



04/07/2006 07:28 AM Pacific Time

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CENTRAL/SE REGION

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Tom Teeple, Ext. 6010

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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	101.275	101.203	101.164	101.097	101.022	100.31	
6.75	100.783	100.711	100.671	100.605	100.53	99.818	
6.625	100.226	100.143	100.116	100.014	99.954	99.256	
6.5	99.83	99.747	99.72	99.618	99.557	98.859	
6.375	99.387	99.304	99.277	99.176	99.115	98.417	
6.25	98.803	98.72	98.693	98.592	98.531	97.833	
6.125	98.318	98.224	98.21	98.104	98.057	97.373	
6	97.869	97.78	97.778	97.685	97.651	96.981	
5.875	97.396	97.307	97.305	97.211	97.178	96.508	
5.75	96.849	96.76	96.758	96.665	96.632	95.961	
5.625	96.261	96.172	96.171	96.077	96.044	95.374	

Fixed 20 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7.25	102.352	102.28	102.241	102.174	102.099	101.387	
7.125	102.044	101.972	101.933	101.866	101.791	101.079	
7	101.768	101.696	101.657	101.59	101.515	100.803	
6.875	101.433	101.361	101.321	101.255	101.18	100.468	
6.75	101.006	100.934	100.895	100.828	100.753	100.041	
6.625	100.715	100.632	100.605	100.503	100.442	99.744	
6.5	100.366	100.282	100.256	100.154	100.093	99.395	
6.375	99.97	99.887	99.86	99.758	99.697	98.999	
6.25	99.471	99.388	99.362	99.26	99.199	98.501	
6.125	98.994	98.9	98.886	98.781	98.734	98.05	
6	98.544	98.451	98.436	98.331	98.284	97.6	

Fixed 15 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
6.75	102.004	101.93	101.904	101.82	101.747	101.088	
6.625	101.709	101.636	101.609	101.526	101.452	100.793	
6.5	101.343	101.269	101.243	101.159	101.086	100.427	
6.375	100.965	100.891	100.864	100.781	100.708	100.049	
6.25	100.51	100.436	100.41	100.326	100.253	99.594	
6.125	99.872	99.802	99.788	99.727	99.643	99.044	
6	99.489	99.419	99.405	99.344	99.259	98.661	
5.875	99.095	99.025	99.01	98.949	98.865	98.267	
5.75	98.616	98.546	98.532	98.471	98.387	97.788	
5.625	98.179	98.081	98.079	98.04	97.96	97.376	
5.5	97.761	97.663	97.661	97.623	97.543	96.959	

Fixed 10 Yr							
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	
7	102.152	102.169	102.129	102.024	102.024	101.351	
6.875	101.967	101.945	101.905	101.8	101.8	101.127	
6.75	101.754	101.681	101.654	101.571	101.497	100.838	
6.625	101.566	101.492	101.465	101.382	101.309	100.65	
6.5	101.306	101.232	101.205	101.122	101.049	100.39	
6.375	101.034	100.96	100.933	100.85	100.777	100.118	
6.25	100.639	100.565	100.539	100.456	100.382	99.723	
6.125	99.823	99.752	99.738	99.677	99.593	98.995	
6	99.546	99.476	99.461	99.4	99.316	98.718	
5.875	99.258	99.187	99.173	99.112	99.028	98.43	

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	4.852	COFI	3.604
MTA	4.011	6 MO LIBOR	5.100
1 YR LIBOR	5.170	1 YR T-BILL	4.804

* 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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BEST EFFORT ONLY

Fixed 30 Yr PP							Convertible Balloon 30/7						
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
7.5	103	103	103	103	103	102.42	6.875	101.277	101.21	101.247	101.18	101.206	100.673
7.375	103	103	103	103	103	102.454	6.75	100.832	100.765	100.802	100.734	100.761	100.228
7.25	102.921	102.843	102.804	102.734	102.658	101.921	6.625	100.387	100.32	100.357	100.29	100.316	99.783
7.125	102.373	102.296	102.256	102.187	102.11	101.373	6.5	101.213	101.166	101.174	101.129	101.093	100.574
7	101.815	101.737	101.698	101.629	101.552	100.815	6.375	100.769	100.721	100.729	100.684	100.648	100.129
6.875	101.453	101.365	101.338	101.234	101.171	100.448	6.25	100.324	100.277	100.285	100.24	100.204	99.685
6.75	100.919	100.831	100.804	100.7	100.637	99.914	6.125	99.881	99.834	99.841	99.796	99.761	99.242
6.625	100.364	100.276	100.249	100.145	100.082	99.359	6	100.266	100.238	100.185	100.163	100.096	99.591
							5.875	99.822	99.794	99.742	99.719	99.653	99.148
							5.75	99.38	99.352	99.299	99.276	99.21	98.705
							5.625	98.937	98.91	98.857	98.834	98.768	98.263

Fixed 30 Yr Fast-Easy							Fixed 15 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
6.875	101.295	101.223	101.184	101.117	101.042	100.33	7	102.221	102.237	102.198	102.092	102.092	101.419
6.75	100.803	100.731	100.691	100.625	100.55	99.838	6.875	102.323	102.249	102.222	102.139	102.066	101.407
6.625	100.246	100.163	100.136	100.034	99.974	99.276	6.75	102.004	101.93	101.904	101.82	101.747	101.088
6.5	99.85	99.767	99.74	99.638	99.577	98.879	6.625	101.709	101.636	101.609	101.526	101.452	100.793
6.375	99.407	99.324	99.297	99.196	99.135	98.437	6.5	101.343	101.269	101.243	101.159	101.086	100.427
6.25	98.823	98.74	98.713	98.612	98.551	97.853	6.375	100.965	100.891	100.864	100.781	100.708	100.049
6.125	98.338	98.244	98.23	98.124	98.077	97.393	6.25	100.51	100.436	100.41	100.326	100.253	99.594
6	97.889	97.8	97.798	97.705	97.671	97.001	6.125	99.872	99.802	99.788	99.727	99.643	99.044
5.875	97.416	97.327	97.325	97.231	97.198	96.528	6	99.489	99.419	99.405	99.344	99.259	98.661
5.75	96.869	96.78	96.778	96.685	96.652	95.981	5.875	99.095	99.025	99.01	98.949	98.865	98.267
5.625	96.281	96.192	96.191	96.097	96.064	95.394	5.75	98.616	98.546	98.532	98.471	98.387	97.788

Fixed 30 FNMA Flex 97							Fixed 30 FHLMC Alt 97						
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
7.5	102.072	102.088	102.036	102.021	101.932	101.206	7.375	102.532	102.428	102.389	102.322	102.248	101.536
7.375	102.17	102.098	102.059	101.992	101.917	101.205	7.25	102.201	102.097	102.058	101.992	101.917	101.205
7.25	101.827	101.755	101.715	101.649	101.574	100.862	7.125	101.842	101.738	101.699	101.632	101.558	100.846
7.125	101.456	101.384	101.345	101.278	101.203	100.492	7	101.464	101.361	101.321	101.255	101.18	100.468
7	101.041	100.969	100.93	100.863	100.788	100.076	6.875	101.041	100.938	100.899	100.832	100.757	100.045
6.875	100.558	100.486	100.447	100.38	100.305	99.593	6.75	100.568	100.501	100.474	100.372	100.311	99.613
6.75	100.024	99.951	99.912	99.846	99.771	99.059	6.625	100.197	100.129	100.103	100.001	99.94	99.242
6.625	99.551	99.468	99.442	99.34	99.279	98.581	6.5	99.793	99.726	99.699	99.598	99.537	98.839
6.5	99.085	99.002	98.975	98.873	98.812	98.114	6.375	99.316	99.249	99.222	99.12	99.059	98.361
6.375	98.511	98.428	98.401	98.299	98.238	97.54	6.25	98.724	98.657	98.63	98.529	98.468	97.77
							6.125	98.212	98.149	98.135	98.029	97.982	97.298

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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	102.291	102.187	102.148	102.082	102.007	101.295	7	101.139	101.066	101.027	100.961	100.886	100.174
7.125	101.934	101.831	101.791	101.725	101.65	100.938	6.875	100.661	100.589	100.549	100.483	100.408	99.696
7	101.559	101.456	101.416	101.35	101.275	100.563	6.75	100.132	100.06	100.02	99.954	99.879	99.167
6.875	101.162	101.058	101.019	100.953	100.878	100.166	6.625	99.648	99.565	99.538	99.436	99.376	98.678
6.75	100.653	100.586	100.559	100.457	100.396	99.698	6.5	99.203	99.12	99.094	98.992	98.931	98.233
6.625	100.286	100.218	100.191	100.09	100.029	99.331	6.375	98.636	98.553	98.526	98.424	98.363	97.665
6.5	99.887	99.819	99.793	99.691	99.63	98.932	6.25	98.092	97.998	97.984	97.878	97.831	97.147
6.375	99.433	99.366	99.339	99.238	99.177	98.479	6.125	97.613	97.519	97.505	97.399	97.352	96.668
6.25	98.844	98.777	98.75	98.648	98.587	97.889	6	97.068	96.974	96.96	96.854	96.807	96.123
6.125	98.319	98.257	98.242	98.137	98.09	97.406	5.875	96.632	96.543	96.542	96.448	96.415	95.745
6	97.82	97.757	97.743	97.638	97.59	96.906	5.75	96.066	95.977	95.975	95.882	95.848	95.178

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	101.503	101.52	101.468	101.452	101.363	100.638	7.75	100.756	100.684	100.644	100.578	100.503	99.791
7.75	101.466	101.394	101.355	101.288	101.213	100.501	7.625	100.438	100.366	100.327	100.26	100.185	99.474
7.625	101.174	101.102	101.063	100.996	100.921	100.21	7.5	100.046	99.973	99.934	99.868	99.793	99.081
7.5	100.845	100.773	100.734	100.667	100.592	99.881	7.375	99.598	99.526	99.486	99.42	99.345	98.633
7.375	100.551	100.479	100.439	100.373	100.298	99.586	7.25	99.046	98.973	98.934	98.868	98.793	98.081
7.25	100.15	100.077	100.038	99.972	99.897	99.185	7.125	98.504	98.421	98.394	98.293	98.232	97.534
7.125	99.329	99.246	99.219	99.118	99.057	98.359	7	98.046	97.963	97.937	97.835	97.774	97.076
7	98.963	98.88	98.853	98.751	98.69	97.992	6.875	97.45	97.367	97.341	97.239	97.178	96.48
6.875	98.59	98.507	98.481	98.379	98.318	97.62	6.75	96.81	96.727	96.701	96.599	96.538	95.84
6.75	98.133	98.05	98.023	97.922	97.861	97.163	6.625	96.349	96.256	96.241	96.136	96.089	95.405
6.625	97.314	97.22	97.206	97.1	97.053	96.369	6.5	95.843	95.749	95.735	95.629	95.582	94.898

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	100.828	100.913	100.837	100.891	100.774	100.021	7.5	99.133	99.137	99.086	99.064	98.975	98.267
8.125	100.544	100.622	100.548	100.598	100.485	99.735	7.375	98.742	98.725	98.677	98.643	98.557	97.852
8	100.258	100.33	100.26	100.304	100.195	99.448	7.25	98.24	98.202	98.157	98.11	98.028	97.325
7.875	99.848	99.914	99.846	99.886	99.78	99.037	7.125	97.734	97.674	97.631	97.573	97.494	96.794
7.75	99.334	99.392	99.328	99.363	99.26	98.52	7	97.232	97.15	97.111	97.04	96.965	96.267
7.625	98.863	98.911	98.85	98.872	98.773	98.037	6.875	96.747	96.664	96.628	96.548	96.477	95.781
7.5	98.401	98.439	98.381	98.39	98.294	97.562	6.75	96.27	96.184	96.151	96.063	95.995	95.302
7.375	97.961	97.988	97.934	97.93	97.838	97.109	6.625	95.804	95.716	95.687	95.59	95.526	94.835
7.25	97.426	97.442	97.39	97.375	97.286	96.56	6.5	95.353	95.264	95.237	95.132	95.071	94.383
7.125	96.945	96.94	96.891	96.863	96.777	96.055							
7	96.468	96.44	96.394	96.353	96.271	95.553							

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BEST EFFORT ONLY

Fixed 30 Rate Reduction L3							Fixed 15 FNMA App'l L1						
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	98.883	98.927	98.863	98.89	98.788	98.07	7.5	101.505	101.522	101.482	101.377	101.377	100.704
7.875	98.465	98.499	98.438	98.453	98.354	97.639	7.375	101.21	101.227	101.188	101.082	101.082	100.409
7.75	98.007	98.031	97.973	97.976	97.88	97.168	7.25	101.203	101.129	101.102	101.019	100.945	100.286
7.625	97.545	97.559	97.504	97.495	97.403	96.692	7.125	100.914	100.841	100.814	100.731	100.657	99.998
7.5	97.07	97.075	97.023	97.001	96.913	96.205	7	100.611	100.537	100.51	100.427	100.353	99.694
7.375	96.602	96.585	96.536	96.502	96.417	95.711	6.875	100.286	100.213	100.186	100.103	100.029	99.37
7.25	96.115	96.077	96.032	95.985	95.903	95.2	6.75	99.92	99.846	99.82	99.736	99.663	99.004
							6.625	99.157	99.087	99.073	99.012	98.927	98.329

Fixed 15 FNMA App'l L2						Fixed 15 FNMA App'l L3							
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	100.223	100.15	100.123	100.04	99.966	99.307	7.375	99.7	99.733	99.678	99.603	99.515	98.843
7	99.875	99.801	99.775	99.691	99.618	98.959	7.25	99.289	99.315	99.264	99.184	99.1	98.431
6.875	99.444	99.37	99.343	99.26	99.187	98.528	7.125	98.848	98.868	98.82	98.751	98.67	98.004
6.75	98.743	98.672	98.658	98.597	98.513	97.914	7	98.424	98.439	98.393	98.336	98.259	97.595
6.625	98.386	98.315	98.301	98.24	98.156	97.557	6.875	97.987	97.995	97.953	97.907	97.832	97.171
6.5	97.951	97.881	97.867	97.806	97.722	97.123	6.75	97.559	97.562	97.523	97.488	97.417	96.758
6.375	97.401	97.331	97.316	97.256	97.171	96.573	6.625	97.112	97.093	97.057	97.006	96.939	96.282
6.25	96.877	96.778	96.777	96.738	96.658	96.074	6.5	96.646	96.606	96.573	96.505	96.441	95.787
6.125	96.491	96.393	96.392	96.353	96.273	95.689	6.375	96.212	96.15	96.12	96.037	95.976	95.324
6	96.018	95.92	95.918	95.879	95.8	95.215	6.25	95.776	95.692	95.665	95.566	95.509	94.859
5.875	95.429	95.329	95.329	95.313	95.223	94.625	6.125	95.305	95.223	95.199	95.099	95.045	94.41

Fixed 15 Rate Reduction L2							Fixed 15 Rate Reduction L3						
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	98.94	98.943	98.903	98.868	98.798	98.138	7.5	98.811	98.837	98.786	98.706	98.622	97.953
6.875	98.541	98.522	98.486	98.435	98.368	97.711	7.375	98.414	98.434	98.386	98.318	98.236	97.57
6.75	98.086	98.045	98.012	97.945	97.881	97.227	7.25	97.975	97.99	97.944	97.887	97.809	97.145
6.625	97.674	97.612	97.582	97.498	97.438	96.786	7.125	97.538	97.546	97.504	97.458	97.384	96.722
							7	97.205	97.208	97.169	97.134	97.063	96.404
							6.875	96.791	96.772	96.736	96.685	96.618	95.961
							6.75	96.398	96.358	96.325	96.257	96.194	95.539
							6.625	96.049	95.987	95.957	95.873	95.813	95.161

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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	101.458	101.329	101.387	101.26	101.174	100.562	6.875	101.186	101.073	101.147	101.036	100.962	100.365
7	101.109	100.985	101.02	100.899	100.817	100.189	6.75	101.018	100.91	100.977	100.872	100.801	100.212
6.875	100.731	100.612	100.624	100.508	100.43	99.786	6.625	100.751	100.648	100.692	100.592	100.525	99.917
6.75	100.299	100.185	100.174	100.063	99.988	99.329	6.5	100.487	100.389	100.41	100.316	100.252	99.625
6.625	99.846	99.737	99.722	99.618	99.546	98.876	6.375	100.162	100.069	100.067	99.978	99.918	99.271
6.5	99.427	99.322	99.305	99.205	99.137	98.455	6.25	99.808	99.719	99.695	99.611	99.554	98.888
6.375	98.978	98.879	98.857	98.764	98.699	98.006	6.125	99.326	99.242	99.218	99.14	99.087	98.429
6.25	98.47	98.376	98.351	98.263	98.202	97.497	6	98.944	98.865	98.842	98.77	98.72	98.07
6.125	97.836	97.746	97.718	97.635	97.578	96.869	5.875	98.28	98.206	98.183	98.117	98.07	97.428
6	97.135	97.05	97.018	96.941	96.887	96.175	5.75	97.615	97.546	97.523	97.462	97.419	96.785
5.875	96.434	96.354	96.319	96.248	96.197	95.481	5.625	96.85	96.786	96.756	96.701	96.661	96.027

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	101.601	7	101.109	100.985	101.02	100.899	100.817	100.189
7.125	102	101.961	102	101.888	101.801	101.164	6.875	100.731	100.612	100.624	100.508	100.43	99.786
7	101.715	101.586	101.621	101.496	101.412	100.76	6.75	100.299	100.185	100.174	100.063	99.988	99.329
6.875	101.274	101.15	101.162	101.043	100.963	100.294	6.625	99.846	99.737	99.722	99.618	99.546	98.876
6.75	100.842	100.723	100.712	100.598	100.521	99.837	6.5	99.427	99.322	99.305	99.205	99.137	98.455
6.625	100.389	100.275	100.26	100.153	100.079	99.384	6.375	98.978	98.879	98.857	98.764	98.699	98.006
6.5	99.876	99.767	99.749	99.647	99.577	98.87	6.25	98.47	98.376	98.351	98.263	98.202	97.497
6.375	99.334	99.229	99.208	99.111	99.045	98.326	6.125	97.836	97.746	97.718	97.635	97.578	96.869
6.25	98.701	98.601	98.577	98.485	98.422	97.692	6	97.135	97.05	97.018	96.941	96.887	96.175
							5.875	96.434	96.354	96.319	96.248	96.197	95.481
							5.75	95.726	95.651	95.612	95.547	95.499	94.78

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	101.374	101.256	101.337	101.221	101.143	100.538	7.375	101.876	101.738	101.83	101.692	101.599	101.018
6.875	101.204	101.091	101.165	101.054	100.98	100.383	7.25	101.57	101.436	101.517	101.384	101.295	100.698
6.75	101.036	100.928	100.995	100.89	100.819	100.23	7.125	101.248	101.12	101.177	101.05	100.965	100.352
6.625	100.769	100.666	100.71	100.61	100.543	99.935	7	100.87	100.746	100.781	100.66	100.578	99.95
6.5	100.505	100.407	100.428	100.334	100.27	99.643	6.875	100.465	100.346	100.358	100.242	100.164	99.52
6.375	100.18	100.087	100.085	99.996	99.936	99.289	6.75	100	99.886	99.875	99.765	99.69	99.031
6.25	99.826	99.737	99.713	99.629	99.572	98.906	6.625	99.45	99.341	99.326	99.222	99.15	98.48
6.125	99.344	99.26	99.236	99.158	99.105	98.447	6.5	98.966	98.862	98.844	98.745	98.677	97.995
6	98.962	98.883	98.86	98.788	98.738	98.088	6.375	98.328	98.228	98.207	98.113	98.049	97.355
5.875	98.298	98.224	98.201	98.135	98.088	97.446	6.25	97.626	97.531	97.507	97.419	97.358	96.653
5.75	97.633	97.564	97.541	97.48	97.437	96.803	6.125	96.89	96.8	96.772	96.689	96.632	95.923

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NON CONFORMING FIXED RATE PROGRAMS Continued
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Non Conf ExpCrit Fixed 15 Yr							Non Conf ExpCrit 30 Yr PP						
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	101.406	101.283	101.372	101.25	101.169	100.556	7	101.127	100.998	101.033	100.908	100.824	100.172
7	101.362	101.244	101.326	101.209	101.131	100.527	6.875	100.663	100.539	100.551	100.432	100.352	99.683
6.875	101.317	101.204	101.279	101.168	101.093	100.497	6.75	100.14	100.021	100.01	99.897	99.82	99.136
6.75	101.274	101.166	101.233	101.128	101.057	100.468	6.625	99.627	99.513	99.498	99.391	99.317	98.622
6.625	101.039	100.935	100.979	100.88	100.812	100.204	6.5	99.085	98.975	98.958	98.855	98.785	98.078
6.5	100.775	100.676	100.698	100.603	100.539	99.912							
6.375	100.418	100.325	100.323	100.234	100.174	99.527							
6.25	100.002	99.913	99.888	99.805	99.748	99.082							
6.125	99.457	99.373	99.349	99.272	99.218	98.56							
6	99.044	98.965	98.942	98.87	98.82	98.17							
5.875	98.349	98.275	98.252	98.185	98.139	97.497							

GOVERNMENT FIXED AND ARM PROGRAMS
BEST EFFORT ONLY

Gov't Fixed 30 Yr							Gov't 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	102.218	102.158	102.119	102.004	101.963	101.207	6.75	100.971	100.891	100.865	100.76	100.698	99.998
6.875	100.728	100.668	100.629	100.553	100.473	99.717	6.625	100.647	100.567	100.54	100.435	100.373	99.673
6.75	100.642	100.554	100.527	100.417	100.351	99.609	6.5	100.828	100.748	100.721	100.633	100.554	99.854
6.625	100.232	100.144	100.117	100.008	99.942	99.2	6.375	99.875	99.795	99.769	99.664	99.602	98.902
6.5	100.174	100.086	100.059	99.966	99.883	99.141	6.25	99.767	99.691	99.676	99.569	99.521	98.835
6.375	99.292	99.205	99.178	99.068	99.002	98.26	6.125	99.393	99.317	99.303	99.195	99.147	98.461
6.25	99.055	98.955	98.94	98.844	98.792	98.064	6	99.563	99.486	99.472	99.406	99.317	98.631
6.125	98.518	98.418	98.404	98.307	98.255	97.527	5.875	98.597	98.521	98.507	98.399	98.351	97.665
6	98.328	98.228	98.214	98.143	98.065	97.337	5.75	98.173	98.097	98.083	97.976	97.927	97.241
5.875	97.299	97.199	97.184	97.088	97.036	96.308	5.625	97.64	97.536	97.534	97.44	97.406	96.733
5.75	97.084	96.987	96.985	96.886	96.848	96.134	5.5	97.725	97.621	97.62	97.576	97.491	96.819

Gov't Fixed 30 Yr BuyDown							Gov ARM 1y					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	180 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.375	99.292	99.205	99.178	99.068	99.002	98.26	5.875	101.17	100.907	100.891	100.569	100.544
6.25	98.721	98.633	98.606	98.496	98.43	97.688	5.75	101.014	100.751	100.734	100.413	100.387
6.125	98.518	98.418	98.404	98.307	98.255	97.527	5.625	100.973	100.688	100.684	100.34	100.329
6	97.929	97.829	97.815	97.718	97.666	96.938	5.5	100.818	100.532	100.529	100.184	100.173
5.875	97.299	97.199	97.184	97.088	97.036	96.308	5.375	100.659	100.374	100.37	100.026	100.015
5.75	96.641	96.541	96.527	96.43	96.378	95.65	5.25	100.498	100.212	100.208	99.864	99.853
5.625	96.441	96.344	96.342	96.243	96.205	95.491	5.125	99.92	99.612	99.621	99.254	99.257
5.5	95.775	95.679	95.677	95.578	95.54	94.826	5	99.759	99.451	99.46	99.093	99.096
5.375	95.09	94.994	94.992	94.893	94.855	94.14	4.875	99.594	99.286	99.294	98.928	98.931
5.25	94.389	94.292	94.291	94.192	94.153	93.439	4.75	99.423	99.116	99.124	98.758	98.761
5.125	93.233	93.125	93.135	93.05	93.025	92.325	4.625	98.676	98.314	98.336	97.916	97.933

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**CONFORMING AND NON CONFORMING ARM PROGRAMS
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Conf ARM 1y UST Convert (Plan 1)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.25	99.259	99.257	99.244	99.247	99.226	
5.125	99.057	99.06	99.039	99.048	99.02	
5	98.903	98.911	98.883	98.897	98.861	
4.875	98.734	98.746	98.711	98.731	98.687	
4.75	98.581	98.598	98.556	98.581	98.53	
4.625	98.429	98.451	98.401	98.432	98.373	
4.5	98.261	98.288	98.231	98.267	98.201	
4.375	98.11	98.141	98.077	98.119	98.045	
4.25	97.959	97.995	97.924	97.971	97.89	
4.125	97.824	97.865	97.786	97.839	97.75	
4	97.658	97.704	97.618	97.677	97.58	

Conf ARM 1y UST (Plan 2)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.247	100.215	100.199	100.169	100.147	
5.875	100.136	100.109	100.101	100.076	100.063	
5.75	100.025	100.003	99.988	99.969	99.947	
5.625	99.93	99.913	99.906	99.893	99.879	
5.5	99.773	99.761	99.763	99.755	99.749	
5.375	99.602	99.595	99.589	99.586	99.573	
5.25	99.384	99.382	99.369	99.372	99.351	
5.125	99.182	99.185	99.164	99.173	99.145	
5	99.028	99.036	99.008	99.022	98.986	
4.875	98.859	98.871	98.836	98.856	98.812	
4.75	98.706	98.723	98.681	98.706	98.655	

NonConf ARM 1y UST Convert (Plan 3)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6	100.346	100.304	100.287	100.246	100.217	
5.875	100.218	100.181	100.157	100.121	100.096	
5.75	100.106	100.074	100.058	100.028	100.006	
5.625	99.979	99.952	99.944	99.919	99.901	
5.5	99.743	99.721	99.706	99.687	99.672	
5.375	99.508	99.491	99.484	99.47	99.459	
5.25	99.273	99.261	99.262	99.254	99.246	
5.125	99.022	99.015	99.009	99.007	99.002	
5	98.726	98.724	98.711	98.713	98.713	
4.875	98.414	98.417	98.396	98.405	98.408	
4.75	98.165	98.173	98.145	98.159	98.165	

NonConf ARM 1y UST (Plan 4)						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	99.979	99.952	99.944	99.919	99.901	
5.5	99.743	99.721	99.706	99.687	99.672	
5.375	99.508	99.491	99.484	99.47	99.459	
5.25	99.273	99.261	99.262	99.254	99.246	
5.125	99.022	99.015	99.009	99.007	99.002	
5	98.726	98.724	98.711	98.713	98.713	
4.875	98.414	98.417	98.396	98.405	98.408	
4.75	98.165	98.173	98.145	98.159	98.165	
4.625	97.916	97.928	97.893	97.913	97.923	
4.5	97.667	97.684	97.642	97.667	97.68	
4.375	97.419	97.441	97.391	97.422	97.439	

NonConf ARM - 1y Lib						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.625	99.963	99.936	99.928	99.903	99.885	
5.5	99.727	99.705	99.69	99.671	99.656	
5.375	99.492	99.475	99.468	99.454	99.443	
5.25	99.257	99.245	99.246	99.238	99.23	
5.125	99.006	98.999	98.993	98.991	98.986	
5	98.71	98.708	98.695	98.697	98.697	
4.875	98.398	98.401	98.38	98.389	98.392	
4.75	98.149	98.157	98.129	98.143	98.149	
4.625	97.9	97.912	97.877	97.897	97.907	
4.5	97.651	97.668	97.626	97.651	97.664	
4.375	97.403	97.425	97.375	97.406	97.423	

Conf ARM 3/1 UST						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.625	100.563	100.496	100.47	100.402	100.365	
6.5	100.42	100.357	100.324	100.261	100.217	
6.375	100.307	100.249	100.224	100.167	100.131	
6.25	100.131	100.078	100.062	100.01	99.982	
6.125	99.939	99.891	99.868	99.822	99.786	
6	99.762	99.719	99.704	99.663	99.636	
5.875	99.569	99.53	99.523	99.489	99.469	
5.75	99.343	99.31	99.295	99.266	99.239	
5.625	99.132	99.103	99.097	99.073	99.054	
5.5	98.903	98.879	98.882	98.864	98.852	
5.375	98.674	98.655	98.65	98.638	98.619	

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Conf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	100.194	100.141	100.124	100.073	100.045
6.125	100.002	99.954	99.93	99.884	99.848
6	99.825	99.781	99.766	99.726	99.698
5.875	99.631	99.593	99.586	99.551	99.531
5.75	99.406	99.372	99.358	99.329	99.301
5.625	99.194	99.165	99.159	99.136	99.116
5.5	98.966	98.942	98.944	98.926	98.915
5.375	98.737	98.718	98.713	98.7	98.681
5.25	98.491	98.477	98.465	98.457	98.431
5.125	98.228	98.219	98.2	98.198	98.164
5	97.98	97.976	97.949	97.953	97.911

Conf ARM 3/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.482	100.419	100.386	100.324	100.28
6.375	100.369	100.311	100.287	100.23	100.194
6.25	100.194	100.141	100.124	100.073	100.045
6.125	100.002	99.954	99.93	99.884	99.848
6	99.825	99.781	99.766	99.726	99.698
5.875	99.631	99.593	99.586	99.551	99.531
5.75	99.406	99.372	99.358	99.329	99.301
5.625	99.194	99.165	99.159	99.136	99.116
5.5	98.966	98.942	98.944	98.926	98.915
5.375	98.737	98.718	98.713	98.7	98.681
5.25	98.491	98.477	98.465	98.457	98.431

Exp Criteria ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.25	101.762	101.655	101.594	101.481	101.409
7.125	101.58	101.478	101.426	101.319	101.249
7	101.383	101.286	101.242	101.141	101.075
6.875	101.155	101.063	101.012	100.916	100.853
6.75	100.927	100.839	100.796	100.706	100.647
6.625	100.681	100.599	100.564	100.479	100.424
6.5	100.403	100.326	100.283	100.204	100.152
6.375	100.14	100.067	100.033	99.959	99.911
6.25	99.876	99.808	99.782	99.714	99.669
6.125	99.564	99.501	99.468	99.406	99.364
6	99.283	99.225	99.2	99.143	99.105

NonConf ARM 3/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.449	100.372	100.329	100.25	100.198
6.375	100.268	100.196	100.162	100.088	100.04
6.25	100.073	100.005	99.98	99.911	99.867
6.125	99.862	99.799	99.766	99.704	99.662
6	99.636	99.578	99.553	99.496	99.458
5.875	99.409	99.356	99.34	99.288	99.254
5.75	99.135	99.087	99.063	99.017	98.986
5.625	98.876	98.833	98.818	98.777	98.75
5.5	98.617	98.578	98.571	98.537	98.513
5.375	98.326	98.292	98.278	98.249	98.228
5.25	98.049	98.02	98.014	97.991	97.973

NonConf ARM 3/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.25	100.073	100.005	99.98	99.911	99.867
6.125	99.862	99.799	99.766	99.704	99.662
6	99.636	99.578	99.553	99.496	99.458
5.875	99.409	99.356	99.34	99.288	99.254
5.75	99.135	99.087	99.063	99.017	98.986
5.625	98.876	98.833	98.818	98.777	98.75
5.5	98.617	98.578	98.571	98.537	98.513
5.375	98.326	98.292	98.278	98.249	98.228
5.25	98.049	98.02	98.014	97.991	97.973
5.125	97.756	97.732	97.734	97.716	97.703
5	97.461	97.442	97.437	97.424	97.414

Conf ARM 5/1 w/2-2-6 Caps UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	100.818	100.734	100.699	100.612	100.565
6.875	100.658	100.579	100.536	100.455	100.401
6.75	100.499	100.425	100.391	100.315	100.269
6.625	100.311	100.241	100.215	100.145	100.107
6.5	100.122	100.057	100.024	99.959	99.913
6.375	99.917	99.857	99.832	99.773	99.735
6.25	99.664	99.609	99.592	99.539	99.509
6.125	99.394	99.344	99.321	99.273	99.235
6	99.092	99.047	99.032	98.989	98.96
5.875	98.805	98.764	98.757	98.72	98.699

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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	100.818	100.734	100.699	100.612	100.565
6.875	100.658	100.579	100.536	100.455	100.401
6.75	100.499	100.425	100.391	100.315	100.269
6.625	100.311	100.241	100.215	100.145	100.107
6.5	100.122	100.057	100.024	99.959	99.913
6.375	99.917	99.857	99.832	99.773	99.735
6.25	99.664	99.609	99.592	99.539	99.509
6.125	99.394	99.344	99.321	99.273	99.235
6	99.092	99.047	99.032	98.989	98.96
5.875	98.805	98.764	98.757	98.72	98.699

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	100.499	100.425	100.391	100.315	100.269
6.625	100.311	100.241	100.215	100.145	100.107
6.5	100.122	100.057	100.024	99.959	99.913
6.375	99.917	99.857	99.832	99.773	99.735
6.25	99.664	99.609	99.592	99.539	99.509
6.125	99.394	99.344	99.321	99.273	99.235
6	99.092	99.047	99.032	98.989	98.96
5.875	98.805	98.764	98.757	98.72	98.699
5.75	98.483	98.448	98.434	98.402	98.373
5.625	98.192	98.161	98.155	98.129	98.108
5.5	97.866	97.84	97.842	97.822	97.809

Exp Criteria ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.452	101.353	101.309	101.206	101.138
6.875	101.192	101.098	101.047	100.949	100.884
6.75	100.949	100.86	100.817	100.724	100.663
6.625	100.675	100.591	100.556	100.469	100.412
6.5	100.371	100.291	100.249	100.168	100.114
6.375	100.082	100.007	99.973	99.898	99.847
6.25	99.762	99.692	99.667	99.596	99.549
6.125	99.41	99.345	99.312	99.248	99.204
6	99.042	98.982	98.957	98.898	98.858
5.875	98.673	98.618	98.602	98.548	98.512
5.75	98.272	98.222	98.198	98.15	98.117

NonConf ARM 5/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7	101.087	100.989	100.944	100.841	100.773
6.875	100.922	100.828	100.776	100.678	100.614
6.75	100.742	100.653	100.61	100.517	100.457
6.625	100.549	100.465	100.43	100.343	100.286
6.5	100.326	100.247	100.204	100.123	100.069
6.375	100.104	100.03	99.996	99.92	99.87
6.25	99.853	99.783	99.757	99.687	99.64
6.125	99.57	99.505	99.473	99.408	99.364
6	99.288	99.228	99.204	99.145	99.105
5.875	98.975	98.92	98.904	98.85	98.814
5.75	98.615	98.565	98.541	98.493	98.46

NonConf ARM 5/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.992	100.903	100.86	100.767	100.707
6.625	100.799	100.715	100.68	100.593	100.536
6.5	100.576	100.497	100.454	100.373	100.319
6.375	100.354	100.28	100.246	100.17	100.12
6.25	100.103	100.033	100.007	99.937	99.89
6.125	99.82	99.755	99.723	99.658	99.614
6	99.538	99.478	99.454	99.395	99.355
5.875	99.225	99.17	99.154	99.1	99.064
5.75	98.865	98.815	98.791	98.743	98.71
5.625	98.52	98.475	98.46	98.417	98.388
5.5	98.159	98.118	98.111	98.075	98.049

Conf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	99.941	99.871	99.839	99.771	99.723
6.375	99.72	99.655	99.632	99.569	99.528
6.25	99.465	99.404	99.389	99.332	99.3
6.125	99.205	99.15	99.128	99.076	99.036
6	98.864	98.813	98.799	98.753	98.721
5.875	98.549	98.503	98.498	98.457	98.433
5.75	98.198	98.158	98.144	98.109	98.078
5.625	97.843	97.808	97.803	97.773	97.75
5.5	97.516	97.485	97.489	97.464	97.449
5.375	97.138	97.112	97.108	97.09	97.067
5.25	96.742	96.721	96.71	96.697	96.666

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Conf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.75	100.329	100.25	100.217	100.137	100.089
6.625	100.191	100.116	100.091	100.017	99.977
6.5	99.941	99.871	99.839	99.771	99.723
6.375	99.72	99.655	99.632	99.569	99.528
6.25	99.465	99.404	99.389	99.332	99.3
6.125	99.205	99.15	99.128	99.076	99.036
6	98.864	98.813	98.799	98.753	98.721
5.875	98.549	98.503	98.498	98.457	98.433
5.75	98.198	98.158	98.144	98.109	98.078
5.625	97.843	97.808	97.803	97.773	97.75
5.5	97.516	97.485	97.489	97.464	97.449

Conf ARM 7/1 Fast-Easy - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	99.941	99.871	99.839	99.771	99.723
6.375	99.72	99.655	99.632	99.569	99.528
6.25	99.465	99.404	99.389	99.332	99.3
6.125	99.205	99.15	99.128	99.076	99.036
6	98.864	98.813	98.799	98.753	98.721
5.875	98.549	98.503	98.498	98.457	98.433
5.75	98.198	98.158	98.144	98.109	98.078
5.625	97.843	97.808	97.803	97.773	97.75
5.5	97.516	97.485	97.489	97.464	97.449
5.375	97.138	97.112	97.108	97.09	97.067
5.25	96.742	96.721	96.71	96.697	96.666

Exp Criteria ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.5	102.32	102.196	102.135	102.006	101.922
7.375	102.09	101.972	101.919	101.795	101.715
7.25	101.831	101.717	101.657	101.539	101.462
7.125	101.573	101.464	101.413	101.3	101.226
7	101.301	101.197	101.154	101.046	100.977
6.875	100.999	100.9	100.849	100.747	100.681
6.75	100.697	100.603	100.561	100.464	100.401
6.625	100.381	100.291	100.257	100.166	100.107
6.5	100.017	99.933	99.892	99.806	99.75
6.375	99.638	99.559	99.526	99.446	99.394
6.25	99.243	99.168	99.144	99.069	99.02

NonConf ARM 7/1 UST					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.5	100.115	100.03	99.989	99.904	99.848
6.375	99.811	99.731	99.698	99.619	99.566
6.25	99.477	99.402	99.378	99.304	99.255
6.125	99.097	99.027	98.995	98.926	98.881
6	98.7	98.635	98.611	98.548	98.506
5.875	98.271	98.21	98.195	98.138	98.099
5.75	97.809	97.754	97.731	97.679	97.644
5.625	97.346	97.295	97.281	97.235	97.203
5.5	96.849	96.804	96.798	96.757	96.729
5.375	96.351	96.31	96.297	96.261	96.237
5.25	95.848	95.812	95.807	95.778	95.756

NonConf ARM 7/1 - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
7.125	101.23	101.121	101.07	100.957	100.883
7	101.054	100.95	100.907	100.799	100.73
6.875	100.851	100.752	100.701	100.599	100.533
6.75	100.634	100.54	100.498	100.402	100.339
6.625	100.405	100.316	100.282	100.191	100.131
6.5	100.115	100.03	99.989	99.904	99.848
6.375	99.811	99.731	99.698	99.619	99.566
6.25	99.477	99.402	99.378	99.304	99.255
6.125	99.097	99.027	98.995	98.926	98.881
6	98.7	98.635	98.611	98.548	98.506
5.875	98.271	98.21	98.195	98.138	98.099

NonConf ARM 3/1 Interest Only - 1y LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.125	99.607	99.544	99.511	99.449	99.407
6	99.381	99.323	99.298	99.241	99.203
5.875	99.154	99.101	99.085	99.033	98.999
5.75	98.88	98.832	98.808	98.762	98.731
5.625	98.621	98.578	98.563	98.522	98.495
5.5	98.362	98.323	98.316	98.282	98.258
5.375	98.071	98.037	98.023	97.994	97.973
5.25	97.794	97.765	97.759	97.736	97.718
5.125	97.501	97.477	97.479	97.461	97.448
5	97.206	97.187	97.182	97.169	97.159
4.875	96.909	96.895	96.883	96.876	96.869

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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	99.612	99.549	99.516	99.454	99.412	
6	99.386	99.328	99.303	99.246	99.208	
5.875	99.159	99.106	99.09	99.038	99.004	
5.75	98.885	98.837	98.813	98.767	98.736	
5.625	98.626	98.583	98.568	98.527	98.5	
5.5	98.367	98.328	98.321	98.287	98.263	
5.375	98.076	98.042	98.028	97.999	97.978	
5.25	97.799	97.77	97.764	97.741	97.723	
5.125	97.506	97.482	97.484	97.466	97.453	
5	97.211	97.192	97.187	97.174	97.164	
4.875	96.914	96.9	96.888	96.881	96.874	

NonConf ARM 5/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7	101.087	100.989	100.944	100.841	100.773	
6.875	100.922	100.828	100.776	100.678	100.614	
6.75	100.742	100.653	100.61	100.517	100.457	
6.625	100.549	100.465	100.43	100.343	100.286	
6.5	100.326	100.247	100.204	100.123	100.069	
6.375	100.104	100.03	99.996	99.92	99.87	
6.25	99.853	99.783	99.757	99.687	99.64	
6.125	99.57	99.505	99.473	99.408	99.364	
6	99.288	99.228	99.204	99.145	99.105	
5.875	98.975	98.92	98.904	98.85	98.814	
5.75	98.615	98.565	98.541	98.493	98.46	

NonConf ARM 7/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.601	100.502	100.451	100.349	100.283	
6.75	100.384	100.29	100.248	100.152	100.089	
6.625	100.155	100.066	100.032	99.941	99.881	
6.5	99.865	99.78	99.739	99.654	99.598	
6.375	99.561	99.481	99.448	99.369	99.316	
6.25	99.227	99.152	99.128	99.054	99.005	
6.125	98.847	98.777	98.745	98.676	98.631	
6	98.45	98.385	98.361	98.298	98.256	
5.875	98.021	97.96	97.945	97.888	97.849	
5.75	97.559	97.504	97.481	97.429	97.394	
5.625	97.096	97.045	97.031	96.985	96.953	

NonConf ARM 10/1 Fast-Easy IO - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.692	100.589	100.522	100.419	100.35	
6.75	100.44	100.341	100.267	100.169	100.104	
6.625	100.159	100.066	100	99.908	99.846	
6.5	99.851	99.762	99.704	99.618	99.559	
6.375	99.466	99.382	99.317	99.236	99.181	
6.25	99.066	98.987	98.931	98.855	98.803	
6.125	98.618	98.544	98.495	98.426	98.377	
6	98.105	98.036	97.98	97.916	97.871	
5.875	97.59	97.526	97.478	97.42	97.378	
5.75	97.041	96.982	96.943	96.89	96.852	
5.625	96.458	96.404	96.357	96.31	96.275	

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	101.246	101.112	101.193	101.06	100.972	100.375	
7.125	100.958	100.829	100.887	100.76	100.674	100.062	
7	100.609	100.485	100.52	100.399	100.317	99.689	
6.875	100.231	100.112	100.124	100.008	99.93	99.286	
6.75	99.799	99.685	99.674	99.563	99.488	98.829	
6.625	99.346	99.237	99.222	99.118	99.046	98.376	
6.5	98.927	98.822	98.805	98.705	98.637	97.955	
6.375	98.478	98.379	98.357	98.264	98.199	97.506	
6.25	97.97	97.876	97.851	97.763	97.702	96.997	
6.125	97.336	97.246	97.218	97.135	97.078	96.369	
6	96.635	96.55	96.518	96.441	96.387	95.675	

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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	100.247	100.182	100.149	100.084	100.038	
6.375	100.089	100.029	100.004	99.945	99.907	
6.25	99.82	99.765	99.749	99.695	99.665	
6.125	99.535	99.485	99.461	99.413	99.376	
6	99.233	99.188	99.172	99.13	99.1	
5.875	98.945	98.905	98.898	98.861	98.839	
5.75	98.655	98.62	98.605	98.574	98.545	
5.625	98.348	98.317	98.311	98.286	98.264	
5.5	98.053	98.027	98.03	98.009	97.996	
5.375	97.709	97.688	97.683	97.669	97.648	
5.25	97.378	97.362	97.35	97.341	97.312	

Conf ARM 5/1 w/5-2-5 Caps - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.5	100.247	100.182	100.149	100.084	100.038	
6.375	100.089	100.029	100.004	99.945	99.907	
6.25	99.82	99.765	99.749	99.695	99.665	
6.125	99.535	99.485	99.461	99.413	99.376	
6	99.233	99.188	99.172	99.13	99.1	
5.875	98.945	98.905	98.898	98.861	98.839	
5.75	98.655	98.62	98.605	98.574	98.545	
5.625	98.348	98.317	98.311	98.286	98.264	
5.5	98.053	98.027	98.03	98.009	97.996	
5.375	97.709	97.688	97.683	97.669	97.648	
5.25	97.378	97.362	97.35	97.341	97.312	

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	99.535	99.485	99.461	99.413	99.376	
6	99.233	99.188	99.172	99.13	99.1	
5.875	98.945	98.905	98.898	98.861	98.839	
5.75	98.655	98.62	98.605	98.574	98.545	
5.625	98.348	98.317	98.311	98.286	98.264	
5.5	98.053	98.027	98.03	98.009	97.996	
5.375	97.709	97.688	97.683	97.669	97.648	
5.25	97.378	97.362	97.35	97.341	97.312	
5.125	97.061	97.049	97.03	97.027	96.99	
5	96.71	96.703	96.677	96.679	96.635	
4.875	96.389	96.387	96.353	96.361	96.309	

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	100.958	100.829	100.887	100.76	100.674	100.062
7	100.609	100.485	100.52	100.399	100.317	99.689
6.875	100.231	100.112	100.124	100.008	99.93	99.286
6.75	99.799	99.685	99.674	99.563	99.488	98.829
6.625	99.346	99.237	99.222	99.118	99.046	98.376
6.5	98.927	98.822	98.805	98.705	98.637	97.955
6.375	98.478	98.379	98.357	98.264	98.199	97.506
6.25	97.97	97.876	97.851	97.763	97.702	96.997
6.125	97.336	97.246	97.218	97.135	97.078	96.369
6	96.635	96.55	96.518	96.441	96.387	95.675
5.875	95.934	95.854	95.819	95.748	95.697	94.981

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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	100.405	100.195	100.166	99.96	99.921	
6.25	100.145	99.935	99.906	99.7	99.661	
6.125	100.165	99.944	99.921	99.704	99.672	
6	99.894	99.673	99.651	99.434	99.402	
5.875	99.922	99.69	99.674	99.446	99.421	
5.75	99.642	99.41	99.394	99.165	99.14	
5.625	99.349	99.106	99.096	98.856	98.838	
5.5	99.059	98.816	98.806	98.567	98.549	
5.375	98.788	98.534	98.53	98.28	98.268	
5.25	98.49	98.236	98.232	97.982	97.971	
5.125	98.083	97.818	97.82	97.559	97.555	

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	101.512	101.405	101.344	101.231	101.159	
7.125	101.33	101.228	101.176	101.069	100.999	
7	101.133	101.036	100.992	100.891	100.825	
6.875	100.905	100.813	100.762	100.666	100.603	
6.75	100.677	100.589	100.546	100.456	100.397	
6.625	100.431	100.349	100.314	100.229	100.174	
6.5	100.153	100.076	100.033	99.954	99.902	
6.375	99.89	99.817	99.783	99.709	99.661	
6.25	99.626	99.558	99.532	99.464	99.419	
6.125	99.314	99.251	99.218	99.156	99.114	
6	99.033	98.975	98.95	98.893	98.855	

Exp Criteria ARM 5/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.647	101.539	101.478	101.363	101.288	
7.125	101.432	101.328	101.276	101.166	101.095	
7	101.202	101.103	101.059	100.956	100.888	
6.875	100.942	100.848	100.797	100.699	100.634	
6.75	100.699	100.61	100.567	100.474	100.413	
6.625	100.425	100.341	100.306	100.219	100.162	
6.5	100.121	100.041	99.999	99.918	99.864	
6.375	99.832	99.757	99.723	99.648	99.597	
6.25	99.512	99.442	99.417	99.346	99.299	
6.125	99.16	99.095	99.062	98.998	98.954	
6	98.792	98.732	98.707	98.648	98.608	

Exp Criteria ARM 7/1 Interest Only - 1y LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
7.25	101.581	101.467	101.407	101.289	101.212	
7.125	101.323	101.214	101.163	101.05	100.976	
7	101.051	100.947	100.904	100.796	100.727	
6.875	100.749	100.65	100.599	100.497	100.431	
6.75	100.447	100.353	100.311	100.214	100.151	
6.625	100.131	100.041	100.007	99.916	99.857	
6.5	99.767	99.683	99.642	99.556	99.5	
6.375	99.388	99.309	99.276	99.196	99.144	
6.25	98.993	98.918	98.894	98.819	98.77	
6.125	98.566	98.496	98.464	98.395	98.35	
6	98.138	98.073	98.049	97.986	97.944	

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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	101.754	101.681	101.654	101.571	101.497	100.838	6	99.154	99.084	99.07	99.009	98.924	98.326
6.625	101.566	101.492	101.465	101.382	101.309	100.65	5.875	98.622	98.551	98.537	98.476	98.392	97.795
6.5	101.306	101.232	101.205	101.122	101.049	100.39	5.75	98.189	98.091	98.089	98.05	97.971	97.387
6.375	101.034	100.96	100.933	100.85	100.777	100.118	5.625	97.759	97.661	97.659	97.62	97.541	96.956
6.25	100.639	100.565	100.539	100.456	100.382	99.723	5.5	97.218	97.12	97.118	97.08	97	96.416
6.125	99.823	99.752	99.738	99.677	99.593	98.995	5.375	96.713	96.602	96.613	96.597	96.506	95.889
6	99.546	99.476	99.461	99.4	99.316	98.718	5.25	96.265	96.155	96.165	96.149	96.059	95.441
5.875	99.258	99.187	99.173	99.112	99.028	98.43	5.125	95.798	95.688	95.698	95.682	95.591	94.974
5.75	98.862	98.792	98.778	98.717	98.632	98.034	5	95.302	95.192	95.202	95.186	95.096	94.478
5.625	98.504	98.406	98.404	98.365	98.286	97.701	4.875	94.848	94.726	94.749	94.755	94.638	94.035
5.5	98.193	98.095	98.093	98.054	97.975	97.39	4.75	94.345	94.223	94.246	94.252	94.135	93.532

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	99.427	99.344	99.317	99.216	99.155	98.457	6.375	98.791	98.708	98.681	98.579	98.518	97.82
6.25	98.899	98.816	98.789	98.688	98.627	97.929	6.25	98.231	98.137	98.123	98.018	97.971	97.286
6.125	98.439	98.345	98.331	98.225	98.178	97.494	6.125	97.745	97.651	97.637	97.532	97.485	96.801
6	97.959	97.866	97.851	97.746	97.699	97.015	6	97.214	97.12	97.106	97	96.953	96.269
5.875	97.528	97.439	97.438	97.344	97.311	96.641	5.875	96.749	96.66	96.658	96.564	96.531	95.861
5.75	97.01	96.921	96.919	96.826	96.793	96.122	5.75	96.18	96.091	96.089	95.995	95.962	95.292
5.625	96.462	96.373	96.371	96.277	96.244	95.574	5.625	95.578	95.489	95.487	95.394	95.361	94.69
5.5	95.883	95.794	95.792	95.698	95.665	94.995	5.5	94.944	94.855	94.853	94.76	94.726	94.056
5.375	95.254	95.166	95.164	95.07	95.037	94.367	5.375	94.202	94.113	94.111	94.017	93.984	93.314
5.25	94.593	94.504	94.502	94.409	94.375	93.705	5.25	93.419	93.33	93.328	93.234	93.201	92.531
5.125	93.757	93.658	93.668	93.587	93.567	92.911	5.125	92.558	92.458	92.469	92.387	92.368	91.711

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

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	98.55	98.5	98.485	98.439	98.407	6	98.193	98.139	98.123	98.076	98.041
5.875	98.224	98.178	98.172	98.132	98.108	5.875	97.767	97.718	97.711	97.669	97.642
5.75	97.863	97.822	97.809	97.773	97.742	5.75	97.279	97.234	97.22	97.184	97.15
5.625	97.498	97.462	97.457	97.427	97.404	5.625	96.686	96.646	96.641	96.61	96.583
5.5	97.161	97.13	97.134	97.11	97.094	5.5	96.206	96.171	96.173	96.148	96.129
5.375	96.775	96.749	96.745	96.727	96.704	5.375	95.702	95.672	95.667	95.647	95.621
5.25	96.375	96.354	96.343	96.33	96.299	5.25	95.199	95.173	95.161	95.147	95.114
5.125	95.988	95.972	95.954	95.946	95.908	5.125	94.693	94.672	94.653	94.644	94.603
5	95.569	95.557	95.531	95.529	95.483	5	94.231	94.215	94.189	94.186	94.137
4.875	95.147	95.14	95.107	95.111	95.057	4.875	93.767	93.756	93.722	93.725	93.668
4.75	94.693	94.691	94.651	94.66	94.599	4.75	93.269	93.263	93.222	93.23	93.166

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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	99.625	99.576	99.553	99.508	99.476	
5.875	99.138	99.093	99.077	99.036	99.011	
5.75	98.81	98.765	98.749	98.708	98.683	
5.625	98.525	98.5	98.49	98.47	98.452	
5.5	98.178	98.153	98.143	98.123	98.105	
5.375	97.89	97.87	97.866	97.85	97.839	
5.25	97.526	97.506	97.502	97.487	97.475	
5.125	96.935	96.919	96.922	96.91	96.906	
5	96.557	96.542	96.544	96.533	96.529	
4.875	96.208	96.181	96.19	96.167	96.17	
4.75	95.819	95.792	95.801	95.778	95.781	

**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	99.265	99.231	99.217	99.188	99.16	
5.625	99.052	99.023	99.017	98.994	98.974	
5.5	98.823	98.799	98.801	98.783	98.772	
5.375	98.593	98.574	98.569	98.556	98.537	
5.25	98.346	98.332	98.32	98.313	98.286	
5.125	98.083	98.073	98.054	98.053	98.018	
5	97.834	97.829	97.803	97.807	97.765	
4.875	97.553	97.553	97.519	97.529	97.479	
4.75	97.302	97.307	97.265	97.281	97.223	
4.625	97.065	97.075	97.027	97.047	96.982	
4.5	96.781	96.796	96.74	96.766	96.694	

**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	101.007	100.874	100.954	100.822	100.733	100.136	
7.125	100.686	100.557	100.615	100.488	100.402	99.79	
7	100.308	100.184	100.219	100.097	100.015	99.387	
6.875	99.903	99.784	99.796	99.68	99.601	98.958	
6.75	99.438	99.324	99.313	99.202	99.127	98.468	
6.625	98.888	98.778	98.764	98.659	98.588	97.917	
6.5	98.404	98.299	98.282	98.182	98.114	97.432	
6.375	97.765	97.666	97.644	97.551	97.486	96.793	
6.25	97.064	96.969	96.944	96.856	96.795	96.09	
6.125	96.327	96.237	96.209	96.127	96.069	95.361	
6	95.557	95.472	95.44	95.363	95.309	94.597	

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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	101.024	100.93	100.878	100.78	100.716	
6.75	100.78	100.691	100.648	100.556	100.495	
6.625	100.507	100.422	100.387	100.301	100.243	
6.5	100.202	100.122	100.08	99.999	99.945	
6.375	99.913	99.839	99.805	99.729	99.679	
6.25	99.593	99.523	99.498	99.428	99.381	
6.125	99.241	99.176	99.143	99.079	99.035	
6	98.873	98.813	98.789	98.73	98.69	
5.875	98.504	98.449	98.433	98.38	98.343	
5.75	98.103	98.053	98.03	97.982	97.949	
5.625	97.717	97.672	97.657	97.614	97.585	

Exp Criteria ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	100.999	100.91	100.867	100.774	100.713	
6.625	100.725	100.641	100.606	100.519	100.462	
6.5	100.421	100.341	100.299	100.218	100.164	
6.375	100.132	100.057	100.023	99.948	99.897	
6.25	99.812	99.742	99.717	99.646	99.599	
6.125	99.46	99.395	99.362	99.298	99.254	
6	99.092	99.032	99.007	98.948	98.908	
5.875	98.723	98.668	98.652	98.598	98.562	
5.75	98.322	98.272	98.248	98.2	98.167	
5.625	97.936	97.891	97.875	97.833	97.803	
5.5	97.517	97.477	97.47	97.433	97.407	

Exp Criteria ARM 3/6 Interest Only - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.875	100.936	100.844	100.793	100.697	100.634	
6.75	100.708	100.621	100.577	100.487	100.428	
6.625	100.462	100.38	100.345	100.26	100.205	
6.5	100.184	100.107	100.065	99.985	99.933	
6.375	99.921	99.848	99.814	99.741	99.692	
6.25	99.657	99.589	99.563	99.495	99.45	
6.125	99.345	99.282	99.249	99.187	99.145	
6	99.064	99.006	98.982	98.925	98.887	
5.875	98.751	98.698	98.682	98.631	98.596	
5.75	98.423	98.374	98.351	98.305	98.274	
5.625	98.109	98.065	98.05	98.01	97.982	

Exp Criteria ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.75	100.927	100.839	100.796	100.706	100.647	
6.625	100.681	100.599	100.564	100.479	100.424	
6.5	100.403	100.326	100.283	100.204	100.152	
6.375	100.14	100.067	100.033	99.959	99.911	
6.25	99.876	99.808	99.782	99.714	99.669	
6.125	99.564	99.501	99.468	99.406	99.364	
6	99.283	99.225	99.2	99.143	99.105	
5.875	98.97	98.917	98.901	98.849	98.815	
5.75	98.641	98.593	98.57	98.524	98.492	
5.625	98.328	98.284	98.269	98.229	98.201	
5.5	97.997	97.959	97.952	97.917	97.893	

NonConf ARM 3/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
5.75	99.135	99.087	99.063	99.017	98.986	
5.625	98.876	98.833	98.818	98.777	98.75	
5.5	98.617	98.578	98.571	98.537	98.513	
5.375	98.326	98.292	98.278	98.249	98.228	
5.25	98.049	98.02	98.014	97.991	97.973	
5.125	97.756	97.732	97.734	97.716	97.703	
5	97.461	97.442	97.437	97.424	97.414	
4.875	97.164	97.15	97.138	97.131	97.124	
4.75	96.866	96.857	96.838	96.836	96.833	
4.625	96.552	96.548	96.521	96.525	96.525	
4.5	96.253	96.253	96.219	96.229	96.232	

NonConf ARM 5/6 - 6m LIB						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	
6.25	100.103	100.033	100.007	99.937	99.89	
6.125	99.82	99.755	99.723	99.658	99.614	
6	99.538	99.478	99.454	99.395	99.355	
5.875	99.225	99.17	99.154	99.1	99.064	
5.75	98.865	98.815	98.791	98.743	98.71	
5.625	98.52	98.475	98.46	98.417	98.388	
5.5	98.159	98.118	98.111	98.075	98.049	
5.375	97.765	97.729	97.715	97.684	97.661	
5.25	97.386	97.355	97.349	97.323	97.304	
5.125	97.003	96.977	96.98	96.96	96.944	
5	96.604	96.582	96.578	96.563	96.551	

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

NonConf ARM 3/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
5.75	98.916	98.868	98.845	98.799	98.768
5.625	98.658	98.614	98.599	98.559	98.531
5.5	98.398	98.36	98.353	98.318	98.294
5.375	98.107	98.073	98.059	98.03	98.009
5.25	97.83	97.801	97.796	97.772	97.755
5.125	97.537	97.513	97.516	97.497	97.484
5	97.242	97.223	97.218	97.205	97.195
4.875	96.945	96.931	96.919	96.912	96.905
4.75	96.648	96.638	96.619	96.617	96.614
4.625	96.333	96.329	96.302	96.306	96.306
4.5	96.034	96.034	96	96.01	96.013

NonConf ARM 5/6 Interest Only- 6m LIB					
Rate	15 Day	30 Day	45 Day	60 Day	75 Day
6.875	100.953	100.859	100.807	100.709	100.645
6.75	100.774	100.684	100.641	100.549	100.488
6.625	100.58	100.496	100.461	100.374	100.317
6.5	100.357	100.278	100.236	100.154	100.1
6.375	100.136	100.061	100.027	99.951	99.901
6.25	99.884	99.814	99.788	99.718	99.671
6.125	99.602	99.537	99.504	99.439	99.396
6	99.319	99.259	99.235	99.176	99.136
5.875	99.006	98.951	98.935	98.881	98.845
5.75	98.646	98.596	98.572	98.525	98.491
5.625	98.301	98.256	98.241	98.198	98.169

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