

Spotlight:
0.25% Price Improvement on FHA ARM Loans
 FHA 3/1 and 1/1 ARM loans eligible
 Effective on loans locked September 2 through September 14

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Please note the Section # on the rate sheet refers to the Broker Manual Section #.

Branch Notes:

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CONFORMING FIXED RATE PRODUCTS

30 Year Fixed - Section 302						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.750	(3.465)	(3.225)	(2.927)	(2.693)	0.116	
6.625	(3.069)	(2.823)	(2.530)	(2.293)	0.518	
6.500	(2.658)	(2.407)	(2.119)	(1.877)	0.934	
6.375	(2.987)	(2.762)	(2.479)	(2.265)	0.404	
6.250	(2.583)	(2.353)	(2.075)	(1.856)	0.813	
6.125	(2.148)	(1.913)	(1.640)	(1.417)	1.254	
6.000	(1.700)	(1.459)	(1.192)	(0.964)	1.708	
5.875	(1.586)	(1.341)	(1.079)	(0.877)	1.658	
5.750	(1.128)	(0.877)	(0.621)	(0.415)	2.122	
5.625	(0.596)	(0.340)	(0.088)	0.122	2.660	
5.500	(0.062)	0.200	0.446	0.661	3.199	

40 Year Fixed - Section 303						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
7.125	(2.989)	(2.733)	(2.419)	(2.166)	0.788	
7.000	(2.589)	(2.327)	(2.019)	(1.761)	1.194	
6.875	(2.483)	(2.248)	(1.945)	(1.716)	1.093	
6.750	(2.099)	(1.858)	(1.560)	(1.327)	1.483	
6.625	(1.706)	(1.461)	(1.168)	(0.930)	1.880	
6.500	(1.261)	(1.010)	(0.722)	(0.480)	2.332	
6.375	(1.394)	(1.138)	(0.855)	(0.641)	2.028	
6.250	(1.003)	(0.742)	(0.465)	(0.246)	2.424	
6.125	(0.562)	(0.295)	(0.023)	0.200	2.871	
6.000	(0.061)	0.211	0.478	0.706	3.378	
5.875	0.482	0.759	1.021	1.253	3.926	
5.750	1.201	1.421	1.677	1.884	4.421	

20 Year Fixed - Section 302						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.750	(3.103)	(2.875)	(2.588)	(2.373)	0.275	
6.625	(2.775)	(2.541)	(2.260)	(2.039)	0.609	
6.500	(2.428)	(2.189)	(1.913)	(1.689)	0.961	
6.375	(2.699)	(2.454)	(2.184)	(1.987)	0.521	
6.250	(2.363)	(2.113)	(1.848)	(1.646)	0.863	
6.125	(1.994)	(1.740)	(1.480)	(1.273)	1.237	
6.000	(1.593)	(1.333)	(1.078)	(0.867)	1.644	
5.875	(1.380)	(1.178)	(0.928)	(0.743)	1.635	
5.750	(0.991)	(0.783)	(0.539)	(0.349)	2.029	
5.625	(0.569)	(0.356)	(0.117)	0.078	2.457	
5.500	(0.106)	0.112	0.346	0.545	2.926	

15 Year Fixed - Section 302						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.250	(2.433)	(2.201)	(1.963)	(1.792)	0.382	
6.125	(2.122)	(1.885)	(1.652)	(1.477)	0.698	
6.000	(1.779)	(1.538)	(1.310)	(1.130)	1.045	
5.875	(2.810)	(2.595)	(2.372)	(2.218)	(0.175)	
5.750	(2.478)	(2.258)	(2.041)	(1.882)	0.162	
5.625	(2.130)	(1.905)	(1.692)	(1.529)	0.515	
5.500	(1.766)	(1.536)	(1.329)	(1.161)	0.883	
5.375	(1.354)	(1.119)	(0.917)	(0.745)	1.300	
5.250	(0.799)	(0.560)	(0.363)	(0.186)	1.859	
5.125	0.433	0.646	0.838	1.004	2.979	
5.000	0.872	1.090	1.276	1.447	3.423	

10 Year Fixed - Section 302						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.250	(2.283)	(2.063)	(1.837)	(1.685)	0.322	
6.125	(2.030)	(1.806)	(1.584)	(1.428)	0.579	
6.000	(1.754)	(1.525)	(1.309)	(1.148)	0.860	
5.875	(2.927)	(2.724)	(2.513)	(2.380)	(0.517)	
5.750	(2.652)	(2.444)	(2.238)	(2.101)	(0.238)	
5.625	(2.362)	(2.149)	(1.949)	(1.807)	0.057	
5.500	(2.059)	(1.841)	(1.646)	(1.499)	0.365	
5.375	(1.710)	(1.487)	(1.297)	(1.146)	0.718	
5.250	(1.239)	(1.011)	(0.826)	(0.671)	1.194	
5.125	(0.258)	(0.057)	0.122	0.275	2.101	
5.000	0.101	0.307	0.481	0.638	2.464	

30 Year Fixed - 10 Year I/O - Section 341						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
7.000	(2.619)	(2.358)	(2.049)	(1.793)	1.159	
6.875	(2.708)	(2.472)	(2.169)	(1.940)	0.870	
6.750	(2.370)	(2.129)	(1.831)	(1.597)	1.214	
6.625	(1.938)	(1.692)	(1.399)	(1.161)	1.651	
6.500	(1.474)	(1.223)	(0.935)	(0.692)	2.121	
6.375	(1.497)	(1.273)	(0.990)	(0.776)	1.893	
6.250	(1.083)	(0.853)	(0.575)	(0.356)	2.314	
6.125	(0.597)	(0.361)	(0.089)	0.134	2.805	
6.000	(0.056)	0.185	0.452	0.680	3.352	
5.875	0.499	0.745	1.006	1.239	3.832	
5.750	1.115	1.366	1.622	1.828	4.365	
5.625	1.686	1.943	2.194	2.404	4.942	

CONFORMING ARM PRODUCTS

3/1 LIBOR - Section 311 Margin: 2.250 Caps: 2/2/6 Index: 3.210						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.875	(2.268)	(2.057)	(1.811)	(1.590)	0.887	
6.750	(2.145)	(1.928)	(1.687)	(1.462)	1.016	
6.625	(1.759)	(1.563)	(1.327)	(1.132)	1.193	
6.500	(1.622)	(1.420)	(1.189)	(0.990)	1.335	
6.375	(1.450)	(1.258)	(1.033)	(0.866)	1.302	
6.250	(1.333)	(1.150)	(0.929)	(0.758)	1.410	
6.125	(1.181)	(0.991)	(0.776)	(0.600)	1.568	
6.000	(0.970)	(0.774)	(0.565)	(0.384)	1.785	
5.875	(0.866)	(0.692)	(0.488)	(0.339)	1.675	
5.750	(0.667)	(0.488)	(0.289)	(0.135)	1.878	

5/1 LIBOR - Section 311 Margin: 2.250 Caps: 5/2/5 Index: 3.210						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.875	(2.695)	(2.485)	(2.232)	(2.007)	0.394	
6.750	(2.454)	(2.262)	(2.014)	(1.819)	0.582	
6.625	(2.271)	(2.073)	(1.830)	(1.631)	0.770	
6.500	(2.036)	(1.832)	(1.595)	(1.391)	1.011	
6.375	(1.864)	(1.681)	(1.449)	(1.276)	0.971	
6.250	(1.694)	(1.505)	(1.278)	(1.100)	1.148	
6.125	(1.533)	(1.338)	(1.116)	(0.934)	1.314	
6.000	(1.241)	(1.041)	(0.824)	(0.638)	1.611	
5.875	(0.850)	(0.663)	(0.452)	(0.295)	1.807	
5.750	(0.638)	(0.446)	(0.240)	(0.078)	2.024	

7/1 LIBOR - Section 311 Margin: 2.250 Caps: 5/2/5 Index: 3.210						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.875	(2.112)	(1.920)	(1.667)	(1.473)	0.948	
6.750	(1.958)	(1.760)	(1.512)	(1.313)	1.108	
6.625	(1.804)	(1.601)	(1.358)	(1.155)	1.267	
6.500	(1.550)	(1.340)	(1.103)	(0.895)	1.527	
6.375	(1.168)	(0.953)	(0.720)	(0.508)	1.879	
6.250	(0.853)	(0.652)	(0.424)	(0.242)	2.033	
6.125	(0.650)	(0.443)	(0.221)	(0.034)	2.241	
6.000	(0.303)	(0.090)	0.127	0.318	2.594	
5.875	0.171	0.391	0.602	0.798	3.074	
5.750	0.592	0.804	1.010	1.178	3.313	

10/1 LIBOR - Section 311 Margin: 2.250 Caps: 5/2/5 Index: 3.210						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.750	(2.010)	(1.811)	(1.566)	(1.370)	1.018	
6.625	(1.719)	(1.514)	(1.275)	(1.074)	1.314	
6.500	(1.387)	(1.177)	(0.942)	(0.737)	1.652	
6.375	(0.933)	(0.716)	(0.487)	(0.277)	2.069	
6.250	(0.524)	(0.316)	(0.092)	0.090	2.338	
6.125	(0.222)	(0.008)	0.211	0.397	2.645	
6.000	0.166	0.386	0.600	0.791	3.039	
5.875	0.687	0.913	1.121	1.317	3.565	
5.750	1.194	1.417	1.620	1.788	3.901	
5.625	1.537	1.766	1.964	2.137	4.250	

1 Year LIBOR - Section 311 * Margin: 2.250 Caps: 2/2/6 Index: 3.210						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
13.375	(1.446)	(1.043)	(0.643)	(0.484)	0.979	
13.250	(1.251)	(0.848)	(0.448)	(0.289)	1.174	
13.125	(1.056)	(0.653)	(0.253)	(0.094)	1.369	
13.000	(0.862)	(0.459)	(0.059)	0.100	1.563	
12.875	(0.668)	(0.265)	0.135	0.294	1.757	
12.750	(0.474)	(0.071)	0.329	0.488	1.951	
12.625	(0.281)	0.122	0.522	0.681	2.144	
12.500	(0.086)	0.317	0.717	0.876	2.339	
12.375	0.107	0.510	0.910	1.069	2.532	
12.250	0.301	0.704	1.104	1.263	2.726	

FNMA 3/1 I/O LIBOR - Section 320 Margin: 2.250 Caps: 2/2/6 Index: 3.210						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
6.875	(2.089)	(1.878)	(1.632)	(1.411)	1.062	
6.750	(1.946)	(1.729)	(1.488)	(1.262)	1.204	
6.625	(1.607)	(1.411)	(1.175)	(0.980)	1.345	
6.500	(1.449)	(1.247)	(1.017)	(0.818)	1.508	
6.375	(1.320)	(1.142)	(0.917)	(0.750)	1.418	
6.250	(1.190)	(1.006)	(0.786)	(0.615)	1.553	
6.125	(1.011)	(0.821)	(0.606)	(0.430)	1.738	
6.000	(0.772)	(0.576)	(0.367)	(0.186)	1.982	
5.875	(0.700)	(0.526)	(0.322)	(0.173)	1.840	
5.750	(0.483)	(0.304)	(0.104)	0.049	2.063	

* RATE MAY NOT BE LOWER THAN 2% BELOW FULLY-INDEXED RATE

REFER TO PAGE 4 FOR ALL APPLICABLE PRICING ADJUSTMENTS

VISIT SCENARIO STUDIO FOR PRICING AND ELIGIBILITY



CONFORMING ARM PRODUCTS - Continued

FNMA 5/1 I/O LIBOR - Section 320 Margin: 2.250 Caps: 5/2/5 Index: 3.210							FNMA 7/1 I/O LIBOR - Section 320 Margin: 2.250 Caps: 5/2/5 Index: 3.210							FNMA 10/1 I/O LIBOR - Section 320 Margin: 2.250 Caps: 5/2/5 Index: 3.210						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day			
6.875	(2.441)	(2.250)	(1.997)	(1.807)	0.594	6.875	(1.927)	(1.735)	(1.482)	(1.288)	1.133	7.375	(3.746)	(3.543)	(3.272)	(3.032)	(0.359)			
6.750	(2.249)	(2.057)	(1.809)	(1.614)	0.787	6.750	(1.766)	(1.568)	(1.320)	(1.122)	1.300	7.250	(3.396)	(3.188)	(2.922)	(2.677)	(0.029)			
6.625	(2.062)	(1.864)	(1.621)	(1.422)	0.979	6.625	(1.607)	(1.403)	(1.160)	(0.957)	1.465	7.125	(2.907)	(2.708)	(2.447)	(2.232)	0.299			
6.500	(1.767)	(1.563)	(1.325)	(1.121)	1.280	6.500	(1.304)	(1.094)	(0.856)	(0.649)	1.773	7.000	(2.554)	(2.349)	(2.094)	(1.873)	0.657			
6.375	(1.649)	(1.467)	(1.234)	(1.061)	1.186	6.375	(0.896)	(0.680)	(0.448)	(0.236)	2.088	6.875	(2.166)	(1.972)	(1.722)	(1.531)	0.857			
6.250	(1.498)	(1.309)	(1.082)	(0.905)	1.343	6.250	(0.630)	(0.428)	(0.201)	(0.019)	2.256	6.750	(1.843)	(1.644)	(1.399)	(1.203)	1.185			
6.125	(1.307)	(1.113)	(0.891)	(0.709)	1.539	6.125	(0.407)	(0.199)	0.023	0.209	2.485	6.625	(1.542)	(1.337)	(1.098)	(0.897)	1.491			
6.000	(0.929)	(0.729)	(0.512)	(0.325)	1.923	6.000	(0.006)	0.207	0.424	0.615	2.891	6.500	(1.145)	(0.934)	(0.699)	(0.494)	1.894			
5.875	(0.609)	(0.423)	(0.211)	(0.055)	2.047	5.875	0.487	0.706	0.917	1.113	3.369	6.375	(0.670)	(0.453)	(0.224)	(0.014)	2.292			
5.750	(0.377)	(0.185)	0.021	0.183	2.285	5.750	0.899	1.110	1.316	1.484	3.619	6.250	(0.283)	(0.075)	0.149	0.331	2.578			

GOVERNMENT FIXED PRODUCTS

FHA/VA 30 Year Fixed* - Sections 393 & 396							FHA/VA 15 Year Fixed - Sections 393 & 396							STATE ADJUSTORS - GOVERNMENT FIXED	
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Properties in:	FEE		
6.875	(3.543)	(3.267)	(3.057)	(2.782)	(0.418)	6.500	(3.428)	(3.229)	(2.984)	(2.781)	(0.548)	CA, HI, ID, IL, KY, LA, MA, MD, MO, NH, NJ, OR, RI, TN, UT, WY	...		
6.750	(3.692)	(3.411)	(3.231)	(2.961)	(0.742)	6.000	(2.792)	(2.542)	(2.318)	(2.130)	(0.041)	AL, AR, AZ, CT, DC, DE, FL, GA, IA, IN, KS, ME, MI, MN, MS, MT, NC, NE, NM, NV, NY, OH, OK, PA, SC, SD, VA, VT, WA, WV	(0.125)		
6.625	(3.329)	(3.044)	(2.858)	(2.594)	(0.374)	5.500	(1.693)	(1.486)	(1.283)	(1.108)	0.845	AK, CO, ND, TX, WI	(0.250)		
6.500	(2.945)	(2.655)	(2.465)	(2.205)	0.015	5.000	(0.121)	0.106	0.288	0.466	2.349				
6.375	(2.543)	(2.248)	(2.053)	(1.799)	0.423	4.500	3.068	3.314	3.476	3.650	5.437				
6.250	(2.885)	(2.648)	(2.483)	(2.234)	(0.159)										
6.125	(2.474)	(2.233)	(2.062)	(1.819)	0.258										
6.000	(2.018)	(1.772)	(1.597)	(1.359)	0.719										
5.875	(1.545)	(1.295)	(1.115)	(0.882)	1.196										
5.750	(1.291)	(1.036)	(0.880)	(0.652)	1.302										
5.625	(0.786)	(0.527)	(0.366)	(0.144)	1.812										
5.500	(0.234)	0.030	0.195	0.413	2.369										

*Select Sub-Product GNMA II to receive the above note rates.

GOVERNMENT ARM PRODUCTS

Government ARMs not eligible for Economic Stimulus

FHA 1 Year ARM - Section 394 Margin: 2.000 Caps: 1/1/5 Index: 2.170							FHA/VA 3/1 ARM - Sections 395 & 397 Margin: 2.000 Caps: 1/1/5 Index: 2.170							STATE ADJUSTORS - GOVERNMENT ARMS	
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Properties in:	FEE		
6.000	(0.337)	(0.315)	(0.088)	0.061	1.896	6.500	(2.037)	(1.843)	(1.554)	(1.339)	1.177	AK, AZ, CA, CO, CT, DC, HI, MA, ME, NH, OR, RI, WA	...		
5.875	(0.222)	(0.194)	0.027	0.181	2.017	6.375	(1.834)	(1.633)	(1.350)	(1.130)	1.386	DE, FL, GA, IL, MD, MI, MN, NJ, NM, NV, NY, VA, VT, WY	(0.125)		
5.750	(0.011)	0.023	0.239	0.359	2.030	6.250	(1.969)	(1.762)	(1.485)	(1.296)	1.066	AL, IA, ID, IN, KY, LA, MO, MS, MT, NC, ND, NE, OH, SD, TN, UT, WI, WV	(0.250)		
5.625	(0.009)	0.031	0.242	0.367	2.038	6.125	(1.831)	(1.619)	(1.346)	(1.153)	1.210	AR, KS, OK, PA, SC, TX	(0.375)		
5.500	0.008	0.053	0.259	0.388	2.059	6.000	(1.790)	(1.572)	(1.305)	(1.107)	1.256				
5.375	0.143	0.194	0.395	0.528	2.200	5.875	(1.659)	(1.435)	(1.173)	(0.971)	1.393				
5.250	0.380	0.437	0.632	0.734	2.245	5.750	(1.388)	(1.158)	(0.901)	(0.694)	1.669				
5.125	0.410	0.473	0.663	0.769	2.281	5.625	(0.929)	(0.724)	(0.472)	(0.295)	1.920				
5.000	0.453	0.522	0.707	0.817	2.329	5.500	(0.797)	(0.587)	(0.340)	(0.159)	2.057				
4.875	0.607	0.682	0.862	0.977	2.490	5.375	(0.543)	(0.326)	(0.085)	0.101	2.317				

GOVERNMENT JUMBO STIMULUS

FHA 30 Year Fixed Stimulus* - Section 393.1							FHA 15 Year Fixed Stimulus* - Section 393.1							STATE ADJUSTORS - GOVERNMENT FIXED	
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Properties in:	FEE		
7.000	(2.863)	(2.591)	(2.386)	(2.106)	0.253	6.500	(0.617)	(0.417)	(0.173)	0.031	2.264	CA, HI, ID, IL, KY, LA, MA, MD, MO, NH, NJ, OR, RI, TN, UT, WY	...		
6.875	(2.595)	(2.319)	(2.109)	(1.834)	0.526	6.000	0.031	0.281	0.505	0.693	2.782	AL, AR, AZ, CT, DC, DE, FL, GA, IA, IN, KS, ME, MI, MN, MS, MT, NC, NE, NM, NV, NY, OH, OK, PA, SC, SD, VA, VT, WA, WV	(0.125)		
6.750	(2.645)	(2.364)	(2.183)	(1.913)	0.300	5.500	1.141	1.348	1.552	1.726	3.679	AK, CO, ND, TX, WI	(0.250)		
6.625	(2.326)	(2.041)	(1.855)	(1.591)	0.624	5.000	2.726	2.953	3.135	3.312	5.196				
6.500	(1.989)	(1.699)	(1.509)	(1.250)	0.966										
6.375	(1.677)	(1.383)	(1.187)	(0.933)	1.283										
6.250	(1.722)	(1.485)	(1.320)	(1.071)	0.994										
6.125	(1.364)	(1.123)	(0.952)	(0.709)	1.357										
6.000	(0.967)	(0.722)	(0.546)	(0.308)	1.759										
5.875	(0.588)	(0.338)	(0.158)	0.076	2.144										

*Select Sub-Program Stimulus Act.

*Select Sub-Program Stimulus Act.

GOVERNMENT Price Adjustors

DESCRIPTION - All adjustments are cumulative	FIXED		ARMS		
	Rate	Fees	Rate	Fees	Mrg/FIR
Government Partial Term Buydown	0.000	0.250	0.000	0.250	0.000
Government Fixed Rate Terms < 180 Months	0.000	0.250	...	...	...
FHA* or VA FICO < 580 *not accepting new FHA regs	0.000	3.000	0.000	3.000	0.000
FHA or VA FICO 580 - 599	0.000	1.500	0.000	1.500	0.000
FHA or VA FICO 600 - 619	0.000	0.500	0.000	0.500	0.000
FHA or VA Streamline Refi	0.000	(0.250)	0.000	(0.250)	0.000
FHA Secure	0.000	1.125	...	...	...
FHA Stimulus Act - 30 Year Fixed * applies to floating regs prior to 8/25/08	0.000	1.750	...	...	...
FHA Stimulus Act - 15 Year Fixed * applies to floating regs prior to 8/25/08	0.000	4.000	...	...	...

GOV'T FEE LOAN SIZE ADJUSTORS			MAX YSP including all feature adjustors	
Loan Size	Fixed	ARM	Government Fixed	Government ARM
<= 59,999	0.625	0.625	(4.000)	(1.500)
60 - 79,999	0.250	0.250		

CITI INITIATIVESTHRESHOLD INDEXES refer to page 4
 EXTENSIONS & EXTENDED LOCK POLICIES refer to page 4
 QuikReg Locks will reflect a 0.125% add-on until the on-line upload of the 1003. The upload must occur prior to submission or the add-on will be permanent.
 --Escrow Waivers - Please contact your branch office--

VISIT SCENARIO STUDIO FOR PRICING AND ELIGIBILITY ON GOVERNMENT FIXED AND ARMS



AGENCY JUMBO PRODUCTS Conventional Economic Stimulus																	
Agency JUMBO 30 Year Fixed - Section 319.4						Agency JUMBO 15 Year Fixed - Section 319.4						Agency JUMBO 30 Yr Fixed 10 Yr I/O Section 319.6					
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day
6.875	(3.105)	(2.870)	(2.567)	(1.713)	1.095	6.875	(2.572)	(2.415)	(2.151)	(1.327)	0.983	7.375	(2.065)	(1.788)	(1.464)	(0.563)	2.529
6.750	(2.781)	(2.540)	(2.242)	(1.384)	1.426	6.750	(2.514)	(2.333)	(2.073)	(1.265)	1.046	7.250	(1.713)	(1.431)	(1.112)	(0.232)	2.722
6.625	(2.428)	(2.182)	(1.889)	(1.026)	1.784	6.625	(2.371)	(2.185)	(1.931)	(1.118)	1.193	7.125	(1.432)	(1.176)	(0.862)	0.015	2.970
6.500	(2.069)	(1.818)	(1.530)	(0.663)	2.149	6.500	(2.141)	(1.950)	(1.702)	(0.884)	1.428	7.000	(1.147)	(0.886)	(0.577)	0.305	3.260
6.375	(2.242)	(1.986)	(1.703)	(0.864)	1.805	6.375	(2.127)	(1.900)	(1.657)	(0.866)	1.308	6.875	(1.045)	(0.810)	(0.506)	0.347	3.156
6.250	(1.891)	(1.630)	(1.353)	(0.509)	2.161	6.250	(1.879)	(1.647)	(1.409)	(0.614)	1.561	6.750	(0.714)	(0.474)	(0.175)	0.683	3.492
6.125	(1.511)	(1.245)	(0.973)	(0.124)	2.547	6.125	(1.609)	(1.372)	(1.139)	(0.339)	1.836	6.625	(0.356)	(0.110)	0.182	1.045	3.856
6.000	(1.130)	(0.858)	(0.591)	0.262	2.934	6.000	(1.318)	(1.076)	(0.848)	(0.044)	2.131	6.500	0.009	0.260	0.548	1.415	4.227
5.875	(0.788)	(0.542)	(0.280)	0.546	3.082	5.875	(2.101)	(1.886)	(1.663)	(0.885)	1.159	6.375	(0.152)	0.105	0.387	1.226	3.895
5.750	(0.386)	(0.135)	0.121	0.952	3.489	5.750	(1.812)	(1.592)	(1.374)	(0.591)	1.453	6.250	0.207	0.468	0.745	1.589	4.259
5.625	0.082	0.338	0.590	1.425	3.963	5.625	(1.509)	(1.284)	(1.072)	(0.284)	1.761	6.125	0.593	0.860	1.132	1.980	4.651
						5.500	(1.193)	(0.964)	(0.756)	0.036	2.081	6.000	0.987	1.259	1.526	2.378	5.051
Agency JUMBO 5/1 LIBOR - Section 319.5 Margin: 2.250 Caps: 5/2/5 Index: 3.210						Agency JUMBO 7/1 LIBOR - Section 319.5 Margin: 2.250 Caps: 5/2/5 Index: 3.210						Agency JUMBO 10/1 LIBOR - Section 319.5 Margin: 2.250 Caps: 5/2/5 Index: 3.210					
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day
7.125	(2.505)	(2.313)	(2.044)	(1.831)	0.720	7.125	(2.081)	(1.882)	(1.613)	(1.398)	1.173	7.625	(4.295)	(4.111)	(3.824)	(3.597)	(0.924)
7.000	(2.311)	(2.113)	(1.850)	(1.633)	0.918	7.000	(1.900)	(1.695)	(1.432)	(1.211)	1.360	7.500	(3.941)	(3.751)	(3.470)	(3.238)	(0.565)
6.875	(2.119)	(1.915)	(1.657)	(1.436)	1.116	6.875	(1.720)	(1.509)	(1.251)	(1.026)	1.545	7.375	(3.589)	(3.392)	(3.116)	(2.880)	(0.207)
6.750	(1.971)	(1.761)	(1.508)	(1.282)	1.270	6.750	(1.557)	(1.340)	(1.087)	(0.858)	1.714	7.250	(3.358)	(3.156)	(2.885)	(2.644)	0.029
6.625	(1.512)	(1.320)	(1.072)	(0.876)	1.524	6.625	(1.138)	(0.941)	(0.693)	(0.494)	1.928	7.125	(2.652)	(2.459)	(2.193)	(1.981)	0.549
6.500	(1.322)	(1.124)	(0.881)	(0.681)	1.720	6.500	(0.961)	(0.757)	(0.514)	(0.311)	2.111	7.000	(2.303)	(2.104)	(1.843)	(1.627)	0.903
6.375	(1.130)	(0.926)	(0.689)	(0.484)	1.810	6.375	(0.791)	(0.581)	(0.344)	(0.136)	2.287	6.875	(1.953)	(1.748)	(1.493)	(1.272)	1.225
6.250	(0.939)	(0.729)	(0.497)	(0.288)	2.026	6.250	(0.571)	(0.356)	(0.124)	0.089	2.512	6.750	(1.681)	(1.470)	(1.220)	(0.994)	1.537
6.125	(0.647)	(0.458)	(0.231)	(0.053)	2.195	6.125	0.036	0.237	0.464	0.647	2.922	6.625	(1.084)	(0.885)	(0.640)	(0.444)	1.944
6.000	(0.484)	(0.290)	(0.068)	0.114	2.363	6.000	0.266	0.473	0.695	0.882	3.158	6.500	(0.749)	(0.545)	(0.305)	(0.104)	2.285
5.875	(0.282)	(0.082)	0.135	0.322	2.571	5.875	0.544	0.757	0.973	1.165	3.441	6.375	(0.430)	(0.220)	0.015	0.221	2.609
5.750	(0.012)	0.194	0.406	0.597	2.846	5.750	0.852	1.071	1.283	1.479	3.755	6.250	(0.095)	0.121	0.350	0.561	2.949
Agency JUMBO 5/1 LIBOR 10 Yr I/O - Section 319.7 Margin: 2.250 Caps: 5/2/5 Index: 3.210						Agency JUMBO 7/1 LIBOR 10 Yr I/O Section 319.8 Margin: 2.250 Caps: 5/2/5 Index: 3.210						Agency JUMBO 10/1 I/O LIBOR - Section 319.8 Margin: 2.250 Caps: 5/2/5 Index: 3.210					
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day
7.125	(2.338)	(2.146)	(1.877)	(1.664)	0.886	7.125	(1.899)	(1.700)	(1.432)	(1.216)	1.355	7.625	(4.150)	(3.965)	(3.679)	(3.452)	(0.779)
7.000	(2.140)	(1.942)	(1.679)	(1.462)	1.090	7.000	(1.712)	(1.507)	(1.243)	(1.023)	1.548	7.500	(3.783)	(3.593)	(3.311)	(3.080)	(0.407)
6.875	(1.944)	(1.740)	(1.481)	(1.260)	1.292	6.875	(1.526)	(1.315)	(1.057)	(0.832)	1.739	7.375	(3.417)	(3.221)	(2.945)	(2.709)	(0.035)
6.750	(1.783)	(1.573)	(1.320)	(1.094)	1.458	6.750	(1.350)	(1.133)	(0.880)	(0.651)	1.921	7.250	(3.172)	(2.970)	(2.699)	(2.458)	0.215
6.625	(1.327)	(1.135)	(0.887)	(0.692)	1.709	6.625	(0.932)	(0.734)	(0.486)	(0.287)	2.135	7.125	(2.454)	(2.261)	(1.996)	(1.784)	0.746
6.500	(1.132)	(0.935)	(0.692)	(0.492)	1.909	6.500	(0.748)	(0.544)	(0.301)	(0.098)	2.324	7.000	(2.092)	(1.893)	(1.633)	(1.417)	1.114
6.375	(0.936)	(0.733)	(0.495)	(0.291)	2.005	6.375	(0.572)	(0.362)	(0.125)	0.083	2.506	6.875	(1.730)	(1.525)	(1.270)	(1.049)	1.451
6.250	(0.725)	(0.516)	(0.283)	(0.074)	2.221	6.250	(0.332)	(0.116)	0.116	0.328	2.751	6.750	(1.435)	(1.224)	(0.974)	(0.749)	1.782
6.125	(0.479)	(0.291)	(0.064)	0.115	2.362	6.125	0.277	0.478	0.705	0.888	3.163	6.625	(0.832)	(0.634)	(0.389)	(0.192)	2.196
6.000	(0.288)	(0.094)	0.128	0.311	2.559	6.000	0.515	0.722	0.944	1.131	3.407	6.500	(0.484)	(0.279)	(0.040)	0.162	2.550
5.875	(0.072)	0.128	0.345	0.532	2.781	5.875	0.802	1.016	1.232	1.424	3.700	6.375	(0.151)	0.059	0.294	0.500	2.888
5.750	0.215	0.421	0.632	0.824	3.067	5.750	1.127	1.346	1.557	1.754	4.030	6.250	0.200	0.417	0.646	0.856	3.245

REFER TO PAGE 4 FOR ALL APPLICABLE PRICING ADJUSTMENTS

SCENARIO STUDIO DOES NOT SUPPORT AGENCY JUMBO PRODUCTS

To register the Agency JUMBO products on our Broker Web site, please select the following Product/Program options:	
Product: 30 or 15 Year Fixed	Product: 30 Year Fixed 10 Yr I/O
Program: Default	Program: Default
Sub Program: None Selected	Sub Program: None Selected
Process Type: Stimulus Act/Full, Stimulus Act/LP, or Stimulus Act/DU	Process Type: Stimulus Act/Full, Stimulus Act/LP, or Stimulus Act/DU
Product: 5/1 Libor ARM Stimulus	Product: 5/1 Libor ARM 10 Year I/O
ARM Plan: 5/2/5 Assumable/Non-Convertible	ARM Plan: 5/2/5 Assumable/Non-Convertible
Program: Default	Program: Default
Sub Program: None Selected	Sub Program: None Selected
Process Type: Stimulus Act/Full, Stimulus Act/LP, or Stimulus Act/DU	Process Type: Stimulus Act/Full, Stimulus Act/LP, or Stimulus Act/DU
Product: 7/1 or 10/1 Libor ARM	Product: 7/1 or 10/1 Libor ARM 10 Year I/O
ARM Plan: 5/2/5 Assumable/Non-Convertible	ARM Plan: 5/2/5 Assumable/Non-Convertible
Program: Default	Program: Default
Sub Program: None Selected	Sub Program: None Selected
Process Type: Stimulus Act/Full or Stimulus Act/DU	Process Type: Stimulus Act/Full or Stimulus Act/DU



CONFORMING FIXED & ARM Price Adjustors							
DESCRIPTION - All adjustments are cumulative	<= 60%	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	> 90.00
LOAN TERM > 15 YEARS							
FICO < 620	0.000	0.750	2.750	2.750	2.750	2.750	2.750
FICO 620 - 639	0.000	0.750	2.500	2.750	2.750	2.250	2.250
FICO 640 - 659	0.000	0.500	1.750	2.250	2.000	1.500	1.500
FICO 660 - 679	0.000	0.500	1.250	1.750	1.500	1.000	1.000
FICO 680 - 699	0.000	0.500	0.500	1.000	0.500	0.250	0.250
FICO 700 - 719	(0.250)	0.500	0.500	0.750	0.500	0.250	0.250
FICO 720 - 739	(0.250)	0.000	0.000	0.250	0.000	(0.250)	(0.250)
FICO >= 740	(0.250)	0.000	0.000	0.000	0.000	(0.250)	(0.250)
CASH OUT REFI							
FICO < 620	1.000	1.750	1.750	2.750	3.000	N/A	N/A
FICO 620 - 639	0.000	0.750	0.750	2.250	2.500	N/A	N/A
FICO 640 - 659	0.000	0.750	0.750	1.750	2.500	N/A	N/A
FICO 660 - 679	0.000	0.250	0.250	1.000	2.000	N/A	N/A
FICO 680 - 699	0.000	0.250	0.250	0.875	2.000	N/A	N/A
FICO 700 - 739	0.000	0.125	0.125	0.500	1.000	N/A	N/A
FICO >= 740	0.000	0.000	0.000	0.250	0.375	N/A	N/A

CONFORMING Rate / Price Adjustments					
DESCRIPTION - All adjustments are cumulative	FIXED		ARMs		
	Rate	Fees	Rate	Fees	Mrg/FIR
INVESTMENT PROPERTY					
LTV <=75%	0.000	1.500	0.000	1.500	0.000
LTV 75.01 - 80%	0.000	2.000	0.000	2.000	0.000
LTV > 80%	0.000	2.500	0.000	2.500	0.000
SUBORDINATE FINANCING					
Non I/O Sub Fin LTV > 65, CLTV > 90 - 95	0.000	0.250	0.000	0.250	0.000
Non I/O Sub Fin LTV > 75-90, CLTV > 75-90, FICO <720	0.000	0.250	0.000	0.250	0.000
I/O Sub Fin LTV > 65, CLTV > 90-95, FICO < 720	0.000	0.500	0.000	0.500	0.000
I/O Sub Fin LTV > 75-90, CLTV > 75-90, FICO < 720	0.000	0.500	0.000	0.500	0.000
I/O Sub Fin LTV > 65, CLTV > 90-95, FICO >= 720	0.000	0.250	0.000	0.250	0.000
I/O Sub Fin LTV > 75-90, CLTV > 75-90, FICO >= 720	0.000	0.250	0.000	0.250	0.000
MISCELLANEOUS					
1 Unit LTV > 90%	0.000	0.000	0.000	0.250	0.000
2 Units	0.000	0.500	0.000	0.500	0.000
3 - 4 Units	0.000	1.000	0.000	1.000	0.000
Convertibility Option	...	...	0.000	0.500	0.000
COOPs (IL / NJ / NY Only)	0.000	0.000	0.000	0.000	0.250
5/1 ARM 2/2/5 Cap Adjustment	...	...	0.000	0.500	0.000
40 Year ARM	...	...	0.000	0.125	0.000
3/1 & 5/1 ARM I/O FICO < 680	...	...	0.125	0.000	0.125
10/1 ARM I/O FICO < 680	...	...	0.125	0.000	0.125
PROGRAMS					
Expanded Approval Level I	0.500	0.500	0.375	0.500	0.500
Expanded Approval Level II	0.750	0.500	0.625	0.500	0.750
Expanded Approval FICO < 620, LTV > 70	0.000	1.750	0.000	1.750	0.000
Expanded Approval FICO 620 - 639, LTV > 70	0.000	1.250	0.000	1.250	0.000
Expanded Approval FICO 640 - 659, LTV > 70	0.000	0.750	0.000	0.750	0.000
EA with Subordinate Financing & CLTV > 95%	0.000	1.500	0.000	0.750	0.000
EA Coops (IL / NJ / NY) and Condos Cash Out (all levels)	0.000	0.500	0.000	0.500	0.000
FHLMC A-Minus (no sub program selected)	0.000	3.250	...	...	...
FHLMC A-Minus Level I	0.000	1.250	...	...	...
FHLMC A-Minus Level II	0.000	1.500	...	...	...
FHLMC A-Minus Level III	0.000	2.750	...	...	...
FHLMC A-Minus Level IV	0.000	3.250	...	...	...
Alt 97 - 35% MI Coverage	0.000	0.500	...	...	...
My Community 97	0.375	0.000	0.625	0.000	0.625
My Community 2 Family	0.500	0.000	0.750	0.000	0.750
My Community 3 - 4 Family	0.500	0.000	...	...	...
My Community Fixed I/O	0.000	0.250	...	...	...
My Community 5/1 LTV > 90	...	...	0.625	0.000	0.625
Home Possible LTV <= 95%	0.375	0.000	0.750	0.000	0.750
Home Possible LTV 95 - 97%	0.500	0.000	0.875	0.000	0.875
Home Possible LTV > 97%	0.500	0.000	1.000	0.000	1.000
Home Possible 97, 3 - 4 Units	0.250	0.000	0.500	0.000	0.500
Home Possible 97, 5/1 ARM, LTV > 90% (additional)	...	...	0.125	0.000	0.125
CitiMortgage Home Buyer Option	0.000	1.000	0.000	1.000	0.000
Flex 97 < 35% MI	0.000	1.750	0.000	1.750	0.000
Flex 97 with 35% MI	0.000	0.500	0.000	0.500	0.000
Flex with Subordinate Financing	0.000	1.500	0.000	1.500	0.000
AGENCY JUMBO (Stimulus Act) Additional Adjustments					
Fixed >180 mos, LTV/CLTV/HCLTV >75 and FICO < 700	0.000	0.250	...	...	...
Fixed I/O, LTV/CLTV/HCLTV > 75 or FICO < 700	0.000	0.500	...	...	...
Fixed I/O, LTV/CLTV/HCLTV <= 75 and FICO >= 700	0.000	0.250	...	...	...
ARM LTV/CLTV/HCLTV > 75	...	...	0.000	0.750	0.000
Stimulus Act - LP	0.000	0.750	0.000	0.750	0.000
Cash Out Refi	0.000	1.000	0.000	1.000	0.000
Rate/Term Refi, LTV/CLTV/HCLTV > 75	0.000	0.500	0.000	0.500	0.000
2 Unit	0.000	0.250	0.000	0.250	0.000

FEE LOAN SIZE ADJUSTORS CONVENTIONAL CONFORMING		
(Not Applicable to Non Agency Alt-A)		
Loan Size	Fixed	ARM
< 100,000	0.250	0.250
>= 200,000	(0.250)	(0.250)

STATE ADJUSTORS CONFORMING FIXED LOANS	
Properties in:	FEE
AK, AZ, CA, CO, CT, DC, DE, HI, MA, ME, NH, NJ, NV, NY, OR, RI, VA, VT, WY	...
ID, MD, UT, WA	(0.125)
AL, FL, GA, IA, IL, IN, KS, LA, MI, MN, MO, MS, MT, ND, NE, NM, OH, TN, WI, WV	(0.250)
AR, KY, NC, OK, PA, SC, SD	(0.375)
TX	(0.500)

STATE ADJUSTORS ARM LOANS	
Properties in:	FEE
AK, AZ, CA, CO, CT, DC, HI, MA, ME, NH, OR, RI, WA	...
DE, FL, GA, IL, MD, MI, MN, NJ, NM, NV, NY, VA, VT, WY	(0.125)
AL, IA, ID, IN, KY, LA, MO, MS, MT, NC, ND, NE, OH, SD, TN, UT, WI, WV	(0.250)
AR, KS, OK, PA, SC, TX	(0.375)

CITI INITIATIVES THRESHOLD INDEXES	
Amortization	Index
10 year	3.84
15 year	3.84
20 year	4.5
25 year	4.47
30 year	4.47

EXTENSION AND EXTENDED LOCK POLICIES				
*Extensions are equal to price detriment of 1.5 bps / day				
*** RCO's > 180 DAYS ADD TO 180-DAY PRICE ***				
	90-180-Day	270-Day	360-Day	540-Day
Conf Fixed	N/A	0.375	0.750	1.625
Nonconf Fixed	N/A	0.375	0.750	1.625
Conf ARM	N/A	0.375	0.750	1.625
Nonconf ARM	N/A	0.375	0.875	2.000
Up Front Fee	0.500pt	1.000pt	1.000pt	1.500pt

- Up front fees due within five business days from rate lock date and will be credited to premium at closing.
 - Loans that do not close are **NOT** eligible for fee refund.

MAXIMUM YSP including all loan feature adjustments	
Product	Max YSP
Conv Fixed	(3.500)
Government Fixed	(4.000)
Conv 1MO, 6MO & 1 YR	(1.500)
Conv N/1 ARMs	(2.000)
Government ARMs	(1.500)

QuikReg Locks will reflect a 0.125% add-on until the on-line upload of the 1003. The upload must occur prior to submission or the add-on will be permanent.

--Escrow Waivers - Please contact your branch office--



NON CONFORMING FIXED PRODUCTS

30 Year Fixed - Section 304							20 Year Fixed - Section 304						15 Year Fixed - Section 304						
Rate	15-Day	30-Day	45-Day	60-Day	180-Day		Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	
8.500	2.375	2.806	3.028	3.511	7.536		8.500	2.125	2.556	2.778	3.261	7.286	7.625	2.426	2.806	3.037	3.466	7.138	
8.375	2.550	2.976	3.202	3.680	7.706		8.375	2.300	2.726	2.952	3.430	7.456	7.500	2.496	2.871	3.106	3.530	7.201	
8.250	2.595	3.016	3.247	3.720	7.747		8.250	2.345	2.766	2.997	3.470	7.497	7.375	2.580	2.950	3.190	3.608	7.279	
8.125	2.649	3.064	3.300	3.768	7.796		8.125	2.399	2.814	3.050	3.518	7.546	7.250	2.684	3.049	3.293	3.706	7.377	
8.000	2.709	3.119	3.360	3.822	7.851		8.000	2.459	2.869	3.110	3.572	7.601	7.125	2.813	3.173	3.422	3.830	7.500	
7.875	2.776	3.181	3.426	3.884	7.914		7.875	2.526	2.931	3.176	3.634	7.664	7.000	2.966	3.320	3.574	3.976	7.646	
7.750	2.938	3.338	3.588	4.040	8.071		7.750	2.688	3.088	3.338	3.790	7.821	6.875	3.156	3.505	3.763	4.161	7.830	
7.625	3.157	3.552	3.807	4.254	8.286		7.625	2.907	3.302	3.557	4.004	8.036							
							7.500	3.101	3.491	3.751	4.192	8.226							

NON CONFORMING FIXED Price Adjustors

All Adjustments are cumulative	<=55%	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	>90.00
FICO									
620 - 639	3.000	3.500	4.000	4.000	N/A	N/A	N/A	N/A	N/A
640 - 659	1.250	1.375	1.500	1.625	N/A	N/A	N/A	N/A	N/A
660 - 679	0.875	1.125	1.250	1.375	1.625	2.250	2.500	2.875	N/A
680 - 699	0.375	0.375	0.500	0.875	1.500	1.750	2.125	2.250	N/A
700 - 719	(0.250)	(0.125)	(0.125)	0.125	0.500	0.750	0.750	1.000	N/A
720 - 739	(0.375)	(0.250)	(0.125)	0.000	0.250	0.750	0.750	0.750	1.000
740 - 759	(0.875)	(0.750)	(0.750)	(0.625)	0.125	0.375	0.375	0.500	0.625
760 - 779	(0.875)	(0.750)	(0.750)	(0.625)	0.000	0.375	0.375	0.375	0.500
780 - 799	(0.875)	(0.875)	(0.750)	(0.625)	(0.125)	0.000	0.250	0.250	0.375
>= 800	(0.875)	(0.875)	(0.875)	(0.750)	(0.125)	0.000	0.000	0.125	0.125
LOAN AMOUNTS > \$700,000 - \$1MM									
FICO < 660	0.625	0.625	0.875	1.250	N/A	N/A	N/A	N/A	N/A
FICO 660 - 720	0.500	0.500	0.625	0.625	0.750	1.000	N/A	N/A	N/A
FICO > 720	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A	N/A
LOAN AMOUNTS > \$1MM - \$1.5MM*									
FICO < 680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 681 - 720	0.625	0.625	0.750	0.750	1.125	N/A	N/A	N/A	N/A
FICO > 720	0.500	0.500	0.625	0.625	0.875	N/A	N/A	N/A	N/A
SECOND HOME									
FICO < 660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	0.125	0.125	0.250	0.250	0.375	0.750	1.125	N/A	N/A
FICO >= 720	0.000	0.000	0.125	0.125	0.250	0.375	0.750	N/A	N/A
2 UNITS									
FICO < 660	0.625	0.625	0.750	0.875	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	0.250	0.250	0.250	0.375	0.500	0.500	1.000	1.250	4.000
FICO >= 720	0.125	0.125	0.125	0.250	0.250	0.375	0.750	1.000	1.250
3 - 4 UNITS									
FICO < 660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	0.750	0.875	1.000	1.125	1.375	1.750	N/A	N/A	N/A
FICO >= 720	0.250	0.375	0.500	0.625	0.750	1.125	N/A	N/A	N/A
CONDO									
FICO < 660	0.750	0.750	0.875	0.875	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	0.250	0.250	0.375	0.500	0.750	0.875	1.000	1.125	N/A
FICO >= 720	0.125	0.125	0.250	0.375	0.625	0.625	0.750	0.750	0.875
COOP									
FICO < 660	0.875	1.000	1.125	1.125	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	0.375	0.375	0.500	0.500	0.625	0.875	1.500	2.000	N/A
FICO >= 720	0.250	0.375	0.500	0.500	0.625	0.750	1.000	1.250	N/A
CASH OUT REFI									
FICO < 660	4.000	4.000	4.000	4.000	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	0.125	0.125	0.250	0.375	0.500	0.625	N/A	N/A	N/A
FICO >= 720	0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A	N/A
INTEREST ONLY									
FICO < 660	0.625	0.625	0.750	0.750	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	0.250	0.250	0.250	0.375	0.500	0.500	0.625	N/A	N/A
FICO >= 720	0.000	0.000	0.125	0.250	0.375	0.375	0.500	0.500	0.500
CLTV <= 80%									
FICO < 660	0.375	0.375	0.375	0.500	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
FICO >= 720	0.250	0.250	0.375	0.375	0.375	0.375	N/A	N/A	N/A
CLTV > 80 - 90%									
FICO < 660	1.250	1.500	2.375	2.750	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	1.000	1.125	1.500	1.625	1.750	2.000	2.250	N/A	N/A
FICO >= 720	0.625	0.750	0.875	1.000	1.125	1.250	1.500	N/A	N/A
CLTV > 90%									
FICO < 660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 660 - 719	2.875	3.375	4.000	4.000	4.000	4.000	N/A	N/A	N/A
FICO >= 720	1.000	1.125	1.250	1.250	1.500	1.500	1.750	3.000	4.000
MISCELLANEOUS									
Asset Based Stated Income	0.500	0.500	0.500	0.500	1.250	1.500	1.500	1.500	1.500

* Loan amounts > \$1.5MM to \$2.0MM call for pricing

STATE ADJUSTORS - NON CONFORMING FIXED

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

MAX YSP including all loan feature adjustors refer to page 4
 CITI INITIATIVES THRESHOLD INDEXES refer to page 4
 EXTENSION & EXTENDED LOCK POLICIES refer to page 4
 QuikReq Locks will reflect a 0.125% add-on until the on-line upload of the 1003. The upload must occur prior to submission or the add-on will be permanent.
 Escrow Waivers - Please contact your branch office.

VISIT SCENARIO STUDIO FOR PRICING AND ELIGIBILITY



NON CONFORMING ARM PRODUCTS

5/1 LIBOR - Section 314 Margin: 2.250 Caps: 5/2/5 Index: 3.210						7/1 LIBOR - Section 314 Margin: 2.250 Caps: 5/2/5 Index: 3.210						10/1 LIBOR - Section 314 Margin: 2.250 Caps: 5/2/5 Index: 3.210					
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day
8.875	1.108	1.563	2.016	2.211	3.864	8.875	1.606	2.078	2.549	2.746	4.424	8.875	1.826	2.337	2.846	3.049	4.915
8.750	1.303	1.758	2.211	2.406	4.059	8.750	1.877	2.349	2.820	3.017	4.695	8.750	2.153	2.664	3.173	3.376	5.242
8.625	1.509	1.964	2.417	2.612	4.265	8.625	2.163	2.635	3.106	3.303	4.981	8.625	2.500	3.011	3.520	3.723	5.589
8.500	1.727	2.182	2.635	2.830	4.483	8.500	2.466	2.938	3.409	3.606	5.284	8.500	2.869	3.380	3.889	4.092	5.958
8.375	1.958	2.413	2.866	3.061	4.714	8.375	2.785	3.257	3.728	3.925	5.603						
8.250	2.204	2.659	3.112	3.307	4.960	8.250	3.124	3.596	4.067	4.264	5.942						
8.125	2.468	2.923	3.376	3.571	5.224												
8.000	2.749	3.204	3.657	3.852	5.505												
7.875	3.053	3.508	3.961	4.156	5.809												

NON CONFORMING ARM Price Adjustors

All Adjustments are cumulative	<=40%	40.01-50.00	50.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
FICO									
620 - 659	0.625	0.750	1.000	1.250	1.375	1.500	1.625	1.875	2.000
660 - 679	0.375	0.500	0.625	0.875	1.000	1.125	1.250	1.375	1.500
680 - 699	0.250	0.375	0.500	0.625	0.750	0.875	1.000	1.125	1.250
700 - 719	0.125	0.125	0.250	0.375	0.500	0.625	0.750	0.875	1.000
720 - 739	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.625	0.750
740 - 779	0.000	0.125	0.125	0.125	0.250	0.250	0.250	0.375	0.375
780+	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.250
LOAN AMOUNTS									
\$1.5 - \$3.0MM*	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
\$3.0-\$5.0MM (High Net Worth)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
> \$5.0MM (High Net Worth Only)	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
MISCELLANEOUS									
2 Units	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A
3-4 Units	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Second Home	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Cash Out	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Asset Based Stated Income	0.250	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.500
Interest Only	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Convertibility Option	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
5/1 ARM 2/2/5 Cap Adjustment	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Investment (High Net Worth Only)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
* Maximum loan amount per guidelines \$3MM (not High Net Worth)									

STATE ADJUSTORS - ARM LOANS

Properties in:	Fee
AK, AZ, CA, CO, CT, DC, HI, MA, ME, NH, OR, RI, WA	...
DE, FL, GA, IL, MD, MI, MN, NJ, NM, NV, NY, VA, VT, WV	(0.125)
AL, IA, ID, IN, KY, LA, MO, MS, MT, NC, ND, NE, OH, SD, TN, UT, WI, WV	(0.250)
AR, KS, OK, PA, SC, TX	(0.375)

MAX YSP including all loan feature adjustors refer to page 4
 CITI INITIATIVES THRESHOLD INDEXES refer to page 4
 EXTENSION & EXTENDED LOCK POLICIES refer to page 4
 QuikReq Locks will reflect a 0.125% add-on until the on-line upload of the 1003. The upload must occur prior to submission or the add-on will be permanent.
 Escrow Waivers - Please contact your branch office.

VISIT SCENARIO STUDIO FOR PRICING AND ELIGIBILITY



AGENCY ALT A Programs																	
30 Year Fixed - Sections 629 & 630						40 Year Fixed - Sections 629 & 630						20 Year Fixed - Sections 629 & 630					
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day
7.250	(2.612)	(2.362)	(2.043)	(1.795)	1.159	7.250	(1.575)	(1.324)	(1.005)	(0.757)	2.196	7.250	(2.393)	(2.155)	(1.848)	(1.616)	1.178
7.125	(2.334)	(2.079)	(1.765)	(1.512)	1.442	7.125	(1.205)	(0.949)	(0.636)	(0.383)	2.571	7.125	(2.150)	(1.906)	(1.604)	(1.368)	1.427
7.000	(1.931)	(1.670)	(1.362)	(1.105)	1.851	7.000	(0.783)	(0.522)	(0.213)	0.044	2.999	7.000	(1.788)	(1.539)	(1.242)	(1.002)	1.795
6.875	(1.975)	(1.740)	(1.436)	(1.208)	1.601	6.875	(0.691)	(0.456)	(0.152)	0.076	2.885	6.875	(1.889)	(1.666)	(1.375)	(1.164)	1.483
6.750	(1.594)	(1.354)	(1.055)	(0.823)	1.987	6.750	(0.293)	(0.053)	0.245	0.478	3.288	6.750	(1.568)	(1.340)	(1.054)	(0.838)	1.810
6.625	(1.191)	(0.945)	(0.652)	(0.415)	2.396	6.625	0.125	0.371	0.664	0.901	3.712	6.625	(1.235)	(1.002)	(0.721)	(0.501)	2.148
6.500	(0.743)	(0.492)	(0.205)	0.037	2.849	6.500	0.588	0.839	1.127	1.368	4.180	6.500	(0.842)	(0.603)	(0.327)	(0.103)	2.547
6.375	(1.021)	(0.765)	(0.482)	(0.269)	2.401	6.375	0.478	0.734	1.016	1.230	3.899	6.375	(1.129)	(0.885)	(0.615)	(0.418)	2.090
6.250	(0.583)	(0.322)	(0.045)	0.174	2.844	6.250	0.906	1.167	1.444	1.663	4.333	6.250	(0.767)	(0.518)	(0.253)	(0.051)	2.458
6.125	(0.118)	0.148	0.420	0.643	3.315							6.125	(0.367)	(0.113)	0.148	0.353	2.864
5/1 LIBOR - Sections 629 & 630 Margin: 2.250 Caps: 5/2/5 Index: 3.210						7/1 LIBOR - Sections 629 & 630 Margin: 2.250 Caps: 5/2/5 Index: 3.210						10/1 LIBOR - Sections 629 & 630 Margin: 2.250 Caps: 5/2/5 Index: 3.210					
Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day	Rate	15-Day	30-Day	45-Day	60-Day	180-Day
6.875	(1.005)	(0.819)	(0.566)	(0.376)	2.025	6.875	(0.865)	(0.672)	(0.419)	(0.225)	2.196	7.375	(2.532)	(2.330)	(2.059)	(1.819)	0.855
6.750	(0.846)	(0.653)	(0.405)	(0.211)	2.190	6.750	(0.734)	(0.536)	(0.288)	(0.090)	2.332	7.250	(2.203)	(1.995)	(1.729)	(1.485)	1.165
6.625	(0.687)	(0.489)	(0.246)	(0.047)	2.354	6.625	(0.605)	(0.401)	(0.158)	0.045	2.467	7.125	(1.732)	(1.533)	(1.272)	(1.056)	1.474
6.500	(0.408)	(0.204)	0.034	0.238	2.639	6.500	(0.344)	(0.134)	0.103	0.311	2.733	7.000	(1.406)	(1.200)	(0.945)	(0.725)	1.806
6.375	(0.337)	(0.154)	0.078	0.251	2.499	6.375	0.015	0.231	0.463	0.675	3.031	6.875	(1.049)	(0.856)	(0.606)	(0.414)	1.974
6.250	(0.192)	(0.004)	0.223	0.401	2.649	6.250	0.270	0.471	0.699	0.881	3.156	6.750	(0.763)	(0.563)	(0.319)	(0.123)	2.265
6.125	(0.055)	0.140	0.362	0.544	2.792	6.125	0.428	0.635	0.857	1.044	3.319	6.625	(0.497)	(0.292)	(0.052)	0.148	2.537
6.000	0.304	0.505	0.722	0.908	3.156	6.000	0.770	0.984	1.200	1.392	3.667	6.500	(0.137)	0.073	0.308	0.513	2.902
5.875	0.572	0.759	0.970	1.127	3.229	5.875	1.229	1.449	1.660	1.856	4.102	6.375	0.297	0.514	0.743	0.953	3.244
5.750	0.778	0.970	1.176	1.338	3.440	5.750	1.609	1.820	2.026	2.194	4.329	6.250	0.624	0.832	1.056	1.238	3.485

Agency ALT A Program Price Adjustors			
Manual Underwrite Only - DO NOT RUN DU			
PROCESS TYPE	<=60.00%	60.01 - 70.00	70.01 - 75.00
Stated Income Verified Assets (SIVA) FICO < 700	1.000	1.500	1.750
Stated Income Verified Assets (SIVA) FICO 700 - 719	1.000	1.250	1.500
Stated Income Verified Assets (SIVA) FICO >= 720	0.750	1.000	1.000
Stated Income Stated Assets (SISA) < 720	1.250	1.500	1.750
Stated Income Stated Assets (SISA) >= 720	1.000	1.250	1.250
FIXED & ARM LOAN AMOUNT			
< \$100,000	0.250	0.250	0.250
>= \$200,000	(0.250)	(0.250)	(0.250)
FEATURE			
Cash-out Refi FICO < 700	0.000	0.250	0.250
Cash-out Refi FICO 700 - 739	0.000	0.125	0.125
Subordinate Financing CLTV <= 90%	0.250	0.250	0.250
2 - 4 Units	0.500	0.500	1.750
Condo	0.000	0.000	0.250
40 Year ARM	0.125	0.125	0.125
Convertibility	0.500	0.500	0.500
COOP - ARMs (Adjustor to Margin)	0.250	0.250	0.250
Investment Property	1.500	1.500	1.500

STATE ADJUSTORS - CONFORMING FIXED	STATE ADJUSTORS - ARM LOANS	
Properties in: AK, AZ, CA, CO, CT, DC, DE, HI, MA, ME, NH, NJ, NV, NY, OR, RI, VA, VT, WY ID, MD, UT, WA AL, FL, GA, IA, IL, IN, KS, LA, MI, MN, MO, MS, MT, ND, NE, NM, OH, TN, WI, WV AR, KY, NC, OK, PA, SC, SD TX	Properties in: AK, AZ, CA, CO, CT, DC, HI, MA, ME, NH, OR, RI, WA DE, FL, GA, IL, MD, MI, MN, NJ, NM, NV, NY, VA, VT, WY AL, IA, ID, IN, KY, LA, MO, MS, MT, NC, ND, NE, OH, SD, TN, UT, WI, WV AR, KS, OK, PA, SC, TX	Fee ... (0.125) (0.250) (0.375) (0.500)
		MAX YSP including all loan feature adjustors refer to page 4 CITI INITIATIVES THRESHOLD INDEXES refer to page 4 EXTENSION & EXTENDED LOCK POLICIES refer to page 4 QuikReq Locks will reflect a 0.125% add-on until the on-line upload of the 1003. The <u>upload must occur prior to submission</u> or the add-on will be permanent. Escrow Waivers - Please contact your branch office.

VISIT SCENARIO STUDIO FOR PRICING AND ELIGIBILITY



Auto Response Email:

Broker.help@citi.com is an auto response email box that offers on-demand information for you. To receive a list of the broker.help auto responses, follow these simple instructions:

- 1) Send an email to broker.help@citi.com.
- 2) Type CMI 100 in the subject line.
- 3) Receive an email back with the list of available information (see list below).

Additional subjects will be added during the next few weeks. Below is a list of the available information along with the code to type in the subject line.

To receive email with information on	Type in Subject Line	Attachment
This Menu	CMI 100	Broker.Help List of Auto Responses
LTV Matrix	CMI 150	LTV Matrix and Declining Market List
Broker Application	CMI 151	2008 Broker Application
Broker Annual Renewal	CMI 152	Broker Annual Renewal Forms
Current CRA Incentives	CMI 155	Current CRA Incentives
Broker Fee Demand CA	CMI 159	Broker Fee Demand CA
Broker Fee Demand	CMI 160	Broker Fee Demand Form
Broker Fee Agreement	CMI 161	Broker Fee Agreement
Boom! Information	CMI 170	Boom link to agentsite
Boom! Order Form	CMI 171	Boom Order Form
My Community 97	CMI 370	MCM Program Description
Condo Full Guidelines	CMI 401	Condo Section 401, questionnaire and brochure
Condo Brochure / Review Guide	CMI 410	Condo Brochure, information about limited review eligibility
Condo List	CMI 411	Link to approved condo list
Condo Questionnaire	CMI 412	Condo Questionnaire Form and helpful tips
Asset Based Stated Income Program	CMI 604	ABSIP section of manual
ALT A Agency SIVA	CMI 629	ALT A SIVA section of manual
ALT A Agency SISA	CMI 630	ALT A SISA section of manual
Expanded Program	CMI 636	Expanded Matrix and Guidelines
Gift Funds	CMI 802	Gift funds tips and asset section manual
Online Closing Docs Job Aid	CMI 1150	Closing Docs Job Aid and Closing Credit Job Aid

