

SPECIAL PRICING BONUS!
 FNMA/FHLMC 30, 20, 15 & 10 YR FIXED / 2/1 BUYDOWN/EAP PROGRAMS
 FOR LOAN AMOUNTS: \$100,000 TO \$124,999: ADD .125 TO PRICE
 \$125,000 TO \$174,999: ADD .250 TO PRICE
 \$175,000 TO \$417,000: ADD .375 TO PRICE

Date: 04/11/06
 EST Time: 10:19 AM
 Quote Sheet #: 2006069
 Adjustment Sheet #: 2006001
 Correspondent-Nevada, Arizona, Utah



FNMA/FHLMC 30 YR FIXED		FNMA/FHLMC 20 YR FIXED		FNMA/FHLMC 15 YR FIXED		FNMA/FHLMC 10 YR FIXED		FNMA/FHLMC 2-1 BUYDOWN				MAXIMIZER 103% 30 YR FIXED		FNMA/FHLMC 7 YR BALLOON		FHLMC 5 YR BALLOON		KEY JUMBO 30 YR FIXED		KEY JUMBO 15 YR FIXED		REGAL JUMBO 30 YR FIXED	
Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Yr1	Yr2	Yr3	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day
7.375	103.625	7.000	103.125	7.125	103.500	7.125	103.500	5.500	6.500	7.500	101.125	7.375	102.250	6.500	101.125	6.000	101.125	7.125	102.375	6.875	102.125	7.125	101.625
7.250	103.375	6.875	102.750	7.000	103.125	7.000	103.125	5.375	6.375	7.375	100.875	7.250	102.000	6.375	100.875	5.875	100.875	7.000	102.125	6.750	101.625	7.000	101.500
7.125	103.125	6.750	102.250	6.875	103.000	6.875	102.875	5.250	6.250	7.250	100.750	7.125	101.625	6.250	100.500	5.750	100.625	6.875	102.000	6.625	101.500	6.875	101.250
7.000	103.000	6.625	101.750	6.750	102.750	6.750	102.625	5.125	6.125	7.125	100.500	7.000	101.250	6.125	100.250	5.625	100.375	6.750	101.625	6.500	101.250	6.750	101.000
6.875	102.500	6.500	101.250	6.625	102.500	6.625	102.375	5.000	6.000	7.000	100.250	6.875	101.000	6.000	100.000	5.500	100.250	6.625	101.125	6.375	101.125	6.625	100.750
6.750	102.000	6.375	100.750	6.500	102.250	6.500	102.125	4.875	5.875	6.875	99.750	6.750	100.500	5.875	99.625	5.375	100.000	6.500	100.625	6.250	100.875	6.500	100.375
6.625	101.375	6.250	100.125	6.375	101.750	6.375	101.750	4.750	5.750	6.750	99.250	6.625	100.000	5.750	99.250	5.250	99.875	6.375	100.000	6.125	100.500	6.375	99.875
6.500	100.875	6.125	99.625	6.250	101.250	6.250	101.250	4.625	5.625	6.625	98.750	6.500	99.500	5.625	98.750	5.125	99.625	6.250	99.500	6.000	100.000		
6.375	100.250	6.000	99.125	6.125	100.750	6.125	100.750	4.500	5.500	6.500	98.250	6.375	99.000	5.500	98.375	5.000	99.500	6.125	98.875	5.875	99.625		
6.250	99.750	5.875	98.625	6.000	100.250	6.000	100.375	4.375	5.375	6.375	97.625	6.250	98.375	5.375	98.125	4.875	99.250	6.000	98.375	5.750	99.125		
6.125	99.125	5.750	98.000	5.875	99.875	5.875	100.000					6.125	97.750	5.250	97.750	4.750	98.875	5.875	97.750	5.625	98.625		
6.000	98.625	5.625	97.375	5.750	99.375	5.750	99.625											5.750	97.250	5.500	98.125		
5.875	98.000			5.625	98.875	5.625	99.250																
5.750	97.375																						
15 Days	+0.500	15 Days	+0.500	15 Days	+0.500	15 Days	+0.500	15 Days	+0.500			15 Days	+0.500	15 Days	+0.500	15 Days	+0.500	15 Days	+0.500	15 Days	+0.500	15 Days	+0.500
40 Days	+0.375	40 Days	+0.375	40 Days	+0.375	40 Days	+0.375	40 Days	+0.375			40 Days	+0.375	40 Days	+0.375	40 Days	+0.375	40 Days	+0.375	40 Days	+0.375	40 Days	+0.375
55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125			55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125

AFFORDABLE HOUSING - 30 YR		FNMA 30 YR EAP LEVEL 1		FNMA 30 YR EAP LEVEL 2		FNMA 30 YR EAP LEVEL 3		FNMA YR 15 EAP LEVEL 1		FNMA 15 YR EAP LEVEL 2		FNMA 15 YR EAP LEVEL 3		Index		Lock		Message Board	
Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day			RATES ARE SUBJECT TO CHANGE W/OUT NOTICE	
7.250	102.125	7.375	101.625	7.750	101.625	8.250	101.625	6.875	101.000	7.250	101.000	7.750	101.000	1 MO LIBOR:	4.880	Expiration	All quotes include SRP		
7.125	101.875	7.250	101.000	7.625	101.000	8.125	101.000	6.750	100.500	7.125	100.500	7.625	100.500	1 YR LIBOR:	5.341	15 day:	04/26/06	Lock-in exp dates are inclusive of delivery time	
7.000	101.250	7.125	100.500	7.500	100.500	8.000	100.500	6.625	100.000	7.000	100.000	7.500	100.000	1 YR TBILL:	4.850	30 day:	05/11/06	Conventional max price is 103.25, government max price is 104.00. See Adjustment Page for additional maximum price information.	
6.875	100.750	7.000	99.875	7.375	99.875	7.875	99.875	6.500	99.625	6.875	99.625	7.375	99.625	6 MO LIBOR:	5.204	40 day:	05/22/06	Marketing Assistants are available btw 8:30 AM & 7:00 PM EST	
6.750	100.125	6.875	99.375	7.250	99.375	7.750	99.375	6.375	99.125	6.750	99.125	7.250	99.125			55 day:	06/05/06	SUNTRUST REGISTRATION / LOCK-IN DESK:	
6.625	99.625	6.750	98.750	7.125	98.750	7.625	98.750	6.250	98.625	6.625	98.625	7.125	98.625			60 day:	06/12/06	Call the Registration Desk @ (800)382-2111 or Fax to (804)291-0120	
6.500	99.000	6.625	98.250	7.000	98.250	7.500	98.250									70 day:	06/20/06	UNDERWRITING CORNER	
6.375	98.500															105 day:	07/25/06	UW Type:	Rcvd:
6.250	97.875															135 day:	08/24/06	Purchase-Locked	04/06/06
																180 day:	10/09/06	Purchase-Not Locked	04/06/06
																270 day:	01/08/07	Refinance-Locked	04/06/06
																		Refinance-Not Locked	04/06/06
																		Conditions	04/07/06

LOW LOAN AMOUNT ADJUSTMENTS:

GOVERNMENT PRODUCTS	Loan Amounts below \$60,000	-0.250 from Price
	Loan Amounts below \$50,000	-0.500 from Price
	Loan Amounts below \$40,000	-0.750 from Price
CONVENTIONAL PRODUCTS	Loan Amounts below \$60,000	-0.250 from Price
	Loan Amounts below \$35,000	-1.000 from Price
	Loan Amounts below \$25,000	-2.000 from Price

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FHA		FHA		FHA 30 YR FIXED				VA		VA	
30 YR FIXED		15 YR FIXED		2-1 BUYDOWN				30 YR FIXED		15 YR FIXED	
Rate	70 Day	Rate	70 Day	Yr1	Yr2	Yr3	70 Day	Rate	70 Day	Rate	70 Day
6.750	102.875	6.500	102.625	5.000	6.000	7.000	101.250	6.750	102.875	6.500	102.625
6.625	102.125	6.000	100.875	4.750	5.750	6.750	99.750	6.625	102.125	6.000	100.875
6.500	102.125	5.500	99.000	4.500	5.500	6.500	98.625	6.500	102.125	5.500	99.000
6.375	101.000			4.250	5.250	6.250	97.500	6.375	101.000	5.000	97.250
6.250	100.500			4.000	5.000	6.000	96.875	6.250	100.500		
6.125	100.000			3.750	4.750	5.750	95.750	6.125	100.000		
6.000	100.000			3.500	4.500	5.500	94.250	6.000	100.000		
5.875	98.875							5.875	98.875		
5.750	98.375							5.750	98.375		
5.625	97.875							5.625	97.875		
5.500	97.750							5.500	97.750		
5.375	96.375							5.375	96.375		
15 Days	+0.500	15 Days	+0.500	15 Days	+0.500			15 Days	+0.500	15 Days	+0.500
40 Days	+0.375	40 Days	+0.375	40 Days	+0.375			40 Days	+0.375	40 Days	+0.375
55 Days	+0.125	55 Days	+0.125	55 Days	+0.125			55 Days	+0.125	55 Days	+0.125

FHA		FHA 3/1		FHA 5/1		VA 3/1		VA 5/1	
1 YR ARM		TREASURY ARM		TREASURY ARM		TREASURY ARM		TREASURY ARM	
Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day
5.500	100.500	6.875	101.750	7.000	101.875	6.875	101.750	7.000	101.875
5.250	99.875	6.750	101.500	6.875	101.625	6.750	101.500	6.875	101.625
5.000	99.500	6.625	101.250	6.750	101.375	6.625	101.250	6.750	101.375
		6.500	101.000	6.625	101.125	6.500	101.000	6.625	101.125
		6.375	100.625	6.500	100.750	6.375	100.625	6.500	100.750
		6.250	100.250	6.375	100.375	6.250	100.250	6.375	100.375
		6.125	99.875	6.250	100.000	6.125	99.875	6.250	100.000
		6.000	99.375	6.125	99.500	6.000	99.375	6.125	99.500
15 Days	+0.500	15 Days	+0.500	15 Days	+0.500	15 Days	+0.500	15 Days	+0.500
40 Days	+0.375	40 Days	+0.375	40 Days	+0.375	40 Days	+0.375	40 Days	+0.375
55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125
Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250
Caps	1/5	Caps	1/5	Caps	1/5	Caps	1/5	Caps	1/5

Index	Lock	Message Board
1 MO LIBOR: 4.880	Expiration	RATES ARE SUBJECT TO CHANGE W/OUT NOTICE
1 YR LIBOR: 5.341	15 day: 04/26/06	All quotes include SRP
1 YR TBILL: 4.850	30 day: 05/11/06	Lock-in exp dates are inclusive of delivery time
6 MO LIBOR: 5.204	40 day: 05/22/06	Conventional max price is 103.25, government max price is 104.00. See Adjustment Page for additional maximum price information.
	55 day: 06/05/06	Marketing Assistants are available btw 8:30 AM & 7:00 PM EST
	60 day: 06/12/06	SUNTRUST REGISTRATION /LOCK-IN DESK:
	70 day: 06/20/06	Call the Registration Desk @ (800)382-2111 or Fax to (804)291-0120
	105 day: 07/25/06	UNDERWRITING CORNER
	135 day: 08/24/06	UW Type: Rcvd:
	180 day: 10/09/06	Purchase-Locked 04/06/06
	270 day: 01/08/07	Purchase-Not Locked 04/06/06
		Refinance-Locked 04/06/06
		Refinance-Not Locked 04/06/06
		Conditions 04/07/06

LOW LOAN AMOUNT ADJUSTMENTS:	GOVERNMENT PRODUCTS
Loan Amounts below \$60,000	-0.250 from Price
Loan Amounts below \$50,000	-0.500 from Price
Loan Amounts below \$40,000	-0.750 from Price

SEE ADJUSTMENT SHEET 2006 001 FOR ALL PROGRAM ADJUSTMENTS

Date: 04/11/06
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COMBO 1/1 ARM		COMBO 1/1 ARM		COMBO 1/1 ARM		COMBO 1/1 ARM		COMBO 3/1 ARM		COMBO 3/1 ARM		COMBO 3/1 ARM		COMBO 3/1 ARM		COMBO 5/1 ARM		COMBO 5/1 ARM		COMBO 5/1 ARM		COMBO 5/1 ARM			
> = 660 SCORE		90% < 660		95% < 660		100%		> = 660 SCORE		90% < 660		95% < 660		100%		>=660 SCORE		90% < 660		95% < 660		100%			
Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day
7.500	101.000	8.375	101.000	8.875	101.000	8.125	101.000	8.125	101.000	9.000	101.000	9.500	101.000	8.750	101.000	8.375	101.000	9.250	101.000	9.750	101.000	9.000	101.000		
7.375	100.750	8.250	100.750	8.750	100.750	8.000	100.750	8.000	100.750	8.875	100.750	9.375	100.750	8.625	100.750	8.250	100.750	9.125	100.750	9.625	100.750	8.875	100.750		
7.250	100.500	8.125	100.500	8.625	100.500	7.875	100.500	7.875	100.500	8.750	100.500	9.250	100.500	8.500	100.500	8.125	100.500	9.000	100.500	9.500	100.500	8.750	100.500		
7.125	100.250	8.000	100.250	8.500	100.250	7.750	100.250	7.750	100.250	8.625	100.250	9.125	100.250	8.375	100.250	8.000	100.250	8.875	100.250	9.375	100.250	8.625	100.250		
7.000	100.000	7.875	100.000	8.375	100.000	7.625	100.000	7.625	100.000	8.500	100.000	9.000	100.000	8.250	100.000	7.875	100.000	8.750	100.000	9.250	100.000	8.500	100.000		
6.750	99.000	7.625	99.000	8.125	99.000	7.375	99.000	7.375	99.000	8.250	99.000	8.750	99.000	8.000	99.000	7.625	99.000	8.500	99.000	9.000	99.000	8.250	99.000		
6.500	98.000	7.375	98.000	7.875	98.000	7.125	98.000	7.125	98.000	8.000	98.000	8.500	98.000	7.750	98.000	7.375	98.000	8.250	98.000	8.750	98.000	8.000	98.000		
15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375		
40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250		
55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125		
Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250	Margin	2.250		
Caps	2/6	Caps	2/6	Caps	2/6	Caps	2/6	Caps	2/6	Caps	2/6	Caps	2/6	Caps	2/6	Caps	5/2/5	Caps	5/2/5	Caps	5/2/5	Caps	5/2/5		

COMBO 30 YR		COMBO 15 YR		COMBO 90% 30 YR		COMBO 90% 15 YR		COMBO 95% 30 YR		COMBO 95% 15 YR	
> = 660 SCORE		> = 660 SCORE		< 660 SCORE		< 660 SCORE		< 660 SCORE		< 660 SCORE	
Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day	Rate	70 Day
9.125	101.000	9.000	101.000	10.000	101.000	9.875	101.000	10.500	101.000	10.375	101.000
9.000	100.750	8.875	100.750	9.875	100.750	9.750	100.750	10.375	100.750	10.250	100.750
8.875	100.500	8.750	100.500	9.750	100.500	9.625	100.500	10.250	100.500	10.125	100.500
8.750	100.250	8.625	100.250	9.625	100.250	9.500	100.250	10.125	100.250	10.000	100.250
8.625	100.000	8.500	100.000	9.500	100.000	9.375	100.000	10.000	100.000	9.875	100.000
8.375	99.000	8.250	99.000	9.250	99.000	9.125	99.000	9.750	99.000	9.625	99.000
8.125	98.000	8.000	98.000	9.000	98.000	8.875	98.000	9.500	98.000	9.375	98.000
15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375	15 Days	+0.375
40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250	40 Days	+0.250
55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125	55 Days	+0.125

COMBO 30 YEAR		COMBO 15 YEAR	
100%		100%	
Rate	70 Day	Rate	70 Day
9.875	101.000	9.750	101.000
9.750	100.750	9.625	100.750
9.625	100.500	9.500	100.500
9.500	100.250	9.375	100.250
9.375	100.000	9.250	100.000
9.125	99.000	9.000	99.000
8.875	98.000	8.750	98.000
15 Days	+0.375	15 Days	+0.375
40 Days	+0.250	40 Days	+0.250
55 Days	+0.125	55 Days	+0.125

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		Refinance-Locked 04/06/06
		Refinance-Not Locked 04/06/06
		Conditions 04/07/06

LOW LOAN AMOUNT ADJUSTMENTS:		
GOVERNMENT PRODUCTS		
Loan Amounts below \$60,000		-0.250 from Price
Loan Amounts below \$50,000		-0.500 from Price
Loan Amounts below \$40,000		-0.750 from Price

SEE ADJUSTMENT SHEET 2006 001 FOR ALL PROGRAM ADJUSTMENTS