

15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

FIXED CONFORMING									
30 Year FNMA Fixed					15 Year FNMA Fixed				
FNMA - 346	FNMA/FHLMC-346C				FNMA/FHLMC - 345C	FHLMC - 347			
FNMA LPMI - 619	FHLMC - 348				FNMA - 345	FHLMC Alternative - 948			
FNMA Flexible - 946	FHLMC LPMI - 620				FNMA Flexible - 945	FHLMC AffordGold 5% - 564			
FNMA Afford 97 - 007	FHLMC AffordGold 97 - 561				FNMA Afford 97 -568	FHLMC AffordGold 97 - 560			
FNMA Comm Home Buyers - 056	FHLMC Alternative - 947				FNMA Comm Home Buyers - 055	FHLMC AffordGold 3/2 - 566			
30 Year Interest Only - J32	FHLMC Afford Gold 5% - 565								
30 Year Interest Only W/Sub Fin - J33	FHLMC Afford Gold 3/2 - 567								
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.125%	103.500	103.500	103.500	103.500	7.000%	103.500	103.500	103.500	103.500
7.000%	103.500	103.500	103.500	103.428	6.875%	103.454	103.416	103.282	103.188
6.875%	103.436	103.302	103.140	103.037	6.750%	103.500	103.500	103.402	103.278
6.750%	102.936	102.794	102.635	102.512	6.625%	103.185	103.154	103.014	102.891
6.625%	102.392	102.302	102.146	102.026	6.500%	102.802	102.775	102.626	102.503
6.500%	101.968	101.869	101.718	101.598	6.375%	102.420	102.396	102.239	102.117
6.375%	101.488	101.382	101.234	101.114	6.250%	101.965	101.944	101.779	101.657
6.250%	100.887	100.773	100.628	100.508	6.125%	101.315	101.298	101.115	101.023
6.125%	100.230	100.168	100.026	99.936	6.000%	100.918	100.904	100.713	100.621
6.000%	99.714	99.645	99.507	99.417	5.875%	100.498	100.487	100.288	100.196
5.875%	99.147	99.069	98.934	98.855	5.750%	99.948	99.940	99.736	99.642
5.750%	98.571	98.526	98.395	98.325	5.625%	99.466	99.462	99.286	99.216
5.625%	98.007	97.954	97.826	97.756	5.500%	99.031	99.031	98.846	98.777

Fixed Conforming Features			
FHLMC Alternative (MI 35%)	-0.500	20 Yr Term (add to 30Yr price)	+0.375
FNMA Flexible - FICO >= 700 w/Sub Fin	-0.750	2 Unit & LTV >90%	-0.500
FNMA Flexible - FICO < 700 w/Sub Fin	-1.500	Cash Out Refi LTV >70% <=80%	-0.500
FNMA Flexible - LTV >=90% <=97% (MI 35%)	-0.500	Cash Out Refi LTV >80% <=90%	-0.750
FNMA Flexible - LTV >97% <=100% (MI 35%)	-1.000	FICO >= 660 and LTV <=75 (20/30Yr only)	+0.125
LTV >65 & <=90 and CLTV >90% (N/A Flexible/Interest Only Prods)	-0.250	FICO < 620 AND LTV 75.01 - 95.00 (20/30Yr only)	-1.000
Investment Prop LTV <=75% & FICO <720(15Yr Only)	-0.250	FICO < 620 AND LTV > 95.01 (20/30Yr only)	-1.500
Investment Prop LTV >75% & FICO >=720(15Yr Only)	-1.000	Loan amounts less than \$50,000	-0.375
Investment Prop LTV > 75% & FICO <720 (15Yr Only)	-1.250	Loan amounts >=50K and <100K	-0.150
Investment Prop LTV <= 75% & FICO < 720(30 Yr Only)	-0.750	Loan amounts >=100K and <150K	-0.050
Investment Prop LTV <= 75% & FICO >= 720(30 Yr Only)	-0.500	Loan amounts >=200K and <250K	+0.050
Investment Prop LTV > 75% & FICO < 720 (30 Yr Only)	-1.750	Loan amounts >=250K	+0.100
Investment Prop LTV > 75% & FICO >= 720 (30 Yr Only)	-1.500	No Escrow	-0.250
3-4 Unit Investment LTV > 75% <=80%(FHLMC ONLY)	-3.000	Zone 1 Adjustments - With escrow	-0.150
30 Year Interest Only	-0.875	Zone 2 Adjustments - With escrow	-0.070
30 Year Interest Only LTV > 90% <=95%	-0.250	Zone 4 Adjustments - With escrow	+0.100
30 Year Interest Only LTV > 75% W/Sub Fin	-0.250	Zone 5 Adjustments - With escrow	+0.200

FIXED JUMBO									
30 Year Jumbo Fixed - 004					10/15 Year Jumbo Fixed -002				
FIXED LPMI - 618	Jumbo 80/20 - A 94				Jumbo 80/20 - A93				
LPMI Fixed I/O- J91	Jumbo Fixed I/O -J90								
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.500%	102.691	102.612	102.407	102.169	7.625%	103.500	103.500	103.331	103.083
7.375%	102.503	102.427	102.226	101.998	7.500%	103.324	103.245	103.040	102.802
7.250%	102.307	102.235	102.037	101.820	7.375%	103.115	103.039	102.838	102.610
7.125%	102.105	102.036	101.842	101.635	7.250%	102.895	102.823	102.625	102.408
7.000%	101.931	101.866	101.675	101.479	7.125%	102.669	102.600	102.406	102.199
6.875%	101.765	101.703	101.515	101.328	7.000%	102.437	102.372	102.181	101.985
6.750%	101.661	101.599	101.411	101.224	6.875%	102.192	102.130	101.943	101.757
6.625%	101.231	101.169	100.981	100.794	6.750%	101.969	101.910	101.727	101.551
6.500%	100.816	100.754	100.566	100.379	6.625%	101.852	101.797	101.617	101.452
6.375%	100.348	100.286	100.098	99.911	6.500%	101.563	101.511	101.335	101.180
6.250%	99.861	99.799	99.611	99.424	6.375%	101.195	101.147	100.974	100.829
6.125%	99.238	99.176	98.988	98.801	6.250%	100.836	100.791	100.622	100.488
6.000%	98.620	98.558	98.370	98.183	6.125%	100.456	100.415	100.249	100.125

Fixed JUMBO Features			
LTV <= 90% & CLTV > 90% (N/A 80/20'S)	-0.250	Cash Out Refi LTV > 75%	-0.500
LTV >90%	-0.500	Stated Income & LTV <= 75%	-0.375
LTV > 75% & FICO < 660 (N/A 80/20'S)	-0.250	Stated Income & LTV > 75%	-0.500
Loan Amounts <=\$700K & LTV <=75 & FICO >=660	+0.125	(SISA) Stated Income Stated Assets	-0.500
Loan Amounts > \$1 Million & <= \$1.5 Million	-0.500	Big Fixed 80/20 30 Year	-1.000
Loan Amounts > \$1.5 Million	-0.750	Big Fixed 80/20 15 Year	-0.500
Investment Properties	-1.000	No Escrow	-0.250
2nd Home	-0.375	Zone 1 Adjustments - With escrow	-0.150
Condos	-0.250	Zone 2 Adjustments - With escrow	-0.070
2 Units	-0.250	Zone 4 Adjustments - With escrow	+0.100
3 - 4 Units	-0.750	Zone 5 Adjustments - With escrow	+0.200
Jumbo Fixed Rate Interest Only	-0.500		

FIXED LPMI RATE ADJUSTMENTS					Expiration:			Delivery		Extensions	
Rate Adjustments Apply to LPMI Products 618, 619, 620, J91					10 Day MND	21-Apr-06	21-Apr-06	1 Day	-0.023%		
Credit Score	660-679	680-699	700-719	>+720	20 Day MND	1-May-06	1-May-06	2 Day	-0.041%		
LTV 80.01% - 85%					15 Day BE	26-Apr-06	6-May-06	5 Day	-0.087%		
Primary/Invest	+0.375	+0.250	+0.250	+0.250	30 Day BE	11-May-06	21-May-06	15 Day	-0.141%		
Second Home	+0.375	+0.375	+0.375	+0.250	45 Day BE	26-May-06	5-Jun-06	30 Day	-0.281%		
LTV 85.01% - 90%					60 Day BE	10-Jun-06	20-Jun-06				
Primary/Invest	+0.500	+0.375	+0.375	+0.375							
Second Home	+0.625	+0.500	+0.375	+0.375							
LTV 90.01% - 95%											
Primary	+0.750	+0.500	+0.500	+0.500							
Second Home	+0.750	+0.500	+0.500	+0.500							
Additional LPMI Rate Adjustments											
Investment Properties					+0.250						
Second Home					+0.100						
Cashout Refi					+0.100						
Loan amounts > 650K					+0.100						

Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT)
 Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY)
 Zone 3 - (AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA)
 Zone 4 - (FL, PA, WI)
 Zone 5 - (TX)
 Rate sheets distributed from 100 Witmer Road Horsham PA, 19044
 Rate sheet opt out call 877-700-4622 option 9

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45 Day BE available at the mean average of 30 and 60 day prices

FNMA EXPANDED APPROVAL											
30 Year FNMA Fixed EA					15 Year FNMA Fixed EA						
EA I - 770	CHB EA I - A74		Flexible EA I - 831		EA I - 769	CHB EA I - A80		Flexible EA I - 830			
EA II - 772	CHB EA II - A75		Flexible EA II - B24		EA II - 771	CHB EA II - A81		Flexible EA II - B25			
EA III - 903	CHB EA III - A76		Flexible EA III - A23		EA III - 902	CHB EA III - A82		Flexible EA III - A22			
EA/TPR II - 901	CHB EA/TPR II - A78		Flexible EA/TPR II - 936		EA/TPR II - 900	CHB EA/TPR II - A83		Flexible EA/TPR II - 935			
EA/TPR III - 774	CHB EA/TPR III - A79		Flexible EA/TPR III - 938		EA/TPR III - 773	CHB EA/TPR III - A84		Flexible EA/TPR III - 937			
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		
7.125%	103.000	103.000	103.000	103.000	7.000%	103.000	103.000	103.000	103.000		
7.000%	103.000	103.000	103.000	102.928	6.875%	102.954	102.916	102.782	102.688		
6.875%	102.936	102.802	102.640	102.537	6.750%	103.000	103.000	102.902	102.778		
6.750%	102.436	102.294	102.135	102.012	6.625%	102.685	102.654	102.514	102.391		
6.625%	101.892	101.802	101.646	101.526	6.500%	102.302	102.275	102.126	102.003		
6.500%	101.468	101.369	101.218	101.098	6.375%	101.920	101.896	101.739	101.617		
6.375%	100.988	100.882	100.734	100.614	6.250%	101.465	101.444	101.279	101.157		
6.250%	100.387	100.273	100.128	100.008	6.125%	100.815	100.798	100.615	100.523		
6.125%	99.730	99.668	99.526	99.436	6.000%	100.418	100.404	100.213	100.121		
6.000%	99.214	99.145	99.007	98.917	5.875%	99.998	99.987	99.788	99.696		
5.875%	98.647	98.569	98.434	98.355	5.750%	99.448	99.440	99.236	99.142		
5.750%	98.071	98.026	97.895	97.825	5.625%	98.966	98.962	98.786	98.716		
					5.500%	98.531	98.531	98.346	98.277		
EA Features	W TPR Rate Adj	W/O TPR Rate Adj			EA Features	W TPR Rate Adj	W/O TPR Rate Adj				
Expanded Approval Level I	Not Avail	+0.500			Expanded Approval Level I	Not Avail	+0.500				
Expanded Approval Level II	+1.000	+0.875			Expanded Approval Level II	+1.000	+0.875				
Expanded Approval Level III	+1.500	+1.250			Expanded Approval Level III	+1.500	+1.250				
Max Price Paid on Level III Products is 102.500					Max Price Paid on Level III Products is 102.500						
Expanded Approval Features											
LTV > 65 <= 95 and CLTV > 90 <= 95 (N/A Flexible Prods)	-0.250				Condo Cash Out Refi (Level II and III)	-0.500					
FNMA Flexible - FICO >=700 w/Sub Fin	-0.750				2 Unit & LTV >90%	-0.500					
FNMA Flexible - FICO < 700 w/Sub Fin	-1.500				Loan amounts less than \$50,000	-0.375					
Investment Prop LTV <=75% & FICO <720(15Yr Only)	-0.250				Loan amounts >=50K and <100K	-0.150					
Investment Prop LTV >75% & FICO >=720(15Yr Only)	-1.000				Loan amounts >=100K and <150K	-0.050					
Investment Prop LTV > 75% & FICO <720 (15Yr Only)	-1.250				Loan amounts >=200K and <250K	+0.050					
Investment Prop LTV <= 75% & FICO < 720(30 Yr Only)	-0.750				Loan amounts >=250K	+0.100					
Investment Prop LTV <= 75% & FICO >= 720(30 Yr Only)	-0.500				Zone 1 Adjustments	-0.150					
Investment Prop LTV > 75% & FICO < 720 (30 Yr Only)	-1.750				Zone 2 Adjustments	-0.070					
Investment Prop LTV > 75% & FICO >= 720 (30 Yr Only)	-1.500				Zone 4 Adjustments	+0.100					
Cash Out Refi LTV >70% <=80%	-0.500				Zone 5 Adjustments	+0.200					
Cash Out Refi LTV >80% <=90%	-0.750										
GMAC 105 & 100% SELECTS											
LTV UP TO 105%	105 SELECT 30 Year - G80					100% SELECT I/O 30 Year - K52					
		10 Day MND	20 Day MND	30 Day BE	60 Day BE		10 Day MND	20 Day MND	30 Day BE	60 Day BE	
		8.500%	103.454	103.392	103.329	103.267					
		8.375%	103.088	103.026	102.963	102.901					
		8.250%	102.712	102.650	102.587	102.525					
		8.125%	102.324	102.259	102.193	102.128					
		8.000%	101.924	101.855	101.786	101.717					
		7.875%	101.511	101.439	101.366	101.294					
		7.750%	101.084	101.008	100.932	100.856					
		7.625%	100.642	100.563	100.483	100.404					
	7.500%	100.184	100.101	100.018	99.935						
	7.375%	99.680	99.594	99.507	99.421						
	7.250%	99.138	99.048	98.958	98.869						
	7.125%	98.618	98.525	98.431	98.338						
	7.000%	97.992	97.895	97.799	97.702						
GMAC SELECT FEATURES											
Condos	-0.500				Zone 1 Adjustments	-0.150					
GMAC 100% Interest Only Select adjustment	-0.500				Zone 2 Adjustments	-0.070					
					Zone 4 Adjustments	+0.100					
					Zone 5 Adjustments	+0.200					
	PrePayment Penalty			3-Year	5-Year						
	Base Price > 100,000 <= 101,000			0.125	0.250						
	Base Price > 101,000 <= 101,500			0.250	0.375						
	Base Price > 101,500 <= 102,000			0.375	0.500						
	Base Price > 102,000 <= 102,500			0.375	0.750						
	Base Price > 102,500			0.500	0.875						
HOMESTRENGTH & COMMUNITY 100 PLUS											
30 Year Fixed HomeStrength - A40					Community 100 Plus-779						
	LPMI - K48					LPMI - K44					
	10 Day MND	20 Day MND	30 Day BE	60 Day BE		10 Day MND	20 Day MND	30 Day BE	60 Day BE		
8.125%	103.250	103.250	103.250	103.250	7.125%	102.375	102.375	102.375	102.375		
8.000%	103.250	103.250	103.250	103.178	7.000%	102.375	102.375	102.375	102.303		
7.875%	103.186	103.052	102.890	102.787	6.875%	102.311	102.177	102.015	101.912		
7.750%	102.686	102.544	102.385	102.262	6.750%	101.811	101.669	101.510	101.387		
7.625%	102.142	102.052	101.896	101.776	6.625%	101.267	101.177	101.021	100.901		
7.500%	101.718	101.619	101.468	101.348	6.500%	100.843	100.744	100.593	100.473		
7.375%	101.238	101.132	100.984	100.864	6.375%	100.363	100.257	100.109	99.989		
7.250%	100.637	100.523	100.378	100.258	6.250%	99.762	99.648	99.503	99.383		
7.125%	99.980	99.918	99.776	99.686	6.125%	99.105	99.043	98.901	98.811		
7.000%	99.464	99.395	99.257	99.167	6.000%	98.589	98.520	98.382	98.292		
6.875%	98.897	98.819	98.684	98.605	5.875%	98.022	97.944	97.809	97.730		
6.750%	98.321	98.276	98.145	98.075							
6.625%	97.757	97.704	97.576	97.506							
Loan amounts less than \$50,000	-0.375				Zone 1 Adjustments	-0.150					
Loan amounts >=50K and <100K	-0.150				Zone 2 Adjustments	-0.070					
Loan amounts >=100K and <150K	-0.050				Zone 4 Adjustments	+0.100					
Loan amounts >=200K and <250K	+0.050				Zone 5 Adjustments	+0.200					
Loan amounts >=250K	+0.100										
LPMI RATE ADJUSTMENTS											
	LTV > 97% & Credit Score 660 - 679				+0.625						
	LTV > 97% & Credit Score 680 - 699				+0.625						
	LTV > 97% & Credit Score 700 - 719				+0.375						
	LTV > 97% & Credit Score > 719				+0.375						
Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT)					Zone 4 - (FL, PA, WI)						
Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY)					Zone 5 - (TX)						
Zone 3 - (AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA)											
Rate sheets distributed from 100 Witmer Road Horsham PA, 19044					Rate sheet opt out call 877-700-4622 option 9						

15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

GOVERNMENT FIXED									
30 Year Fixed Government					15 Year Fixed Government				
FHA - 051				VA - 076	FHA - 050				VA - 075
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
6.875%	104.000	104.000	104.000	104.000	6.875%	103.611	103.570	103.454	103.350
6.750%	104.000	103.965	103.800	103.706	6.750%	103.931	103.894	103.769	103.675
6.625%	102.702	102.668	102.505	102.402	6.625%	103.568	103.534	103.401	103.307
6.500%	102.931	102.907	102.709	102.617	6.500%	103.660	103.636	103.478	103.386
6.375%	101.902	101.874	101.695	101.592	6.375%	102.753	102.726	102.576	102.484
6.250%	101.463	101.439	101.251	101.149	6.250%	102.336	102.312	102.154	102.062
6.125%	100.780	100.759	100.593	100.501	6.125%	101.874	101.853	101.677	101.585
6.000%	101.010	101.000	100.809	100.708	6.000%	101.945	101.935	101.734	101.643
5.875%	99.838	99.824	99.642	99.550	5.875%	101.040	101.026	100.834	100.742
5.750%	99.328	99.317	99.127	99.036	5.750%	100.624	100.614	100.414	100.323
5.625%	98.679	98.672	98.473	98.383	5.625%	99.896	99.889	99.720	99.649
5.500%	98.994	98.998	98.774	98.685	5.500%	99.969	99.973	99.779	99.710
					5.375%	99.066	99.066	98.881	98.811

Fixed Government Features	
Loan amounts less than \$30,000	-0.375
Loan amounts less than \$60,000	-0.125
Loan amounts greater than \$110,000	+0.050
Loan amounts greater than \$130,000	+0.100
VA Loans	-0.250

GOVERNMENT ARMS									
FHA GOVERNMENT ARM					FHA 3/1 ARM 2.00% Margin - C95				
All 60 Day BE Pricing	045	046	CAPS - 1/5		Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
Rate	Margin =	2.00%	2.50%	2.75%	Rate	MND	MND	BE	BE
6.000%		102.500	102.500	102.500	6.750%	102.500	102.500	102.471	102.221
5.750%		101.658	102.158	102.258	6.625%	102.500	102.401	102.221	101.971
5.500%		101.533	102.033	102.133	6.500%	102.276	102.151	101.971	101.721
5.250%		100.376	100.876	100.976	6.375%	102.026	101.901	101.721	101.471
5.000%		100.251	100.751	100.851	6.250%	101.776	101.651	101.471	101.221
4.750%		99.095	99.595	99.695	6.125%	101.526	101.401	101.221	100.971
4.500%		98.970	99.470	99.570	6.000%	101.276	101.151	100.971	100.721
4.250%		97.564	98.064	98.164	5.875%	101.031	100.906	100.726	100.476
4.000%			97.939	98.039	5.750%	100.785	100.660	100.480	100.230
					5.625%	100.539	100.414	100.234	99.984

Refer to ARM/Balloon Doc Matrix in the Forms Library under Program Disclosures for change dates

Government ARM Features	
Loan amounts less than \$75,000	-0.125
Loan amounts greater than \$130,000	+0.050
Zone 1 Adjustments	-0.120

GNMA II Temp Buydown Price Adjustments			
GNMA	30 YR.	15 YR.	
30 Year	Spread	Spread	
9.500%			
9.000%			
8.500%			
8.000%			
7.500%	(0.625)	(0.625)	
7.000%	(0.625)	(0.625)	
6.500%	(0.375)	(0.375)	
6.000%	(0.500)	(0.500)	
5.500%	(0.625)	(0.625)	
5.000%	(1.500)	(1.500)	

1 YEAR CMT INDEX	
4.850	

BALLOONS									
5 YEAR BALLOON					7 YEAR BALLOON				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.375%	102.821	102.776	102.731	102.701	7.375%	102.771	102.733	102.675	102.645
7.250%	102.860	102.819	102.777	102.747	7.250%	102.700	102.655	102.610	102.560
7.125%	101.830	101.792	101.753	101.683	7.125%	102.144	102.103	102.061	102.001
7.000%	101.507	101.472	101.437	101.337	7.000%	101.868	101.830	101.792	101.732
6.875%	101.318	101.287	101.256	101.156	6.875%	101.694	101.659	101.625	101.535
6.750%	101.230	101.203	101.175	101.075	6.750%	101.410	101.379	101.348	101.258
6.625%	101.027	101.002	100.978	100.878	6.625%	101.144	101.117	101.089	100.999
6.500%	100.747	100.726	100.705	100.615	6.500%	100.894	100.870	100.846	100.756
6.375%	100.635	100.618	100.600	100.510	6.375%	100.602	100.581	100.561	100.461
6.250%	100.506	100.492	100.478	100.388	6.250%	100.353	100.336	100.318	100.218
6.125%	100.279	100.268	100.257	100.167	6.125%	100.156	100.142	100.128	100.028
6.000%	100.237	100.229	100.222	100.122	6.000%	99.937	99.927	99.917	99.817
5.875%	100.052	100.048	100.044	99.944	5.875%	100.046	100.039	100.032	99.942
5.750%	99.872	99.871	99.871	99.771	5.750%	99.882	99.878	99.874	99.784

Balloons Features	
LTV >65% <=95% and CLTV >90% <=95%	-0.250
LTV >80% <=90% (5 Yr Ball only)	-0.500
LTV >90% <=95%	-1.000
Investment Prop LTV <=75% - 5 Yr Balloon	-1.500
Investment Prop LTV <=75% - 7 Yr Balloon	-1.000
Investment Prop LTV >75% <=80%	-2.000
Investment Prop LTV >80% <=90%	-2.500
3-4 Unit Investment Prop LTV > 75% (FHLMC ONLY)	-1.000
2 Unit LTV >90% <=95% (5 Yr Ball only)	-0.500
2 Unit & LTV >90% (7 Yr Ball only)	-1.500
Cash Out Refi LTV >70% <=80%	-0.500
Cash Out Refi LTV >80% <=90%	-0.750

Loan amounts less than \$50,000	-0.375
Loan amounts >=50K and <100K	-0.150
Loan amounts >=100K and <150K	-0.050
Loan amounts >=200K and <250K	+0.050
Loan amounts >=250K	+0.100
No Escrow	-0.250
Zone 1 Adjustments - With escrow	-0.100
Zone 2 Adjustments - With escrow	+0.030
Zone 3 Adjustments - With escrow	+0.100
Zone 4 Adjustments - With escrow	+0.200
Zone 5 Adjustments - With escrow	+0.225

Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT)
 Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY)
 Zone 3 - (AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA)
 Zone 4 - (FL, PA, WI)
 Zone 5 - (TX)

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CONFORMING ARMS				
1/1 CONV FNMA LIBOR ARM				
CAPS - 2/2/6		2.50 MARGIN - B10		
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
6.625%	102.323	102.198	102.018	101.768
6.500%	102.334	102.209	102.029	101.779
6.375%	102.084	101.959	101.779	101.529
6.250%	102.084	101.959	101.779	101.529
6.125%	101.835	101.710	101.530	101.280
6.000%	101.836	101.711	101.531	101.281
5.875%	101.335	101.210	101.030	100.780
5.750%	101.336	101.211	101.031	100.781
5.625%	101.086	100.961	100.781	100.531
5.500%	101.087	100.962	100.782	100.532
5.375%	100.587	100.462	100.282	100.032
5.250%	100.588	100.463	100.283	100.033
3/1 FNMA LIBOR ARM				
CAPS - 2/2/6		2.375 MARGIN - B12		
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.125%	102.900	102.775	102.595	102.345
7.000%	102.712	102.587	102.407	102.157
6.875%	102.462	102.337	102.157	101.907
6.750%	102.212	102.087	101.907	101.657
6.625%	102.025	101.900	101.720	101.470
6.500%	101.759	101.634	101.454	101.204
6.375%	101.507	101.382	101.202	100.952
6.250%	101.489	101.364	101.184	100.934
6.125%	101.237	101.112	100.932	100.682
6.000%	100.984	100.859	100.679	100.429
5.875%	100.777	100.652	100.472	100.222
5.750%	100.570	100.445	100.265	100.015
5.625%	100.316	100.191	100.011	99.761
5.500%	100.061	99.936	99.756	99.506
5.375%	99.822	99.697	99.517	99.267
5.250%	99.582	99.457	99.277	99.027
5.125%	99.341	99.216	99.036	98.786
5.000%	99.162	99.037	98.857	98.607
7/1 FNMA LIBOR ARM				
CAPS - 5/2/5		2.375 MARGIN - B14 LPMI - J27		
B15 7/1 Flex Libor Arm		B16 7/1 Flex Libor Arm W/ Sub Fin		
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.125%	103.157	103.032	102.852	102.602
7.000%	102.720	102.595	102.415	102.165
6.875%	102.657	102.532	102.352	102.102
6.750%	102.220	102.095	101.915	101.665
6.625%	101.938	101.813	101.633	101.383
6.500%	101.548	101.423	101.243	100.993
6.375%	101.408	101.283	101.103	100.853
6.250%	100.985	100.860	100.680	100.430
6.125%	100.688	100.563	100.383	100.133
6.000%	100.264	100.139	99.959	99.709
5.875%	99.996	99.871	99.691	99.441
5.750%	99.571	99.446	99.266	99.016
5.625%	99.145	99.020	98.840	98.590
5.500%	98.718	98.593	98.413	98.163
7/1 FNMA LIBOR ARM EA				
CAPS - 5/2/5		2.375 MARGIN		
A52 7/1 Level I		A53 7/1 Level II		A54 7/1 Level III
H85 7/1 Flex Level I		H87 7/1 Flex Level II		H89 7/1 Flex Level III
H86 7/1 Flex Level I W/Sub Fin				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
7.375%	102.657	102.532	102.352	102.102
7.250%	102.220	102.095	101.915	101.665
7.125%	102.157	102.032	101.852	101.602
7.000%	101.720	101.595	101.415	101.165
6.875%	101.438	101.313	101.133	100.883
6.750%	101.048	100.923	100.743	100.493
6.625%	100.908	100.783	100.603	100.353
6.500%	100.485	100.360	100.180	99.930
6.375%	100.188	100.063	99.883	99.633
6.250%	99.764	99.639	99.459	99.209
6.125%	99.496	99.371	99.191	98.941
EXPANDED APPROVAL FEATURES				
EXPANDED APPROVAL LEVEL I				+0.500
EXPANDED APPROVAL LEVEL II				+0.875
EXPANDED APPROVAL LEVEL III				+1.250
Max Price Paid on Level III Products is 102.500				
ARM LPMI RATE ADJUSTMENTS				
Rate Adjustments Apply to LPMI Products 126, 27				
Credit Score	660-679	680-699	700-719	>=720
LTV 80.01% - 85%				
Primary/Invest	+0.375	+0.250	+0.250	+0.250
Second Home	+0.375	+0.375	+0.375	+0.250
LTV 85.01% - 90%				
Primary/Invest	+0.500	+0.375	+0.375	+0.375
Second Home	+0.625	+0.500	+0.375	+0.375
LTV 90.01% - 95%				
Primary	+0.750	+0.500	+0.500	+0.500
Second Home	+0.750	+0.500	+0.500	+0.500
Additional LPMI Rate Adjustments				
Investment Properties	+0.250			
Second Home	+0.100			
Cashout Refi	+0.100			
CONFORMING ARM FEATURES				
LTV > 65 <= 95 and CLTV > 90 <= 95	-0.250			
LTV >90% <=95%	-0.250			
Investment Prop LTV <=75%	-1.000			
Investment Prop LTV >75% <=80%	-2.000			
Investment Prop LTV >80% <=90%	-2.500			
Cash Out Refi LTV >70% <=80%	-0.500			
Cash Out Refi LTV >80% <=90%	-0.750			
2 Unit & LTV > 90%	-0.500			
Loan amounts less than \$50,000	-0.375			
Loan amounts >=50K and <100K	-0.150			
Loan amounts >=100K and <150K	-0.050			
Loan amounts >=200K and <250K	+0.050			
1 Year LIBOR Index		5.341		
Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT)		Zone 4 - (FL, PA, WI)		
Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY)		Zone 5 - (TX)		
Zone 3 - (AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA)				
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CONFORMING INTEREST ONLY ARMS										
3/1 CONFORMING I/O ARM					5/1 CONFORMING I/O ARM					
CAPS - 2/2/6					CAPS - 5/2/5					
2.375 MARGIN - E47					2.375 MARGIN - D31 LPMI - J28					
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	
7.125%	102.775	102.650	102.470	102.220	7.000%	102.932	102.807	102.627	102.377	
7.000%	102.587	102.462	102.282	102.032	6.875%	102.557	102.432	102.252	102.002	
6.875%	102.337	102.212	102.032	101.782	6.750%	102.463	102.338	102.158	101.908	
6.750%	102.087	101.962	101.782	101.532	6.625%	102.057	101.932	101.752	101.502	
6.625%	101.900	101.775	101.595	101.345	6.500%	101.901	101.776	101.596	101.346	
6.500%	101.634	101.509	101.329	101.079	6.375%	101.542	101.417	101.237	100.987	
6.375%	101.382	101.257	101.077	100.827	6.250%	101.277	101.152	100.972	100.722	
6.250%	101.364	101.239	101.059	100.809	6.125%	100.949	100.824	100.644	100.394	
6.125%	101.112	100.987	100.807	100.557	6.000%	100.714	100.589	100.409	100.159	
6.000%	100.859	100.734	100.554	100.304	5.875%	100.354	100.229	100.049	99.799	
5.875%	100.652	100.527	100.347	100.097	5.750%	99.993	99.868	99.688	99.438	
5.750%	100.445	100.320	100.140	99.890	5.625%	99.631	99.506	99.326	99.076	
5.625%	100.191	100.066	99.886	99.636	5.500%	99.268	99.143	98.963	98.713	
5.500%	99.936	99.811	99.631	99.381	5.375%	98.904	98.779	98.599	98.349	
5.375%	99.697	99.572	99.392	99.142	5.250%	98.539	98.414	98.234	97.984	
5.250%	99.457	99.332	99.152	98.902						
5.125%	99.216	99.091	98.911	98.661						
5.000%	99.037	98.912	98.732	98.482						
7/1 CONFORMING I/O ARM					10/1 CONFORMING I/O ARM					
CAPS - 5/2/5					CAPS - 5/2/5					
2.375 MARGIN - E49 LPMI - J29					2.375 MARGIN - E50 LPMI - J30					
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	
7.125%	103.032	102.907	102.727	102.477	7.500%	103.084	102.959	102.779	102.529	
7.000%	102.595	102.470	102.290	102.040	7.375%	102.852	102.727	102.547	102.297	
6.875%	102.532	102.407	102.227	101.977	7.250%	102.620	102.495	102.315	102.065	
6.750%	102.095	101.970	101.790	101.540	7.125%	102.419	102.294	102.114	101.864	
6.625%	101.813	101.688	101.508	101.258	7.000%	102.187	102.062	101.882	101.632	
6.500%	101.423	101.298	101.118	100.868	6.875%	101.955	101.830	101.650	101.400	
6.375%	101.283	101.158	100.978	100.728	6.750%	101.722	101.597	101.417	101.167	
6.250%	100.860	100.735	100.555	100.305	6.625%	101.450	101.325	101.145	100.895	
6.125%	100.563	100.438	100.258	100.008	6.500%	101.177	101.052	100.872	100.622	
6.000%	100.139	100.014	99.834	99.584	6.375%	100.904	100.779	100.599	100.349	
5.875%	99.871	99.746	99.566	99.316	6.250%	100.630	100.505	100.325	100.075	
5.750%	99.446	99.321	99.141	98.891	6.125%	100.160	100.035	99.855	99.605	
5.625%	99.020	98.895	98.715	98.465	6.000%	99.690	99.565	99.385	99.135	
5.500%	98.593	98.468	98.288	98.038	5.875%	99.219	99.094	98.914	98.664	
					5.750%	98.748	98.623	98.443	98.193	
Conforming ARM Features										
Loan amounts less than \$50,000					-0.375	Cash Out Refi LTV >70%				-0.500
Loan amounts >=50K and <100K					-0.150	No Escrow				-0.150
Loan amounts >=100K and <150K					-0.050	Zone 1 Adjustments - With escrow				-0.120
Loan amounts >=200K and <250K					+0.050	Zone 2 Adjustments - With escrow				-0.040
Loan amounts >=250K					+0.100	Zone 4 Adjustments - With escrow				+0.060
LTV > 65 <= 95 and CLTV > 90 <= 95					-0.250	Zone 5 Adjustments - With escrow				+0.120
LTV >90% <=95%					-0.250					
					1 Year LIBOR Index					5.341
ARM LPMI RATE ADJUSTMENTS										
Rate Adjustments Apply to LPMI Products J28, J29, J30										
Credit Score	660-679	680-699	700-719	>+720						
LTV 80.01% - 85%										
Primary	+0.375	+0.250	+0.250	+0.250						
Second Home	+0.375	+0.375	+0.375	+0.250						
LTV 85.01% - 90%										
Primary	+0.500	+0.375	+0.375	+0.375						
Second Home	+0.625	+0.500	+0.375	+0.375						
LTV 90.01% - 95%										
Primary	+0.750	+0.500	+0.500	+0.500						
Second Home	+0.750	+0.500	+0.500	+0.500						
Additional LPMI Rate Adjustments										
Second Home					+0.100					
GMAC 105 & 100% SELECTS										
LTV UP TO 105%	105 SELECT 5/1 Arm - G81					100% SELECT I/O 5/1 Arm- K53				NO MI REQUIRED
	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE					
	8.750%	102.728	102.603	102.423	102.173					
	8.625%	102.460	102.335	102.155	101.905					
	8.500%	102.255	102.130	101.950	101.700					
	8.375%	101.971	101.846	101.666	101.416					
	8.250%	101.687	101.562	101.382	101.132					
	8.125%	101.512	101.387	101.207	100.957					
	8.000%	101.243	101.118	100.938	100.688					
	7.875%	100.973	100.848	100.668	100.418					
	7.750%	100.703	100.578	100.398	100.148					
7.625%	100.527	100.402	100.222	99.972						
7.500%	100.271	100.146	99.966	99.716						
7.375%	100.016	99.891	99.711	99.461						
7.250%	99.729	99.604	99.424	99.174						
7.125%	99.442	99.317	99.137	98.887						
GMAC SELECT FEATURES										
Condos					-0.500	Zone 1 Adjustments - With escrow				-0.120
GMAC 100% Select I/O Adjustment					-0.500	Zone 2 Adjustments - With escrow				-0.040
						Zone 4 Adjustments - With escrow				+0.060
						Zone 5 Adjustments - With escrow				+0.120
PrePayment Penalty										
					3-Year	5-Year				
Base Price > 100,000 <= 101,000					0.125	0.250				
Base Price > 101,000 <= 101,500					0.250	0.375				
Base Price > 101,500 <= 102,000					0.375	0.500				
Base Price > 102,000 <= 102,500					0.375	0.750				
Base Price > 102,500					0.500	0.875				
Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT)					Zone 4 - (FL, PA, WI)					
Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY)					Zone 5 - (TX)					
Zone 3 - (AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA)										
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JUMBO INTEREST ONLY ARMS										
1 MONTH INTEREST ONLY LIBOR ARM					6 MONTH INTEREST ONLY LIBOR ARM					
CAPS - 12/12/12 2.250 Margin - B18					CAPS - 1.5/3/12 2.250 MARGIN - B19					
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	
6.125%	102.647	102.522	102.342	102.092	6.125%	101.960	101.835	101.655	101.405	
6.000%	102.648	102.523	102.343	102.093	6.000%	101.898	101.773	101.593	101.343	
5.875%	102.648	102.523	102.343	102.093	5.875%	101.898	101.773	101.593	101.343	
5.750%	102.586	102.461	102.281	102.031	5.750%	101.648	101.523	101.343	101.093	
5.625%	102.586	102.461	102.281	102.031	5.625%	101.649	101.524	101.344	101.094	
5.500%	102.524	102.399	102.219	101.969	5.500%	101.556	101.431	101.251	101.001	
5.375%	102.525	102.400	102.220	101.970	5.375%	101.556	101.431	101.251	101.001	
5.250%	102.275	102.150	101.970	101.720	5.250%	101.463	101.338	101.158	100.908	
5.125%	102.276	102.151	101.971	101.721	5.125%	101.463	101.338	101.158	100.908	
5.000%	102.182	102.057	101.877	101.627	5.000%	101.214	101.089	100.909	100.659	
4.875%	102.183	102.058	101.878	101.628	4.875%	101.214	101.089	100.909	100.659	
4.750%	101.839	101.714	101.534	101.284	4.750%	101.089	100.964	100.784	100.534	
1 MONTH AND 6 MONTH INTEREST ONLY FEATURES										
Loan Amounts >650K <= IM					LTV <75%					+0.125
Cash-Out Re-Fi					LTV >90%					-0.750
Stated Income Processing (1 & 6Mo ARM only)					No Escrow					-0.150
2nd Home LTV >85% <=90%					Zone 1 Adjustments - With escrow					-0.120
2-4 units					Zone 2 Adjustments - With escrow					-0.040
High Rise Condo (>8)					Zone 4 Adjustments - With escrow					+0.060
Mid Rise Condo (5-8)					Zone 5 Adjustments - With escrow					+0.120
Investment Property										
3/1 INTEREST ONLY LIBOR ARM					5/1 INTEREST ONLY LIBOR ARM					
CAPS - 2/2/6 D36 - 80/20 2.750 MARGIN - C99					CAPS - 5/2/5 D37 - 80/20 2.750 MARGIN - A49 LPMI - J20					
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	
7.500%	102.643	102.518	102.338	102.088	7.375%	102.870	102.745	102.565	102.315	
7.375%	102.518	102.393	102.213	101.963	7.250%	102.603	102.478	102.298	102.048	
7.250%	102.284	102.159	101.979	101.729	7.125%	102.335	102.210	102.030	101.780	
7.125%	102.050	101.925	101.745	101.495	7.000%	102.130	102.005	101.825	101.575	
7.000%	101.831	101.706	101.526	101.276	6.875%	101.846	101.721	101.541	101.291	
6.875%	101.720	101.595	101.415	101.165	6.750%	101.562	101.437	101.257	101.007	
6.750%	101.514	101.389	101.209	100.959	6.625%	101.387	101.262	101.082	100.832	
6.625%	101.307	101.182	101.002	100.752	6.500%	101.118	100.993	100.813	100.563	
6.500%	101.129	101.004	100.824	100.574	6.375%	100.848	100.723	100.543	100.293	
6.375%	100.952	100.827	100.647	100.397	6.250%	100.578	100.453	100.273	100.023	
6.250%	100.742	100.617	100.437	100.187	6.125%	100.402	100.277	100.097	99.847	
6.125%	100.532	100.407	100.227	99.977	6.000%	100.146	100.021	99.841	99.591	
6.000%	100.323	100.198	100.018	99.768	5.875%	99.891	99.766	99.586	99.336	
5.875%	100.097	99.972	99.792	99.542	5.750%	99.604	99.479	99.299	99.049	
5.750%	99.871	99.746	99.566	99.316	5.625%	99.317	99.192	99.012	98.762	
5.625%	99.660	99.535	99.355	99.105						
5.500%	99.450	99.325	99.145	98.895						
5.375%	99.239	99.114	98.934	98.684						
5.250%	99.027	98.902	98.722	98.472						
7/1 INTEREST ONLY LIBOR ARM					10/1 INTEREST ONLY LIBOR ARM					
CAPS - 5/2/5 2.750 MARGIN - D19 LPMI - J21					CAPS - 5/2/5 2.750 MARGIN - 929 LPMI - J22					
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	
7.375%	102.947	102.822	102.642	102.392	7.500%	102.834	102.709	102.529	102.279	
7.250%	102.637	102.512	102.332	102.082	7.375%	102.602	102.477	102.297	102.047	
7.125%	102.326	102.201	102.021	101.771	7.250%	102.370	102.245	102.065	101.815	
7.000%	102.124	101.999	101.819	101.569	7.125%	102.169	102.044	101.864	101.614	
6.875%	101.813	101.688	101.508	101.258	7.000%	101.937	101.812	101.632	101.382	
6.750%	101.502	101.377	101.197	100.947	6.875%	101.705	101.580	101.400	101.150	
6.625%	101.362	101.237	101.057	100.807	6.750%	101.472	101.347	101.167	100.917	
6.500%	101.067	100.942	100.762	100.512	6.625%	101.200	101.075	100.895	100.645	
6.375%	100.770	100.645	100.465	100.215	6.500%	100.927	100.802	100.622	100.372	
6.250%	100.568	100.443	100.263	100.013	6.375%	100.654	100.529	100.349	100.099	
6.125%	100.287	100.162	99.982	99.732	6.250%	100.380	100.255	100.075	99.825	
6.000%	100.004	99.879	99.699	99.449	6.125%	99.910	99.785	99.605	99.355	
5.875%	99.690	99.565	99.385	99.135	6.000%	99.440	99.315	99.135	98.885	
5.750%	99.374	99.249	99.069	98.819	5.875%	98.969	98.844	98.664	98.414	
5.625%	99.074	98.949	98.769	98.519						
3/1, 5/1, 7/1 AND 10/1 JUMBO FEATURES										
LTV <= 90% & CLTV > 90% (N/A 80/20's)					-0.250					
LTV > 90%					-0.500					
LTV > 75% & FICO < 660					-0.250					
Loan Amounts <=\$700K & LTV <=75 & FICO >=660					+0.125					
Loan Amounts >\$1 Million & <=\$1.5 Million					-0.500					
Loan Amounts >\$1.5 Million					-0.750					
Investment Properties					-1.000					
Stated Income & LTV <= 75%					-0.375					
Stated Income & LTV > 75% (N/A 80/20's)					-0.500					
(SISA) Stated Income Stated Assets					-0.500					
Cash Out Refi LTV > 75%					-0.500					
2nd Home					-0.375					
Condos					-0.250					
2 Units					-0.250					
3 - 4 Units					-0.750					
3/1 & 5/1 Libor 80/20 Stated Income					-1.250					
3/1 & 5/1 Libor 80/20 Standard Processing					-0.875					
No Escrow					-0.150					
Zone 1 Adjustments - With escrow					-0.120					
Zone 2 Adjustments - With escrow					-0.040					
Zone 4 Adjustments - With escrow					+0.060					
Zone 5 Adjustments - With escrow					+0.120					
	1 Month Libor Index			4.880						
	6 Month Libor Index			5.204						
	1 Year Libor Index			5.341						
ARM LPMI RATE ADJUSTMENTS										
Rate Adjustments Apply to LPMI Products J18, J19, J20, J21, J22										
	Credit Score	660-679	680-699	700-719	>720					
LTV 80.01% - 85%										
Primary/Invest	+0.375	+0.250	+0.250	+0.250	+0.250					
Second Home	+0.375	+0.375	+0.375	+0.375	+0.250					
LTV 85.01% - 90%										
Primary/Invest	+0.500	+0.375	+0.375	+0.375	+0.375					
Second Home	+0.625	+0.500	+0.375	+0.375	+0.375					
LTV 90.01% - 95%										
Primary	+0.750	+0.500	+0.500	+0.500	+0.500					
Second Home	+0.750	+0.500	+0.500	+0.500	+0.500					
Additional LPMI Rate Adjustments										
Investment Properties					+0.250					
Second Home					+0.100					
Cashout Refi					+0.100					
Loan amounts > 650K					+0.100					
Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT)					Zone 4 - (FL, PA, WI)					
Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY)					Zone 5 - (TX)					
Zone 3 - (AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA)										
Rate sheets distributed from 100 Witmer Road Horsham PA, 19044					Rate sheet opt out call 877-700-4622 option 9					

15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

6 Mth Jumbo LIBOR ARM					1/1 Jumbo LIBOR ARM						
Caps - 1.5/3/13					Caps - 2.5/2.5/13						
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		
6.125%	101.960	101.835	101.655	101.405	7.750%	102.431	102.306	102.126	101.876		
6.000%	101.898	101.773	101.593	101.343	7.625%	102.431	102.306	102.126	101.876		
5.875%	101.898	101.773	101.593	101.343	7.500%	102.368	102.243	102.063	101.813		
5.750%	101.648	101.523	101.343	101.093	7.375%	102.368	102.243	102.063	101.813		
5.625%	101.649	101.524	101.344	101.094	7.250%	102.306	102.181	102.001	101.751		
5.500%	101.556	101.431	101.251	101.001	7.125%	102.306	102.181	102.001	101.751		
5.375%	101.556	101.431	101.251	101.001	7.000%	102.118	101.993	101.813	101.563		
5.250%	101.463	101.338	101.158	100.908	6.875%	102.119	101.994	101.814	101.564		
5.125%	101.463	101.338	101.158	100.908	6.750%	101.806	101.681	101.501	101.251		
5.000%	101.214	101.089	100.909	100.659	6.625%	101.806	101.681	101.501	101.251		
4.875%	101.214	101.089	100.909	100.659	6.500%	101.368	101.243	101.063	100.813		
3/1 Jumbo LIBOR ARM					6 MONTH AND 1/1 FEATURES						
Caps - 2/2/6					2nd Home LTV >85% <=90%						
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	2-4 units -1.000						
7.500%	102.768	102.643	102.463	102.213	High Rise Condo (>8) -1.000						
7.375%	102.643	102.518	102.338	102.088	Mid Rise Condo (5-8) -0.375						
7.250%	102.409	102.284	102.104	101.854	Investment Property -1.500						
7.125%	102.175	102.050	101.870	101.620	LTV <75% +0.125						
7.000%	101.956	101.831	101.651	101.401	LTV >90% -0.750						
6.875%	101.845	101.720	101.540	101.290	Loan Amounts >650K <= IM -0.750						
6.750%	101.639	101.514	101.334	101.084	Cash-Out Re-Fi (all but 6 Mo ARM) -0.250						
6.625%	101.432	101.307	101.127	100.877	Cash-Out Re-Fi (6Mo ARM only) -0.500						
6.500%	101.254	101.129	100.949	100.699	Stated Income Processing (6Mo ARM only) -0.750						
6.375%	101.077	100.952	100.772	100.522	Stated Income Processing (1/1 ARM only) -0.500						
6.250%	100.867	100.742	100.562	100.312	No Escrow -0.150						
6.125%	100.657	100.532	100.352	100.102	Zone 1 Adjustments - With escrow -0.120						
6.000%	100.448	100.323	100.143	99.893	Zone 2 Adjustments - With escrow -0.040						
5.875%	100.222	100.097	99.917	99.667	Zone 4 Adjustments - With escrow +0.060						
5.750%	99.996	99.871	99.691	99.441	Zone 5 Adjustments - With escrow +0.120						
5/1 Jumbo LIBOR ARM					7/1 Jumbo LIBOR ARM						
Caps - 5/2/5					Caps - 5/2/5						
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE		
7.375%	102.995	102.870	102.690	102.440	7.375%	103.072	102.947	102.767	102.517		
7.250%	102.728	102.603	102.423	102.173	7.250%	102.762	102.637	102.457	102.207		
7.125%	102.460	102.335	102.155	101.905	7.125%	102.451	102.326	102.146	101.896		
7.000%	102.255	102.130	101.950	101.700	7.000%	102.249	102.124	101.944	101.694		
6.875%	101.971	101.846	101.666	101.416	6.875%	101.938	101.813	101.633	101.383		
6.750%	101.687	101.562	101.382	101.132	6.750%	101.627	101.502	101.322	101.072		
6.625%	101.512	101.387	101.207	100.957	6.625%	101.487	101.362	101.182	100.932		
6.500%	101.243	101.118	100.938	100.688	6.500%	101.192	101.067	100.887	100.637		
6.375%	100.973	100.848	100.668	100.418	6.375%	100.895	100.770	100.590	100.340		
6.250%	100.703	100.578	100.398	100.148	6.250%	100.693	100.568	100.388	100.138		
6.125%	100.527	100.402	100.222	99.972	6.125%	100.412	100.287	100.107	99.857		
6.000%	100.271	100.146	99.966	99.716	6.000%	100.129	100.004	99.824	99.574		
5.875%	100.016	99.891	99.711	99.461	5.875%	99.815	99.690	99.510	99.260		
5.750%	99.729	99.604	99.424	99.174	5.750%	99.499	99.374	99.194	98.944		
5.625%	99.442	99.317	99.137	98.887	5.625%	99.199	99.074	98.894	98.644		
3/1, 5/1 AND 7/1 JUMBO FEATURES											
LTV <= 90% & CLTV > 90% (N/A 80/20'S)				-0.250	2 Units				-0.250		
LTV >90%				-0.500	3 - 4 Units				-0.750		
LTV > 75% & FICO < 660 (N/A 80/20'S)				-0.250	Stated Income & LTV <=75%				-0.375		
Loan Amounts <=\$700K & LTV <=75 & FICO >=660				+0.125	Stated Income & LTV >75%				-0.500		
Loan Amounts >=\$1 Million & <\$1.5 Million				-0.500	Big 5/1 Libor 80/20 Standard Processing				-0.875		
Loan Amounts >=\$1.5 Million				-0.750	Big 5/1 Libor 80/20 Stated Income				-1.250		
Investment Properties				-1.000	No Escrow				-0.150		
2nd Home				-0.375	Zone 1 Adjustments - With escrow				-0.120		
Condos				-0.250	Zone 2 Adjustments - With escrow				-0.040		
Cash Out Refi LTV > 75%				-0.500	Zone 4 Adjustments - With escrow				+0.060		
(SISA) Stated Income Stated Assets				-0.500	Zone 5 Adjustments - With escrow				+0.120		
SEE PAGE 7 FOR LPMI J18, J19 RATE ADJUSTMENTS											
FLEXSELECT ARM											
Jumbo One Month MTA Flex Select ARM					Jumbo One Month LIBOR Flex Select ARM						
L68 - Jumbo MTA FlexSelect 2.3/5					L70 - Jumbo MTA FlexSelect 2.8/5						
L69 - Jumbo MTA FlexSelect 2.6/25					L71 - Jumbo MTA FlexSelect 3.1/25						
60 Day Lock					60 Day Lock						
Start Rate	Margin	W/O PPP	1Yr PPP	2Yr PPP	3Yr PPP	Start Rate	Margin	W/O PPP	1Yr PPP	2Yr PPP	3Yr PPP
1.000%	3.125	101.000	101.625	102.625	103.625	1.000%	2.750	100.250	101.625	102.375	103.125
1.000%	2.875	100.750	101.250	102.250	103.250	1.000%	2.500	100.000	101.250	101.750	102.250
1.000%	2.625	100.625	100.750	101.625	102.500	1.000%	2.250	99.750	100.750	101.125	101.500
1.000%	2.375	100.250	100.250	101.000	101.750	1.000%	2.000	99.500	100.375	100.500	100.625
Max Price w/o PPP		101.625			Max price 2 Yr Hard PPP		102.500			*Max Price is the Max Net Price	
Max price 1 Yr Hard PPP		102.500			Max price 3 Yr Hard PPP		103.500			after below Adjustments are assessed	
FLEXSELECT PRICE ADJUSTMENTS											
Loan Amount > \$1.5 Million				-0.750	Investment w/ LTV <= 70%				-1.000		
Cash Out Refi & LTV/CLTV > 70%				-0.500	Investment w/ LTV > 70%				-2.500		
Cash Out Refi & LTV/CLTV <= 70% & CLTV >70%				-0.500	Investment w/ CLTV > 80%				-0.500		
Credit Score < 660 & LTV > 70%				-1.000	LTV >70 & CLTV > 80%				-0.250		
Credit Score < 660 & LTV <= 70%				-0.500	3-4 Units				-0.500		
Credit Score >= 660 & < 680 & LTV >70%				-0.500	No Escrow				-0.150		
SISA w/ LTV > 70%				-0.500	Zone 1 with Escrow				-0.120		
SISA w/ LTV <= 70% & CLTV > 70%				-0.500	Zone 2 with Escrow				-0.040		
Credit Score > 720				+0.250	Zone 4 with Escrow				+0.060		
					Zone 5 with Escrow				+0.120		
FLEXSELECT RATE ADJUSTMENTS											
Loan Amount > \$1.5 Million				+0.500	Cash Out Refi & LTV/CLTV <= 70% & CLTV > 70%				+0.500		
Credit Score < 660 & LTV > 70%				+0.500	Investment w/ LTV <= 70%				+0.500		
Credit Score < 660 & LTV <= 70%				+0.500	Investment w/ LTV > 70%				+1.500		
SISA w/ LTV > 70%				+0.500	LTV > 80% <= 90%				+1.000		
SISA w/ LTV <= 70% & CLTV > 70%				+0.500	LTV > 90%				+2.000		
Cash Out Refi & LTV >70				+0.500							
1 Month Libor Index		4.880			MTA Index					4.011	
6 Month Libor Index		5.204			1 Year Libor Index					5.341	
Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT)					Zone 4 - (FL, PA, WI)						
Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY)					Zone 5 - (TX)						
Zone 3 - (AK, HI, IA, IN, KS, KY, LA, MO, ND, OH, OK, OR, SD, TN, WA)					Pricing subject to change anytime						
8 of 14											
Rate sheets distributed from 100 Witmer Road Horsham PA, 19044					Rate sheet opt out call 877-700-4622 option 9						

HOME EQUITY

HELOC w/ TEASER option - WLTF **FIRST LIEN / ONLY LIEN LINE w/ TEASER option - 2WLT**

(Funding based on adjusted price x utilized amount) Please refer the product matrix for guidelines and restrictions
Base price prior to Margin BU/BD and adjustments: **102.500** **Minimum margin allowed = -1.00**
Base Rate (Prime): **7.750%**

Required Base Margin: Credit Score	CLTV											
	<= 70%		70.01% to 80%		80.01% to 85%		85.01% to 90%		90.01% to 95%		95.01% to 100%	
Product code	WLTF	2WLT	WLTF	2WLT	WLTF	2WLT	WLTF	2WLT	WLTF	2WLT	WLTF	2WLT
Maximum Line 720 +	1 Million	1 Million	500K	750K	300K	600K	300K	500K	250K	400K	150K	300K
	0.250%		0.375%		0.500%		0.500%		0.875%		1.000%	
Maximum Line 700-719	400K	1 Million	400K	700K	300K	600K	300K	500K	250K	400K	150K	250K
	0.375%		0.625%		0.750%		0.875%		1.000%		1.250%	
Maximum Line 680-699	350K	750K	300K	500K	250K	500K	200K	400K	200K	300K	100K	250K
	0.500%		0.750%		0.875%		1.000%		1.000%		1.250%	
Maximum Line 660-679	250K	500K	250K	450K	200K	350K	150K	350K	100K	250K	75K	200K
	1.000%		1.000%		1.375%		1.750%		2.000%		2.000%	
Maximum Line 640-659	200K	350K	200K	300K	100K	250K	100K	250K	100K	200K		N/A
	1.250%		1.250%		1.750%		2.250%		3.500%			
Maximum Line 620-639	150K	250K	150K	200K	100K	100K	100K	100K				N/A
	1.750%		1.750%		3.000%		3.500%		N/A			N/A

Teaser = 7.750% for 3 Months

Teaser Not Available

Rate BU/BD Ratio:	Ratio	Min/Max Price	Min/Max \$ Amt.	MAX \$\$ ON 2WLT
For Utilized Lines ONLY				
Over Par (BU/BD>100)	2 : 1	104.000%	\$4,500	\$6,000
Under Par (BD<100)	2 : 1	98.500%	N/A	N/A

Minimum margin allowed = -1.00

2WLT Loan limits assume purchase (see product summary for other purpose limits)

Funding Price/Rate Adjustments:

Piggyback Where Both 1st & 2nd are sold to GMACB: +.500 to price of 2nd
Loan Amounts > 500k +.250 to Margin
2nd Homes CLTV > 90% <=95% +1.00 to Margin
2nd Homes CLTV > 95% +1.75 to Margin
Investment Homes CLTV <= 80 +1.00 to Margin
Investment Homes CLTV > 80% <= 90% +1.50 to Margin
Investment Homes CLTV > 90% <= 95% +2.25 to Margin
DTI 45.01% -- DTI up to 50% allowed w/ FICO >= 660: +.250 to Margin

Stated Income Margin Adj. Added to Base Margins

Credit	CLTV <=80	80.01-85	85.01-90	90.01-95	95.01-100
720 +	+ 1.000	+ 1.500	+ 1.500	+ 1.500	+ 1.500
700-719	+ 1.000	+ 1.500	+ 1.500	+ 1.500	+ 1.500
680-699	+ 1.000	+ 1.500	+ 1.500	+ 4.250	+ 4.250

Refer to product summary for further stated income product restrictions

Assumptions:

Prices are for 60 Day Best Effort Commitments
Minimum Line Amount = \$10,000
Minimum \$ Premium on Any Line w/ required margin = \$300
BuyDown Not Available for Unutilized Lines (No Payout on \$0 Draw with Margin Buydowns)
CLTV > 95% & FICO < 700: Required Lien Ratio is 5 : 1
10Year Draw / 5 Year Repay
Piggyback where the 1st is NOT sent to GMAC is priced and qualified as a STANDALONE
All borrower FICOS MUST be >= 620

Fixed Closed End Home Equity - TY33 - Scheduled Interest

FIRST LIEN / ONLY LIEN CLOSED END - NY33

Term	10 Day BE	30 Day BE	60 Day BE
60 Months	8.150%	8.200%	8.325%
120 Months	8.200%	8.250%	8.375%
180 Months	8.250%	8.300%	8.425%
240 Months	8.400%	8.450%	8.575%
300 Months	8.550%	8.600%	8.725%
30 Due In 15	8.450%	8.500%	8.625%

Base Rate Adder Credit Score	CLTV											
	<= 70%		70.01% to 80%		80.01% to 85%		85.01% to 90%		90.01% to 95%		95.01% to 100%	
Product code	TY33	NY33	TY33	NY33	TY33	NY33	TY33	NY33	TY33	NY33	TY33	NY33
Maximum Line 720 +	500K	1 Million	400K	750K	300K	600K	300K	500K	250K	400K	150K	300K
	0.000%		0.000%		0.200%		0.350%		0.350%		0.350%	
Maximum Line 700-719	400K	1 Million	400K	700K	300K	600K	300K	500K	250K	400K	150K	250K
	0.250%		0.250%		0.400%		0.450%		0.750%		1.050%	
Maximum Line 680-699	350K	750K	300K	500K	250K	500K	200K	400K	200K	300K	100K	250K
	0.250%		0.250%		0.650%		0.900%		1.200%		1.500%	
Maximum Line 660-679	250K	500K	250K	450K	200K	350K	150K	350K	100K	250K	75K	200K
	1.150%		1.150%		1.750%		2.000%		2.050%		2.100%	
Maximum Line 640-659	200K	350K	200K	300K	100K	250K	100K	250K	100K	200K		N/A
	1.250%		1.250%		2.150%		2.500%		2.750%			
Maximum Line 620-639	150K	250K	150K	200K	100K	100K	100K	100K				N/A
	1.900%		1.900%		2.250%		3.050%		N/A			N/A
Maximum Line 580-619	50K	100K	50K	100K	50K	100K						N/A
	2.900%		2.900%		4.050%		N/A		N/A			N/A

Rate BU/BD Ratio:	Ratio	Max/Min. Price	Min/Max \$ Amt.	MAX \$\$ ON NY33
Over Par (BU/BD>100.00)	2 : 1	104.000%	\$4,500	\$6,000
Under Par (BD<100.00)	2 : 1	98.500%	N/A	N/A

Funding Price/Rate Adjustments:

CLTV <= 70%: -.250 to Rate
Piggyback (Both 1st & 2nd sold to GMACB) - Fico >= 680 & CLTV > 85% & <=90%: -.350 to Rate
Piggyback (Where Both 1st & 2nd are sold to GMACB): +.500 to Price of 2nd
DTI 45.01% -- DTI up to 50% allowed w/ FICO >= 660: +.250 to Rate

Stated Income Rate Adj. Added to Base Rate

Credit	CLTV <=80	80.01-85	85.01-90	90.01-95	95.01-100
720 +	+ 1.000	+ 1.500	+ 1.500	+ 1.500	+ 1.500
700-719	+ 1.000	+ 1.500	+ 1.500	+ 1.500	+ 1.500
680-699	+ 1.000	+ 1.500	+ 1.500	+ 4.250	+ 4.250

Refer to product summary for further stated income product restrictions

Assumptions:

All borrower FICOS MUST be >= 580
Piggyback where the 1st is NOT sent to GMAC is priced and qualified as a STANDALONE
Minimum Loan Amount = \$7,500
Investment Properties are not eligible for Home Equity Closed End Products

Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT) Zone 4 - (FL, PA, WI)
Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY) Zone 5 - (TX)
Zone 3 - (AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA)

Rate sheets distributed from 100 Witmer Road Horsham PA, 19044

Rate sheet opt out call 877-700-4622 option 9

SOLUTIONS PRODUCT												
30 Year Fixed Solutions (662)			15 Year Fixed Solutions (665)			Base Pricing assumes 3 year PPP and 30 day lock at Par (100.000)						
Grades	STANDARD DOC							STATED DOC				
AAA Max: 3x30X24 and 1x30X12 No BK Last 12 mo. No NOD/FCL Past 36 mo.	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	
	680+	6.650%	6.800%	6.900%	7.000%	7.100%	7.400%	8.000%	7.350%	7.475%	7.650%	
	660-679	6.800%	6.900%	7.000%	7.100%	7.200%	7.500%	8.100%	7.450%	7.575%	7.750%	
	640-659	6.900%	7.000%	7.100%	7.200%	7.300%	7.600%	8.200%	7.550%	7.700%	7.850%	
	620-639	7.025%	7.125%	7.225%	7.300%	7.400%	7.850%	8.550%	7.675%	7.825%	8.050%	
590-619	7.150%	7.250%	7.350%	7.425%	7.600%	8.050%	8.700%	7.800%	7.950%	8.200%		
AA Max: 4x30X24 or 1x60X24 No BK Last 12 mo. No NOD/FCL Past 36 mo.	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	
	680+	6.825%	6.925%	7.025%	7.075%	7.250%	7.625%	8.375%	7.475%	7.625%	7.800%	
	660-679	6.875%	7.000%	7.125%	7.175%	7.350%	7.725%		7.600%	7.775%	7.900%	
	640-659	7.025%	7.150%	7.250%	7.300%	7.475%	7.825%		7.725%	7.925%	8.050%	
	620-639	7.200%	7.250%	7.350%	7.400%	7.600%	7.950%		7.850%	8.050%	8.250%	
590-619	7.350%	7.475%	7.600%	7.525%	7.850%	8.000%		8.225%	8.300%	8.650%		
A Max 4x30X12 or 3x30X12 and 1x60X12 No BK 1Yr NO FCL 2Yr	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%				
	680+	6.950%	7.050%	7.150%	7.325%	7.725%	8.275%					
	660-679	7.050%	7.150%	7.250%	7.450%	7.850%	8.400%					
	640-659	7.175%	7.275%	7.375%	7.575%	7.975%	8.525%					
	620-639	7.300%	7.400%	7.500%	7.700%	8.100%	8.650%					
590-619	7.500%	7.600%	7.700%	7.950%	8.350%	8.900%						
560-589	7.850%	7.950%	8.050%	8.325%	8.500%	9.600%						
A - Max 5x30X12 or 2x60X12 or 1x90X12 No BK 1Yr No FCL 1Yr	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%				
	680+	7.200%	7.350%	7.400%								
	660-679	7.325%	7.475%	7.525%								
	640-659	7.450%	7.600%	7.650%								
	620-639	7.575%	7.725%	7.775%								
590-619	7.825%	7.975%	8.025%									
560-589	8.200%	8.350%	8.400%									
530-559	8.450%	8.550%	8.750%									
Adjustments												
Ln Amt <\$120,000	0.125% to rate			10 Year Term				-0.125% to rate				
Ln Amt 500K <650K	0.125% to rate			15 Year term				-0.125% to rate				
Ln Amt 650K and <=750K	0.250% to rate			20 Year Term				-0.06% to rate				
2 Units	0.250% to rate			25 year Term				-0.030% to rate				
3-4 Units	0.500% to rate			2 Year PPP				0.500% to rate				
Condos	0.375% to rate			1 Year PPP				0.750% to rate				
PUD (w/FICO <600)	0.125% to rate			No PPP				1.000% to rate				
Leasehold Estates	0.750% to rate			Buy down				2:1 Min price 99				
Modular/Pre-cut Panelized	1.000% to rate			Buy Up				2:1 Max price 101				
Second Homes	0.250% to rate			Buy up				1.0:1 max price 102				
Lock Days 60	-0.375 to price											
2/6 Solutions ARM (668) Base Prices assumes 3 year PPP and 30 day lock at Par (100.000) Caps = 3 / 1.5 / 6												
Grades	STANDARD DOC							STATED DOC				
AAA Max: 3x30X24 and 1x30X12 No BK Last 12 mo. No NOD/FCL Past 36 mo.	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	
	680+	6.700%	6.800%	6.900%	6.950%	7.200%	7.500%	7.975%	7.350%	7.400%	7.650%	
	660-679	6.800%	6.900%	7.000%	7.050%	7.300%	7.600%	8.100%	7.450%	7.500%	7.750%	
	640-659	6.900%	7.000%	7.100%	7.150%	7.400%	7.700%	8.350%	7.600%	7.650%	7.900%	
	620-639	7.025%	7.125%	7.225%	7.275%	7.600%	7.850%	8.500%	7.850%	7.900%	8.050%	
590-619	7.150%	7.250%	7.350%	7.400%	7.900%	8.250%	9.200%	8.100%	8.150%	8.350%		
AA Max 4x30X24 or 1x60X24 No BK Last 12 mo. No NOD/FCL Past 36 mo.	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	
	680+	6.800%	6.900%	7.000%	7.100%	7.350%	7.800%	8.550%	7.450%	7.550%	7.900%	
	660-679	6.900%	7.000%	7.100%	7.200%	7.450%	7.850%		7.550%	7.650%	8.000%	
	640-659	7.000%	7.100%	7.200%	7.300%	7.550%	7.900%		7.700%	7.800%	8.150%	
	620-639	7.100%	7.200%	7.300%	7.400%	7.650%	8.000%		7.950%	8.050%	8.400%	
590-619	7.225%	7.325%	7.425%	7.700%	8.000%	8.400%		8.250%	8.650%	8.950%		
A Max: 4x30X12 OR 3x30X12 and 1x60X12 No BK 1Yr No FCL 2Yr	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%				
	680+	7.075%	7.175%	7.225%	7.425%	7.800%	8.250%					
	660-679	7.100%	7.225%	7.350%	7.550%	7.900%	8.375%					
	640-659	7.075%	7.275%	7.475%	7.675%	8.000%	8.500%					
	620-639	7.200%	7.400%	7.600%	7.800%	8.100%	8.625%					
590-619	6.900%	7.400%	7.900%	8.100%	8.350%	8.750%						
560-589	8.000%	8.125%	8.250%	8.450%	8.650%	9.500%						
A - Max: 5x30X12 OR 2x60X12 or 1x90X12 No BK 1Yr No FCL 1Yr	Credit Score	LTV							LTV			
		65%	70%	75%	80%	85%	90%	95%				
	680+	7.200%	7.350%	7.375%								
	660-679	7.325%	7.475%	7.500%								
	640-659	7.450%	7.600%	7.625%								
	620-639	7.700%	7.850%	7.875%								
590-619	7.950%	8.100%	8.125%									
560-589	8.200%	8.350%	8.500%									
530-559	9.150%	9.350%	9.500%									
Adjustments												
Ln Amt <\$120,000	0.125% to rate	and	0.125% to margin	2 Year PPP				0.500% to rate	and	0.250% to margin		
Ln Amt 500K <650K	0.125% to rate	and	0.125% to margin	1 Year PPP				0.750% to rate	and	0.400% to margin		
Ln Amt 650K and <=750K	0.250% to rate	and	0.250% to margin	No PPP				1.000% to rate	and	0.600% to margin		
2 Units	0.250% to rate	and	0.250% to margin									
3-4 Units	0.500% to rate	and	0.500% to margin	Buy down	2:1 Min price 99							
Condos	0.375% to rate	and	0.375% to margin	Buy Up	2:1 Max price 101							
PUD (w/FICO <600)	0.125% to rate	and	0.125% to margin	Buy up	1.0:1 max price 102							
Leasehold Estates	0.750% to rate	and	0.75% to margin									
Modular/Pre-cut Panelized	1.000% to rate	and	1.000% to margin									
Second Homes	0.250% to rate	and	0.250% to margin									
Lock Days 60	-0.375 to price											
Zone 1 - (CA, DC, HI, MA, ME, MN, NV, RI, UT)						Zone 4 - (FL, PA, WI)						
Zone 2 - (AL, AR, AZ, CO, CT, DE, GA, ID, IL, LA, MD, MI, MS, MT, NH, NM, NY, SC, VA, VT, WV, WY)						Zone 5 - (TX)						
Zone 3 - (AK, IA, IN, KS, KY, MO, NC, ND, NE, NJ, OH, OK, OR, SD, TN, WA)												
Rate sheets distributed from 100 Witmer Road Horsham PA, 19044						Rate sheet opt out call 877-700-4622 option 9						

15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

ALT - A									
Alt A 30 Year Fixed Rate No MI - D01					Alt A 15 Year Fixed Rate No MI - D03				
30 Year Fixed I/O With MI - L79					30 Year Fixed I/O No MI - L80				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
8.875%	105.066	104.949	104.745	104.600	8.375%	104.677	104.542	104.367	104.277
8.750%	104.771	104.653	104.446	104.302	8.250%	104.355	104.219	104.042	103.952
8.625%	104.564	104.446	104.237	104.091	8.125%	104.097	103.960	103.780	103.689
8.500%	104.338	104.218	104.007	103.861	8.000%	103.826	103.689	103.507	103.416
8.375%	104.130	104.009	103.795	103.649	7.875%	103.561	103.422	103.238	103.146
8.250%	103.912	103.790	103.574	103.428	7.750%	103.278	103.138	102.952	102.860
8.125%	103.712	103.589	103.371	103.224	7.625%	103.013	102.871	102.683	102.590
8.000%	103.486	103.362	103.141	102.994	7.500%	102.741	102.599	102.408	102.315
7.875%	103.270	103.144	102.921	102.774	7.375%	102.446	102.303	102.110	102.017
7.750%	103.019	102.892	102.667	102.519	7.250%	102.134	101.990	101.794	101.701
7.625%	102.734	102.607	102.379	102.231	7.125%	101.822	101.676	101.479	101.385
7.500%	102.443	102.314	102.084	101.936	7.000%	101.486	101.339	101.139	101.045
7.375%	102.162	102.032	101.800	101.652	6.875%	101.176	101.028	100.826	100.731
7.250%	101.850	101.718	101.484	101.335	6.750%	100.863	100.714	100.509	100.414
7.125%	101.544	101.411	101.175	101.025	6.625%	100.611	100.461	100.254	100.159
7.000%	101.198	101.065	100.826	100.677	6.500%	100.317	100.165	99.956	99.861
6.875%	100.909	100.775	100.534	100.383	6.375%	100.005	99.853	99.641	99.545
6.750%	100.598	100.463	100.219	100.069	6.250%	99.650	99.497	99.283	99.187
6.625%	100.314	100.177	99.931	99.780	6.125%	99.310	99.155	98.939	98.842
6.500%	99.962	99.824	99.576	99.425	6.000%	98.977	98.821	98.603	98.506
6.375%	99.572	99.433	99.183	99.032	5.875%	98.603	98.447	98.226	98.128
Alt A 5/1 LIBOR ARM No MI - D05					Alt A 5/1 LIBOR ARM No MI - D07				
Caps - 5/2/5					Caps - 5/2/5				
2.25 Margin					2.25 Margin				
Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
8.500%	105.022	104.939	104.855	104.605	8.500%	104.772	104.689	104.605	104.355
8.375%	104.835	104.751	104.668	104.418	8.375%	104.585	104.501	104.418	104.168
8.250%	104.665	104.582	104.498	104.248	8.250%	104.415	104.332	104.248	103.998
8.125%	104.474	104.391	104.308	104.058	8.125%	104.224	104.141	104.058	103.808
8.000%	104.284	104.200	104.117	103.867	8.000%	104.034	103.950	103.867	103.617
7.875%	104.056	103.973	103.890	103.640	7.875%	103.806	103.723	103.640	103.390
7.750%	103.828	103.745	103.662	103.412	7.750%	103.578	103.495	103.412	103.162
7.625%	103.600	103.517	103.433	103.183	7.625%	103.350	103.267	103.183	102.933
7.500%	103.371	103.288	103.205	102.955	7.500%	103.121	103.038	102.955	102.705
7.375%	103.112	103.028	102.945	102.695	7.375%	102.862	102.778	102.695	102.445
7.250%	102.852	102.768	102.685	102.435	7.250%	102.602	102.518	102.435	102.185
7.125%	102.592	102.508	102.425	102.175	7.125%	102.342	102.258	102.175	101.925
7.000%	102.331	102.248	102.165	101.915	7.000%	102.081	101.998	101.915	101.665
6.875%	102.039	101.956	101.873	101.623	6.875%	101.789	101.706	101.623	101.373
6.750%	101.747	101.664	101.580	101.330	6.750%	101.497	101.414	101.330	101.080
6.625%	101.475	101.392	101.309	101.059	6.625%	101.225	101.142	101.059	100.809
6.500%	101.185	101.101	101.018	100.768	6.500%	100.935	100.851	100.768	100.518
6.375%	100.894	100.810	100.727	100.477	6.375%	100.644	100.560	100.477	100.227
6.250%	100.602	100.518	100.435	100.185	6.250%	100.352	100.268	100.185	99.935
6.125%	100.309	100.226	100.143	99.893	6.125%	100.059	99.976	99.893	99.643
6.000%	100.016	99.933	99.850	99.600	6.000%	99.766	99.683	99.600	99.350

ALT - A					
Alt A 2/6 Arm No MI - E46			With MI - E45		
Caps - 3/1/5			2.375 Margin		
	Rate	10 Day MND	20 Day MND	30 Day BE	60 Day BE
MAX	8.875%	104.045	103.962	103.878	103.628
	8.750%	103.858	103.774	103.691	103.441
	8.625%	103.688	103.605	103.521	103.271
	8.500%	103.497	103.414	103.331	103.081
ALL IN	8.375%	103.307	103.224	103.140	102.890
	8.250%	103.148	103.064	102.981	102.731
	8.125%	102.988	102.905	102.822	102.572
	8.000%	102.830	102.746	102.663	102.413
PRICE	7.875%	102.676	102.593	102.510	102.260
	7.750%	102.525	102.442	102.358	102.108
	7.625%	102.376	102.293	102.210	101.960
	7.500%	102.230	102.146	102.063	101.813
102.500	7.375%	102.090	102.007	101.923	101.673
	7.250%	102.001	101.918	101.835	101.585
	7.125%	101.906	101.823	101.740	101.490
	7.000%	101.826	101.743	101.659	101.409
6.875%	101.725	101.641	101.558	101.308	
1 Year Libor Index					5.341
6 Month Libor Index					5.204

Alt A Adjustments on following page

Zone 1 States: AK, AR, DE, GA, IA, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NY, OH, OK, PA, SC, SD, TN, VA, WA, WI
Zone 2 States: AL, AZ, CA, CO, DC, CT, HI, ID, MA, ME, MT, NM, NV, OR, RI, UT, VT, WV, WY
Premier Zone States (Zone 3): FL, TX
Rate sheets distributed from 100 Witmer Road Horsham PA, 19044
Rate sheet opt out call 877-700-4622 option 9

15 Day BE available at 30 day price plus 6 bps

45 Day BE available at the mean average of 30 and 60 day prices

ALT - A Adjustments

	LTV with FICO		LTV Range				
	LTV <=65% & FICO >= 660	LTV <=65% & FICO < 660	65.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
Second Home	0.000	-0.500	-0.500	-0.750	-1.000	-1.250	-1.750
Investment	0.000	-0.750	-0.750	-1.000	-1.500	-2.000	n/a
CashOut	0.000	-0.250	-0.250	-0.500	-0.750	-1.000	-1.250
2 Units	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
3-4 Units	0.000	-0.750	-0.750	-0.750	-1.000	-1.250	n/a
Condo <=4	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
Condo > 4	-0.250	-1.000	-1.000	-1.250	-1.250	-1.250	-1.500
Non-Warrantable Condo	-0.750	-1.250	-1.250	-1.750	-1.750	-1.750	-1.750
Condotel	-0.750	-1.250	-1.250	-1.750	-1.750	-1.750	n/a
Mixed Use Property	0.000	-0.250	-0.250	-0.250	n/a	n/a	n/a
Rural Property	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
Manufactured (Rate Adj)	5.000%	5.000%	5.000%	n/a	n/a	n/a	n/a
DTI > 45% <=50%	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750
DTI > 50% (max 55%)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	LTV <=65% & FICO >= 660	LTV <=65% & FICO < 660	65.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
SIVA	0.000	-0.250	-0.375	-0.500	-0.625	-0.875	-1.500
SISA	0.000	-0.625	-0.750	-1.000	-1.500	-2.000	-2.500
NIVA	0.000	-0.500	-0.625	-0.750	-1.000	-1.250	-2.000
NINANE	0.000	-0.750	-0.875	-1.500	-2.000	-2.375	-3.000
FICO >=780	+0.250	+0.250	+0.250	+0.250	+0.250	+0.250	+0.250
FICO 720 - 779	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125	+0.125
FICO 620 - 679	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
Foreign National	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a
\$40,000 - \$75,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
\$75,001 - \$417,000	+0.375	+0.375	+0.375	+0.375	+0.375	+0.375	+0.375
\$417,001-\$650,000	-0.250	-0.500	-0.500	-0.625	-0.875	-1.250	-1.750
\$650,001-\$1,000,000	-0.500	-1.000	-1.000	-1.250	n/a	n/a	n/a
\$1,000,001-\$2,000,000	-1.000	-1.250	n/a	n/a	n/a	n/a	n/a
No MI	n/a	n/a	n/a	n/a	-1.500	-2.500	-3.125
CLTV >95% <=100%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
CLTV >90% <=95%	0.000	0.000	0.000	-0.125	-0.125	n/a	n/a
ALT A 30 Year Fixed I/O	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375

PrePayment Penalty	3-Year	5-Year	ESCROW	
Base Price > 100,000 <= 101,000	+0.125	+0.250	NO ESCROW	
Base Price > 101,000 <= 101,500	+0.250	+0.375	LTV <=80 & FICO >=700	-0.125
Base Price > 101,500 <= 102,000	+0.375	+0.500	ZONE 2	0.000
Base Price > 102,000 <= 102,500	+0.375	+0.750	ZONE 3	+0.050
Base Price > 102,500	+0.500	+0.875		

Stacked Enhancements	LTV <=65% & FICO >= 660	LTV <=65% & FICO < 660	65.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
Second Home/Condo <= 4 Stories/Standard Doc	0.000	+0.250	+0.250	+0.500	+0.500	+0.500	+0.500
Second Home/Condo > 4 Stories/Standard Doc	0.000	+0.250	+0.250	+0.500	+0.500	+0.500	+0.500
Investment/Condo <= 4 Stories/Standard Doc	0.000	+0.250	+0.250	+0.250	+0.250	+0.250	n/a
Investment/Condo > 4 Stories/Standard Doc	0.000	+0.250	+0.250	+0.250	+0.250	+0.250	n/a
Primary/Condo <= 4 Stories/SIVA	0.000	+0.250	+0.250	+0.250	+0.250	+0.250	+0.250
Primary/Condo > 4 Stories/SIVA	0.000	+0.250	+0.250	+0.250	+0.250	+0.250	+0.250
Second Home/Condo <= 4 Stories/SIVA	0.000	+0.500	+0.500	+0.750	+0.750	+0.750	+0.750
Second Home/Condo > 4 Stories/SIVA	0.000	+0.500	+0.500	+0.750	+0.750	+0.750	+0.750
Investment/Condo <= 4 Stories/SIVA	0.000	+0.375	+0.375	+0.375	+0.375	+0.375	n/a
Investment/Condo > 4 Stories/SIVA	0.000	+0.375	+0.375	+0.375	+0.375	+0.375	n/a

1 Year Libor Index	5.341
6 Month Libor Index	5.204

Zone 1 States: AK, AR, DE, GA, IA, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NY, OH, OK, PA, SC, SD, TN, VA, WA, WI
 Zone 2 States: AL, AZ, CA, CO, DC, CT, HI, ID, MA, ME, MT, NM, NV, OR, RI, UT, VT, WV, WY
 Premier Zone States (Zone 3): FL, TX

Rate sheets distributed from 100 Witmer Road Horsham PA, 19044

Rate sheet opt out call 877-700-4622 option 9

EXTENDED RATE CAP PROGRAMS					
Cap Term	Cap Spread	Upfront Fee	Applicable fee%		Expiration Date of Cap
			on 30 day lock	on 15 day lock	
60	0.125%	0.500%	0.375%	0.500%	10-Jun-06
90	0.250%	0.500%	0.375%	0.500%	10-Jul-06
120	0.375%	1.000%	0.750%	0.875%	9-Aug-06
	0.500%	1.000%	0.875%	1.000%	
180	0.500%	1.000%	0.750%	1.000%	8-Oct-06
	0.625%	1.000%	1.000%	1.000%	
270	0.750%	1.000%	0.500%	0.625%	6-Jan-07
	1.000%	1.000%	0.750%	1.000%	
360	1.000%	1.000%	0.500%	0.625%	6-Apr-07
	1.250%	1.000%	0.750%	0.875%	

FIXED CONFORMING				FIXED JUMBO			
960 - 30 Yr Fixed		959 - 10/15 Yr Fixed		962 - 30 Yr Fixed		961 - 10/15 Yr Fixed	
Rate	60 Day BE	Rate	60 Day BE	Rate	60 Day BE	Rate	60 Day BE
7.125%	103.500	7.000%	103.500	7.500%	102.169	7.625%	103.083
7.000%	103.428	6.875%	103.188	7.375%	101.998	7.500%	102.802
6.875%	103.037	6.750%	103.278	7.250%	101.820	7.375%	102.610
6.750%	102.512	6.625%	102.891	7.125%	101.635	7.250%	102.408
6.625%	102.026	6.500%	102.503	7.000%	101.479	7.125%	102.199
6.500%	101.598	6.375%	102.117	6.875%	101.328	7.000%	101.985
6.375%	101.114	6.250%	101.657	6.750%	101.224	6.875%	101.757
6.250%	100.508	6.125%	101.023	6.625%	100.794	6.750%	101.551
6.125%	99.936	6.000%	100.621	6.500%	100.379	6.625%	101.452
6.000%	99.417	5.875%	100.196	6.375%	99.911	6.500%	101.180
5.875%	98.855	5.750%	99.642	6.250%	99.424	6.375%	100.829
5.750%	98.325	5.625%	99.216	6.125%	98.801	6.250%	100.488
5.625%	97.756	5.500%	98.777	6.000%	98.183	6.125%	100.125

Fixed Conforming Features		PRICE ADJ.	Fixed JUMBO Features		PRICE ADJ.
LTV > 65 <= 95 and CLTV > 90 <= 95		-0.250	LTV <= 90% & CLTV > 90%		-0.250
20 Yr Term (add to 30Yr price)		+0.375	LTV > 90%		-0.500
Investment Prop LTV <=75% & FICO <720(15Yr Only)		-0.250	LTV > 75% & FICO < 660		-0.250
Investment Prop LTV >75% & FICO >=720(15Yr Only)		-1.000	Loan Amounts <=\$700K & LTV <=75 & FICO >=660		+0.125
Investment Prop LTV > 75% & FICO <720 (15Yr Only)		-1.250	Loan Amounts >\$1 Million & <=\$1.5 Million		-0.500
Investment Prop LTV <= 75% & FICO < 720(30 Yr Only)		-0.750	Loan Amounts >\$1.5 Million		-0.750
Investment Prop LTV <= 75% & FICO >= 720(30 Yr Only)		-0.500	Investment Properties		-1.000
Investment Prop LTV > 75% & FICO < 720 (30 Yr Only)		-1.750	2nd Home		-0.375
Investment Prop LTV > 75% & FICO >= 720 (30 Yr Only)		-1.500	Condos		-0.250
2 Unit Purchase >90 <= 95% LTV		-0.500	2 Units		-0.250
FICO >= 660 and LTV <=75 (20/30Yr only)		+0.125	3 - 4 Units		-0.750
FICO < 620 AND LTV 75.01 - 95.00 (20/30Yr only)		-1.000	Stated Income & LTV <=75%		-0.370
Loan amounts less than \$50,000		-0.375	Stated Income & LTV > 75%		-0.500
Loan amounts >=50K and <100K		-0.150	(SISA) Stated Income Stated Assets		-0.500
Loan amounts >=100K and <150K		-0.050	Cash Out Refi LTV > 75%		-0.500
Loan amounts >=200K and <250K		+0.050	No Escrow		-0.250
Loan amounts >=250K		+0.100	Zone 1 Adjustments - With escrow		-0.150
No Escrow		-0.250	Zone 2 Adjustments - With escrow		-0.070
Zone 1 Adjustments - With escrow		-0.150	Zone 4 Adjustments - With escrow		+0.100
Zone 2 Adjustments - With escrow		-0.070	Zone 5 Adjustments - With escrow		+0.200
Zone 4 Adjustments - With escrow		+0.100			
Zone 5 Adjustments - With escrow		+0.200			

EXTENDED RATE CAP PROGRAMS					
Cap Term	Cap Spread	Upfront Fee	Applicable fee%		Expiration Date of Cap
			on 30 day lock	on 15 day lock	
120	0.375%	1.000%	0.875%	1.000%	9-Aug-06
	0.500%	1.000%	1.000%	1.000%	
180	0.500%	1.000%	0.875%	1.000%	8-Oct-06
	0.625%	1.000%	1.000%	1.000%	
270	0.750%	1.000%	0.625%	0.750%	6-Jan-07
	1.000%	1.000%	0.875%	1.000%	
360	1.000%	1.000%	0.625%	0.750%	6-Apr-07
	1.250%	1.000%	0.875%	1.000%	

EXTENDED RATE CAP ARMS				Libor ARM Features		PRICE ADJ.
5/1 Jumbo ARM - A08		5/1 Libor ARM - B01		LTV > 65 <= 95 and CLTV > 90 <= 95		-0.250
Caps - 5/2/5	Margin 2.75	Caps - 5/2/5	Margin 2.375	LTV >90% <=95%		-0.250
Rate	60 Day BE	Rate	60 Day BE	Investment Prop LTV <=75%		-1.000
7.375%	102.440	7.000%	102.627	Investment Prop LTV >75% <=80%		-2.000
7.250%	102.173	6.875%	102.252	Investment Prop LTV >80% <=90%		-2.500
7.125%	101.905	6.750%	102.158	Loan amounts >=50K and <100K		-0.150
7.000%	101.700	6.625%	101.752	Loan amounts >=100K and <150K		-0.050
6.875%	101.416	6.500%	101.596	Loan amounts >=200K and <250K		+0.050
6.750%	101.132	6.375%	101.237	Loan amounts >=250K		+0.100
6.625%	100.957	6.250%	100.972	Two Unit Purchase 90.01% - 95% LTV		-0.500
6.500%	100.688	6.125%	100.644	No Escrow		-0.150
6.375%	100.418	6.000%	100.409	Zone 1 Adjustments - With escrow		-0.120
6.250%	100.148	5.875%	100.049	Zone 2 Adjustments - With escrow		-0.040
6.125%	99.972	5.750%	99.688	Zone 4 Adjustments - With escrow		+0.060
6.000%	99.716	5.625%	99.326	Zone 5 Adjustments - With escrow		+0.120

Jumbo ARM Features		PRICE ADJ.
LTV <= 90% & CLTV > 90%		-0.250
LTV >90%		-0.500
LTV > 75% & FICO < 660		-0.250
Loan Amounts <=\$700K & LTV <=75 & FICO >=660		+0.125
Loan Amounts >=\$1 Million & <=\$1.5 Million		-0.500
Loan Amounts >=\$1.5 Million		-0.750
Investment Properties		-1.000
2nd Home		-0.500
Condos		-0.250
2 Units		-0.250
3 - 4 Units		-0.750
Stated Income Processing (all but 80/20)		-0.375
No Escrow		-0.150
Zone 1 Adjustments - With escrow		-0.120
Zone 2 Adjustments - With escrow		-0.040
Zone 4 Adjustments - With escrow		+0.060
Zone 5 Adjustments - With escrow		+0.120