

|  |  |                |            |                                  |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
|--|--|----------------|------------|----------------------------------|---|---|--|--|--|--|--------|--------------|----------------|---|----------------|------------------|----------------|-------|--------------|------------------|----------------|-------|-------------|----------------------------------|----------------|--|--------|--|----------------|-------|--------------|------------------------------|----------------|--|
| <b>Irwin Mortgage Corporation</b>  | <a href="http://www.irwincorrespondent.com">www.irwincorrespondent.com</a> |                |            | Phone (318) 699-0700             |   | <b>National Sales Staff</b>                             |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
|  | Agency pricing page 1  |                |            | Toll Free (866) 524-7946         |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| <b>National Correspondent Division</b>   | Pricing effective for  | 10:00 AM       | Price Code | Registrations Fax (318) 699-0801 |   | <b>RATES AND TERMS SUBJECT TO CHANGE WITHOUT NOTICE</b> |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| <b>101 Crosley Street</b>  | <b>West Monroe, LA 71291</b>   | 4/13/2006      | EST        | 103                              | Overnight protection available for new applications until 8:00 pm EST on web, until 7:15 am Central by fax. |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| <b>Your Partner in Mortgage Banking</b>  |  |                |            |                                  |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| <table border="1"> <tr> <td>VACANT</td> <td>(NM, OK, TX)</td> <td>(866) 524-7946</td> <td>-</td> </tr> <tr> <td>Beverly Jordan</td> <td>(CO, KS, MO, NE)</td> <td>(866) 524-7946</td> <td>-5616</td> </tr> <tr> <td>Debbie Booth</td> <td>(AR, LA, MS, TN)</td> <td>(866) 524-7946</td> <td>-5615</td> </tr> <tr> <td>Jack Nunery</td> <td>(AL, FL, GA, KY, NC, SC, VA, WV)</td> <td>(904) 751-1157</td> <td></td> </tr> <tr> <td>VACANT</td> <td>(CT, DC, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VT)</td> <td>(866) 524-7946</td> <td>-5614</td> </tr> <tr> <td>Bill Gervasi</td> <td>(IA, IL, IN, MI, MN, OH, WI)</td> <td>(810) 227-6250</td> <td></td> </tr> </table> |  |                |            |                                  |   |   |  |  |  |  | VACANT | (NM, OK, TX) | (866) 524-7946 | - | Beverly Jordan | (CO, KS, MO, NE) | (866) 524-7946 | -5616 | Debbie Booth | (AR, LA, MS, TN) | (866) 524-7946 | -5615 | Jack Nunery | (AL, FL, GA, KY, NC, SC, VA, WV) | (904) 751-1157 |  | VACANT | (CT, DC, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VT) | (866) 524-7946 | -5614 | Bill Gervasi | (IA, IL, IN, MI, MN, OH, WI) | (810) 227-6250 |  |
| VACANT   | (NM, OK, TX)   | (866) 524-7946 | -          |                                  |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| Beverly Jordan   | (CO, KS, MO, NE)   | (866) 524-7946 | -5616      |                                  |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| Debbie Booth   | (AR, LA, MS, TN)   | (866) 524-7946 | -5615      |                                  |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| Jack Nunery  | (AL, FL, GA, KY, NC, SC, VA, WV)   | (904) 751-1157 |            |                                  |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| VACANT   | (CT, DC, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VT)                           | (866) 524-7946 | -5614      |                                  |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |
| Bill Gervasi   | (IA, IL, IN, MI, MN, OH, WI)   | (810) 227-6250 |            |                                  |   |   |  |  |  |  |        |              |                |   |                |                  |                |       |              |                  |                |       |             |                                  |                |  |        |  |                |       |              |                              |                |  |

| Conforming Conventional Fixed |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                               |         |         |         |                                      |         |         |                          |         |         |         |         |         |         |         |         |         |         |
|-------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------------------------------|---------|---------|---------|--------------------------------------|---------|---------|--------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 30/25 Year                    |         |         |         |         |         |         | 20 Year |         |         |         |         |         |         | 15 Year |         |         |         |         |         |         | 10 Year |         |         |         |         |         |         | 30 Year Fixed - INTEREST ONLY |         |         |         |                                      |         |         | 30/25 FNMA Flex 97 / 100 |         |         |         |         |         |         |         |         |         |         |
| Rate                          | 7 Day   | 15 Day  | 30 Day  | 45 Day  | 60 Day  | 75 Day  | Rate    | 7 Day   | 15 Day  | 30 Day  | 45 Day  | 60 Day  | 75 Day  | Rate    | 7 Day   | 15 Day  | 30 Day  | 45 Day  | 60 Day  | 75 Day  | Rate    | 7 Day   | 15 Day  | 30 Day  | 45 Day  | 60 Day  | 75 Day  | Rate                          | 7 Day   | 15 Day  | 30 Day  | 45 Day                               | 60 Day  | 75 Day  | Rate                     | 7 Day   | 15 Day  | 30 Day  | 45 Day  | 60 Day  | 75 Day  |         |         |         |         |
| 7.250                         | 102.000 | 102.000 | 102.000 | 102.000 | 102.000 | 102.000 | 7.250   | 101.869 | 101.847 | 101.763 | 101.711 | 101.652 | 101.402 | 7.125   | 102.000 | 102.000 | 102.000 | 101.964 | 101.905 | 101.655 | 7.125   | 102.000 | 102.000 | 101.938 | 101.886 | 101.827 | 101.577 | 7.500                         | 101.719 | 101.697 | 101.613 | 101.561                              | 101.502 | 101.252 | 7.500                    | 102.000 | 102.000 | 101.933 | 101.881 | 101.822 | 101.572 |         |         |         |         |
| 7.125                         | 102.000 | 102.000 | 101.972 | 101.920 | 101.861 | 101.611 | 7.125   | 101.801 | 101.779 | 101.695 | 101.643 | 101.584 | 101.334 | 7.000   | 101.931 | 101.909 | 101.825 | 101.773 | 101.714 | 101.464 | 7.000   | 101.891 | 101.869 | 101.785 | 101.733 | 101.674 | 101.424 | 7.375                         | 101.310 | 101.288 | 101.204 | 101.152                              | 101.093 | 100.843 | 7.375                    | 101.765 | 101.743 | 101.659 | 101.607 | 101.548 | 101.298 |         |         |         |         |
| 7.000                         | 101.715 | 101.693 | 101.609 | 101.557 | 101.498 | 101.248 | 7.000   | 101.697 | 101.675 | 101.591 | 101.539 | 101.480 | 101.230 | 6.875   | 101.856 | 101.834 | 101.750 | 101.698 | 101.639 | 101.389 | 6.875   | 101.856 | 101.834 | 101.750 | 101.698 | 101.639 | 101.389 | 7.250                         | 101.298 | 101.276 | 101.192 | 101.140                              | 101.081 | 100.831 | 7.250                    | 101.588 | 101.566 | 101.482 | 101.430 | 101.371 | 101.121 |         |         |         |         |
| 6.875                         | 101.349 | 101.327 | 101.243 | 101.191 | 101.132 | 100.882 | 6.875   | 101.416 | 101.394 | 101.310 | 101.258 | 101.199 | 100.949 | 6.750   | 101.450 | 101.428 | 101.344 | 101.292 | 101.233 | 100.983 | 6.750   | 101.482 | 101.460 | 101.376 | 101.324 | 101.265 | 101.015 | 7.125                         | 101.177 | 101.155 | 101.071 | 101.019                              | 100.960 | 100.710 | 7.125                    | 101.347 | 101.325 | 101.241 | 101.189 | 101.130 | 100.880 |         |         |         |         |
| 6.750                         | 100.893 | 100.871 | 100.787 | 100.735 | 100.676 | 100.426 | 6.750   | 101.032 | 101.010 | 100.926 | 100.874 | 100.815 | 100.565 | 6.625   | 101.300 | 101.278 | 101.194 | 101.142 | 101.083 | 100.833 | 6.625   | 101.205 | 101.183 | 101.099 | 101.047 | 100.988 | 100.738 | 7.000                         | 100.930 | 100.908 | 100.824 | 100.772                              | 100.713 | 100.463 | 7.000                    | 101.193 | 101.171 | 101.087 | 101.035 | 100.976 | 100.726 |         |         |         |         |
| 6.625                         | 100.203 | 100.181 | 100.097 | 100.045 | 99.986  | 99.736  | 6.625   | 100.334 | 100.312 | 100.228 | 100.176 | 100.117 | 99.867  | 6.500   | 101.075 | 101.053 | 100.969 | 100.917 | 100.858 | 100.608 | 6.500   | 101.025 | 101.003 | 100.919 | 100.867 | 100.808 | 100.558 | 6.875                         | 100.368 | 100.346 | 100.262 | 100.210                              | 100.151 | 99.901  | 6.875                    | 100.961 | 100.939 | 100.855 | 100.803 | 100.744 | 100.494 |         |         |         |         |
| 6.500                         | 99.715  | 99.693  | 99.609  | 99.557  | 99.498  | 99.248  | 6.500   | 100.003 | 99.981  | 99.897  | 99.845  | 99.786  | 99.536  | 6.375   | 100.950 | 100.928 | 100.844 | 100.792 | 100.733 | 100.483 | 6.375   | 100.950 | 100.928 | 100.844 | 100.792 | 100.733 | 100.483 | 6.750                         | 99.690  | 99.668  | 99.584  | 99.532                               | 99.473  | 99.223  | 6.750                    | 100.374 | 100.352 | 100.268 | 100.216 | 100.157 | 99.907  |         |         |         |         |
| 6.375                         | 99.214  | 99.192  | 99.108  | 99.056  | 98.997  | 98.747  | 6.375   | 99.595  | 99.573  | 99.489  | 99.437  | 99.378  | 99.128  | 6.250   | 100.444 | 100.422 | 100.338 | 100.286 | 100.227 | 99.977  | 6.250   | 100.504 | 100.482 | 100.398 | 100.346 | 100.287 | 100.037 | 6.625                         | 99.234  | 99.212  | 99.128  | 99.076                               | 99.017  | 98.767  | 6.625                    | 99.583  | 99.561  | 99.477  | 99.425  | 99.366  | 99.116  |         |         |         |         |
| 6.250                         | 98.513  | 98.491  | 98.407  | 98.355  | 98.296  | 98.046  | 6.250   | 98.989  | 98.967  | 98.883  | 98.831  | 98.772  | 98.522  | 6.125   | 99.460  | 99.438  | 99.354  | 99.302  | 99.243  | 98.993  | 6.125   | 99.446  | 99.424  | 99.340  | 99.288  | 99.229  | 98.979  | 6.500                         | 98.747  | 98.725  | 98.641  | 98.589                               | 98.530  | 98.280  | 6.500                    | 99.188  | 99.166  | 99.082  | 99.030  | 98.971  | 98.721  |         |         |         |         |
| 6.125                         | 97.713  | 97.691  | 97.607  | 97.555  | 97.496  | 97.246  | 6.125   | 98.191  | 98.169  | 98.085  | 98.033  | 97.974  | 97.724  | 6.000   | 99.144  | 99.122  | 99.038  | 98.986  | 98.927  | 98.677  | 6.000   | 99.193  | 99.171  | 99.087  | 99.035  | 98.976  | 98.726  | 6.375                         | 98.113  | 98.091  | 98.007  | 97.955                               | 97.896  | 97.646  | 6.375                    | 98.681  | 98.659  | 98.575  | 98.523  | 98.464  | 98.214  |         |         |         |         |
| 6.000                         | 97.218  | 97.196  | 97.112  | 97.060  | 97.001  | 96.751  | 6.000   | 97.770  | 97.748  | 97.664  | 97.612  | 97.553  | 97.303  | 5.875   | 98.763  | 98.741  | 98.657  | 98.605  | 98.546  | 98.296  | 5.875   | 98.888  | 98.866  | 98.782  | 98.730  | 98.671  | 98.421  | 6.250                         | 97.361  | 97.339  | 97.255  | 97.203                               | 97.144  | 96.894  | 6.250                    | 97.978  | 97.956  | 97.872  | 97.820  | 97.761  | 97.511  |         |         |         |         |
| 5.875                         | 96.678  | 96.656  | 96.572  | 96.520  | 96.461  | 96.211  | 5.875   | 97.310  | 97.288  | 97.204  | 97.152  | 97.093  | 96.843  | 5.750   | 98.163  | 98.141  | 98.057  | 98.005  | 97.946  | 97.696  | 5.750   | 98.374  | 98.352  | 98.268  | 98.216  | 98.157  | 97.907  | 6.125                         | 96.676  | 96.654  | 96.570  | 96.518                               | 96.459  | 96.209  | 6.125                    | 96.676  | 96.654  | 96.570  | 96.518  | 96.459  | 96.209  |         |         |         |         |
| 5.750                         | 95.924  | 95.902  | 95.818  | 95.766  | 95.707  | 95.457  | 5.750   | 96.665  | 96.643  | 96.559  | 96.507  | 96.448  | 96.198  | 5.625   | 97.665  | 97.643  | 97.559  | 97.507  | 97.448  | 97.198  | 5.625   | 97.879  | 97.857  | 97.773  | 97.721  | 97.662  | 97.412  | 6.000                         | 96.139  | 96.117  | 96.033  | 95.981                               | 95.922  | 95.672  | 6.000                    | 96.139  | 96.117  | 96.033  | 95.981  | 95.922  | 95.672  |         |         |         |         |
| 5.625                         | 95.226  | 95.204  | 95.120  | 95.068  | 95.009  | 94.759  | 5.625   | 95.818  | 95.796  | 95.712  | 95.660  | 95.601  | 95.351  | 5.500   | 97.268  | 97.246  | 97.162  | 97.110  | 97.051  | 96.801  | 5.500   | 97.561  | 97.539  | 97.455  | 97.403  | 97.344  | 97.094  | ***                           |         |         | -0.022  | -0.084                               | -0.052  | -0.059  | -0.250                   | 7.250   | 101.598 | 101.576 | 101.492 | 101.440 | 101.381 | 101.131 |         |         |         |
| ***                           |         |         | -0.022  | -0.084  | -0.052  | -0.059  | -0.250  | ***     |         |         | -0.022  | -0.084  | -0.052  | -0.059  | -0.250  | ***     |         |         | -0.022  | -0.084  | -0.052  | -0.059  | -0.250  | ***     |         |         | -0.022  | -0.084                        | -0.052  | -0.059  | -0.250  | <b>30 Year Fixed - INTEREST ONLY</b> |         |         |                          |         |         |         | 7.125   | 101.549 | 101.527 | 101.443 | 101.391 | 101.332 | 101.082 |

| Adjustments to 30 / 25 / 20 / 15 / 10 year price  |  |  |  |  |  |  |  |  |  |  |  | Eligibility  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| <b>Standard Adjustments</b>   |  |  |  |  |  |  |  |  |  |  |  | 1 Unit Primary or Second Home  |  |  |  |
| Owner Occupied Fixed with   |  |  |  |  |  |  |  |  |  |  |  | FNMA Approved/Warrantable Condos   |  |  |  |
| 2 units, >90 up to 95% LTV  |  |  |  |  |  |  |  |  |  |  |  | Must have DU Approve/Eligible recommendation   |  |  |  |
| Credit scores <620  |  |  |  |  |  |  |  |  |  |  |  | MI Contract underwriting is acceptable   |  |  |  |
| Cashout 1-2 Units 70.01-80%   |  |  |  |  |  |  |  |  |  |  |  | Interest only for the first 10 years, then fully amortizing for the remaining 20 years.  |  |  |  |
| Cashout 3-4 Units 70.01-75%   |  |  |  |  |  |  |  |  |  |  |  | <b>15 Year FNMA Flex 97 / 100</b>  |  |  |  |
| Cashout 1-2 Units 80.01-90%   |  |  |  |  |  |  |  |  |  |  |  | 6.500 100.805 100.783 100.699 100.647 100.588 100.338  |  |  |  |
| Max lock for refis is 60 days   |  |  |  |  |  |  |  |  |  |  |  | 6.375 100.511 100.489 100.405 100.353 100.294 100.044  |  |  |  |
| FNMA 30/ 20/ 15 / 10Yr. / CLTV > 95 *<br>80/20 * LP approval not acceptable   |  |  |  |  |  |  |  |  |  |  |  | 6.250 99.998 99.976 99.892 99.840 99.781 99.531  |  |  |  |
| <b>Subordinate Financing</b>  |  |  |  |  |  |  |  |  |  |  |  | 6.125 99.045 99.023 98.939 98.887 98.828 98.578  |  |  |  |
| LTV   |  |  |  |  |  |  |  |  |  |  |  | 6.000 98.723 98.701 98.617 98.565 98.506 98.256  |  |  |  |
| CLTV  |  |  |  |  |  |  |  |  |  |  |  | 5.875 98.301 98.279 98.195 98.143 98.084 97.834  |  |  |  |
| Deduct  |  |  |  |  |  |  |  |  |  |  |  | 5.750 97.698 97.676 97.592 97.540 97.481 97.231  |  |  |  |
| 65.01-90  |  |  |  |  |  |  |  |  |  |  |  | <b>NO MI</b> 700 or > FICO -1.885 price adj. *   |  |  |  |
| 90.01-95  |  |  |  |  |  |  |  |  |  |  |  | <b>Irwin Paid MI</b>   |  |  |  |
| <b>Non Owner Occupied Adjustments</b>   |  |  |  |  |  |  |  |  |  |  |  | <b>Adjustments are to the RATE</b>   |  |  |  |
| <b>NO MI - Adjustments are to PRICE</b>   |  |  |  |  |  |  |  |  |  |  |  | <b>LTV</b>   |  |  |  |
| 15 / 10 Year  |  |  |  |  |  |  |  |  |  |  |  | 700+ 680-699 660-679 620-659   |  |  |  |
| 30/25/20 Year   |  |  |  |  |  |  |  |  |  |  |  | 700+ 680-699 660-679 620-659   |  |  |  |
| LTV   |  |  |  |  |  |  |  |  |  |  |  | 700+ 680-699 660-679 620-659   |  |  |  |
| <720 >=720  |  |  |  |  |  |  |  |  |  |  |  | 700+ 680-699 660-679 620-659   |  |  |  |
| <=75%   |  |  |  |  |  |  |  |  |  |  |  | 700 or > -1.255 N/A  |  |  |  |
| >75%  |  |  |  |  |  |  |  |  |  |  |  | 700 or > -0.965 -1.265   |  |  |  |
| <b>Extended Locks - with Float Down Option</b>  |  |  |  |  |  |  |  |  |  |  |  | -1.265 -1.715  |  |  |  |
| Period  |  |  |  |  |  |  |  |  |  |  |  | -1.045 -1.495  |  |  |  |
| Upfront   |  |  |  |  |  |  |  |  |  |  |  | Conv 30/25/20/15/10 only - Refer to product description for limitations  |  |  |  |
| Pricing   |  |  |  |  |  |  |  |  |  |  |  | NO MI is available on Purchase, LTD, Cashout and Cashout on O/O Primary - Purch / LTD Cashout on 2nd Home and Investment - Minimum FICO of 700 - 1-2 Unit Full Doc ONLY - Approve/Elig. Accept/Elig. ONLY - Max DTI is 45% |  |  |  |
| 120 Day   |  |  |  |  |  |  |  |  |  |  |  | NO MI is available on Purchase, LTD, Cashout and Cashout on O/O Primary - Purch / LTD Cashout on 2nd Home and Investment - Minimum FICO of 700 - 1-2 Unit Full Doc ONLY - Approve/Elig. Accept/Elig. ONLY - Max DTI is 45% |  |  |  |
| 180 Day   |  |  |  |  |  |  |  |  |  |  |  | NO MI is available on Purchase, LTD, Cashout and Cashout on O/O Primary - Purch / LTD Cashout on 2nd Home and Investment - Minimum FICO of 700 - 1-2 Unit Full Doc ONLY - Approve/Elig. Accept/Elig. ONLY - Max DTI is 45% |  |  |  |
| 270 Day   |  |  |  |  |  |  |  |  |  |  |  | NO MI is available on Purchase, LTD, Cashout and Cashout on O/O Primary - Purch / LTD Cashout on 2nd Home and Investment - Minimum FICO of 700 - 1-2 Unit Full Doc ONLY - Approve/Elig. Accept/Elig. ONLY - Max DTI is 45% |  |  |  |
| Upfront fee is refundable at funding. See registrations section of manual for float down options. Extended locks under these terms available for all products on this page except Interest Only |  |  |  |  |  |  |  |  |  |  |  | Rate Extensions (Ltd. To 1)  |  |  |  |
| Minimum loan amount on Non Owner IS \$40,000  |  |  |  |  |  |  |  |  |  |  |  | 5 Day -0.125   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 15 Day -0.250  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 30 Day -0.500  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | *** Lock period adjustments are provided for informational purposes only.  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | <b>Expiration Dates</b>  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 7 Day 04/19/06   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 15 Day 04/27/06  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 30 Day 05/12/06  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 45 Day 05/30/06  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 60 Day 06/12/06  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 75 Day 06/26/06  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 120 Day 08/10/06   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 180 Day 10/09/06   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 270 Day 01/08/07   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | Adjust 30, 25, 20, 15 & 10 Year above  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | On FNMA SISA & SIVA, you must obtain appraisal on form 2055 with Interior/Exterior inspection regardless of DU findings. See product description for details.  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | <b>All cashout adjustments are in addition to the LTV/FICO adjustments</b>   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | Loans approved through LP are not acceptable on this product<br>Non Owner adjustments at left also apply   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | <b>Service Times</b>   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | Underwriting is working on files received  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 04/11/06   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | Funding is working on files received   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 04/12/06   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | <b>Subordinate Financing</b>   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | LTV  |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | CLTV   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | Adj.   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 65.01-90   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | 90.01-95   |  |  |  |
|   |  |  |  |  |  |  |  |  |  |  |  | -0.250   |  |  |  |



