



TB&W

Taylor, Bean & Whitaker
Mortgage Corp.
23422 Mill Creek Drive, Ste. 120
Laguna Hills, CA 92653

CONTACT INFORMATION

Main (866) 236-7296
Lock-ins Fax (877) 387-0111

Lock Phone (800) 728-1129

RATES EFFECTIVE

Effective Date: 4/7/2006 9:17 AM
Prime Rate: 7.75
1 yr CMT Index: 4.82 150

EXTENDED LOCKS

180 Days - deduct 1.0 from Price & Pay Upfront
270 Days - deduct 1.5 from Price & Pay Upfront

FEES

Administration Fee - Call 866-236-7296
Tax Service Fee \$73

LOCK EXPIRATION DATES

15 Day	30 Day	45 Day	60 Day
4/21/2006	5/6/2006	5/21/2006	6/5/2006

CONVENTIONAL PRICING

30 YEAR - 1030

RATE	15 DAY	30 DAY	60 DAY
5.750	98.536	98.411	98.333
5.875	99.173	99.048	98.970
6.000	99.632	99.507	99.428
6.125	100.065	99.940	99.862
6.250	100.997	100.872	100.778
6.375	101.465	101.340	101.246
6.500	101.831	101.706	101.612
6.625	102.150	102.025	101.931
6.750	102.939	102.814	102.689
6.875	103.386	103.261	103.136
7.000	103.662	103.537	103.412
7.125	103.857	103.732	103.607
7.250	104.196	104.071	104.008
7.375	104.496	104.371	104.309
7.500	104.677	104.552	104.489

15 YEAR - 1015

RATE	15 DAY	30 DAY	60 DAY
5.375	98.738	98.613	98.519
5.500	99.220	99.095	99.001
5.625	99.588	99.463	99.369
5.750	100.174	100.049	99.955
5.875	100.664	100.539	100.445
6.000	101.096	100.971	100.878
6.125	101.434	101.309	101.215
6.250	101.876	101.751	101.813
6.375	102.361	102.236	102.298
6.500	102.755	102.630	102.693
6.625	102.947	102.822	102.884
6.750	103.019	102.894	102.801
6.875	103.449	103.324	103.231
7.000	103.817	103.692	103.598
7.125	104.059	103.934	103.841

PRICE ADJUSTMENT

10- Year Price	Add .250 to 15-yr price
20- Year Price	Add .250 to 30-yr price
Alt 97	deduct .750
Affordable 97	deduct .750
2 Unit 90.01 - 95%	deduct .500
Freddie 100% - 30&15Yr	deduct 1.250
Mfg. Home	deduct 1.500
75/20/5	deduct .250
80/15/5 or > 90% CLTV	deduct .500
80/20 Combo	deduct 1.500
SISA FICO 700-729	deduct .500
SISA Condo	deduct .500
Home Possible <= 95	deduct .500
Home Possible 95.01-97	deduct .875
Home Possible 97.01-100	deduct 1.00
HP w/ Sec. Finance	deduct .500
HP 3-4 Units 90.01-95%	deduct 1.00
Maximum Net Price:	103

LTV Adjustments	< 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Cash Out	0.000	-0.500	-0.500	-0.750	-0.750
Investment	-1.500	-1.500	-2.000	-2.500	-2.500
Investment C/O	-1.500	-2.000	-2.500	-3.250	N/A

Conventional Adjustments

States	
OK, FL, ND, TX, GA	0.000
AK, LA, AR, MS, TN, PA	-0.050
ID, NM, AL, NE, OR, NC, SC, NY	-0.100
HI, WI, NH, MO, SD, WV, IN, OH, MD, DE, NJ	-0.100
IL, MI, ME, NV, VT, WY, DC, CT, IA, MT, KS, VA, WA, KY, UT	-0.160
CO, MN, RI, CA, MA, AZ	-0.200

CONVENTIONAL ARM PRICING

1 YR ARM - 2001 2/6 caps

RATE	30 DAY	60 DAY
5.500	98.801	98.551
5.625	99.176	98.926
5.750	99.519	99.269
5.875	99.832	99.582
6.000	100.051	99.801
6.125	100.301	100.051
6.250	100.401	100.151
6.375	100.501	100.251
6.500	100.601	100.351

Program	Margin	Index
1 YR ARM	2.75	4.82
3/1 ARM	2.75	4.82
5/1 ARM	2.75	4.82
7/1 ARM	2.75	4.82

3/1 ARM - 2003 2/2/6 caps

RATE	30 DAY	60 DAY
5.500	99.677	99.427
5.625	99.910	99.660
5.750	100.134	99.884
5.875	100.350	100.100
6.000	100.555	100.305
6.125	100.699	100.449
6.250	100.931	100.681
6.375	101.181	100.931
6.500	101.431	101.181

5/1 ARM - 2005 5/2/5 caps

RATE	30 DAY	60 DAY
5.625	99.470	99.170
5.750	99.777	99.477
5.875	100.072	99.772
6.000	100.354	100.054
6.125	100.623	100.323
6.250	100.879	100.579
6.375	101.118	100.818
6.500	101.338	101.038
6.625	101.588	101.288

PRICE ADJUSTMENT	
90-95%	deduct .375
2 Unit 90.01 - 95%	deduct .50
80/15/5	deduct .50
75/20/5	deduct .25
80/20 Combo*	deduct 1.500
Investor < 75%	deduct 1.50
Investor 75 - 80%	deduct 2.00
Investor 80 - 90%	deduct 2.50
Cash Out 70.01 - 80%	deduct .50
Cash Out 80.01 - 85%	deduct .75
Cash Out 85.01 - 90%	deduct .75
Mfg. Home	deduct 1.500
SISA FICO 700-729	deduct .500
SISA Condo	deduct .500
Home Possible**	see conventional adj.

7/1 ARM - 2007 5/2/5 caps

RATE	30 DAY	60 DAY
5.750	99.238	98.938
5.875	99.599	99.299
6.000	99.945	99.645
6.125	100.275	99.975
6.250	100.591	100.291
6.375	100.841	100.491
6.500	101.091	100.691
6.625	101.341	100.891
6.750	101.591	101.091

Maximum Net Price: 101.5

* 5/1 & 7/1 Arm Only

** 5/1 Arm Only

CONFORMING 5 & 7 YR BALLOON PRICING

The pricing for these products may be accessed via the online lock site.

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ADD YOUR ORIGINATION FEE TO THESE PRICES

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Wholesale Pricing

GOVERNMENT PRICING

FHA 30 YEAR FIXED - 1130

RATE	15 DAY	30 DAY	60 DAY
5.500	98.844	98.719	98.672
5.750	99.304	99.179	99.148
5.875	100.043	99.918	99.887
6.000	101.157	101.032	101.000
6.250	101.460	101.335	101.226
6.375	102.199	102.074	101.965
6.500	103.063	102.938	102.829
6.750	103.242	103.117	103.054
6.875	103.730	103.605	103.543
7.000	105.250	105.125	105.125

FIXED PRICE ADJUSTMENTS

30-Yr Fix- 2/1 Buydown	deduct 2.50
30-Yr Fix- 1/0 Buydown	deduct .875
VA 30 yr - 1230	deduct .250
VA 15 yr - 1215	deduct .250
USDA RD 30 yr Fixed	Max Price = 103
Maximum Net Price:	104

FHA 15 YEAR FIXED - 1115

RATE	15 DAY	30 DAY	60 DAY
5.000	98.006	97.881	97.819
5.500	100.131	100.006	99.944
6.000	102.038	101.913	101.819
6.500	103.600	103.475	103.381

USDA RD 30 YEAR FIXED

RATE	15 DAY	30 DAY	60 DAY
6.000	100.657	100.532	100.500
6.250	100.960	100.835	100.726
6.500	102.563	102.438	102.329
6.750	102.742	102.617	102.554

Government Adjustments

States	
TX, PA, OK, AR, GA	0.000
MS, TN, FL, AL, LA, ND, AK, DE, NC, NY	-0.050
SC, HI, NM, MD, DC, IN, NE, NJ, OR	-0.100
ID, WV, KY, VA, MO, KS, IA, MT, CT, OH, SD	-0.100
WA, WI, UT, VT, WY, NV, IL, MI, NH, AZ, ME, RI	-0.160
CO, CA, MN, MA	-0.200

FHA / VA ARM PRICING

FHA / VA 1 YR ARM - 2101 / 2201

Margin: 2.25	30 DAY	Caps: 1/5 60 DAY
4.750	99.003	98.940
5.000	99.253	99.190
5.250	100.346	100.284
5.500	100.534	100.471
5.750	101.565	101.503

1st Pmt. / Change Date Matrix

April, May or June 2005	7/1/06
July, Aug. or Sept. 2005	10/1/06
Oct., Nov. or Dec. 2005	1/1/07
Jan, Feb. or March 2006	4/1/07

FHA / VA 3/1 YR ARM - 2103 / 2203

Margin: 1.750	30 DAY	Caps: 1/5 60 DAY
6.000	99.630	99.380
6.125	99.824	99.574
6.250	100.006	99.756
6.375	100.256	100.006
6.500	100.506	100.256
6.625	100.556	100.306
6.750	100.606	100.356
6.875	100.756	100.506
7.000	100.806	100.556
7.125	100.856	100.606

FHA / VA 5/1 YR ARM - 2105 / 2205

Margin: 1.750	30 DAY	Caps: 1/5 60 DAY
6.500	99.188	98.888
6.625	99.438	99.138
6.750	99.688	99.388
6.875	99.838	99.538
7.000	99.988	99.688
7.125	100.138	99.838
7.250	100.288	99.988
7.375	100.438	100.138
7.500	100.588	100.288
7.625	100.738	100.438

Maximum Net Price: 101.5

JUMBO PRICING

30 YEAR - 1530

RATE	30 DAY	60 DAY	90 DAY*
6.000	98.087	98.009	97.634
6.125	98.524	98.446	98.071
6.250	99.342	99.248	98.873
6.375	99.982	99.888	99.513
6.500	100.356	100.262	99.887
6.625	100.680	100.586	100.211
6.750	101.301	101.176	100.801
6.875	101.853	101.728	101.353
7.000	102.140	102.015	101.640
7.125	102.351	102.226	101.851
7.250	102.561	102.499	102.124
7.375	102.989	102.927	102.552
7.500	103.176	103.114	102.739
7.625	103.338	103.276	102.901

15 YEAR - 1515

RATE	30 DAY	60 DAY	90 DAY*
5.875	99.645	99.551	99.176
6.000	99.984	99.890	99.515
6.125	100.353	100.259	99.884
6.250	100.821	100.883	100.508
6.375	101.107	101.169	100.794
6.500	101.309	101.371	100.996
6.625	101.856	101.918	101.543
6.750	102.074	102.161	101.786
6.875	102.097	102.209	101.834
7.000	102.097	102.234	101.859
7.125	102.097	102.259	101.884
7.250	102.147	102.334	101.959
7.375	102.197	102.409	102.034
7.500	102.247	102.484	102.109

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
FICO								
620 - 639	0.000	0.000	-0.250	-0.250	-0.250	-0.750	N/A	N/A
640 - 659	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	N/A
660 - 699	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-1.000
720 - 779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>= 780	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Loan Amount								
\$417,001 - \$650,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$650,001 - \$1,000,000	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
Occupancy Type								
2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.500	N/A
Investment	-0.250	-0.500	-0.500	-1.000	-1.500	-1.500	-2.000	N/A
Property Type								
Condo 4 floors or less	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
Condo > 4 floors	0.000	-0.375	-0.625	-0.750	-0.750	-0.750	-1.000	-1.000
2 - 4 Units	0.000	-0.500	-0.625	-0.750	-0.750	-1.000	-1.000	N/A
CLTV								
CLTV 90.01 - 95.00	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Other								
Cash Out	0.000	0.000	-0.250	-0.375	N/A	N/A	N/A	N/A
Owner Occ - Initial Interest	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Investment - Initial Interest	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
SIVA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* 90 Day lock terms require .375 fee due upfront to TBW within 5 business days for lock to be valid

Maximum Net Price: 103

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Rates subject to change without notice

FHLMC A-Minus

30 YEAR - 1435

Level 1

RATE	15 DAY	30 DAY	60 DAY
6.000	98.382	98.257	98.178
6.125	98.815	98.690	98.612
6.250	99.622	99.497	99.403
6.375	100.215	100.090	99.996
6.500	100.581	100.456	100.362
6.625	100.900	100.775	100.681
6.750	101.689	101.564	101.439
6.875	102.136	102.011	101.886
7.000	102.412	102.287	102.162
7.125	102.607	102.482	102.357
7.250	102.946	102.821	102.758
7.375	103.246	103.121	103.059
7.500	103.477	103.352	103.289
7.625	103.582	103.457	103.395

3/1 ARM - 1403

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	99.259	99.134	98.884
5.875	99.475	99.350	99.100
6.000	99.680	99.555	99.305
6.125	99.824	99.699	99.449
6.250	100.056	99.931	99.681
6.375	100.306	100.181	99.931
6.500	100.556	100.431	100.181
6.625	100.806	100.681	100.431
6.750	101.056	100.931	100.681
6.875	101.231	101.106	100.856
7.000	101.406	101.281	101.031
7.125	101.581	101.456	101.206
7.250	101.631	101.506	101.256
7.375	101.681	101.556	101.306

5/1 ARM - 1405

Level 1

RATE	15 DAY	30 DAY	60 DAY
5.750	98.902	98.777	98.477
5.875	99.197	99.072	98.772
6.000	99.479	99.354	99.054
6.125	99.748	99.623	99.323
6.250	100.004	99.879	99.579
6.375	100.243	100.118	99.818
6.500	100.463	100.338	100.038
6.625	100.588	100.463	100.288
6.750	100.638	100.513	100.338
6.875	100.688	100.563	100.388
7.000	100.738	100.613	100.438
7.125	100.788	100.663	100.488
7.250	100.838	100.713	100.538
7.375	100.888	100.763	100.588

Level Price Adjustments

Level 2	deduct 1.00
Level 3	deduct 1.50
Level 4	deduct 2.75
Level 5	deduct 3.25

Price Adjustments

2 Units 90.01 - 95.00%	deduct .500	Home Possible <= 95*	deduct .500
Mfg Home 80/15/05	deduct 1.500	Home Possible 95.01 - 97*	deduct .875
75/20/05	deduct .500	Home Possible 97.01 - 100*	deduct 1.000

*Only Applies to A-minus 30 Year

Maximum Net Price

Fixed Product	103.000
ARM Product	101.500

LTVs	Investment	Cash Out	Investment C/O
< 70%	deduct 1.50	0	deduct 1.5
70.01 - 75%	deduct 1.50	deduct .50	deduct 2.00
75.01 - 80%	deduct 2.00	deduct .50	deduct 2.5
80.01 - 85%	deduct 2.50	deduct .75	deduct 3.25
85.01 - 90%	deduct 2.50	deduct .75	N/A

CONVENTIONAL CONFORMING INITIAL INTEREST PRICING

30 YEAR FIXED - 1031

RATE	30 DAY	60 DAY
6.375	99.863	99.769
6.500	100.301	100.207
6.625	100.632	100.538
6.750	101.193	101.068
6.875	101.762	101.637
7.000	102.109	101.984
7.125	102.331	102.206
7.250	102.489	102.426
7.375	102.929	102.867
7.500	103.174	103.111
7.625	103.339	103.277

5/1 ARM - 2055

5/2/5 caps

RATE	30 DAY	60 DAY
5.750	99.090	98.790
5.875	99.385	99.085
6.000	99.667	99.367
6.125	99.936	99.636
6.250	100.192	99.892
6.375	100.431	100.131
6.500	100.651	100.351
6.625	100.901	100.601
6.750	101.151	100.851
6.875	101.401	101.101
7.000	101.651	101.351

PRICE ADJUSTMENT

80/15/5	deduct .500
Max Net Price - Fixed	103.000
Max Net Price - ARM	101.500

3/1 ARM - 2033

2/2/6 caps

RATE	30 DAY	60 DAY
5.625	99.410	99.160
5.750	99.634	99.384
5.875	99.850	99.600
6.000	100.055	99.805
6.125	100.199	99.949
6.250	100.431	100.181
6.375	100.681	100.431
6.500	100.931	100.681
6.625	101.181	100.931
6.750	101.431	101.181

7/1 ARM - 2077

5/2/5 caps

RATE	30 DAY	60 DAY
6.000	99.170	98.870
6.125	99.500	99.200
6.250	99.816	99.516
6.375	100.066	99.716
6.500	100.316	99.916
6.625	100.566	100.116
6.750	100.816	100.316
6.875	101.066	100.516
7.000	101.316	100.716
7.125	101.566	100.916

LTVs	Cash Out
< 70%	0
70.01 - 75%	deduct .500
75.01 - 80%	deduct .500
80.01 - 85%	deduct .750
85.01 - 90%	deduct .750

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ALT-A PRODUCTS

Product Code:	3030		3015		2402		2403		2405	
	30 Yr Fixed		15 Yr Fixed		2/6 LIBOR 6/2/6 Caps 2.75 Margin		3/6 LIBOR 6/2/6 Caps 2.75 Margin		5/6 LIBOR 6/2/6 Caps 2.75 Margin	
	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard	No PPP	3Yr Hard
7.750	103.271	103.521	103.303	103.553	101.375	101.625	102.055	102.305	102.432	102.682
7.625	102.857	103.107	102.871	103.121	101.225	101.475	101.930	102.180	102.330	102.580
7.500	102.425	102.675	102.632	102.882	101.225	101.475	101.805	102.055	102.240	102.490
7.375	102.218	102.468	102.589	102.839	101.125	101.375	101.630	101.880	102.176	102.426
7.250	101.846	102.096	102.275	102.525	101.025	101.275	101.555	101.805	102.024	102.274
7.125	101.600	101.800	102.043	102.243	100.925	101.125	101.430	101.630	101.872	102.072
7.000	101.279	101.479	101.959	102.159	100.875	101.075	101.180	101.380	101.470	101.670
6.875	100.853	101.053	101.943	102.143	100.825	101.025	100.930	101.130	101.131	101.331
6.750	100.151	100.351	101.537	101.737	100.640	100.840	100.880	101.080	100.791	100.991
6.625	99.444	99.569	101.012	101.137	100.445	100.570	100.712	100.837	100.451	100.576
6.500	99.055	99.180	100.455	100.580	100.250	100.375	100.665	100.790	100.111	100.236
6.375	98.538	N/A	100.162	N/A	100.055	N/A	100.418	N/A	100.082	N/A
6.250	97.992	N/A	99.711	N/A	99.860	N/A	100.171	N/A	99.738	N/A
6.125	97.553	N/A	99.141	N/A	99.665	N/A	99.924	N/A	99.395	N/A
6.000	96.846	N/A	98.579	N/A	99.470	N/A	99.677	N/A	99.302	N/A
5.875	96.065	N/A	98.267	N/A	99.275	N/A	99.430	N/A	98.958	N/A
5.750	95.450	N/A	97.791	N/A	99.180	N/A	99.190	N/A	98.615	N/A
5.625	94.706	N/A	97.177	N/A	98.978	N/A	98.939	N/A	98.257	N/A
5.500	93.968	N/A	96.545	N/A	98.776	N/A	98.688	N/A	97.924	N/A
5.375	93.036	N/A	96.289	N/A	98.574	N/A	98.437	N/A	97.591	N/A
5.250	92.589	N/A	95.756	N/A	98.372	N/A	98.186	N/A	97.258	N/A
5.125	91.757	N/A	95.118	N/A	98.170	N/A	97.935	N/A	96.925	N/A
5.000	90.900	N/A	94.481	N/A	97.968	N/A	97.680	N/A	96.592	N/A

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 100
FICO									
600 - 619	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-1.000	N/A	N/A
620 - 639	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.875	-1.125	-1.250
640 - 659	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.750	-0.875	-1.125
660 - 679	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.375	-0.875	-1.000
680 - 720	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250
>720	0.250	0.250	0.250	0.375	0.375	0.250	0.250	0.250	0.250
Loan Amount									
\$10,000 - \$417,000	0.500	0.375	0.250	0.250	0.250	0.125	0.125	0.125	0.000
\$417,001 - \$650,000	0.000	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-0.750	-2.500
\$650,001 - \$1,000,000	-0.250	-0.250	-0.375	-0.500	-0.750	-2.250	-2.750	-3.500	N/A
\$1,000,001 - \$1,250,000	-0.750	-1.000	-1.250	-1.375	-2.000	N/A	N/A	N/A	N/A
\$1,250,001 - \$1,500,000	-0.750	-1.000	-1.250	-1.375	N/A	N/A	N/A	N/A	N/A
\$1,500,001 - \$3,000,000	-1.500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Documentation Type									
SIVA	-0.125	0.000	0.000	-0.125	-0.375	-0.625	-0.875	-1.375	N/A
NIQ	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000	-1.250	-1.500	N/A
SISA	-0.125	-0.500	-0.500	-1.000	-1.000	-1.500	-1.750	-2.000	N/A
No Doc	-0.125	-0.500	-0.750	-1.375	-1.750	-1.875	-2.125	-2.375	N/A
Occupancy Type									
2nd Home	0.000	-0.125	-0.500	-0.750	-0.875	-1.000	-1.250	-1.500	N/A
Investment	-0.375	-0.500	-0.625	-1.125	-1.375	-1.625	-1.875	-2.500	N/A
Property Type									
Condo	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.500	-0.625	-0.750
2 Units	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	-0.625
3-4 Units	-0.125	-0.125	-0.500	-0.625	-0.750	-1.000	-1.250	-1.750	-2.000
CLTV									
CLTV 90.01 - 95.00	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250
CLTV 95.01 - 100.00	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500
DTI									
<=40.00	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
40.01-45.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
45.01-50.00	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750	-0.750	N/A
Other									
Cash Out	-0.125	-0.125	-0.125	-0.375	-0.375	-0.500	-0.875	-1.500	N/A

Maximum Net Price	
Fixed Product	103.000
ARM Product	102.000

Initial Interest - 10 Yr Period		
	Fixed	ARM
Owner Occupied	-0.500	-0.250
Investment Property	-1.000	-0.750
2nd Home	-0.500	-0.250

* I/O Period Followed by 20Yr Fully Amort Per.

Lock Term	
15 Days	0.125
45 Days	-0.125
60 Days	-0.375

States that DO NOT allow Pre-Pays: AK,AL,IA,ME,NJ,NM,OK,VT & WY
States with Pre-Pay restrictions: NC, SC, PA, SD, & TX

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LOCK YOUR LOAN ONLINE AT: WWW.TAYLORBEANDIRECT.COM
ALL LOAN PROGRAMS – Deduct .250 from Price for Escrow Waiver
ADD YOUR ORIGINATION FEE TO THESE PRICES

Note extended locks > 90 days require submission of upfront fees within 5 days or lock is void.



Taylor, Bean & Whitaker
Mortgage Corp.
23422 Mill Creek Drive, Ste. 120
Laguna Hills, CA 92653

CONTACT INFORMATION

Main: (800) 728-1129
Lock-ins Fax (877) 387-0111
Lock-ins Fax (2)
Lock-ins (800) 728-1129

RATES EFFECTIVE

Effective Date: 4/7/2006
Prime Rate: 7.75
MTA Index: 4.011

FEES

Administration Fee - Call 866-236-7296
Tax Service Fee \$73

LOCK EXPIRATION DATES

15 Day	30 Day	45 Day	60 Day
4/21/2006	5/6/2006	5/21/2006	6/5/2006

Rates subject to change without notice

TAYLORMADE ARMS

1 Month - 3601 MTA Taylormade ARM No PPP			
Start Rate	Margin	30 Day	
1.000	1.925	98.875	
1.000	2.050	99.125	
1.000	2.175	99.375	
1.000	2.300	99.625	
1.000	2.400	99.875	
1.000	2.500	100.125	
1.000	2.650	100.375	
1.000	2.800	100.625	
1.000	2.950	100.750	
1.000	3.100	100.875	
1.000	3.250	101.125	
1.000	3.400	101.250	

1 Month - 3603 MTA Taylormade ARM 1yr Hard PPP			
Start Rate	Margin	30 Day	
1.000	1.925	99.000	
1.000	2.050	99.250	
1.000	2.175	99.500	
1.000	2.300	99.750	
1.000	2.400	100.000	
1.000	2.500	100.250	
1.000	2.650	100.500	
1.000	2.800	100.750	
1.000	2.950	100.875	
1.000	3.100	101.000	
1.000	3.250	101.250	
1.000	3.400	101.375	

1 Month - 3602 MTA Taylormade ARM 3yr Hard PPP			
Start Rate	Margin	30 Day	
1.000	2.350	100.625	
1.000	2.425	101.375	
1.000	2.500	101.625	
1.000	2.575	101.875	
1.000	2.650	102.125	
1.000	2.725	102.375	
1.000	2.800	102.625	
1.000	2.875	102.750	
1.000	2.950	102.950	
1.000	3.075	103.275	
1.000	3.200	103.625	
1.000	3.325	103.945	

3 Month - 3653 MTA Taylormade ARM No PPP			
Start Rate	Margin	30 Day	
1.750	2.275	98.875	
1.750	2.400	99.125	
1.750	2.500	99.375	
1.750	2.600	99.625	
1.750	2.750	99.875	
1.750	2.900	100.125	
1.750	3.050	100.375	
1.750	3.200	100.625	
1.750	3.350	100.750	
1.750	3.500	100.875	
1.750	3.650	101.125	
1.750	3.800	101.250	

3 Month - 3655 MTA Taylormade ARM 1yr Hard PPP			
Start Rate	Margin	30 Day	
1.750	2.275	99.000	
1.750	2.400	99.250	
1.750	2.500	99.500	
1.750	2.600	99.750	
1.750	2.750	100.000	
1.750	2.900	100.250	
1.750	3.050	100.500	
1.750	3.200	100.750	
1.750	3.350	100.875	
1.750	3.500	101.000	
1.750	3.650	101.250	
1.750	3.800	101.375	

3 Month - 3654 MTA Taylormade ARM 3yr Hard PPP			
Start Rate	Margin	30 Day	
1.750	2.925	100.625	
1.750	3.000	101.375	
1.750	3.075	101.625	
1.750	3.150	101.875	
1.750	3.225	102.125	
1.750	3.300	102.375	
1.750	3.375	102.625	
1.750	3.450	102.750	
1.750	3.525	102.950	
1.750	3.600	103.275	
1.750	3.725	103.625	
1.750	3.850	103.945	

LTV Adjustments	<=60.00	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
FICO								
620 - 639	0.000	0.000	-1.125	-1.125	-1.125	-1.125	-1.250	N/A
640 - 659	0.000	0.000	-1.000	-1.000	-1.000	-1.125	-1.125	N/A
660 - 679	0.000	0.000	-0.500	-0.500	-0.500	-0.625	-0.625	N/A
680 - 720	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>720	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Loan Amount								
\$650,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	-0.125	N/A	N/A
\$1,000,001 - \$1,250,000	-0.625	-0.625	-0.750	-0.750	-1.000	N/A	N/A	N/A
\$1,250,001 - \$1,500,000	-0.750	-0.750	-0.750	-1.000	N/A	N/A	N/A	N/A
\$1,500,000 - \$3,000,000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Alt Documentation Type								
SIVA	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	N/A
SISA	-0.750	-0.750	-0.875	-1.000	-1.250	-1.375	-1.500	N/A
Occupancy Type								
2nd Home	0.000	-0.250	-0.500	-0.750	-1.000	-1.250	-1.500	N/A
Investment	-1.000	-1.000	-1.000	-2.500	-2.500	-2.500	-2.500	N/A
Property Type								
Condo	0.000	0.000	-0.250	-0.375	-0.500	-0.500	-0.500	N/A
2 Units	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	N/A
Other								
Cash Out	0.000	-0.125	-0.250	-0.500	-0.625	-0.750	-0.875	N/A

Max Price	
Without PPP	101.500
With PPP	103.250

Start Rate Adjustors	
Loan Amt > 1.0mm	Add .500%
LTV 80.01 - 90	Add 1.000%
Investment LTV <=70	Add .500%
Investment LTV > 70	Add 1.500%
Cash Out LTV > 70	Add .500%
Cash Out LTV<=70 & CLTV>70	Add .500%
FICO < 660, LTV > 65%	Add .500%

Lock Term	
15 Days	0.125
45 Days	-0.125
60 Days	-0.375

Life Cap:	8.95 + Start Rate
Payment Cap:	0.075

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