



FIXED RATE

CONFORMING Fixed Rate

30 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	95.721	95.644	95.604	95.524				
5.750%	96.302	96.230	96.185	96.111				
5.875%	96.864	96.797	96.747	96.679				
6.000%	97.334	97.241	97.185	97.092				
6.125%	97.882	97.795	97.734	97.646				
6.250%	98.415	98.333	98.267	98.185				
6.375%	98.974	98.865	98.794	98.687				
6.500%	99.485	99.381	99.305	99.204				
6.625%	99.949	99.851	99.769	99.674				
6.750%	100.399	100.369	100.255					
6.875%	100.934	100.909	100.816	100.796				
7.000%	101.351	101.331	101.233	101.218				
7.125%	101.672	101.657	101.554	101.545				
7.250%	101.897	101.888	101.780	101.777				
7.375%	102.083	102.098	101.985	102.019				
7.500%	102.444	102.462	102.343	102.383				
7.625%	102.720	102.726	102.603	102.631				

20 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	96.418	96.341	96.302	96.224				
5.750%	96.961	96.890	96.846	96.774				
5.875%	97.489	97.423	97.373	97.307				
6.000%	97.953	97.861	97.806	97.715				
6.125%	98.463	98.377	98.317	98.231				
6.250%	98.958	98.876	98.811	98.731				
6.375%	99.476	99.368	99.298	99.193				
6.500%	99.949	99.847	99.771	99.672				
6.625%	100.361	100.264	100.183	100.090				
6.750%	100.673	100.581	100.495	100.408				
6.875%	100.989	100.965	100.873	100.854				
7.000%	101.388	101.369	101.272	101.260				
7.125%	101.697	101.683	101.582	101.575				
7.250%	101.932	101.923	101.816	101.815				
7.375%	102.090	102.096	101.984	102.020				
7.500%	102.472	102.482	102.365	102.407				
7.625%	102.750	102.750	102.638	102.655				

15 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.125%	96.049	95.984	95.967	95.897				
5.250%	96.506	96.445	96.423	96.358				
5.375%	96.957	96.902	96.874	96.815				
5.500%	97.417	97.304	97.271	97.154				
5.625%	97.896	97.788	97.749	97.638				
5.750%	98.334	98.231	98.187	98.082				
5.875%	98.695	98.628	98.579	98.509				
6.000%	99.181	99.119	99.065	99.001				
6.125%	99.567	99.509	99.450	99.391				
6.250%	100.092	99.977	99.913	99.796				
6.375%	100.552	100.442	100.373	100.262				
6.500%	100.986	100.881	100.806	100.700				
6.625%	101.291	101.191	101.111	101.010				
6.750%	101.504	101.439	101.354	101.290				
6.875%	101.805	101.745	101.655	101.596				
7.000%	102.118	102.064	101.968	101.915				
7.125%	102.409	102.360	102.259	102.210				

Conforming 30 Year IO FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	94.461	94.384	94.343	94.263				
5.750%	95.034	94.962	94.916	94.842				
5.875%	95.701	95.603	95.553	95.456				
6.000%	96.363	96.270	96.214	96.120				
6.125%	96.960	96.872	96.811	96.723				
6.250%	97.513	97.430	97.364	97.282				
6.375%	98.079	97.971	97.899	97.792				
6.500%	98.640	98.536	98.460	98.358				
6.625%	99.110	99.012	98.930	98.835				
6.750%	99.532	99.439	99.352	99.263				
6.875%	99.887	99.800	99.707	99.624				
7.000%	100.388	100.305	100.208	100.130				
7.125%	100.775	100.697	100.595	100.523				
7.250%	101.056	100.984	100.876	100.810				
7.375%	101.280	101.213	101.100	101.040				
7.500%	101.306	101.307	101.189	101.197				
7.625%	101.654	101.660	101.536	101.550				

10 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.125%	95.985	95.925	95.910	95.847				
5.250%	96.469	96.351	96.331	96.248				
5.375%	96.995	96.882	96.858	96.742				
5.500%	97.454	97.347	97.316	97.206				
5.625%	97.892	97.789	97.754	97.649				
5.750%	98.345	98.247	98.207	98.107				
5.875%	98.670	98.577	98.531	98.436				
6.000%	99.000	98.943	98.892	98.833				
6.125%	99.365	99.312	99.256	99.203				
6.250%	99.947	99.848	99.786	99.707				
6.375%	100.404	100.330	100.263	100.189				
6.500%	100.800	100.731	100.659	100.591				
6.625%	101.048	100.984	100.907	100.844				
6.750%	101.290	101.231	101.149	101.090				
6.875%	101.578	101.524	101.436	101.431				
7.000%	101.949	101.900	101.807	101.807				
7.125%	102.196	102.151	102.054	102.047				

Conforming 40 Year FRM (Excludes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.875%	94.757	94.675	94.624	94.556				
6.000%	95.448	95.355	95.299	95.205				
6.125%	96.121	96.034	95.972	95.885				
6.250%	96.792	96.701	96.634	96.553				
6.375%	97.573	97.465	97.393	97.286				
6.500%	98.051	97.948	97.871	97.770				
6.625%	98.632	98.534	98.452	98.357				
6.750%	99.166	99.073	98.986	98.897				
6.875%	99.748	99.660	99.568	99.484				
7.000%	100.205	100.123	100.025	99.948				
7.125%	100.564	100.487	100.384	100.313				
7.250%	100.853	100.781	100.673	100.607				
7.375%	101.172	101.113	100.999	101.002				
7.500%	101.491	101.491	101.373	101.382				
7.625%	101.840	101.846	101.722	101.737				

NON-CONFORMING Fixed Rate

30 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	95.756	95.698	95.572	95.510				
5.750%	96.463	96.400	96.277	96.210				
5.875%	97.170	97.101	96.982	96.909				
6.000%	97.873	97.800	97.683	97.606				
6.125%	98.571	98.492	98.379	98.296				
6.250%	99.263	99.179	99.069	98.981				
6.375%	99.741	99.652	99.548	99.455				
6.500%	100.175	100.081	99.983	99.885				
6.625%	100.567	100.467	100.375	100.272				
6.750%	100.900	100.795	100.709	100.600				
6.875%	101.179	101.069	100.989	100.875				
7.000%	101.413	101.298	101.224	101.105				
7.125%	101.584	101.463	101.395	101.270				
7.250%	101.742	101.616	101.554	101.424				
7.375%	101.894	101.763	101.706	101.572				
7.500%	102.031	101.895	101.844	101.704				
7.625%	102.175	102.034	101.989	101.844				

20 Year FRM (Includes SRP's)

Note Rate	15-Day		30-Day		45-Day		60-Day	
	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	96.006	95.948	95.822	95.760				
5.750%	96.713	96.650	96.527	96.460				
5.875%	97.420	97.351	97.232	97.159				
6.000%	98.123	98.050	97.933	97.856				
6.125%	98.821	98.742	98.629	98.546				
6.250%	99.513	99.429	99.319	99.231				
6.375%	99.991	99.902	99.798	99.705				
6.500%	100.425	100.331	100.233	100.135				
6.625%	100.817	100.717	100.625	100.522				
6.750%	101.150	101.045	100.959					



CONFORMING ARM PRODUCTS (Includes SRP's)

1 Year Treasury					1 Year LIBOR					6 Month Treasury				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.875%	101.067	100.981	100.926	100.872	5.875%	101.084	100.998	100.943	100.889	6.000%	101.328	101.237	101.178	101.118
6.000%	101.165	101.074	101.015	100.955	6.000%	101.188	101.097	101.038	100.978	6.125%	101.415	101.319	101.254	101.189
6.125%	101.260	101.164	101.099	101.034	6.125%	101.290	101.194	101.129	101.064	6.250%	101.501	101.399	101.329	101.259
6.250%	101.355	101.253	101.183	101.113	6.250%	101.389	101.287	101.217	101.147	6.375%	101.709	101.602	101.527	101.452
6.375%	101.447	101.340	101.265	101.190	6.375%	101.552	101.445	101.370	101.295	6.500%	101.791	101.679	101.598	101.518
6.500%	101.538	101.426	101.345	101.265	6.500%	101.645	101.533	101.452	101.372	6.625%	101.872	101.754	101.669	101.583
6.625%	101.750	101.632	101.547	101.461	6.625%	101.736	101.618	101.533	101.447	6.750%	101.949	101.827	101.736	101.645
6.750%	101.837	101.715	101.624	101.533	6.750%	101.825	101.703	101.612	101.521	6.875%	102.000	101.897	101.801	101.705
6.875%	101.922	101.794	101.698	101.602	6.875%	101.914	101.786	101.690	101.594	7.000%	102.000	101.962	101.861	101.760
7.000%	102.000	101.873	101.772	101.671	7.000%	102.000	101.868	101.767	101.666	7.125%	102.000	102.000	101.917	101.811
7.125%	102.000	101.953	101.846	101.740	7.125%	102.000	101.950	101.843	101.737	7.250%	102.000	102.000	101.968	101.856
7.250%	102.000	102.000	101.922	101.810	7.250%	102.000	102.000	101.918	101.806	7.375%	102.000	102.000	102.000	101.897
7.375%	102.000	102.000	101.997	101.880	7.375%	102.000	102.000	101.993	101.876	7.500%	102.000	102.000	102.000	101.938
7.500%	102.000	102.000	102.000	101.951	7.500%	102.000	102.000	102.000	101.946	7.625%	102.000	102.000	102.000	101.979
7.625%	102.000	102.000	102.000	102.000	7.625%	102.000	102.000	102.000	102.000	7.750%	102.000	102.000	102.000	102.000

3/1 Treasury					3/1 LIBOR					AGENCY INTEREST FIRST 3/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.375%	99.430	99.327	99.224	99.091	5.375%	99.425	99.322	99.219	99.086	5.375%	99.355	99.242	99.129	99.006
5.500%	99.686	99.583	99.480	99.347	5.500%	99.681	99.578	99.475	99.342	5.500%	99.621	99.503	99.384	99.267
5.625%	99.933	99.830	99.727	99.594	5.625%	99.927	99.824	99.721	99.588	5.625%	99.877	99.754	99.630	99.518
5.750%	100.172	100.069	99.966	99.833	5.750%	100.165	100.062	99.959	99.826	5.750%	100.125	99.997	99.868	99.761
5.875%	100.400	100.297	100.194	100.061	5.875%	100.393	100.290	100.187	100.054	5.875%	100.364	100.230	100.096	99.994
6.000%	100.617	100.514	100.411	100.278	6.000%	100.610	100.507	100.404	100.271	6.000%	100.590	100.451	100.311	100.215
6.125%	100.821	100.718	100.615	100.482	6.125%	100.814	100.711	100.608	100.475	6.125%	100.804	100.660	100.515	100.424
6.250%	101.017	100.914	100.811	100.678	6.250%	101.010	100.907	100.804	100.671	6.250%	101.009	100.860	100.710	100.624
6.375%	101.213	101.110	101.007	100.874	6.375%	101.205	101.102	100.999	100.866	6.375%	101.213	101.059	100.904	100.823
6.500%	101.425	101.322	101.219	101.086	6.500%	101.417	101.314	101.211	101.078	6.500%	101.434	101.274	101.113	101.038
6.625%	101.640	101.537	101.434	101.301	6.625%	101.632	101.529	101.426	101.293	6.625%	101.656	101.491	101.325	101.255
6.750%	101.858	101.755	101.652	101.519	6.750%	101.849	101.746	101.643	101.510	6.750%	101.880	101.710	101.539	101.474
6.875%	102.000	101.978	101.875	101.742	6.875%	102.000	101.969	101.866	101.733	6.875%	102.000	101.935	101.759	101.699
7.000%	102.000	102.000	102.000	101.944	7.000%	102.000	102.000	102.000	101.935	7.000%	102.000	102.000	101.958	101.903
7.125%	102.000	102.000	102.000	102.000	7.125%	102.000	102.000	102.000	102.000	7.125%	102.000	102.000	102.000	102.000

5/1 Treasury					5/1 LIBOR					AGENCY INTEREST FIRST 5/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.250%	98.382	98.274	98.166	98.028	5.250%	98.471	98.363	98.255	98.117	5.250%	98.483	98.370	98.257	98.124
5.375%	98.745	98.637	98.529	98.391	5.375%	98.834	98.726	98.618	98.480	5.375%	98.854	98.736	98.618	98.490
5.500%	99.099	98.991	98.883	98.745	5.500%	99.187	99.079	98.971	98.833	5.500%	99.214	99.091	98.967	98.845
5.625%	99.442	99.334	99.226	99.088	5.625%	99.530	99.422	99.314	99.176	5.625%	99.565	99.437	99.308	99.191
5.750%	99.772	99.664	99.556	99.418	5.750%	99.860	99.752	99.644	99.506	5.750%	99.903	99.770	99.636	99.524
5.875%	100.090	99.982	99.874	99.736	5.875%	100.178	100.070	99.962	99.824	5.875%	100.230	100.091	99.952	99.845
6.000%	100.395	100.287	100.179	100.041	6.000%	100.483	100.375	100.267	100.129	6.000%	100.543	100.399	100.254	100.153
6.125%	100.686	100.578	100.470	100.332	6.125%	100.773	100.665	100.557	100.419	6.125%	100.843	100.694	100.544	100.448
6.250%	100.961	100.853	100.745	100.607	6.250%	101.048	100.940	100.832	100.694	6.250%	101.126	100.972	100.817	100.726
6.375%	101.217	101.109	101.001	100.863	6.375%	101.303	101.195	101.087	100.949	6.375%	101.391	101.232	101.072	100.986
6.500%	101.456	101.348	101.240	101.102	6.500%	101.542	101.434	101.326	101.188	6.500%	101.640	101.475	101.309	101.229
6.625%	101.680	101.572	101.464	101.326	6.625%	101.766	101.658	101.550	101.412	6.625%	101.874	101.704	101.533	101.458
6.750%	101.924	101.816	101.708	101.570	6.750%	102.000	101.902	101.794	101.656	6.750%	102.000	101.951	101.775	101.705
6.875%	102.000	102.000	101.954	101.816	6.875%	102.000	102.000	102.000	101.902	6.875%	102.000	102.000	102.000	101.954
7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000

7/1 Treasury					7/1 LIBOR					AGENCY INTEREST FIRST 7/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.250%	97.522	97.415	97.308	97.170	5.250%	97.526	97.419	97.312	97.174	5.375%	97.783	97.666	97.549	97.421
5.375%	97.965	97.858	97.751	97.613	5.375%	97.968	97.861	97.754	97.616	5.500%	98.222	98.100	97.977	97.855
5.500%	98.398	98.291	98.184	98.046	5.500%	98.401	98.294	98.187	98.049	5.625%	98.650	98.523	98.395	98.278
5.625%	98.821	98.714	98.607	98.469	5.625%	98.823	98.716	98.609	98.471	5.750%	99.065	98.933	98.800	98.688
5.750%	99.230	99.123	99.016	98.878	5.750%	99.232	99.125	99.018	98.880	5.875%	99.468	99.330	99.192	99.085
5.875%	99.625	99.518	99.411	99.273	5.875%	99.626	99.519	99.412	99.274	6.000%	99.854	99.711	99.567	99.466
6.000%	100.005	99.898	99.791	99.653	6.000%	100.005	99.898	99.791	99.653	6.125%	100.225	100.077	99.928	99.832
6.125%	100.368	100.261	100.154	100.016	6.125%	100.369	100.262	100.155	100.017	6.250%	100.579	100.426	100.272	100.181
6.250%	100.715	100.608	100.501	100.363	6.250%	100.714	100.607	100.500	100.362	6.375%	100.916	100.758	100.599	100.513
6.375%	101.044	100.937	100.830	100.692	6.375%	101.043	100.936	100.829	100.691	6.500%	101.236	101.072	100.907	100.827
6.500%	101.355	101.248	101.141	101.003	6.500%	101.353	101.246	101.139	101.001	6.625%	101.537	101.368	101.198	101.123
6.625%	101.647	101.540	101.433	101.295	6.625%	101.644	101.537	101.430	101.292	6.750%	101.818	101.644	101.469	101.399
6.750%	101.920	101.813	101.706	101.568	6.750%	101.917	101.810	101.703	101.565	6.875%	102.000	101.929	101.749	101.684
6.875%	102.000	102.000	101.988	101.850	6.875%	102.000	102.000	101.984	101.846	7.000%	102.000	102.000	102.000	101.977
7.000%	102.000	102.000	102.000	102.000	7.000%	102.000	102.000	102.000	102.000	7.125%	102.000	102.000	102.000	102.000

10/1 Treasury					10/1 LIBOR					AGENCY INTEREST FIRST 10/1 I/O LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts			



Rate Sheet #: 2939

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Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com

CitiMortgage, Inc. does business as Citicorp Mortgage in New Mexico.

OFFSHEET PRICING IS AVAILABLE...FOR MORTGAGE PROFESSIONALS ONLY - RATES, TERMS, AND CONDITIONS SUBJECT TO CHANGE WITHOUT NOTICE



NON CONFORMING ARM PRODUCTS (Includes SRP's)

1 Month Interest Only LIBOR - Apply I/O Adj.					1 Year Treasury					1 Year LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.750%	101.892	101.811	101.762	101.713	5.875%	100.848	100.762	100.707	100.653	5.750%	100.972	100.891	100.842	100.793
5.875%	101.886	101.800	101.745	101.691	6.000%	101.079	100.988	100.929	100.869	5.875%	101.071	100.985	100.930	100.876
6.000%	101.879	101.788	101.729	101.669	6.125%	101.159	101.063	100.998	100.933	6.000%	101.162	101.071	101.012	100.952
6.125%	101.873	101.777	101.712	101.647	6.250%	101.233	101.131	101.061	100.991	6.125%	101.246	101.150	101.085	101.020
6.250%	101.867	101.765	101.695	101.625	6.375%	101.301	101.194	101.119	101.044	6.250%	101.325	101.223	101.153	101.083
6.375%	101.861	101.754	101.679	101.604	6.500%	101.364	101.252	101.171	101.091	6.375%	101.395	101.288	101.213	101.138
6.500%	101.855	101.743	101.662	101.582	6.625%	101.422	101.304	101.219	101.133	6.500%	101.460	101.348	101.267	101.187
6.625%	101.850	101.732	101.647	101.561	6.750%	101.500	101.378	101.287	101.196	6.625%	101.521	101.403	101.317	101.232
6.750%	101.873	101.751	101.660	101.569	6.875%	101.616	101.488	101.392	101.296	6.750%	101.608	101.486	101.395	101.304
6.875%	101.938	101.810	101.714	101.618	7.000%	101.744	101.611	101.510	101.409	6.875%	101.743	101.615	101.519	101.423
7.000%	102.000	101.874	101.773	101.672	7.125%	101.889	101.751	101.644	101.538	7.000%	101.789	101.656	101.555	101.454
7.125%	102.000	101.946	101.839	101.733	7.250%	101.970	101.826	101.715	101.603	7.125%	101.952	101.814	101.707	101.601
7.250%	102.000	102.000	101.912	101.800	7.375%	102.000	102.000	101.891	101.774	7.250%	102.000	101.989	101.878	101.766
7.375%	102.000	102.000	101.990	101.873	7.500%	102.000	102.000	102.000	101.921	7.375%	102.000	102.000	102.000	101.953
7.500%	102.000	102.000	102.000	101.917	7.625%	102.000	102.000	102.000	102.000	7.500%	102.000	102.000	102.000	102.000

6 Month Interest Only LIBOR - Apply I/O Adj.					3/1 Treasury					3/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.625%	101.423	101.347	101.303	101.259	6.375%	101.016	100.909	100.834	100.759	6.375%	100.983	100.876	100.801	100.726
5.750%	101.471	101.390	101.341	101.292	6.500%	101.140	101.028	100.947	100.867	6.500%	101.102	100.990	100.909	100.829
5.875%	101.520	101.434	101.379	101.325	6.625%	101.257	101.139	101.054	100.968	6.625%	101.214	101.096	101.011	100.925
6.000%	101.564	101.473	101.414	101.354	6.750%	101.368	101.246	101.155	101.064	6.750%	101.321	101.199	101.108	101.017
6.125%	101.607	101.511	101.446	101.381	6.875%	101.476	101.348	101.252	101.156	6.875%	101.426	101.298	101.202	101.106
6.250%	101.648	101.546	101.476	101.406	7.000%	101.581	101.448	101.347	101.246	7.000%	101.527	101.394	101.293	101.192
6.375%	101.685	101.578	101.503	101.428	7.125%	101.686	101.548	101.441	101.335	7.125%	101.629	101.491	101.384	101.278
6.500%	101.722	101.610	101.529	101.449	7.250%	101.795	101.651	101.540	101.428	7.250%	101.736	101.592	101.481	101.369
6.625%	101.758	101.640	101.555	101.469	7.375%	101.897	101.749	101.632	101.515	7.375%	101.836	101.688	101.571	101.454
6.750%	101.823	101.701	101.610	101.519	7.500%	102.000	101.847	101.725	101.603	7.500%	101.936	101.782	101.660	101.538
6.875%	101.986	101.858	101.762	101.666	7.625%	102.000	101.945	101.817	101.690	7.625%	102.000	101.879	101.751	101.624
7.000%	102.000	101.969	101.868	101.767	7.750%	102.000	102.000	101.909	101.777	7.750%	102.000	101.974	101.841	101.709
7.125%	102.000	102.000	101.983	101.877	7.875%	102.000	102.000	102.000	101.864	7.875%	102.000	102.000	101.933	101.795
7.250%	102.000	102.000	102.000	101.996	8.000%	102.000	102.000	102.000	101.952	8.000%	102.000	102.000	102.000	101.881
7.375%	102.000	102.000	102.000	102.000	8.125%	102.000	102.000	102.000	102.000	8.125%	102.000	102.000	102.000	101.967

6 Month Treasury					5/1 Treasury					5/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.375%	100.737	100.630	100.555	100.480	6.375%	100.846	100.739	100.664	100.589	6.125%	100.685	100.589	100.524	100.459
6.500%	100.791	100.679	100.598	100.518	6.500%	101.030	100.918	100.837	100.757	6.250%	100.896	100.794	100.724	100.654
6.625%	100.844	100.726	100.641	100.555	6.625%	101.110	100.992	100.907	100.821	6.375%	101.088	100.981	100.906	100.831
6.750%	100.924	100.802	100.711	100.620	6.750%	101.266	101.144	101.053	100.962	6.500%	101.268	101.156	101.075	100.995
6.875%	101.051	100.923	100.827	100.731	6.875%	101.411	101.283	101.187	101.091	6.625%	101.345	101.227	101.142	101.056
7.000%	101.188	101.055	100.954	100.853	7.000%	101.541	101.408	101.307	101.206	6.750%	101.497	101.375	101.284	101.193
7.125%	101.173	101.035	100.928	100.822	7.125%	101.663	101.525	101.418	101.312	6.875%	101.639	101.511	101.415	101.319
7.250%	101.339	101.195	101.084	100.972	7.250%	101.776	101.632	101.521	101.409	7.000%	101.766	101.633	101.532	101.431
7.375%	101.521	101.373	101.256	101.139	7.375%	101.867	101.719	101.602	101.485	7.125%	101.885	101.747	101.640	101.534
7.500%	101.669	101.515	101.393	101.271	7.500%	101.969	101.815	101.693	101.571	7.250%	101.996	101.852	101.741	101.629
7.625%	101.747	101.588	101.460	101.333	7.625%	102.000	101.909	101.781	101.654	7.375%	102.000	101.936	101.819	101.702
7.750%	101.822	101.658	101.525	101.393	7.750%	102.000	101.999	101.866	101.734	7.500%	102.000	102.000	101.909	101.787
7.875%	101.897	101.727	101.590	101.452	7.875%	102.000	102.000	101.951	101.813	7.625%	102.000	102.000	101.994	101.867
8.000%	101.971	101.797	101.654	101.511	8.000%	102.000	102.000	102.000	101.890	7.750%	102.000	102.000	102.000	101.946
8.125%	102.000	101.867	101.719	101.571	8.125%	102.000	102.000	102.000	101.966	7.875%	102.000	102.000	102.000	102.000

7/1 Treasury					7/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.250%	99.939	99.837	99.767	99.697	6.250%	100.111	100.009	99.939	99.869
6.375%	100.283	100.176	100.101	100.026	6.375%	100.392	100.285	100.210	100.135
6.500%	100.547	100.435	100.354	100.274	6.500%	100.653	100.541	100.460	100.380
6.625%	100.792	100.674	100.589	100.503	6.625%	100.894	100.776	100.691	100.605
6.750%	101.005	100.883	100.792	100.701	6.750%	101.103	100.981	100.890	100.799
6.875%	101.216	101.088	100.992	100.896	6.875%	101.311	101.183	101.087	100.991
7.000%	101.412	101.279	101.178	101.077	7.000%	101.504	101.371	101.270	101.169
7.125%	101.594	101.456	101.349	101.243	7.125%	101.683	101.545	101.438	101.332
7.250%	101.604	101.460	101.349	101.237	7.250%	101.690	101.546	101.435	101.323
7.375%	101.761	101.613	101.496	101.379	7.375%	101.845	101.697	101.580	101.463
7.500%	101.912	101.758	101.636	101.514	7.500%	101.993	101.839	101.717	101.595
7.625%	102.000	101.894	101.766	101.639	7.625%	102.000	101.974	101.846	101.719
7.750%	102.000	102.000	101.888	101.756	7.750%	102.000	102.000	101.966	101.834
7.875%	102.000	102.000	102.000	101.866	7.875%	102.000	102.000	102.000	101.942
8.000%	102.000	102.000	102.000	102.000	8.000%	102.000	102.000	102.000	102.000

10/1 Treasury					10/1 LIBOR				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.250%	100.051	99.949	99.879	99.809	6.125%	99.810	99.714	99.649	99.584
6.375%	100.372	100.265	100.190	100.115	6.250%	100.153	100.051	99.981	99.911
6.500%	100.638	100.526	100.445	100.365	6.375%	100.472	100.365	100.290	100.215
6.625%	100.916	100.798	100.713	100.627	6.500%	100.736	100.624	100.543	100.463
6.750%	101.168	101.046	100.955	100.864	6.625%	101.011	100.893	100.808	100.722
6.875%	101.257	101.129	101.033	100.937	6.750%	101.262	101.140	101.049</	



Rate Sheet #: 2939

Effective Date: 05/09/2006

Effective Time: 8:30 AM CT and 9:30 AM ET

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GOVERNMENT PRODUCTS (Excludes SRP's)

FHAVA 30 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	102.054	101.977	101.935	101.853	101.802
6.500%	100.119	100.064	99.998	99.937	99.865
6.000%	98.059	98.024	97.935	97.895	97.802
5.500%	95.989	95.975	95.894	95.874	95.792

FHAVA 15 Year GNMA I					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	102.074	102.024	101.947	101.898	101.818
6.500%	100.933	100.833	100.776	100.675	100.616
6.000%	99.666	99.608	99.572	99.513	99.475
5.500%	97.906	97.798	97.783	97.671	97.654
5.000%	95.794	95.729	95.734	95.665	95.668

FHAVA 30 Year GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
7.000%	100.880	100.799	100.762	100.675	100.630
6.875%	100.454	100.372	100.336	100.249	100.204
6.750%	100.625	100.549	100.507	100.425	100.374
6.625%	100.151	100.079	100.031	99.955	99.899
6.500%	99.655	99.588	99.535	99.463	99.402
6.375%	99.136	99.075	99.016	98.949	98.883
6.250%	98.579	98.533	98.457	98.405	98.324
6.125%	98.082	98.042	97.959	97.913	97.826
6.000%	97.541	97.501	97.417	97.372	97.285
5.875%	96.942	96.902	96.819	96.773	96.686
5.750%	96.555	96.531	96.461	96.431	96.360
5.625%	95.969	95.949	95.874	95.849	95.772
5.500%	95.314	95.295	95.219	95.195	95.118
5.375%	94.625	94.605	94.529	94.505	94.428

Government ARM Change Dates

Purchased by	1 yr ARM	3/1 ARM	5/1 ARM
06/05/2006	07/01/2007	07/01/2009	07/01/2011
08/30/2006	10/01/2007	10/01/2009	10/01/2011
11/30/2006	01/01/2008	01/01/2010	01/01/2012
02/28/2007	04/01/2008	04/01/2010	04/01/2012

FHA 1 Year ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
5.500%	99.399	99.089	99.069	98.756	98.735
5.375%	99.122	98.806	98.791	98.473	98.458
5.250%	98.836	98.514	98.504	98.181	98.170
5.125%	98.327	97.999	97.994	97.666	97.661
5.000%	98.099	97.765	97.766	97.432	97.432
4.875%	97.803	97.463	97.469	97.130	97.135
4.750%	97.493	97.148	97.159	96.815	96.825
4.625%	97.281	96.929	96.945	96.596	96.612
4.500%	96.998	96.641	96.662	96.308	96.329
4.375%	96.676	96.313	96.340	95.980	96.006
4.250%	96.340	95.971	96.003	95.638	95.669
4.125%	95.841	95.404	95.441	95.008	95.045
4.000%	95.487	95.044	95.086	94.648	94.690

MARGIN: 2.000
INDEX: 4.94

Government Program Adjusters

Loan Feature	Price Adj.
Mandatory Lock	0.080
Term <= 120 months	(0.250)

FHAVA 3/1 ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	99.766	99.468	99.415	99.109	99.052
5.875%	99.402	99.098	99.050	98.739	98.687
5.750%	99.028	98.718	98.675	98.358	98.312
5.625%	98.829	98.513	98.475	98.153	98.113
5.500%	98.835	98.513	98.480	98.154	98.118
5.375%	98.447	98.119	98.092	97.760	97.730
5.250%	98.050	97.716	97.694	97.357	97.332
5.125%	97.371	97.000	96.983	96.641	96.621
5.000%	97.134	96.757	96.745	96.398	96.383
4.875%	96.728	96.345	96.339	95.986	95.976
4.750%	96.315	95.927	95.926	95.568	95.563
4.625%	95.779	95.353	95.357	94.994	94.995
4.500%	95.482	95.050	95.059	94.691	94.697

MARGIN: 2.000
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VA 5/1 ARM GNMA II					
Note Rate	15-Day	30-Day	45-Day	60-Day	75-Day
	BE	BE	BE	BE	BE
6.000%	97.846	98.197	98.143	97.837	97.781
5.875%	96.613	97.762	97.714	97.403	97.352
5.750%	96.505	97.319	97.276	96.960	96.914
5.625%	96.726	97.080	97.042	96.721	96.680
5.500%	96.727	97.081	97.049	96.722	96.686
5.375%	94.957	96.626	96.599	96.267	96.236
5.250%	94.841	96.163	96.141	95.804	95.779
5.125%	95.129	95.630	95.613	95.271	95.251
5.000%	95.068	95.388	95.376	95.028	95.014
4.875%	93.541	94.915	94.908	94.556	94.546
4.750%	93.419	94.437	94.436	94.078	94.073

MARGIN: 2.000
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CONFORMING CONVENTIONAL PRICE and RATE ADJUSTERS Effective Date 11/10/2005		
All adjustments are cumulative. -- Check Program Guidelines for Product Loan Feature Eligibility		
Loan Feature	FIXED Price Adj.	ARM Price Adj.
Mandatory Lock- Single Loan Mandatory	0.08	0.08
Non-Escrowed Loans	(0.250)	(0.250)
40 Year Term	0.000	(0.375)
Subordinate Fin - Full Amortization	>65% LTV & > 90% CLTV	(0.250)
Interest First I/O - Subordinate Financing	>75% LTV & > 75 % CLTV	(0.250)
Interest First I/O - Fixed Rate	>90% LTV	n/a
Interest Only ARM (not Interest First)	Use Non-conforming Pricing and Adjusters	
Purchase or Rate/Term Refi	>90% LTV	0.000 (0.250)
Cash-Out Refinance	70.01-80% LTV	(0.500) (0.500)
Cash-Out Refinance	>80% LTV	(0.750) (0.750)
Cash-Out Refi (EA - Condo & Co-op Only)		(0.500) (0.500)
2-Unit	>90% LTV	(0.500) (0.500)
COOP Owner Occupied	>90% LTV	(0.500) (0.500)
COOP 2nd Home	>80% LTV	(0.750) (0.750)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750) (0.750)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=680-719	(0.625) (0.625)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500) (0.500)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750) (1.750)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625) (1.625)
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500) (1.500)
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.250) n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125) n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000 n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250) n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125) n/a
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000) n/a
Asset Based Income	Use Non-conforming Pricing and Adjusters	
Conversion Feature	Add .125 to margin-See ARM table	- (0.500)
ALT 97 - 35% MI Coverage		(0.500) (0.500)
ALT 97 - 18% MI Coverage		(1.750) (1.750)
FNMA 97 Any DU Decision(18% MI)	95.01%-97% LTV	(1.250) n/a
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO >=680	(1.000) (1.000)
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO < 680	(1.500) (1.500)
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO >=680	(0.500) (0.500)
Flex100-DU Approve/Refer(35% MI)	97.01%-100% LTV & FICO < 680	(1.000) (1.000)
Flex100-DU Approve/Refer(25% MI)	97.01%-100% LTV	(1.500) (1.500)
FLEX 97 w/sub financing	CLTV > 95%	(1.500) (1.500)
Flex97-DU Approve/Refer(18% MI)	90%-95% >95% CLTV	(1.500) (1.500)
Flex97-DU Approve/Refer(18% MI)	90%-97%(no sub financing)	(1.750) (1.750)
Flex97-DU Approve/Refer(35% MI)	90%-97% LTV	(0.500) (0.500)
Community 97	Add .125 to Rate Add .125 to Rate	
Community 100+ or 2 Family	Add .250 to Rate Add .250 to Rate	
Community 3-4 Family	Add .375 to Rate	n/a
Freddie Mac A-	Level 1	Add .375 to Rate
Freddie Mac A-	Level 2	Add .500 to Rate
Freddie Mac A-	Level 3	Add .625 to Rate
Freddie Mac A-	Level 4	Add 1.250 to Rate
Home Run		Add 1.000 to Rate 1.000 to Rate
Home on Time		0.000 n/a
Non-AU Adjustment	FICO Range 660-679	(0.250) (0.250)
Non-AU Adjustment	FICO Range 620-659	(0.500) (0.500)

CONFORMING AGENCY SIVA, NIVA, SISA, & NINA			
Process Type			Price Adj.
SIVA (Stated Income/Verified Assets)			(0.500)
NIVA (No Income/Verified Assets)			(0.750)
NINA (No Ratio)			(1.125)
SISA (Stated Income/Stated Assets)			0.000
Process Type	LTV	FICO	Price Adj.
SISA	>=720		0.000
SISA	700-719		0.000
SISA - Fixed Rate		680-699	(0.750)
SISA - ARM		680-699	(0.875)
SIVA or NIVA	<=75	680-699	(0.750)
SIVA or NIVA	<=75	700-719	(0.500)
SIVA or NIVA	<=75	>=720	0.000
SIVA or NIVA	>=75.01	700-719	(0.500)
SIVA or NIVA	>=75.01	>=720	(0.500)
NINA	<=75	>=720	0.000
NINA	>=75.01	>=720	(0.500)

Applicable additional adjusters may apply.

Extended Rate Lock Periods					
Adjustment from 60-day lock					
> 90-Day requires .500 up-front fee plus adjuster					
	90	120	180	270	360
Conforming Fixed Rate					
	(0.250)	0.000	(0.100)	(0.750)	(1.200)
Conforming ARM					
	(0.250)	0.000	(0.200)	(0.875)	(1.500)
Government Fixed Rate					
	(0.250)	0.000	(0.200)	(0.625)	(1.000)
Government ARM					
	(0.300)	(0.150)	(0.600)	(1.550)	(2.600)
Non-Conforming Fixed Rate (incl. Alt A)					
	(0.300)	(0.050)	(0.250)	(1.000)	(1.350)
Non-Conforming ARM (incl. Alt A)					
	(0.350)	0.000	(0.200)	(0.875)	(1.500)

ARM Information Table - All Loan Sizes				
Product	Caps	Margin	Index	Price Adj.
1 Month Interest Only LIBOR	2/2/6	1.875	5.050	
6 Month Interest Only LIBOR	2/2/6	2.000	5.250	
6 Month Treasury	1/1/6	2.750	4.740	
1 Yr Treasury	2/2/6	2.750	4.940	
3/1 Treasury	2/2/6	2.750	4.940	
5/1 Treasury	5/2/5	2.750	4.940	
5/1 Treasury	2/2/5	2.750	4.940	(0.500)
7/1 Treasury	5/2/5	2.750	4.940	
10/1 Treasury	5/2/5	2.750	4.940	
1 Yr LIBOR	2/2/6	2.250	5.380	
3/1 LIBOR	2/2/6	2.250	5.380	
5/1 LIBOR	2/2/5	2.250	5.380	(0.500)
5/1 LIBOR	5/2/5	2.250	5.380	
AGENCY 3/1 I/O LIBOR	2/2/6	2.250	5.380	
AGENCY 5/1 I/O LIBOR	5/2/5	2.250	5.380	
AGENCY 5/1 I/O LIBOR	2/2/5	2.250	5.380	(0.500)
7/1 LIBOR & AGENCY 7/1 I/O LIBOR	5/2/5	2.250	5.380	
10/1 LIBOR & AGENCY 10/1 I/O LIBOR	5/2/5	2.250	5.380	
Convertible Option (where allowed):	Add .125 to margin & (0.500) to price			
Program	Treasury Margin	LIBOR Margin		
EA Level I	3.250	2.750		
EA Level II	3.500	3.000		
EA Level III	3.875	3.375		
EA Level I w/ Flex Sub-Financing	3.500	3.000		

Geographic Price Adjustments	
Group	Price Adj.
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA

ADJUSTERS CONTINUED ON NEXT PAGE

Rate Sheet #: 2939
 Effective Date: 05/09/2006
 Effective Time: 8:30 AM CT and 9:30 AM ET

Registration Fax: 636-261-3048
 Client Relations: 800-967-2205, Option 1
 Web Registration: correspondent.citimortgage.com

CitiMortgage, Inc. does business as Citicorp Mortgage in New Mexico.

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NON-CONFORMING CONVENTIONAL PRICE ADJUSTERS 11/10/2005						
Loan Feature	FIXED		ARM			
	Price Adj.		Price Adj.			
Mandatory Lock- Single Loan Mandatory		0.080				0.080
Non-Escrowed Loans		(0.250)				(0.250)
Interest Only ARM	Use NC ARM Pricing		n/a			(0.125)
Interest Only - Fixed Rate	Use NC 30 Yr Fixed Pricing	(0.250)				n/a
Loan Amount	\$700M-\$1MM-Fixed	(0.125)				0.000
Loan Amount	>\$1MM-\$1.5MM	(0.750)				0.000
Loan Amount	>\$1.5MM - \$3MM ARM		n/a			(0.375)
Low-Rise Condos (<= 4 stories)		(0.250)				0.000
High-Rise Condos (>= 5 stories)	Not IL/NY on ARM	(0.375)				(0.125)
Second Home		(0.250)				0.000
Cash-Out Refinance		(0.250)				(0.125)
2-Unit		(0.125)				(0.125)
3 - 4 Unit		(0.500)				(0.125)
Subordinate Financing	CLTV > 90% - 95%	(0.250)				0.000
Subordinate Financing	CLTV / HCLTV > 95%	(0.500)				(0.500)
Asset Based Income		(0.250)				(0.250)
Conversion Feature	Add .125 to margin-See ARM table		n/a			(0.500)

FICO Score Adjusters						
Non-Conforming Fixed						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.375	0.250	0.250	0.000	(0.125)	
60.01 - 70.00%	0.375	0.250	0.250	0.000	(0.125)	
70.01 - 75.00%	0.125	0.000	0.000	(0.125)	-	
75.01 - 80.00%	0.000	(0.125)	(0.125)	(0.250)	-	
80.01 - 85.00%	(0.125)	(0.250)	(0.250)	(0.375)	-	
85.01 - 90.00%	(0.125)	(0.250)	(0.250)	(0.500)	-	
90.01 - 95.00%	(0.250)	(0.375)	(0.375)	-	-	

Non-Conforming ARM						
LTV Range	720+	700-719	680-699	660-679	620-659	
<= 60%	0.125	0.000	0.000	0.000	(0.500)	
60.01 - 70.00%	0.125	0.000	0.000	0.000	(0.500)	
70.01 - 75.00%	0.125	0.000	0.000	0.000	-	
75.01 - 80.00%	0.000	0.000	0.000	0.000	-	
80.01 - 85.00%	0.000	0.000	0.000	(0.500)	-	
85.01 - 90.00%	0.000	0.000	0.000	(0.500)	-	
90.01 - 95.00%	(0.125)	(0.250)	(0.500)	-	-	

Geographic Price Adjustments	
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #1	Price Adj.
AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY	-0-
Group #2	Price Adj.
AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA	0.125
Group #3	Price Adj.
HI, ID, MS, PA	0.250



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ALT A PROGRAMS - all include SRP's

Alt A 30 Year FRM					Alt A 20 Year FRM					Alt A 15 Year FRM				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.875%	97.013	96.945	96.825	96.753	5.875%	97.138	97.070	96.950	96.878	5.625%	97.620	97.564	97.486	97.427
6.000%	97.721	97.647	97.531	97.453	6.000%	97.846	97.772	97.656	97.578	5.750%	98.295	98.234	98.160	98.096
6.125%	98.421	98.343	98.229	98.147	6.125%	98.546	98.468	98.354	98.272	5.875%	98.821	98.755	98.685	98.616
6.250%	99.117	99.034	98.924	98.836	6.250%	99.242	99.159	99.049	98.961	6.000%	99.318	99.246	99.182	99.107
6.375%	99.666	99.577	99.473	99.380	6.375%	99.791	99.702	99.598	99.505	6.125%	99.707	99.630	99.570	99.491
6.500%	100.174	100.079	99.981	99.883	6.500%	100.299	100.204	100.106	100.008	6.250%	100.075	99.993	99.938	99.853
6.625%	100.630	100.530	100.438	100.334	6.625%	100.755	100.655	100.563	100.459	6.375%	100.417	100.330	100.280	100.190
6.750%	100.977	100.872	100.786	100.677	6.750%	101.102	100.997	100.911	100.802	6.500%	100.710	100.617	100.572	100.477
6.875%	101.284	101.174	101.093	100.979	6.875%	101.409	101.299	101.218	101.104	6.625%	100.968	100.870	100.830	100.729
7.000%	101.548	101.433	101.358	101.239	7.000%	101.673	101.558	101.483	101.364	6.750%	101.193	101.090	101.055	100.949
7.125%	101.749	101.629	101.560	101.436	7.125%	101.874	101.754	101.685	101.561	6.875%	101.376	101.268	101.238	101.127
7.250%	101.914	101.789	101.726	101.596	7.250%	102.039	101.914	101.851	101.721	7.000%	101.529	101.416	101.391	101.274
7.375%	102.049	101.918	101.862	101.727	7.375%	102.174	102.043	101.987	101.852	7.125%	101.661	101.543	101.522	101.401
7.500%	102.148	102.012	101.961	101.821	7.500%	102.273	102.137	102.086	101.946	7.250%	101.770	101.646	101.631	101.504

Alt A 1 MO Base Price					Alt A 6 MO Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.125%	102.000	102.000	102.000	102.000	5.125%	101.322	101.267	101.244	101.221
					5.250%	101.396	101.336	101.307	101.279
					5.375%	101.465	101.400	101.367	101.333
					5.500%	101.530	101.459	101.421	101.382
					5.625%	101.591	101.515	101.471	101.427
					5.750%	101.650	101.569	101.520	101.471
					5.875%	101.708	101.622	101.567	101.513
					6.000%	101.761	101.670	101.611	101.551
					6.125%	101.812	101.716	101.651	101.586
					6.250%	101.862	101.760	101.690	101.620
					6.375%	102.000	102.000	102.000	101.954
					6.500%	102.000	102.000	102.000	101.985
					6.625%	102.000	102.000	102.000	102.000

Alt A 1 Base Price					Alt A 3/1 Base Price					Alt A 5/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
5.125%	101.159	101.104	101.081	101.058	5.625%	99.904	99.828	99.784	99.740	5.875%	99.830	99.744	99.689	99.635
5.250%	101.306	101.246	101.217	101.189	5.750%	100.115	100.034	99.985	99.936	6.000%	100.074	99.983	99.924	99.864
5.375%	101.445	101.380	101.347	101.313	5.875%	100.318	100.232	100.177	100.123	6.125%	100.309	100.213	100.148	100.083
5.500%	101.578	101.507	101.469	101.430	6.000%	100.511	100.420	100.361	100.301	6.250%	100.532	100.430	100.360	100.290
5.625%	101.707	101.631	101.587	101.543	6.125%	100.724	100.628	100.563	100.498	6.375%	100.743	100.636	100.561	100.486
5.750%	101.850	101.769	101.720	101.671	6.250%	100.901	100.799	100.729	100.659	6.500%	100.930	100.818	100.737	100.657
5.875%	101.971	101.885	101.830	101.776	6.375%	101.073	100.966	100.891	100.816	6.625%	101.138	101.020	100.935	100.849
6.000%	102.000	101.995	101.936	101.876	6.500%	101.257	101.145	101.064	100.984	6.750%	101.350	101.228	101.137	101.046
6.125%	102.000	102.000	102.000	101.972	6.625%	101.441	101.323	101.238	101.152	6.875%	101.562	101.434	101.338	101.242
6.250%	102.000	102.000	102.000	102.000	6.750%	101.695	101.573	101.482	101.391	7.000%	101.677	101.544	101.443	101.342
					6.875%	101.887	101.759	101.663	101.567	7.125%	101.896	101.758	101.651	101.545
					7.000%	102.000	101.951	101.850	101.749	7.250%	102.000	101.978	101.867	101.755
					7.125%	102.000	102.000	102.000	101.941	7.375%	102.000	102.000	102.000	101.956
					7.250%	102.000	102.000	102.000	102.000	7.500%	102.000	102.000	102.000	102.000

Alt A 7/1 Base Price					Alt A 10/1 Base Price				
Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	Note Rate	15-Day Best Efforts	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts
6.125%	99.676	99.580	99.515	99.450	5.875%	98.845	98.759	98.704	98.650
6.250%	99.991	99.889	99.819	99.749	6.000%	99.214	99.123	99.064	99.004
6.375%	100.261	100.154	100.079	100.004	6.125%	99.569	99.473	99.408	99.343
6.500%	100.517	100.405	100.324	100.244	6.250%	99.910	99.808	99.738	99.668
6.625%	100.758	100.640	100.555	100.469	6.375%	100.232	100.125	100.050	99.975
6.750%	100.968	100.846	100.755	100.664	6.500%	100.538	100.426	100.345	100.265
6.875%	101.195	101.067	100.971	100.875	6.625%	100.825	100.707	100.622	100.536
7.000%	101.424	101.291	101.190	101.089	6.750%	101.093	100.971	100.880	100.789
7.125%	101.652	101.514	101.407	101.301	6.875%	101.251	101.123	101.027	100.931
7.250%	101.793	101.649	101.538	101.426	7.000%	101.519	101.386	101.285	101.184
7.375%	102.000	101.879	101.762	101.645	7.125%	101.785	101.647	101.540	101.434
7.500%	102.000	102.000	101.994	101.872	7.250%	102.000	101.908	101.797	101.685
7.625%	102.000	102.000	102.000	101.991	7.375%	102.000	101.980	101.863	101.746
7.750%	102.000	102.000	102.000	102.000	7.500%	102.000	102.000	102.000	102.000

See Adjustor Page for ARM Margin and Index Info.

ALT A Products

The Alt A process type is available for the following products:

	ADJUSTERS BASED ON ALT A BASE PRICING ABOVE					
	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	(0.250)	-	(0.125)	Not Avail.
3/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
5/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
7/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
10/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
1 month ARM	-	Not Avail.	Not Avail.	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	(0.250)	-	(0.125)	Not Avail.

Additional adjusters apply on Alt A Products. See separate Alt A Adjusters



USE ALT A PRICING WITH THE FOLLOWING ALT A PROGRAM PRICING MATRIX

PROCESS TYPE	ALT A Program Pricing Matrix (Effective 12/19/2005)						
	LTV						
	<= 65.00%	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
PROCESS TYPE							
Full Documentation	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Stated Income / Verified Assets (SIVA)	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.750)	-
No Income / Verified Assets (NIVA)	(0.125)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)	-
No Income / No Assets (NINA)	(0.250)	(0.500)	(1.500)	(2.000)	-	-	-
FIXED Stated Income / Stated Assets (SISA)	(0.125)	(0.250)	(0.875)	(1.125)	(1.375)	-	-
ARM Stated Income / Stated Assets (SISA)	(0.125)	(0.375)	(1.250)	(1.750)	(1.875)	-	-
FIXED LOAN AMOUNT							
<= \$417,000	0.375	0.250	0.125	0.125	0.125	0.000	(0.250)
\$417,001 - \$500,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)
\$500,001 - \$675,000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	-
\$675,001 - \$750,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$750,001 - \$1,000,000	(0.375)	(0.625)	(0.750)	(1.000)	-	-	-
\$1,000,001 - \$1,500,000	(0.750)	(1.250)	(1.500)	-	-	-	-
ARM LOAN AMOUNT							
<= \$417,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$417,001 - \$500,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
\$500,001 - \$675,000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	-
\$675,001 - \$750,000	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-
\$750,001 - \$1,000,000	(0.250)	(0.250)	(0.250)	(0.375)	-	-	-
\$1,000,001 - \$1,500,000	(0.375)	(0.375)	(0.375)	-	-	-	-
\$1,500,001-\$3,000,000	(0.375)	(0.375)	(0.375)	-	-	-	-
FICO- ALL LOANS							
620 - 639	0.000	(0.250)	(0.375)	(0.625)	(1.000)	(1.375)	-
640 - 659	0.000	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
660 - 679	0.000	0.000	0.000	(0.250)	(0.625)	(1.125)	(1.875)
680 - 699	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>= 720	0.125	0.125	0.125	0.125	0.125	0.125	0.125
FEATURE- ALL LOANS							
Mandatory Lock	0.080	0.080	0.080	0.080	0.080	0.080	0.080
Non-Escrowed Loans	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash-out Refi	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)	(1.250)	-
Second Home	(0.125)	(0.375)	(0.625)	(0.875)	(1.250)	(1.250)	(1.750)
Investment Property	(0.250)	(0.625)	(1.000)	(1.500)	(1.500)	(2.000)	-
2 - Unit	(0.625)	(0.625)	(0.875)	(1.000)	(1.250)	(1.250)	-
3-4 Unit	(1.000)	(1.000)	(1.375)	(1.500)	-	-	-
Low-Rise Condos <= 4 stories	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)
High-Rise Condos >= 5 stories	(0.250)	(0.250)	(0.750)	(1.000)	(1.250)	(1.250)	(1.250)
Subordinate Fin ARM CLTV >80-85.00%	(0.250)	(0.250)	(0.250)	(0.250)	-	-	-
Subordinate Fin ARM CLTV >85.01-90%	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	-	-
Subordinate Fin ARM CLTV >90.01-95%	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	-
Subordinate Fin ARM CLTV 95.01-100%	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.625)	-
Subordinate Fin. FIXED-CLTV 90-94.999%	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
Subordinate Fin. FIXED-CLTV >=95%	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
Non Warrantable Condo	(0.750)	(1.250)	(1.250)	(1.250)	-	-	-
Condotel	(0.125)	(0.125)	(0.250)	(0.250)	-	-	-

ALT A Products

The Alt A process type is available for the following products:

ADJUSTERS BASED ON ALT A BASE PRICING

	Fully Amortized			Interest Only		
	Fixed Rate	Libor Index	Treasury Index	Fixed Rate	Libor Index	Treasury Index
30-, 20-, 15-year Fixed	0.000	-	-	(0.250)	-	-
1 year ARM	-	0.000	(0.250)	-	(0.125)	Not Avail.
3/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
5/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
7/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
10/1 ARM	-	0.000	(0.250)	-	(0.125)	(0.375)
1 month ARM	-	Not Avail.	Not Avail.	-	(0.125)	Not Avail.
6 month ARM	-	Not Avail.	(0.250)	-	(0.125)	Not Avail.

Geographic Price Adjustments	
	Price Adj.
Not Applicable to Conforming Fixed Rate or Govt. Product	
Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY
Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA
Group #3	HI, ID, MS, PA



OFFSHEET PRICING IS AVAILABLE...FOR MORTGAGE PROFESSIONALS ONLY - RATES, TERMS, AND CONDITIONS SUBJECT TO CHANGE WITHOUT NOTICE

EXPANDED APPROVAL

EA Level I - 30 year FRM (Excludes SRP)						EA Level II - 30 year FRM (Excludes SRP)						EA Level III - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	6.875%	98.333	98.267	98.185		6.250%	7.125%	98.333	98.267	98.185		6.250%	7.500%	98.333	98.267	98.185	
6.375%	7.000%	98.865	98.794	98.687		6.375%	7.250%	98.865	98.794	98.687		6.375%	7.625%	98.865	98.794	98.687	
6.500%	7.125%	99.381	99.305	99.204		6.500%	7.375%	99.381	99.305	99.204		6.500%	7.750%	99.381	99.305	99.204	
6.625%	7.250%	99.851	99.769	99.674		6.625%	7.500%	99.851	99.769	99.674		6.625%	7.875%	99.851	99.769	99.674	
6.750%	7.375%	100.369	100.282	100.255		6.750%	7.625%	100.369	100.282	100.255		6.750%	8.000%	100.369	100.282	100.255	
6.875%	7.500%	100.909	100.816	100.796		6.875%	7.750%	100.909	100.816	100.796		6.875%	8.125%	100.909	100.816	100.796	
7.000%	7.625%	101.331	101.233	101.218		7.000%	7.875%	101.331	101.233	101.218		7.000%	8.250%	101.331	101.233	101.218	
7.125%	7.750%	101.657	101.554	101.545		7.125%	8.000%	101.657	101.554	101.545		7.125%	8.375%	101.657	101.554	101.545	
7.250%	7.875%	101.888	101.780	101.777		7.250%	8.125%	101.888	101.780	101.777		7.250%	8.500%	101.888	101.780	101.777	
7.375%	8.000%	102.098	101.985	102.019		7.375%	8.250%	102.098	101.985	102.019		7.375%	8.625%	102.098	101.985	102.019	
7.500%	8.125%	102.462	102.343	102.383		7.500%	8.375%	102.462	102.343	102.383		7.500%	8.750%	102.462	102.343	102.383	
7.625%	8.250%	102.726	102.603	102.631		7.625%	8.500%	102.726	102.603	102.631		7.625%	8.875%	102.726	102.603	102.631	

EA TPR Level II - 30 year FRM (Excludes SRP)						EA TPR Level III - 30 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 30 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	7.375%	98.333	98.267	98.185		6.250%	7.875%	98.333	98.267	98.185		6.250%	7.250%	98.333	98.267	98.185	
6.375%	7.500%	98.865	98.794	98.687		6.375%	8.000%	98.865	98.794	98.687		6.375%	7.375%	98.865	98.794	98.687	
6.500%	7.625%	99.381	99.305	99.204		6.500%	8.125%	99.381	99.305	99.204		6.500%	7.500%	99.381	99.305	99.204	
6.625%	7.750%	99.851	99.769	99.674		6.625%	8.250%	99.851	99.769	99.674		6.625%	7.625%	99.851	99.769	99.674	
6.750%	7.875%	100.369	100.282	100.255		6.750%	8.375%	100.369	100.282	100.255		6.750%	7.750%	100.369	100.282	100.255	
6.875%	8.000%	100.909	100.816	100.796		6.875%	8.500%	100.909	100.816	100.796		6.875%	7.875%	100.909	100.816	100.796	
7.000%	8.125%	101.331	101.233	101.218		7.000%	8.625%	101.331	101.233	101.218		7.000%	8.000%	101.331	101.233	101.218	
7.125%	8.250%	101.657	101.554	101.545		7.125%	8.750%	101.657	101.554	101.545		7.125%	8.125%	101.657	101.554	101.545	
7.250%	8.375%	101.888	101.780	101.777		7.250%	8.875%	101.888	101.780	101.777		7.250%	8.250%	101.888	101.780	101.777	
7.375%	8.500%	102.098	101.985	102.019		7.375%	9.000%	102.098	101.985	102.019		7.375%	8.375%	102.098	101.985	102.019	
7.500%	8.625%	102.462	102.343	102.383		7.500%	9.125%	102.462	102.343	102.383		7.500%	8.500%	102.462	102.343	102.383	
7.625%	8.750%	102.726	102.603	102.631		7.625%	9.250%	102.726	102.603	102.631		7.625%	8.625%	102.726	102.603	102.631	

EA Level I - 20 year FRM (Excludes SRP)						EA Level II - 20 year FRM (Excludes SRP)						EA Level III - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	6.875%	98.876	98.811	98.731		6.250%	7.125%	98.876	98.811	98.731		6.250%	7.500%	98.876	98.811	98.731	
6.375%	7.000%	99.368	99.298	99.193		6.375%	7.250%	99.368	99.298	99.193		6.375%	7.625%	99.368	99.298	99.193	
6.500%	7.125%	99.847	99.771	99.672		6.500%	7.375%	99.847	99.771	99.672		6.500%	7.750%	99.847	99.771	99.672	
6.625%	7.250%	100.264	100.183	100.090		6.625%	7.500%	100.264	100.183	100.090		6.625%	7.875%	100.264	100.183	100.090	
6.750%	7.375%	100.581	100.495	100.408		6.750%	7.625%	100.581	100.495	100.408		6.750%	8.000%	100.581	100.495	100.408	
6.875%	7.500%	100.965	100.873	100.854		6.875%	7.750%	100.965	100.873	100.854		6.875%	8.125%	100.965	100.873	100.854	
7.000%	7.625%	101.369	101.272	101.260		7.000%	7.875%	101.369	101.272	101.260		7.000%	8.250%	101.369	101.272	101.260	
7.125%	7.750%	101.683	101.582	101.575		7.125%	8.000%	101.683	101.582	101.575		7.125%	8.375%	101.683	101.582	101.575	
7.250%	7.875%	101.923	101.816	101.815		7.250%	8.125%	101.923	101.816	101.815		7.250%	8.500%	101.923	101.816	101.815	
7.375%	8.000%	102.096	101.984	102.020		7.375%	8.250%	102.096	101.984	102.020		7.375%	8.625%	102.096	101.984	102.020	
7.500%	8.125%	102.482	102.365	102.407		7.500%	8.375%	102.482	102.365	102.407		7.500%	8.750%	102.482	102.365	102.407	
7.625%	8.250%	102.750	102.638	102.655		7.625%	8.500%	102.750	102.638	102.655		7.625%	8.875%	102.750	102.638	102.655	

EA TPR Level II - 20 year FRM (Excludes SRP)						EA TPR Level III - 20 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 20 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
6.250%	7.375%	98.876	98.811	98.731		6.250%	7.875%	98.876	98.811	98.731		6.250%	7.250%	98.876	98.811	98.731	
6.375%	7.500%	99.368	99.298	99.193		6.375%	8.000%	99.368	99.298	99.193		6.375%	7.375%	99.368	99.298	99.193	
6.500%	7.625%	99.847	99.771	99.672		6.500%	8.125%	99.847	99.771	99.672		6.500%	7.500%	99.847	99.771	99.672	
6.625%	7.750%	100.264	100.183	100.090		6.625%	8.250%	100.264	100.183	100.090		6.625%	7.625%	100.264	100.183	100.090	
6.750%	7.875%	100.581	100.495	100.408		6.750%	8.375%	100.581	100.495	100.408		6.750%	7.750%	100.581	100.495	100.408	
6.875%	8.000%	100.965	100.873	100.854		6.875%	8.500%	100.965	100.873	100.854		6.875%	7.875%	100.965	100.873	100.854	
7.000%	8.125%	101.369	101.272	101.260		7.000%	8.625%	101.369	101.272	101.260		7.000%	8.000%	101.369	101.272	101.260	
7.125%	8.250%	101.683	101.582	101.575		7.125%	8.750%	101.683	101.582	101.575		7.125%	8.125%	101.683	101.582	101.575	
7.250%	8.375%	101.923	101.816	101.815		7.250%	8.875%	101.923	101.816	101.815		7.250%	8.250%	101.923	101.816	101.815	
7.375%	8.500%	102.096	101.984	102.020		7.375%	9.000%	102.096	101.984	102.020		7.375%	8.375%	102.096	101.984	102.020	
7.500%	8.625%	102.482	102.365	102.407		7.500%	9.125%	102.482	102.365	102.407		7.500%	8.500%	102.482	102.365	102.407	
7.625%	8.750%	102.750	102.638	102.655		7.625%	9.250%	102.750	102.638	102.655		7.625%	8.625%	102.750	102.638	102.655	

EA Level I - 15 year FRM (Excludes SRP)						EA Level II - 15 year FRM (Excludes SRP)						EA Level III - 15 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.231	98.187	98.082		5.750%	6.625%	98.231	98.187	98.082		5.750%	7.125%	98.231	98.187	98.082	
5.875%	6.500%	98.628	98.579	98.509		5.875%	6.750%	98.628	98.579	98.509		5.875%	7.250%	98.628	98.579	98.509	
6.000%	6.625%	99.119	99.065	99.001		6.000%	6.875%	99.119	99.065	99.001		6.000%	7.375%	99.119	99.065	99.001	
6.125%	6.750%	99.509	99.450	99.391		6.125%	7.000%	99.509	99.450	99.391		6.125%	7.500%	99.509	99.450	99.391	
6.250%	6.875%	99.977	99.913	99.796		6.250%	7.125%	99.977	99.913	99.796		6.250%	7.625%	99.977	99.913	99.796	
6.375%	7.000%	100.442	100.373	100.262		6.375%	7.250%	100.442	100.373	100.262		6.375%	7.750%	100.442	100.373	100.262	
6.500%	7.125%	100.881	100.806	100.700		6.500%	7.375%	100.881	100.806	100.700		6.500%	7.875%	100.881	100.806	100.700	
6.625%	7.250%	101.191	101.111	101.010		6.625%	7.500%	101.191	101.111	101.010		6.625%	8.000%	101.191	101.111	101.010	
6.750%	7.375%	101.439	101.354	101.290		6.750%	7.625%	101.439	101.354	101.290		6.750%	8.125%	101.439	101.354	101.290	
6.875%	7.500%	101.745	101.655	101.596		6.875%	7.750%	101.745	101								



EA Level I - 10 year FRM (Excludes SRP)						EA Level II - 10 year FRM (Excludes SRP)						EA Level III - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.247	98.207	98.107		5.750%	6.625%	98.247	98.207	98.107		5.750%	7.125%	98.247	98.207	98.107	
5.875%	6.500%	98.577	98.531	98.436		5.875%	6.750%	98.577	98.531	98.436		5.875%	7.250%	98.577	98.531	98.436	
6.000%	6.625%	98.943	98.892	98.833		6.000%	6.875%	98.943	98.892	98.833		6.000%	7.375%	98.943	98.892	98.833	
6.125%	6.750%	99.312	99.256	99.203		6.125%	7.000%	99.312	99.256	99.203		6.125%	7.500%	99.312	99.256	99.203	
6.250%	6.875%	99.848	99.786	99.707		6.250%	7.125%	99.848	99.786	99.707		6.250%	7.625%	99.848	99.786	99.707	
6.375%	7.000%	100.330	100.263	100.189		6.375%	7.250%	100.330	100.263	100.189		6.375%	7.750%	100.330	100.263	100.189	
6.500%	7.125%	100.731	100.659	100.591		6.500%	7.375%	100.731	100.659	100.591		6.500%	7.875%	100.731	100.659	100.591	
6.625%	7.250%	100.984	100.907	100.844		6.625%	7.500%	100.984	100.907	100.844		6.625%	8.000%	100.984	100.907	100.844	
6.750%	7.375%	101.231	101.149	101.090		6.750%	7.625%	101.231	101.149	101.090		6.750%	8.125%	101.231	101.149	101.090	
6.875%	7.500%	101.524	101.436	101.431		6.875%	7.750%	101.524	101.436	101.431		6.875%	8.250%	101.524	101.436	101.431	
7.000%	7.625%	101.900	101.807	101.807		7.000%	7.875%	101.900	101.807	101.807		7.000%	8.375%	101.900	101.807	101.807	
7.125%	7.750%	102.151	102.054	102.047		7.125%	8.000%	102.151	102.054	102.047		7.125%	8.500%	102.151	102.054	102.047	

EA TPR Level II - 10 year FRM (Excludes SRP)						EA TPR Level III - 10 year FRM (Excludes SRP)						EA Level I with Flex. Sub. Fin. - 10 year FRM (Excludes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.875%	98.247	98.207	98.107		5.750%	7.375%	98.247	98.207	98.107		5.750%	6.750%	98.247	98.207	98.107	
5.875%	7.000%	98.577	98.531	98.436		5.875%	7.500%	98.577	98.531	98.436		5.875%	6.875%	98.577	98.531	98.436	
6.000%	7.125%	98.943	98.892	98.833		6.000%	7.625%	98.943	98.892	98.833		6.000%	7.000%	98.943	98.892	98.833	
6.125%	7.250%	99.312	99.256	99.203		6.125%	7.750%	99.312	99.256	99.203		6.125%	7.125%	99.312	99.256	99.203	
6.250%	7.375%	99.848	99.786	99.707		6.250%	7.875%	99.848	99.786	99.707		6.250%	7.250%	99.848	99.786	99.707	
6.375%	7.500%	100.330	100.263	100.189		6.375%	8.000%	100.330	100.263	100.189		6.375%	7.375%	100.330	100.263	100.189	
6.500%	7.625%	100.731	100.659	100.591		6.500%	8.125%	100.731	100.659	100.591		6.500%	7.500%	100.731	100.659	100.591	
6.625%	7.750%	100.984	100.907	100.844		6.625%	8.250%	100.984	100.907	100.844		6.625%	7.625%	100.984	100.907	100.844	
6.750%	7.875%	101.231	101.149	101.090		6.750%	8.375%	101.231	101.149	101.090		6.750%	7.750%	101.231	101.149	101.090	
6.875%	8.000%	101.524	101.436	101.431		6.875%	8.500%	101.524	101.436	101.431		6.875%	7.875%	101.524	101.436	101.431	
7.000%	8.125%	101.900	101.807	101.807		7.000%	8.625%	101.900	101.807	101.807		7.000%	8.000%	101.900	101.807	101.807	
7.125%	8.250%	102.151	102.054	102.047		7.125%	8.750%	102.151	102.054	102.047		7.125%	8.125%	102.151	102.054	102.047	

EA Level I - 5/1 T-bill ARM (Includes SRP)						EA Level II - 5/1 T-bill ARM (Includes SRP)						EA Level III - 5/1 T-bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts		BASE RATE	NOTE RATE	30-Day Best Efforts	45-Day Best Efforts	60-Day Best Efforts	
5.750%	6.375%	98.637	98.529	98.391		5.750%	6.500%	98.637	98.529	98.391		5.750%	7.000%	98.637	98.529	98.391	
5.875%	6.500%	98.991	98.883	98.745		5.875%	6.625%	98.991	98.883	98.745		5.875%	7.125%	98.991	98.883	98.745	
6.000%	6.625%	99.334	99.226	99.088		6.000%	6.750%	99.334	99.226	99.088		6.000%	7.250%	99.334	99.226	99.088	
6.125%	6.750%	99.664	99.556	99.418		6.125%	6.875%	99.664	99.556	99.418		6.125%	7.375%	99.664	99.556	99.418	
6.250%	6.875%	99.982	99.874	99.736		6.250%	7.000%	99.982	99.874	99.736		6.250%	7.500%	99.982	99.874	99.736	
6.375%	7.000%	100.287	100.179	100.041		6.375%	7.125%	100.287	100.179	100.041		6.375%	7.625%	100.287	100.179	100.041	
6.500%	7.125%	100.578	100.470	100.332		6.500%	7.250%	100.578	100.470	100.332		6.500%	7.750%	100.578	100.470	100.332	
6.625%	7.250%	100.853	100.745	100.607		6.625%	7.375%	100.853	100.745	100.607		6.625%	7.875%	100.853	100.745	100.607	
6.750%	7.375%	101.109	101.001	100.863		6.750%	7.500%	101.109	101.001	100.863		6.750%	8.000%	101.109	101.001	100.863	
6.875%	7.500%	101.348	101.240	101.102		6.875%	7.625%	101.348	101.240	101.102		6.875%	8.125%	101.348	101.240	101.102	
7.000%	7.625%	101.572	101.464	101.326		7.000%	7.750%	101.572	101.464	101.326		7.000%	8.250%	101.572	101.464	101.326	
7.125%	7.750%	101.816	101.708	101.570		7.125%	7.875%	101.816	101.708	101.570		7.125%	8.375%	101.816	101.708	101.570	

Adjusters for Expanded Approval 5/1 T-Bill ARMs	
	<u>Points</u>
LTV <=90%	(250)
LTV >90%	(500)
2/2.5 Caps	(500)
5/2.5 Cap Structure not an option per FNMA	
Additional adjusters may apply depending upon loan characteristics	

Correspondent Lending



Rate Sheet #: 2939

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EXPANDED APPROVAL - continued

Registration Fax: 636-261-3048

Client Relations: 800-967-2205, Option 1

Web Registration: correspondent.citimortgage.com



EA Level I - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.250%	98.716	98.609	98.471	98.471
5.750%	6.375%	99.125	99.018	98.880	98.880
5.875%	6.500%	99.519	99.412	99.274	99.274
6.000%	6.625%	99.898	99.791	99.653	99.653
6.125%	6.750%	100.262	100.155	100.017	100.017
6.250%	6.875%	100.607	100.500	100.362	100.362
6.375%	7.000%	100.936	100.829	100.691	100.691
6.500%	7.125%	101.246	101.139	101.001	101.001
6.625%	7.250%	101.537	101.430	101.292	101.292
6.750%	7.375%	101.810	101.703	101.565	101.565
6.875%	7.500%	102.000	101.984	101.846	101.846
7.000%	7.625%	102.000	102.000	102.000	102.000

EA Level II - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.375%	98.716	98.609	98.471	98.471
5.750%	6.500%	99.125	99.018	98.880	98.880
5.875%	6.625%	99.519	99.412	99.274	99.274
6.000%	6.750%	99.898	99.791	99.653	99.653
6.125%	6.875%	100.262	100.155	100.017	100.017
6.250%	7.000%	100.607	100.500	100.362	100.362
6.375%	7.125%	100.936	100.829	100.691	100.691
6.500%	7.250%	101.246	101.139	101.001	101.001
6.625%	7.375%	101.537	101.430	101.292	101.292
6.750%	7.500%	101.810	101.703	101.565	101.565
6.875%	7.625%	102.000	101.984	101.846	101.846
7.000%	7.750%	102.000	102.000	102.000	102.000

EA Level III - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.875%	98.716	98.609	98.471	98.471
5.750%	7.000%	99.125	99.018	98.880	98.880
5.875%	7.125%	99.519	99.412	99.274	99.274
6.000%	7.250%	99.898	99.791	99.653	99.653
6.125%	7.375%	100.262	100.155	100.017	100.017
6.250%	7.500%	100.607	100.500	100.362	100.362
6.375%	7.625%	100.936	100.829	100.691	100.691
6.500%	7.750%	101.246	101.139	101.001	101.001
6.625%	7.875%	101.537	101.430	101.292	101.292
6.750%	8.000%	101.810	101.703	101.565	101.565
6.875%	8.125%	102.000	101.984	101.846	101.846
7.000%	8.250%	102.000	102.000	102.000	102.000

EA Level I with Flex. Sub. Fin. - 7/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.500%	98.716	98.609	98.471	98.471
5.750%	6.625%	99.125	99.018	98.880	98.880
5.875%	6.750%	99.519	99.412	99.274	99.274
6.000%	6.875%	99.898	99.791	99.653	99.653
6.125%	7.000%	100.262	100.155	100.017	100.017
6.250%	7.125%	100.607	100.500	100.362	100.362
6.375%	7.250%	100.936	100.829	100.691	100.691
6.500%	7.375%	101.246	101.139	101.001	101.001
6.625%	7.500%	101.537	101.430	101.292	101.292
6.750%	7.625%	101.810	101.703	101.565	101.565
6.875%	7.750%	102.000	101.984	101.846	101.846
7.000%	7.875%	102.000	102.000	102.000	102.000

EA Level I - 7/1 T-Bill (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.250%	98.714	98.607	98.469	98.469
5.750%	6.375%	99.123	99.016	98.878	98.878
5.875%	6.500%	99.518	99.411	99.273	99.273
6.000%	6.625%	99.898	99.791	99.653	99.653
6.125%	6.750%	100.261	100.154	100.016	100.016
6.250%	6.875%	100.608	100.501	100.363	100.363
6.375%	7.000%	100.937	100.830	100.692	100.692
6.500%	7.125%	101.248	101.141	101.003	101.003
6.625%	7.250%	101.540	101.433	101.295	101.295
6.750%	7.375%	101.813	101.706	101.568	101.568
6.875%	7.500%	102.000	101.988	101.850	101.850
7.000%	7.625%	102.000	102.000	102.000	102.000

EA Level II - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.375%	98.714	98.607	98.469	98.469
5.750%	6.500%	99.123	99.016	98.878	98.878
5.875%	6.625%	99.518	99.411	99.273	99.273
6.000%	6.750%	99.898	99.791	99.653	99.653
6.125%	6.875%	100.261	100.154	100.016	100.016
6.250%	7.000%	100.608	100.501	100.363	100.363
6.375%	7.125%	100.937	100.830	100.692	100.692
6.500%	7.250%	101.248	101.141	101.003	101.003
6.625%	7.375%	101.540	101.433	101.295	101.295
6.750%	7.500%	101.813	101.706	101.568	101.568
6.875%	7.625%	102.000	101.988	101.850	101.850
7.000%	7.750%	102.000	102.000	102.000	102.000

EA Level III - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.875%	98.714	98.607	98.469	98.469
5.750%	7.000%	99.123	99.016	98.878	98.878
5.875%	7.125%	99.518	99.411	99.273	99.273
6.000%	7.250%	99.898	99.791	99.653	99.653
6.125%	7.375%	100.261	100.154	100.016	100.016
6.250%	7.500%	100.608	100.501	100.363	100.363
6.375%	7.625%	100.937	100.830	100.692	100.692
6.500%	7.750%	101.248	101.141	101.003	101.003
6.625%	7.875%	101.540	101.433	101.295	101.295
6.750%	8.000%	101.813	101.706	101.568	101.568
6.875%	8.125%	102.000	101.988	101.850	101.850
7.000%	8.250%	102.000	102.000	102.000	102.000

EA Level I with Flex. Sub. Fin. - 7/1 T-Bill ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.625%	6.500%	98.714	98.607	98.469	98.469
5.750%	6.625%	99.123	99.016	98.878	98.878
5.875%	6.750%	99.518	99.411	99.273	99.273
6.000%	6.875%	99.898	99.791	99.653	99.653
6.125%	7.000%	100.261	100.154	100.016	100.016
6.250%	7.125%	100.608	100.501	100.363	100.363
6.375%	7.250%	100.937	100.830	100.692	100.692
6.500%	7.375%	101.248	101.141	101.003	101.003
6.625%	7.500%	101.540	101.433	101.295	101.295
6.750%	7.625%	101.813	101.706	101.568	101.568
6.875%	7.750%	102.000	101.988	101.850	101.850
7.000%	7.875%	102.000	102.000	102.000	102.000

EA Level I - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.750%	6.375%	98.291	98.184	98.047	98.047
5.875%	6.500%	98.779	98.672	98.535	98.535
6.000%	6.625%	99.252	99.145	99.008	99.008
6.125%	6.750%	99.706	99.599	99.462	99.462
6.250%	6.875%	100.139	100.032	99.895	99.895
6.375%	7.000%	100.551	100.444	100.307	100.307
6.500%	7.125%	100.940	100.833	100.696	100.696
6.625%	7.250%	101.301	101.194	101.057	101.057
6.750%	7.375%	101.633	101.526	101.389	101.389
6.875%	7.500%	101.935	101.828	101.691	101.691
7.000%	7.625%	102.000	101.965	101.965	101.965
7.125%	7.750%	102.000	102.000	102.000	102.000

EA Level II - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.750%	6.500%	98.291	98.184	98.047	98.047
5.875%	6.625%	98.779	98.672	98.535	98.535
6.000%	6.750%	99.252	99.145	99.008	99.008
6.125%	6.875%	99.706	99.599	99.462	99.462
6.250%	7.000%	100.139	100.032	99.895	99.895
6.375%	7.125%	100.551	100.444	100.307	100.307
6.500%	7.250%	100.940	100.833	100.696	100.696
6.625%	7.375%	101.301	101.194	101.057	101.057
6.750%	7.500%	101.633	101.526	101.389	101.389
6.875%	7.625%	101.935	101.828	101.691	101.691
7.000%	7.750%	102.000	102.000	101.965	101.965
7.125%	7.875%	102.000	102.000	102.000	102.000

EA Level III - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.250%	6.500%	96.754	96.647	96.510	96.510
5.375%	6.625%	97.277	97.170	97.033	97.033
5.500%	6.750%	97.790	97.683	97.546	97.546
5.625%	6.875%	98.291	98.184	98.047	98.047
5.750%	7.000%	98.779	98.672	98.535	98.535
5.875%	7.125%	99.252	99.145	99.008	99.008
6.000%	7.250%	99.706	99.599	99.462	99.462
6.125%	7.375%	100.139	100.032	99.895	99.895
6.250%	7.500%	100.551	100.444	100.307	100.307
6.375%	7.625%	100.940	100.833	100.696	100.696
6.500%	7.750%	101.301	101.194	101.057	101.057
6.625%	7.875%	101.633	101.526	101.389	101.389

EA Level I with Flex. Sub. Fin. - 10/1 LIBOR ARM (Includes SRP)					
BASE RATE	NOTE RATE	30-Day	45-Day	60-Day	
		Best Efforts	Best Efforts	Best Efforts	Best Efforts
5.750%	6.625%	98.291	98.184	98.047	98.047
5.875%	6.				



Rate Sheet #: 2939

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6.875%	7.625%	102.000	101.905	101.768	6.875%	8.125%	102.000	101.905	101.768	6.875%	7.750%	102.000	101.905	101.768
7.000%	7.750%	102.000	102.000	102.000	7.000%	8.250%	102.000	102.000	102.000	7.000%	7.875%	102.000	102.000	102.000



Expanded Approval Program Price/ Rate Adjustments (Effective 10/1/2004)

Conforming Conventional Programs

Loan Feature	LTV %	Price Adj.	Product	Caps	Margin	Index	Pric Adj	
Mandatory Lock		0.080						
Purchase or Rate/Term Refi	>90%LTV-ARM ONLY	(0.250)	5/1 Treasury	2/2/5	2.750	4.940	(0.500)	
Subordinate Financing	LTV > 65% & CLTV > 90%	(0.250)	7/1 Treasury	5/2/5	2.750	4.940		
Cash Out Refi - Condo		(0.500)	10/1 Treasury	5/2/5	2.750	4.940		
Cash-Out Refinance	70.01-80%	(0.500)	7/1 LIBOR	5/2/5	2.250	4.230		
Cash-Out Refinance	>80.01%	(0.750)	10/1 LIBOR	5/2/5	2.250	4.230		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	(0.750)	Convertible Option (where allowed):					Add .125 to margin & (0.500) to price
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	(0.625)	Program		Treasury Margin	LIBOR Margin		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV <= 75%, FICO >=720	(0.500)	EA Level I		3.250	2.750		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO <=679	(1.750)	EA Level II		3.500	3.000		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	(1.625)	EA Level III		3.875	3.375		
Investment Properties-Conf. 20/30 yr. FIX & ARM	LTV > 75%, FICO >=720	(1.500)	EA Level I w/ Flex Sub-Financing		3.500	3.000		
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <=679	(0.250)	Geographic Price Adjustments					
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	(0.125)	**Not Applicable to Conforming Fixed Rate or Govt. Product**					Price Adj.
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >=720	0.000	Group #1	AZ, CA, CO, CT, IA, IL, IN, KS, KY, MA, ME, MI, MO, MT, NE, NH, NV, OH, OK, OR, RI, SD, UT, VT, WA, WI, WV, WY			-0-	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <=679	(1.250)	Group #2	AK, AL, AR, DC, DE, FL, GA, LA, MD, MN, NC, ND, NJ, NM, NY, SC, TN, TX, VA			0.125	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	(1.125)	Group #3	HI, ID, MS, PA			0.250	
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >=720	(1.000)						
2-Unit	>90%	(0.500)						
COOP Owner Occupied	>90%	(0.500)						
COOP 2nd Home	>80%	(0.750)						
COOP Cash Out Refi		(0.500)						

Please Contact The CMI Select Desk For Expanded Approval Pricing

Note: All adjustments are cumulative