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**WESTERN REGION AND CREDIT UNIONS
800-394-4554 - WEST HILLS**

Russ Anderson, Ext. 7444
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Kim Schenck, Ext. 7450
Joshua Copeland, Ext. 7640
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**CENTRAL/SE REGION
800-669-3333 TEXAS**

Rex Adams, Ext. 3830
Scott Holtz, Ext. 3835
Abbie Tidmore, Ext. 3833
Molly Wills, Ext. 3834
Nicole Cooper, Ext. 3852
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Tom Teeple, Ext. 6010
Bridget Williams, Ext. 6017
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This rate sheet offers mandatory pricing as market conditions only. Call the commitment desk for live pricing on mandatory commitments.

**CONFORMING FIXED RATE PROGRAMS
BEST EFFORT ONLY**

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Fixed 30 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.875	101.168	101.056	101.018	100.949	100.876	100.165
6.75	100.676	100.563	100.525	100.457	100.383	99.673
6.625	100.018	99.926	99.9	99.797	99.737	99.041
6.5	99.622	99.53	99.504	99.4	99.341	98.644
6.375	99.179	99.087	99.061	98.958	98.898	98.202
6.25	98.596	98.503	98.477	98.374	98.314	97.618
6.125	97.979	97.906	97.893	97.785	97.74	97.057
6	97.483	97.409	97.396	97.289	97.243	96.561
5.875	96.924	96.856	96.856	96.76	96.728	96.06
5.75	96.364	96.31	96.309	96.214	96.182	95.513
5.625	95.776	95.722	95.721	95.626	95.594	94.925

Fixed 20 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.25	102.305	102.193	102.155	102.086	102.013	101.302
7.125	101.997	101.884	101.847	101.778	101.705	100.994
7	101.671	101.558	101.52	101.452	101.379	100.668
6.875	101.335	101.223	101.185	101.117	101.043	100.333
6.75	100.909	100.796	100.759	100.69	100.617	99.906
6.625	100.467	100.375	100.349	100.245	100.186	99.489
6.5	100.118	100.025	100	99.896	99.837	99.14
6.375	99.722	99.629	99.604	99.5	99.441	98.744
6.25	99.224	99.131	99.106	99.002	98.943	98.246
6.125	98.616	98.542	98.529	98.422	98.376	97.694
6	98.166	98.092	98.08	97.972	97.926	97.244

Fixed 15 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.75	101.99	101.913	101.887	101.786	101.73	101.073
6.625	101.645	101.568	101.543	101.441	101.385	100.728
6.5	101.279	101.202	101.176	101.075	101.019	100.362
6.375	100.9	100.824	100.798	100.697	100.641	99.984
6.25	100.446	100.369	100.343	100.242	100.186	99.529
6.125	99.597	99.524	99.511	99.407	99.366	98.769
6	99.214	99.141	99.128	99.024	98.982	98.386
5.875	98.82	98.747	98.734	98.63	98.588	97.991
5.75	98.311	98.218	98.209	98.118	98.091	97.508
5.625	97.925	97.824	97.823	97.732	97.704	97.121
5.5	97.507	97.406	97.406	97.315	97.287	96.704

Fixed 10 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	102.207	102.221	102.183	102.146	102.077	101.405
6.875	101.984	101.997	101.959	101.922	101.853	101.182
6.75	101.74	101.665	101.638	101.591	101.521	100.85
6.625	101.501	101.425	101.399	101.297	101.242	100.584
6.5	101.241	101.165	101.139	101.038	100.982	100.324
6.375	100.969	100.893	100.867	100.766	100.71	100.053
6.25	100.575	100.498	100.473	100.371	100.315	99.658
6.125	99.548	99.475	99.462	99.357	99.316	98.719
6	99.271	99.198	99.185	99.081	99.039	98.442
5.875	98.983	98.909	98.897	98.792	98.751	98.154

ANNOUNCEMENTS

- Prices are indications and are subject to change without notice
- ABOVE PRICES DO NOT INCLUDE SRP.(SRPs can be found on Platinum)
 - Additional charges may apply on a loan level basis
 - Upfront fees on 120, 150 and 180 day commitments
- Additional rates and programs are posted on Platinum
- The New Margin Buydowns and Price Adjustments can be found on our **Price Guide**

ARM INDEX*

1 MO LIBOR	4.910	COFI	3.604
MTA	4.011	6 MO LIBOR	5.158
1 YR LIBOR	5.293	1 YR T-BILL	4.840

* Weekly average ARM index is shown.
 ** All pricing is available on the Web and can be downloaded. Call (877) 4CLDINFO to obtain your password
 *** For additional loan programs not included in the Price Sheet, please use the **Price Query** or call the Commitment Desk

COMMITMENT DESK ** EXPANDED HOURS: 6:00 a.m. to 5:30 p.m. PST

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CONFORMING FIXED RATE PROGRAMS Continued
BEST EFFORT ONLY

Fixed 30 Yr PP						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	103	103	103	103	103	102.374
7.375	103	103	103	103	103	102.289
7.25	102.793	102.676	102.638	102.566	102.491	101.756
7.125	102.245	102.128	102.09	102.019	101.943	101.208
7	101.687	101.57	101.532	101.461	101.385	100.65
6.875	101.226	101.128	101.103	100.996	100.934	100.213
6.75	100.692	100.594	100.569	100.462	100.4	99.679
6.625	100.137	100.039	100.013	99.907	99.845	99.124

Convertible Balloon 30/7						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.875	101.15	101.146	101.119	101.121	101.077	100.546
6.75	100.705	100.7	100.674	100.675	100.632	100.1
6.625	100.26	100.256	100.229	100.231	100.187	99.656
6.5	101.22	101.193	101.179	101.127	101.098	100.58
6.375	100.775	100.748	100.734	100.683	100.653	100.135
6.25	100.331	100.304	100.29	100.239	100.209	99.691
6.125	99.888	99.861	99.847	99.795	99.765	99.248
6	100.124	100.044	100.043	99.969	99.953	99.449
5.875	99.681	99.601	99.599	99.525	99.51	99.006
5.75	99.238	99.158	99.157	99.082	99.067	98.563
5.625	98.796	98.716	98.714	98.64	98.625	98.121

Fixed 30 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.875	101.168	101.056	101.018	100.949	100.876	100.165
6.75	100.676	100.563	100.525	100.457	100.383	99.673
6.625	100.018	99.926	99.9	99.797	99.737	99.041
6.5	99.622	99.53	99.504	99.4	99.341	98.644
6.375	99.179	99.087	99.061	98.958	98.898	98.202
6.25	98.596	98.503	98.477	98.374	98.314	97.618
6.125	97.979	97.906	97.893	97.785	97.74	97.057
6	97.483	97.409	97.396	97.289	97.243	96.561
5.875	96.924	96.856	96.856	96.76	96.728	96.06
5.75	96.364	96.31	96.309	96.214	96.182	95.513
5.625	95.776	95.722	95.721	95.626	95.594	94.925

Fixed 15 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	102.276	102.289	102.251	102.215	102.145	101.474
6.875	102.308	102.232	102.206	102.105	102.049	101.392
6.75	101.99	101.913	101.887	101.786	101.73	101.073
6.625	101.645	101.568	101.543	101.441	101.385	100.728
6.5	101.279	101.202	101.176	101.075	101.019	100.362
6.375	100.9	100.824	100.798	100.697	100.641	99.984
6.25	100.446	100.369	100.343	100.242	100.186	99.529
6.125	99.597	99.524	99.511	99.407	99.366	98.769
6	99.214	99.141	99.128	99.024	98.982	98.386
5.875	98.82	98.747	98.734	98.63	98.588	97.991
5.75	98.311	98.218	98.209	98.118	98.091	97.508

Fixed 30 FNMA Flex 97						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	102.172	102.041	101.99	101.972	101.885	101.161
7.375	102.043	101.931	101.893	101.824	101.751	101.04
7.25	101.7	101.587	101.549	101.481	101.407	100.697
7.125	101.329	101.217	101.179	101.11	101.037	100.326
7	100.914	100.801	100.764	100.695	100.622	99.911
6.875	100.431	100.319	100.281	100.212	100.139	99.428
6.75	99.896	99.784	99.746	99.677	99.604	98.894
6.625	99.324	99.231	99.206	99.102	99.043	98.346
6.5	98.857	98.765	98.739	98.635	98.576	97.879
6.375	98.283	98.19	98.165	98.061	98.002	97.305

Fixed 30 FHLMC Alt 97						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.375	102.42	102.308	102.27	102.154	102.081	101.37
7.25	102.089	101.977	101.939	101.824	101.75	101.04
7.125	101.73	101.618	101.58	101.464	101.391	100.68
7	101.352	101.24	101.202	101.087	101.013	100.303
6.875	100.93	100.817	100.779	100.664	100.591	99.88
6.75	100.403	100.291	100.253	100.138	100.075	99.378
6.625	99.969	99.877	99.851	99.763	99.704	99.007
6.5	99.566	99.473	99.448	99.36	99.3	98.604
6.375	99.089	98.996	98.97	98.882	98.823	98.126
6.25	98.497	98.404	98.379	98.291	98.231	97.535
6.125	97.837	97.764	97.751	97.675	97.629	96.947

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Fixed 30 Rural Housing							Fixed 30 FNMA Flex 100						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.25	102.179	102.067	102.029	101.913	101.84	101.13	7	101.011	100.899	100.861	100.792	100.719	100.009
7.125	101.822	101.71	101.672	101.557	101.483	100.773	6.875	100.534	100.421	100.383	100.315	100.241	99.531
7	101.447	101.335	101.297	101.182	101.108	100.398	6.75	100.004	99.892	99.854	99.786	99.712	99.002
6.875	101.05	100.938	100.9	100.784	100.711	100.001	6.625	99.42	99.328	99.302	99.199	99.139	98.443
6.75	100.529	100.417	100.379	100.264	100.19	99.48	6.5	98.976	98.883	98.858	98.754	98.695	97.998
6.625	100.058	99.965	99.94	99.852	99.792	99.096	6.375	98.408	98.315	98.29	98.186	98.127	97.43
6.5	99.659	99.567	99.541	99.453	99.394	98.697	6.25	97.79	97.697	97.671	97.568	97.508	96.812
6.375	99.206	99.113	99.088	99	98.94	98.244	6.125	97.254	97.181	97.168	97.06	97.015	96.332
6.25	98.616	98.524	98.498	98.41	98.351	97.654	6	96.709	96.636	96.623	96.515	96.47	95.787
6.125	97.945	97.872	97.859	97.782	97.737	97.054	5.875	96.127	96.073	96.072	95.977	95.945	95.276
6	97.445	97.372	97.359	97.283	97.237	96.555	5.75	95.56	95.506	95.506	95.41	95.379	94.71

Fixed 30 FNMA Exp App'l L1							Fixed 30 FNMA Exp App'l L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.875	101.604	101.472	101.422	101.404	101.317	100.592	7.75	100.678	100.566	100.528	100.46	100.386	99.676
7.75	101.389	101.277	101.239	101.17	101.097	100.386	7.625	100.361	100.249	100.211	100.142	100.069	99.358
7.625	101.097	100.985	100.947	100.878	100.805	100.094	7.5	99.968	99.856	99.818	99.749	99.676	98.966
7.5	100.768	100.656	100.618	100.549	100.476	99.765	7.375	99.471	99.358	99.32	99.252	99.178	98.468
7.375	100.424	100.311	100.273	100.205	100.131	99.421	7.25	98.918	98.806	98.768	98.699	98.626	97.916
7.25	100.022	99.91	99.872	99.803	99.73	99.02	7.125	98.277	98.184	98.159	98.055	97.995	97.299
7.125	99.102	99.009	98.983	98.88	98.82	98.124	7	97.819	97.726	97.701	97.597	97.538	96.841
7	98.735	98.643	98.617	98.513	98.454	97.757	6.875	97.223	97.13	97.105	97.001	96.942	96.245
6.875	98.363	98.27	98.245	98.141	98.082	97.385	6.75	96.583	96.49	96.465	96.361	96.302	95.605
6.75	97.906	97.813	97.787	97.684	97.624	96.928	6.625	95.991	95.917	95.904	95.797	95.751	95.069
6.625	96.955	96.882	96.869	96.761	96.716	96.033	6.5	95.484	95.411	95.398	95.29	95.245	94.562

Fixed 30 FNMA Exp App'l L3							Fixed 30 Rate Reduction L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
8.25	100.942	100.771	100.696	100.748	100.633	99.881	7.5	99.29	99.246	99.195	99.172	99.084	98.377
8.125	100.679	100.513	100.441	100.488	100.376	99.628	7.375	98.829	98.766	98.719	98.683	98.599	97.895
8	100.415	100.254	100.185	100.228	100.12	99.374	7.25	98.305	98.226	98.181	98.133	98.053	97.351
7.875	99.996	99.84	99.774	99.812	99.707	98.965	7.125	97.777	97.68	97.639	97.578	97.501	96.802
7.75	99.472	99.321	99.258	99.291	99.189	98.451	7	97.254	97.139	97.101	97.028	96.954	96.257
7.625	98.961	98.814	98.754	98.775	98.677	97.942	6.875	96.748	96.635	96.6	96.519	96.449	95.754
7.5	98.458	98.317	98.26	98.267	98.173	97.442	6.75	96.249	96.138	96.106	96.016	95.95	95.258
7.375	97.912	97.776	97.722	97.717	97.626	96.898	6.625	95.762	95.653	95.624	95.526	95.463	94.773
7.25	97.351	97.22	97.169	97.151	97.064	96.34	6.5	95.29	95.183	95.157	95.05	94.991	94.304
7.125	96.701	96.575	96.527	96.497	96.413	95.692							
7	96.054	95.933	95.888	95.845	95.765	95.047							

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CONFORMING FIXED RATE PROGRAMS Continued
BEST EFFORT ONLY

Fixed 30 Rate Reduction L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
8	98.564	98.605	98.542	98.568	98.467	97.75
7.875	98.085	98.105	98.045	98.058	97.961	97.246
7.75	97.567	97.565	97.508	97.509	97.415	96.703
7.625	97.06	97.037	96.983	96.972	96.881	96.172
7.5	96.603	96.558	96.508	96.484	96.397	95.69
7.375	96.063	96.001	95.953	95.917	95.833	95.129
7.25	95.555	95.476	95.431	95.383	95.303	94.601

Fixed 15 FNMA App'l L1						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	101.461	101.474	101.436	101.399	101.33	100.659
7.375	101.166	101.179	101.141	101.105	101.035	100.364
7.25	101.088	101.011	100.986	100.884	100.829	100.171
7.125	100.8	100.723	100.698	100.596	100.54	99.883
7	100.496	100.42	100.394	100.292	100.237	99.579
6.875	100.172	100.095	100.07	99.968	99.912	99.255
6.75	99.806	99.729	99.703	99.602	99.546	98.889
6.625	98.832	98.759	98.746	98.642	98.6	98.004

Fixed 15 FNMA App'l L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	100.109	100.032	100.007	99.905	99.849	99.192
7	99.761	99.684	99.659	99.557	99.501	98.844
6.875	99.33	99.253	99.227	99.126	99.07	98.413
6.75	98.418	98.344	98.331	98.227	98.186	97.589
6.625	98.061	97.987	97.974	97.87	97.829	97.232
6.5	97.627	97.553	97.54	97.436	97.395	96.798
6.375	97.076	97.003	96.99	96.886	96.844	96.247
6.25	96.622	96.521	96.521	96.43	96.402	95.819
6.125	96.237	96.136	96.136	96.045	96.017	95.434
6	95.764	95.663	95.662	95.571	95.544	94.961
5.875	95.173	95.072	95.071	94.98	94.959	94.37

Fixed 15 FNMA App'l L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.375	99.723	99.753	99.7	99.623	99.536	98.866
7.25	99.252	99.276	99.225	99.144	99.061	98.393
7.125	98.731	98.748	98.701	98.631	98.551	97.886
7	98.227	98.239	98.195	98.136	98.06	97.397
6.875	97.725	97.731	97.69	97.642	97.569	96.909
6.75	97.218	97.218	97.18	97.143	97.074	96.416
6.625	96.753	96.732	96.697	96.644	96.578	95.923
6.5	96.285	96.242	96.211	96.141	96.079	95.426
6.375	95.818	95.754	95.725	95.64	95.581	94.93
6.25	95.349	95.263	95.237	95.136	95.08	94.432
6.125	94.841	94.757	94.734	94.632	94.58	93.946

Fixed 15 Rate Reduction L2						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	98.605	98.605	98.567	98.53	98.461	97.803
6.875	98.173	98.152	98.117	98.064	97.998	97.342
6.75	97.716	97.673	97.641	97.572	97.509	96.856
6.625	97.267	97.203	97.174	97.089	97.03	96.379

Fixed 15 Rate Reduction L3						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.5	98.599	98.623	98.572	98.491	98.408	97.74
7.375	98.153	98.171	98.124	98.054	97.974	97.308
7.25	97.697	97.709	97.664	97.605	97.529	96.866
7.125	97.242	97.248	97.207	97.159	97.086	96.426
7	96.792	96.792	96.754	96.718	96.648	95.99
6.875	96.36	96.339	96.304	96.251	96.185	95.53
6.75	95.95	95.907	95.875	95.806	95.744	95.09
6.625	95.533	95.469	95.44	95.354	95.295	94.645

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**NON CONFORMING FIXED RATE PROGRAMS
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Non Conf Fixed 30 Yr							Non Conf Fixed 15 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	101.209	101.083	101.094	100.97	100.985	100.27	6.875	101.094	100.983	101.054	100.946	100.943	100.273
7	100.902	100.78	100.773	100.654	100.654	99.942	6.75	100.878	100.771	100.835	100.732	100.738	100.071
6.875	100.534	100.417	100.39	100.277	100.262	99.553	6.625	100.624	100.523	100.564	100.467	100.453	99.789
6.75	100.111	99.999	99.954	99.846	99.816	99.11	6.5	100.374	100.278	100.296	100.204	100.172	99.511
6.625	99.637	99.53	99.485	99.383	99.342	98.639	6.375	100.063	99.971	99.967	99.88	99.829	99.171
6.5	99.197	99.094	99.05	98.953	98.901	98.201	6.25	99.722	99.636	99.608	99.527	99.457	98.802
6.375	98.727	98.629	98.585	98.494	98.431	97.734	6.125	99.157	99.075	99.048	98.972	98.899	98.259
6.25	98.197	98.105	98.061	97.976	97.901	97.208	6	98.754	98.677	98.65	98.58	98.503	97.879
6.125	97.565	97.477	97.434	97.354	97.276	96.586	5.875	98.068	97.996	97.97	97.906	97.825	97.215
6	96.866	96.783	96.741	96.666	96.585	95.898	5.75	97.382	97.314	97.289	97.23	97.146	96.551
5.875	96.167	96.089	96.048	95.978	95.894	95.21	5.625	96.603	96.541	96.508	96.455	96.372	95.78

Non Conf Fixed 30 Yr PP							Non Conf Fixed 30 Yr Fast-Easy						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.25	102	102	102	102	102	101.327	7	100.902	100.78	100.773	100.654	100.654	99.942
7.125	101.846	101.714	101.726	101.598	101.612	100.872	6.875	100.534	100.417	100.39	100.277	100.262	99.553
7	101.476	101.349	101.342	101.22	101.219	100.481	6.75	100.111	99.999	99.954	99.846	99.816	99.11
6.875	101.077	100.955	100.928	100.812	100.795	100.061	6.625	99.637	99.53	99.485	99.383	99.342	98.639
6.75	100.623	100.506	100.461	100.349	100.318	99.587	6.5	99.197	99.094	99.05	98.953	98.901	98.201
6.625	100.149	100.037	99.992	99.886	99.844	99.116	6.375	98.727	98.629	98.585	98.494	98.431	97.734
6.5	99.646	99.538	99.494	99.394	99.34	98.616	6.25	98.197	98.105	98.061	97.976	97.901	97.208
6.375	99.082	98.98	98.936	98.841	98.776	98.055	6.125	97.565	97.477	97.434	97.354	97.276	96.586
6.25	98.428	98.33	98.287	98.198	98.122	97.403	6	96.866	96.783	96.741	96.666	96.585	95.898
							5.875	96.167	96.089	96.048	95.978	95.894	95.21
							5.75	95.43	95.357	95.316	95.252	95.164	94.483

Non Conf Fixed 15 Yr Fast-Easy							Non Conf ExpCrit Fixed 30 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	101.268	101.152	101.231	101.116	101.105	100.432	7.375	101.694	101.558	101.611	101.475	101.521	100.8
6.875	101.112	101.001	101.072	100.964	100.961	100.291	7.25	101.405	101.274	101.304	101.174	101.205	100.486
6.75	100.896	100.789	100.853	100.75	100.756	100.089	7.125	101.094	100.967	100.979	100.854	100.87	100.154
6.625	100.642	100.541	100.582	100.485	100.471	99.807	7	100.725	100.603	100.596	100.477	100.478	99.765
6.5	100.392	100.296	100.314	100.222	100.19	99.529	6.875	100.33	100.213	100.187	100.073	100.059	99.35
6.375	100.081	99.989	99.985	99.898	99.847	99.189	6.75	99.907	99.794	99.749	99.641	99.611	98.906
6.25	99.74	99.654	99.626	99.545	99.475	98.82	6.625	99.335	99.228	99.183	99.08	99.04	98.337
6.125	99.175	99.093	99.066	98.99	98.917	98.277	6.5	98.83	98.727	98.683	98.586	98.534	97.835
6	98.772	98.695	98.668	98.598	98.521	97.897	6.375	98.17	98.072	98.029	97.937	97.874	97.177
5.875	98.086	98.014	97.988	97.924	97.843	97.233	6.25	97.478	97.385	97.342	97.256	97.182	96.489
5.75	97.4	97.332	97.307	97.248	97.164	96.569	6.125	96.744	96.656	96.613	96.533	96.455	95.765

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Non Conf ExpCrit Fixed 15 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	101.411	101.291	101.377	101.257	101.238	100.561
7	101.35	101.234	101.313	101.198	101.187	100.514
6.875	101.288	101.177	101.248	101.139	101.137	100.467
6.75	101.228	101.121	101.185	101.082	101.088	100.421
6.625	100.974	100.873	100.914	100.817	100.803	100.139
6.5	100.631	100.534	100.552	100.46	100.428	99.767
6.375	100.288	100.196	100.192	100.105	100.054	99.396
6.25	99.885	99.798	99.771	99.69	99.619	98.965
6.125	99.257	99.175	99.148	99.072	98.999	98.359
6	98.822	98.745	98.719	98.649	98.572	97.947
5.875	98.106	98.034	98.007	97.943	97.863	97.253

Non Conf ExpCrit 30 Yr PP						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	100.982	100.855	100.848	100.726	100.724	99.987
6.875	100.528	100.406	100.38	100.263	100.247	99.513
6.75	100.015	99.898	99.853	99.742	99.71	98.979
6.625	99.512	99.4	99.355	99.249	99.207	98.479
6.5	98.948	98.841	98.797	98.697	98.643	97.918

GOVERNMENT FIXED AND ARM PROGRAMS BEST EFFORT ONLY

Gov't Fixed 30 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7	102.251	102.188	102.15	102.072	101.994	101.24
6.875	100.85	100.73	100.692	100.614	100.535	99.781
6.75	100.387	100.28	100.254	100.151	100.078	99.338
6.625	99.971	99.87	99.845	99.733	99.668	98.928
6.5	99.903	99.812	99.786	99.675	99.61	98.87
6.375	99.031	98.931	98.905	98.793	98.729	97.988
6.25	98.598	98.517	98.504	98.406	98.355	97.628
6.125	98.062	97.981	97.968	97.869	97.818	97.092
6	97.894	97.791	97.778	97.679	97.629	96.902
5.875	96.842	96.761	96.748	96.65	96.599	95.872
5.75	96.557	96.495	96.495	96.394	96.357	95.645

Gov't Fixed 15 Yr						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.75	100.789	100.696	100.67	100.564	100.503	99.771
6.625	100.464	100.371	100.346	100.239	100.178	99.447
6.5	100.666	100.584	100.558	100.452	100.391	99.692
6.375	99.693	99.6	99.574	99.468	99.407	98.675
6.25	99.452	99.379	99.366	99.256	99.21	98.45
6.125	99.078	99.005	98.992	98.883	98.836	98.076
6	99.285	99.205	99.192	99.083	99.037	98.352
5.875	98.282	98.209	98.196	98.087	98.04	97.28
5.75	97.858	97.785	97.772	97.663	97.616	96.856
5.625	97.317	97.263	97.262	97.167	97.134	96.346
5.5	97.487	97.38	97.379	97.284	97.251	96.58

Gov't Fixed 30 Yr BuyDown						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.375	99.031	98.931	98.905	98.793	98.729	97.988
6.25	98.459	98.359	98.333	98.222	98.157	97.417
6.125	98.062	97.981	97.968	97.869	97.818	97.092
6	97.473	97.392	97.379	97.28	97.229	96.503
5.875	96.842	96.761	96.748	96.65	96.599	95.872
5.75	96.185	96.104	96.091	95.992	95.941	95.215
5.625	95.914	95.853	95.852	95.751	95.714	95.002
5.5	95.249	95.187	95.187	95.086	95.049	94.336
5.375	94.564	94.502	94.502	94.401	94.364	93.651
5.25	93.863	93.801	93.8	93.699	93.663	92.95
5.125	92.574	92.532	92.544	92.456	92.433	91.735

Gov ARM 1y					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
5.875	100.969	100.735	100.72	100.427	100.403
5.75	100.813	100.579	100.564	100.271	100.247
5.625	100.796	100.54	100.537	100.222	100.213
5.5	100.641	100.384	100.382	100.067	100.057
5.375	100.482	100.226	100.223	99.908	99.898
5.25	100.321	100.064	100.062	99.746	99.737
5.125	99.72	99.41	99.42	99.051	99.055
5	99.559	99.249	99.259	98.89	98.894
4.875	99.394	99.084	99.094	98.725	98.729
4.75	99.224	98.913	98.924	98.555	98.559
4.625	98.422	98.089	98.112	97.721	97.739

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Conf ARM 1y UST Convert (Plan 1)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.25	99.276	99.252	99.259	99.24	99.241	
5.125	98.998	98.969	98.979	98.954	98.958	
5	98.799	98.765	98.778	98.747	98.755	
4.875	98.601	98.561	98.577	98.541	98.552	
4.75	98.434	98.389	98.408	98.366	98.381	
4.625	98.284	98.233	98.255	98.208	98.226	
4.5	98.134	98.077	98.103	98.051	98.072	
4.375	97.985	97.923	97.951	97.893	97.918	
4.25	97.836	97.768	97.8	97.736	97.765	
4.125	97.687	97.614	97.649	97.58	97.612	
4	97.539	97.461	97.499	97.424	97.459	

Conf ARM 1y UST (Plan 2)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.204	100.167	100.155	100.123	100.102	
5.875	100.079	100.053	100.044	100.021	100.005	
5.75	100.033	100.001	99.995	99.967	99.954	
5.625	99.987	99.965	99.963	99.945	99.935	
5.5	99.833	99.821	99.821	99.813	99.807	
5.375	99.679	99.661	99.665	99.651	99.648	
5.25	99.401	99.377	99.384	99.365	99.366	
5.125	99.123	99.094	99.104	99.079	99.083	
5	98.924	98.89	98.903	98.872	98.88	
4.875	98.726	98.686	98.702	98.666	98.677	
4.75	98.559	98.514	98.533	98.491	98.506	

NonConf ARM 1y UST Convert (Plan 3)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.266	100.227	100.207	100.168	100.141	
5.875	100.141	100.106	100.079	100.045	100.011	
5.75	100.031	100.001	99.982	99.954	99.928	
5.625	99.921	99.897	99.886	99.863	99.846	
5.5	99.672	99.652	99.634	99.617	99.592	
5.375	99.439	99.424	99.414	99.403	99.386	
5.25	99.206	99.196	99.194	99.188	99.18	
5.125	98.942	98.937	98.928	98.928	98.912	
5	98.616	98.616	98.6	98.605	98.582	
4.875	98.323	98.327	98.304	98.315	98.284	
4.75	98.075	98.085	98.054	98.071	98.033	

NonConf ARM 1y UST (Plan 4)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	99.921	99.897	99.886	99.863	99.846	
5.5	99.672	99.652	99.634	99.617	99.592	
5.375	99.439	99.424	99.414	99.403	99.386	
5.25	99.206	99.196	99.194	99.188	99.18	
5.125	98.942	98.937	98.928	98.928	98.912	
5	98.616	98.616	98.6	98.605	98.582	
4.875	98.323	98.327	98.304	98.315	98.284	
4.75	98.075	98.085	98.054	98.071	98.033	
4.625	97.828	97.843	97.805	97.827	97.782	
4.5	97.582	97.601	97.556	97.583	97.531	
4.375	97.335	97.359	97.307	97.34	97.28	

NonConf ARM - 1y Lib						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	99.905	99.881	99.87	99.847	99.83	
5.5	99.656	99.636	99.618	99.601	99.576	
5.375	99.423	99.408	99.398	99.387	99.37	
5.25	99.19	99.18	99.178	99.172	99.164	
5.125	98.926	98.921	98.912	98.912	98.896	
5	98.6	98.6	98.584	98.589	98.566	
4.875	98.307	98.311	98.288	98.299	98.268	
4.75	98.059	98.069	98.038	98.055	98.017	
4.625	97.812	97.827	97.789	97.811	97.766	
4.5	97.566	97.585	97.54	97.567	97.515	
4.375	97.319	97.343	97.291	97.324	97.264	

Conf ARM 3/1 UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.625	100.417	100.349	100.322	100.26	100.217	
6.5	100.275	100.202	100.178	100.111	100.071	
6.375	100.149	100.085	100.065	100.008	99.971	
6.25	99.975	99.922	99.905	99.857	99.824	
6.125	99.817	99.758	99.744	99.691	99.661	
6	99.626	99.577	99.566	99.524	99.497	
5.875	99.45	99.411	99.404	99.371	99.348	
5.75	99.211	99.167	99.162	99.124	99.105	
5.625	98.986	98.952	98.95	98.922	98.906	
5.5	98.76	98.736	98.737	98.719	98.707	
5.375	98.517	98.487	98.492	98.468	98.46	

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Conf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	100.038	99.984	99.967	99.92	99.887
6.125	99.879	99.82	99.806	99.753	99.724
6	99.689	99.64	99.629	99.586	99.56
5.875	99.513	99.474	99.466	99.434	99.411
5.75	99.274	99.229	99.225	99.186	99.167
5.625	99.048	99.014	99.013	98.984	98.969
5.5	98.822	98.798	98.8	98.782	98.769
5.375	98.58	98.55	98.555	98.531	98.522
5.25	98.32	98.285	98.293	98.264	98.258
5.125	98.075	98.035	98.046	98.011	98.009
5	97.829	97.783	97.797	97.757	97.758

Conf ARM 3/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.338	100.264	100.241	100.173	100.133
6.375	100.211	100.148	100.128	100.07	100.034
6.25	100.038	99.984	99.967	99.92	99.887
6.125	99.879	99.82	99.806	99.753	99.724
6	99.689	99.64	99.629	99.586	99.56
5.875	99.513	99.474	99.466	99.434	99.411
5.75	99.274	99.229	99.225	99.186	99.167
5.625	99.048	99.014	99.013	98.984	98.969
5.5	98.822	98.798	98.8	98.782	98.769
5.375	98.58	98.55	98.555	98.531	98.522
5.25	98.32	98.285	98.293	98.264	98.258

Exp Criteria ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.66	101.555	101.491	101.381	101.303
7.125	101.465	101.365	101.309	101.204	101.135
7	101.27	101.175	101.127	101.028	100.967
6.875	101.028	100.938	100.883	100.79	100.721
6.75	100.802	100.716	100.67	100.582	100.522
6.625	100.542	100.462	100.424	100.342	100.29
6.5	100.282	100.207	100.161	100.084	100.025
6.375	100.005	99.935	99.898	99.826	99.775
6.25	99.728	99.662	99.633	99.567	99.525
6.125	99.434	99.373	99.337	99.277	99.227
6	99.139	99.083	99.056	99.001	98.959

NonConf ARM 3/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.375	100.3	100.254	100.177	100.118
6.375	100.181	100.11	100.073	100.002	99.951
6.25	99.988	99.922	99.893	99.827	99.785
6.125	99.763	99.702	99.666	99.606	99.556
6	99.539	99.483	99.455	99.401	99.359
5.875	99.299	99.248	99.228	99.179	99.146
5.75	99.027	98.981	98.954	98.91	98.87
5.625	98.77	98.729	98.71	98.672	98.64
5.5	98.497	98.461	98.451	98.418	98.394
5.375	98.208	98.176	98.159	98.132	98.101
5.25	97.918	97.891	97.882	97.861	97.838

NonConf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	99.988	99.922	99.893	99.827	99.785
6.125	99.763	99.702	99.666	99.606	99.556
6	99.539	99.483	99.455	99.401	99.359
5.875	99.299	99.248	99.228	99.179	99.146
5.75	99.027	98.981	98.954	98.91	98.87
5.625	98.77	98.729	98.71	98.672	98.64
5.5	98.497	98.461	98.451	98.418	98.394
5.375	98.208	98.176	98.159	98.132	98.101
5.25	97.918	97.891	97.882	97.861	97.838
5.125	97.642	97.62	97.62	97.604	97.589
5	97.349	97.332	97.324	97.314	97.292

Conf ARM 5/1 w/2-2-6 Caps UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.583	100.487	100.451	100.372	100.316
6.875	100.413	100.323	100.291	100.207	100.154
6.75	100.241	100.161	100.132	100.058	100.009
6.625	100.07	100	99.974	99.91	99.864
6.5	99.868	99.792	99.769	99.7	99.657
6.375	99.68	99.615	99.595	99.535	99.497
6.25	99.43	99.374	99.357	99.308	99.273
6.125	99.147	99.086	99.072	99.017	98.985
6	98.847	98.796	98.785	98.74	98.712
5.875	98.561	98.52	98.513	98.478	98.453

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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Conf ARM 5/1 w/2-2-6 Caps - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.583	100.487	100.451	100.372	100.316
6.875	100.413	100.323	100.291	100.207	100.154
6.75	100.241	100.161	100.132	100.058	100.009
6.625	100.07	100	99.974	99.91	99.864
6.5	99.868	99.792	99.769	99.7	99.657
6.375	99.68	99.615	99.595	99.535	99.497
6.25	99.43	99.374	99.357	99.308	99.273
6.125	99.147	99.086	99.072	99.017	98.985
6	98.847	98.796	98.785	98.74	98.712
5.875	98.561	98.52	98.513	98.478	98.453

Conf ARM 5/1 w/2-2-6 Caps Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.241	100.161	100.132	100.058	100.009
6.625	100.07	100	99.974	99.91	99.864
6.5	99.868	99.792	99.769	99.7	99.657
6.375	99.68	99.615	99.595	99.535	99.497
6.25	99.43	99.374	99.357	99.308	99.273
6.125	99.147	99.086	99.072	99.017	98.985
6	98.847	98.796	98.785	98.74	98.712
5.875	98.561	98.52	98.513	98.478	98.453
5.75	98.258	98.211	98.207	98.166	98.145
5.625	97.952	97.916	97.915	97.884	97.867
5.5	97.628	97.602	97.604	97.584	97.569

Exp Criteria ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.417	101.32	101.273	101.171	101.108
6.875	101.143	101.051	100.997	100.901	100.83
6.75	100.887	100.8	100.753	100.663	100.601
6.625	100.615	100.533	100.495	100.41	100.356
6.5	100.312	100.235	100.19	100.111	100.049
6.375	99.995	99.922	99.885	99.812	99.759
6.25	99.676	99.609	99.58	99.512	99.468
6.125	99.311	99.248	99.212	99.15	99.098
6	98.961	98.903	98.875	98.818	98.775
5.875	98.578	98.525	98.506	98.455	98.42
5.75	98.179	98.131	98.105	98.059	98.016

NonConf ARM 5/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.005	100.908	100.861	100.76	100.696
6.875	100.826	100.734	100.679	100.583	100.513
6.75	100.649	100.561	100.515	100.425	100.363
6.625	100.442	100.36	100.322	100.237	100.183
6.5	100.221	100.143	100.098	100.019	99.958
6.375	99.97	99.897	99.86	99.787	99.734
6.25	99.72	99.652	99.624	99.556	99.511
6.125	99.425	99.362	99.326	99.263	99.211
6	99.129	99.071	99.043	98.987	98.943
5.875	98.802	98.749	98.73	98.679	98.643
5.75	98.444	98.396	98.369	98.324	98.281

NonConf ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.899	100.811	100.765	100.675	100.613
6.625	100.692	100.61	100.572	100.487	100.433
6.5	100.471	100.393	100.348	100.269	100.208
6.375	100.22	100.147	100.11	100.037	99.984
6.25	99.97	99.902	99.874	99.806	99.761
6.125	99.675	99.612	99.576	99.513	99.461
6	99.379	99.321	99.293	99.237	99.193
5.875	99.052	98.999	98.98	98.929	98.893
5.75	98.694	98.646	98.619	98.574	98.531
5.625	98.336	98.292	98.274	98.234	98.2
5.5	97.977	97.938	97.928	97.894	97.868

Conf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	99.625	99.544	99.522	99.448	99.404
6.375	99.39	99.32	99.3	99.237	99.196
6.25	99.152	99.092	99.076	99.022	98.985
6.125	98.864	98.798	98.785	98.726	98.692
6	98.556	98.5	98.49	98.441	98.411
5.875	98.227	98.182	98.175	98.136	98.109
5.75	97.879	97.827	97.824	97.779	97.756
5.625	97.557	97.516	97.515	97.481	97.461
5.5	97.201	97.169	97.172	97.148	97.132
5.375	96.84	96.804	96.809	96.78	96.767
5.25	96.462	96.42	96.428	96.393	96.384

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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Conf ARM 7/1 - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	99.993	99.908	99.879	99.801	99.75	
6.625	99.857	99.782	99.756	99.688	99.641	
6.5	99.625	99.544	99.522	99.448	99.404	
6.375	99.39	99.32	99.3	99.237	99.196	
6.25	99.152	99.092	99.076	99.022	98.985	
6.125	98.864	98.798	98.785	98.726	98.692	
6	98.556	98.5	98.49	98.441	98.411	
5.875	98.227	98.182	98.175	98.136	98.109	
5.75	97.879	97.827	97.824	97.779	97.756	
5.625	97.557	97.516	97.515	97.481	97.461	
5.5	97.201	97.169	97.172	97.148	97.132	

Conf ARM 7/1 Fast-Easy - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	99.625	99.544	99.522	99.448	99.404	
6.375	99.39	99.32	99.3	99.237	99.196	
6.25	99.152	99.092	99.076	99.022	98.985	
6.125	98.864	98.798	98.785	98.726	98.692	
6	98.556	98.5	98.49	98.441	98.411	
5.875	98.227	98.182	98.175	98.136	98.109	
5.75	97.879	97.827	97.824	97.779	97.756	
5.625	97.557	97.516	97.515	97.481	97.461	
5.5	97.201	97.169	97.172	97.148	97.132	
5.375	96.84	96.804	96.809	96.78	96.767	
5.25	96.462	96.42	96.428	96.393	96.384	

Exp Criteria ARM 7/1 - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.5	102.135	102.014	101.95	101.822	101.739	
7.375	101.892	101.776	101.72	101.598	101.523	
7.25	101.635	101.524	101.461	101.344	101.262	
7.125	101.379	101.273	101.218	101.107	101.034	
7	101.094	100.992	100.946	100.84	100.775	
6.875	100.793	100.696	100.643	100.543	100.47	
6.75	100.478	100.386	100.341	100.247	100.182	
6.625	100.133	100.045	100.008	99.92	99.864	
6.5	99.771	99.689	99.645	99.562	99.498	
6.375	99.395	99.317	99.281	99.204	99.149	
6.25	98.986	98.913	98.885	98.813	98.767	

NonConf ARM 7/1 UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	99.916	99.833	99.789	99.706	99.643	
6.375	99.583	99.505	99.469	99.392	99.337	
6.25	99.235	99.163	99.135	99.063	99.017	
6.125	98.842	98.774	98.739	98.673	98.619	
6	98.431	98.368	98.342	98.281	98.235	
5.875	97.988	97.93	97.912	97.857	97.819	
5.75	97.513	97.46	97.434	97.385	97.34	
5.625	97.052	97.004	96.986	96.942	96.906	
5.5	96.558	96.514	96.505	96.467	96.439	
5.375	96.045	96.007	95.99	95.957	95.922	
5.25	95.56	95.527	95.519	95.491	95.464	

NonConf ARM 7/1 - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.125	101.083	100.976	100.922	100.811	100.737	
7	100.894	100.792	100.745	100.64	100.575	
6.875	100.692	100.595	100.542	100.442	100.369	
6.75	100.463	100.37	100.325	100.231	100.167	
6.625	100.204	100.117	100.08	99.991	99.935	
6.5	99.916	99.833	99.789	99.706	99.643	
6.375	99.583	99.505	99.469	99.392	99.337	
6.25	99.235	99.163	99.135	99.063	99.017	
6.125	98.842	98.774	98.739	98.673	98.619	
6	98.431	98.368	98.342	98.281	98.235	
5.875	97.988	97.93	97.912	97.857	97.819	

NonConf ARM 3/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.125	99.508	99.447	99.411	99.351	99.301	
6	99.284	99.228	99.2	99.146	99.104	
5.875	99.044	98.993	98.973	98.924	98.891	
5.75	98.772	98.726	98.699	98.655	98.615	
5.625	98.515	98.474	98.455	98.417	98.385	
5.5	98.242	98.206	98.196	98.163	98.139	
5.375	97.953	97.921	97.904	97.877	97.846	
5.25	97.663	97.636	97.627	97.606	97.583	
5.125	97.387	97.365	97.365	97.349	97.334	
5	97.094	97.077	97.069	97.059	97.037	
4.875	96.8	96.787	96.772	96.768	96.739	

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CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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NonConf ARM 3/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.125	99.513	99.452	99.416	99.356	99.306	
6	99.289	99.233	99.205	99.151	99.109	
5.875	99.049	98.998	98.978	98.929	98.896	
5.75	98.777	98.731	98.704	98.66	98.62	
5.625	98.52	98.479	98.46	98.422	98.39	
5.5	98.247	98.211	98.201	98.168	98.144	
5.375	97.958	97.926	97.909	97.882	97.851	
5.25	97.668	97.641	97.632	97.611	97.588	
5.125	97.392	97.37	97.37	97.354	97.339	
5	97.099	97.082	97.074	97.064	97.042	
4.875	96.805	96.792	96.777	96.773	96.744	

NonConf ARM 5/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7	101.005	100.908	100.861	100.76	100.696	
6.875	100.826	100.734	100.679	100.583	100.513	
6.75	100.649	100.561	100.515	100.425	100.363	
6.625	100.442	100.36	100.322	100.237	100.183	
6.5	100.221	100.143	100.098	100.019	99.958	
6.375	99.97	99.897	99.86	99.787	99.734	
6.25	99.72	99.652	99.624	99.556	99.511	
6.125	99.425	99.362	99.326	99.263	99.211	
6	99.129	99.071	99.043	98.987	98.943	
5.875	98.802	98.749	98.73	98.679	98.643	
5.75	98.444	98.396	98.369	98.324	98.281	

NonConf ARM 7/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.442	100.345	100.292	100.192	100.119	
6.75	100.213	100.12	100.075	99.981	99.917	
6.625	99.954	99.867	99.83	99.741	99.685	
6.5	99.666	99.583	99.539	99.456	99.393	
6.375	99.333	99.255	99.219	99.142	99.087	
6.25	98.985	98.913	98.885	98.813	98.767	
6.125	98.592	98.524	98.489	98.423	98.369	
6	98.181	98.118	98.092	98.031	97.985	
5.875	97.738	97.68	97.662	97.607	97.569	
5.75	97.263	97.21	97.184	97.135	97.09	
5.625	96.802	96.754	96.736	96.692	96.656	

NonConf ARM 10/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.55	100.449	100.378	100.278	100.186	
6.75	100.268	100.171	100.094	99.999	99.9	
6.625	99.99	99.898	99.829	99.739	99.649	
6.5	99.667	99.581	99.52	99.436	99.354	
6.375	99.284	99.203	99.135	99.056	98.967	
6.25	98.871	98.795	98.735	98.662	98.581	
6.125	98.378	98.306	98.255	98.187	98.115	
6	97.851	97.784	97.726	97.664	97.584	
5.875	97.308	97.246	97.195	97.139	97.067	
5.75	96.73	96.673	96.63	96.58	96.517	
5.625	96.164	96.112	96.063	96.017	95.947	

NON CONFORMING FIXED RATE PROGRAMS
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NonConf 30 Fast-Easy Interest Only (10/20)							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	101.019	100.887	100.918	100.788	100.819	100.1	
7.125	100.709	100.583	100.594	100.47	100.485	99.77	
7	100.402	100.28	100.273	100.154	100.154	99.442	
6.875	100.034	99.917	99.89	99.777	99.762	99.053	
6.75	99.611	99.499	99.454	99.346	99.316	98.61	
6.625	99.137	99.03	98.985	98.883	98.842	98.139	
6.5	98.697	98.594	98.55	98.453	98.401	97.701	
6.375	98.227	98.129	98.085	97.994	97.931	97.234	
6.25	97.697	97.605	97.561	97.476	97.401	96.708	
6.125	97.065	96.977	96.934	96.854	96.776	96.086	
6	96.366	96.283	96.241	96.166	96.085	95.398	

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CONFORMING AND NON CONFORMING ARM PROGRAMS BEST EFFORT ONLY

Conf ARM 5/1 w/5-2-5 Caps UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	99.993	99.917	99.894	99.825	99.782	
6.375	99.821	99.756	99.735	99.676	99.637	
6.25	99.555	99.499	99.482	99.433	99.398	
6.125	99.287	99.226	99.212	99.157	99.126	
6	99.003	98.952	98.941	98.896	98.868	
5.875	98.702	98.661	98.653	98.618	98.594	
5.75	98.398	98.352	98.347	98.307	98.286	
5.625	98.124	98.088	98.086	98.056	98.038	
5.5	97.816	97.79	97.791	97.771	97.757	
5.375	97.474	97.442	97.447	97.421	97.41	
5.25	97.16	97.123	97.131	97.1	97.092	

Conf ARM 5/1 w/5-2-5 Caps - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	99.993	99.917	99.894	99.825	99.782	
6.375	99.821	99.756	99.735	99.676	99.637	
6.25	99.555	99.499	99.482	99.433	99.398	
6.125	99.287	99.226	99.212	99.157	99.126	
6	99.003	98.952	98.941	98.896	98.868	
5.875	98.702	98.661	98.653	98.618	98.594	
5.75	98.398	98.352	98.347	98.307	98.286	
5.625	98.124	98.088	98.086	98.056	98.038	
5.5	97.816	97.79	97.791	97.771	97.757	
5.375	97.474	97.442	97.447	97.421	97.41	
5.25	97.16	97.123	97.131	97.1	97.092	

Conf ARM 5/1 w/5-2-5 Caps Fast-Easy - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.125	99.287	99.226	99.212	99.157	99.126	
6	99.003	98.952	98.941	98.896	98.868	
5.875	98.702	98.661	98.653	98.618	98.594	
5.75	98.398	98.352	98.347	98.307	98.286	
5.625	98.124	98.088	98.086	98.056	98.038	
5.5	97.816	97.79	97.791	97.771	97.757	
5.375	97.474	97.442	97.447	97.421	97.41	
5.25	97.16	97.123	97.131	97.1	97.092	
5.125	96.83	96.787	96.798	96.761	96.757	
5	96.481	96.433	96.447	96.404	96.404	
4.875	96.146	96.092	96.109	96.062	96.065	

NON CONFORMING FIXED RATE PROGRAMS BEST EFFORT ONLY

NonConf 30 Interest Only (10/20)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
7.125	100.709	100.583	100.594	100.47	100.485	99.77
7	100.402	100.28	100.273	100.154	100.154	99.442
6.875	100.034	99.917	99.89	99.777	99.762	99.053
6.75	99.611	99.499	99.454	99.346	99.316	98.61
6.625	99.137	99.03	98.985	98.883	98.842	98.139
6.5	98.697	98.594	98.55	98.453	98.401	97.701
6.375	98.227	98.129	98.085	97.994	97.931	97.234
6.25	97.697	97.605	97.561	97.476	97.401	96.708
6.125	97.065	96.977	96.934	96.854	96.776	96.086
6	96.366	96.283	96.241	96.166	96.085	95.398
5.875	95.667	95.589	95.548	95.478	95.394	94.71

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GOVERNMENT FIXED AND ARM PROGRAMS BEST EFFORT ONLY

Gov ARM 3/1						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.375	100.305	100.093	100.065	99.857	99.82	
6.25	100.045	99.833	99.805	99.597	99.559	
6.125	100.069	99.846	99.824	99.605	99.575	
6	99.798	99.575	99.554	99.335	99.304	
5.875	99.846	99.612	99.597	99.367	99.343	
5.75	99.566	99.332	99.317	99.086	99.063	
5.625	99.23	98.985	98.976	98.734	98.718	
5.5	98.94	98.695	98.686	98.445	98.428	
5.375	98.595	98.339	98.336	98.084	98.074	
5.25	98.298	98.041	98.039	97.786	97.776	
5.125	97.91	97.643	97.646	97.383	97.38	

CONFORMING AND NON CONFORMING ARM PROGRAMS BEST EFFORT ONLY

Exp Criteria ARM 3/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.41	101.305	101.241	101.131	101.053	
7.125	101.215	101.115	101.059	100.954	100.885	
7	101.02	100.925	100.877	100.778	100.717	
6.875	100.778	100.688	100.633	100.54	100.471	
6.75	100.552	100.466	100.42	100.332	100.272	
6.625	100.292	100.212	100.174	100.092	100.04	
6.5	100.032	99.957	99.911	99.834	99.775	
6.375	99.755	99.685	99.648	99.576	99.525	
6.25	99.478	99.412	99.383	99.317	99.275	
6.125	99.184	99.123	99.087	99.027	98.977	
6	98.889	98.833	98.806	98.751	98.709	

Exp Criteria ARM 5/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.608	101.501	101.437	101.325	101.245	
7.125	101.394	101.293	101.237	101.13	101.059	
7	101.167	101.07	101.023	100.921	100.858	
6.875	100.893	100.801	100.747	100.651	100.58	
6.75	100.637	100.55	100.503	100.413	100.351	
6.625	100.365	100.283	100.245	100.16	100.106	
6.5	100.062	99.985	99.94	99.861	99.799	
6.375	99.745	99.672	99.635	99.562	99.509	
6.25	99.426	99.359	99.33	99.262	99.218	
6.125	99.061	98.998	98.962	98.9	98.848	
6	98.711	98.653	98.625	98.568	98.525	

Exp Criteria ARM 7/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.385	101.274	101.211	101.094	101.012	
7.125	101.129	101.023	100.968	100.857	100.784	
7	100.844	100.742	100.696	100.59	100.525	
6.875	100.543	100.446	100.393	100.293	100.22	
6.75	100.228	100.136	100.091	99.997	99.932	
6.625	99.883	99.795	99.758	99.67	99.614	
6.5	99.521	99.439	99.395	99.312	99.248	
6.375	99.145	99.067	99.031	98.954	98.899	
6.25	98.736	98.663	98.635	98.563	98.517	
6.125	98.31	98.243	98.208	98.141	98.087	
6	97.869	97.806	97.779	97.719	97.673	

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**CONFORMING FIXED RATE PROGRAMS
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Conf 10 Fast-Easy							Conf 15 FNMA Optimum						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.75	101.74	101.665	101.638	101.591	101.521	100.85	6	98.829	98.756	98.743	98.639	98.597	98.001
6.625	101.501	101.425	101.399	101.297	101.242	100.584	5.875	98.344	98.243	98.242	98.151	98.123	97.541
6.5	101.241	101.165	101.139	101.038	100.982	100.324	5.75	97.935	97.834	97.833	97.742	97.715	97.132
6.375	100.969	100.893	100.867	100.766	100.71	100.053	5.625	97.505	97.404	97.403	97.312	97.285	96.702
6.25	100.575	100.498	100.473	100.371	100.315	99.658	5.5	96.964	96.863	96.863	96.772	96.744	96.161
6.125	99.548	99.475	99.462	99.357	99.316	98.719	5.375	96.451	96.338	96.35	96.257	96.243	95.627
6	99.271	99.198	99.185	99.081	99.039	98.442	5.25	96.004	95.89	95.902	95.809	95.795	95.179
5.875	98.983	98.909	98.897	98.792	98.751	98.154	5.125	95.536	95.423	95.435	95.342	95.328	94.712
5.75	98.537	98.464	98.451	98.347	98.31	97.727	5	95.041	94.927	94.939	94.846	94.832	94.216
5.625	98.25	98.149	98.148	98.057	98.03	97.447	4.875	94.549	94.423	94.448	94.336	94.336	93.734
5.5	97.939	97.838	97.837	97.746	97.718	97.136	4.75	94.045	93.92	93.945	93.833	93.833	93.231

Conf 20 FNMA Optimum							Conf 30 FNMA Optimum						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day
6.375	99.18	99.087	99.062	98.958	98.898	98.202	6.375	98.563	98.47	98.445	98.341	98.282	97.585
6.25	98.652	98.559	98.533	98.43	98.37	97.674	6.25	97.941	97.848	97.823	97.719	97.66	96.963
6.125	98.06	97.987	97.974	97.866	97.821	97.138	6.125	97.387	97.313	97.3	97.193	97.147	96.465
6	97.581	97.507	97.494	97.387	97.341	96.659	6	96.855	96.782	96.769	96.661	96.616	95.933
5.875	97.013	96.949	96.948	96.853	96.821	96.152	5.875	96.243	96.189	96.189	96.093	96.061	95.393
5.75	96.485	96.431	96.43	96.335	96.303	95.634	5.75	95.674	95.62	95.62	95.524	95.493	94.824
5.625	95.936	95.882	95.882	95.786	95.754	95.086	5.625	95.073	95.019	95.018	94.923	94.891	94.222
5.5	95.357	95.303	95.303	95.207	95.175	94.507	5.5	94.438	94.384	94.384	94.288	94.257	93.588
5.375	94.729	94.675	94.675	94.579	94.547	93.878	5.375	93.696	93.642	93.642	93.546	93.514	92.845
5.25	94.067	94.013	94.013	93.917	93.886	93.217	5.25	92.913	92.859	92.859	92.763	92.731	92.063
5.125	93.257	93.222	93.234	93.151	93.133	92.478	5.125	92.077	92.043	92.055	91.971	91.953	91.298

**CONFORMING AND NON CONFORMING ARM PROGRAMS
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Conf ARM 7/1 FNMA Optimum - 1y LIB						Conf ARM 10/1 FNMA Optimum - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6	98.242	98.186	98.176	98.127	98.097	6	97.744	97.684	97.673	97.624	97.59
5.875	97.902	97.856	97.85	97.811	97.784	5.875	97.336	97.286	97.279	97.239	97.209
5.75	97.543	97.492	97.488	97.444	97.42	5.75	96.866	96.81	96.806	96.761	96.734
5.625	97.211	97.17	97.17	97.136	97.116	5.625	96.291	96.245	96.244	96.209	96.186
5.5	96.846	96.815	96.817	96.793	96.777	5.5	95.796	95.761	95.763	95.738	95.718
5.375	96.478	96.441	96.447	96.417	96.404	5.375	95.31	95.269	95.274	95.244	95.228
5.25	96.095	96.053	96.062	96.026	96.017	5.25	94.794	94.747	94.755	94.719	94.707
5.125	95.679	95.631	95.643	95.603	95.597	5.125	94.29	94.238	94.249	94.207	94.198
5	95.277	95.224	95.239	95.192	95.19	5	93.83	93.772	93.787	93.739	93.734
4.875	94.857	94.798	94.817	94.765	94.766	4.875	93.352	93.289	93.306	93.254	93.252
4.75	94.405	94.341	94.362	94.305	94.309	4.75	92.872	92.804	92.824	92.766	92.767

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GOVERNMENT FIXED AND ARM PROGRAMS BEST EFFORT ONLY

Gov ARM 5/1 w/1-1-5 Caps						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	99.389	99.337	99.316	99.269	99.238	
5.875	98.89	98.843	98.828	98.785	98.761	
5.75	98.562	98.515	98.5	98.457	98.433	
5.625	98.281	98.254	98.245	98.223	98.206	
5.5	97.934	97.907	97.899	97.876	97.859	
5.375	97.65	97.628	97.626	97.608	97.598	
5.25	97.287	97.264	97.262	97.244	97.234	
5.125	96.684	96.666	96.67	96.656	96.653	
5	96.306	96.289	96.292	96.279	96.276	
4.875	95.992	95.963	95.973	95.948	95.953	
4.75	95.603	95.574	95.584	95.559	95.564	

CONFORMING AND NON CONFORMING ARM PROGRAMS BEST EFFORT ONLY

Conf ARM 3/1 Fast-Easy Int First - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.133	99.088	99.084	99.045	99.026	
5.625	98.906	98.872	98.871	98.842	98.827	
5.5	98.679	98.655	98.657	98.639	98.626	
5.375	98.436	98.406	98.411	98.387	98.378	
5.25	98.175	98.14	98.148	98.119	98.113	
5.125	97.93	97.889	97.9	97.865	97.863	
5	97.683	97.637	97.651	97.61	97.612	
4.875	97.435	97.383	97.4	97.355	97.36	
4.75	97.186	97.129	97.149	97.097	97.106	
4.625	96.936	96.873	96.897	96.839	96.852	
4.5	96.67	96.601	96.628	96.565	96.581	

NON CONFORMING FIXED RATE PROGRAMS BEST EFFORT ONLY

Exp Criteria 30 Interest Only							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	100.843	100.711	100.742	100.611	100.642	99.924	
7.125	100.531	100.404	100.416	100.291	100.307	99.592	
7	100.163	100.041	100.034	99.914	99.915	99.203	
6.875	99.768	99.651	99.624	99.511	99.496	98.787	
6.75	99.344	99.232	99.187	99.078	99.049	98.343	
6.625	98.773	98.665	98.62	98.518	98.477	97.774	
6.5	98.267	98.165	98.121	98.024	97.972	97.272	
6.375	97.607	97.51	97.466	97.375	97.312	96.615	
6.25	96.916	96.823	96.78	96.694	96.62	95.926	
6.125	96.181	96.094	96.051	95.971	95.893	95.203	
6	95.382	95.299	95.256	95.182	95.101	94.413	

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**CONFORMING AND NON CONFORMING ARM PROGRAMS
BEST EFFORT ONLY**

Exp Criteria ARM 5/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.975	100.883	100.828	100.732	100.662	
6.75	100.718	100.631	100.584	100.494	100.432	
6.625	100.446	100.364	100.326	100.241	100.187	
6.5	100.144	100.066	100.021	99.942	99.881	
6.375	99.826	99.753	99.716	99.643	99.59	
6.25	99.508	99.44	99.411	99.343	99.299	
6.125	99.142	99.079	99.043	98.981	98.929	
6	98.792	98.734	98.706	98.65	98.606	
5.875	98.41	98.357	98.337	98.286	98.251	
5.75	98.011	97.962	97.936	97.89	97.848	
5.625	97.611	97.568	97.549	97.509	97.475	

Exp Criteria ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	100.937	100.85	100.803	100.713	100.651	
6.625	100.665	100.583	100.545	100.46	100.406	
6.5	100.362	100.285	100.24	100.161	100.099	
6.375	100.045	99.972	99.935	99.862	99.809	
6.25	99.726	99.659	99.63	99.562	99.518	
6.125	99.361	99.298	99.262	99.2	99.148	
6	99.011	98.953	98.925	98.868	98.825	
5.875	98.628	98.575	98.556	98.505	98.47	
5.75	98.229	98.181	98.155	98.109	98.066	
5.625	97.83	97.786	97.768	97.728	97.694	
5.5	97.429	97.39	97.38	97.346	97.32	

Exp Criteria ARM 3/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.809	100.719	100.665	100.571	100.502	
6.75	100.583	100.498	100.451	100.363	100.303	
6.625	100.324	100.243	100.205	100.123	100.071	
6.5	100.063	99.988	99.943	99.866	99.806	
6.375	99.787	99.716	99.679	99.608	99.557	
6.25	99.509	99.443	99.414	99.349	99.306	
6.125	99.215	99.154	99.118	99.058	99.008	
6	98.92	98.864	98.837	98.782	98.741	
5.875	98.61	98.559	98.539	98.49	98.457	
5.75	98.283	98.237	98.21	98.167	98.126	
5.625	97.971	97.93	97.912	97.874	97.841	

Exp Criteria ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	100.802	100.716	100.67	100.582	100.522	
6.625	100.542	100.462	100.424	100.342	100.29	
6.5	100.282	100.207	100.161	100.084	100.025	
6.375	100.005	99.935	99.898	99.826	99.775	
6.25	99.728	99.662	99.633	99.567	99.525	
6.125	99.434	99.373	99.337	99.277	99.227	
6	99.139	99.083	99.056	99.001	98.959	
5.875	98.829	98.777	98.758	98.709	98.676	
5.75	98.502	98.455	98.429	98.385	98.345	
5.625	98.19	98.149	98.13	98.092	98.06	
5.5	97.862	97.825	97.815	97.783	97.759	

NonConf ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.027	98.981	98.954	98.91	98.87	
5.625	98.77	98.729	98.71	98.672	98.64	
5.5	98.497	98.461	98.451	98.418	98.394	
5.375	98.208	98.176	98.159	98.132	98.101	
5.25	97.918	97.891	97.882	97.861	97.838	
5.125	97.642	97.62	97.62	97.604	97.589	
5	97.349	97.332	97.324	97.314	97.292	
4.875	97.055	97.042	97.027	97.023	96.994	
4.75	96.744	96.736	96.714	96.715	96.678	
4.625	96.447	96.444	96.415	96.421	96.377	
4.5	96.134	96.136	96.099	96.111	96.06	

NonConf ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.25	99.97	99.902	99.874	99.806	99.761	
6.125	99.675	99.612	99.576	99.513	99.461	
6	99.379	99.321	99.293	99.237	99.193	
5.875	99.052	98.999	98.98	98.929	98.893	
5.75	98.694	98.646	98.619	98.574	98.531	
5.625	98.336	98.292	98.274	98.234	98.2	
5.5	97.977	97.938	97.928	97.894	97.868	
5.375	97.585	97.551	97.534	97.505	97.472	
5.25	97.192	97.163	97.154	97.131	97.106	
5.125	96.812	96.788	96.787	96.769	96.753	
5	96.414	96.395	96.387	96.375	96.351	

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**CONFORMING AND NON CONFORMING ARM PROGRAMS Continued
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NonConf ARM 3/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
5.75	98.808	98.762	98.735	98.692	98.651
5.625	98.551	98.51	98.492	98.454	98.421
5.5	98.278	98.242	98.232	98.199	98.176
5.375	97.989	97.958	97.94	97.913	97.882
5.25	97.699	97.672	97.663	97.642	97.619
5.125	97.424	97.402	97.401	97.385	97.371
5	97.131	97.113	97.106	97.095	97.073
4.875	96.836	96.824	96.809	96.804	96.775
4.75	96.525	96.517	96.495	96.496	96.459
4.625	96.228	96.226	96.196	96.202	96.159
4.5	95.915	95.917	95.88	95.892	95.841

NonConf ARM 5/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.875	100.857	100.765	100.71	100.615	100.544
6.75	100.68	100.593	100.546	100.456	100.394
6.625	100.473	100.391	100.353	100.268	100.214
6.5	100.252	100.175	100.129	100.05	99.989
6.375	100.001	99.929	99.892	99.818	99.765
6.25	99.751	99.684	99.655	99.587	99.543
6.125	99.456	99.393	99.357	99.295	99.243
6	99.16	99.102	99.074	99.018	98.974
5.875	98.833	98.78	98.761	98.71	98.675
5.75	98.475	98.427	98.401	98.355	98.312
5.625	98.117	98.074	98.055	98.015	97.981

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