	101.183	101.121	101.058	100.995	100.933		
7.250	101.246	101.183	101.121	101.058	100.995	6.875	101.498	101.435	101.373	101.310	101.248	101.186		
7.375	101.436	101.373	101.311	101.248	101.186	7.000	101.698	101.635	101.573	101.510	101.448	101.386		
7.500	101.581	101.518	101.456	101.393	101.331	7.125	101.831	101.768	101.706	101.643	101.581	101.519		
7.625	101.682	101.619	101.557	101.494	101.432	7.250	101.925	101.862	101.800	101.737	101.675	101.613		

30 & 15 YR CONFORMING PRICE ADJUSTMENTS			Subordinate Financing			
	Agency I	Agency II	*See product guidelines for eligible subordinate financing			
Dreamaker Opportunity(559)	0.000	0.000	80/10/10 75.01-90% LTV - 76.01-90% CLTV	Agency I Agency II		
CHASE 97 (MKT TYPE 648)	0.000	n/a	80/10/10 75.01-80% LTV - 76.01-90% CLTV	0.000 n/a		
AGENCY I FLEX 97 (MKT TYPE 482)	-1.750	n/a	75/20/5 65.01-75% LTV - 90.01-95% CLTV	n/a 0.000		
AGENCY II ALT 97 (MKT TYPE 597)	n/a	0.000	80/15/5 75.01-95% LTV - 90.01-95% CLTV	-0.250 -0.250		
Flexible 100 (Market Type FNMA 668 & FHLMC 568)	-1.000	0.000	80/15/5 75.01-80% LTV - 90.01-95% CLTV	-0.250 n/a		
Community 100 (Market Type 204)	-0.500	n/a	90/5/5 75.01-95% 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 80.01 - 95% LTV - 80.01 - 95% CLTV	-0.250 n/a		
2 FAMILY >90% LTV	-0.500	0.000	80/20 <80.01% LTV-95.01-100% CLTV	n/a -0.250		
3-4 UNIT >70% < 80% LTV	0.000	0.000		-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

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 JACKSONVILLE, FLORIDA 32256

CORRESPONDENT
 DIVISION

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EFFECTIVE:

Thu Apr 13 09:22:00 EDT 2006

GOVERNMENT PRICING

GOV'T 30YR FIXED (110,120)						FHA ARM 2% MARGIN (170)						Lock Expiration Table	
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Today is:	
5.125	93.045	92.983	92.920	92.858	92.795	3.500	93.225	93.163	93.100	93.038	92.975	8 Day	04/20/2006
5.250	94.048	93.986	93.923	93.861	93.798	4.000	95.221	95.159	95.096	95.034	94.971	15 Day	04/27/2006
5.375	94.734	94.672	94.609	94.547	94.484	4.500	96.774	96.712	96.649	96.587	96.524	30 Day	05/12/2006
5.500	95.896	95.834	95.771	95.709	95.646	5.000	97.944	97.882	97.819	97.757	97.694	45 Day	05/29/2006
5.625	96.031	95.969	95.906	95.844	95.781	5.500	99.191	99.129	99.066	99.004	98.941	60 Day	06/12/2006
5.750	96.636	96.574	96.511	96.449	96.386	6.000	99.676	99.613	99.551	99.488	99.426	75 Day	06/26/2006
5.875	96.933	96.871	96.808	96.746	96.683	GOV'T 15YR FIXED (140)						90 Day	07/11/2006
6.000	97.935	97.873	97.810	97.748	97.685	RATE	15-day	30-day	45-day	60-day	75-day	120 Day	08/10/2006
6.125	98.090	98.027	97.965	97.902	97.840	5.000	95.183	95.121	95.058	94.996	94.933	150 Day	09/11/2006
6.250	98.611	98.548	98.486	98.423	98.361	5.500	97.474	97.412	97.349	97.287	97.224	180 Day	10/09/2006
6.375	99.086	99.023	98.961	98.898	98.836	6.000	99.247	99.184	99.122	99.059	98.997	270 Day	01/08/2007
6.500	100.004	99.942	99.879	99.817	99.754	6.500	100.739	100.676	100.614	100.551	100.489	360 Day	04/09/2007
6.625	100.069	100.006	99.944	99.881	99.819	7.000	101.537	101.474	101.412	101.349	101.287	GOV'T ADJ	
6.750	100.494	100.431	100.369	100.306	100.244							30YR TEMPORARY BUYDOWN 120	
6.875	100.886	100.823	100.761	100.698	100.636							GNMA 1 - SUBTRACT .5000	
7.000	102.463	102.400	102.338	102.275	102.213							FROM THE 30YR PRICING FOR	
7.125	102.463	102.400	102.338	102.275	102.213							HALF AND WHOLE INCREMENTS	
7.250	102.514	102.451	102.389	102.326	102.264							ONLY!	
7.375	102.514	102.451	102.389	102.326	102.264							FHA ARM DISBURSEMENT	
7.500	102.758	102.695	102.633	102.570	102.508							DATE 02/01/2006 THROUGH	
												04/28/2006	
												MUST BE DELIVERED BY	
												5/05/2006 OR LOCK	
												EXPIRATION, WHICHEVER COMES	
												FIRST.	
												FHA CHANGE DATE S/B:	
												07/01/2007	
												FHA ARM INDEX: 4.8500	
												Extension Fees	
												For Best Efforts: Extensions	
												must be on or prior to Lock Exp	
												15 DAY	-0.125
												30 DAY	-0.250
												45 DAY	-0.375
												60 DAY	-0.500

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

JPMORGAN CHASE BANK, N.A.
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CORRESPONDENT
DIVISION

EFFECTIVE:

Thu Apr 13 09:22:00 EDT 2006

INTEREST ONLY FIXED

(800) 305-LOCK (5625)

(904) 620-6560

(877) 256-0485 (FAX)

NON CONF IO 30 FIXED (194)						CONF IO FIXED (192)						Lock Expiration Table	
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Today is:	
5.750	95.447	95.384	95.322	95.259	95.197	5.250	92.471	92.471	92.346	92.346	92.221	8 Day	04/13/2006
5.875	96.078	96.016	95.953	95.891	95.828	5.375	93.243	93.243	93.118	93.118	92.993	15 Day	04/20/2006
6.000	96.709	96.646	96.584	96.521	96.459	5.500	93.956	93.956	93.831	93.831	93.706	30 Day	04/27/2006
6.125	97.332	97.270	97.207	97.145	97.082	5.625	94.584	94.584	94.459	94.459	94.334	45 Day	05/12/2006
6.250	97.891	97.829	97.766	97.704	97.641	5.750	95.181	95.181	95.056	95.056	94.931	60 Day	05/29/2006
6.375	98.448	98.386	98.323	98.261	98.198	5.875	95.741	95.741	95.616	95.616	95.491	75 Day	06/12/2006
6.500	99.021	98.959	98.896	98.834	98.771	6.000	96.333	96.333	96.208	96.208	96.083	90 Day	06/26/2006
6.625	99.528	99.466	99.403	99.341	99.278	6.125	96.882	96.882	96.757	96.757	96.632	120 Day	07/11/2006
6.750	99.920	99.857	99.795	99.732	99.670	6.250	97.420	97.420	97.295	97.295	97.170	150 Day	08/10/2006
6.875	100.254	100.192	100.129	100.067	100.004	6.375	97.920	97.920	97.795	97.795	97.670	180 Day	09/11/2006
7.000	100.532	100.469	100.407	100.344	100.282	6.500	98.043	98.043	97.918	97.918	97.793	270 Day	10/09/2006
7.125	100.532	100.469	100.407	100.344	100.282	6.625	98.592	98.592	98.467	98.467	98.342	360 Day	01/08/2007
7.125	100.751	100.689	100.626	100.564	100.501	6.625	99.037	99.037	98.912	98.912	98.787		
7.250	100.996	100.933	100.871	100.808	100.745	6.750	99.581	99.581	99.456	99.456	99.331		
7.375	101.186	101.123	101.061	100.998	100.936	6.875	99.581	99.581	99.456	99.456	99.331		
7.500	101.331	101.268	101.206	101.143	101.081	7.000	100.084	100.084	99.959	99.959	99.834		
7.625	101.432	101.369	101.307	101.244	101.182	7.000	100.514	100.514	100.389	100.389	100.264		
						7.125	100.514	100.514	100.389	100.389	100.264		
						7.125	100.847	100.847	100.722	100.722	100.597		
						7.250	101.128	101.128	101.003	101.003	100.878		
						7.375	101.360	101.360	101.235	101.235	101.110		
						7.500	101.502	101.502	101.377	101.377	101.252		
						7.625	101.739	101.739	101.614	101.614	101.489		

Extension Fees	
For Best Efforts: Extensions must be on or prior to Lock Exp	
15 DAY	-0.125
30 DAY	-0.250
45 DAY	-0.375
60 DAY	-0.500

Conforming Interest Only Adjustments	
WAIVED ESCROW (Adj SRP) - HAZARD AND TAXES	-0.250
WAIVED ESCROW (Adj SRP) - HAZARD ONLY	-0.125
WAIVED ESCROW (Adj SRP) - TAXES ONLY	-0.250
CASH OUT REFI LTV > 70% <= 80%	-0.500
CASH OUT REFI LTV > 80% <= 90%	-0.750
80/15/5 (CLTV >90% <= 95%)	-0.250
Non Conforming Interest Only Adjustments	
WAIVED ESCROW-HAZARD AND TAXES-CONFORMING LOAN AMT	-0.250
WAIVED ESCROWS-HAZARD AND TAXES-NON CONFORMING LOAN AMT	-0.125
WAIVED ESCROWS-HAZARD-CONFORMING LOAN AMT	-0.125
WAIVED ESCROWS-HAZARD-NON CONFORMING LOAN AMT	-0.125
WAIVED ESCROWS-TAXES-CONFORMING LOAN AMT	-0.250
WAIVED ESCROWS-TAXES-NON CONFORMING LOAN AMT	-0.125
2ND HOME/VACATION HOME	-0.125
CASHOUT REFI	-0.250
CO-OP	-0.250
3 FAMILY	-0.500
4 FAMILY	-1.000
LTV >90%	-0.500
PURCHASE / NCO REFI > 1MM <= 1.5MM FICO >=700*	-0.375
PURCHASE / NCO REFI > \$1.5MM <= \$2.0MM FICO >=700*	-0.750
80/20 (CLTV > 95%) FICO >=700*	-0.500
80/15/5 (CLTV >90% <= 95%) FICO >=700*	-0.250
Interest Only <= \$417,000	-0.250
MAX PRICE FOR LOAN AMTS>650,000 IS 100,500 AFTER ALL ADJUSTMENTS	
*LOWER FICOS REQUIRE A PRODUCT EXCEPTION.	
LOANS SUBMITTED REQUIRING A PRICE ADJ., WILL AUTOMATICALLY BE RE-PRICED PRIOR TO THE LOAN BEING FUNDED	
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EFFECTIVE:

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AGENCY INTEREST ONLY ARMS

3/1 AGENCY IO ARM (531)						5/1 AGENCY IO ARM (494)						Lock Expiration Table		
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Today is:		
5.625	98.676	98.613	98.551	98.488	98.426	5.375	97.588	97.526	97.463	97.401	97.338	8 Day	04/13/2006	
5.750	98.901	98.839	98.776	98.714	98.651	5.500	97.911	97.849	97.786	97.724	97.661	15 Day	04/20/2006	
5.875	99.113	99.050	98.988	98.925	98.862	5.625	98.233	98.171	98.108	98.046	97.983	30 Day	05/12/2006	
6.000	99.316	99.254	99.191	99.129	99.066	5.750	98.554	98.491	98.429	98.366	98.304	45 Day	05/29/2006	
6.125	99.521	99.459	99.396	99.334	99.271	5.875	98.873	98.810	98.748	98.685	98.623	60 Day	06/12/2006	
6.250	99.724	99.662	99.599	99.537	99.474	6.000	99.191	99.128	99.066	99.003	98.941	75 Day	06/26/2006	
6.375	99.926	99.864	99.801	99.739	99.676	6.125	99.507	99.444	99.382	99.319	99.257	90 Day	07/11/2006	
6.500	100.126	100.063	100.001	99.938	99.876	6.250	99.843	99.780	99.718	99.655	99.593	120 Day	08/10/2006	
6.625	100.325	100.262	100.200	100.137	100.075	6.375	100.149	100.086	100.024	99.961	99.899	150 Day	09/11/2006	
6.750	100.521	100.459	100.396	100.334	100.271	6.500	100.413	100.350	100.288	100.225	100.163	180 Day	10/09/2006	
6.875	100.718	100.655	100.593	100.530	100.468	6.625	100.655	100.592	100.530	100.467	100.405	270 Day	01/08/2007	
7.000	100.914	100.851	100.789	100.726	100.664	6.750	100.872	100.809	100.747	100.684	100.622	360 Day	04/09/2007	
7.125	101.110	101.047	100.985	100.922	100.860	6.875	101.074	101.011	100.949	100.886	100.824	Arm Indices		
7.250	101.306	101.243	101.181	101.118	101.056	7.000	101.282	101.219	101.157	101.094	101.032	Product	Margin	Index
7/1 AGENCY IO ARM (486)						10/1 AGENCY IO ARM (558)						486	2.25/5/2/5	5.34
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	494	2.25/5/2/5	5.34
5.375	96.636	96.574	96.511	96.449	96.386	6.000	98.295	98.232	98.170	98.107	98.045	531	2.25/2/2/6	5.34
5.500	97.018	96.956	96.893	96.831	96.768	6.125	98.804	98.742	98.679	98.617	98.554	558	2.25/5/2/5	5.34
5.625	97.400	97.338	97.275	97.213	97.150	6.250	99.268	99.205	99.143	99.080	99.018	Extension Fees		
5.750	97.780	97.718	97.655	97.593	97.530	6.375	99.706	99.643	99.581	99.518	99.456	For Best Efforts: Extensions		
5.875	98.158	98.096	98.033	97.971	97.908	6.500	99.739	99.677	99.614	99.552	99.489	must be on or prior to Lock Exp		
6.000	98.534	98.472	98.409	98.347	98.284	6.625	99.897	99.835	99.772	99.710	99.647	15 DAY		-0.125
6.125	98.909	98.847	98.784	98.722	98.659	6.750	100.057	99.995	99.932	99.870	99.807	30 DAY		-0.250
6.250	99.281	99.219	99.156	99.094	99.031	6.875	100.233	100.171	100.108	100.046	99.983	45 DAY		-0.375
6.375	99.643	99.581	99.518	99.456	99.393	7.000	100.298	100.236	100.173	100.111	100.048	60 DAY		-0.500
6.500	99.989	99.926	99.864	99.801	99.739	7.125	100.402	100.340	100.277	100.215	100.152			
6.625	100.261	100.198	100.136	100.073	100.010	7.250	100.507	100.444	100.382	100.319	100.257			
6.750	100.414	100.352	100.289	100.227	100.164	7.375	100.611	100.549	100.486	100.424	100.361			
6.875	100.509	100.446	100.384	100.321	100.259	7.500	100.791	100.728	100.666	100.603	100.541			
7.000	100.639	100.576	100.514	100.451	100.389	7.625	100.943	100.880	100.818	100.755	100.693			
AGENCY INTEREST ONLY PRICE ADJUSTMENTS														
Waived Escrow (Adj SRP)-Hazard and Taxes														-0.250
Waived Escrow (Adj SRP)-Hazard Only														-0.125
Waived Escrow (Adj SRP)-Taxes Only														-0.250
>80 <=90 CLTV														-0.250
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														

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

CORRESPONDENT
DIVISION

(800) 305-LOCK (5625)
(904) 620-6560
(877) 256-0485 (FAX)

EFFECTIVE:

Thu Apr 13 09:22:00 EDT 2006

ALT A ARMS

ALT A 3/1 ARM (592,596)						ALT A 7/1 ARM (491,542)						Lock Expiration Table	
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Today is:	
6.500	100.264	100.202	100.139	100.077	100.014	6.125	98.398	98.336	98.273	98.211	98.148	8 Day	04/13/2006
6.625	100.748	100.685	100.623	100.560	100.498	6.250	98.805	98.743	98.680	98.618	98.555	15 Day	04/20/2006
6.750	100.981	100.919	100.856	100.794	100.731	6.375	99.208	99.145	99.083	99.020	98.958	30 Day	05/12/2006
6.875	101.215	101.152	101.090	101.027	100.965	6.500	99.599	99.536	99.474	99.411	99.349	45 Day	05/29/2006
7.000	101.448	101.385	101.323	101.260	101.198	6.625	99.938	99.876	99.813	99.751	99.688	60 Day	06/12/2006
7.125	101.806	101.743	101.681	101.618	101.556	6.750	100.438	100.375	100.313	100.250	100.188	75 Day	06/26/2006
7.250	102.039	101.976	101.914	101.851	101.789	6.875	100.617	100.554	100.492	100.429	100.367	90 Day	07/11/2006
7.375	102.272	102.209	102.147	102.084	102.022	7.000	100.920	100.857	100.795	100.732	100.670	120 Day	08/10/2006
7.500	102.630	102.567	102.505	102.442	102.380	7.125	101.098	101.035	100.973	100.910	100.848	150 Day	09/11/2006
7.625	102.863	102.800	102.738	102.675	102.613	7.250	101.214	101.151	101.089	101.026	100.964	180 Day	10/09/2006
7.750	103.097	103.034	102.972	102.909	102.847	7.375	101.455	101.392	101.330	101.267	101.205	270 Day	01/08/2007
7.875	103.393	103.330	103.268	103.205	103.143	7.500	101.570	101.507	101.445	101.382	101.320	360 Day	04/09/2007
8.000	103.689	103.626	103.564	103.501	103.439	7.625	101.686	101.623	101.561	101.498	101.436	Extension Fees For Best Efforts: Extensions must be on or prior to Lock Exp	
8.125	103.923	103.860	103.798	103.735	103.673	7.750	101.927	101.864	101.802	101.739	101.677		
ALT A 10/1 ARM (562,572)						ALT A 5/1 ARM (496,524)							
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	15 DAY	-0.125
7.500	100.954	100.891	100.828	100.766	100.703	6.250	99.197	99.135	99.072	99.010	98.947	30 DAY	-0.250
7.625	101.104	101.041	100.979	100.916	100.854	6.375	99.542	99.479	99.417	99.354	99.292	45 DAY	-0.375
7.750	101.379	101.316	101.254	101.191	101.129	6.500	99.855	99.792	99.730	99.667	99.605	60 DAY	-0.500
7.875	101.529	101.466	101.404	101.341	101.279	6.625	100.268	100.205	100.143	100.080	100.018		
8.000	101.679	101.616	101.554	101.491	101.429	6.750	100.533	100.470	100.408	100.345	100.283		
8.125	101.829	101.766	101.704	101.641	101.579	6.875	100.907	100.844	100.782	100.719	100.657		
8.250	101.980	101.917	101.855	101.792	101.730	7.000	101.156	101.093	101.031	100.968	100.906		
8.375	102.130	102.067	102.005	101.942	101.880	7.125	101.530	101.467	101.405	101.342	101.280		
8.500	102.281	102.218	102.156	102.093	102.031	7.250	101.778	101.715	101.653	101.590	101.528		
8.625	102.475	102.412	102.350	102.287	102.225	7.375	102.027	101.964	101.902	101.839	101.777		
8.750	102.669	102.606	102.544	102.481	102.419	7.500	102.401	102.338	102.276	102.213	102.151		
8.875	102.863	102.800	102.738	102.675	102.613	7.625	102.650	102.587	102.525	102.462	102.400		
9.000	103.057	102.994	102.932	102.869	102.807	7.750	102.900	102.837	102.775	102.712	102.650		
9.125	103.252	103.189	103.127	103.064	103.002	7.875	103.211	103.148	103.086	103.023	102.961		

NOTE: MAXIMUM PRICE AFTER ALL ADJUSTMENTS IS 102

ALT A ARM PRICE ADJUSTMENTS

LOAN SIZE	LTV <= 60	LTV 60.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV 80.01 - 85	LTV 85.01 - 90	LTV 90.01 - 95
\$0 - \$40,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$40,001 - \$417,000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250
\$417,001 - \$650,000	-0.250	-0.500	-0.750	-0.875	-1.125	-1.250	-1.375
\$650,001 - \$850,000	-0.375	-0.625	-0.750	-1.000	n/a	n/a	n/a
\$850,001 - \$1,000,000	-0.500	-0.875	-1.000	-1.250	n/a	n/a	n/a
\$1,000,001 - \$1,500,000	-0.875	-1.000	-1.375	-1.500	n/a	n/a	n/a
\$1,500,001 - \$3,000,000	-1.125	-1.250	n/a	n/a	n/a	n/a	n/a

DOCUMENTATION

No Inc Verify	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750
No Ratio	-0.375	-0.375	-0.375	-0.625	-0.750	-0.875	-1.000
No Inc/No Assets	-0.625	-0.625	-0.875	-1.000	-1.250	-1.375	-1.500

TRANSACTION TYPE

Cash Out	-0.250	-0.250	-0.375	-0.625	-0.500	-1.000	-1.250
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OCCUPANCY TYPE

2nd Home	-0.125	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000
Non Owner Occupied	-0.625	-0.750	-1.000	-1.250	-1.500	-1.625	n/a

PROPERTY

2 Unit	0.000	-0.125	-0.250	-0.500	-0.500	-0.625	-0.625
3 Unit	-0.250	-0.500	-0.750	-0.875	-0.875	-1.125	-1.125
4 Unit	-0.250	-0.500	-0.750	-0.875	-0.875	-1.125	-1.125
Condo <=4 Stories	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
Condo >4 Stories	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
CoOp	-0.375	-0.375	-0.375	-0.625	-0.625	-0.750	-0.750
Non-Warrantable Condos	-1.000	-1.000	-1.000	-1.250	-1.375	-1.500	n/a
Condotels	-1.000	-1.000	-1.000	-1.250	-1.375	-1.500	n/a

FICO

Fico >= 740	0.250	0.250	0.000	0.000	0.000	0.000	0.000
Fico 720 - 739	0.125	0.125	0.000	0.000	0.000	0.000	0.000
Fico 660 - 719	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Fico 620 - 659	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500

MISC

CLTV > 95%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
CLTV > 90% <= 95%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Waive Escrow	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a
Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

ADJUSTMENTS TO MARGIN

Ln Amts > \$1.1MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250
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(Adjustments to Margin)

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

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

CORRESPONDENT
DIVISION

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(877) 256-0485 (FAX)

EFFECTIVE:

Thu Apr 13 09:22:00 EDT 2006

ALT A

ALT A FIXED 30 YEAR						ALT A FIXED 15 YEAR						Lock Expiration Table	
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Today is:	
6.000	96.760	96.698	96.635	96.573	96.510	4.750	93.926	93.864	93.801	93.739	93.676	8 Day	04/13/2006
6.125	97.358	97.296	97.233	97.171	97.108	4.875	94.413	94.351	94.288	94.226	94.163	15 Day	04/20/2006
6.250	97.769	97.707	97.644	97.582	97.519	5.000	95.013	94.950	94.888	94.825	94.763	30 Day	05/12/2006
6.375	98.430	98.368	98.305	98.243	98.180	5.125	95.498	95.435	95.373	95.310	95.248	45 Day	05/29/2006
6.500	99.042	98.980	98.917	98.855	98.792	5.250	95.974	95.912	95.849	95.787	95.724	60 Day	06/12/2006
6.625	99.560	99.498	99.435	99.373	99.310	5.375	96.441	96.379	96.316	96.254	96.191	75 Day	06/26/2006
6.750	100.099	100.037	99.974	99.912	99.849	5.500	96.953	96.890	96.828	96.765	96.703	90 Day	07/11/2006
6.875	100.769	100.706	100.644	100.581	100.519	5.625	97.415	97.353	97.290	97.228	97.165	120 Day	08/10/2006
7.000	101.258	101.195	101.133	101.070	101.007	5.750	97.867	97.804	97.742	97.679	97.617	150 Day	09/11/2006
7.125	101.682	101.619	101.557	101.494	101.432	5.875	98.301	98.239	98.176	98.114	98.051	180 Day	10/09/2006
7.250	102.059	101.996	101.934	101.871	101.809	6.000	98.841	98.779	98.716	98.654	98.591	270 Day	01/08/2007
7.375	102.395	102.332	102.270	102.207	102.145	6.125	99.272	99.210	99.147	99.085	99.022	360 Day	04/09/2007
7.500	102.691	102.628	102.566	102.503	102.441	6.250	100.012	99.949	99.887	99.824	99.762	Extension Fees For Best Efforts: Extensions must be on or prior to Lock Exp 15 DAY -0.125 30 DAY -0.250 45 DAY -0.375 60 DAY -0.500	
7.625	102.731	102.668	102.606	102.543	102.481	6.375	100.500	100.437	100.375	100.312	100.250		
7.750	103.024	102.961	102.899	102.836	102.774	6.500	100.923	100.860	100.798	100.735	100.673		
7.875	103.280	103.217	103.155	103.092	103.030	6.625	101.308	101.245	101.183	101.120	101.057		
8.000	103.504	103.441	103.379	103.316	103.254	6.750	101.668	101.605	101.543	101.480	101.418		
8.125	103.538	103.475	103.413	103.350	103.288	6.875	102.002	101.939	101.877	101.814	101.752		
8.250	104.313	104.250	104.188	104.125	104.063	7.000	101.970	101.907	101.845	101.782	101.720		
8.375	104.590	104.527	104.465	104.402	104.340	7.125	102.298	102.235	102.173	102.110	102.048		

Use the following grid to determine the appropriate market type

DOC TYPE	30 YR TERM	15 YR TERM
FULL/ALT(Excluding Intl Borrower)	922, 196	926
NO RATIO	924, 196	928
NO DOC	760, 196	745
NO INCOME VERIFY	925, 196	N/A
NO INCOME VERIFY(Intl Borrower)	955	N/A
FULL/ALT(Intl Borrower)	923	N/A

NOTE:MAXIMUM PRICE AFTER ALL ADJUSTMENTS IS 103.000

ALT A PRICE ADJUSTMENTS

	LTV < 60	LTV 60.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV 80.01 - 85	LTV 85.01 - 90	LTV 90.01 - 95
LOAN SIZE							
\$0 - \$40,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$40,001 - \$417,000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250
\$417,001 - \$650,000	-0.250	-0.500	-0.750	-0.875	-1.125	-1.250	-1.375
\$650,001 - \$850,000	-0.375	-0.750	-1.000	-1.375	n/a	n/a	n/a
\$850,001 - \$1MM	-0.500	-1.000	-1.250	-1.625	n/a	n/a	n/a
\$1,000,001 - \$1,500,000	-1.000	-1.125	-1.750	-1.875	n/a	n/a	n/a
\$1,500,001 - \$3,000,000	-1.250	-1.375	n/a	n/a	n/a	n/a	n/a
DOCUMENTATION							
No Inc Verify (925,955)	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750
No Ratio (924,928)	-0.375	-0.375	-0.375	-0.625	-0.750	-0.875	-1.000
No Inc/No Assets(745,760)	-0.625	-0.625	-0.875	-1.000	-1.250	-1.375	-1.500
TRANSACTION TYPE							
Cash Out	-0.250	-0.250	-0.375	-0.625	-0.500	-1.000	-1.250
OCCUPANCY TYPE							
2nd Home	-0.125	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000
Non Owner Occupied	-0.625	-0.750	-1.000	-1.250	-1.500	-1.625	n/a
PROPERTY							
2 Unit	0.000	-0.125	-0.250	-0.500	-0.500	-0.625	-0.625
3 Unit	-0.250	-0.500	-0.750	-0.875	-0.875	-1.125	-1.125
4 Unit	-0.250	-0.500	-0.750	-0.875	-0.875	-1.125	-1.125
Condo <=4 Stories	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
Condo >4 Stories	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
CoOp	-0.375	-0.375	-0.375	-0.625	-0.625	-0.750	-0.750
Non-Warrantable Condos	-1.000	-1.000	-1.000	-1.250	-1.375	-1.500	n/a
Condotels	-1.000	-1.000	-1.000	-1.250	-1.375	-1.500	n/a
FICO							
Fico >= 740	0.250	0.250	0.000	0.000	0.000	0.000	0.000
Fico 739 - 720	0.125	0.125	0.000	0.000	0.000	0.000	0.000
Fico 719 - 660	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Fico 659 - 620	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
MISC							
Intl Borrower (923,955)	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	n/a
CLTV > 95%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
CLTV > 90% <= 95%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Waive Escrow	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a

LOANS SUBMITTED REQUIRING A PRICE ADJ., WILL AUTOMATICALLY BE RE-PRICED PRIOR TO THE LOAN BEING FUNDED

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The SRP is not included in the Base Price for any Chase Correspondent products

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EFFECTIVE:

Thu Apr 13 09:22:00 EDT 2006

CONFORMING ARMS

1/1 LIBOR ARM (521)						3/1 LIBOR ARM (523)						Lock Expiration Table		
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Today is:		
4.500	98.897	98.835	98.772	98.710	98.647	5.625	98.926	98.863	98.801	98.738	98.676	8 Day	04/13/2006	
4.625	99.022	98.960	98.897	98.835	98.772	5.750	99.152	99.089	99.027	98.964	98.901	15 Day	04/20/2006	
4.750	99.147	99.085	99.022	98.960	98.897	5.875	99.363	99.300	99.238	99.175	99.113	30 Day	05/12/2006	
4.875	99.272	99.210	99.147	99.085	99.022	6.000	99.566	99.504	99.441	99.379	99.316	45 Day	05/29/2006	
5.000	99.272	99.210	99.147	99.085	99.022	6.125	99.771	99.709	99.646	99.584	99.521	60 Day	06/12/2006	
5.125	99.397	99.335	99.272	99.210	99.147	6.250	99.974	99.912	99.849	99.787	99.724	75 Day	06/26/2006	
5.250	99.522	99.460	99.397	99.335	99.272	6.375	100.176	100.114	100.051	99.989	99.926	90 Day	07/11/2006	
5.375	99.647	99.585	99.522	99.460	99.397	6.500	100.376	100.313	100.251	100.188	100.126	120 Day	08/10/2006	
5.500	99.772	99.710	99.647	99.585	99.522	6.625	100.575	100.512	100.450	100.387	100.325	150 Day	09/11/2006	
5.625	99.772	99.710	99.647	99.585	99.522	6.750	100.771	100.709	100.646	100.584	100.521	180 Day	10/09/2006	
5.750	99.897	99.835	99.772	99.710	99.647	6.875	100.968	100.905	100.843	100.780	100.718	270 Day	01/08/2007	
5.875	100.023	99.960	99.897	99.835	99.772	7.000	101.164	101.101	101.039	100.976	100.914	360 Day	04/09/2007	
6.000	100.148	100.085	100.023	99.960	99.897	7.125	101.360	101.297	101.235	101.172	101.110			
6.125	100.148	100.085	100.023	99.960	99.897	7.250	101.556	101.493	101.431	101.368	101.306			
5/1 LIBOR ARM (514)						7/1 LIBOR ARM (518)						Arm Indices		
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Product	Margin	Index
5.375	97.838	97.776	97.713	97.651	97.588	5.375	96.886	96.824	96.761	96.699	96.636	509	2.25/5/2/5	5.34
5.500	98.161	98.099	98.036	97.974	97.911	5.500	97.268	97.206	97.143	97.081	97.018	510	2.25/5/2/5	5.34
5.625	98.483	98.421	98.358	98.296	98.233	5.625	97.650	97.588	97.525	97.463	97.400	511	2.25/2/2/6	5.34
5.750	98.804	98.741	98.679	98.616	98.554	5.750	98.030	97.968	97.905	97.843	97.780	513	2.25/2/2/6	5.34
5.875	99.123	99.060	98.998	98.935	98.873	5.875	98.408	98.346	98.283	98.221	98.158	514	2.25/5/2/5	5.34
6.000	99.441	99.378	99.316	99.253	99.191	6.000	98.784	98.722	98.659	98.597	98.534	516	2.25/5/2/5	5.34
6.125	99.757	99.694	99.632	99.569	99.507	6.125	99.159	99.097	99.034	98.972	98.909	517	2.25/5/2/5	5.34
6.250	100.093	100.030	99.968	99.905	99.843	6.250	99.531	99.469	99.406	99.344	99.281	518	2.25/2/2/6	5.34
6.375	100.399	100.336	100.274	100.211	100.149	6.375	99.893	99.831	99.768	99.706	99.643	521	2.25/5/2/5	5.34
6.500	100.663	100.600	100.538	100.475	100.413	6.500	100.239	100.176	100.114	100.051	99.989	523	2.25/2/2/6	5.34
6.625	100.905	100.842	100.780	100.717	100.655	6.625	100.511	100.448	100.386	100.323	100.261	540	2.25/5/2/5	5.34
6.750	101.122	101.059	100.997	100.934	100.872	6.750	100.664	100.602	100.539	100.477	100.414	574	2.25/5/2/5	5.34
6.875	101.324	101.261	101.199	101.136	101.074	6.875	100.759	100.696	100.634	100.571	100.509	579	2.25/5/2/5	5.34
7.000	101.532	101.469	101.407	101.344	101.282	7.000	100.889	100.826	100.764	100.701	100.639			
10/1 LIBOR ARM (509)						Extension Fees								
RATE	15-day	30-day	45-day	60-day	75-day	For Best Efforts: Extensions must be on or prior to Lock Exp								
6.000	98.545	98.482	98.420	98.357	98.295	15 DAY	-0.125							
6.125	99.054	98.992	98.929	98.867	98.804	30 DAY	-0.250							
6.250	99.518	99.455	99.393	99.330	99.268	45 DAY	-0.375							
6.375	99.956	99.893	99.831	99.768	99.706	60 DAY	-0.500							
6.500	99.989	99.927	99.864	99.802	99.739									
6.625	100.148	100.085	100.023	99.960	99.897									
6.750	100.307	100.245	100.182	100.120	100.057									
6.875	100.483	100.421	100.358	100.296	100.233									
7.000	100.548	100.486	100.423	100.361	100.298									
7.125	100.652	100.590	100.527	100.465	100.402									
7.250	100.757	100.694	100.632	100.569	100.507									
7.375	100.861	100.799	100.736	100.674	100.611									
7.500	101.041	100.978	100.916	100.853	100.791									
7.625	101.193	101.130	101.068	101.005	100.943									
CONFORMING LIBOR ARM PRICE ADJUSTMENTS (509, 514, 518, 521, & 523)														
Waived Escrow (Adj SRP)-Hazard and Taxes						-0.250								
WaivedEscrow(Adj SRP)-HazardOnly						-0.125								
WaivedEscrow(Adj SRP)-TaxesOnly						-0.250								
OWNER-OCCUPIED PURCHASE OR REFINANCE														
1 UNIT LTV > 90%						-0.250								
2 UNITS LTV > 90%						-0.750								
CO-OP LTV > 90%						-0.250								
OWNER-OCCUPIED CASH OUT REFINANCE														
1-2 UNIT LTV > 70.01% <= 80%						-0.500								
1-2 UNIT LTV >80% < 90%						-0.750								
3-4 UNIT LTV >70 <= 75%						-0.500								
CO-OP LTV > 75 <= 80%						-0.250								
CO-OP LTV >80% <= 85%						-0.500								
SECOND HOME PURCHASE OR REFINANCE														
1 UNIT LTV > 90% <= 95%						-0.250								
2 UNIT MUST BE RUN THROUGH DU AS INVESTMENT PROPERTY & RECEIVE AN APPROVE/INELIGIBLE MESSAGE.														
CO-OP'S AVAILABLE IN NYC ONLY.														
SECOND HOME CASH OUT REFINANCE														
1 UNIT LTV >70% < =80%						-0.500								
1 UNIT LTV >80% <= 90%						-0.750								
INVESTMENT PROPERTY PURCHASE OR REFINANCE														
1-2 UNIT <= 75%						-1.500								
1-2 UNIT LTV >75.01% <= 80%						-2.000								
1-2 UNIT LTV >80.01% <= 90%						-2.500								
3-4 UNIT						-1.500								
INVESTMENT PROPERTY CASH OUT REFINANCE														
1-2 UNIT LTV <= 70%						-1.500								
1-2 UNIT LTV<= 70.01 - 75%						-2.000								
1-2 UNIT > 75.01 <= 80%						-2.500								
1-2 UNIT > 80.01 - 85%						-3.250								
3-4 UNIT						-1.500								
SUBORDINATE FINANCING ADJUSTMENTS														
*See product guidelines for eligible subordinate financing														
80/10/10 75.01-80% LTV - 76.01-90% CLTV						0.000								
75/20/5 65.01-75% LTV - 90.01-95% CLTV						-0.250								
80/15/5 75.01-80% LTV - 90.01-95% CLTV						-0.250								
90/5/5 80.01-90% LTV - 90.01-95% CLTV						-0.250								
80/20 <80.01% LTV-95.01-100% CLTV						-1.500								
LIQUID EXPRESS (ARMS ONLY) USE JUMBO PRICING														
8 Day Adjustment						0.000								
						0.000								
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														

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EFFECTIVE:

Thu Apr 13 09:22:00 EDT 2006

A MINUS

AGENCY FIXED 15YR (222,224,221,223,225)						AGENCY FIXED 30YR (201,207,212,214,482,597,608,609,613,648,697)						Lock Expiration Table			
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Today is:			
4.750	94.109	94.047	93.984	93.922	93.859	5.875	96.245	96.183	96.120	96.058	95.995	8 Day	04/20/2006		
4.875	94.632	94.569	94.507	94.444	94.382	6.000	96.823	96.761	96.698	96.636	96.573	15 Day	04/27/2006		
5.000	95.126	95.063	95.001	94.938	94.876	6.125	97.356	97.294	97.231	97.169	97.106	30 Day	05/12/2006		
5.125	95.557	95.495	95.432	95.370	95.307	6.250	97.921	97.859	97.796	97.734	97.671	45 Day	05/29/2006		
5.250	96.057	95.994	95.932	95.869	95.807	6.375	98.705	98.642	98.580	98.517	98.454	60 Day	06/12/2006		
5.375	96.534	96.472	96.409	96.347	96.284	6.500	99.194	99.132	99.069	99.007	98.944	75 Day	06/26/2006		
5.500	96.995	96.932	96.870	96.807	96.745	6.625	99.622	99.559	99.497	99.434	99.372	90 Day	07/11/2006		
5.625	97.358	97.295	97.233	97.170	97.108	6.750	100.184	100.121	100.059	99.996	99.934	120 Day	08/10/2006		
5.750	97.801	97.738	97.676	97.613	97.551	6.875	100.488	100.425	100.363	100.300	100.238	150 Day	09/11/2006		
5.875	98.218	98.156	98.093	98.031	97.968	7.000	100.867	100.804	100.742	100.679	100.617	180 Day	10/09/2006		
6.000	98.718	98.656	98.593	98.531	98.468	7.125	101.184	101.121	101.059	100.996	100.934	270 Day	01/08/2007		
6.125	99.047	98.984	98.922	98.859	98.797	7.250	101.449	101.386	101.324	101.261	101.199	360 Day	04/09/2007		
6.250	99.770	99.707	99.645	99.582	99.519	7.375	101.669	101.606	101.544	101.481	101.419	Extension Fees			
6.375	100.197	100.135	100.072	100.010	99.947	7.500	101.800	101.737	101.675	101.612	101.550	For Best Efforts: Extensions must be on or prior to Lock Exp			
6.500	100.562	100.499	100.437	100.374	100.312	7.625	102.031	101.968	101.906	101.843	101.781	15 DAY	-0.125		
6.625	100.879	100.816	100.754	100.691	100.629	7.750	102.223	102.160	102.098	102.035	101.973	30 DAY	-0.250		
6.750	101.163	101.100	101.038	100.975	100.913	7.875	102.384	102.321	102.259	102.196	102.134	45 DAY	-0.375		
6.875	101.411	101.348	101.286	101.223	101.161	8.000	102.500	102.500	102.447	102.384	102.322	60 DAY	-0.500		
7.000	101.483	101.420	101.358	101.295	101.233	8.125	102.500	102.500	102.500	102.500	102.500	AMinus Price Adjustments			
7.125	101.690	101.627	101.565	101.502	101.440	8.250	102.500	102.500	102.500	102.500	102.500	Agency I	Agency II		
7 YEAR BALLOON PRICING (372,334,339)												Level 1	-1.500	-0.500	
RATE	15-day	30-day	45-day	60-day	75-day							Level 2	-2.750	-1.000	
5.125	96.441	96.379	96.316	96.254	96.191							Level 3	-4.000	-1.500	
5.250	96.831	96.769	96.706	96.644	96.581							Level 4	n/a	-2.750	
5.375	97.210	97.148	97.085	97.023	96.960							Level 5	n/a	-3.250	
5.500	97.575	97.513	97.450	97.388	97.325										
5.625	97.712	97.650	97.587	97.525	97.462										
5.750	98.069	98.007	97.944	97.882	97.819										
5.875	98.408	98.345	98.283	98.220	98.158										
6.000	98.720	98.657	98.595	98.532	98.470										
6.125	98.786	98.723	98.661	98.598	98.536										
6.250	99.086	99.023	98.961	98.898	98.836										
6.375	99.355	99.293	99.230	99.168	99.105										
6.500	99.455	99.392	99.330	99.267	99.205										
6.625	99.483	99.421	99.358	99.296	99.233										
6.750	99.510	99.447	99.385	99.322	99.260										
6.875	99.509	99.446	99.384	99.321	99.259										
7.000	99.569	99.507	99.444	99.382	99.319										
7.125	99.631	99.568	99.506	99.443	99.381										
30 & 15 YR CONFORMING PRICE ADJUSTMENTS						Subordinate Financing									
						*See product guidelines for eligible subordinate financing									
CHASE 97 (MKT TYPE 648)						Agency I	Agency II							Agency I	Agency II
Flexible 100 (Market Type FNMA 668)						0.000	n/a							0.000	n/a
2 FAMILY >90% LTV						-1.000	n/a	80/10/10 75.01-90% LTV - 76.01-90% CLTV						0.000	n/a
3-4 UNIT >70% < 80% LTV						-0.500	0.000	80/10/10 75.01-80% LTV - 76.01-90% CLTV						n/a	0.000
NOO-UP TO 75% LTV						n/a	0.000	75/20/5 65.01-75% LTV - 90.01-95% CLTV						-0.250	-0.250
NOO-75.01 - 80% LTV						-1.125	-1.125	80/15/5 75.01-95% LTV - 90.01-95% CLTV						-0.250	n/a
NOO-80.01% - 90% LTV						-1.625	-1.125	80/15/5 75.01-80% LTV - 90.01-95% CLTV						n/a	-0.250
3-4 UNIT NOO <=75% LTV						-2.125	-2.125	90/5/5 75.01-95% LTV - 90.01-95% CLTV						-0.250	n/a
1-2 UNIT CO REFI (70.01% - 80% LTV)						-1.125	-1.125	90/5/5 80.01 - 95% LTV - 80.01 - 95% CLTV						n/a	-0.250
1-2 UNIT CO REFI (80.01% - 90% LTV)						-0.500	n/a	Balloon Price Adjustments						Agency II	
2ND HOME CO REFI (70.01% - 80% LTV)						-0.750	n/a	1 & 2 UNIT LTV >80 <= 90%						0.000	
2ND HOME CO REFI (80.01% - 90% LTV)						-0.500	n/a	1 UNIT =>90%						-1.000	
Waived Escrow (Adj SRP)-Hazard and Taxes						-0.750	n/a	2 UNIT => 90%						-1.000	
Waived Escrow (Adj SRP)-Hazard Only						-0.250	-0.250	SECOND HOME LTV > 80 < 90% (1 UNIT ONLY ELIGIBLE)						-0.500	
Waived Escrow (Adj SRP)-Taxes Only						-0.125	-0.125	SECOND HOME LTV > 90.00% (1 UNIT ONLY ELIGIBLE)						-1.000	
CALIFORNIA CONDO						-0.250	-0.250	NOO 1-2 UNIT LTV < 70%						-1.500	
20 YR CONFORMING FIXED-USE 30 YR						0.000	0.000	NOO 1-2 UNIT LTV <=70.01% - 75%						-1.500	
10 YR CONFORMING FIXED-USE 15 YR PRC						0.500	0.500	NOO 1-2 Unit LTV > 75.01% - 80%						-1.500	
8 Day Mandatory 0.000 better in price from the 15 day lock, not to exceed program CAPS						0.000	0.000	NOO 1-2 UNIT LTV >80.01% - 90%						-2.500	
												NOO 3-4 UNIT LTV <= 70%		-1.500	
												NOO 3-4 UNIT LTV > 70%		-2.500	
												Waived Escrow (Adj SRP)-Hazard and Taxes		-0.250	
												Waived Escrow (Adj SRP)-Hazard Only		-0.125	
												Waived Escrow (Adj SRP)-Taxes Only		-0.250	
												A-MINUS - AGENCY FIXED 30YR applies to:			
												201,207,208,209,212,213,214,215,229,634,648,668,697			
												A-MINUS - CONFORMING 15, 10 FIXED applies to: 222,223,224,225			
												A-MINUS - 7 YEAR BALLOON applies to: 339			
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															

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Thu Apr 13 09:22:00 EDT 2006

SPECIAL PRODUCTS

7 YEAR BALLOON PRICING (372,334,339)						5 YEAR BALLOON PRICING (344)					Lock Expiration Table		
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	Today is:	
5.125	96.941	96.879	96.816	96.754	96.691	5.125	97.555	97.493	97.430	97.368	97.305	8 Day	04/13/2006
5.250	97.331	97.269	97.206	97.144	97.081	5.250	97.874	97.812	97.749	97.687	97.624	15 Day	04/27/2006
5.375	97.710	97.648	97.585	97.523	97.460	5.375	98.167	98.104	98.042	97.979	97.917	30 Day	05/12/2006
5.500	98.075	98.013	97.950	97.888	97.825	5.500	98.462	98.399	98.337	98.274	98.212	45 Day	05/29/2006
5.625	98.212	98.150	98.087	98.025	97.962	5.625	98.813	98.750	98.688	98.625	98.563	60 Day	06/12/2006
5.750	98.569	98.507	98.444	98.382	98.319	5.750	99.095	99.032	98.970	98.907	98.844	75 Day	06/26/2006
5.875	98.908	98.845	98.783	98.720	98.658	5.875	99.370	99.308	99.245	99.183	99.120	90 Day	07/11/2006
6.000	99.220	99.157	99.095	99.032	98.970	6.000	99.483	99.420	99.358	99.295	99.233	120 Day	08/10/2006
6.125	99.286	99.223	99.161	99.098	99.036	6.125	99.593	99.530	99.468	99.405	99.343	150 Day	09/11/2006
6.250	99.586	99.523	99.461	99.398	99.336	6.250	99.690	99.627	99.565	99.502	99.440	180 Day	10/09/2006
6.375	99.855	99.793	99.730	99.668	99.605	6.375	99.911	99.849	99.786	99.724	99.661	270 Day	01/08/2007
6.500	99.955	99.892	99.830	99.767	99.705	6.500	99.995	99.932	99.870	99.807	99.745	360 Day	04/09/2007
6.625	99.983	99.921	99.858	99.796	99.733	6.625	100.078	100.015	99.953	99.890	99.828	Extension Fees	
6.750	100.010	99.947	99.885	99.822	99.760	6.750	100.056	99.993	99.931	99.868	99.806	For Best Efforts: Extensions	
6.875	100.009	99.946	99.884	99.821	99.759	6.875	100.236	100.174	100.111	100.049	99.986	must be on or prior to Lock Exp	
7.000	100.069	100.007	99.944	99.882	99.819	7.000	100.292	100.229	100.167	100.104	100.042	15 DAY	-0.125
7.125	100.131	100.068	100.006	99.943	99.881	7.125	100.303	100.240	100.178	100.115	100.053	30 DAY	-0.250
103% FIXED RATE PRICING (543)						103% 7/1 LIBOR ARM PRICING (583)					45 DAY	-0.375	
RATE	15-day	30-day	45-day	60-day	75-day	RATE	15-day	30-day	45-day	60-day	75-day	60 DAY	-0.500
5.750	95.362	95.299	95.237	95.174	95.112	5.750	97.337	97.275	97.212	97.150	97.087		
5.875	95.993	95.931	95.868	95.806	95.743	5.875	97.692	97.630	97.567	97.505	97.442		
6.000	96.624	96.561	96.499	96.436	96.374	6.000	98.046	97.984	97.921	97.859	97.796		
6.125	97.247	97.185	97.122	97.060	96.997	6.125	98.396	98.334	98.271	98.209	98.146		
6.250	97.806	97.744	97.681	97.619	97.556	6.250	98.743	98.681	98.618	98.556	98.493		
6.375	98.363	98.301	98.238	98.176	98.113	6.375	99.077	99.014	98.952	98.890	98.826		
6.500	98.936	98.874	98.811	98.749	98.686	6.500	99.399	99.337	99.274	99.212	99.149		
6.625	99.443	99.381	99.318	99.256	99.193	6.625	99.715	99.652	99.590	99.527	99.465		
6.750	99.835	99.772	99.710	99.647	99.585	6.750	100.029	99.966	99.904	99.841	99.779		
6.875	100.169	100.107	100.044	99.982	99.919	6.875	100.340	100.278	100.215	100.153	100.090		
7.000	100.447	100.384	100.322	100.259	100.197	7.000	100.652	100.589	100.527	100.464	100.402		
7.125	100.666	100.604	100.541	100.479	100.416	7.125	100.963	100.900	100.838	100.775	100.712		
7.250	100.910	100.848	100.785	100.723	100.660	7.250	101.207	101.144	101.082	101.019	100.957		
7.375	101.101	101.038	100.975	100.913	100.850	7.375	101.250	101.250	101.250	101.234	101.172		
7.500	101.246	101.183	101.121	101.058	100.996								
7.625	101.347	101.284	101.222	101.159	101.097								

RATE CAP PROGRAM PRICING ADJUSTMENTS

UPFRONT FEE	RATE ADJ 90 DAYS	RATE ADJ 120 DAYS	RATE ADJ 180 DAYS	RATE ADJ 270 DAYS	RATE ADJ 360 DAYS
0.250	0.625	0.750	1.250	2.000	2.625
0.500	0.375	0.625	1.000	1.500	2.000
0.750	0.250	0.500	0.875	1.375	1.875
1.000	0.125	0.375	0.750	1.125	1.750

PLEASE NOTE: ALL RATE ADJUSTMENTS ARE TO 60 DAY PRICE.
 THE UPFRONT FEE IS DUE WITHIN 20 DAYS OF INITIAL LOCK

EXTENDED RATE LOCK OPTION

LOCK OPTION	PRICE ADJ	UPFRONT FEE
90 DAY	-0.250	1.00%
120 DAY	-0.500	1.00%
150 DAY	-0.750	1.00%
180 DAY	-1.000	1.00%

PLEASE NOTE: ALL PRICE ADJUSTMENTS ARE BASED ON THE 75 DAY PRICE.
 THE UPFRONT FEE IS DUE WITHIN 20 DAYS OF INITIAL LOCK.

103 LTV FIXED PRODUCT FULL DOC

CONDO ALL STATES		-1.000
LOAN AMOUNT > \$417,000 <= \$453,200		-0.125
MINIMUM & MAXIMUM LTV		100% - 103%
PRIMARY RESIDENCE ONLY		
ONE UNIT, CONDOS, TOWNHOUSES, AND PUDS ONLY		
SUBORDINATE FINANCING NOT ELIGIBLE		
BUYDOWNS NOT ELIGIBLE		
ESCROW WAIVERS NOT ELIGIBLE		
BALLOON PRICE ADJUSTMENTS		
	Agency I	Agency II
1 & 2 UNIT (80.01 - 90.00%)	n/a	0.000
1 UNIT =>90%	-1.000	-1.000
2 UNIT => 90%	-1.500	-1.000
1-2 Unit C/O (70.01-80.00% LTV)	-0.500	-0.500
1-2 Unit C/O (80.01-90.00% LTV)	-0.750	-0.750
3-4 UNIT C/O LTV > 70 < 75%	-0.500	-0.500
3-4 UNIT LTV >70 < 80%	n/a	0.000
SECOND HOME LTV > 80 < 90% (1 UNIT ONLY ELIGIBLE)		-0.500
SECOND HOME LTV > 90.00% (1 UNIT ONLY ELIGIBLE)		-1.000
SECOND HM C/O (70.01 - 80.00% LTV 1 UNIT ONLY ELIG)		-0.500
SECOND HM C/O (80.01 - 90.00% LTV 1 UNIT ONLY ELIG)		-0.750
CALIFORNIA CONDO		n/a
NOO 1-2 UNIT LTV < 70%		-1.500
NOO 1-2 UNIT LTV <=70.01% - 75%		-1.500
NOO 1-2 Unit LTV > 75.01% - 80%		-2.000
NOO 1-2 UNIT LTV >80.01% - 90%		-2.500
NOO 3-4 UNIT LTV <= 70%		-1.500
NOO 3-4 UNIT LTV > 70%		-1.500
NOO C/O 1-2 UNIT LTV <= 70%		-1.500
NOO C/O 1-2 UNIT LTV >70% <= 75%		-2.000
NOO C/O 1-2 UNIT LTV >75.01% < 80%		-2.500
NOO C/O 1-2 UNIT (80.01% - 85.00% LTV)		-3.250
NOO C/O 3-4 UNIT		-1.500
Waived Escrow (Adj SRP)-Hazard and Taxes		-0.250
Waived Escrow (Adj SRP)-Hazard Only		-0.125
Waived Escrow (Adj SRP)-Taxes Only		-0.250

ARM Extended Rate Lock Policy (Excluding 1/1 ARM)

PRODUCT	UPFRONT FEE BY LOCK PERIOD(DAYS)					
	90 Days	120 Days	180 Days	240 Days	300 Days	360 Days
NONCONF_3/1_ARM	0.35%	0.5%	0.75%	1%	1.5%	2%
NONCONF_5/1_ARM	0.5%	0.75%	1%	1.25%	1.75%	2.25%
NONCONF_7/1_ARM	0.5%	0.75%	1%	1.35%	1.75%	2.25%
NONCONF_10/1_ARM	0.7%	1%	1.25%	1.6%	2%	2.5%
CONF_3/1_ARM	0.35%	0.5%	0.75%	1%	1.5%	2%
CONF_5/1_ARM	0.5%	0.75%	1%	1.25%	1.75%	2.25%
CONF_7/1_ARM	0.5%	0.75%	1%	1.35%	1.75%	2.25%
CONF_10/1_ARM	0.7%	1%	1.25%	1.6%	2%	2.5%
CONF_3/1_IO_ARM	0.75%	1%	1.25%	1.5%	2.25%	2.5%
CONF_5/1_IO_ARM	0.75%	1%	1.25%	1.5%	2.25%	2.5%
CONF_7/1_IO_ARM	1%	1.25%	1.5%	2%	2.5%	2.75%
CONF_10/1_IO_ARM	0.85%	1%	1.5%	1.75%	2.25%	2.75%
3/1_LIBOR_IO_NC_ARM	0.75%	1%	1.25%	1.5%	2.25%	2.5%
5/1_LIBOR_IO_NC_ARM	0.75%	1%	1.25%	1.5%	2.25%	2.5%
7/1_LIBOR_IO_NC_ARM	0.85%	1%	1.5%	1.75%	2.25%	2.75%
10/1_LIBOR_IO_NC_ARM	1%	1.25%	1.5%	2%	2.5%	2.75%
ALT_A_3/1_ARM	0.75%	1%	1.25%	1.5%	2.25%	2.5%
ALT_A_5/1_ARM	0.5%	0.75%	1%	1.25%	1.75%	2.25%
ALT_A_7/1_ARM	0.5%	0.75%	1%	1.35%	1.75%	2.25%
ALT_A_10/1_ARM	0.7%	1%	1.25%	1.6%	2%	2.5%
ALT_A_IO_3/1_ARM	0.75%	1%	1.25%	1.5%	2.25%	2.5%
ALT_A_IO_5/1_ARM	0.75%	1%	1.25%	1.5%	2.25%	2.5%
ALT_A_IO_7/1_ARM	0.85%	1%	1.5%	1.75%	2.25%	2.75%
ALT_A_IO_10/1_ARM	1%	1.25%	1.5%	2%	2.5%	2.75%

PLEASE NOTE: PRICE IS BASED ON THE 60 DAY PRICE
 THE UPFRONT FEE IS DUE WITHIN 20 DAYS OF INITIAL LOCK.

SUBORDINATE FINANCING

*See product guidelines for eligible subordinate financing		
80/10/10 75.01-80% LTV - 76.01-90% CLTV		0.000
75/20/5 65.01-75% LTV - 90.01-95% CLTV		-0.250
80/15/5 75.01-80% LTV - 90.01-95% CLTV		-0.250
90/5/5 80.01-90% LTV - 90.01-95% CLTV		-0.250
80/20 <80.01% LTV-95.01-100% CLTV		-1.500

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