



01-16-09 (9:25 AM EST)

West Regional Rate Sheet

770 The City Drive #2000 , Orange, CA. 92868 Phone: (800) 300-7550					
For Changes, Relocks, Extensions and Renegotiations Contact the Lock Desk Fax: (866) 719-1041 Phone: (877) 537-5625					
Expiration Dates:	15 Day - 1/30/2009	30 Day - 2/17/2009	45 Day - 3/2/2009	60 Day - 3/16/2009	75 Day - 3/31/2009

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0.25 Price Improvement on FHA / VA 30 year Fixed Rate Purchase and NCO Refinances

SALES TEAM CONTACT INFORMATION		
Tai Mamea	(916) 704-6833	Regional Production Manager
North California - Bay Area Sales Team		
Elena Musselman	(408) 828-2027	South Bay
Jill Romo	(408) 234-3048	
Kim Jolivette	(925) 207-0796	East Bay
Chip Ricca	(925) 683-5333	
Denise Valentine	(925) 817-9400	
Heather Roberson	(925) 989-1131	
Tricia Ramia	(925) 330-2575	
Sheryl Lawrentz	(925) 323-4393	South & East Bay
Sacramento Sales Team		
Samantha Varzeas	(916) 505-0195	Sacramento, Roseville
Larry McDonough	(831) 234-9629	
Kyle Gillmore	(916) 521-0998	
Brock O'Harran	(916) 496-3118	Roseville, Rocklin
Kent Smith	(916) 844-4259	Foothills, Tahoe, Reno
Jeanie Irvin	(510) 612-0881	San Ramon
Inside Sales		
Ronnie Tow	800-733-8765 ext. 2966	

NEED TO KNOW PHONE NUMBERS			
Forgot Your Password?	877-Ask-Chase, Opt 6	Customer Service	800-848-9136
Chase Automation System: ZiPPY Help Desk	877-Ask-Chase, Opt 1	Payment Servicing	800-631-5946
Chase Website & ChaseLock Help Desk	877-Ask-Chase, Opt 2	Pricing Desk (Lock Desk)	877-537-5625
Need a Chase Password?	www.chaseb2b.com	Pricing Fax Number	866-719-1041

CONVENTIONAL FEES			
ADMINISTRATION FEE	\$75.00	DOCUMENT PREPARATION	\$275.00
FLOOD CERTIFICATION	\$18.00	TAX SERVICE	\$84.00
REDRAW FEE	\$200.00	PARTIAL REDRAW FEE	\$75.00
UNDERWRITING FEES			
Loans To \$417K: \$325		Loans > \$417K to \$650K = \$425	Loans > \$650K = \$575

STATE ADJUSTMENTS	
0.250	IL, MA, MI, MN, MO, NH, RI
0.125	CO, ME, MD, SC, SD, TN, VT, VA
0.000	AK, AZ, CA, CT, DC, DE, HI, IA, ID, IN, KS,KY,MT,NE,NJ,NM,ND, NV, NY, OH, OR, UT, WA,WI, WV, WY
-0.125	AL, FL, GA, NC
-0.250	AR, LA, MS, OK, PA, TX

Lender Paid Mortgage Insurance Adjustments		
LTV / Loan Type	Adj. To Rate Agency Fixed (212) Excluding CA & FL	Adj. To Rate Agency Fixed (212) CA & FL ONLY
80.01 - 85%	0.250	0.375
85.01 - 90%	0.375	0.625
90.01 - 95%	0.625	1.000
2nd/Vacation Home (Purchase only)	0.250	0.250
No Cash Out Refinance	0.125	0.125
Not available on Agency Jumbo Loans - All adjustments are cumulative and all applicable adjustments will be applied.		



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Fixed Products (Max Rebate (4.000))									
30 Year Fixed Conforming (212 FNMA , 214 FHLMC)					15 Year Fixed Conforming (222 FNMA, 224 FHMLC)				
	Rate	30 Days	45 Days			Rate	30 Days	45 Days	
	4.250	2.395	2.583			4.250	1.030	1.217	
	4.375	1.705	1.893			4.375	0.488	0.675	
	4.500	1.245	1.432			4.500	0.139	0.326	
	4.625	0.836	1.024			4.625	(0.173)	0.014	
	4.750	0.480	0.667			4.750	(0.447)	(0.260)	
	4.875	0.177	0.364			4.875	(0.683)	(0.496)	
	5.000	0.087	0.274			5.000	(0.477)	(0.290)	
	5.125	(0.217)	(0.029)			5.125	(0.713)	(0.526)	
	5.250	(0.471)	(0.284)			5.250	(0.913)	(0.726)	
	5.375	(0.678)	(0.491)			5.375	(1.080)	(0.893)	
	5.500	(0.508)	(0.321)			5.500	(0.816)	(0.629)	
	5.625	(0.721)	(0.534)			5.625	(0.994)	(0.807)	
	5.750	(0.893)	(0.706)			5.750	(1.147)	(0.960)	
	5.875	(1.030)	(0.843)			5.875	(1.279)	(1.092)	
	6.000	(0.831)	(0.644)			6.000	(1.184)	(0.997)	
	6.125	(0.981)	(0.794)			6.125	(1.329)	(1.142)	
	6.250	(1.103)	(0.916)			6.250	(1.458)	(1.271)	
	6.375	(1.200)	(1.013)			6.375	(1.575)	(1.388)	
	6.500	(1.153)	(0.966)			6.500	(1.593)	(1.406)	
						6.625	(1.719)	(1.532)	
						6.750	(1.833)	(1.646)	
						6.875	(1.938)	(1.751)	
						7.000	(1.551)	(1.364)	
						7.125	(1.663)	(1.476)	
						7.250	(1.769)	(1.582)	
30 & 15 Yr. Conforming Fixed & Conforming Fixed Interest Only <=\$99,999								0.250	
30 & 15 Yr. Conforming Fixed & Conforming Fixed Interest Only >= \$100,000 <= \$149,999								0.125	

Adjustments are cumulative if applicable to loan features.									
Description	Adjustment		Cash out Refinance	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	> 85
20yr (use 30 Yr Conforming Pricing)	-0.125		Cash Out on Primary Properties not available in Texas						
10yr (use 15 Yr Conforming Pricing)	0.000		Agency High Balance Cash Out	1.000	1.000	1.000	1.000	N/A	N/A
Escrow Waiver (Escrow States Only)*	0.250		Credit Score <= 619	1.000	1.750	1.750	2.750	3.000	3.000
Agency High Balance	1.750		Credit Score >= 620 <= 639	0.000	0.750	0.750	2.250	2.500	2.000
2 Unit	1.000		Credit Score >= 640 <= 659	0.000	0.750	0.750	1.750	2.500	2.000
3-4 Unit	1.000		Credit Score >= 660 <= 679	0.000	0.250	0.250	1.000	2.000	1.500
CLTV Adjustments	Credit Score < 720	Credit Score >= 720	Credit Score >= 680 <= 699	0.000	0.250	0.250	0.875	2.000	1.500
			Credit Score >= 700 <= 739	0.000	0.125	0.125	0.500	1.000	0.500
			Credit Score >= 740	0.000	0.000	0.000	0.250	0.375	0.375
			Term > 15 Years	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	> 85
LTV > 65 <= 75% & CLTV > 90 <= 95%	0.500	0.250	Credit Score <= 619	0.000	1.250	3.500	3.500	3.500	3.500
LTV > 75 <= 80% & CLTV > 75 <= 90%	0.250	0.000	Credit Score >= 620 <= 639	0.000	1.000	2.875	3.250	3.250	3.000
LTV > 75 <= 80% & CLTV > 90 <= 95%	0.500	0.250	Credit Score >= 640 <= 659	0.000	0.750	2.125	2.750	2.500	2.250
LTV > 80 <= 90% & CLTV > 80 <= 95%	1.000	0.500	Credit Score >= 660 <= 679	0.000	0.750	1.500	2.125	1.875	1.500
Investment	<= 75%	> 75 <= 80%	Credit Score >= 680 <= 699	0.000	0.625	0.625	1.375	0.875	0.625
3 or 4 Units	0.000	1.000	Credit Score >= 700 <= 719	-0.375	0.625	0.625	0.875	0.875	0.625
Credit Score < 720	2.000	3.250	Credit Score >= 720 <= 739	-0.375	0.000	0.000	0.250	0.000	-0.125
Credit Score >= 720	1.750	3.000	Credit Score >= 740	-0.375	0.000	0.000	0.000	0.000	-0.125
*Adjustment applies to investment properties in California and all occupancy types in ALL OTHER STATES.									

This information is intended for mortgage lending professionals only and may not be given to individuals who are entitled to a more complete disclosure under any circumstance. All rates, fees and programs are subject to change without notice. The pricing policy is higher of original or current prices if less than 30 days from expiration.



01-16-09 (9:25 AM EST)
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Conforming My Community / Home Possible Products									
Affordable Home Buyer Programs									
My Community / Home Possible (559 & 747) - (2.50)									
30 Year Fixed Conforming (559) (Max Rebate (2.500))					15 Year Fixed Conforming (747) (Max Rebate (2.500))				
	Rate	30 Days	45 Days			Rate	30 Days	45 Days	
	4.250	4.587	4.775			4.250	3.561	3.748	
	4.375	3.818	4.006			4.375	2.920	3.108	
	4.500	3.427	3.615			4.500	2.324	2.512	
	4.625	2.769	2.957			4.625	2.086	2.274	
	4.750	2.392	2.579			4.750	1.795	1.983	
	4.875	2.067	2.255			4.875	1.542	1.730	
	5.000	1.956	2.144			5.000	1.636	1.823	
	5.125	1.631	1.818			5.125	1.477	1.664	
	5.250	1.356	1.543			5.250	1.260	1.447	
	5.375	1.128	1.315			5.375	1.076	1.263	
	5.500	1.278	1.466			5.500	1.257	1.444	
	5.625	1.046	1.234			5.625	1.132	1.319	
	5.750	0.855	1.043			5.750	0.965	1.152	
	5.875	0.701	0.889			5.875	0.821	1.008	
	6.000	0.883	1.070			6.000	0.841	1.028	
	6.125	0.718	0.906			6.125	0.749	0.936	
	6.250	0.582	0.770			6.250	0.610	0.798	
	6.375	0.472	0.659			6.375	0.485	0.672	
	6.500	0.507	0.695			6.500	0.392	0.579	
	6.625	0.384	0.571			6.625	0.327	0.514	
	6.750	0.277	0.464			6.750	0.206	0.393	
	6.875	0.183	0.370			6.875	0.095	0.282	
	7.000	(0.013)	0.174			7.000	0.382	0.569	
	7.125	(0.117)	0.070			7.125	0.360	0.547	
	7.250	(0.212)	(0.025)			7.250	0.250	0.437	
30 & 15 Yr. Conforming Fixed <=\$99,999									0.250
30 & 15 Yr. Conforming Fixed >= \$100,000 <= \$149,999									0.125

5 Year ARM Conforming (707) Index 1.738 / Margin 2.25 / Caps 5/2/5	7 Year ARM Conforming (708) Index 1.738 /Margin 2.25/Caps 5/2/5	10 Year ARM Conforming (709) Index 1.738 / Margin 2.25 / Caps 5/2/5																																																																																																																																																																														
<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>4.375</td><td>4.748</td><td>4.936</td></tr><tr><td>4.500</td><td>4.418</td><td>4.606</td></tr><tr><td>4.625</td><td>4.090</td><td>4.278</td></tr><tr><td>4.750</td><td>3.766</td><td>3.954</td></tr><tr><td>4.875</td><td>3.447</td><td>3.635</td></tr><tr><td>5.000</td><td>3.134</td><td>3.322</td></tr><tr><td>5.125</td><td>2.829</td><td>3.017</td></tr><tr><td>5.250</td><td>2.519</td><td>2.707</td></tr><tr><td>5.375</td><td>2.207</td><td>2.395</td></tr><tr><td>5.500</td><td>1.909</td><td>2.097</td></tr><tr><td>5.625</td><td>1.637</td><td>1.824</td></tr><tr><td>5.750</td><td>1.401</td><td>1.588</td></tr><tr><td>5.875</td><td>1.197</td><td>1.384</td></tr><tr><td>6.000</td><td>1.006</td><td>1.193</td></tr><tr><td>6.125</td><td>0.828</td><td>1.015</td></tr><tr><td>6.250</td><td>0.656</td><td>0.844</td></tr><tr><td>6.375</td><td>0.484</td><td>0.671</td></tr><tr><td>6.500</td><td>0.283</td><td>0.470</td></tr><tr><td>6.625</td><td>0.088</td><td>0.275</td></tr><tr><td>6.750</td><td>(0.108)</td><td>0.079</td></tr></table>	Rate	30 Days	45 Days	4.375	4.748	4.936	4.500	4.418	4.606	4.625	4.090	4.278	4.750	3.766	3.954	4.875	3.447	3.635	5.000	3.134	3.322	5.125	2.829	3.017	5.250	2.519	2.707	5.375	2.207	2.395	5.500	1.909	2.097	5.625	1.637	1.824	5.750	1.401	1.588	5.875	1.197	1.384	6.000	1.006	1.193	6.125	0.828	1.015	6.250	0.656	0.844	6.375	0.484	0.671	6.500	0.283	0.470	6.625	0.088	0.275	6.750	(0.108)	0.079	<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>4.875</td><td>4.284</td><td>4.472</td></tr><tr><td>5.000</td><td>3.989</td><td>4.177</td></tr><tr><td>5.125</td><td>3.693</td><td>3.880</td></tr><tr><td>5.250</td><td>3.397</td><td>3.585</td></tr><tr><td>5.375</td><td>3.097</td><td>3.285</td></tr><tr><td>5.500</td><td>2.795</td><td>2.983</td></tr><tr><td>5.625</td><td>2.488</td><td>2.676</td></tr><tr><td>5.750</td><td>2.167</td><td>2.355</td></tr><tr><td>5.875</td><td>1.835</td><td>2.023</td></tr><tr><td>6.000</td><td>1.504</td><td>1.692</td></tr><tr><td>6.125</td><td>1.186</td><td>1.374</td></tr><tr><td>6.250</td><td>0.889</td><td>1.076</td></tr><tr><td>6.375</td><td>0.610</td><td>0.797</td></tr><tr><td>6.500</td><td>0.340</td><td>0.527</td></tr><tr><td>6.625</td><td>0.077</td><td>0.264</td></tr><tr><td>6.750</td><td>(0.183)</td><td>0.004</td></tr><tr><td>6.875</td><td>(0.442)</td><td>(0.255)</td></tr><tr><td>7.000</td><td>(0.722)</td><td>(0.535)</td></tr><tr><td>7.125</td><td>(0.785)</td><td>(0.598)</td></tr></table>	Rate	30 Days	45 Days	4.875	4.284	4.472	5.000	3.989	4.177	5.125	3.693	3.880	5.250	3.397	3.585	5.375	3.097	3.285	5.500	2.795	2.983	5.625	2.488	2.676	5.750	2.167	2.355	5.875	1.835	2.023	6.000	1.504	1.692	6.125	1.186	1.374	6.250	0.889	1.076	6.375	0.610	0.797	6.500	0.340	0.527	6.625	0.077	0.264	6.750	(0.183)	0.004	6.875	(0.442)	(0.255)	7.000	(0.722)	(0.535)	7.125	(0.785)	(0.598)	<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>5.375</td><td>3.330</td><td>3.517</td></tr><tr><td>5.500</td><td>2.965</td><td>3.153</td></tr><tr><td>5.625</td><td>2.568</td><td>2.755</td></tr><tr><td>5.750</td><td>2.147</td><td>2.335</td></tr><tr><td>5.875</td><td>1.761</td><td>1.949</td></tr><tr><td>6.000</td><td>1.449</td><td>1.636</td></tr><tr><td>6.125</td><td>1.253</td><td>1.440</td></tr><tr><td>6.250</td><td>1.130</td><td>1.318</td></tr><tr><td>6.375</td><td>1.018</td><td>1.205</td></tr><tr><td>6.500</td><td>0.925</td><td>1.112</td></tr><tr><td>6.625</td><td>0.843</td><td>1.030</td></tr><tr><td>6.750</td><td>0.763</td><td>0.950</td></tr><tr><td>6.875</td><td>0.632</td><td>0.819</td></tr><tr><td>7.000</td><td>0.511</td><td>0.699</td></tr><tr><td>7.125</td><td>0.389</td><td>0.577</td></tr><tr><td>7.250</td><td>0.267</td><td>0.455</td></tr></table>	Rate	30 Days	45 Days	5.375	3.330	3.517	5.500	2.965	3.153	5.625	2.568	2.755	5.750	2.147	2.335	5.875	1.761	1.949	6.000	1.449	1.636	6.125	1.253	1.440	6.250	1.130	1.318	6.375	1.018	1.205	6.500	0.925	1.112	6.625	0.843	1.030	6.750	0.763	0.950	6.875	0.632	0.819	7.000	0.511	0.699	7.125	0.389	0.577	7.250	0.267	0.455
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6.250	1.130	1.318																																																																																																																																																																														
6.375	1.018	1.205																																																																																																																																																																														
6.500	0.925	1.112																																																																																																																																																																														
6.625	0.843	1.030																																																																																																																																																																														
6.750	0.763	0.950																																																																																																																																																																														
6.875	0.632	0.819																																																																																																																																																																														
7.000	0.511	0.699																																																																																																																																																																														
7.125	0.389	0.577																																																																																																																																																																														
7.250	0.267	0.455																																																																																																																																																																														

My Community Mortgage & Home Possible Fixed & ARM Products			
Description	Adjustment	Description	Adjustment
Agency Risk Based Pricing Credit Score < 660	0.750	1 Unit LTV <=97% (559 & 747)	-0.200

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01-16-09 (9:25 AM EST)
West Regional Rate Sheet

Conforming Interest Only Products			
30 YR Conforming Fixed Interest Only (192) (Max Rebate (4.000))			
	Rate	30 Days	45 Days
	4.750	4.042	4.229
	4.875	3.688	3.875
	5.000	2.879	3.067
	5.125	2.786	2.973
	5.250	2.493	2.681
	5.375	2.120	2.307
	5.500	1.439	1.626
	5.625	1.439	1.626
	5.750	1.231	1.418
	5.875	1.060	1.247
	6.000	0.659	0.846
	6.125	0.727	0.914
	6.250	0.575	0.762
	6.375	0.437	0.625
	6.500	(0.099)	0.088
	6.625	0.011	0.198
	6.750	(0.112)	0.075
	6.875	(0.221)	(0.034)
	7.000	(0.625)	(0.438)
	7.125	(0.494)	(0.307)
30Yr Conforming Fixed Interest Only <=\$99,999			0.250
30Yr Conforming Fixed Interest Only >= \$100,000 <= \$149,999			0.125

Adjustments are cumulative if applicable to loan features.							
Description				Adjustment			
> 90% LTV				0.250			
Escrow Waiver (Escrow States Only) *				0.250			
*Adjustment applies to investment properties in California and all occupancy types in ALL OTHER STATES.							
CLTV Adjustments			Credit Score < 720		Credit Score >= 720		
LTV > 65 <= 75% & CLTV > 90 <= 95%			0.750		0.500		
LTV > 75 <= 80% & CLTV > 75 <= 90%			0.500		0.250		
LTV > 75 <= 80% & CLTV > 90 <= 95%			0.750		0.500		
LTV > 80 <= 90% & CLTV > 80 <= 95%			1.250		0.750		
Cash out Refinance **		<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	> 85
** Cash Out on Primary Properties not available in Texas							
Credit Score <= 619		1.000	1.750	1.750	2.750	3.000	3.000
Credit Score >= 620 <= 639		0.000	0.750	0.750	2.250	2.500	2.000
Credit Score >= 640 <= 659		0.000	0.750	0.750	1.750	2.500	2.000
Credit Score >= 660 <= 679		0.000	0.250	0.250	1.000	2.000	1.500
Credit Score >= 680 <= 699		0.000	0.250	0.250	0.875	2.000	1.500
Credit Score >= 700 <= 739		0.000	0.125	0.125	0.500	1.000	0.500
Credit Score >= 740		0.000	0.000	0.000	0.250	0.375	0.375
Term <= 15 Years		<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	> 85
Credit Score <= 619		0.000	1.250	3.500	3.500	3.500	3.500
Credit Score >= 620 <= 639		0.000	1.000	2.875	3.250	3.250	3.000
Credit Score >= 640 <= 659		0.000	0.750	2.125	2.750	2.500	2.250
Credit Score >= 660 <= 679		0.000	0.750	1.500	2.125	1.875	1.500
Credit Score >= 680 <= 699		0.000	0.625	0.625	1.375	0.875	0.625
Credit Score >= 700 <= 719		-0.375	0.625	0.625	0.875	0.875	0.625
Credit Score >= 720 <= 739		-0.375	0.000	0.000	0.250	0.000	-0.125
Credit Score >= 740		-0.375	0.000	0.000	0.000	0.000	-0.125

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01-16-09 (9:25 AM EST)
West Regional Rate Sheet

Conforming LIBOR ARMs (Max Rebate after adjustments (2.000))								
1 Year Conforming ARM (521)			3 Year Conforming ARM (523)			5 Year Conforming ARM (514)		
Index 1.738 / Margin 2.25 / Caps 2/2/6			Index 1.738 / Margin 2.25 / Caps 2/2/6			Index 1.738 / Margin 2.25 / Caps 5/2/5		
Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days
4.500	2.043	2.231	4.250	2.528	2.716	4.375	3.207	3.395
4.625	1.816	2.003	4.375	2.292	2.479	4.500	2.877	3.064
4.750	1.593	1.780	4.500	2.058	2.246	4.625	2.549	2.737
4.875	1.375	1.563	4.625	1.828	2.016	4.750	2.225	2.412
5.000	1.158	1.346	4.750	1.601	1.788	4.875	1.907	2.094
5.125	0.941	1.128	4.875	1.378	1.565	5.000	1.595	1.782
5.250	0.731	0.918	5.000	1.160	1.348	5.125	1.290	1.478
5.375	0.533	0.721	5.125	0.943	1.131	5.250	0.980	1.168
5.500	0.351	0.539	5.250	0.726	0.913	5.375	0.668	0.856
5.625	0.184	0.371	5.375	0.516	0.703	5.500	0.371	0.558
5.750	0.024	0.212	5.500	0.318	0.506	5.625	0.101	0.288
5.875	(0.131)	0.057	5.625	0.136	0.324	5.750	(0.130)	0.058
6.000	(0.282)	(0.095)	5.750	(0.031)	0.156	5.875	(0.331)	(0.144)
6.125	(0.435)	(0.248)	5.875	(0.191)	(0.003)	6.000	(0.519)	(0.332)
			6.000	(0.346)	(0.158)	6.125	(0.696)	(0.509)
			6.125	(0.497)	(0.310)	6.250	(0.867)	(0.680)
			6.250	(0.650)	(0.463)			
			6.375	(0.822)	(0.635)			

7 Year Conforming ARM (518)			10 Year Conforming ARM (509)		
Index 1.738 / Margin 2.25 / Caps 5/2/5			Index 1.738 / Margin 2.25 / Caps 5/2/5		
Rate	30 Days	45 Days	Rate	30 Days	45 Days
4.875	2.611	2.799	4.750	3.605	3.793
5.000	2.315	2.503	4.875	3.218	3.406
5.125	2.020	2.208	5.000	2.834	3.022
5.250	1.722	1.910	5.125	2.454	2.642
5.375	1.423	1.610	5.250	2.079	2.267
5.500	1.120	1.307	5.375	1.709	1.897
5.625	0.812	1.000	5.500	1.345	1.532
5.750	0.488	0.676	5.625	0.941	1.128
5.875	0.153	0.340	5.750	0.514	0.702
6.000	(0.177)	0.010	5.875	0.133	0.321
6.125	(0.494)	(0.307)	6.000	(0.160)	0.027
6.250	(0.787)	(0.600)	6.125	(0.327)	(0.140)
6.375	(1.061)	(0.874)			
6.500	(1.328)	(1.141)			
6.625	(1.385)	(1.198)			
6.750	(1.385)	(1.198)			

Adjustments are cumulative if applicable to loan features.								
Description	Adjustment		Cash out Refinance	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00
> 90% LTV	0.250		Cash Out on Primary Properties not available in Texas					
Escrow Waiver (Escrow States Only)*	0.250		Credit Score <= 619	1.000	1.750	1.750	2.750	3.000
Co-op > 90% LTV	0.250		Credit Score >= 620 <= 639	0.000	0.750	0.750	2.250	2.500
2 - 4 Unit	1.000		Credit Score >= 640 <= 659	0.000	0.750	0.750	1.750	2.500
CLTV Adjustments	Credit Score < 720	Credit Score >= 720	Credit Score >= 660 <= 679	0.000	0.250	0.250	1.000	2.000
			Credit Score >= 680 <= 699	0.000	0.250	0.250	0.875	2.000
LTV > 65 <= 75% & CLTV > 90 <= 95%	0.500	0.250	Credit Score >= 700 <= 739	0.000	0.125	0.125	0.500	1.000
LTV > 75 <= 80% & CLTV > 75 <= 90%	0.250	0.000	Credit Score >= 740	0.000	0.000	0.000	0.250	0.375
LTV > 75 <= 80% & CLTV > 90 <= 95%	0.500	0.250	Term > 15 Years	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00
LTV > 80 <= 90% & CLTV > 80 <= 95%	1.000	0.500			70.00	75.00	80.00	85.00
Investment	<= 75%	> 75 <= 80%	Credit Score <= 619	0.000	0.750	2.750	2.750	2.750
3 or 4 Units	0.000	1.000	Credit Score >= 620 <= 639	0.000	0.750	2.500	2.75	2.75
Credit Score < 720	2.000	3.250	Credit Score >= 640 <= 659	0.000	0.500	1.750	2.250	2.000
Credit Score >= 720	1.750	3.000	Credit Score >= 660 <= 679	0.000	0.500	1.250	1.750	1.500
Agency High Balance Loan (514)	<= 75%	> 75	Credit Score >= 680 <= 699	0.000	0.500	0.500	1.000	0.500
Agency High Balance Loan	1.750	1.750	Credit Score >= 700 <= 719	-0.250	0.500	0.500	0.750	0.500
Agency High Balance Purchase or NCO	0.750	1.500	Credit Score >= 720 <= 739	-0.250	0.000	0.000	0.250	0.000
Agency High Balance Cash Out	1.750	N/A	Credit Score >= 740	-0.250	0.000	0.000	0.000	-0.250
*Adjustment applies to investment properties in California and all occupancy types in ALL OTHER STATES.								

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01-16-09 (9:25 AM EST)
West Regional Rate Sheet

Conforming Interest Only LIBOR ARMs (Max Rebate after adjustments (2.000))									
3/1 Interest Only ARM (531) Index 1.738 - Margin 2.25 - Caps 2/2/6					5/1 Interest Only ARM (494) Index 1.738 - Margin 2.25 - Caps 5/2/5				
Rate 30 Days 45 Days					Rate 30 Days 45 Days				
4.250 3.298 3.486					4.375 3.487 3.675				
4.375 3.062 3.249					4.500 3.157 3.344				
4.500 2.828 3.016					4.625 2.829 3.017				
4.625 2.598 2.786					4.750 2.505 2.692				
4.750 2.371 2.558					4.875 2.187 2.374				
4.875 2.148 2.335					5.000 1.875 2.063				
5.000 1.930 2.118					5.125 1.570 1.758				
5.125 1.713 1.901					5.250 1.260 1.448				
5.250 1.496 1.683					5.375 0.948 1.136				
5.375 1.286 1.473					5.500 0.651 0.838				
5.500 1.088 1.276					5.625 0.381 0.568				
5.625 0.906 1.094					5.750 0.150 0.338				
5.750 0.739 0.926					5.875 (0.051) 0.136				
5.875 0.579 0.767					6.000 (0.239) (0.052)				
6.000 0.424 0.612					6.125 (0.416) (0.229)				
6.125 0.273 0.460					6.250 (0.587) (0.400)				
6.250 0.120 0.308					6.375 (0.758) (0.571)				
6.375 (0.052) 0.135					6.500 (0.961) (0.774)				
6.500 (0.220) (0.033)					6.625 (1.156) (0.969)				
6.625 (0.390) (0.203)					6.750 (1.352) (1.165)				
6.750 (0.561) (0.374)					6.875 (1.549) (1.362)				
7/1 Interest Only ARM (486) Index 1.738 - Margin 2.25 - Caps 5/2/5					10/1 Interest Only ARM (558) Index 1.738 - Margin 2.25 - Caps 5/2/5				
Rate 30 Days 45 Days					Rate 30 Days 45 Days				
4.875 2.926 3.114					4.750 3.990 4.178				
5.000 2.630 2.818					4.875 3.603 3.791				
5.125 2.335 2.523					5.000 3.219 3.407				
5.250 2.037 2.225					5.125 2.839 3.027				
5.375 1.738 1.925					5.250 2.464 2.652				
5.500 1.435 1.622					5.375 2.094 2.282				
5.625 1.127 1.315					5.500 1.730 1.917				
5.750 0.803 0.991					5.625 1.326 1.513				
5.875 0.468 0.655					5.750 0.899 1.087				
6.000 0.138 0.325					5.875 0.518 0.706				
6.125 (0.179) 0.008					6.000 0.225 0.412				
6.250 (0.472) (0.285)					6.125 0.058 0.245				
6.375 (0.746) (0.559)					6.250 (0.040) 0.147				
6.500 (1.013) (0.826)					6.375 (0.143) 0.045				
6.625 (1.274) (1.087)					6.500 (0.228) (0.041)				
6.750 (1.532) (1.345)					6.625 (0.306) (0.119)				
6.875 (1.790) (1.603)					6.750 (0.383) (0.196)				
7.000 (1.820) (1.633)					6.875 (0.524) (0.337)				
7.125 (1.820) (1.633)					7.000 (0.645) (0.458)				
7.250 (1.820) (1.633)					7.125 (0.767) (0.580)				
7.375 (1.820) (1.633)					7.250 (0.889) (0.702)				

Conforming Interest Only Libor Arms <=\$99,999	0.250
Conforming Interest Only Libor Arms >= \$100,000 <= \$149,999	0.125

Adjustments are cumulative if applicable to loan features.												
Description		Adjustment		Description				Adjustment				
Escrow Waiver (Escrow States Only)*		0.250		> 90% LTV				0.250				
CLTV Adjustments		Credit Score < 720	Credit Score >= 720	Agency High Balance Loan (494)				<= 75%		> 75%		
LTV > 65 <= 75% & CLTV > 90 <= 95%		0.750	0.500	Agency High Balance Loan				1.750		1.750		
LTV > 75 <= 80% & CLTV > 75 <= 90%		0.500	0.250	Agency High Balance Purchase or NCO				0.750		1.500		
LTV > 75 <= 80% & CLTV > 90 <= 95%		0.750	0.500	Agency High Balance Cash Out				1.750		N/A		
LTV > 80 <= 90% & CLTV > 80 <= 95%		1.250	0.750									
Cash out Refinance		<=60	60.01 - 70.00	70.01 - 75.00	Term > 15 Years		<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	> 85
Cash Out on Primary Properties not available in Texas				Credit Score <= 619		0.750	0.750	2.750	2.750	2.750	2.750	
Credit Score <= 619		1.000	1.750	1.750	Credit Score >= 620 <= 639		0.750	0.750	2.500	2.75	2.75	2.250
Credit Score >= 620 <= 639		0.000	0.750	0.750	Credit Score >= 640 <= 659		0.000	0.500	1.750	2.250	2.000	1.500
Credit Score >= 640 <= 659		0.000	0.750	0.750	Credit Score >= 660 <= 679		0.000	0.500	1.250	1.750	1.500	1.000
Credit Score >= 660 <= 679		0.000	0.250	0.250	Credit Score >= 680 <= 699		0.000	0.500	0.500	1.000	0.500	0.250
Credit Score >= 680 <= 699		0.000	0.250	0.250	Credit Score >= 700 <= 719		-0.250	0.500	0.500	0.750	0.500	0.250
Credit Score >= 700 <= 739		0.000	0.125	0.125	Credit Score >= 720 <= 739		-0.250	0.000	0.000	0.250	0.000	-0.250
Credit Score >= 740		0.000	0.000	0.000	Credit Score >= 740		-0.250	0.000	0.000	0.000	0.000	-0.250
*Adjustment applies to investment properties in California and all occupancy types in ALL OTHER STATES.												

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01-16-09 (9:25 AM EST)

West Regional Rate Sheet																																																																																																																																																		
GOVERNMENT LOAN SIZE ADJUSTMENTS (VA add an additional 0.375)																																																																																																																																																		
Loan Size		Government 30 YR			Government 15 YR			Government ARM																																																																																																																																										
<= \$49,999		0.750			0.750			0.750																																																																																																																																										
\$50,000 - \$99,999		0.250			0.250			0.250																																																																																																																																										
>= \$100,000		Rate Sheet Price			Rate Sheet Price			Rate Sheet Price																																																																																																																																										
Administration Fee \$550					Tax Service \$84				Flood Cert \$14																																																																																																																																									
30 Year Fixed Rate FHA and VA Loan Risk Based Pricing																																																																																																																																																		
Description			Adjustment			Description			Adjustment																																																																																																																																									
>= 661 Credit Score			-0.250			601 - 660 Credit Score			Rate Sheet Price																																																																																																																																									
<= 600 Credit Score			1.250			Incomplete Manual Registration			1.250																																																																																																																																									
Add 0.250 bonus to FHA / VA pricing when locking a 30 YR Fixed Rate Purchase or No Cash-Out Refinance (105, 110, 107)																																																																																																																																																		
FHA / VA Fixed (Max Rebate (5.000))																																																																																																																																																		
30 YR Government Fixed (105)						15 YR Government Fixed (140)																																																																																																																																												
<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>4.500</td><td>1.544</td><td>1.732</td></tr><tr><td>5.000</td><td>(0.350)</td><td>(0.163)</td></tr><tr><td>5.500</td><td>(1.338)</td><td>(1.151)</td></tr><tr><td>6.000</td><td>(1.647)</td><td>(1.460)</td></tr><tr><td>6.500</td><td>(1.814)</td><td>(1.627)</td></tr><tr><td>7.000</td><td>(2.196)</td><td>(2.009)</td></tr><tr><td>7.500</td><td>(2.555)</td><td>(2.368)</td></tr></table>						Rate	30 Days	45 Days	4.500	1.544	1.732	5.000	(0.350)	(0.163)	5.500	(1.338)	(1.151)	6.000	(1.647)	(1.460)	6.500	(1.814)	(1.627)	7.000	(2.196)	(2.009)	7.500	(2.555)	(2.368)	<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>4.500</td><td>(0.774)</td><td>(0.586)</td></tr><tr><td>5.000</td><td>(1.469)</td><td>(1.282)</td></tr><tr><td>5.500</td><td>(2.105)</td><td>(1.918)</td></tr><tr><td>6.000</td><td>(2.324)</td><td>(2.137)</td></tr><tr><td>6.500</td><td>(2.796)</td><td>(2.609)</td></tr><tr><td>7.000</td><td>(1.860)</td><td>(1.673)</td></tr><tr><td>7.500</td><td>(2.302)</td><td>(2.115)</td></tr><tr><td>8.000</td><td>(2.385)</td><td>(2.198)</td></tr></table>						Rate	30 Days	45 Days	4.500	(0.774)	(0.586)	5.000	(1.469)	(1.282)	5.500	(2.105)	(1.918)	6.000	(2.324)	(2.137)	6.500	(2.796)	(2.609)	7.000	(1.860)	(1.673)	7.500	(2.302)	(2.115)	8.000	(2.385)	(2.198)																																																																																				
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7.500	(2.302)	(2.115)																																																																																																																																																
8.000	(2.385)	(2.198)																																																																																																																																																
30 YR Government Fixed (110)				30 YR Government Fixed Buydown (120)				30 YR Government Fixed Expanded Loan Limits (107)																																																																																																																																										
<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>4.750</td><td>1.082</td><td>1.269</td></tr><tr><td>4.875</td><td>0.638</td><td>0.825</td></tr><tr><td>5.000</td><td>0.242</td><td>0.429</td></tr><tr><td>5.125</td><td>(0.106)</td><td>0.081</td></tr><tr><td>5.250</td><td>(0.492)</td><td>(0.305)</td></tr><tr><td>5.375</td><td>(0.642)</td><td>(0.455)</td></tr><tr><td>5.500</td><td>(0.944)</td><td>(0.757)</td></tr><tr><td>5.625</td><td>(1.203)</td><td>(1.016)</td></tr><tr><td>5.750</td><td>(1.507)</td><td>(1.320)</td></tr><tr><td>5.875</td><td>(0.971)</td><td>(0.784)</td></tr><tr><td>6.000</td><td>(1.199)</td><td>(1.012)</td></tr><tr><td>6.125</td><td>(1.393)</td><td>(1.206)</td></tr><tr><td>6.250</td><td>(1.644)</td><td>(1.457)</td></tr><tr><td>6.375</td><td>(1.414)</td><td>(1.227)</td></tr></table>				Rate	30 Days	45 Days	4.750	1.082	1.269	4.875	0.638	0.825	5.000	0.242	0.429	5.125	(0.106)	0.081	5.250	(0.492)	(0.305)	5.375	(0.642)	(0.455)	5.500	(0.944)	(0.757)	5.625	(1.203)	(1.016)	5.750	(1.507)	(1.320)	5.875	(0.971)	(0.784)	6.000	(1.199)	(1.012)	6.125	(1.393)	(1.206)	6.250	(1.644)	(1.457)	6.375	(1.414)	(1.227)	<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>4.750</td><td>1.082</td><td>1.269</td></tr><tr><td>4.875</td><td>0.638</td><td>0.825</td></tr><tr><td>5.000</td><td>0.242</td><td>0.429</td></tr><tr><td>5.125</td><td>(0.106)</td><td>0.081</td></tr><tr><td>5.250</td><td>(0.492)</td><td>(0.305)</td></tr><tr><td>5.375</td><td>(0.642)</td><td>(0.455)</td></tr><tr><td>5.500</td><td>(0.944)</td><td>(0.757)</td></tr><tr><td>5.625</td><td>(1.203)</td><td>(1.016)</td></tr><tr><td>5.750</td><td>(1.507)</td><td>(1.320)</td></tr><tr><td>5.875</td><td>(0.971)</td><td>(0.784)</td></tr><tr><td>6.000</td><td>(1.199)</td><td>(1.012)</td></tr><tr><td>6.125</td><td>(1.393)</td><td>(1.206)</td></tr><tr><td>6.250</td><td>(1.644)</td><td>(1.457)</td></tr><tr><td>6.375</td><td>(1.414)</td><td>(1.227)</td></tr></table>				Rate	30 Days	45 Days	4.750	1.082	1.269	4.875	0.638	0.825	5.000	0.242	0.429	5.125	(0.106)	0.081	5.250	(0.492)	(0.305)	5.375	(0.642)	(0.455)	5.500	(0.944)	(0.757)	5.625	(1.203)	(1.016)	5.750	(1.507)	(1.320)	5.875	(0.971)	(0.784)	6.000	(1.199)	(1.012)	6.125	(1.393)	(1.206)	6.250	(1.644)	(1.457)	6.375	(1.414)	(1.227)	<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>5.875</td><td>(0.533)</td><td>(0.346)</td></tr><tr><td>6.000</td><td>(0.792)</td><td>(0.605)</td></tr><tr><td>6.125</td><td>(1.014)</td><td>(0.827)</td></tr><tr><td>6.250</td><td>(1.202)</td><td>(1.015)</td></tr><tr><td>6.375</td><td>(0.903)</td><td>(0.716)</td></tr><tr><td>6.500</td><td>(1.104)</td><td>(0.917)</td></tr><tr><td>6.625</td><td>(1.279)</td><td>(1.092)</td></tr><tr><td>6.750</td><td>(1.433)</td><td>(1.246)</td></tr><tr><td>6.875</td><td>(1.369)</td><td>(1.182)</td></tr><tr><td>7.000</td><td>(1.535)</td><td>(1.348)</td></tr><tr><td>7.125</td><td>(1.685)</td><td>(1.498)</td></tr><tr><td>7.250</td><td>(1.822)</td><td>(1.635)</td></tr><tr><td>7.375</td><td>(0.894)</td><td>(0.707)</td></tr><tr><td>7.500</td><td>(1.039)</td><td>(0.852)</td></tr></table>				Rate	30 Days	45 Days	5.875	(0.533)	(0.346)	6.000	(0.792)	(0.605)	6.125	(1.014)	(0.827)	6.250	(1.202)	(1.015)	6.375	(0.903)	(0.716)	6.500	(1.104)	(0.917)	6.625	(1.279)	(1.092)	6.750	(1.433)	(1.246)	6.875	(1.369)	(1.182)	7.000	(1.535)	(1.348)	7.125	(1.685)	(1.498)	7.250	(1.822)	(1.635)	7.375	(0.894)	(0.707)	7.500	(1.039)	(0.852)
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<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>5.000</td><td>1.782</td><td>1.970</td></tr><tr><td>5.125</td><td>1.541</td><td>1.728</td></tr><tr><td>5.250</td><td>1.055</td><td>1.242</td></tr><tr><td>5.375</td><td>1.051</td><td>1.239</td></tr><tr><td>5.500</td><td>1.047</td><td>1.234</td></tr><tr><td>5.625</td><td>0.829</td><td>1.016</td></tr><tr><td>5.750</td><td>0.195</td><td>0.382</td></tr><tr><td>5.875</td><td>0.191</td><td>0.379</td></tr><tr><td>6.000</td><td>0.187</td><td>0.374</td></tr><tr><td>6.125</td><td>(0.013)</td><td>0.174</td></tr><tr><td>6.250</td><td>(0.727)</td><td>(0.540)</td></tr><tr><td>6.375</td><td>(0.731)</td><td>(0.544)</td></tr><tr><td>6.500</td><td>(0.735)</td><td>(0.548)</td></tr><tr><td>6.625</td><td>(0.921)</td><td>(0.734)</td></tr></table>						Rate	30 Days	45 Days	5.000	1.782	1.970	5.125	1.541	1.728	5.250	1.055	1.242	5.375	1.051	1.239	5.500	1.047	1.234	5.625	0.829	1.016	5.750	0.195	0.382	5.875	0.191	0.379	6.000	0.187	0.374	6.125	(0.013)	0.174	6.250	(0.727)	(0.540)	6.375	(0.731)	(0.544)	6.500	(0.735)	(0.548)	6.625	(0.921)	(0.734)	<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>4.625</td><td>1.283</td><td>1.471</td></tr><tr><td>4.750</td><td>1.005</td><td>1.192</td></tr><tr><td>4.875</td><td>0.746</td><td>0.933</td></tr><tr><td>5.000</td><td>0.651</td><td>0.838</td></tr><tr><td>5.125</td><td>0.392</td><td>0.579</td></tr><tr><td>5.250</td><td>0.150</td><td>0.337</td></tr><tr><td>5.375</td><td>(0.076)</td><td>0.111</td></tr><tr><td>5.500</td><td>(0.207)</td><td>(0.020)</td></tr><tr><td>5.625</td><td>(0.435)</td><td>(0.247)</td></tr><tr><td>5.750</td><td>(0.650)</td><td>(0.463)</td></tr><tr><td>5.875</td><td>(0.855)</td><td>(0.668)</td></tr><tr><td>6.000</td><td>(0.980)</td><td>(0.793)</td></tr><tr><td>6.125</td><td>(0.981)</td><td>(0.794)</td></tr><tr><td>6.250</td><td>(1.185)</td><td>(0.998)</td></tr></table>						Rate	30 Days	45 Days	4.625	1.283	1.471	4.750	1.005	1.192	4.875	0.746	0.933	5.000	0.651	0.838	5.125	0.392	0.579	5.250	0.150	0.337	5.375	(0.076)	0.111	5.500	(0.207)	(0.020)	5.625	(0.435)	(0.247)	5.750	(0.650)	(0.463)	5.875	(0.855)	(0.668)	6.000	(0.980)	(0.793)	6.125	(0.981)	(0.794)	6.250	(1.185)	(0.998)																																													
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<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>5.000</td><td>1.515</td><td>1.703</td></tr><tr><td>5.125</td><td>1.252</td><td>1.440</td></tr><tr><td>5.250</td><td>0.780</td><td>0.967</td></tr><tr><td>5.375</td><td>0.517</td><td>0.704</td></tr><tr><td>5.500</td><td>0.282</td><td>0.469</td></tr><tr><td>5.625</td><td>0.071</td><td>0.258</td></tr><tr><td>5.750</td><td>(0.348)</td><td>(0.161)</td></tr><tr><td>5.875</td><td>(0.559)</td><td>(0.372)</td></tr><tr><td>6.000</td><td>(0.749)</td><td>(0.562)</td></tr><tr><td>6.125</td><td>(0.923)</td><td>(0.736)</td></tr><tr><td>6.250</td><td>(1.243)</td><td>(1.056)</td></tr><tr><td>6.375</td><td>(1.420)</td><td>(1.233)</td></tr><tr><td>6.500</td><td>(1.582)</td><td>(1.395)</td></tr><tr><td>6.625</td><td>(1.630)</td><td>(1.443)</td></tr></table>						Rate	30 Days	45 Days	5.000	1.515	1.703	5.125	1.252	1.440	5.250	0.780	0.967	5.375	0.517	0.704	5.500	0.282	0.469	5.625	0.071	0.258	5.750	(0.348)	(0.161)	5.875	(0.559)	(0.372)	6.000	(0.749)	(0.562)	6.125	(0.923)	(0.736)	6.250	(1.243)	(1.056)	6.375	(1.420)	(1.233)	6.500	(1.582)	(1.395)	6.625	(1.630)	(1.443)	<table><tr><th>Rate</th><th>30 Days</th><th>45 Days</th></tr><tr><td>5.375</td><td>1.745</td><td>1.933</td></tr><tr><td>5.500</td><td>1.468</td><td>1.656</td></tr><tr><td>5.625</td><td>1.228</td><td>1.416</td></tr><tr><td>5.750</td><td>0.558</td><td>0.746</td></tr><tr><td>5.875</td><td>0.317</td><td>0.505</td></tr><tr><td>6.000</td><td>0.109</td><td>0.297</td></tr><tr><td>6.125</td><td>(0.073)</td><td>0.115</td></tr><tr><td>6.250</td><td>(0.999)</td><td>(0.812)</td></tr><tr><td>6.375</td><td>(1.185)</td><td>(0.998)</td></tr><tr><td>6.500</td><td>(1.348)</td><td>(1.161)</td></tr><tr><td>6.625</td><td>(1.492)</td><td>(1.305)</td></tr><tr><td>6.750</td><td>(1.600)</td><td>(1.413)</td></tr><tr><td>6.875</td><td>(1.600)</td><td>(1.413)</td></tr><tr><td>7.000</td><td>(1.600)</td><td>(1.413)</td></tr></table>						Rate	30 Days	45 Days	5.375	1.745	1.933	5.500	1.468	1.656	5.625	1.228	1.416	5.750	0.558	0.746	5.875	0.317	0.505	6.000	0.109	0.297	6.125	(0.073)	0.115	6.250	(0.999)	(0.812)	6.375	(1.185)	(0.998)	6.500	(1.348)	(1.161)	6.625	(1.492)	(1.305)	6.750	(1.600)	(1.413)	6.875	(1.600)	(1.413)	7.000	(1.600)	(1.413)																																													
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6.500	(1.348)	(1.161)																																																																																																																																																
6.625	(1.492)	(1.305)																																																																																																																																																
6.750	(1.600)	(1.413)																																																																																																																																																
6.875	(1.600)	(1.413)																																																																																																																																																
7.000	(1.600)	(1.413)																																																																																																																																																

This information is intended for mortgage lending professionals only and may not be given to individuals who are entitled to a more complete disclosure under any circumstance. All rates, fees and programs are subject to change without notice. The pricing policy is higher of original or current prices if less than 30 days from expiration.