



17600 N. Perimeter Drive
Scottsdale, AZ 85255

***Correspondent Rate Sheet**

Page 1 of 7

Effective: **4/11/2006**

Issued: **9:00 AM PST**

1st National Bank of Arizona A and Alt-A Rate Sheets

Expiration Dates	
24 Day	5-May
40 Day	21-May
55 Day	5-Jun
70 Day	20-Jun

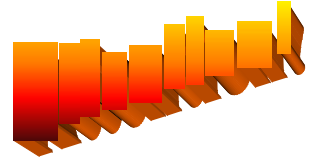
Commitment Desk Contact: (866) 692-4694
correspondentlockdesk@fnbaonline.com

Commitment Desk Fax # (480) 538-8793
Scottsdale Transbox # Yellow 757C

Fees	
Admin/Comm	\$150.00
Funding Fee	\$150.00
U/W Fee	\$50.00
Tax Service	\$75.00
PB30/15 Admin Fee	\$149.00

FNBA Website - www.fnbavenue.com

****NEW** Home Equity Line of Credit 2nd Lien available!**
Please refer to the Alt-A Rate Sheet for pricing!



Page	Description	Automated Decision	Xpress Rate/ Lock Online
2	30MI PP Above 80% LTV Alt-A 30MI PP High LTV - 30 Yr Fixed Rate	Yes	Yes
3	30CORE PP 80% or less LTV Alt-A PP Core Product - 30 Yr Fixed Rate	Yes	Yes
4	HQC High Quality Credit ARM 2/6, 3/6, 5/6, and 7/6 Arm Products	Yes	Yes
5	30 YRWJ Expanded Option 30 Year	Yes	Yes
5	15 YRWJ Expanded Option 15 Year	Yes	Yes
5	30SJPP Super Jumbo Niche Alt-A	Yes	Yes
6	30LV PP Platinum Series Products - 30 Yr. Fixed Rate	Yes	Yes
7	PB 30/15 2ND Mortgage Piggyback Loan- 30/15 Balloon Term	Manual	Yes
7	PB 25IO 2ND Mtg Piggyback 25 Year Fixed Term with 5 Year Interest Only	Manual	Yes
7	PB 15 2ND Mortgage Piggyback Loan- 15 Year Fixed	Manual	Yes
7	PB LOC Home Equity Line of Credit - Fixed	Manual	Yes



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1st National Bank of Arizona 30MIPP High LTV- 30Year Fixed Rate

30MI PP			30 Yr Fixed, 3 Yr PP Pricing				All Adjustments to PRICE unless otherwise noted				LTV Range			
10,15,20,25,30,40yr			24 Day	40 Day	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97*						
Stated 90% O/O Purch 3YR PP, 660-679			Rate		15 Year Term	-0.500	-0.500	-0.500	-0.500					
9.000	-3.750	-3.375		40 Year Term ¹	0.250	0.250	0.250	0.250						
8.875	-3.625	-3.250		Property Location: CA, FL, MD, OK, PA, TX, VA	-0.125	-0.125	-0.125	-0.125						
8.750	-3.500	-3.125		FICO Score >= 700	-0.750	-0.750	-0.750	-0.250						
8.625	-3.375	-3.000		FICO Score 680 - 699	-0.500	-0.500	-0.375	0.125						
8.500	-3.250	-2.875		FICO Score 660 - 679	-0.125	0.000	0.125	0.500						
8.375	-3.125	-2.750		FICO Score 620 - 659 (No Doc w/ Assets) *Requires LPMI	0.750	0.875	1.125	n/a						
8.250	-3.000	-2.625		FICO Score 620 - 659 (Stated, No Ratio) **LPMI**	0.750	0.875	1.125	n/a						
8.125	-2.750	-2.375		FICO Score 640-659 (Stated, No Ratio) **BPMI ONLY**	0.750	0.875	n/a	n/a						
8.000	-2.500	-2.125		1x30 Mtg or Rental Late in previous 12 Mos.	0.500	0.500	0.500	0.500						
7.875	-2.250	-1.875		Cashout Refi (<=\$100K)	0.750	0.750	n/a	n/a						
7.750	-2.000	-1.625		Cashout Refi (>\$100K-\$150K)	1.250	1.250	n/a	n/a						
7.625	-1.625	-1.250		2 Units	0.250	0.250	0.375	0.500						
7.500	-1.375	-1.000		3 units	0.625	0.750	n/a	n/a						
7.375	-1.125	-0.750		4 Units	0.750	1.000	n/a	n/a						
7.250	-0.875	-0.500		Non Warrantable Condo <=8 Stories	0.500	0.500	0.500	n/a						
7.125	-0.625	-0.250		Condo > 8 Stories	0.750	0.875	0.875	1.250						
7.000	-0.375	0.000		Co-Op (allowed in NJ & NY ONLY)	0.750	0.750	n/a	n/a						
6.875	-0.125	0.250		Loan Amount \$30,000 to \$75,000	1.250	1.250	1.250	1.250						
6.750	0.125	0.500		Loan Amount (1-2 Units) > \$417,000 (or conf limits) - \$650,000 (See Max Rebate)	0.125	0.375	0.750	1.250						
6.625	0.625	1.000		Purchase (Owner Occupied, Fico >=665 ONLY)	-0.250	-0.250	-0.250	-0.250						

20 or 25 yr term-Price as 30yr		
10 yr term- price as 15yr		
20 or 25 yr term-Price as 30yr		
10 yr term- price as 15yr		

Prepay is waived on sale after 1 yr

MAX REBATES:
NO DOC W/ASSETS
FICO < 660 (2.000)

Prepay:
5 Year PP (3.500)
3 Year PP (3.250)
2 Year PP (3.000)
1 Year PP (3.000)
All N/O/O (2.375)

No Prepay:
<=\$417,000 (2.500)
>\$417,000 (Jumbo) (2.250)
All N/O/O (2.250)

5 yr. Pre-Pay	-0.125	-0.125	-0.125	-0.125
2 yr. Pre-Pay	0.125	0.125	0.125	0.125
1 yr. Pre-Pay	0.250	0.250	0.250	0.250
No Pre-Pay (See Max Rebate)	0.500	0.500	0.500	0.500
Interest Only Feature (10 YR option, Max = 95% LTV) (30YR term only)	0.125	0.125	0.250	n/a
55 Day pricing (worsen 40 Day pricing) purchase only	0.125	0.125	0.125	0.125
70 Day pricing (worsen 40 Day pricing) purchase only	0.375	0.375	0.375	0.375

OCCUPANCY		Doc Type	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
PRIMARY	Full Doc	(min 620 FICO)	-0.875	-0.875	-0.750	0.000**
	Stated Income	(min 620 FICO)	-0.250	0.000	0.625	n/a
	No Ratio	(min 620 FICO)	0.250	0.500	0.875	n/a
	NINA	(min 660 FICO)	1.125	1.375	1.875	n/a
	No Doc	(min 660 FICO)	1.500	1.875	2.250	n/a
SECOND HOME	No Doc w/ Assets	(min 620 FICO)	0.750	1.000	1.500	n/a
	Full Doc	(min 620 FICO)	0.125	0.250	0.375	n/a
	Stated Income	(min 620 FICO)	0.250	0.500	n/a	n/a
INVESTMENT PROPERTY	No Ratio	(min 620 FICO)	0.375	0.750	n/a	n/a
	Full Doc	(min 660 FICO)	0.250	0.375	n/a	n/a
	Stated Income	(min 660 FICO)	0.625	n/a	n/a	n/a
No Ratio	(min 660 FICO)	1.000	n/a	n/a	n/a	

LPMI Adjustments are to RATE		LPMI required on all loans FICO <660 (except Full Doc)			
		LTV Range			
Doc Type	FICO range	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
Full Doc	>700	0.375	0.500	0.750	1.000
	680-700	0.500	0.625	1.000	1.250
	660-679	0.500	0.750	1.000	1.375
	640-659	0.625	1.000	1.500	2.125
	620-639	0.750	1.125	1.625	n/a
Stated Income	>700	0.375	0.500	0.750	n/a
	680-700	0.500	0.750	1.000	n/a
	660-679	0.500	0.750	1.000	n/a
	640-659	0.750	1.000	1.500	n/a
	620-639	0.875	1.125	1.750	n/a
No Ratio	>700	0.500	0.500	0.750	n/a
	680-700	0.500	0.750	1.000	n/a
	660-679	0.625	0.875	1.250	n/a
	640-659	0.875	1.250	1.625	n/a
	620-639	1.000	1.375	2.000	n/a
NINA	>700	0.500	0.625	0.875	n/a
	680-700	0.625	0.875	1.125	n/a
	660-679	0.750	1.000	1.375	n/a
No Doc	>700	0.500	0.625	0.875	n/a
	680-700	0.625	0.875	1.125	n/a
	660-679	0.750	1.000	1.375	n/a
No Doc w/ Assets	>700	0.625	0.625	0.875	n/a
	680-700	0.625	0.875	1.125	n/a
	660-679	0.750	1.000	1.375	n/a
	640-659	1.000	1.500	2.000	n/a
	620-639	1.125	1.625	2.250	n/a

Stated: Income Stated on 1008 & 1003 but not verified, Assets are verified, 2 yr Employment is verified

No Ratio: No Income /No Ratios on 1008 & 1003, Assets are verified, 2 yr Employment is verified. Field Review Required.

NINA: No Inc./No Asset Stated on 1008 & 1003, 2 yr. Employment history is verified. Field Review Required.

No Doc: No Inc./No Asset/ No Employment on 1008 & 1003. Field Review Required.

No Doc w/ Assets: No Inc./No Employment on 1008 & 1003, Asset verification is required and manually validated. Field Review Required

No 4506 required unless Full Doc



Pricing adjustments should not be used to determine product eligibility. Please refer to the product guidelines for eligibility.

Rate Locks are accepted between 9:00 AM & 3:00 PM PST, Monday thru Friday.

Please consult a 1st National Bank of AZ Representative regarding specific underwriting policies & guidelines.

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1st National Bank of Arizona 30COREPP - 30Year Fixed Rate

30CORE PP			All Adjustments to PRICE unless otherwise noted					
30 Yr Fixed, 3 Yr PP Pricing			LTV Range					
10,15,20,25,30,40yr			<=60	60.01-70	70.01-75	75.01-80		
Stated 75% O/O Purch 3YR PP, 660-679								
Rate	24 Day	40 Day						
8.750	-3.625	-3.250	15 Year Term	-0.500	-0.500	-0.500	-0.500	
8.625	-3.500	-3.125	40 Year Term ¹	0.250	0.250	0.250	0.250	
8.500	-3.375	-3.000	Property Location: CA, FL, MD, OK, PA, TX, VA	-0.125	-0.125	-0.125	-0.125	
8.375	-3.250	-2.875	Loan to Value (LTV)	-0.625	-0.375	-0.125	0.000	
8.250	-3.125	-2.750	FICO Score >= 700	-0.500	-0.500	-0.625	-0.750	
8.125	-3.000	-2.625	FICO Score 680 - 699	-0.375	-0.375	-0.500	-0.500	
8.000	-2.750	-2.375	FICO Score 660 - 679	-0.125	-0.125	0.000	0.125	
7.875	-2.500	-2.125	FICO Score 620 - 659	-0.125	0.000	0.250	0.750	
7.750	-2.250	-1.875	FICO Score 600 - 619	0.750	1.250	1.500	1.750	
7.625	-2.000	-1.625	FICO Score 580 - 599 (Refer to Product Fact Sheet for Doc Type/LTV Restrictions)	1.750	2.250	2.500	n/a	
7.500	-1.625	-1.250	Foreign National or No Credit Score	1.000	1.000	1.000	1.000	
7.375	-1.375	-1.000	1x30 Mtg or Rental Late in previous 12 Mos.	0.500	0.500	0.500	0.500	
7.250	-1.125	-0.750	CashOut	0.250	0.250	0.625	0.625	
7.125	-0.875	-0.500	2 Units	0.125	0.125	0.250	0.250	
7.000	-0.625	-0.250	3 Units	0.250	0.500	0.625	0.875	
6.875	-0.375	0.000	4 Units	0.375	0.625	0.750	1.000	
6.750	-0.125	0.250	Non Warrantable Condo <=8 Stories	0.375	0.375	0.500	0.625	
6.625	0.125	0.500	Condo > 8 Stories	0.375	0.375	0.500	0.625	
6.500	0.625	1.000	Condotel	1.000	1.000	1.125	1.250	
6.375	1.125	1.500	Co-Op (allowed in NJ & NY ONLY)	0.750	0.750	0.750	0.750	
20 or 25 yr term-Price as 30yr			Loan Amount \$30,000 to \$75,000	1.250	1.250	1.250	1.250	
10 yr term-Price as 15yr			Loan Amount (1-2 Units) > \$417,000 (or conf limits) - \$650,000. (See Max Rebate)	0.000	0.000	0.000	0.000	
Prepay is waived on sale after 1 yr			Loan Amount: > \$650,000 (or conf limits) - \$999,999 (See Max Rebate)	0.375	0.625	0.750	0.750	
MAX REBATES:			Purchase (Owner Occupied, Fico >=665 ONLY)	-0.250	-0.250	-0.250	-0.250	
Prepay:			5 yr. Pre-Pay	-0.125	-0.125	-0.125	-0.125	
5 Year PP (3.500)			2 yr. Pre-Pay	0.125	0.125	0.125	0.125	
3 Year PP (3.250)			1 yr. Pre-Pay	0.250	0.250	0.250	0.250	
2 Year PP (3.000)			No Pre-Pay (See Max Rebate)	0.500	0.500	0.500	0.500	
1 Year PP (3.000)			Interest Only Feature (10 YR option; 30YR term only; not allowed TX O/O CO)	0.250	0.250	0.250	0.250	
All N/O/O (2.375)			Interest Only (CLTV >80% - in addition to IO Feature adjustment above)	0.375	0.375	0.375	0.375	
No Prepay:			Escrow Impound Waiver <=\$417,000	0.250	0.250	0.250	0.250	
<=\$417,000 (2.500)			Escrow Impound Waiver >\$417,000	0.125	0.125	0.125	0.125	
>\$417,000 (Jumbo) (2.250)			55 Day pricing (worsen 40 Day pricing) purchase only	0.125	0.125	0.125	0.125	
All N/O/O (2.250)			70 Day pricing (worsen 40 Day pricing) purchase only	0.375	0.375	0.375	0.375	
			Occupancy Doc Type	<=60	60.01-70	70.01-75	75.01-80	
			PRIMARY	Full Doc (min 580 FICO) ²	-0.500	-0.625	-0.750	-0.875
			Stated Income (min 580 FICO) ²	-0.250	-0.125	0.000	0.125	
			No Ratio (min 580 FICO) ²	0.000	0.125	0.250	0.500	
			NINA (min 580 FICO) ²	0.375	0.750	1.250	1.375	
			No Doc (min 580 FICO) ²	0.500	0.875	1.375	1.625	
			No Doc w/ Assets (min 580 FICO) ²	0.250	0.500	0.750	0.750	
			SECOND HOME	Full Doc (min 580 FICO) ²	0.000	0.125	0.250	0.250
			Stated Income (min 580 FICO) ²	0.125	0.250	0.375	0.500	
			No Ratio (min 580 FICO) ²	0.375	0.500	0.625	0.875	
			NINA (min 580 FICO) ²	0.625	0.875	n/a	n/a	
			No Doc (min 580 FICO) ²	0.750	1.000	n/a	n/a	
			No Doc w/ Assets (min 580 FICO) ²	0.500	0.750	n/a	n/a	
			INVESTMENT PROPERTY	Full Doc (min 580 FICO) ²	0.000	0.125	0.250	0.375
			Stated Income (min 580 FICO) ²	0.250	0.375	1.000	1.375	
			No Ratio (min 580 FICO) ²	0.625	0.750	1.250	1.750	
			NINA (min 580 FICO) ²	1.250	1.375	n/a	n/a	
			No Doc (min 580 FICO) ²	1.500	1.500	n/a	n/a	
			No Doc w/ Assets (min 580 FICO) ²	1.125	1.250	n/a	n/a	

¹ IO not allowed on 40 year term

² See Product Fact Sheet for Maximum LTV Restrictions

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No Ratio: No Income /No Ratios on 1008 & 1003, Assets are verified, 2 yr Employment is verified.
NINA: No Inc./No Asset Stated on 1008 & 1003, 2 yr. Employment history is verified.
No Doc: No Inc./No Asset/ No Employment on 1008 & 1003. Field Review Required.
No Doc w/ Assets: No Inc./No Employment on 1008 & 1003, Asset verification is required and manually validated.
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1st National Bank of Arizona High Quality Credit Arm

All Adjustments to Price unless otherwise noted

2/6 ARM PP			2/6 Alt A ARM			LTV Range							
Stated 80% O/O Purch 3YR PP						LTV <=65	65.01 - 70	70.01-75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
Rate	24 Day	40 Day											
9.375	-4.750	-4.500	Escrow Waiver										
9.250	-4.625	-4.375	Ln Amt \$30,000 to \$75,000										
9.125	-4.500	-4.250	Ln Amt >\$75k-\$417,000 (3/6 Only)										
9.000	-4.375	-4.125	Ln Amt >\$417k - \$650k										
8.875	-4.125	-3.875	Ln Amt >\$650k - \$1m										
8.750	-4.000	-3.750	Ln Amt >\$1m - \$1.5m										
8.625	-3.875	-3.625	Ln Amt >\$1.5m - \$2m										
8.500	-3.625	-3.500	Ln Amt >\$2m - \$4m										
8.375	-3.500	-3.250	Purchase (Owner Occupied, Fico >=665 ONLY)										
8.250	-3.250	-3.000	Cashout Refi										
8.125	-3.125	-2.875	2nd Home										
8.000	-2.875	-2.625	Non-Owner (No C/O on 3-4 units)										
7.875	-2.625	-2.375	3-4 Units										
7.750	-2.375	-2.125	Condo <= 4 Stories										
7.625	-2.125	-1.875	Condos > 4 Stories										
7.500	-1.875	-1.625	Condotel										
7.375	-1.625	-1.375	Co-Op (allowed in NJ & NY ONLY)										
7.250	-1.375	-1.125	All 2/6 or 3/6 ARMS <=660 FICO (Margin Adj)										
7.125	-1.125	-0.875	1x30 Mig or Rental Late in previous 12 Mos.										
7.000	-0.875	-0.625	Interest Only (10 Yr)										
6.875	-0.625	-0.375	Interest Only (CLTV >90% - in addition to IO adjustment above)										
6.750	-0.500	0.000	55 Day (increase to 40 Day price) purchase only										
6.625	0.000	0.250	70 Day (increase to 40 Day price) purchase only										
6.500	0.375	0.500	5 Year Prepay										
6.375	0.750	1.125	3 Year Prepay										
6.250	1.250	1.500	2 Year Prepay										
			1 Year Prepay										
			No Prepay										

3/6 ARM PP			3/6 Alt A ARM			Documentation/Credit Score Adjustments									
Stated 80% O/O Purch 3YR PP						Doc Type	FICO range	LTV <=65	65.01 - 70	70.01-75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
Rate	24 Day	40 Day													
9.250	-4.750	-4.500	Full Doc												
9.125	-4.625	-4.375	>=720												
9.000	-4.500	-4.250	680-719												
8.875	-4.250	-4.000	660-679												
8.750	-4.125	-3.875	640-659												
8.625	-4.000	-3.750	620-639												
8.500	-3.750	-3.500	Foreign National												
8.375	-3.625	-3.375	Stated Income												
8.250	-3.375	-3.125	>=720												
8.125	-3.250	-3.000	680-719												
8.000	-3.000	-2.750	660-679												
7.875	-2.750	-2.500	640-659												
7.750	-2.500	-2.250	620-639												
7.625	-2.250	-2.000	Foreign National												
7.500	-2.000	-1.750	No Ratio												
7.375	-1.750	-1.500	>=720												
7.250	-1.500	-1.250	680-719												
7.125	-1.250	-1.000	660-679												
7.000	-1.000	-0.750	640-659												
6.875	-0.750	-0.500	620-639												
6.750	-0.375	-0.125	Foreign National												
6.625	0.000	0.250	NINA/No Doc/No Doc W/Asset												
6.500	0.250	0.500	>=720												
6.375	0.750	1.000	680-719												
6.250	1.125	1.375	660-679												
6.125	1.500	2.000	640-659												
			Foreign National												

5/6 ARM PP			5/6 Alt A ARM			ALL LPMI ADJUSTMENTS ARE TO RATE & MARGIN									
Stated 80% O/O Purch 3YR PP						Doc Type	FICO range	LTV <=65	65.01 - 70	70.01-75	75.01 - 80	80.01 - 85	85.01-90	90.01-95	95.01-97
Rate	24 Day	40 Day													
9.500	-4.750	-4.500	LPMI Adjustments for 5 YR ARM & 7 YR ARM												
9.375	-4.625	-4.375	Full Doc												
9.250	-4.500	-4.250	>700												
9.125	-4.375	-4.125	680-700												
9.000	-4.250	-4.000	660-679												
8.875	-4.125	-3.875	640-659												
8.750	-4.000	-3.750	620-639												
8.625	-3.750	-3.500	Stated Income												
8.500	-3.625	-3.375	>700												
8.375	-3.500	-3.250	680-700												
8.250	-3.250	-3.000	660-679												
8.125	-3.125	-2.875	640-659												
8.000	-2.875	-2.625	620-639												
7.875	-2.750	-2.500	No Ratio												
7.750	-2.500	-2.250	>700												
7.625	-2.375	-2.125	680-700												
7.500	-2.125	-1.875	660-679												
7.375	-1.875	-1.625	640-659												
7.250	-1.625	-1.375	620-639												
7.125	-1.250	-1.000	NINA												
7.000	-1.000	-0.750	>700												
6.875	-0.625	-0.375	680-700												
6.750	-0.375	-0.125	660-679												
6.625	0.000	0.250	640-659												
6.500	0.250	0.500	620-639												
6.375	0.625	0.875	No Doc												
			>700												
			680-700												
			660-679												

7/6 ARM PP			7/6 Alt A ARM			LPMI Adjustments for 2 YR ARM & 3 YR ARM									
Stated 80% O/O Purch 3YR PP						Doc Type	FICO range	LTV <=65	65.01 - 70	70.01-75	75.01 - 80	80.01 - 85	85.01-90	90.01-95	95.01-97
Rate	24 Day	40 Day													
9.375	-5.125	-4.875	Full Doc												
9.250	-5.000	-4.750	>700												
9.125	-4.875	-4.625	680-700												
9.000	-4.750	-4.500	660-679												
8.875	-4.625	-4.375	640-659												
8.750	-4.500	-4.250	620-639												
8.625	-4.375	-4.125	Stated Income												
8.500	-4.125	-3.875	>700												
8.375	-4.000	-3.750	680-700												
8.250	-3.875	-3.625	660-679												
8.125	-3.625	-3.375	640-659												
8.000	-3.500	-3.250	620-639												
7.875	-3.375	-3.125	No Ratio												
7.750	-3.250	-3.000	>700												
7.625	-3.125	-2.875	680-700												
7.500	-3.000	-2.750	660-679												
7.375	-2.750	-2.500	640-659												
7.250	-2.500	-2.250	620-639												
7.125	-2.250	-2.000	NINA												
7.000	-2.000	-1.750	>700												
6.875	-1.750	-1.500	680-700												
6.750	-1.500	-1.250	660-679												
6.625	-1.250	-1.000	640-659												
6.500	-1.000	-0.750	620-639												
6.375	-0.750	-0.500	No Doc												
6.250	-0.500	-0.250	>700												
			680-700												
			660-679												

6 MONTH LIBOR 5.2044
Caps: 6/16; Margin: 2.75 adjusts every 6 months thereafter.

MAX REBATE:
5 Year PP (2.250)
3 Year PP (2.000)
2 Year PP (1.750)
1 Year PP (1.750)

No Prepay:
<=\$417,000 (1.500)
>\$417,000 (Jumbo) (1.250)

PP waived on sale after 1st year

² Primary Residence up to \$650K, 2nd Home up to \$500K. LTV <=80% does not require MI coverage
³ Foreign National allowed on No Doc W/Assets only

Stated: Income Stated on 1008 & 1003 but not verified, Assets are verified, 2 yr Employment is verified
No Ratio: No Income /No Ratios on 1008 & 1003, Assets are verified, 2 yr Employment is verified. Field Review Required.
NINA: No Inc./No Asset Stated on 1008 & 1003, 2 yr. Employment history is verified. Field Required.
No Doc: No Inc./No Asset/ No Employment on 1008 & 1003. Field Review Required.
No Doc w/ Assets: No Inc./No Employment on 1008 & 1003, Asset verification is required. Field review required.
No 4506 required unless Full Doc

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Please consult a 1st National Bank of AZ Representative regarding specific underwriting policies & guidelines.

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Expiration Dates	
24 Day	5-May
40 Day	21-May
55 Day	5-Jun
70 Day	20-Jun

Commitment Desk Contact: (866) 692-4694
correspondentlockdesk@fnbaonline.com

Fees	
Admin/Comm	\$150.00
Funding Fee	\$150.00
U/W Fee	\$50.00
Tax Service	\$75.00
PB30/15 Admin Fee	\$149.00

Commitment Desk Fax # (480) 538-8793
Scottsdale Transbox # Yellow 757C

FNBA Website - www.fnbavenue.com

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1st National Bank of Arizona 30YRWJ Expanded Options

30 YRWJ			All Adjustments are to Price							
Expanded Option 30 Year			LTV RANGE							
No prepayment Penalty			<=65	65.01-70	70.01-75	75.01 - 80	80.01 -85	85.01-90	90.01-95	
Rate	24 Day	40 Day	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
7.500	-1.625	-1.500	0.125	0.125	0.125	0.125	n/a	n/a	n/a	
7.375	-1.500	-1.375	0.000	0.000	0.500	0.500	n/a	n/a	n/a	
7.250	-1.250	-1.125	0.500	0.750	1.000	n/a	n/a	n/a	n/a	
7.125	-1.125	-1.000	0.750	1.000	n/a	n/a	n/a	n/a	n/a	
7.000	-1.000	-0.875	Escrow Impound Waiver >\$417,000							
6.875	-0.750	-0.625	Super Jumbo \$650,001 to \$1,000,000							
6.750	-0.500	-0.375	Super Jumbo \$1,000,001 to \$1,500,000							
6.625	-0.250	-0.125	Super Jumbo \$1,500,001 to \$2,000,000							
6.500	0.125	0.250	Cash Out Refinances							
6.375	0.500	0.625	(<=80% LTV C/O Unlimited, >80% LTV, max \$150K)							
6.250	1.000	1.000	0.000	0.000	0.500	0.500	0.750	0.750	n/a	
			0.250	0.250	0.250	0.250	0.250	0.250	0.250	
			0.25	0.25	0.25	0.25	n/a	n/a	n/a	
			0.250	0.250	0.250	0.250	0.250	0.250	n/a	
			0.750	0.750	0.750	0.750	0.750	0.750	0.750	

15 YRWJ			All Adjustments for LPMI are to Rate							
Expanded Option 15 Year			LTV RANGE							
No prepayment Penalty			<=65	65.01-70	70.01-75	75.01 - 80	80.01 -85	85.01-90	90.01-95	
Rate	24 Day	40 Day	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
7.125	-1.250	-1.375	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
7.000	-1.125	-1.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
6.875	-1.000	-0.875	0.000	0.125	0.125	0.250	0.250	0.250	0.375	
6.750	-0.750	-0.625	0.000	0.250	0.250	0.250	0.250	0.250	0.625	
6.625	-0.625	-0.500	0.000	0.250	0.250	0.250	0.250	0.250	0.875	
6.500	-0.500	-0.375	0.000	0.250	0.250	0.250	0.250	0.250	1.000	
6.375	-0.250	-0.125	Secondary Financing							
6.250	0.000	0.125	75/20/5 (CLTV 90.01 TO 95%)							
6.125	0.250	0.500	80/15/5 (CLTV 90.01 TO 95%)							
6.000	0.625	0.750	80/20 (CLTV 95.01 TO 100%)							
5.875	1.000	1.250	0.000	0.250	0.500	0.500	0.500	0.500	0.500	

MAX REBATES: (2.000)

Manufactured homes not permitted

¹ 2 Unit, O/O & Stated = Min 700 FICO

² Interest Only option available on 30WJ ONLY

1st National Bank of Arizona Super Jumbo Niche 30SJPP- 30Year Fixed

30SJPP			All Adjustments to Price unless otherwise noted							
30 Year Fixed			LTV Range							
15 and 30yr			<=60	60.01-70	70.01-75					
5 yr Pre-Pay Pricing			0.000	0.500	0.750					
Rate	24 Day	40 Day	0.750	1.000	n/a					
10.125	-3.500	-3.250	1.250	1.750	n/a					
10.000	-3.375	-3.125	Cashout Refi							
9.875	-3.250	-3.000	2nd Home							
9.750	-3.125	-2.875	2 Units (Cash-out allowed)							
9.625	-3.000	-2.750	3-4 Units							
9.500	-2.875	-2.625	High-Rise Condo (>8 Stories)							
9.375	-2.750	-2.500	FICO Score >720							
9.250	-2.500	-2.250	FICO Score 660-680							
9.125	-2.250	-2.000	FICO Score 620-659							
9.000	-2.000	-1.750	FICO Score 600 - 619 (Refer to Product Fact Sheet for Doc Type/LTV Restrictions)							
8.875	-1.750	-1.500	Stated Income							
8.750	-1.375	-1.125	No Ratio							
8.625	-1.125	-0.875	NINA							
8.500	-0.875	-0.625	No Doc							
8.375	-0.625	-0.375	No Doc W/ Assets							
8.250	-0.375	-0.125	Interest Only Option (10 YR)							
8.125	-0.125	0.125	Escrow Impound Waiver							
8.000	0.125	0.375	55 Day pricing (worsen 40 Day pricing) purchase only							
7.875	0.375	0.625	15 Year Term							
7.750	0.875	1.125	3 yr. Pre-Pay (Max Rebate 1.25)							
			2 yr. Pre-Pay (Max Rebate 1.25)							
			1 yr. Pre-Pay Period - (Max Rebate 0.500)							
			No Prepay (Max Rebate PAR)							
			No Prepay only allowed if property is located in Cleveland, OH and is O/O							

Full Doc 75% LTV \$1.5M Pur,R&T,C/O - O/O, 2nd Hm 600 FICO 70% LTV \$4.0M Pur,R&T,C/O - O/O, 2nd Hm 600 FICO	NINA 65% LTV \$1.5M Pur,R&T,C/O - O/O, 600 FICO 60% LTV \$2.0M Pur,R&T,C/O - O/O 600 FICO
Stated Income & No Ratio 70% LTV \$1.5M Pur,R&T,C/O - O/O, 2nd Hm 600 FICO 65% LTV \$4.0M Pur,R&T,C/O - O/O, 2nd Hm 600 FICO	No Doc 60% LTV \$2.0M Pur,R&T,C/O - O/O, 600 FICO
NOTES: *Minimum Loan Amount \$1,000,000. *No Limit on number of properties owned *Two Full Appraisals on all loans *Asset Test required:	20% of loan balance on Stated and No Ratio (exceptions made at lower LTVs) Superior Credit is required: See Program Guidelines for more information. 6 mos. PITI on Full Doc

Pricing adjustments should not be used to determine product eligibility. Please refer to the product guidelines for eligibility.

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Expiration Dates	
24 Day	5-May
40 Day	21-May
55 Day	5-Jun
70 Day	20-Jun

Commitment Desk Contact: (866) 692-4694
correspondentlockdesk@fnbaonline.com

Fees	
Admin/Comm	\$150.00
Funding Fee	\$150.00
UAW Fee	\$50.00
Tax Service	\$75.00
PB30/15 Admin Fee	\$149.00

Commitment Desk Fax # (480) 538-8793
Scottsdale Transbox # Yellow 757C

FNBA Website - www.fnbavenue.com

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1st National Bank of Arizona Platinum 30LVPP- 30Year Fixed

30LV PP			30 Year Fixed			All Adjustments are to Price										
10,15,20,25,30,40yr 3 yr Pre-Pay Pricing			24 Day			40 Day			LTV Range							
Rate						<=65	65.01 - 70	70.01 -75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 -95	95.01 - 97			
8.750	-3.875	-3.500														
8.625	-3.750	-3.375														
8.500	-3.625	-3.250														
8.375	-3.500	-3.125														
8.250	-3.375	-3.000														
8.125	-3.250	-2.875														
8.000	-3.000	-2.625														
7.875	-2.750	-2.375														
7.750	-2.500	-2.125														
7.625	-2.250	-1.875														
7.500	-1.875	-1.500														
7.375	-1.625	-1.250														
7.250	-1.375	-1.000														
7.125	-1.125	-0.750														
7.000	-0.875	-0.500														
6.875	-0.625	-0.250														
6.750	-0.375	0.000														
6.625	-0.125	0.250														
6.500	0.375	0.750														
6.375	0.875	1.250														
20 or 25 yr term-Price as 30yr			10 yr term- Price as 15yr													
Prepay is waived on sale after 1 yr																
MAX REBATES:																
Prepay:																
5 Year PP		(3.250)														
3 Year PP		(3.000)														
2 Year PP		(2.750)														
1 Year PP		(2.750)														
No Prepay:																
<=\$417,000		(2.500)														
>\$417,000 (Jumbo)		(2.250)														
>\$417,000 (Jumbo)		(1.750)														
15 Year Term																
40 Year Term ²																
FICO Score >= 730 (Level 1) ¹																
FICO Score 700 - 729 (Level 2) Stated/Verified Only																
FICO Score 680 - 699 (Level 3) Max LTV = 95% Stated/Verified Only																
FICO Score 660 - 679 (Level 3) Max LTV = 95% Stated/Verified Only																
CashOut (<=80% LTV - C/O Unlimited, >80% LTV - max C/O \$100K)																
1x30 Mtg or Rental Late in previous 12 Mos.																
2 Units																
3 Units																
4 Units																
Condo > 8 Stories																
Loan Amount \$30,000 to \$75,000																
Loan Amount (1-2 Units): > conforming : > \$417,000 - \$650,000. (See Max Rebate)																
Interest Only Feature (10 YR option, Max = 95% LTV) (30YR term only)																
Interest Only (CLTV >80% - in addition to IO Feature adjustment above)																
5 yr. Pre-Pay																
2 yr. Pre-Pay																
1 yr. Pre-Pay																
No Pre-Pay (See Max Rebate)																
55 Day pricing (worsen 40 Day pricing) purchase only																
70 Day pricing (worsen 40 Day pricing) purchase only																
Escrow Impound Waiver <=\$417,000																
Escrow Impound Waiver >\$417,000																
Occupancy																
Doc Type																
<=65																
65.01 - 70																
70.01 -75																
75.01 - 80																
80.01 - 85																
85.01 - 90																
90.01 -95																
95.01 - 97																
PRIMARY																
Stated Income/Verified Assets																
Stated Income/ Stated Assets																
SECOND HOME																
Stated Income/Verified Assets																
Stated Income/ Stated Assets																
All LPMI Adjustments are to Rate																
LPMI required on all loans FICO <660																
Doc Type																
FICO range																
>700																
680-700																
660-679																
Stated/ Stated																
>=730																

¹ 97% LTV only allowed on Stated/Verified
² IO not allowed on 40 year term

Stated Income/Verified Assets: Income Stated on 1008 & 1003 but not verified, Assets are verified, 2 yr Employment is verified.
Stated Income/Stated Assets: Income & Assets Stated on 1008 & 1003 but not verified, 2 yr Employment is verified.
No 4506 Required



Pricing adjustments should not be used to determine product eligibility. Please refer to the product guidelines for eligibility.

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17600 N. Perimeter Drive
Scottsdale, AZ 85255

***Correspondent Rate Sheet**

Effective: **4/11/06**
Issued: **9:00 AM PST**

Expiration Dates	
24 Day	5-May
40 Day	21-May
55 Day	5-Jun
70 Day	20-Jun

Commitment Desk Contact: **(866) 692-4694**
correspondentlockdesk@fnbaonline.com

Commitment Desk Fax # **(480) 538-8793**
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Fees	
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Funding Fee	\$150.00
U/W Fee	\$50.00
Tax Service	\$75.00
PB30/15 Admin Fee	\$149.00

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1st National Bank of Arizona PB 2nd Mortgage Piggyback

PB 30/15PP			Balloon Term		All Adjustments are to Rate		CLTV Range				
2YR HARD Prepay			24 Day	40 Day	Loan Size	Loan Term	<=80	80.01-85	85.01-90	90.01-95	95.01-100
Rate					<\$25,000	15YR FIXED - PB 15YR	0.250	0.250	0.250	0.250	0.250
8.250	-3.250	-2.875			\$75,000.01 - \$100,000.00	25YR Interest Only (5 year Interest Only Term) ¹	0.000	0.250	0.250	0.375	0.625
8.125	-2.875	-2.500			\$100,000.01 - \$125,000.00		0.375	0.500	0.500	0.625	0.875
8.000	-2.625	-2.250			\$125,000.01 - \$200,000.00		0.500	0.625	0.750	1.000	1.250
7.875	-2.250	-1.875			\$200,000.01 - \$250,000.00		1.000	1.250	1.500	2.250	n/a
7.750	-2.000	-1.625			\$250,000.01 - \$300,000.00		1.000	1.500	1.750	n/a	n/a
7.625	-1.625	-1.250					-0.250	-0.250	-0.250	-0.250	-0.250
7.500	-1.375	-1.000					0.500	0.500	0.500	0.500	0.500
7.375	-1.000	-0.625					0.750	0.750	0.750	n/a	n/a
7.250	-0.750	-0.375					1.250	1.250	1.250	n/a	n/a
7.125	-0.375	0.000					0.250	0.250	0.250	0.250	0.250
7.000	-0.125	0.375					0.500	0.500	0.500	0.500	0.500
6.875	0.250	0.625					0.250	0.250	0.375	0.375	0.375
6.750	0.625	1.000					-1.000	-1.000	-1.000	-0.500	-0.125
6.625	0.875	1.250					-0.875	-0.875	-0.875	-0.500	-0.125
6.500	1.250	1.500					-0.750	-0.625	-0.625	-0.125	0.375
6.375	1.375	1.875					-0.500	-0.250	-0.250	0.250	1.000
6.250	1.875	2.250					0.000	0.125	0.375	0.875	1.375
6.125	2.125	2.500					0.250	0.625	1.000	1.250	2.250
6.000	2.500	2.875					0.375	1.625	2.250	2.625	3.250
							0.000	0.000	0.000	0.000	0.000
							0.500	0.625	0.875	1.250	1.750
							0.625	0.875	1.250	2.000	2.625
							1.125	1.500	2.500	3.250	n/a
							0.000	0.000	0.000	0.000	0.250
							0.625	0.875	1.250	1.500	2.000
							0.750	1.000	1.375	n/a	n/a
							1.500	1.875	n/a	n/a	n/a
							2.500	2.750	3.500	n/a	n/a
							0.750	1.000	1.000	2.000	3.000
							0.125	0.125	0.125	0.250	0.500
							0.250	0.500	0.500	0.500	0.500
							0.500	1.000	1.250	n/a	n/a
							0.750	1.000	1.000	1.000	1.000
							-0.250	-0.250	-0.250	-0.250	-0.250
							0.000	0.000	0.000	0.000	0.125
							n/a	n/a	n/a	n/a	n/a
							-0.125	-0.125	-0.125	-0.125	-0.125
							0.000	0.000	0.000	0.250	0.375
							n/a	n/a	n/a	n/a	n/a
							0.125	0.125	0.125	0.125	0.125
							0.375	0.375	0.375	0.375	0.375

*24 Day

MAX REBATES:

Loan Size	Rebate
<\$50,000	(2.000)
>=\$50k-100k	(1.500)
>\$100,000	(1.000)
All NOO	(0.500)

No Section 32 Loans
Minimum Loan Amount = \$10,000

¹ Interest Only Option not allowed on Stated/Stated,
NINA, No Doc, or No Doc with Assets

² DTI adjustments do not apply to No Ratio, Nina, No Doc,
No Doc w/Assets

Program Not Offered in the Following States:
AK (Prohibited from program),
TX (O/O & C/O prohibited),
SC no 30/15 balloon allowed.

Must Price 1st Mortgage off of the 30COREPP, HQC ARM, 30WJ, OR 15WJ, LV, SJ
Pricing Grid does not define all combinations of features available. REFER TO PROGRAM GUIDELINES

Program Codes: PB 15YR, PB 15YRPP, PB 30/15, PB 30/15PP, PB 25IO, PB 25IOPP

Stand Alone 2nds NOT Offered

Please refer to the Piggyback Second Mortgage product Fact Sheet for additional state specific restrictions

1st National Bank of Arizona HELOC 2nd Mortgage Piggyback

PB LOC - 25 Year HELOC			All Adjustments are to Base Margin unless otherwise noted		CLTV Range				
Prime ¹		7.75%	Margin Adjustments		<=70	70.01-80	80.01-90	90.01-95	95.01-100
3 month initial rate		6.75%	FICO	>= 720	-0.625	-0.625	-0.250	0.875	1.375
				680 - 719	-0.625	-0.625	0.250	1.625	2.125
				660 - 679	0.000	0.250	1.250	2.625	3.125
				640 - 659	0.500	0.750	1.875	2.875	3.250
				620 - 639	1.000	1.750	3.125	3.500	4.000
			Mtg Late 1x30	>\$25k-49,999	0.500	0.500	0.500	0.500	0.500
			Line Amt	<= \$25k	0.375	0.375	0.375	0.375	0.375
				>\$25k-49,999	0.000	0.000	0.000	0.000	0.000
				>=\$50k	0.000	0.000	0.000	0.000	0.000
				>=\$100k	0.250	0.250	0.250	0.250	0.250
				>=\$250k	0.500	0.500	0.500	0.500	0.500
			Stated Income	>= 700 Fico	0.500	0.500	0.500	0.500	0.500
				<700 Fico	0.750	0.750	0.750	0.750	0.750
			No Ratio		1.000	1.000	1.000	1.000	1.000
			Max DTI 45 to 50% (>= 660 fico)		0.500	0.500	0.500	0.500	0.500
			High Rise Condo (>4 Stories)		0.375	0.375	0.375	0.625	0.875
			2 Unit		0.000	0.000	0.000	0.000	0.000
			3 - 4 unit		0.500	0.500	0.500	1.000	1.250
			Factory Built Homes (Full Doc Only) ¹		0.500	0.500	0.500	0.500	0.500
			Second Home		0.500	0.500	0.500	1.000	1.250
			Non-Owner		2.250	2.250	2.250	2.375	2.625
			CMA - Full Doc		0.750	0.750	0.750	n/a	n/a
			CMA - Stated Doc, No Ratio		1.250	1.250	1.250	n/a	n/a

Stand alone 2nds Not Offered

To find out about 1st Lien Program eligibility,
contact your Account Executive.

**These expanded parameters are not available in Avenue Xpress (Lock and Engine).
All loans falling within these parameters must be manually locked and underwritten.**

**All Correspondents must be program pre-approved by FNBA to deliver a PBLOC (HELOC) loan for purchase.
Please contact your local Account Executive for details.**

Pricing adjustments should not be used to determine product eligibility. Please refer to the product guidelines for eligibility.

Rate Locks are accepted between 9:00 AM & 3:00 PM PST, Monday thru Friday.

Please consult a 1st National Bank of AZ Representative regarding specific underwriting policies & guidelines.

All information subject to change without notice. This flyer is intended for Real Estate Professionals Only.

