



12-9-08 ( 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 - 12/23/2008	30 Day - 1/7/2009	45 Day - 1/22/2009	60 Day - 2/6/2009	75 Day - 2/23/2009
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**0.25 Price Improvement on FHA / VA 30 year Fixed Rate Purchase and NCO Refinances**

**SALES TEAM CONTACT INFORMATION**

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North California - Bay Area Sales Team		
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Jill Romo	(408) 234-3048	
Kim Jolivet	(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
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**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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West Regional Rate Sheet

Fixed Products ( Max Rebate (4.000) )

30 Year Fixed Conforming ( 212 FNMA , 214 FHLMC )

15 Year Fixed Conforming ( 222 FNMA , 224 FHLMC )

Rate	30 Days	45 Days	60 Days	75 Days
4.750	1.618	1.743	1.868	1.993
4.875	1.022	1.147	1.272	1.397
5.000	0.637	0.762	0.887	1.012
5.125	0.287	0.412	0.537	0.662
5.250	(0.026)	0.099	0.224	0.349
5.375	(0.352)	(0.227)	(0.102)	0.023
5.500	(0.665)	(0.540)	(0.415)	(0.290)
5.625	(0.942)	(0.817)	(0.692)	(0.567)
5.750	(1.185)	(1.060)	(0.935)	(0.810)
5.875	(1.394)	(1.269)	(1.144)	(1.019)
6.000	(1.251)	(1.126)	(1.001)	(0.876)
6.125	(1.465)	(1.340)	(1.215)	(1.090)
6.250	(1.649)	(1.524)	(1.399)	(1.274)
6.375	(1.807)	(1.682)	(1.557)	(1.432)
6.500	(1.722)	(1.597)	(1.472)	(1.347)
6.625	(1.887)	(1.762)	(1.637)	(1.512)
6.750	(2.030)	(1.905)	(1.780)	(1.655)
6.875	(2.153)	(2.028)	(1.903)	(1.778)
7.000	(2.127)	(2.002)	(1.877)	(1.752)

Rate	30 Days	45 Days	60 Days	75 Days
4.750	0.145	0.270	0.395	0.520
4.875	(0.350)	(0.225)	(0.100)	0.025
5.000	(0.667)	(0.542)	(0.417)	(0.292)
5.125	(0.957)	(0.832)	(0.707)	(0.582)
5.250	(1.219)	(1.094)	(0.969)	(0.844)
5.375	(1.454)	(1.329)	(1.204)	(1.079)
5.500	(1.399)	(1.274)	(1.149)	(1.024)
5.625	(1.634)	(1.509)	(1.384)	(1.259)
5.750	(1.843)	(1.718)	(1.593)	(1.468)
5.875	(2.027)	(1.902)	(1.777)	(1.652)
6.000	(1.651)	(1.526)	(1.401)	(1.276)
6.125	(1.839)	(1.714)	(1.589)	(1.464)
6.250	(2.005)	(1.880)	(1.755)	(1.630)
6.375	(2.152)	(2.027)	(1.902)	(1.777)
6.500	(1.928)	(1.803)	(1.678)	(1.553)
6.625	(2.081)	(1.956)	(1.831)	(1.706)
6.750	(2.219)	(2.094)	(1.969)	(1.844)
6.875	(2.344)	(2.219)	(2.094)	(1.969)
7.000	(1.761)	(1.636)	(1.511)	(1.386)
7.125	(1.893)	(1.768)	(1.643)	(1.518)
7.250	(2.013)	(1.888)	(1.763)	(1.638)
7.375	(2.122)	(1.997)	(1.872)	(1.747)
7.500	(1.946)	(1.821)	(1.696)	(1.571)
7.625	(2.062)	(1.937)	(1.812)	(1.687)
7.750	(2.171)	(2.046)	(1.921)	(1.796)

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

Description	Adj	Description	Adj
All Adjustments below if corresponding with loan attributes are cumulative			
2 Unit	1.000	Agency High Balance	1.750
3-4 Unit	1.000	Agency High Balance Cash Out Refi <= 75%	1.000
Inv 3 or 4 Units LTV >75<=80%	1.000	Escrow Waiver (Escrow States Only)*	0.250
Inv LTV <=75% <720	2.000	40yr (use 30 Yr Conforming Pricing)	2.000
Inv LTV <=75% >=720	1.750	20yr (use 30 Yr Conforming Pricing)	-0.125
Inv LTV >75<=80% <720	3.250	10yr (use 15 Yr Conforming Pricing)	0.000
Inv LTV >75<=80% >=720	3.000	LTV >65<=75% & CLTV >90<=95% Credit Score <720	0.500
Credit Score <=619 All LTV & All Terms	0.000	LTV >65<=75% & CLTV >90<=95% Credit Score >=720	0.250
Credit Score <=619 & LTV >70% & Term > 15yr	3.500	LTV >75<=80% & CLTV >75<=90% Credit Score <720	0.250
Credit Score <=619 & LTV >60<=70% & Term > 15 yr	1.250	LTV >75<=80% & CLTV >75<=90% Credit Score >=720	0.000
Credit Score >=620<=639 & LTV >60<=70% & Term > 15 yr	1.000	LTV >75<=80% & CLTV >90<=95% Credit Score <720	0.500
Credit Score >=620<=639 & LTV >70<= 75% & Term > 15 yr	2.875	LTV >75<=80% & CLTV >90<=95% Credit Score >=720	0.250
Credit Score >=620<=639 & LTV >75<= 85% & Term > 15 yr	3.250	LTV >80<=90% & CLTV >80<=95% Credit Score <720	1.000
Credit Score >=620<=639 & LTV >85% & Term > 15 yr	3.000	LTV >80<=90% & CLTV >80<=95% Credit Score >=720	0.500
Credit Score >=640<=659 & LTV >70<=75% & Term > 15 yr	2.125	C/O Refi Credit Score <=619 & LTV <=60%	1.000
Credit Score >=640<=659 & LTV >75<= 80% & Term > 15 yr	2.750	C/O Refi Credit Score <=619 & LTV >60 <=75%	1.750
Credit Score >=640<=659 & LTV >80<= 85% & Term > 15 yr	2.500	C/O Refi Credit Score <=619 & LTV >75 <=80%	2.750
Credit Score >=640<=659 & LTV >85% & Term > 15 yr	2.250	C/O Refi Credit Score <=619 & LTV >80%	3.000
Credit Score >=640<=679 & LTV >60<= 70% & Term > 15 yr	0.750	C/O Refi Credit Score >=620<=639 & LTV >75<=80%	2.250
Credit Score >=660<=679 & LTV >70<= 75% & Term > 15 yr	1.500	C/O Refi Credit Score >=620<=659 & LTV >60<=75%	0.750
Credit Score >=660<=679 & LTV >75<= 80% & Term > 15 yr	2.125	C/O Refi Credit Score >=620<=659 & LTV >80<=85%	2.500
Credit Score >=660<=679 & LTV >80<= 85% & Term > 15 yr	1.875	C/O Refi Credit Score >=620<=659 & LTV >85%	2.000
Credit Score >=660<=679 & LTV >85% & Term > 15 yr	1.500	C/O Refi Credit Score >=640<=659 & LTV >75<=80%	1.750
Credit Score >=680<=699 & LTV >75<= 80% & Term > 15 yr	1.375	C/O Refi Credit Score >=660<=679 & LTV >75<=80%	1.000
Credit Score >=680<=719 & LTV >60<= 75% & Term > 15 yr	0.625	C/O Refi Credit Score >=660<=699 & LTV >80<=85%	2.000
Credit Score >=680<=719 & LTV >80<= 85% & Term > 15 yr	0.875	C/O Refi Credit Score >=660<=699 & LTV >60<=75%	0.250
Credit Score >=680<=719 & LTV >85% & Term > 15 yr	0.625	C/O Refi Credit Score >=660<=699 & LTV >85%	1.500
Credit Score >=700 & LTV <=60% & Term > 15yr	-0.375	C/O Refi Credit Score >=680<=699 & LTV >75<=80%	0.875
Credit Score >=700<=719 & LTV >75<= 80% & Term > 15 yr	0.875	C/O Refi Credit Score >=700<=739 & LTV >60<=75%	0.125
Credit Score >=720 & LTV >85% & Term > 15yr	-0.125	C/O Refi Credit Score >=700<=739 & LTV >75<=80%	0.500
Credit Score >=720<=739 & LTV >75<=80% & Term > 15 yr	0.250	C/O Refi Credit Score >=700<=739 & LTV >80<=85%	1.000
*Adjustment applies to investment properties in California and all occupancy types in ALL OTHER STATES.		C/O Refi Credit Score >=700<=739 & LTV >85%	0.500
Cash Out on Primary Properties not available in Texas		C/O Refi Credit Score >=740 & LTV >75<=80%	0.250
		C/O Refi Credit Score >=740 & LTV >80%	0.375

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12-9-08 ( 9:25 AM EST )

West Regional Rate Sheet

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	60 Days	75 Days		Rate	30 Days	45 Days	60 Days	75 Days	
4.750	3.842	3.967	4.092	4.217		4.250	4.908	5.033	5.158	5.283	
4.875	3.178	3.303	3.428	3.553		4.375	4.258	4.383	4.508	4.633	
5.000	2.388	2.513	2.638	2.763		4.500	3.643	3.768	3.893	4.018	
5.125	2.072	2.197	2.322	2.447		4.625	3.376	3.501	3.626	3.751	
5.250	1.759	1.884	2.009	2.134		4.750	2.964	3.089	3.214	3.339	
5.375	1.482	1.607	1.732	1.857		4.875	2.380	2.505	2.630	2.755	
5.500	1.086	1.211	1.336	1.461		5.000	1.818	1.943	2.068	2.193	
5.625	0.843	0.968	1.093	1.218		5.125	1.610	1.735	1.860	1.985	
5.750	0.600	0.725	0.850	0.975		5.250	1.335	1.460	1.585	1.710	
5.875	0.391	0.516	0.641	0.766		5.375	1.087	1.212	1.337	1.462	
6.000	0.500	0.625	0.750	0.875		5.500	1.061	1.186	1.311	1.436	
6.125	0.320	0.445	0.570	0.695		5.625	0.881	1.006	1.131	1.256	
6.250	0.136	0.261	0.386	0.511		5.750	0.660	0.785	0.910	1.035	
6.375	(0.022)	0.103	0.228	0.353		5.875	0.464	0.589	0.714	0.839	
6.500	0.029	0.154	0.279	0.404		6.000	0.765	0.890	1.015	1.140	
6.625	(0.102)	0.023	0.148	0.273		6.125	0.628	0.753	0.878	1.003	
6.750	(0.245)	(0.120)	0.005	0.130		6.250	0.451	0.576	0.701	0.826	
6.875	(0.368)	(0.243)	(0.118)	0.007		6.375	0.294	0.419	0.544	0.669	
7.000	(0.376)	(0.251)	(0.126)	(0.001)		6.500	0.441	0.566	0.691	0.816	
7.125	(0.475)	(0.350)	(0.225)	(0.100)		6.625	0.345	0.470	0.595	0.720	
7.250	(0.598)	(0.473)	(0.348)	(0.223)		6.750	0.199	0.324	0.449	0.574	
7.375	(0.757)	(0.632)	(0.507)	(0.382)		6.875	0.066	0.191	0.316	0.441	
7.500	(0.998)	(0.873)	(0.748)	(0.623)		7.000	0.546	0.671	0.796	0.921	
7.625	(1.105)	(0.980)	(0.855)	(0.730)		7.125	0.503	0.628	0.753	0.878	
7.750	(1.210)	(1.085)	(0.960)	(0.835)		7.250	0.377	0.502	0.627	0.752	

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 2.710 / Margin 2.25 / Caps 5/2/5						7 Year ARM Conforming ( 708 ) Index 2.710 / Margin 2.25 / Caps 5/2/5						10 Year ARM Conforming ( 709 ) Index 2.710 / Margin 2.25 / Caps 5/2/5					
Rate	30 Days	45 Days	60 Days	75 Days		Rate	30 Days	45 Days	60 Days	75 Days		Rate	30 Days	45 Days	60 Days	75 Days	
4.875	4.886	5.011	5.136	5.261		5.250	4.811	4.936	5.061	5.186		5.250	4.651	4.776	4.901	5.026	
5.000	4.458	4.583	4.708	4.833		5.375	4.405	4.530	4.655	4.780		5.375	4.239	4.364	4.489	4.614	
5.125	4.037	4.162	4.287	4.412		5.500	4.001	4.126	4.251	4.376		5.500	3.829	3.954	4.079	4.204	
5.250	3.626	3.751	3.876	4.001		5.625	3.599	3.724	3.849	3.974		5.625	3.423	3.548	3.673	3.798	
5.375	3.230	3.355	3.480	3.605		5.750	3.201	3.326	3.451	3.576		5.750	3.023	3.148	3.273	3.398	
5.500	2.853	2.978	3.103	3.228		5.875	2.806	2.931	3.056	3.181		5.875	2.629	2.754	2.879	3.004	
5.625	2.499	2.624	2.749	2.874		6.000	2.416	2.541	2.666	2.791		6.000	2.244	2.369	2.494	2.619	
5.750	2.172	2.297	2.422	2.547		6.125	2.016	2.141	2.266	2.391		6.125	1.847	1.972	2.097	2.222	
5.875	1.863	1.988	2.113	2.238		6.250	1.604	1.729	1.854	1.979		6.250	1.437	1.562	1.687	1.812	
6.000	1.565	1.690	1.815	1.940		6.375	1.201	1.326	1.451	1.576		6.375	1.039	1.164	1.289	1.414	
6.125	1.284	1.409	1.534	1.659		6.500	0.819	0.944	1.069	1.194		6.500	0.669	0.794	0.919	1.044	
6.250	1.023	1.148	1.273	1.398		6.625	0.470	0.595	0.720	0.845		6.625	0.341	0.466	0.591	0.716	
6.375	0.785	0.910	1.035	1.160		6.750	0.167	0.292	0.417	0.542		6.750	0.072	0.197	0.322	0.447	
6.500	0.573	0.698	0.823	0.948		6.875	(0.103)	0.022	0.147	0.272		6.875	(0.159)	(0.034)	0.091	0.216	
6.625	0.380	0.505	0.630	0.755		7.000	(0.359)	(0.234)	(0.109)	0.016		7.000	(0.379)	(0.254)	(0.129)	(0.004)	
6.750	0.199	0.324	0.449	0.574		7.125	(0.600)	(0.475)	(0.350)	(0.225)		7.125	(0.584)	(0.459)	(0.334)	(0.209)	
6.875	0.029	0.154	0.279	0.404		7.250	(0.830)	(0.705)	(0.580)	(0.455)							
7.000	(0.133)	(0.008)	0.117	0.242		7.375	(1.053)	(0.928)	(0.803)	(0.678)							
7.125	(0.289)	(0.164)	(0.039)	0.086		7.500	(1.271)	(1.146)	(1.021)	(0.896)							
7.250	(0.441)	(0.316)	(0.191)	(0.066)													

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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12-9-08 ( 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	60 Days	75 Days
4.750	4.964	5.089	5.214	5.339
4.875	4.290	4.415	4.540	4.665
5.000	3.463	3.588	3.713	3.838
5.125	3.338	3.463	3.588	3.713
5.250	2.659	2.784	2.909	3.034
5.375	2.067	2.192	2.317	2.442
5.500	1.342	1.467	1.592	1.717
5.625	1.290	1.415	1.540	1.665
5.750	1.022	1.147	1.272	1.397
5.875	0.788	0.913	1.038	1.163
6.000	0.315	0.440	0.565	0.690
6.125	0.327	0.452	0.577	0.702
6.250	0.119	0.244	0.369	0.494
6.375	(0.061)	0.064	0.189	0.314
6.500	(0.590)	(0.465)	(0.340)	(0.215)
6.625	(0.526)	(0.401)	(0.276)	(0.151)
6.750	(0.690)	(0.565)	(0.440)	(0.315)
6.875	(0.832)	(0.707)	(0.582)	(0.457)
7.000	(1.042)	(0.917)	(0.792)	(0.667)
7.125	(0.941)	(0.816)	(0.691)	(0.566)

30Yr Conforming Fixed Interest Only <=\$99,999

0.250

30Yr Conforming Fixed Interest Only >=\$100,000 <=\$149,999

0.125

Description	Adjustment	Description	Adjustment
All Adjustments below if corresponding with loan attributes are cumulative			
Escrow Waiver (Escrow States Only)*	0.250	LTV >65 <=75 % & CLTV >90 <=95 % Credit Score <720	0.750
> 90 % LTV	0.250	LTV >65 <=75 % & CLTV >90 <=95 % Credit Score >=720	0.500
Credit Score <= 619 All LTV & All Terms	0.000	LTV >75 <=80 % & CLTV >75 <=90 % Credit Score <720	0.500
Credit Score <=619 & LTV >70 % & Term > 15yr	3.500	LTV >75 <=80 % & CLTV >75 <=90 % Credit Score >=720	0.250
Credit Score <=619 & LTV >60 <=70 % & Term > 15 yr	1.250	LTV >75 <=80 % & CLTV >90 <=95 % Credit Score <720	0.750
Credit Score >=620 <=639 & LTV >60 <=70 % & Term > 15 yr	1.000	LTV >75 <=80 % & CLTV >90 <=95 % Credit Score >=720	0.500
Credit Score >=620 <=639 & LTV >70 <= 75 % & Term > 15 yr	2.875	LTV >80 <=90 % & CLTV >80 <=95 % Credit Score <720	1.250
Credit Score >=620 <=639 & LTV >75 <= 85 % & Term > 15 yr	3.250	LTV >80 <=90 % & CLTV >80 <=95 % Credit Score >=720	0.750
Credit Score >=620 <=639 & LTV >85 % & Term > 15 yr	3.000	C/O Refi Credit Score <=619 & LTV <=60 %	1.000
Credit Score >=640 <=659 & LTV >70 <=75 % & Term > 15 yr	2.125	C/O Refi Credit Score <=619 & LTV >60 <=75 %	1.750
Credit Score >=640 <=659 & LTV >75 <= 80 % & Term > 15 yr	2.750	C/O Refi Credit Score <=619 & LTV >75 <=80 %	2.750
Credit Score >=640 <=659 & LTV >80 <= 85 % & Term > 15 yr	2.500	C/O Refi Credit Score <=619 & LTV >80 %	3.000
Credit Score >=640 <=659 & LTV >85 % & Term > 15 yr	2.250	C/O Refi Credit Score >=620 <=639 & LTV >75 <=80 %	2.250
Credit Score >=640 <=679 & LTV >60 <= 70 % & Term > 15 yr	0.750	C/O Refi Credit Score >=620 <=659 & LTV >60 <=75 %	0.750
Credit Score >=660 <=679 & LTV >70 <= 75 % & Term > 15 yr	1.500	C/O Refi Credit Score >=620 <=659 & LTV >80 <=85 %	2.500
Credit Score >=660 <=679 & LTV >75 <= 80 % & Term > 15 yr	2.125	C/O Refi Credit Score >=620 <=659 & LTV >85 %	2.000
Credit Score >=660 <=679 & LTV >80 <= 85 % & Term > 15 yr	1.875	C/O Refi Credit Score >=640 <=659 & LTV >75 <=80 %	1.750
Credit Score >=660 <=679 & LTV >85 % & Term > 15 yr	1.500	C/O Refi Credit Score >=660 <=679 & LTV >75 <=80 %	1.000
Credit Score >=680 <=699 & LTV >75 <= 80 % & Term > 15 yr	1.375	C/O Refi Credit Score >=660 <=699 & LTV >80 <=85 %	2.000
Credit Score >=680 <=719 & LTV >60 <= 75 % & Term > 15 yr	0.625	C/O Refi Credit Score >=660 <=699 & LTV >60 <=75 %	0.250
Credit Score >=680 <=719 & LTV >80 <= 85 % & Term > 15 yr	0.875	C/O Refi Credit Score >=660 <=699 & LTV >85 %	1.500
Credit Score >=680 <=719 & LTV >85 % & Term > 15 yr	0.625	C/O Refi Credit Score >=680 <=699 & LTV >75 <=80 %	0.875
Credit Score >=700 & LTV <=60 % & Term > 15yr	-0.375	C/O Refi Credit Score >=700 <=739 & LTV >60 <=75 %	0.125
Credit Score >=700 <=719 & LTV >75 <= 80 % & Term > 15 yr	0.875	C/O Refi Credit Score >=700 <=739 & LTV >75 <=80 %	0.500
Credit Score >=720 & LTV >85 % & Term > 15yr	-0.125	C/O Refi Credit Score >=700 <=739 & LTV >80 <=85 %	1.000
Credit Score >=720 <=739 & LTV >75 <=80 % & Term > 15 yr	0.250	C/O Refi Credit Score >=700 <=739 & LTV >85 %	0.500
*Adjustment applies to investment properties in California and all occupancy types in ALL OTHER STATES.		C/O Refi Credit Score >=740 & LTV >75 <=80 %	0.250
		C/O Refi Credit Score >=740 & LTV >80 %	0.375
Cash Out on Primary Properties not available in Texas			

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.



12-9-08 ( 9:25 AM EST )  
West Regional Rate Sheet

**Conforming LIBOR ARMs ( Max Rebate after adjustments (2.000) )**

1 Year Conforming ARM ( 521 ) Index 2.710 / Margin 2.25 / Caps 2/2/6						3 Year Conforming ARM ( 523 ) Index 2.710 / Margin 2.25 / Caps 2/2/6						5 Year Conforming ARM ( 514 ) Index 2.710 / Margin 2.25 / Caps 5/2/5					
Rate	30 Days	45 Days	60 Days	75 Days		Rate	30 Days	45 Days	60 Days	75 Days		Rate	30 Days	45 Days	60 Days	75 Days	
4.750	2.052	2.177	2.302	2.427		4.500	2.881	3.006	3.131	3.256		4.875	3.334	3.459	3.584	3.709	
4.875	1.737	1.862	1.987	2.112		4.625	2.522	2.647	2.772	2.897		5.000	2.906	3.031	3.156	3.281	
5.000	1.447	1.572	1.697	1.822		4.750	2.172	2.297	2.422	2.547		5.125	2.485	2.610	2.735	2.860	
5.125	1.189	1.314	1.439	1.564		4.875	1.837	1.962	2.087	2.212		5.250	2.076	2.201	2.326	2.451	
5.250	0.959	1.084	1.209	1.334		5.000	1.522	1.647	1.772	1.897		5.375	1.681	1.806	1.931	2.056	
5.375	0.747	0.872	0.997	1.122		5.125	1.232	1.357	1.482	1.607		5.500	1.306	1.431	1.556	1.681	
5.500	0.547	0.672	0.797	0.922		5.250	0.974	1.099	1.224	1.349		5.625	0.954	1.079	1.204	1.329	
5.625	0.354	0.479	0.604	0.729		5.375	0.744	0.869	0.994	1.119		5.750	0.631	0.756	0.881	1.006	
5.750	0.160	0.285	0.410	0.535		5.500	0.532	0.657	0.782	0.907		5.875	0.324	0.449	0.574	0.699	
5.875	(0.039)	0.086	0.211	0.336		5.625	0.332	0.457	0.582	0.707		6.000	0.028	0.153	0.278	0.403	
6.000	(0.240)	(0.115)	0.010	0.135		5.750	0.139	0.264	0.389	0.514		6.125	(0.251)	(0.126)	(0.001)	0.124	
6.125	(0.437)	(0.312)	(0.187)	(0.062)		5.875	(0.055)	0.070	0.195	0.320		6.250	(0.510)	(0.385)	(0.260)	(0.135)	
6.250	(0.632)	(0.507)	(0.382)	(0.257)		6.000	(0.254)	(0.129)	(0.004)	0.121		6.375	(0.745)	(0.620)	(0.495)	(0.370)	
6.375	(0.826)	(0.701)	(0.576)	(0.451)		6.125	(0.455)	(0.330)	(0.205)	(0.080)		6.500	(0.955)	(0.830)	(0.705)	(0.580)	
						6.250	(0.652)	(0.527)	(0.402)	(0.277)		6.625	(1.145)	(1.020)	(0.895)	(0.770)	
						6.375	(0.847)	(0.722)	(0.597)	(0.472)		6.750	(1.324)	(1.199)	(1.074)	(0.949)	
						6.500	(1.041)	(0.916)	(0.791)	(0.666)							
						6.625	(1.236)	(1.111)	(0.986)	(0.861)							

7 Year Conforming ARM ( 518 ) Index 2.710 / Margin 2.25 / Caps 5/2/5						10 Year Conforming ARM ( 509 ) Index 2.710 / Margin 2.25 / Caps 5/2/5					
Rate	30 Days	45 Days	60 Days	75 Days		Rate	30 Days	45 Days	60 Days	75 Days	
5.125	3.521	3.646	3.771	3.896		5.250	3.021	3.146	3.271	3.396	
5.250	3.113	3.238	3.363	3.488		5.375	2.609	2.734	2.859	2.984	
5.375	2.707	2.832	2.957	3.082		5.500	2.200	2.325	2.450	2.575	
5.500	2.303	2.428	2.553	2.678		5.625	1.794	1.919	2.044	2.169	
5.625	1.902	2.027	2.152	2.277		5.750	1.395	1.520	1.645	1.770	
5.750	1.504	1.629	1.754	1.879		5.875	1.004	1.129	1.254	1.379	
5.875	1.111	1.236	1.361	1.486		6.000	0.621	0.746	0.871	0.996	
6.000	0.722	0.847	0.972	1.097		6.125	0.222	0.347	0.472	0.597	
6.125	0.320	0.445	0.570	0.695		6.250	(0.191)	(0.066)	0.059	0.184	
6.250	(0.094)	0.031	0.156	0.281		6.375	(0.587)	(0.462)	(0.337)	(0.212)	
6.375	(0.496)	(0.371)	(0.246)	(0.121)		6.500	(0.951)	(0.826)	(0.701)	(0.576)	
6.500	(0.874)	(0.749)	(0.624)	(0.499)		6.625	(1.267)	(1.142)	(1.017)	(0.892)	
6.625	(1.217)	(1.092)	(0.967)	(0.842)							
6.750	(1.510)	(1.385)	(1.260)	(1.135)							
6.875	(1.771)	(1.646)	(1.521)	(1.396)							
7.000	(2.022)	(1.897)	(1.772)	(1.647)							

Description	Adj	Description	Adj
All Adjustments below if corresponding with loan attributes are cumulative			
> 90% LTV (ARMs only)	0.250	Co-op >90% LTV	0.250
Credit Score <=619 & LTV >70% & Term > 15yr	2.750	2 Unit	1.000
Credit Score <640 & LTV >60 <=70% & Term > 15yr	0.750	3-4 Unit	1.000
Credit Score >=620 <=639 & LTV>70 <= 75% & Term >15 yr	2.500	40yr (523 3/1 Only)	0.250
Credit Score >=620 <=639 & LTV>75 <= 85% & Term >15 yr	2.750	40yr (514 5/1 Only)	0.375
Credit Score >=620 <=639 & LTV>85% & Term > 15 yr	2.250	40yr (518 7/1 Only)	0.500
Credit Score >=640 <=659 & LTV>70 <= 75% & Term >15 yr	1.750	40yr (509 10/1 Only)	0.625
Credit Score >=640 <=659 & LTV>75 <= 80% & Term >15 yr	2.250	Inv 3 or 4 Units LTV >75 <=80%	1.000
Credit Score >=640 <=659 & LTV>80 <= 85% & Term >15 yr	2.000	Inv LTV <=75% <720	2.000
Credit Score >=640 <=659 & LTV>85% & Term > 15 yr	1.500	Inv LTV <=75% >=720	1.750
Credit Score >=640 <=679 & LTV>80 <= 70% & Term >15 yr	0.500	Inv LTV >75<=80% <720	3.250
Credit Score >=660 <=679 & LTV>75 <= 75% & Term >15 yr	1.250	Inv LTV >75<=80% >=720	3.000
Credit Score >=660 <=679 & LTV>75 <= 80% & Term >15 yr	1.750	C/O Refi Credit Score <=619 & LTV <=80%	1.000
Credit Score >=660 <=679 & LTV>80 <= 85% & Term >15 yr	1.500	C/O Refi Credit Score <=619 & LTV >60 <=75%	1.750
Credit Score >=660 <=679 & LTV>85% & Term > 15 yr	1.000	C/O Refi Credit Score <=619 & LTV >75 <=80%	2.750
Credit Score >=680 <=699 & LTV>75 <= 80% & Term >15 yr	1.000	C/O Refi Credit Score <=619 & LTV >80%	3.000
Credit Score >=680 <=719 & LTV>60 <= 75% & Term >15 yr	0.500	C/O Refi Credit Score >=620 <=639 & LTV >75 <=80%	2.250
Credit Score >=680 <=719 & LTV>80 <= 85% & Term >15 yr	0.500	C/O Refi Credit Score >=620 <=659 & LTV >60 <=75%	0.750
Credit Score >=680 <=719 & LTV>85% & Term > 15 yr	0.250	C/O Refi Credit Score >=620 <=659 & LTV >80 <=85%	2.500
Credit Score >=700 & LTV <=80% & Term > 15yr	-0.250	C/O Refi Credit Score >=620 <=659 & LTV >85%	2.000
Credit Score >=700 <=719 & LTV>75 <= 80% & Term >15 yr	0.750	C/O Refi Credit Score >=640 <=659 & LTV >75 <=80%	1.750
Credit Score >=720 & LTV >85% & Term > 15yr	-0.250	C/O Refi Credit Score >=660 <=679 & LTV >75 <=80%	1.000
Credit Score >=720 <=739 & LTV >75 <=80% & Term >15yr	0.250	C/O Refi Credit Score >=660 <=699 & LTV >80 <=85%	2.000
LTV>85<=75% & CLTV >90<=95% Credit Score<720	0.500	C/O Refi Credit Score >=660 <=699 & LTV >60 <=75%	0.250
LTV>85<=75% & CLTV >90<=95% Credit Score>=720	0.250	C/O Refi Credit Score >=660 <=699 & LTV >85%	1.500
LTV>75<=80% & CLTV >75<=90% Credit Score<720	0.250	C/O Refi Credit Score >=680 <=699 & LTV >75 <=80%	0.875
LTV>75<=80% & CLTV >75<=90% Credit Score>=720	0.000	C/O Refi Credit Score >=700 <=739 & LTV >60 <=75%	0.125
LTV>75<=80% & CLTV >90<=95% Credit Score<720	0.500	C/O Refi Credit Score >=700 <=739 & LTV >75 <=80%	0.500
LTV>75<=80% & CLTV >90<=95% Credit Score>=720	0.250	C/O Refi Credit Score >=700 <=739 & LTV >80 <=85%	1.000
LTV>80<=90% & CLTV >80<=95% Credit Score<720	1.000	C/O Refi Credit Score >=700 <=739 & LTV >85%	0.500
LTV>80<=90% & CLTV >80<=95% Credit Score>=720	0.500	C/O Refi Credit Score >=740 & LTV >75 <=80%	0.250
Escrow Waiver (Escrow States Only)*	0.250	C/O Refi Credit Score >=740 & LTV >80%	0.375
<b>Agency High Balance 5/1 (514)</b>			
Description	Adj	Description	Adj
Agency High Balance Purchase <= 75% LTV/CLTV (514)	0.750	Agency High Balance No C/O Refi > 75% LTV/CLTV (514)	1.500
Agency High Balance Purchase > 75% LTV/CLTV (514)	1.500	Agency High Balance C/O Refi < 75% LTV/CLTV (514)	1.750
Agency High Balance No C/O Refi <= 75% LTV/CLTV (514)	0.750	Agency High Balance (514)	1.750

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12-9-08 ( 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 2.710 - Margin 2.25 - Caps 2/2/6						5/1 Interest Only ARM ( 494 ) Index 2.710 - Margin 2.25 - Caps 5/2/5					
Rate	30 Days	45 Days	60 Days	75 Days		Rate	30 Days	45 Days	60 Days	75 Days	
4.500	3.651	3.776	3.901	4.026		4.875	3.614	3.739	3.864	3.989	
4.625	3.292	3.417	3.542	3.667		5.000	3.186	3.311	3.436	3.561	
4.750	2.942	3.067	3.192	3.317		5.125	2.765	2.890	3.015	3.140	
4.875	2.607	2.732	2.857	2.982		5.250	2.356	2.481	2.606	2.731	
5.000	2.292	2.417	2.542	2.667		5.375	1.961	2.086	2.211	2.336	
5.125	2.002	2.127	2.252	2.377		5.500	1.586	1.711	1.836	1.961	
5.250	1.744	1.869	1.994	2.119		5.625	1.234	1.359	1.484	1.609	
5.375	1.514	1.639	1.764	1.889		5.750	0.911	1.036	1.161	1.286	
5.500	1.302	1.427	1.552	1.677		5.875	0.604	0.729	0.854	0.979	
5.625	1.102	1.227	1.352	1.477		6.000	0.308	0.433	0.558	0.683	
5.750	0.909	1.034	1.159	1.284		6.125	0.029	0.154	0.279	0.404	
5.875	0.715	0.840	0.965	1.090		6.250	(0.230)	(0.105)	0.020	0.145	
6.000	0.516	0.641	0.766	0.891		6.375	(0.465)	(0.340)	(0.215)	(0.090)	
6.125	0.315	0.440	0.565	0.690		6.500	(0.675)	(0.550)	(0.425)	(0.300)	
6.250	0.118	0.243	0.368	0.493		6.625	(0.865)	(0.740)	(0.615)	(0.490)	
6.375	(0.077)	0.048	0.173	0.298		6.750	(1.044)	(0.919)	(0.794)	(0.669)	
6.500	(0.271)	(0.146)	(0.021)	0.104		6.875	(1.213)	(1.088)	(0.963)	(0.838)	
6.625	(0.466)	(0.341)	(0.216)	(0.091)		7.000	(1.373)	(1.248)	(1.123)	(0.998)	
6.750	(0.661)	(0.536)	(0.411)	(0.286)		7.125	(1.528)	(1.403)	(1.278)	(1.153)	
6.875	(0.857)	(0.732)	(0.607)	(0.482)		7.250	(1.680)	(1.555)	(1.430)	(1.305)	
7.000	(1.054)	(0.929)	(0.804)	(0.679)		7.375	(1.831)	(1.706)	(1.581)	(1.456)	

  

7/1 Interest Only ARM ( 486 ) Index 2.710 - Margin 2.25 - Caps 5/2/5						10/1 Interest Only ARM ( 558 ) Index 2.710 - Margin 2.25 - Caps 5/2/5					
Rate	30 Days	45 Days	60 Days	75 Days		Rate	30 Days	45 Days	60 Days	75 Days	
5.125	3.836	3.961	4.086	4.211		5.250	3.406	3.531	3.656	3.781	
5.250	3.428	3.553	3.678	3.803		5.375	2.994	3.119	3.244	3.369	
5.375	3.022	3.147	3.272	3.397		5.500	2.585	2.710	2.835	2.960	
5.500	2.618	2.743	2.868	2.993		5.625	2.179	2.304	2.429	2.554	
5.625	2.217	2.342	2.467	2.592		5.750	1.780	1.905	2.030	2.155	
5.750	1.819	1.944	2.069	2.194		5.875	1.389	1.514	1.639	1.764	
5.875	1.426	1.551	1.676	1.801		6.000	1.006	1.131	1.256	1.381	
6.000	1.037	1.162	1.287	1.412		6.125	0.607	0.732	0.857	0.982	
6.125	0.635	0.760	0.885	1.010		6.250	0.194	0.319	0.444	0.569	
6.250	0.221	0.346	0.471	0.596		6.375	(0.202)	(0.077)	0.048	0.173	
6.375	(0.181)	(0.056)	0.069	0.194		6.500	(0.566)	(0.441)	(0.316)	(0.191)	
6.500	(0.559)	(0.434)	(0.309)	(0.184)		6.625	(0.882)	(0.757)	(0.632)	(0.507)	
6.625	(0.902)	(0.777)	(0.652)	(0.527)		6.750	(1.135)	(1.010)	(0.885)	(0.760)	
6.750	(1.195)	(1.070)	(0.945)	(0.820)		6.875	(1.353)	(1.228)	(1.103)	(0.978)	
6.875	(1.456)	(1.331)	(1.206)	(1.081)		7.000	(1.567)	(1.442)	(1.317)	(1.192)	
7.000	(1.707)	(1.582)	(1.457)	(1.332)		7.125	(1.766)	(1.641)	(1.516)	(1.391)	
7.125	(1.944)	(1.819)	(1.694)	(1.569)		7.250	(1.955)	(1.830)	(1.705)	(1.580)	
7.250	(2.171)	(2.046)	(1.921)	(1.796)		7.375	(2.135)	(2.010)	(1.885)	(1.760)	
7.375	(2.391)	(2.266)	(2.141)	(2.016)		7.500	(2.309)	(2.184)	(2.059)	(1.934)	
7.500	(2.608)	(2.483)	(2.358)	(2.233)		7.625	(2.481)	(2.356)	(2.231)	(2.106)	
						7.750	(2.653)	(2.528)	(2.403)	(2.278)	

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

Description	Adj	Description	Adj
Credit Score <=619 & LTV >70% & Term > 15yr	2.750	LTV>65<=75% & CLTV >90<=95% Credit Score<720	0.750
Credit Score <640 & LTV >60 <=70% & Term > 15yr	0.750	LTV>65<=75% & CLTV >90<=95% Credit Score>=720	0.500
Credit Score >=620 <=639 & LTV>70 <= 75% & Term > 15 yr	2.500	LTV>75<=80% & CLTV >75<=90% Credit Score<720	0.500
Credit Score >=620 <=639 & LTV>75 <= 85% & Term > 15 yr	2.750	LTV>75<=80% & CLTV >75<=90% Credit Score>=720	0.250
Credit Score >=620 <=639 & LTV>85% & Term > 15 yr	2.250	LTV>75<=80% & CLTV >90<=95% Credit Score<720	0.750
Credit Score >=640 <=659 & LTV>70 <= 75% & Term > 15 yr	1.750	LTV>75<=80% & CLTV >90<=95% Credit Score>=720	0.500
Credit Score >=640 <=659 & LTV>75 <= 80% & Term > 15 yr	2.250	LTV>80<=90% & CLTV >80<=95% Credit Score<720	1.250
Credit Score >=640 <=659 & LTV>80 <= 85% & Term > 15 yr	2.000	LTV>80<=90% & CLTV >80<=95% Credit Score>=720	0.750
Credit Score >=640 <=659 & LTV>85% & Term > 15 yr	1.500	C/O Refi Credit Score <=619 & LTV >60 <=75%	1.000
Credit Score >=640 <=679 & LTV>60 <= 70% & Term > 15 yr	0.500	C/O Refi Credit Score <=619 & LTV >60 <=75%	1.750
Credit Score >=660 <=679 & LTV>70 <= 75% & Term > 15 yr	1.250	C/O Refi Credit Score >=620 <=659 & LTV >60 <=75%	0.750
Credit Score >=660 <=679 & LTV>75 <= 80% & Term > 15 yr	1.750	C/O Refi Credit Score >=660 <=699 & LTV >60 <=75%	0.250
Credit Score >=660 <=679 & LTV>80 <= 85% & Term > 15 yr	1.500	C/O Refi Credit Score >=700 <=739 & LTV >60 <=75%	0.125
Credit Score >=660 <=679 & LTV>85% & Term > 15 yr	1.000	> 90% LTV	0.250
Credit Score >=680 <=699 & LTV>75 <= 80% & Term > 15 yr	1.000	Escrow Waiver (Escrow States Only)*	0.250
Credit Score >=680 <=719 & LTV>60 <= 75% & Term > 15 yr	0.500	<b>Agency High Balance 5/1 (494)</b>	
Credit Score >=680 <=719 & LTV>80 <= 85% & Term > 15 yr	0.500	Agency High Balance Purchase <= 75% LTV/CLTV (494)	0.750
Credit Score >=680 <=719 & LTV>85% & Term > 15 yr	0.250	Agency High Balance Purchase > 75% LTV/CLTV (494)	1.500
Credit Score >=700 & LTV <=60% & Term > 15yr	-0.250	Agency High Balance No C/O Refi <= 75% LTV/CLTV (494)	0.750
Credit Score >=700 <=719 & LTV>75 <= 80% & Term > 15 yr	0.750	Agency High Balance No C/O Refi > 75% LTV/CLTV (494)	1.500
Credit Score >=720 & LTV >85% & Term > 15yr	-0.250	Agency High Balance C/O Refi < 75% LTV/CLTV (494)	1.750
Credit Score >=720 <=739 & LTV >75 <=80% & Term > 15yr	0.250	Agency High Balance (494)	1.750

\*\*Adjustment applies to investment properties in California and all occupancy types in ALL OTHER STATES.  
\*Cash Out on Primary Properties not available in Texas

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12-9-08 ( 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	Incomplete Manual Registration	1.250
601 - 660 Credit Score	Rate Sheet Price	FHA Streamline Refinance	Rate Sheet Price
<= 600 Credit Score	1.250	FHA Jumbo Fixed Lock Terms >30 Days (MT 107)	5.000

**Limited Time Special - Add 0.25 bonus to pricing below when locking  
FHA / VA 30 year Fixed Rate Purchase or Rate / Term Refinance (105, 110, 107)**

**FHA / VA Fixed ( Max Rebate (5.000) )**

**30 YR Government Fixed (105)**

Rate	30 Days	45 Days	60 Days	75 Days
4.500	5.842	5.967	6.092	6.217
5.000	0.808	0.933	1.058	1.183
5.500	(1.211)	(1.086)	(0.961)	(0.836)
6.000	(1.671)	(1.546)	(1.421)	(1.296)
6.500	(2.235)	(2.110)	(1.985)	(1.860)
7.000	(2.716)	(2.591)	(2.466)	(2.341)
7.500	(2.955)	(2.830)	(2.705)	(2.580)

**15 YR Government Fixed (140)**

Rate	30 Days	45 Days	60 Days	75 Days
4.500	0.666	0.791	0.916	1.041
5.000	(1.050)	(0.925)	(0.800)	(0.675)
5.500	(1.835)	(1.710)	(1.585)	(1.460)
6.000	(2.060)	(1.935)	(1.810)	(1.685)
6.500	(2.285)	(2.160)	(2.035)	(1.910)
7.000	(1.703)	(1.578)	(1.453)	(1.328)
7.500	(2.209)	(2.084)	(1.959)	(1.834)
8.000	(2.271)	(2.146)	(2.021)	(1.896)

**30 YR Government Fixed (110)**

Rate	30 Days	45 Days	60 Days	75 Days
5.250	0.042	0.167	0.292	0.417
5.375	(0.324)	(0.199)	(0.074)	0.051
5.500	(0.664)	(0.539)	(0.414)	(0.289)
5.625	(0.978)	(0.853)	(0.728)	(0.603)
5.750	(1.328)	(1.203)	(1.078)	(0.953)
5.875	(0.894)	(0.769)	(0.644)	(0.519)
6.000	(1.191)	(1.066)	(0.941)	(0.816)
6.125	(1.468)	(1.343)	(1.218)	(1.093)
6.250	(1.787)	(1.662)	(1.537)	(1.412)
6.375	(1.494)	(1.369)	(1.244)	(1.119)
6.500	(1.759)	(1.634)	(1.509)	(1.384)
6.625	(2.009)	(1.884)	(1.759)	(1.634)
6.750	(2.307)	(2.182)	(2.057)	(1.932)
6.875	(2.092)	(1.967)	(1.842)	(1.717)

**30 YR Government Fixed Buydown (120)**

Rate	30 Days	45 Days	60 Days	75 Days
5.250	0.042	0.167	0.292	0.417
5.375	(0.324)	(0.199)	(0.074)	0.051
5.500	(0.664)	(0.539)	(0.414)	(0.289)
5.625	(0.978)	(0.853)	(0.728)	(0.603)
5.750	(1.328)	(1.203)	(1.078)	(0.953)
5.875	(0.894)	(0.769)	(0.644)	(0.519)
6.000	(1.191)	(1.066)	(0.941)	(0.816)
6.125	(1.468)	(1.343)	(1.218)	(1.093)
6.250	(1.787)	(1.662)	(1.537)	(1.412)
6.375	(1.494)	(1.369)	(1.244)	(1.119)
6.500	(1.759)	(1.634)	(1.509)	(1.384)
6.625	(2.009)	(1.884)	(1.759)	(1.634)
6.750	(2.307)	(2.182)	(2.057)	(1.932)
6.875	(2.092)	(1.967)	(1.842)	(1.717)

**30 YR Government Fixed Expanded Loan Limits (107)**

Rate	30 Days	45 Days	60 Days	75 Days
5.875	0.337	0.462	0.587	0.712
6.000	0.020	0.145	0.270	0.395
6.125	(0.276)	(0.151)	(0.026)	0.099
6.250	(0.551)	(0.426)	(0.301)	(0.176)
6.375	(0.628)	(0.503)	(0.378)	(0.253)
6.500	(0.909)	(0.784)	(0.659)	(0.534)
6.625	(1.172)	(1.047)	(0.922)	(0.797)
6.750	(1.421)	(1.296)	(1.171)	(1.046)
6.875	(1.433)	(1.308)	(1.183)	(1.058)
7.000	(1.688)	(1.563)	(1.438)	(1.313)
7.125	(1.930)	(1.805)	(1.680)	(1.555)
7.250	(2.162)	(2.037)	(1.912)	(1.787)
7.375	(0.862)	(0.737)	(0.612)	(0.487)
7.500	(1.099)	(0.974)	(0.849)	(0.724)

**FHA ARMs ( Max Rebate (2.500) )**

**FHA 1 YR ARM (170)**

Index 0.690 / Margin 2 / Caps 1/1/5

Rate	30 Days	45 Days	60 Days	75 Days
5.000	0.782	0.907	1.032	1.157
5.125	0.532	0.657	0.782	0.907
5.250	0.046	0.171	0.296	0.421
5.375	0.038	0.163	0.288	0.413
5.500	0.030	0.155	0.280	0.405
5.625	(0.202)	(0.077)	0.048	0.173
5.750	(0.832)	(0.707)	(0.582)	(0.457)
5.875	(0.840)	(0.715)	(0.590)	(0.465)
6.000	(0.848)	(0.723)	(0.598)	(0.473)
6.125	(1.060)	(0.935)	(0.810)	(0.685)
6.250	(1.772)	(1.647)	(1.522)	(1.397)
6.375	(1.780)	(1.655)	(1.530)	(1.405)
6.500	(1.789)	(1.664)	(1.539)	(1.414)
6.625	(1.984)	(1.859)	(1.734)	(1.609)

**FHA 3 YR ARM (174)**

Index 0.690 / Margin 2 / Caps 1/1/5

Rate	30 Days	45 Days	60 Days	75 Days
4.750	1.302	1.427	1.552	1.677
4.875	1.017	1.142	1.267	1.392
5.000	0.747	0.872	0.997	1.122
5.125	0.492	0.617	0.742	0.867
5.250	0.250	0.375	0.500	0.625
5.375	0.022	0.147	0.272	0.397
5.500	(0.188)	(0.063)	0.062	0.187
5.625	(0.418)	(0.293)	(0.168)	(0.043)
5.750	(0.636)	(0.511)	(0.386)	(0.261)
5.875	(0.843)	(0.718)	(0.593)	(0.468)
6.000	(0.970)	(0.845)	(0.720)	(0.595)
6.125	(1.180)	(1.055)	(0.930)	(0.805)
6.250	(1.380)	(1.255)	(1.130)	(1.005)
6.375	(1.573)	(1.448)	(1.323)	(1.198)

**FHA 5 YR ARM (177)**

Index 0.690 / Margin 2 / Caps 1/1/5

Rate	30 Days	45 Days	60 Days	75 Days
5.250	1.414	1.539	1.664	1.789
5.375	1.144	1.269	1.394	1.519
5.500	0.895	1.020	1.145	1.270
5.625	0.667	0.792	0.917	1.042
5.750	(0.066)	0.059	0.184	0.309
5.875	(0.294)	(0.169)	(0.044)	0.081
6.000	(0.504)	(0.379)	(0.254)	(0.129)
6.125	(0.695)	(0.570)	(0.445)	(0.320)
6.250	(1.178)	(1.053)	(0.928)	(0.803)
6.375	(1.370)	(1.245)	(1.120)	(0.995)
6.500	(1.547)	(1.422)	(1.297)	(1.172)
6.625	(1.710)	(1.585)	(1.460)	(1.335)
6.750	(1.996)	(1.871)	(1.746)	(1.621)
6.875	(2.161)	(2.036)	(1.911)	(1.786)

**FHA 7 YR ARM (178)**

Index 0.690 / Margin 2 / Caps 2/2/6

Rate	30 Days	45 Days	60 Days	75 Days
5.750	1.342	1.467	1.592	1.717
5.875	1.081	1.206	1.331	1.456
6.000	0.846	0.971	1.096	1.221
6.125	0.637	0.762	0.887	1.012
6.250	(0.343)	(0.218)	(0.093)	0.032
6.375	(0.553)	(0.428)	(0.303)	(0.178)
6.500	(0.740)	(0.615)	(0.490)	(0.365)
6.625	(0.907)	(0.782)	(0.657)	(0.532)
6.750	(1.731)	(1.606)	(1.481)	(1.356)
6.875	(1.900)	(1.775)	(1.650)	(1.525)
7.000	(2.052)	(1.927)	(1.802)	(1.677)

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