



FIXED RATE

CONFORMING Fixed Rate

30 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.625%	95.765	95.719	95.679	95.629				
5.750%	96.354	96.302	96.268	96.212				
5.875%	96.951	96.894	96.864	96.804				
6.000%	97.392	97.330	97.274	97.208				
6.125%	97.969	97.902	97.852	97.780				
6.250%	98.536	98.464	98.417	98.341				
6.375%	99.147	99.069	98.998	98.916				
6.500%	99.685	99.602	99.536	99.449				
6.625%	100.170	100.082	100.008	99.916				
6.750%	100.706	100.612	100.526	100.428				
6.875%	101.166	101.067	100.986	100.883				
7.000%	101.552	101.448	101.372	101.264				
7.125%	101.891	101.782	101.711	101.598				
7.250%	102.095	101.981	101.915	101.797				
7.375%	102.209	102.090	102.029	101.906				
7.500%	102.534	102.409	102.354	102.225				
7.625%	102.750	102.680	102.629	102.496				

20 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.625%	96.301	96.256	96.217	96.169				
5.750%	96.877	96.826	96.792	96.739				
5.875%	97.430	97.374	97.346	97.287				
6.000%	97.860	97.799	97.745	97.681				
6.125%	98.397	98.331	98.282	98.212				
6.250%	98.942	98.870	98.809	98.734				
6.375%	99.478	99.402	99.332	99.252				
6.500%	99.964	99.882	99.818	99.733				
6.625%	100.401	100.314	100.228	100.138				
6.750%	100.858	100.766	100.680	100.585				
6.875%	101.262	101.165	101.084	100.984				
7.000%	101.656	101.553	101.478	101.372				
7.125%	101.990	101.882	101.812	101.701				
7.250%	102.191	102.078	102.013	101.897				
7.375%	102.272	102.154	102.094	101.973				
7.500%	102.600	102.477	102.422	102.296				
7.625%	102.750	102.734	102.685	102.553				

15 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.125%	96.171	96.111	96.086	96.024				
5.250%	96.595	96.542	96.512	96.455				
5.375%	97.041	96.994	96.959	96.906				
5.500%	97.513	97.442	97.402	97.323				
5.625%	97.983	97.918	97.873	97.799				
5.750%	98.442	98.384	98.334	98.264				
5.875%	98.778	98.726	98.670	98.606				
6.000%	99.247	99.202	99.141	99.081				
6.125%	99.618	99.579	99.513	99.458				
6.250%	100.334	100.239	100.168	100.056				
6.375%	100.741	100.653	100.576	100.469				
6.500%	101.153	101.072	100.990	100.887				
6.625%	101.434	101.360	101.273	101.175				
6.750%	101.598	101.530	101.438	101.401				
6.875%	101.821	101.822	101.725	101.699				
7.000%	102.226	102.234	102.131	102.111				
7.125%	102.487	102.502	102.394	102.378				

10 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.125%	96.095	96.040	96.018	95.962				
5.250%	96.648	96.569	96.542	96.459				
5.375%	97.132	97.059	97.027	96.949				
5.500%	97.572	97.506	97.469	97.396				
5.625%	98.048	97.988	97.946	97.878				
5.750%	98.585	98.532	98.485	98.421				
5.875%	98.851	98.805	98.752	98.694				
6.000%	99.042	99.002	98.944	98.890				
6.125%	99.405	99.372	99.308	99.260				
6.250%	100.212	100.122	100.054	99.948				
6.375%	100.588	100.505	100.432	100.377				
6.500%	100.971	100.895	100.816	100.766				
6.625%	101.225	101.155	101.071	100.993				
6.750%	101.384	101.384	101.294	101.270				
6.875%	101.706	101.712	101.617	101.598				
7.000%	102.066	102.078	101.979	101.964				
7.125%	102.301	102.320	102.216	102.206				

Conforming 30 Year IO FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.625%	94.433	94.387	94.316	94.266				
5.750%	95.049	94.997	94.931	94.876				
5.875%	95.725	95.669	95.608	95.547				
6.000%	96.366	96.304	96.248	96.182				
6.125%	96.966	96.899	96.848	96.777				
6.250%	97.508	97.436	97.391	97.314				
6.375%	98.081	98.003	97.926	97.844				
6.500%	98.672	98.589	98.492	98.405				
6.625%	99.208	99.120	99.028	98.936				
6.750%	99.703	99.609	99.523	99.425				
6.875%	100.231	100.132	100.051	99.948				
7.000%	100.680	100.576	100.500	100.392				
7.125%	101.050	100.941	100.870	100.757				
7.250%	101.321	101.207	101.141	101.023				
7.375%	101.549	101.430	101.369	101.246				
7.500%	101.411	101.286	101.231	101.102				
7.625%	101.754	101.624	101.574	101.440				

Conforming 40 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.750%	94.187	94.135	94.069	94.014				
5.875%	94.872	94.816	94.755	94.694				
6.000%	95.537	95.475	95.419	95.353				
6.125%	96.346	96.279	96.229	96.158				
6.250%	96.930	96.857	96.757	96.681				
6.375%	97.544	97.466	97.391	97.309				
6.500%	98.211	98.128	98.031	97.944				
6.625%	98.844	98.756	98.664	98.572				
6.750%	99.565	99.471	99.385	99.287				
6.875%	100.076	99.977	99.896	99.793				
7.000%	100.528	100.424	100.348	100.240				
7.125%	100.838	100.730	100.658	100.546				
7.250%	101.064	100.950	100.884	100.766				
7.375%	101.332	101.213	101.152	101.029				
7.500%	101.572	101.448	101.392	101.264				
7.625%	101.901	101.772	101.721	101.588				

NON-CONFORMING Fixed Rate

30 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.625%	95.945	95.880	95.758	95.689				
5.750%	96.647	96.578	96.458	96.384				
5.875%	97.340	97.265	97.148	97.069				
6.000%	98.025	97.945	97.830	97.746				
6.125%	98.712	98.627	98.515	98.425				
6.250%	99.405	99.315	99.205	99.111				
6.375%	99.842	99.746	99.642	99.542				
6.500%	100.238	100.137	100.038	99.933				
6.625%	100.586	100.479	100.386	100.275				
6.750%	100.874	100.762	100.674	100.558				
6.875%	101.116	101.000	100.916	100.796				
7.000%	101.315	101.193	101.115	100.989				
7.125%	101.489	101.362	101.289	101.158				
7.250%	101.658	101.525	101.458	101.321				
7.375%	101.823	101.685	101.623	101.481				
7.500%	101.979	101.836	101.779	101.632				
7.625%	102.144	101.996	101.944	101.792				

20 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	
5.625%	96.195	96.130	96.008	95.939				
5.750%	96.897	96.828	96.708	96.634				
5.875%	97.590	97.515	97.398	97.319				
6.000%	98.275	98.195	98.080	97.996				
6.125%	98.962	98.877	98.765	98.675				
6.250%	99.655	99.565	99.455	99.361				
6.375%	100.092	99.996	99.892	99.792				
6.500%	100.488	100.387	100.288	100.183				
6.625%	100.836	100.729	100.636	100.525				
6.750%	101.12							

Rate Sheet #: 2914

Effective Date: 04/13/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com

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CONFORMING ARM PRODUCTS (Includes SRP's)

1 Year Treasury					1 Year LIBOR					6 Month Treasury				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.875%	101.085	100.992	100.930	100.868	5.875%	101.102	101.009	100.947	100.885	6.000%	101.352	101.253	101.186	101.119
6.000%	101.185	101.086	101.019	100.952	6.000%	101.207	101.108	101.041	100.974	6.125%	101.440	101.336	101.264	101.192
6.125%	101.280	101.176	101.104	101.032	6.125%	101.307	101.203	101.131	101.059	6.250%	101.652	101.543	101.465	101.388
6.250%	101.376	101.267	101.189	101.112	6.250%	101.406	101.297	101.219	101.142	6.375%	101.739	101.624	101.542	101.459
6.375%	101.470	101.355	101.273	101.190	6.375%	101.569	101.454	101.372	101.289	6.500%	101.821	101.702	101.614	101.526
6.500%	101.561	101.442	101.354	101.266	6.500%	101.661	101.542	101.454	101.366	6.625%	101.902	101.777	101.684	101.591
6.625%	101.774	101.649	101.556	101.463	6.625%	101.753	101.628	101.535	101.442	6.750%	101.981	101.851	101.752	101.654
6.750%	101.863	101.733	101.634	101.536	6.750%	101.845	101.715	101.616	101.518	6.875%	102.000	101.921	101.817	101.714
6.875%	101.949	101.814	101.710	101.607	6.875%	101.934	101.799	101.695	101.592	7.000%	102.000	101.986	101.878	101.769
7.000%	102.000	101.895	101.787	101.678	7.000%	102.000	101.881	101.773	101.664	7.125%	102.000	102.000	101.933	101.819
7.125%	102.000	101.976	101.862	101.748	7.125%	102.000	101.964	101.850	101.736	7.250%	102.000	102.000	101.983	101.864
7.250%	102.000	102.000	101.938	101.819	7.250%	102.000	102.000	101.926	101.807	7.375%	102.000	102.000	102.000	101.906
7.375%	102.000	102.000	102.000	101.891	7.375%	102.000	102.000	102.000	101.878	7.500%	102.000	102.000	102.000	101.949
7.500%	102.000	102.000	102.000	101.963	7.500%	102.000	102.000	102.000	101.949	7.625%	102.000	102.000	102.000	101.990
7.625%	102.000	102.000	102.000	102.000	7.625%	102.000	102.000	102.000	102.000	7.750%	102.000	102.000	102.000	102.000

  

3/1 Treasury					3/1 LIBOR					AGENCY INTEREST FIRST 3/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.250%	99.305	99.192	99.071	98.955	5.250%	99.296	99.183	99.062	98.946	5.375%	99.465	99.337	99.233	99.102
5.375%	99.566	99.453	99.332	99.216	5.375%	99.556	99.443	99.322	99.206	5.500%	99.727	99.593	99.496	99.360
5.500%	99.817	99.704	99.583	99.467	5.500%	99.808	99.695	99.574	99.458	5.625%	99.980	99.841	99.750	99.608
5.625%	100.060	99.947	99.826	99.710	5.625%	100.051	99.938	99.817	99.701	5.750%	100.224	100.080	99.995	99.848
5.750%	100.295	100.182	100.061	99.945	5.750%	100.286	100.173	100.052	99.936	5.875%	100.459	100.310	100.231	100.079
5.875%	100.521	100.408	100.287	100.171	5.875%	100.512	100.399	100.278	100.162	6.000%	100.684	100.530	100.456	100.299
6.000%	100.736	100.623	100.502	100.386	6.000%	100.727	100.614	100.493	100.377	6.125%	100.896	100.737	100.669	100.507
6.125%	100.939	100.826	100.705	100.589	6.125%	100.930	100.817	100.696	100.580	6.250%	101.099	100.934	100.872	100.704
6.250%	101.131	101.018	100.897	100.781	6.250%	101.122	101.009	100.888	100.772	6.375%	101.292	101.122	101.066	100.893
6.375%	101.316	101.203	101.082	100.966	6.375%	101.307	101.194	101.073	100.957	6.500%	101.497	101.322	101.272	101.093
6.500%	101.512	101.399	101.278	101.162	6.500%	101.503	101.390	101.269	101.153	6.625%	101.715	101.534	101.490	101.307
6.625%	101.723	101.610	101.489	101.373	6.625%	101.715	101.602	101.481	101.365	6.750%	101.935	101.749	101.711	101.523
6.750%	101.937	101.824	101.703	101.587	6.750%	101.928	101.815	101.694	101.578	6.875%	102.000	101.969	101.937	101.743
6.875%	102.000	102.000	101.921	101.805	6.875%	102.000	102.000	101.912	101.796	7.000%	102.000	102.000	102.000	101.970
7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000	7.125%	102.000	102.000	102.000	102.000

  

5/1 Treasury					5/1 LIBOR					AGENCY INTEREST FIRST 5/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.250%	98.548	98.430	98.304	98.183	5.250%	98.637	98.519	98.393	98.272	5.375%	98.638	98.510	98.396	98.265
5.375%	98.905	98.787	98.661	98.540	5.375%	98.993	98.875	98.749	98.628	5.500%	99.002	98.869	98.760	98.624
5.500%	99.251	99.133	99.007	98.886	5.500%	99.340	99.222	99.095	98.975	5.625%	99.355	99.216	99.114	98.973
5.625%	99.586	99.468	99.342	99.221	5.625%	99.675	99.557	99.431	99.310	5.750%	99.698	99.554	99.458	99.311
5.750%	99.910	99.792	99.666	99.545	5.750%	99.998	99.880	99.754	99.633	5.875%	100.028	99.879	99.789	99.637
5.875%	100.220	100.102	99.976	99.855	5.875%	100.308	100.190	100.064	99.943	6.000%	100.345	100.191	100.107	99.950
6.000%	100.517	100.399	100.273	100.152	6.000%	100.605	100.487	100.361	100.240	6.125%	100.651	100.492	100.413	100.251
6.125%	100.802	100.684	100.558	100.437	6.125%	100.889	100.771	100.645	100.524	6.250%	100.943	100.779	100.706	100.539
6.250%	101.072	100.954	100.828	100.707	6.250%	101.159	101.041	100.915	100.794	6.375%	101.222	101.052	100.985	100.812
6.375%	101.324	101.206	101.080	100.959	6.375%	101.411	101.293	101.167	101.046	6.500%	101.483	101.308	101.247	101.069
6.500%	101.558	101.440	101.314	101.193	6.500%	101.644	101.526	101.400	101.279	6.625%	101.726	101.546	101.491	101.307
6.625%	101.778	101.660	101.534	101.413	6.625%	101.863	101.745	101.619	101.498	6.750%	101.954	101.768	101.719	101.531
6.750%	101.990	101.872	101.746	101.625	6.750%	102.000	101.958	101.832	101.711	7.000%	102.000	101.984	101.941	101.748
6.875%	102.000	102.000	101.987	101.866	6.875%	102.000	102.000	102.000	101.952	7.125%	102.000	102.000	102.000	101.992
7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000	7.250%	102.000	102.000	102.000	102.000

  

7/1 Treasury					7/1 LIBOR					AGENCY INTEREST FIRST 7/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.250%	97.743	97.626	97.501	97.380	5.250%	97.746	97.629	97.504	97.383	5.375%	97.543	97.416	97.303	97.172
5.375%	98.176	98.059	97.934	97.813	5.375%	98.180	98.063	97.938	97.817	5.500%	97.981	97.849	97.741	97.605
5.500%	98.599	98.482	98.357	98.236	5.500%	98.602	98.485	98.360	98.239	5.625%	98.409	98.271	98.170	98.029
5.625%	99.010	98.893	98.768	98.647	5.625%	99.012	98.895	98.770	98.649	5.750%	98.826	98.683	98.588	98.441
5.750%	99.408	99.291	99.166	99.045	5.750%	99.410	99.293	99.168	99.047	5.875%	99.229	99.081	98.992	98.840
5.875%	99.792	99.675	99.550	99.429	5.875%	99.793	99.676	99.551	99.430	6.000%	99.619	99.466	99.383	99.226
6.000%	100.160	100.043	99.918	99.797	6.000%	100.161	100.044	99.919	99.798	6.125%	99.994	99.836	99.758	99.596
6.125%	100.513	100.396	100.271	100.150	6.125%	100.513	100.396	100.271	100.150	6.250%	100.353	100.190	100.118	99.951
6.250%	100.849	100.732	100.607	100.486	6.250%	100.848	100.731	100.606	100.485	6.375%	100.697	100.528	100.462	100.289
6.375%	101.169	101.052	100.927	100.806	6.375%	101.167	101.050	100.925	100.804	6.500%	101.024	100.850	100.790	100.612
6.500%	101.472	101.355	101.230	101.109	6.500%	101.469	101.352	101.227	101.106	6.625%	101.336	101.157	101.103	100.919
6.625%	101.758	101.641	101.516	101.395	6.625%	101.754	101.637	101.512	101.391	6.750%	101.629	101.444	101.396	101.208
6.750%	102.000	101.907	101.782	101.661	6.750%	102.000	101.904	101.779	101.658	6.875%	101.904	101.714	101.672	101.479
6.875%	102.000	102.000	102.000	101.910	6.875%	102.000	102.000	102.000	101.906	7.000%	102.000	101.966	101.930	101.731
7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000	7.125%	102.000	102.000	102.000	102.000

  

10/1 Treasury					10/1 LIBOR					AGENCY INTEREST FIRST 10/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	4	



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NON CONFORMING ARM PRODUCTS (Includes SRP's)

1 Month Interest Only LIBOR - Apply I/O Adj.					1 Year Treasury					1 Year LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.625%	101.895	101.812	101.760	101.709	5.875%	100.866	100.773	100.711	100.649	5.625%	100.887	100.804	100.752	100.701
5.750%	101.889	101.800	101.744	101.687	6.000%	101.095	100.996	100.929	100.862	5.750%	100.989	100.900	100.844	100.787
5.875%	101.882	101.789	101.727	101.665	6.125%	101.171	101.067	100.995	100.923	5.875%	101.084	100.991	100.929	100.867
6.000%	101.876	101.777	101.710	101.643	6.250%	101.243	101.134	101.056	100.979	6.000%	101.172	101.073	101.006	100.939
6.125%	101.870	101.766	101.694	101.622	6.375%	101.311	101.196	101.114	101.031	6.125%	101.252	101.148	101.076	101.004
6.250%	101.864	101.755	101.677	101.600	6.500%	101.372	101.253	101.165	101.077	6.250%	101.328	101.219	101.141	101.064
6.375%	101.859	101.744	101.662	101.579	6.625%	101.440	101.315	101.222	101.129	6.375%	101.397	101.282	101.200	101.117
6.500%	101.853	101.734	101.646	101.558	6.750%	101.557	101.427	101.328	101.230	6.500%	101.461	101.342	101.254	101.166
6.625%	101.858	101.733	101.640	101.547	6.875%	101.683	101.548	101.444	101.341	6.625%	101.535	101.410	101.317	101.224
6.750%	101.923	101.793	101.694	101.596	7.000%	101.826	101.685	101.577	101.468	6.750%	101.668	101.538	101.439	101.341
6.875%	101.991	101.856	101.752	101.649	7.125%	101.901	101.756	101.642	101.528	6.875%	101.712	101.577	101.473	101.370
7.000%	102.000	101.926	101.818	101.709	7.250%	102.000	101.932	101.813	101.694	7.000%	101.872	101.731	101.623	101.514
7.125%	102.000	102.000	101.889	101.775	7.375%	102.000	102.000	101.992	101.868	7.125%	102.000	101.903	101.789	101.675
7.250%	102.000	102.000	101.967	101.848	7.500%	102.000	102.000	102.000	101.959	7.250%	102.000	102.000	101.975	101.856
7.375%	102.000	102.000	102.000	101.915	7.625%	102.000	102.000	102.000	102.000	7.375%	102.000	102.000	102.000	102.000

6 Month Interest Only LIBOR - Apply I/O Adj.					3/1 Treasury					3/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.500%	101.374	101.296	101.250	101.204	6.250%	100.962	100.853	100.775	100.698	6.250%	100.963	100.854	100.776	100.699
5.625%	101.423	101.340	101.288	101.237	6.375%	101.119	101.004	100.922	100.839	6.375%	101.089	100.974	100.892	100.809
5.750%	101.473	101.384	101.328	101.271	6.500%	101.240	101.121	101.033	100.945	6.500%	101.206	101.087	100.999	100.911
5.875%	101.520	101.427	101.365	101.303	6.625%	101.356	101.231	101.138	101.045	6.625%	101.317	101.192	101.099	101.006
6.000%	101.564	101.465	101.398	101.331	6.750%	101.467	101.337	101.238	101.140	6.750%	101.423	101.293	101.194	101.096
6.125%	101.605	101.501	101.429	101.357	6.875%	101.573	101.438	101.334	101.231	6.875%	101.526	101.391	101.287	101.184
6.250%	101.646	101.537	101.459	101.382	7.000%	101.679	101.538	101.430	101.321	7.000%	101.628	101.487	101.379	101.270
6.375%	101.684	101.569	101.487	101.404	7.125%	101.781	101.636	101.522	101.408	7.125%	101.733	101.588	101.474	101.360
6.500%	101.720	101.601	101.513	101.425	7.250%	101.890	101.739	101.620	101.501	7.250%	101.833	101.682	101.563	101.444
6.625%	101.767	101.642	101.549	101.456	7.375%	101.993	101.837	101.712	101.588	7.375%	101.933	101.777	101.652	101.528
6.750%	101.874	101.744	101.645	101.547	7.500%	102.000	101.933	101.804	101.674	7.500%	102.000	101.872	101.743	101.613
6.875%	102.000	101.908	101.804	101.701	7.625%	102.000	102.000	101.896	101.761	7.625%	102.000	101.966	101.832	101.697
7.000%	102.000	102.000	101.917	101.808	7.750%	102.000	102.000	101.988	101.848	7.750%	102.000	102.000	101.922	101.782
7.125%	102.000	102.000	102.000	101.925	7.875%	102.000	102.000	102.000	101.935	7.875%	102.000	102.000	102.000	101.868
7.250%	102.000	102.000	102.000	102.000	8.000%	102.000	102.000	102.000	102.000	8.000%	102.000	102.000	102.000	101.952

6 Month Treasury					5/1 Treasury					5/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.250%	100.697	100.588	100.510	100.433	6.250%	100.765	100.656	100.578	100.501	6.000%	100.582	100.483	100.416	100.349
6.375%	100.755	100.640	100.558	100.475	6.375%	100.960	100.845	100.763	100.680	6.125%	100.805	100.701	100.629	100.557
6.500%	100.809	100.690	100.602	100.514	6.500%	101.047	100.928	100.840	100.752	6.250%	101.011	100.902	100.824	100.747
6.625%	100.873	100.748	100.655	100.562	6.625%	101.215	101.090	100.997	100.904	6.375%	101.202	101.087	101.005	100.922
6.750%	100.998	100.868	100.769	100.671	6.750%	101.371	101.241	101.142	101.044	6.500%	101.286	101.167	101.079	100.991
6.875%	101.135	101.000	100.896	100.793	6.875%	101.514	101.379	101.275	101.172	6.625%	101.449	101.324	101.231	101.138
7.000%	101.285	101.144	101.036	100.927	7.000%	101.647	101.506	101.398	101.289	6.750%	101.602	101.472	101.373	101.275
7.125%	101.282	101.137	101.023	100.909	7.125%	101.767	101.622	101.508	101.394	6.875%	101.743	101.608	101.504	101.401
7.250%	101.464	101.313	101.194	101.075	7.250%	101.863	101.712	101.593	101.474	7.000%	101.872	101.731	101.623	101.514
7.375%	101.644	101.488	101.363	101.239	7.375%	101.971	101.815	101.690	101.566	7.125%	101.989	101.841	101.730	101.616
7.500%	101.724	101.563	101.434	101.304	7.500%	102.000	101.912	101.783	101.653	7.250%	102.000	101.933	101.814	101.695
7.625%	101.804	101.637	101.503	101.368	7.625%	102.000	102.000	101.871	101.736	7.375%	102.000	102.000	101.908	101.784
7.750%	101.880	101.708	101.568	101.428	7.750%	102.000	102.000	101.956	101.816	7.500%	102.000	102.000	101.999	101.869
7.875%	101.957	101.780	101.635	101.490	7.875%	102.000	102.000	102.000	101.895	7.625%	102.000	102.000	102.000	101.950
8.000%	102.000	101.853	101.702	101.552	8.000%	102.000	102.000	102.000	101.972	7.750%	102.000	102.000	102.000	102.000

INTEREST ONLY ARM PRODUCTS		
The following Non-Conforming ARMs are available with an Interest Only option.		
Adjust NC ARM pricing by (0.125)		
	Libor Index	Treasury Index
1 month I/O	X	N/A
6 month I/O	X	N/A
1 year I/O	X	N/A
3/1 I/O	X	X
5/1 I/O	X	X
7/1 I/O	X	X
10/1 I/O	X	X

Additional loan level adjusters may apply.

See separate adjusters page.

7/1 Treasury					7/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	99.799	99.695	99.623	99.551	6.125%	99.916	99.812	99.740	99.668
6.250%	100.156	100.047	99.969	99.892	6.250%	100.269	100.160	100.082	100.005
6.375%	100.433	100.318	100.236	100.153	6.375%	100.543	100.428	100.346	100.263
6.500%	100.690	100.571	100.483	100.395	6.500%	100.795	100.676	100.588	100.500
6.625%	100.912	100.787	100.694	100.601	6.625%	101.014	100.889	100.796	100.703
6.750%	101.133	101.003	100.904	100.806	6.750%	101.232	101.102	101.003	100.905
6.875%	101.340	101.205	101.101	100.998	6.875%	101.435	101.300	101.196	101.093
7.000%	101.534	101.393	101.285	101.176	7.000%	101.627	101.486	101.378	101.269
7.125%	101.715	101.570	101.456	101.342	7.125%	101.644	101.499	101.385	101.271
7.250%	101.723	101.572	101.453	101.334	7.250%	101.810	101.659	101.540	101.421
7.375%	101.881	101.725	101.600	101.476	7.375%	101.966	101.810	101.685	101.561
7.500%	102.000	101.869	101.740	101.610	7.500%	102.000	101.952	101.823	101.693
7.625%	102.000	102.000	101.872	101.737	7.625%	102.000	102.000	101.952	101.817
7.750%	102.000	102.000	101.996	101.856	7.750%	102.000	102.000	102.000	101.935
7.875%	102.000	102.000	102.000	102.000	7.875%	102.000	102.000	102.000	102.000

10/1 Treasury					10/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	99.906	99.802	99.730	99.658	6.000%	99.661	99.562	99.495	99.428
6.250%	100.237	100.128	100.050	99.973	6.125%	100.010	99.906	99.834	99.762



Rate Sheet #: 2914  
 Effective Date: 04/13/2006  
 Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048  
 Client Relations: 800-967-2205, Option 1  
 Web Registration: correspondent.citimortgage.com

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GOVERNMENT PRODUCTS (Excludes SRP's)

Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	102.750	102.750	102.750	102.750	102.750
6.500%	100.484	100.421	100.354	100.287	100.228
6.000%	98.481	98.439	98.353	98.306	98.224
5.500%	96.594	96.572	96.498	96.472	96.397

Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	102.272	102.189	102.104	102.089	102.078
6.500%	101.100	101.038	100.974	100.877	100.782
6.000%	99.892	99.851	99.808	99.754	99.701
5.500%	98.032	98.012	97.990	97.916	97.842
5.000%	95.870	95.871	95.870	95.808	95.744

Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.750%	101.340	101.256	101.208	101.120	101.085
6.625%	100.655	100.576	100.524	100.441	100.400
6.500%	100.031	99.957	99.900	99.822	99.775
6.375%	99.503	99.435	99.373	99.300	99.247
6.250%	98.980	98.917	98.850	98.782	98.723
6.125%	98.423	98.369	98.293	98.235	98.166
6.000%	97.932	97.885	97.803	97.752	97.675
5.875%	97.402	97.355	97.274	97.222	97.145
5.750%	97.070	97.038	96.973	96.937	96.874
5.625%	96.538	96.511	96.441	96.410	96.341
5.500%	95.921	95.894	95.825	95.793	95.724
5.375%	95.259	95.233	95.163	95.132	95.063
5.250%	94.538	94.517	94.443	94.417	94.342

Purchased by	1 yr ARM	3/1 ARM	5/1 ARM
11/30/2005	01/01/2007	01/01/2009	01/01/2011
02/28/2006	04/01/2007	04/01/2009	04/01/2011
05/31/2006	07/01/2007	07/01/2009	07/01/2011
08/31/2006	10/01/2007	10/01/2009	10/01/2011

Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
5.500%	99.120	99.095	98.790	98.763	98.736
5.375%	98.816	98.797	98.486	98.465	98.442
5.250%	98.497	98.483	98.166	98.150	98.133
5.125%	98.069	98.060	97.737	97.726	97.714
5.000%	97.848	97.844	97.516	97.510	97.503
4.875%	97.511	97.513	97.178	97.177	97.176
4.750%	97.152	97.158	96.818	96.823	96.826
4.625%	97.080	97.091	96.745	96.755	96.764
4.500%	96.813	96.830	96.478	96.493	96.507
4.375%	96.433	96.455	96.097	96.117	96.136
4.250%	96.028	96.055	95.692	95.717	95.741
4.125%	95.827	95.860	95.428	95.458	95.488
4.000%	95.534	95.572	95.133	95.169	95.204

MARGIN: 2.000  
 INDEX: 4.85

Loan Feature	Price Adj.
Mandatory Lock	0.080
Term <= 120 months	(0.250)

Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	99.444	99.386	99.093	99.032	98.968
5.875%	99.096	99.044	98.744	98.688	98.630
5.750%	98.735	98.688	98.382	98.331	98.278
5.625%	98.486	98.444	98.133	98.087	98.039
5.500%	98.488	98.451	98.134	98.093	98.051
5.375%	98.113	98.081	97.758	97.723	97.686
5.250%	97.727	97.701	97.372	97.342	97.310
5.125%	96.998	96.977	96.642	96.617	96.590
5.000%	96.758	96.742	96.402	96.382	96.360
4.875%	96.364	96.353	96.007	95.992	95.975
4.750%	95.961	95.956	95.604	95.594	95.583
4.625%	95.396	95.396	95.038	95.034	95.028
4.500%	95.105	95.110	94.746	94.747	94.746

MARGIN: 2.000  
 INDEX: 4.85

Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	97.436	98.120	97.826	97.765	97.701
5.875%	96.263	97.712	97.412	97.356	97.298
5.750%	96.214	97.292	96.986	96.935	96.882
5.625%	96.290	97.017	96.706	96.660	96.612
5.500%	96.282	97.023	96.706	96.665	96.623
5.375%	94.573	96.591	96.268	96.232	96.195
5.250%	94.519	96.149	95.820	95.790	95.758
5.125%	94.619	95.608	95.273	95.248	95.221
5.000%	94.586	95.374	95.034	95.014	94.992
4.875%	93.154	94.923	94.576	94.562	94.545
4.750%	93.097	94.467	94.114	94.105	94.094

MARGIN: 2.000  
 INDEX: 4.85

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CONFORMING CONVENTIONAL PRICE and RATE ADJUSTERS Effective Date 11/10/2005		
All adjustments are cumulative. -- Check Program Guidelines for Product Loan Feature Eligibility		
Loan Feature	FIXED Price Adj.	ARM Price Adj.
Mandatory Lock- Single Loan Mandatory	0.08	0.08
Non-Escrowed Loans	(0.250)	(0.250)
40 Year Term	0.000	(0.375)
Subordinate Fin - Full Amortization	>65% LTV & > 90% CLTV	(0.250)
Interest First I/O - Subordinate Financing	>75% LTV & > 75 % CLTV	(0.250)
Interest First I/O - Fixed Rate	>90% LTV	n/a
Interest Only ARM (not Interest First)	Use Non-conforming Pricing and Adjusters	
Purchase or Rate/Term Refi	>90% LTV	0.000 (0.250)
Cash-Out Refinance	70.01-80% LTV	(0.500) (0.500)
Cash-Out Refinance	>80% LTV	(0.750) (0.750)
Cash-Out Refi (EA - Condo & Co-op Only)		(0.500) (0.500)
2-Unit	>90% LTV	(0.500) (0.500)
COOP Owner Occupied	>90% LTV	(0.500) (0.500)
COOP 2nd Home	>80% LTV	(0.750) (0.750)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750) (0.750)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625) (0.625)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500) (0.500)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750) (1.750)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625) (1.625)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500) (1.500)
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.250) n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125) n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000 n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250) n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125) n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000) n/a
Asset Based Income	Use Non-conforming Pricing and Adjusters	
Conversion Feature	Add .125 to margin-See ARM table	- (0.500)
ALT 97 - 35% MI Coverage		(0.500) (0.500)
ALT 97 - 18% MI Coverage		(1.750) (1.750)
FNMA 97-Any DU Decision(18% MI)	95.01%-97% LTV	(1.250) n/a
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO >=680	(1.000) (1.000)
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO < 680	(1.500) (1.500)
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO >=680	(0.500) (0.500)
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO < 680	(1.000) (1.000)
Flex100-DU Approve/Refer(25% MI)	97.01%-100% LTV	(1.500) (1.500)
FLEX 97 w/sub financing	CLTV > 95%	(1.500) (1.500)
Flex97-DU Approve/Refer(18% MI)	90%-95% >95% CLTV	(1.500) (1.500)
Flex97-DU Approve/Refer(18% MI)	90%-97%(no sub financing)	(1.750) (1.750)
Flex97-DU Approve/Refer(35% MI)	90%-97% LTV	(0.500) (0.500)
Community 97	Add .125 to Rate Add .125 to Rate	
Community 100+ or 2 Family	Add .250 to Rate Add .250 to Rate	
Community 3-4 Family	Add .375 to Rate	n/a
Freddie Mac A-	Level 1	Add .375 to Rate
Freddie Mac A-	Level 2	Add .500 to Rate
Freddie Mac A-	Level 3	Add .625 to Rate
Freddie Mac A-	Level 4	Add 1.250 to Rate
Home Run		Add 1.000 to Rate 1.000 to Rate
Home on Time		0.000 n/a
Non-AU Adjustment	FICO Range 660-679	(0.250) (0.250)
Non-AU Adjustment	FICO Range 620-659	(0.500) (0.500)

CONFORMING AGENCY SIVA, NIVA, SISA, & NINA			
Process Type			Price Adj.
SIVA (Stated Income/Verified Assets)		>=720	(0.500)
NIVA (No Income/Verified Assets)		>=720	(0.750)
NINA (No Ratio)		>=720	(1.125)
SISA (Stated Income/Stated Assets)		>=720	0.000
Process Type	LTV	FICO	Price Adj.
SIVA		>=720	0.000
SISA		700-719	0.000
SISA - Fixed Rate		680-699	(0.750)
SISA - ARM		680-699	(0.875)
SIVA or NIVA	<=75	680-699	(0.750)
SIVA or NIVA	<=75	700-719	(0.500)
SIVA or NIVA	<=75	>=720	0.000
SIVA or NIVA	>=75.01	700-719	(0.500)
SIVA or NIVA	>=75.01	>=720	(0.500)
NINA	<=75	>=720	0.000
NINA	>=75.01	>=720	(0.500)

Applicable additional adjusters may apply.

Extended Rate Lock Periods					
Adjustment from 60-day lock					
> 90-Day requires .500 up-front fee plus adjuster					
	90	120	180	270	360
<b>Conforming Fixed Rate</b>					
	(0.250)	0.000	(0.100)	(0.750)	(1.200)
<b>Conforming ARM</b>					
	(0.250)	0.000	(0.200)	(0.875)	(1.500)
<b>Government Fixed Rate</b>					
	(0.250)	0.000	(0.200)	(0.625)	(1.000)
<b>Government ARM</b>					
	(0.300)	(0.150)	(0.600)	(1.550)	(2.600)
<b>Non-Conforming Fixed Rate (incl. Alt A)</b>					
	(0.300)	(0.050)	(0.250)	(1.000)	(1.350)
<b>Non-Conforming ARM (incl. Alt A)</b>					
	(0.350)	0.000	(0.200)	(0.875)	(1.500)

ARM Information Table - All Loan Sizes				
Product	Caps	Margin	Index	Price Adj.
1 Month Interest Only LIBOR	2/2/6	1.875	4.930	
6 Month Interest Only LIBOR	2/2/6	2.000	4.850	
6 Month Treasury	1/1/6	2.750	4.880	
1 Yr Treasury	2/2/6	2.750	4.850	
3/1 Treasury	2/2/6	2.750	4.850	
5/1 Treasury	5/2/5	2.750	4.850	
5/1 Treasury	2/2/5	2.750	4.850	(0.500)
7/1 Treasury	5/2/5	2.750	4.850	
10/1 Treasury	5/2/5	2.750	4.850	
1 Yr LIBOR	2/2/6	2.250	4.880	
3/1 LIBOR	2/2/6	2.250	4.880	
5/1 LIBOR	2/2/5	2.250	4.880	(0.500)
5/1 LIBOR	5/2/5	2.250	4.880	
AGENCY 3/1 I/O LIBOR	2/2/6	2.250	4.880	
AGENCY 5/1 I/O LIBOR	5/2/5	2.250	4.880	
AGENCY 5/1 I/O LIBOR	2/2/5	2.250	4.880	(0.500)
7/1 LIBOR & AGENCY 7/1 I/O LIBOR	5/2/5	2.250	4.880	
10/1 LIBOR & AGENCY 10/1 I/O LIBOR	5/2/5	2.250	4.880	
Convertible Option (where allowed):	Add .125 to margin & (0.500) to price			
Program	Treasury Margin	LIBOR Margin		
EA Level I	3.250	2.750		
EA Level II	3.500	3.000		
EA Level III	3.875	3.375		
EA Level I w/ Flex Sub-Financing	3.500	3.000		

Geographic Price Adjustments	
Group	Price Adj.
**Not Applicable to Conforming Fixed Rate or Govt. Product**	
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NY, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA

ADJUSTERS CONTINUED ON NEXT PAGE

Rate Sheet #: 2914  
 Effective Date: 04/13/2006  
 Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048  
 Client Relations: 800-967-2205, Option 1  
 Web Registration: correspondent.citimortgage.com

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NON-CONFORMING CONVENTIONAL PRICE ADJUSTERS 11/10/2005						
Loan Feature	FIXED		ARM			
	Price Adj.		Price Adj.			
Mandatory Lock- Single Loan Mandatory		0.080				0.080
Non-Escrowed Loans		(0.250)				(0.250)
Interest Only ARM	Use NC ARM Pricing		n/a			(0.125)
Interest Only - Fixed Rate	Use NC 30 Yr Fixed Pricing	(0.250)				n/a
Loan Amount	\$700M-\$1MM-Fixed	(0.125)				0.000
Loan Amount	>\$1MM-\$1.5MM	(0.750)				0.000
Loan Amount	>\$1.5MM - \$3MM ARM		n/a			(0.375)
Low-Rise Condos (<= 4 stories)		(0.250)				0.000
High-Rise Condos (>= 5 stories)	Not IL/NY on ARM	(0.375)				(0.125)
Second Home		(0.250)				0.000
Cash-Out Refinance		(0.250)				(0.125)
2-Unit		(0.125)				(0.125)
3 - 4 Unit		(0.500)				(0.125)
Subordinate Financing	CLTV > 90% - 95%	(0.250)				0.000
Subordinate Financing	CLTV / HCLTV > 95%	(0.500)				(0.500)
Asset Based Income		(0.250)				(0.250)
Conversion Feature	Add .125 to margin-See ARM table		n/a			(0.500)

  

FICO Score Adjusters						
Non-Conforming Fixed						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.375	0.250	0.250	0.000	(0.125)	
60.01 - 70.00%	0.375	0.250	0.250	0.000	(0.125)	
70.01 - 75.00%	0.125	0.000	0.000	(0.125)	-	
75.01 - 80.00%	0.000	(0.125)	(0.125)	(0.250)	-	
80.01 - 85.00%	(0.125)	(0.250)	(0.250)	(0.375)	-	
85.01 - 90.00%	(0.125)	(0.250)	(0.250)	(0.500)	-	
90.01 - 95.00%	(0.250)	(0.375)	(0.375)	-	-	

  

Non-Conforming ARM						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.125	0.000	0.000	0.000	(0.500)	
60.01 - 70.00%	0.125	0.000	0.000	0.000	(0.500)	
70.01 - 75.00%	0.125	0.000	0.000	0.000	-	
75.01 - 80.00%	0.000	0.000	0.000	0.000	-	
80.01 - 85.00%	0.000	0.000	0.000	(0.500)	-	
85.01 - 90.00%	0.000	0.000	0.000	(0.500)	-	
90.01 - 95.00%	(0.125)	(0.250)	(0.500)	-	-	

Geographic Price Adjustments	
**Not Applicable to Conforming Fixed Rate or Govt. Product**	
Group #1	Price Adj.
AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY	-0-
Group #2	Price Adj.
AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA	0.125
Group #3	Price Adj.
HI, ID, MS, PA	0.250



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ALT A PROGRAMS - all include SRP's

Alt A 30 Year FRM					Alt A 20 Year FRM					Alt A 15 Year FRM				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.000%	95.081	95.022	94.897	94.833	5.000%	95.206	95.147	95.022	94.958	5.000%	94.336	94.249	94.212	94.121
5.625%	95.793	95.729	95.606	95.538	5.625%	95.918	95.854	95.731	95.663	5.125%	95.022	94.940	94.897	94.810
5.750%	96.502	96.433	96.313	96.239	5.750%	96.627	96.558	96.438	96.364	5.250%	95.705	95.628	95.580	95.497
5.875%	97.204	97.129	97.012	96.933	5.875%	97.329	97.254	97.137	97.058	5.375%	96.385	96.314	96.261	96.181
6.000%	97.895	97.815	97.700	97.616	6.000%	98.020	97.940	97.825	97.741	5.500%	97.060	96.994	96.935	96.859
6.125%	98.585	98.500	98.388	98.298	6.125%	98.710	98.625	98.513	98.423	5.625%	97.727	97.666	97.602	97.529
6.250%	99.278	99.187	99.078	98.983	6.250%	99.403	99.312	99.203	99.108	5.750%	98.394	98.338	98.269	98.199
6.375%	99.785	99.689	99.585	99.485	6.375%	99.910	99.814	99.710	99.610	5.875%	98.889	98.839	98.765	98.700
6.500%	100.253	100.152	100.053	99.948	6.500%	100.378	100.277	100.178	100.073	6.000%	99.363	99.320	99.241	99.181
6.625%	100.665	100.559	100.465	100.355	6.625%	100.790	100.684	100.590	100.480	6.125%	99.731	99.695	99.610	99.555
6.750%	100.980	100.868	100.780	100.664	6.750%	101.105	100.993	100.905	100.789	6.250%	100.068	100.039	99.949	99.899
6.875%	101.250	101.133	101.050	100.929	6.875%	101.375	101.258	101.175	101.054	6.375%	100.378	100.355	100.260	100.214
7.000%	101.478	101.356	101.278	101.152	7.000%	101.603	101.481	101.403	101.277	6.500%	100.636	100.620	100.520	100.479
7.125%	101.641	101.514	101.441	101.310	7.125%	101.766	101.639	101.566	101.435					

Alt A 1 MO Base Price					Alt A 6 MO Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.000%	102.000	102.000	102.000	102.000	5.125%	101.298	101.236	101.206	101.175
					5.250%	101.372	101.305	101.269	101.233
					5.375%	101.442	101.369	101.328	101.287
					5.500%	101.506	101.428	101.382	101.336
					5.625%	101.567	101.484	101.432	101.381
					5.750%	101.627	101.538	101.482	101.425
					5.875%	101.685	101.592	101.530	101.468
					6.000%	101.739	101.640	101.573	101.506
					6.125%	101.791	101.687	101.615	101.543
					6.250%	101.841	101.732	101.654	101.577
					6.375%	101.890	101.775	101.693	101.610
					6.500%	102.000	102.000	102.000	101.944
					6.625%	102.000	102.000	102.000	101.975
					6.750%	102.000	102.000	102.000	102.000

Alt A 1 Base Price					Alt A 3/1 Base Price					Alt A 5/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.000%	101.017	100.960	100.934	100.909	5.000%	99.811	99.733	99.687	99.641	5.750%	99.731	99.642	99.586	99.529
5.125%	101.165	101.103	101.073	101.042	5.625%	100.029	99.946	99.894	99.843	5.875%	99.982	99.889	99.827	99.765
5.250%	101.309	101.242	101.206	101.170	5.750%	100.239	100.150	100.094	100.037	6.000%	100.223	100.124	100.057	99.990
5.375%	101.445	101.372	101.331	101.290	5.875%	100.440	100.347	100.285	100.223	6.125%	100.452	100.348	100.276	100.204
5.500%	101.576	101.498	101.452	101.406	6.000%	100.662	100.563	100.496	100.429	6.250%	100.672	100.563	100.485	100.408
5.625%	101.703	101.620	101.568	101.517	6.125%	100.847	100.743	100.671	100.599	6.375%	100.867	100.752	100.670	100.587
5.750%	101.847	101.758	101.702	101.645	6.250%	101.025	100.916	100.838	100.761	6.500%	101.063	100.944	100.856	100.768
5.875%	101.966	101.873	101.811	101.749	6.375%	101.194	101.079	100.997	100.914	6.625%	101.251	101.126	101.033	100.940
6.000%	102.000	101.982	101.915	101.848	6.500%	101.366	101.247	101.159	101.071	6.750%	101.459	101.329	101.230	101.132
6.125%	102.000	102.000	102.000	101.943	6.625%	101.548	101.423	101.330	101.237	6.875%	101.668	101.533	101.429	101.326
6.250%	102.000	102.000	102.000	102.000	6.750%	101.799	101.669	101.570	101.472	7.000%	101.781	101.640	101.532	101.423
					6.875%	101.987	101.852	101.748	101.645	7.125%	101.995	101.850	101.736	101.622
					7.000%	102.000	102.000	101.934	101.825	7.250%	102.000	102.000	101.946	101.827
					7.125%	102.000	102.000	102.000	102.000	7.375%	102.000	102.000	102.000	102.000

Alt A 7/1 Base Price					Alt A 10/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.000%	99.564	99.465	99.398	99.331	5.875%	99.091	98.998	98.936	98.874
6.125%	99.884	99.780	99.708	99.636	6.000%	99.450	99.351	99.284	99.217
6.250%	100.162	100.053	99.975	99.898	6.125%	99.794	99.690	99.618	99.546
6.375%	100.426	100.311	100.229	100.146	6.250%	100.123	100.014	99.936	99.859
6.500%	100.676	100.557	100.469	100.381	6.375%	100.437	100.322	100.240	100.157
6.625%	100.899	100.774	100.681	100.588	6.500%	100.732	100.613	100.525	100.437
6.750%	101.120	100.990	100.891	100.793	6.625%	101.012	100.887	100.794	100.701
6.875%	101.324	101.189	101.085	100.982	6.750%	101.273	101.143	101.044	100.946
7.000%	101.547	101.406	101.298	101.189	6.875%	101.403	101.268	101.164	101.061
7.125%	101.679	101.534	101.420	101.306	7.000%	101.663	101.522	101.414	101.305
7.250%	101.903	101.752	101.633	101.514	7.125%	101.919	101.774	101.660	101.546
7.375%	102.000	101.976	101.851	101.727	7.250%	101.983	101.832	101.713	101.594
7.500%	102.000	102.000	102.000	101.948	7.375%	102.000	102.000	101.966	101.842
7.625%	102.000	102.000	102.000	102.000	7.500%	102.000	102.000	102.000	102.000

See Adjustor Page for ARM Margin and Index Info.

ALT A Products

The Alt A process type is available for the following products:

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	(0.250)	-	(0.125)	Not Avail.
3/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
5/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
7/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
10/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
1 month ARM	-	Not Avail.	Not Avail.	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	(0.250)	-	(0.125)	Not Avail.

Additional adjusters apply on Alt A Products.  
See separate Alt A Adjusters

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USE ALT A PRICING WITH THE FOLLOWING ALT A PROGRAM PRICING MATRIX

PROCESS TYPE	ALT A Program Pricing Matrix (Effective 12/19/2005)						
	LTV						
	<= 65.00%	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
<b>PROCESS TYPE</b>							
Full Documentation	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Stated Income / Verified Assets (SIVA)	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.750)	-
No Income / Verified Assets (NIVA)	(0.125)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)	-
No Income / No Assets (NINA)	(0.250)	(0.500)	(1.500)	(2.000)	-	-	-
FIXED Stated Income / Stated Assets (SISA)	(0.125)	(0.250)	(0.875)	(1.125)	(1.375)	-	-
ARM Stated Income / Stated Assets (SISA)	(0.125)	(0.375)	(1.250)	(1.750)	(1.875)	-	-
<b>FIXED LOAN AMOUNT</b>							
<= \$417,000	0.375	0.250	0.125	0.125	0.125	0.000	(0.250)
\$417,001 - \$500,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)
\$500,001 - \$675,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	-
\$675,001 - \$750,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$750,001 - \$1,000,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$1,000,001 - \$1,500,000	(0.750)	(1.250)	(1.500)	-	-	-	-
<b>ARM LOAN AMOUNT</b>							
<= \$417,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$417,001 - \$500,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
\$500,001 - \$675,000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	-
\$675,001 - \$750,000	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-
\$750,001 - \$1,000,000	(0.250)	(0.250)	(0.250)	(0.375)	-	-	-
\$1,000,001 - \$1,500,000	(0.375)	(0.375)	(0.375)	-	-	-	-
\$1,500,001-\$3,000,000	(0.375)	(0.375)	(0.375)	-	-	-	-
<b>FICO- ALL LOANS</b>							
620 - 639	0.000	(0.250)	(0.375)	(0.625)	(1.000)	(1.375)	-
640 - 659	0.000	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
660 - 679	0.000	0.000	0.000	(0.250)	(0.625)	(1.125)	(1.875)
680 - 699	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>= 720	0.125	0.125	0.125	0.125	0.125	0.125	0.125
<b>FEATURE- ALL LOANS</b>							
Mandatory Lock	0.080	0.080	0.080	0.080	0.080	0.080	0.080
Non-Escrowed Loans	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash-out Refi	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
Second Home	(0.125)	(0.375)	(0.625)	(0.875)	(1.250)	(1.250)	(1.750)
Investment Property	(0.250)	(0.625)	(1.000)	(1.500)	(1.500)	(2.000)	-
2 - Unit	(0.625)	(0.625)	(0.875)	(1.000)	(1.250)	(1.250)	-
3-4 Unit	(1.000)	(1.000)	(1.375)	(1.500)	-	-	-
Low-Rise Condos <= 4 stories	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)
High-Rise Condos >= 5 stories	(0.250)	(0.250)	(0.750)	(1.000)	(1.250)	(1.250)	(1.250)
Subordinate Fin ARM CLTV >80-85.00%	(0.250)	(0.250)	(0.250)	(0.250)	-	-	-
Subordinate Fin ARM CLTV >85.01-90%	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	-	-
Subordinate Fin ARM CLTV >90.01-95%	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	-
Subordinate Fin ARM CLTV 95.01-100%	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.625)	-
Subordinate Fin. FIXED-CLTV 90-94.999%	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
Subordinate Fin. FIXED-CLTV >=95%	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
Non Warrantable Condo	(0.750)	(1.250)	(1.250)	(1.250)	-	-	-
Condotel	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-

ALT A Products

The Alt A process type is available for the following products:

ADJUSTERS BASED ON ALT A BASE PRICING

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	-	(0.250)	(0.125)	Not Avail.
3/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
5/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
7/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
10/1 ARM	-	0.000	-	(0.250)	(0.125)	(0.375)
1 month ARM	-	Not Avail.	-	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	-	(0.250)	(0.125)	Not Avail.

Geographic Price Adjustments	
	Price Adj.
**Not Applicable to Conforming Fixed Rate or Govt. Product**	
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA



OFFSHEET PRICING IS AVAILABLE...FOR MORTGAGE PROFESSIONALS ONLY - RATES, TERMS, AND CONDITIONS SUBJECT TO CHANGE WITHOUT NOTICE

EXPANDED APPROVAL

EA Level I - 30 year FRM (Excludes SRP)						EA Level II - 30 year FRM (Excludes SRP)						EA Level III - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	6.875%	98.464	98.417	98.341		6.250%	7.125%	98.464	98.417	98.341		6.250%	7.500%	98.464	98.417	98.341	
6.375%	7.000%	99.069	98.998	98.916		6.375%	7.250%	99.069	98.998	98.916		6.375%	7.625%	99.069	98.998	98.916	
6.500%	7.125%	99.602	99.536	99.449		6.500%	7.375%	99.602	99.536	99.449		6.500%	7.750%	99.602	99.536	99.449	
6.625%	7.250%	100.082	100.008	99.916		6.625%	7.500%	100.082	100.008	99.916		6.625%	7.875%	100.082	100.008	99.916	
6.750%	7.375%	100.612	100.526	100.428		6.750%	7.625%	100.612	100.526	100.428		6.750%	8.000%	100.612	100.526	100.428	
6.875%	7.500%	101.067	100.986	100.883		6.875%	7.750%	101.067	100.986	100.883		6.875%	8.125%	101.067	100.986	100.883	
7.000%	7.625%	101.448	101.372	101.264		7.000%	7.875%	101.448	101.372	101.264		7.000%	8.250%	101.448	101.372	101.264	
7.125%	7.750%	101.782	101.711	101.598		7.125%	8.000%	101.782	101.711	101.598		7.125%	8.375%	101.782	101.711	101.598	
7.250%	7.875%	101.981	101.915	101.797		7.250%	8.125%	101.981	101.915	101.797		7.250%	8.500%	101.981	101.915	101.797	
7.375%	8.000%	102.090	102.029	101.906		7.375%	8.250%	102.090	102.029	101.906		7.375%	8.625%	102.090	102.029	101.906	
7.500%	8.125%	102.409	102.354	102.225		7.500%	8.375%	102.409	102.354	102.225		7.500%	8.750%	102.409	102.354	102.225	
7.625%	8.250%	102.680	102.629	102.496		7.625%	8.500%	102.680	102.629	102.496		7.625%	8.875%	102.680	102.629	102.496	

EA TPR Level II - 30 year FRM (Excludes SRP)						EA TPR Level III - 30 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	7.375%	98.464	98.417	98.341		6.250%	7.875%	98.464	98.417	98.341		6.250%	7.250%	98.464	98.417	98.341	
6.375%	7.500%	99.069	98.998	98.916		6.375%	8.000%	99.069	98.998	98.916		6.375%	7.375%	99.069	98.998	98.916	
6.500%	7.625%	99.602	99.536	99.449		6.500%	8.125%	99.602	99.536	99.449		6.500%	7.500%	99.602	99.536	99.449	
6.625%	7.750%	100.082	100.008	99.916		6.625%	8.250%	100.082	100.008	99.916		6.625%	7.625%	100.082	100.008	99.916	
6.750%	7.875%	100.612	100.526	100.428		6.750%	8.375%	100.612	100.526	100.428		6.750%	7.750%	100.612	100.526	100.428	
6.875%	8.000%	101.067	100.986	100.883		6.875%	8.500%	101.067	100.986	100.883		6.875%	7.875%	101.067	100.986	100.883	
7.000%	8.125%	101.448	101.372	101.264		7.000%	8.625%	101.448	101.372	101.264		7.000%	8.000%	101.448	101.372	101.264	
7.125%	8.250%	101.782	101.711	101.598		7.125%	8.750%	101.782	101.711	101.598		7.125%	8.125%	101.782	101.711	101.598	
7.250%	8.375%	101.981	101.915	101.797		7.250%	8.875%	101.981	101.915	101.797		7.250%	8.250%	101.981	101.915	101.797	
7.375%	8.500%	102.090	102.029	101.906		7.375%	9.000%	102.090	102.029	101.906		7.375%	8.375%	102.090	102.029	101.906	
7.500%	8.625%	102.409	102.354	102.225		7.500%	9.125%	102.409	102.354	102.225		7.500%	8.500%	102.409	102.354	102.225	
7.625%	8.750%	102.680	102.629	102.496		7.625%	9.250%	102.680	102.629	102.496		7.625%	8.625%	102.680	102.629	102.496	

EA Level I - 20 year FRM (Excludes SRP)						EA Level II - 20 year FRM (Excludes SRP)						EA Level III - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	6.875%	98.870	98.809	98.734		6.250%	7.125%	98.870	98.809	98.734		6.250%	7.500%	98.870	98.809	98.734	
6.375%	7.000%	99.402	99.332	99.252		6.375%	7.250%	99.402	99.332	99.252		6.375%	7.625%	99.402	99.332	99.252	
6.500%	7.125%	99.882	99.818	99.733		6.500%	7.375%	99.882	99.818	99.733		6.500%	7.750%	99.882	99.818	99.733	
6.625%	7.250%	100.314	100.228	100.138		6.625%	7.500%	100.314	100.228	100.138		6.625%	7.875%	100.314	100.228	100.138	
6.750%	7.375%	100.766	100.680	100.585		6.750%	7.625%	100.766	100.680	100.585		6.750%	8.000%	100.766	100.680	100.585	
6.875%	7.500%	101.165	101.084	100.984		6.875%	7.750%	101.165	101.084	100.984		6.875%	8.125%	101.165	101.084	100.984	
7.000%	7.625%	101.553	101.478	101.372		7.000%	7.875%	101.553	101.478	101.372		7.000%	8.250%	101.553	101.478	101.372	
7.125%	7.750%	101.882	101.812	101.701		7.125%	8.000%	101.882	101.812	101.701		7.125%	8.375%	101.882	101.812	101.701	
7.250%	7.875%	102.078	102.013	101.897		7.250%	8.125%	102.078	102.013	101.897		7.250%	8.500%	102.078	102.013	101.897	
7.375%	8.000%	102.154	102.094	101.973		7.375%	8.250%	102.154	102.094	101.973		7.375%	8.625%	102.154	102.094	101.973	
7.500%	8.125%	102.477	102.422	102.296		7.500%	8.375%	102.477	102.422	102.296		7.500%	8.750%	102.477	102.422	102.296	
7.625%	8.250%	102.734	102.685	102.553		7.625%	8.500%	102.734	102.685	102.553		7.625%	8.875%	102.734	102.685	102.553	

EA TPR Level II - 20 year FRM (Excludes SRP)						EA TPR Level III - 20 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	7.375%	98.870	98.809	98.734		6.250%	7.875%	98.870	98.809	98.734		6.250%	7.250%	98.870	98.809	98.734	
6.375%	7.500%	99.402	99.332	99.252		6.375%	8.000%	99.402	99.332	99.252		6.375%	7.375%	99.402	99.332	99.252	
6.500%	7.625%	99.882	99.818	99.733		6.500%	8.125%	99.882	99.818	99.733		6.500%	7.500%	99.882	99.818	99.733	
6.625%	7.750%	100.314	100.228	100.138		6.625%	8.250%	100.314	100.228	100.138		6.625%	7.625%	100.314	100.228	100.138	
6.750%	7.875%	100.766	100.680	100.585		6.750%	8.375%	100.766	100.680	100.585		6.750%	7.750%	100.766	100.680	100.585	
6.875%	8.000%	101.165	101.084	100.984		6.875%	8.500%	101.165	101.084	100.984		6.875%	7.875%	101.165	101.084	100.984	
7.000%	8.125%	101.553	101.478	101.372		7.000%	8.625%	101.553	101.478	101.372		7.000%	8.000%	101.553	101.478	101.372	
7.125%	8.250%	101.882	101.812	101.701		7.125%	8.750%	101.882	101.812	101.701		7.125%	8.125%	101.882	101.812	101.701	
7.250%	8.375%	102.078	102.013	101.897		7.250%	8.875%	102.078	102.013	101.897		7.250%	8.250%	102.078	102.013	101.897	
7.375%	8.500%	102.154	102.094	101.973		7.375%	9.000%	102.154	102.094	101.973		7.375%	8.375%	102.154	102.094	101.973	
7.500%	8.625%	102.477	102.422	102.296		7.500%	9.125%	102.477	102.422	102.296		7.500%	8.500%	102.477	102.422	102.296	
7.625%	8.750%	102.734	102.685	102.553		7.625%	9.250%	102.734	102.685	102.553		7.625%	8.625%	102.734	102.685	102.553	

EA Level I - 15 year FRM (Excludes SRP)						EA Level II - 15 year FRM (Excludes SRP)						EA Level III - 15 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.384	98.334	98.264		5.750%	6.625%	98.384	98.334	98.264		5.750%	7.125%	98.384	98.334	98.264	
5.875%	6.500%	98.726	98.670	98.606		5.875%	6.750%	98.726	98.670	98.606		5.875%	7.250%	98.726	98.670	98.606	
6.000%	6.625%	99.202	99.141	99.081		6.000%	6.875%	99.202	99.141	99.081		6.000%	7.375%	99.202	99.141	99.081	
6.125%	6.750%	99.579	99.513	99.458		6.125%	7.000%	99.579	99.513	99.458		6.125%	7.500%	99.579	99.513	99.458	
6.250%	6.875%	100.239	100.168	100.056		6.250%	7.125%	100.239	100.168	100.056		6.250%	7.625%	100.239	100.168	100.056	
6.375%	7.000%	100.653	100.576	100.469		6.375%	7.250%	100.653	100.576	100.469		6.375%	7.750%	100.653	100.576	100.469	
6.500%	7.125%	101.072	100.990	100.887		6.500%	7.375%	101.072	100.990	100.887		6.500%	7.875%	101.072	100.990	100.887	
6.625%	7.250%	101.360	101.273	101.175		6.625%	7.500%	101.360	101.273	101.175		6.625%	8.000%	101.360	101.273	101.175	
6.750%	7.375%	101.530	101.438	101.401		6.750%	7.625%	101.530	101.438	101.401		6.750%	8.125%	101.530	101.438	101.401	
6.875%	7.500%	101.822	101.725	101.699		6.875%	7.75										



EA Level I - 10 year FRM (Excludes SRP)						EA Level II - 10 year FRM (Excludes SRP)						EA Level III - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.532	98.485	98.421		5.750%	6.625%	98.532	98.485	98.421		5.250%	6.625%	98.532	98.485	98.421	
5.875%	6.500%	98.805	98.752	98.694		5.875%	6.750%	98.805	98.752	98.694		5.375%	6.750%	98.805	98.752	98.694	
6.000%	6.625%	99.002	98.944	98.890		6.000%	6.875%	99.002	98.944	98.890		5.500%	6.875%	99.002	98.944	98.890	
6.125%	6.750%	99.372	99.308	99.260		6.125%	7.000%	99.372	99.308	99.260		5.625%	7.000%	99.372	99.308	99.260	
6.250%	6.875%	100.122	100.054	99.948		6.250%	7.125%	100.122	100.054	99.948		5.750%	7.125%	100.122	100.054	99.948	
6.375%	7.000%	100.505	100.432	100.377		6.375%	7.250%	100.505	100.432	100.377		5.875%	7.250%	100.505	100.432	100.377	
6.500%	7.125%	100.895	100.816	100.766		6.500%	7.375%	100.895	100.816	100.766		6.000%	7.375%	100.895	100.816	100.766	
6.625%	7.250%	101.155	101.071	100.993		6.625%	7.500%	101.155	101.071	100.993		6.125%	7.500%	101.155	101.071	100.993	
6.750%	7.375%	101.384	101.294	101.270		6.750%	7.625%	101.384	101.294	101.270		6.250%	7.625%	101.384	101.294	101.270	
6.875%	7.500%	101.712	101.617	101.598		6.875%	7.750%	101.712	101.617	101.598		6.375%	7.750%	101.712	101.617	101.598	
7.000%	7.625%	102.078	101.979	101.964		7.000%	7.875%	102.078	101.979	101.964		6.500%	7.875%	102.078	101.979	101.964	
7.125%	7.750%	102.320	102.216	102.206		7.125%	8.000%	102.320	102.216	102.206		7.125%	8.500%	102.320	102.216	102.206	

  

EA TPR Level II - 10 year FRM (Excludes SRP)						EA TPR Level III - 10 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.875%	98.532	98.485	98.421		5.750%	7.375%	98.532	98.485	98.421		5.750%	6.750%	98.532	98.485	98.421	
5.875%	7.000%	98.805	98.752	98.694		5.875%	7.500%	98.805	98.752	98.694		5.875%	6.875%	98.805	98.752	98.694	
6.000%	7.125%	99.002	98.944	98.890		6.000%	7.625%	99.002	98.944	98.890		6.000%	7.000%	99.002	98.944	98.890	
6.125%	7.250%	99.372	99.308	99.260		6.125%	7.750%	99.372	99.308	99.260		6.125%	7.125%	99.372	99.308	99.260	
6.250%	7.375%	100.122	100.054	99.948		6.250%	7.875%	100.122	100.054	99.948		6.250%	7.250%	100.122	100.054	99.948	
6.375%	7.500%	100.505	100.432	100.377		6.375%	8.000%	100.505	100.432	100.377		6.375%	7.375%	100.505	100.432	100.377	
6.500%	7.625%	100.895	100.816	100.766		6.500%	8.125%	100.895	100.816	100.766		6.500%	7.500%	100.895	100.816	100.766	
6.625%	7.750%	101.155	101.071	100.993		6.625%	8.250%	101.155	101.071	100.993		6.625%	7.625%	101.155	101.071	100.993	
6.750%	7.875%	101.384	101.294	101.270		6.750%	8.375%	101.384	101.294	101.270		6.750%	7.750%	101.384	101.294	101.270	
6.875%	8.000%	101.712	101.617	101.598		6.875%	8.500%	101.712	101.617	101.598		6.875%	7.875%	101.712	101.617	101.598	
7.000%	8.125%	102.078	101.979	101.964		7.000%	8.625%	102.078	101.979	101.964		7.000%	8.000%	102.078	101.979	101.964	
7.125%	8.250%	102.320	102.216	102.206		7.125%	8.750%	102.320	102.216	102.206		7.125%	8.125%	102.320	102.216	102.206	

  

EA Level I - 5/1 T-bill ARM (Includes SRP)						EA Level II - 5/1 T-bill ARM (Includes SRP)						EA Level III - 5/1 T-bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.787	98.661	98.540		5.750%	6.500%	98.787	98.661	98.540		5.750%	7.000%	98.787	98.661	98.540	
5.875%	6.500%	99.133	99.007	98.886		5.875%	6.625%	99.133	99.007	98.886		5.875%	7.125%	99.133	99.007	98.886	
6.000%	6.625%	99.468	99.342	99.221		6.000%	6.750%	99.468	99.342	99.221		6.000%	7.250%	99.468	99.342	99.221	
6.125%	6.750%	99.792	99.666	99.545		6.125%	6.875%	99.792	99.666	99.545		6.125%	7.375%	99.792	99.666	99.545	
6.250%	6.875%	100.102	99.976	99.855		6.250%	7.000%	100.102	99.976	99.855		6.250%	7.500%	100.102	99.976	99.855	
6.375%	7.000%	100.399	100.273	100.152		6.375%	7.125%	100.399	100.273	100.152		6.375%	7.625%	100.399	100.273	100.152	
6.500%	7.125%	100.684	100.558	100.437		6.500%	7.250%	100.684	100.558	100.437		6.500%	7.750%	100.684	100.558	100.437	
6.625%	7.250%	100.954	100.828	100.707		6.625%	7.375%	100.954	100.828	100.707		6.625%	7.875%	100.954	100.828	100.707	
6.750%	7.375%	101.206	101.080	100.959		6.750%	7.500%	101.206	101.080	100.959		6.750%	8.000%	101.206	101.080	100.959	
6.875%	7.500%	101.440	101.314	101.193		6.875%	7.625%	101.440	101.314	101.193		6.875%	8.125%	101.440	101.314	101.193	
7.000%	7.625%	101.660	101.534	101.413		7.000%	7.750%	101.660	101.534	101.413		7.000%	8.250%	101.660	101.534	101.413	
7.125%	7.750%	101.872	101.746	101.625		7.125%	7.875%	101.872	101.746	101.625		7.125%	8.375%	101.872	101.746	101.625	

Adjusters for Expanded Approval 5/1 T-Bill ARMs	
	<u>Points</u>
LTV <=90%	(.250)
LTV >90%	(.500)
2/2.5 Caps	(.500)
5/2.5 Cap Structure not an option per FNMA	
Additional adjusters may apply depending upon loan characteristics	

**Correspondent Lending**



Rate Sheet #: 2914

Effective Date: 04/13/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

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EXPANDED APPROVAL - continued

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com



EA Level I - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.250%	98.895	98.770	98.649	
5.750%	6.375%	99.293	99.168	99.047	
5.875%	6.500%	99.676	99.551	99.430	
6.000%	6.625%	100.044	99.919	99.798	
6.125%	6.750%	100.396	100.271	100.150	
6.250%	6.875%	100.731	100.606	100.485	
6.375%	7.000%	101.050	100.925	100.804	
6.500%	7.125%	101.352	101.227	101.106	
6.625%	7.250%	101.637	101.512	101.391	
6.750%	7.375%	101.904	101.779	101.658	
6.875%	7.500%	102.000	102.000	101.906	
7.000%	7.625%	102.000	102.000	102.000	

EA Level II - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.375%	98.895	98.770	98.649	
5.750%	6.500%	99.293	99.168	99.047	
5.875%	6.625%	99.676	99.551	99.430	
6.000%	6.750%	100.044	99.919	99.798	
6.125%	6.875%	100.396	100.271	100.150	
6.250%	7.000%	100.731	100.606	100.485	
6.375%	7.125%	101.050	100.925	100.804	
6.500%	7.250%	101.352	101.227	101.106	
6.625%	7.375%	101.637	101.512	101.391	
6.750%	7.500%	101.904	101.779	101.658	
6.875%	7.625%	102.000	102.000	101.906	
7.000%	7.750%	102.000	102.000	102.000	

EA Level III - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.875%	98.895	98.770	98.649	
5.750%	7.000%	99.293	99.168	99.047	
5.875%	7.125%	99.676	99.551	99.430	
6.000%	7.250%	100.044	99.919	99.798	
6.125%	7.375%	100.396	100.271	100.150	
6.250%	7.500%	100.731	100.606	100.485	
6.375%	7.625%	101.050	100.925	100.804	
6.500%	7.750%	101.352	101.227	101.106	
6.625%	7.875%	101.637	101.512	101.391	
6.750%	8.000%	101.904	101.779	101.658	
6.875%	8.125%	102.000	102.000	101.906	
7.000%	8.250%	102.000	102.000	102.000	

EA Level I with Flex. Sub. Fin. - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.500%	98.895	98.770	98.649	
5.750%	6.625%	99.293	99.168	99.047	
5.875%	6.750%	99.676	99.551	99.430	
6.000%	6.875%	100.044	99.919	99.798	
6.125%	7.000%	100.396	100.271	100.150	
6.250%	7.125%	100.731	100.606	100.485	
6.375%	7.250%	101.050	100.925	100.804	
6.500%	7.375%	101.352	101.227	101.106	
6.625%	7.500%	101.637	101.512	101.391	
6.750%	7.625%	101.904	101.779	101.658	
6.875%	7.750%	102.000	102.000	101.906	
7.000%	7.875%	102.000	102.000	102.000	

EA Level II with Flex. Sub. Fin. - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.500%	98.895	98.770	98.649	
5.750%	6.625%	99.293	99.168	99.047	
5.875%	6.750%	99.676	99.551	99.430	
6.000%	6.875%	100.044	99.919	99.798	
6.125%	7.000%	100.396	100.271	100.150	
6.250%	7.125%	100.731	100.606	100.485	
6.375%	7.250%	101.050	100.925	100.804	
6.500%	7.375%	101.352	101.227	101.106	
6.625%	7.500%	101.637	101.512	101.391	
6.750%	7.625%	101.904	101.779	101.658	
6.875%	7.750%	102.000	102.000	101.906	
7.000%	7.875%	102.000	102.000	102.000	

EA Level I - 7/1 T-Bill (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.250%	98.893	98.768	98.647	
5.750%	6.375%	99.291	99.166	99.045	
5.875%	6.500%	99.675	99.550	99.429	
6.000%	6.625%	100.043	99.918	99.797	
6.125%	6.750%	100.396	100.271	100.150	
6.250%	6.875%	100.732	100.607	100.486	
6.375%	7.000%	101.052	100.927	100.806	
6.500%	7.125%	101.355	101.230	101.109	
6.625%	7.250%	101.641	101.516	101.395	
6.750%	7.375%	101.907	101.782	101.661	
6.875%	7.500%	102.000	102.000	101.910	
7.000%	7.625%	102.000	102.000	102.000	

EA Level II - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.375%	98.893	98.768	98.647	
5.750%	6.500%	99.291	99.166	99.045	
5.875%	6.625%	99.675	99.550	99.429	
6.000%	6.750%	100.043	99.918	99.797	
6.125%	6.875%	100.396	100.271	100.150	
6.250%	7.000%	100.732	100.607	100.486	
6.375%	7.125%	101.052	100.927	100.806	
6.500%	7.250%	101.355	101.230	101.109	
6.625%	7.375%	101.641	101.516	101.395	
6.750%	7.500%	101.907	101.782	101.661	
6.875%	7.625%	102.000	102.000	101.910	
7.000%	7.750%	102.000	102.000	102.000	

EA Level III - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.875%	98.893	98.768	98.647	
5.750%	7.000%	99.291	99.166	99.045	
5.875%	7.125%	99.675	99.550	99.429	
6.000%	7.250%	100.043	99.918	99.797	
6.125%	7.375%	100.396	100.271	100.150	
6.250%	7.500%	100.732	100.607	100.486	
6.375%	7.625%	101.052	100.927	100.806	
6.500%	7.750%	101.355	101.230	101.109	
6.625%	7.875%	101.641	101.516	101.395	
6.750%	8.000%	101.907	101.782	101.661	
6.875%	8.125%	102.000	102.000	101.910	
7.000%	8.250%	102.000	102.000	102.000	

EA Level I with Flex. Sub. Fin. - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.500%	98.893	98.768	98.647	
5.750%	6.625%	99.291	99.166	99.045	
5.875%	6.750%	99.675	99.550	99.429	
6.000%	6.875%	100.043	99.918	99.797	
6.125%	7.000%	100.396	100.271	100.150	
6.250%	7.125%	100.732	100.607	100.486	
6.375%	7.250%	101.052	100.927	100.806	
6.500%	7.375%	101.355	101.230	101.109	
6.625%	7.500%	101.641	101.516	101.395	
6.750%	7.625%	101.907	101.782	101.661	
6.875%	7.750%	102.000	102.000	101.910	
7.000%	7.875%	102.000	102.000	102.000	

EA Level I - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.750%	6.375%	98.450	98.325	98.205	
5.875%	6.500%	98.925	98.800	98.680	
6.000%	6.625%	99.383	99.258	99.138	
6.125%	6.750%	99.822	99.697	99.577	
6.250%	6.875%	100.241	100.116	99.996	
6.375%	7.000%	100.638	100.513	100.393	
6.500%	7.125%	101.013	100.888	100.768	
6.625%	7.250%	101.363	101.238	101.118	
6.750%	7.375%	101.684	101.559	101.439	
6.875%	7.500%	101.977	101.852	101.732	
7.000%	7.625%	102.000	102.000	101.998	
7.125%	7.750%	102.000	102.000	102.000	

EA Level II - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.750%	6.500%	98.450	98.325	98.205	
5.875%	6.625%	98.925	98.800	98.680	
6.000%	6.750%	99.383	99.258	99.138	
6.125%	6.875%	99.822	99.697	99.577	
6.250%	7.000%	100.241	100.116	99.996	
6.375%	7.125%	100.638	100.513	100.393	
6.500%	7.250%	101.013	100.888	100.768	
6.625%	7.375%	101.363	101.238	101.118	
6.750%	7.500%	101.684	101.559	101.439	
6.875%	7.625%	101.977	101.852	101.732	
7.000%	7.750%	102.000	102.000	101.998	
7.125%	7.875%	102.000	102.000	102.000	

EA Level III - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.250%	6.500%	96.948	96.823	96.703	
5.375%	6.625%	97.458	97.333	97.213	
5.500%	6.750%	97.960	97.835	97.715	
5.625%	6.875%	98.450	98.325	98.205	
5.750%	7.000%	98.925	98.800	98.680	
5.875%	7.125%	99.383	99.258	99.138	
6.000%	7.250%	99.822	99.697	99.577	
6.125%	7.375%	100.241	100.116	99.996	
6.250%	7.500%	100.638	100.513	100.393	
6.375%	7.625%	101.013	100.888	100.768	
6.500%	7.750%	101.363	101.238	101.118	
6.625%	7.875%	101.684	101.559	101.439	

EA Level I with Flex. Sub. Fin. - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day		60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.750%	6.625%	98.450	98.325	98.205	
5.875%	6.750%	98.925	98.800	98.680	
6.000%	6.875%	99.383	99.258	99.138	
6.125%					

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6.875%	7.625%	102.000	101.930	101.810	6.875%	8.125%	102.000	101.930	101.810	6.875%	7.750%	102.000	101.930	101.810
7.000%	7.750%	102.000	102.000	102.000	7.000%	8.250%	102.000	102.000	102.000	7.000%	7.875%	102.000	102.000	102.000



Expanded Approval Program Price/ Rate Adjustments (Effective 10/1/2004)

Conforming Conventional Programs

Loan Feature	LTV %	Price Adj.	Product	Caps	Margin	Index	Pric Adj	
Mandatory Lock		0.080						
Purchase or Rate/Term Refi	>90%LTV-ARM ONLY	(0.250)	5/1 Treasury	2/2/5	2.750	4.850	(0.500)	
Subordinate Financing	LTV > 65% & CLTV > 90%	(0.250)	7/1 Treasury	5/2/5	2.750	4.850		
Cash Out Refi - Condo		(0.500)	10/1 Treasury	5/2/5	2.750	4.850		
Cash-Out Refinance	70.01-80%	(0.500)	7/1 LIBOR	5/2/5	2.250	4.230		
Cash-Out Refinance	>80.01%	(0.750)	10/1 LIBOR	5/2/5	2.250	4.230		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750)	<b>Convertible Option (where allowed):</b>					
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625)	<b>Add .125 to margin &amp; (0.500) to price</b>					
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500)	<b>Program</b>	<b>Treasury Margin</b>	<b>LIBOR Margin</b>			
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750)	EA Level I	3.250	2.750			
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625)	EA Level II	3.500	3.000			
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500)	EA Level III	3.875	3.375			
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.250)	EA Level I w/ Flex Sub-Financing	3.500	3.000			
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.125)	<b>Geographic Price Adjustments</b>					
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125)	<b>**Not Applicable to Conforming Fixed Rate or Govt. Product**</b>					<b>Price Adj.</b>
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000	<b>Group #1</b>	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY			-0-	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250)	<b>Group #2</b>	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA			0.125	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125)	<b>Group #3</b>	HI, ID, MS, PA			0.250	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000)						
2-Unit	>90%	(0.500)						
COOP Owner Occupied	>90%	(0.500)						
COOP 2nd Home	>80%	(0.750)						
COOP Cash Out Refi		(0.500)						

Please Contact The CMI Select Desk For Expanded Approval Pricing

Note: All adjustments are cumulative