


 910 East Hamilton Ave #110
 Campbell, CA - 95008
 Tel: (408) 558-7700 or (800) 955-8211
 Fax: (408) 559-3594

Pricing Highlights:
www.cwbc.com

Programs and Rates Effective: 3/4/2008

 Commitment Expirations: **12 Day, 3/17/2008** **30 Day, 4/3/2008** **45 Day, 4/18/2008** **State: CA**

30-Yr Fixed				30-Yr Fixed - IO 10/20				30-Yr Fixed - IO 15/15				20-Yr Fixed			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
5.125	3.375	3.500	3.625	5.375	3.375	3.500	3.625	5.875	2.375	2.500	2.625	5.000	3.250	3.375	3.500
5.250	2.625	2.750	2.875	5.500	2.625	2.750	2.875	6.000	1.875	2.000	2.125	5.125	2.875	3.000	3.125
5.375	1.875	2.000	2.125	5.625	2.125	2.250	2.375	6.125	1.500	1.625	1.750	5.250	1.375	1.500	1.625
5.500	1.375	1.500	1.625	5.750	1.375	1.500	1.625	6.250	1.125	1.250	1.375	5.375	0.875	1.000	1.125
5.625	0.750	0.875	1.000	5.875	0.750	0.875	1.000	6.375	0.625	0.750	0.875	5.500	0.375	0.500	0.625
5.750	0.375	0.500	0.625	6.000	0.250	0.375	0.500	6.500	0.125	0.250	0.375	5.625	0.000	0.125	0.250
5.875	-0.250	-0.125	0.000	6.125	-0.250	-0.125	0.000	6.625	-0.250	-0.125	0.000	5.750	-0.375	-0.250	-0.125
6.000	-0.625	-0.500	-0.375	6.250	-0.625	-0.500	-0.375	6.750	-0.625	-0.500	-0.375	5.875	-0.750	-0.625	-0.500
6.125	-1.125	-1.000	-0.875	6.375	-1.000	-0.875	-0.750	6.875	-1.000	-0.875	-0.750	6.000	-1.250	-1.125	-1.000
6.250	-1.500	-1.375	-1.250	6.500	-1.500	-1.375	-1.250	7.000	-1.250	-1.125	-1.000	6.125	-1.625	-1.500	-1.375
6.375	-1.875	-1.750	-1.625	6.625	-1.875	-1.750	-1.625	7.125	-1.625	-1.500	-1.375	6.250	-2.000	-1.875	-1.750
6.500	-2.375	-2.250	-2.125	6.750	-2.250	-2.125	-2.000	7.250	-1.875	-1.750	-1.625	6.375	-2.375	-2.250	-2.125
6.625	-2.750	-2.625	-2.500	6.875	-2.625	-2.500	-2.375	7.375	-2.375	-2.250	-2.125	6.500	-2.500	-2.375	-2.250
6.750	-3.125	-3.000	-2.875	7.000	-3.000	-2.875	-2.750	7.500	-2.625	-2.500	-2.375	6.625	-2.875	-2.750	-2.625
6.875	-3.500	-3.375	-3.250	7.125	-3.375	-3.250	-3.125	7.625	-2.875	-2.750	-2.625	6.750	-3.000	-2.875	-2.750
7.000	-3.500	-3.375	-3.250	7.250	-3.500	-3.375	-3.250	7.750	-3.125	-3.000	-2.875	6.875	-3.000	-2.875	-2.750

15-Yr Fixed				10-Yr Fixed				30-Yr Fixed Flex 100				30-Yr Fixed Flex 97			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
4.500	2.625	2.750	2.875	4.500	2.375	2.500	2.625	5.500	2.625	2.750	2.875	5.375	3.125	3.250	3.375
4.625	2.125	2.250	2.375	4.625	2.000	2.125	2.250	5.625	2.125	2.250	2.375	5.500	2.500	2.625	2.750
4.750	1.500	1.625	1.750	4.750	1.125	1.250	1.375	5.750	1.500	1.625	1.750	5.625	2.000	2.125	2.250
4.875	1.000	1.125	1.250	4.875	0.625	0.750	0.875	5.875	1.000	1.125	1.250	5.750	1.375	1.500	1.625
5.000	0.500	0.625	0.750	5.000	0.250	0.375	0.500	6.000	0.500	0.625	0.750	5.875	0.875	1.000	1.125
5.125	0.000	0.125	0.250	5.125	0.000	0.125	0.250	6.125	0.000	0.125	0.250	6.000	0.375	0.500	0.625
5.250	-0.375	-0.250	-0.125	5.250	-0.375	-0.250	-0.125	6.250	-0.375	-0.250	-0.125	6.125	-0.125	0.000	0.125
5.375	-0.750	-0.625	-0.500	5.375	-0.625	-0.500	-0.375	6.375	-0.750	-0.625	-0.500	6.250	-0.500	-0.375	-0.250
5.500	-1.125	-1.000	-0.875	5.500	-1.000	-0.875	-0.750	6.500	-1.125	-1.000	-0.875	6.375	-0.875	-0.750	-0.625
5.625	-1.500	-1.375	-1.250	5.625	-1.500	-1.375	-1.250	6.625	-1.625	-1.500	-1.375	6.500	-1.375	-1.250	-1.125
5.750	-1.875	-1.750	-1.625	5.750	-1.875	-1.750	-1.625	6.750	-2.125	-2.000	-1.875	6.625	-1.875	-1.750	-1.625
5.875	-2.250	-2.125	-2.000	5.875	-2.250	-2.125	-2.000	6.875	-2.500	-2.375	-2.250	6.750	-2.250	-2.125	-2.000
6.000	-2.625	-2.500	-2.375	6.000	-2.625	-2.500	-2.375	7.000	-2.875	-2.750	-2.625	6.875	-2.625	-2.500	-2.375
6.125	-3.000	-2.875	-2.750	6.125	-3.000	-2.875	-2.750	7.125	-3.250	-3.125	-3.000	7.000	-3.000	-2.875	-2.750
6.250	-3.375	-3.250	-3.125	6.250	-3.375	-3.250	-3.125	7.250	-3.500	-3.375	-3.250	7.125	-3.375	-3.250	-3.125
6.375	-3.625	-3.500	-3.375	6.375	-3.625	-3.500	-3.375	7.375	-3.500	-3.375	-3.250	7.250	-3.500	-3.375	-3.250

PRICING ADJUSTMENTS

Use all pricing adjustments that apply to your loan. Multiple adjustments may apply.

LTV/FICO*	Points	
> 70.00% < 620	2.000	
> 70.00% < 640	1.750	
> 70.00% < 660	1.250	
> 70.00% < 680	0.750	
Owner-Occupied: Cash-Out		
70.01 - 80.00% LTV	0.500	
80.01 - 90.00% LTV	0.750	
70.01 - 75.00% LTV & 3-4 Units	0.500	
Non-Owner		
	FICO	< 720 ≥ 720
≤ 50.00% LTV	0.625	0.625
50.01% - 70.00%	1.000	0.625
70.01% - 75.00%	1.000	0.750
75.01% - 80.00%	1.500	1.500
80.01% - 90.00%	2.500	2.500
Non-Owner: Cash-Out **		
70.01 - 80.00% LTV	1.000	1.000
80.01 - 85.00% LTV	1.875	1.875
≤ 60.00% LTV & 3-4 Units	1.000	1.000
> 60.00% LTV & 3-4 Units	1.500	1.500
Subordinate Financing - Standard Amortization		
> 75.00% LTV and > 75.00 - 90.00% CLTV	0.250	0.000
> 65.00% LTV and > 90.00 - 95.00% CLTV	0.250	0.250
Subordinate Financing - Interest-Only		
> 75.00% LTV and > 75.00 - 90.00% CLTV	0.500	0.250
> 65.00% LTV and > 90.00 - 95.00% CLTV	0.500	0.250

* Applies to loan programs with > 15-Year terms.

** Must be combined with standard NOO adjustments.

Fast & Easy SM	Points
FICO 680 - 699	0.250
FICO 680 - 699 and CLTV 90.01% - 95.00%	0.250
Loan Amount	
< \$40,000	0.500
\$40,000 - \$60,000	0.250
Property Type	
Condo/PUD (Presale Builder Only)	0.500
Manufactured Housing	0.500
2-Unit > 75.00% LTV	0.500
Miscellaneous	
7-day commitment* (price reduction from 12-day)	-0.125
Escrow Waiver**	0.250
40 -Year Amortization	1.375
Refi 45 day commitment	0.250
Lender-Paid buydown 2-1***	2.250
Flex 97 and 100	
30-Year Flex 100 LTV ≤ 97%	0.125
15-Year Flex 100 LTV ≤ 97%	0.375
80/20% (with Community Second only)	0.375
40-Year Amortization (Flex only)	0.750

* For transactions that are clear to close only.

** Escrow Waiver adjustment doesn't apply to loans in CA.

*** Other Buydown option available, contact your AE.

Maximum Allowable Rebate	-3.000
---------------------------------	---------------

Equal Housing Lender. ©2008 Countrywide Bank, FSB, Countrywide, America's Wholesale Lender Division. Member FDIC. Trade/service marks are the property of Countrywide Financial Corporation, Countrywide Bank, FSB, or their respective affiliates and/or subsidiaries. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved.

Provided to mortgage professionals for information only and not intended or authorized for consumer or public distribution.

If you have received this fax transmission in error, or if you would otherwise prefer to stop receiving fax transmissions from Countrywide, please call 1-866-592-3506 and enter pin number 1115896.

Rev. 3-4-08

W-927-0-3/4/2008 9:05 AM-SIMCRS03-30001-927,0,838,1,0,CA,10972-shawn001-111-CA-(br 0.062s, houdini 0.250s)


 910 East Hamilton Ave #110
 Campbell, CA - 95008
 Tel: (408) 558-7700 or (800) 955-8211
 Fax: (408) 559-3594

Pricing Highlights:

- .25 off for Purchase Special
- SISA no longer available.

www.cwbc.com

Programs and Rates Effective: 2/29/2008

Commitment Expirations: 12 Day, 3/12/2008 30 Day, 3/31/2008 45 Day, 4/14/2008

State: CA

No Prepay			
Note Rate	12 Day	30 Day	45 Day
9.000	2.375	2.500	2.625
9.125	2.250	2.375	2.500
9.250	2.125	2.250	2.375
9.375	1.875	2.000	2.125

1-Yr Hard Prepay			
Note Rate	12 Day	30 Day	45 Day
9.000	1.375	1.500	1.625
9.125	1.125	1.250	1.375
9.250	1.000	1.125	1.250
9.375	0.750	0.875	1.000

Minimum Payment Calculation:	
30-Year term:	
Note Rate - 4.0%	
40-Year term:	
Note Rate - 3.0%	
Max LTV	-- 70%
Minimum Payment Rate Floor = 1.00%.	

2-Yr Hard Prepay			
Note Rate	12 Day	30 Day	45 Day
9.000	1.375	1.500	1.625
9.125	1.250	1.375	1.500
9.250	1.000	1.125	1.250
9.375	0.750	0.875	1.000

3-Yr Hard Prepay			
Note Rate	12 Day	30 Day	45 Day
8.000	1.250	1.375	1.500
8.125	0.875	1.000	1.125
8.250	0.625	0.750	0.875
8.375	0.000	0.125	0.250
8.500	-0.250	-0.125	0.000
8.625	-0.625	-0.500	-0.375
8.750	-1.000	-0.875	-0.750
8.875	-1.375	-1.250	-1.125
9.000	-1.625	-1.500	-1.375
9.125	-1.875	-1.750	-1.625
9.250	-2.125	-2.000	-1.875
9.375	-2.500	-2.375	-2.250

ARM Information	
ARM Margin	2.250
Adj to Points	-
Fully Indexed Rate	5.000
ARM Index Name	LIBOR 1yr
ARM Index Value	2.708
Life Cap	5.000
Ceiling	NoteRate + LifeCap

PRICING ADJUSTMENTS

Use all pricing adjustments that apply to your loan. Multiple adjustments may apply.

Step 1	FICO			
	LTV	680-699	700-739	> 740
≤ 65%	0.625	0.000	0.000	
65.01 - 70%	0.875	0.000	0.000	

Step 2	Property	LTV	
		≤ 65%	65.01-70%
Property	Low-Rise Condo > 680-720	0.250	0.750
	Low-Rise Condo > 720	0.000	0.250
	High Condo	0.500	0.500
	Co-op	0.500	0.500
	2-Units	0.125	0.125
Miscellaneous			
	40-Year Term	0.250	0.250
	Refi 45 day commitment	0.250	0.250
	7-day commitment* (price reduction from 12-day)	-0.125	-0.125

* For transactions that are clear to close only.

Maximum Allowable Rebates	
No Prepay	-0.500
1-Year Prepay	-1.000
2-Year Prepay	-1.500
3-Year Prepay	-2.000

Accept Risk Levels 1 and 2 -- No adjustments currently required



910 East Hamilton Ave #110
 Campbell, CA - 95008
 Tel: (408) 558-7700 or (800) 955-8211
 Fax: (408) 559-3594

Pricing Highlights:

www.cwbc.com

Programs and Rates Effective: 3/4/2008

Commitment Expirations: 12 Day, 3/17/2008 21 Day, 3/25/2008 30 Day, 4/3/2008

State: CA

Fixed 30 EA 1				Fixed 30 EA 2				Fixed 30 EA 3			
Note Rate	12 Day	21 Day	30 Day	Note Rate	12 Day	21 Day	30 Day	Note Rate	12 Day	21 Day	30 Day
6.375	1.375	1.500	1.625	6.625	1.500	1.625	1.750	7.250	1.125	1.250	1.375
6.500	1.000	1.125	1.250	6.750	1.000	1.125	1.250	7.375	0.750	0.875	1.000
6.625	0.500	0.625	0.750	6.875	0.625	0.750	0.875	7.500	0.375	0.500	0.625
6.750	0.125	0.250	0.375	7.000	0.125	0.250	0.375	7.625	0.125	0.250	0.375
6.875	-0.375	-0.250	-0.125	7.125	-0.375	-0.250	-0.125	7.750	-0.125	0.000	0.125
7.000	-0.875	-0.750	-0.625	7.250	-0.750	-0.625	-0.500	7.875	-0.500	-0.375	-0.250
7.125	-1.250	-1.125	-1.000	7.375	-1.125	-1.000	-0.875	8.000	-0.875	-0.750	-0.625
7.250	-1.500	-1.375	-1.250	7.500	-1.500	-1.375	-1.250	8.125	-1.000	-0.875	-0.750
7.375	-2.000	-1.875	-1.750	7.625	-2.000	-1.875	-1.750	8.250	-1.375	-1.250	-1.125
7.500	-2.500	-2.375	-2.250	7.750	-2.375	-2.250	-2.125	8.375	-1.875	-1.750	-1.625
7.625	-3.000	-2.875	-2.750	7.875	-2.875	-2.750	-2.625	8.500	-2.250	-2.125	-2.000
7.750	-3.375	-3.250	-3.125	8.000	-3.250	-3.125	-3.000	8.625	-2.625	-2.500	-2.375

Fixed 30 FNMA TR 2				Fixed 30 FNMA TR 3			
Note Rate	12 Day	21 Day	30 Day	Note Rate	12 Day	21 Day	30 Day
6.625	1.500	1.625	1.750	7.125	1.375	1.500	1.625
6.750	1.000	1.125	1.250	7.250	0.875	1.000	1.125
6.875	0.625	0.750	0.875	7.375	0.500	0.625	0.750
7.000	0.125	0.250	0.375	7.500	0.125	0.250	0.375
7.125	-0.250	-0.125	0.000	7.625	-0.125	0.000	0.125
7.250	-0.625	-0.500	-0.375	7.750	-0.500	-0.375	-0.250
7.375	-0.750	-0.625	-0.500	7.875	-0.500	-0.375	-0.250
7.500	-0.750	-0.625	-0.500	8.000	-0.625	-0.500	-0.375
7.625	-0.750	-0.625	-0.500	8.125	-0.625	-0.500	-0.375
7.750	-0.750	-0.625	-0.500	8.250	-0.750	-0.625	-0.500
7.875	-0.750	-0.625	-0.500	8.375	-0.750	-0.625	-0.500
8.000	-0.875	-0.750	-0.625	8.500	-0.875	-0.750	-0.625

5/1 LIBOR EA 1				5/1 LIBOR EA 2				5/1 LIBOR EA 3			
Note Rate	12 Day	21 Day	30 Day	Note Rate	12 Day	21 Day	30 Day	Note Rate	12 Day	21 Day	30 Day
5.875	0.500	0.625	0.750	6.000	0.750	0.875	1.000	6.750	0.375	0.500	0.625
6.000	0.250	0.375	0.500	6.125	0.375	0.500	0.625	6.875	0.250	0.375	0.500
6.125	0.125	0.250	0.375	6.250	0.250	0.375	0.500	7.000	0.125	0.250	0.375
6.250	0.000	0.125	0.250	6.375	0.000	0.125	0.250	7.125	0.000	0.125	0.250
6.375	-0.250	-0.125	0.000	6.500	-0.125	0.000	0.125	7.250	-0.250	-0.125	0.000
6.500	-0.375	-0.250	-0.125	6.625	-0.250	-0.125	0.000	7.375	-0.375	-0.250	-0.125
6.625	-0.500	-0.375	-0.250	6.750	-0.375	-0.250	-0.125	7.500	-0.500	-0.375	-0.250
6.750	-0.625	-0.500	-0.375	6.875	-0.500	-0.375	-0.250	7.625	-0.625	-0.500	-0.375
6.875	-0.750	-0.625	-0.500	7.000	-0.625	-0.500	-0.375	7.750	-0.750	-0.625	-0.500
7.000	-0.875	-0.750	-0.625	7.125	-0.750	-0.625	-0.500	7.875	-0.750	-0.625	-0.500
7.125	-0.875	-0.750	-0.625	7.250	-0.875	-0.750	-0.625	8.000	-0.875	-0.750	-0.625
7.250	-1.000	-0.875	-0.750	7.375	-1.000	-0.875	-0.750	8.125	-1.000	-0.875	-0.750

PRICING ADJUSTMENTS

Use all pricing adjustments that apply to your loan. Multiple adjustments may apply. Additional pricing adjustments may apply. Call your AE or visit cwbc.com.

	FIXED	5/1 ARM	7/1 & 10/1 ARM
Cash-Out			
LTV 70.01 - 80%	0.500	0.250	0.375
LTV 80.01 - 90%	0.750	0.500	0.500
Condo (Low-Rise & High-Rise), Coop Level II & III	0.500	0.250	0.375
Property Type			
Manufactured	0.500	0.250	0.375
2-Units & LTV > 90%	0.500	0.250	0.375
Non-Owner			
LTV ≤ 75%	1.500	0.875	1.000
LTV > 75%	2.000	1.250	1.375
Secondary Financing			
80/15/10*	0.250	0.250	0.250
80/100*	1.500	0.875	1.000
Miscellaneous			
40-Year Term	0.750	1.500	1.500
LTV > 90	0.000	0.125	0.125

*Only EA-I loans with Community Seconds may have CLTVs greater than 95% to a maximum of 105%

Maximum Allowable Rebate -3.000

Equal Housing Lender. ©2008 Countrywide Bank, FSB, Countrywide, America's Wholesale Lender Division. Member FDIC. Trade/service marks are the property of Countrywide Financial Corporation, Countrywide Bank, FSB, or their respective affiliates and/or subsidiaries. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved.

Provided to mortgage professionals for information only and not intended or authorized for consumer or public distribution.

If you have received this fax transmission in error, or if you would otherwise prefer to stop receiving fax transmissions from Countrywide, please call 1-866-592-3506 and enter pin number 1115896

Rev. 03-04-08

W-927-0-3/4/2008 9:06 AM-SIMCRS03-22500-927,0,838,1,0,CA,10972-shawn001-111-CA-(br 0.078s, houdini 0.484s)



REVERSE MORTGAGE PRICING



HECM Monthly/Annual • SimpleEquitySM

2505 W. Chandler Ave. MS CHDLR-D-281
Chandler, AZ 85224
(877) 480-0656

Learning how to help your qualified borrowers with a Reverse Mortgage can be simple. Ask your Account Executive for more details.

www.cwbc.com

Programs and Rates Effective: 3/4/2008

HECM Conforming Loans			
The Home Equity Conversion Mortgage (HECM) is an FHA insured loan. Reverse Mortgages from Countrywide* include both the HECM Monthly ARM and the HECM Annual ARM.			
Adjustment	Margin	Index	Interest Rate*
Monthly	1.500%	1-Year CMT	3.230%
Annual	3.100%	1-Year CMT	4.830%
Monthly	1.000%	1-Month LIBOR	4.080%
Annual	1.500%	1-Year LIBOR	4.158%

Note: HECM LIBOR program is not available in all states.

[*Interest rates adjust weekly.](#)

Countrywide SimpleEquitySM — Conforming & Non-Conforming			
The Countrywide SimpleEquity loan accommodates both conforming and non-conforming property values.			
	Margin	Index	Interest Rate*
SimpleEquity SM	2.100%	6-Month LIBOR	4.976%
	3.500%	6-Month LIBOR	6.376%

[*Interest rates adjust weekly.](#)

Exact rates and pricing will be determined at the time of loan submission through our Reverse Mortgage Origination System (ROS).

PRODUCT COMPARISON			
Features	HECM Monthly	HECM Annual	SimpleEquity SM
Index	Treasury	Treasury	6-Month LIBOR
	LIBOR	LIBOR	
Adjustment	Monthly	Annual	Semi-Annual
Interest Cap	10% lifetime ceiling above initial interest rate. No periodic cap.	2% periodic and 5% lifetime ceiling above initial interest rate.	6% lifetime ceiling above initial interest rate. No periodic cap.
Max Loan Amount	Varies by county and is based on FHA's 203(b) mortgage limit (Maximum of \$362,790 for 2007 in Continental U.S. for 1 Unit properties)		Based on the appraised value of the property. Allows for higher loan amounts.
Property Types	1-4 Unit SFRs, Condos and PUDs, Leasehold Estates, Manufactured Housing, Factory Built Homes		1-4 Units, Condos, Attached/Detached PUDs, Attached/Detached SFRs, Leasehold estates and Co-ops in select NY and NJ geographies. ¹
Mortgage Insurance (MIP) Required	Yes		No

Program Highlights	
⌵ All borrowers must be at least 62 years old	⌵ Primary residence only
⌵ No credit score requirements	⌵ No prepayment penalties
⌵ No monthly payments	⌵ No income verification
⌵ Non-recourse loan - Borrower's repayment obligation can never exceed the appraised market value of the home at loan maturity	

For information on product, compensation and training please contact your local Countrywide Account Representative or call the Reverse Mortgage Hotline (877) 480-0656.

¹ Attached/3-4 Units that share at least one wall are ineligible. Multiple detached dwellings on one lot, up to a maximum of 4. Will be considered on a case-by-case basis.

Equal Housing Lender. ©2008 Countrywide Bank, FSB, Countrywide, America's Wholesale Lender Division. Member FDIC. Trade/service marks are the property of Countrywide Financial Corporation, Countrywide Bank, FSB, or their respective affiliates and/or subsidiaries. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved.

Provided to mortgage professionals for information only and not intended or authorized for consumer or public distribution.

If you have received this fax transmission in error, or if you would otherwise prefer to stop receiving fax transmissions from Countrywide, please call 1-866-592-3506 and enter pin number 1115896.

Rev. 03-03-08 W-927-0-3/4/2008 9:07 AM-SIMCRS03-31000-927,0,838,1,0,CA,10972-shawn001-111-CA-(br 0.062s, houdini 0.062s)

910 East Hamilton Ave #110
 Campbell, CA - 95008
 Tel: (408) 558-7700 or (800) 955-8211
 Fax: (408) 559-3594

 www.cwbc.com
 Programs and Rates Effective: 3/4/2008

Pricing Highlights:

 --
 --
 --
 --

Commitment Expirations: 12 Day, 3/17/2008 30 Day, 4/3/2008 45 Day, 4/18/2008 State: CA

3/1 LIBOR - IO				5/1 LIBOR - IO				7/1 LIBOR - IO				10/1 LIBOR - IO			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
4.000	1.000	1.125	1.250	4.375	1.375	1.500	1.625	4.375	1.875	2.000	2.125	4.750	1.625	1.750	1.875
4.125	0.875	1.000	1.125	4.500	1.125	1.250	1.375	4.500	1.375	1.500	1.625	4.875	1.375	1.500	1.625
4.250	0.625	0.750	0.875	4.625	0.875	1.000	1.125	4.625	1.000	1.125	1.250	5.000	1.000	1.125	1.250
4.375	0.500	0.625	0.750	4.750	0.625	0.750	0.875	4.750	0.750	0.875	1.000	5.125	0.750	0.875	1.000
4.500	0.250	0.375	0.500	4.875	0.250	0.375	0.500	4.875	0.375	0.500	0.625	5.250	0.500	0.625	0.750
4.625	0.125	0.250	0.375	5.000	0.000	0.125	0.250	5.000	0.125	0.250	0.375	5.375	0.125	0.250	0.375
4.750	-0.125	0.000	0.125	5.125	-0.250	-0.125	0.000	5.125	-0.125	0.000	0.125	5.500	-0.125	0.000	0.125
4.875	-0.250	-0.125	0.000	5.250	-0.500	-0.375	-0.250	5.250	-0.375	-0.250	-0.125	5.625	-0.375	-0.250	-0.125
5.000	-0.375	-0.250	-0.125	5.375	-0.750	-0.625	-0.500	5.375	-0.500	-0.375	-0.250	5.750	-0.750	-0.625	-0.500
5.125	-0.625	-0.500	-0.375	5.500	-0.875	-0.750	-0.625	5.500	-0.750	-0.625	-0.500	5.875	-0.875	-0.750	-0.625
5.250	-0.750	-0.625	-0.500	5.625	-1.000	-0.875	-0.750	5.625	-1.000	-0.875	-0.750	6.000	-1.125	-1.000	-0.875
5.375	-0.875	-0.750	-0.625	5.750	-1.125	-1.000	-0.875	5.750	-1.125	-1.000	-0.875	6.125	-1.375	-1.250	-1.125
5.500	-1.000	-0.875	-0.750	5.875	-1.250	-1.125	-1.000	5.875	-1.250	-1.125	-1.000	6.250	-1.500	-1.375	-1.250
5.625	-1.125	-1.000	-0.875	6.000	-1.375	-1.250	-1.125	6.000	-1.375	-1.250	-1.125	6.375	-1.625	-1.500	-1.375
5.750	-1.250	-1.125	-1.000	6.125	-1.500	-1.375	-1.250	6.125	-1.500	-1.375	-1.250	6.500	-1.750	-1.625	-1.500
5.875	-1.375	-1.250	-1.125	6.250	-1.625	-1.500	-1.375	6.250	-1.625	-1.500	-1.375	6.625	-1.750	-1.625	-1.500

3/1 LIBOR				5/1 LIBOR				7/1 LIBOR				10/1 LIBOR			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
3.875	1.000	1.125	1.250	4.250	1.375	1.500	1.625	4.375	1.625	1.750	1.875	4.625	1.750	1.875	2.000
4.000	0.750	0.875	1.000	4.375	1.125	1.250	1.375	4.500	1.000	1.125	1.250	4.750	1.250	1.375	1.500
4.125	0.625	0.750	0.875	4.500	0.875	1.000	1.125	4.625	0.500	0.625	0.750	4.875	0.750	0.875	1.000
4.250	0.375	0.500	0.625	4.625	0.625	0.750	0.875	4.750	0.250	0.375	0.500	5.000	0.375	0.500	0.625
4.375	0.250	0.375	0.500	4.750	0.375	0.500	0.625	4.875	0.000	0.125	0.250	5.125	0.125	0.250	0.375
4.500	0.000	0.125	0.250	4.875	0.125	0.250	0.375	5.000	-0.250	-0.125	0.000	5.250	-0.125	0.000	0.125
4.625	-0.125	0.000	0.125	5.000	-0.125	0.000	0.125	5.125	-0.500	-0.375	-0.250	5.375	-0.375	-0.250	-0.125
4.750	-0.250	-0.125	0.000	5.125	-0.375	-0.250	-0.125	5.250	-0.750	-0.625	-0.500	5.500	-0.625	-0.500	-0.375
4.875	-0.500	-0.375	-0.250	5.250	-0.625	-0.500	-0.375	5.375	-1.000	-0.875	-0.750	5.625	-0.875	-0.750	-0.625
5.000	-0.625	-0.500	-0.375	5.375	-0.875	-0.750	-0.625	5.500	-1.250	-1.125	-1.000	5.750	-1.250	-1.125	-1.000
5.125	-0.750	-0.625	-0.500	5.500	-1.125	-1.000	-0.875	5.625	-1.375	-1.250	-1.125	5.875	-1.500	-1.375	-1.250
5.250	-0.875	-0.750	-0.625	5.625	-1.250	-1.125	-1.000	5.750	-1.625	-1.500	-1.375	6.000	-1.625	-1.500	-1.375
5.375	-1.000	-0.875	-0.750	5.750	-1.375	-1.250	-1.125	5.875	-1.750	-1.625	-1.500	6.125	-1.750	-1.625	-1.500
5.500	-1.250	-1.125	-1.000	5.875	-1.500	-1.375	-1.250	6.000	-1.750	-1.625	-1.500	6.250	-1.750	-1.625	-1.500
5.625	-1.375	-1.250	-1.125	6.000	-1.625	-1.500	-1.375	6.125	-1.750	-1.625	-1.500	6.375	-1.750	-1.625	-1.500
5.750	-1.500	-1.375	-1.250	6.125	-1.750	-1.625	-1.500	6.250	-1.750	-1.625	-1.500	6.500	-1.750	-1.625	-1.500

PRICING ADJUSTMENTS

Use all pricing adjustments that apply to your loan. Multiple adjustments may apply. Additional pricing adjustments may apply. Call your AE or visit cwbc.com.

LTV	FICO*							Fast & Easy SM	Points
	< 620	620-639	640-659	660-679	680-699	700-739	> 740		
≤ 60%	0.125	0.000	0.000	0.000	0.000	0.000	0.000	FICO 680 - 699	0.250
60.01-70%	0.625	0.250	0.250	0.000	0.000	0.000	0.000	Purch/Rate & Term LTV > 90%	0.250
70.01-75%	2.875	2.375	1.875	1.000	0.250	0.000	0.000	LTV 90.01 - 95.00% FICO 680-699	0.375
75.01-80%	3.125	2.250	1.750	1.000	0.250	0.125	0.125	LTV 90.01 - 95.00% FICO 700-739	0.250
80.01-90%		2.375	1.875	1.000	0.250	0.125	0.125	LTV 90.01 - 95.00% FICO 740-799	0.125
90.01-95%		2.500	2.000	1.125	0.375	0.250	0.125	Property Type	
> 95%		2.875	2.375	1.875	0.750	0.750	0.750	Condo/PUD (Presale Builder Only)	0.500
Loan Amount								Manufactured Housing	0.500
< \$40,000								2-Unit > 75.00% LTV	0.500
\$40,000 - \$60,000								Subordinate Financing - Standard Amortization	
Owner-Occupied: Cash-Out								> 75.00% LTV & 75.01 - 90.00% CLTV < 720 FICO	0.250
70.01 - 80.00% LTV								> 65.00% LTV & 90.01 - 95.00% CLTV	0.250
80.01 - 90.00% LTV								Subordinate Financing - Interest-Only	
70.01 - 75.00% LTV & 3-4 Units								> 75.00% LTV & 75.01 - 90.00% CLTV < 720 FICO	0.500
Non-Owner								> 75.00% LTV & 75.01 - 90.00% CLTV ≥ 720 FICO	0.250
< 50.00% LTV								> 65.00% LTV & 90.01 - 95.00% CLTV < 720 FICO	0.500
50.01 - 60.00% LTV								≥ 65.00% LTV & 90.01 - 95.00% CLTV > 720 FICO	0.250
60.01 - 75.00% LTV < 720 FICO								Miscellaneous	
75.01 - 80.00% LTV < 720 FICO								7-day commitment* (price reduction from 12-day)	-0.125
60.01 - 80.00% LTV ≥ 720 FICO								Escrow Waiver**	0.250
> 80.00% LTV								95.01 - 97% LTV	0.875
Non-Owner: Cash-Out**								40-Year Amortization < 95% LTV	1.375
70.01 - 80.00% LTV								40-Year Amortization > 95% LTV	1.500
80.01 - 85.00% LTV								Refi 45 day commitment	0.250
50.01 - 60.00% LTV & 3-4 Units								Lender-Paid buydown 2-1***	2.250
> 60.00% LTV & 3-4 Units									

* Certain adjustments do not apply to programs with loan terms < 15-Year.

Check Custom Quote in CWBC for details.

** Must be combined with standard NOO adjustments.

*** Other buydown options available, contact your AE.

Equal Housing Lender. ©2008 Countrywide Bank, FSB, Countrywide, America's Wholesale Lender Division. Member FDIC. Trade/service marks are the property of Countrywide Financial Corporation, Countrywide Bank, FSB, or their respective affiliates and/or subsidiaries. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved. Provided to mortgage professionals for information only and not intended or authorized for consumer or public distribution.

If you have received this fax transmission in error, or if you would otherwise prefer to stop receiving fax transmissions from Countrywide, please call 1-866-592-3506 and enter pin number 1115896.

Rev. 03-04-08

W-927-0-3/4/2008 9:05 AM-SIMCRS03-20000-927,0,838,1,0,CA,10972-shawn001-11-CA-(br 0.093s, houdini 0.453s)



EXPANDED CRITERIA PRICING – FIXED (Conforming Alt-A)



Reduced Doc (SIVA)

910 East Hamilton Ave #110
Campbell, CA - 95008
Tel: (408) 558-7700 or (800) 955-8211
Fax: (408) 559-3594

www.cwbc.com
Programs and Rates Effective: 3/4/2008

Pricing Highlights:

-- For 15-Year Fixed Rate Pricing, please use Custom Quote in CWBC

Commitment Expirations: 12 Day, 3/17/2008 30 Day, 4/3/2008 45 Day, 4/18/2008												State: CA			
30-Yr Fixed				20-Yr Fixed				15-Yr Fixed				10-Yr Fixed			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
5.125	3.375	3.500	3.625	5.000	3.250	3.375	3.500	4.500	2.625	2.750	2.875	4.500	2.375	2.500	2.625
5.250	2.625	2.750	2.875	5.125	2.875	3.000	3.125	4.625	2.125	2.250	2.375	4.625	2.000	2.125	2.250
5.375	1.875	2.000	2.125	5.250	1.375	1.500	1.625	4.750	1.500	1.625	1.750	4.750	1.125	1.250	1.375
5.500	1.375	1.500	1.625	5.375	0.875	1.000	1.125	4.875	1.000	1.125	1.250	4.875	0.625	0.750	0.875
5.625	0.750	0.875	1.000	5.500	0.375	0.500	0.625	5.000	0.500	0.625	0.750	5.000	0.250	0.375	0.500
5.750	0.375	0.500	0.625	5.625	0.000	0.125	0.250	5.125	0.000	0.125	0.250	5.125	0.000	0.125	0.250
5.875	-0.250	-0.125	0.000	5.750	-0.375	-0.250	-0.125	5.250	-0.375	-0.250	-0.125	5.250	-0.375	-0.250	-0.125
6.000	-0.625	-0.500	-0.375	5.875	-0.750	-0.625	-0.500	5.375	-0.750	-0.625	-0.500	5.375	-0.625	-0.500	-0.375
6.125	-1.125	-1.000	-0.875	6.000	-1.250	-1.125	-1.000	5.500	-0.750	-0.625	-0.500	5.500	-0.625	-0.500	-0.375
6.250	-1.500	-1.375	-1.250	6.125	-1.625	-1.500	-1.375	5.625	-1.125	-1.000	-0.875	5.625	-1.000	-0.875	-0.750
6.375	-1.875	-1.750	-1.625	6.250	-2.000	-1.875	-1.750	5.750	-1.500	-1.375	-1.250	5.750	-1.250	-1.125	-1.000
6.500	-2.375	-2.250	-2.125	6.375	-2.375	-2.250	-2.125	5.875	-1.875	-1.750	-1.625	5.875	-1.500	-1.375	-1.250
6.625	-2.750	-2.625	-2.500	6.500	-2.500	-2.375	-2.250	6.000	-2.000	-1.875	-1.750	6.000	-1.750	-1.625	-1.500
6.750	-3.125	-3.000	-2.875	6.625	-2.875	-2.750	-2.625	6.125	-2.250	-2.125	-2.000	6.125	-2.125	-2.000	-1.875
6.875	-3.500	-3.375	-3.250	6.750	-3.000	-2.875	-2.750	6.250	-2.625	-2.500	-2.375	6.250	-2.375	-2.250	-2.125
7.000	-3.500	-3.375	-3.250	6.875	-3.000	-2.875	-2.750	6.375	-3.000	-2.875	-2.750	6.375	-2.625	-2.500	-2.375

30-Yr Fixed - IO 10/20				30-Yr Fixed - IO 15/15				30-Yr Fixed PP			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
5.375	3.375	3.500	3.625	5.875	2.375	2.500	2.625	5.125	3.250	3.375	3.500
5.500	2.625	2.750	2.875	6.000	1.875	2.000	2.125	5.250	2.500	2.625	2.750
5.625	2.125	2.250	2.375	6.125	1.500	1.625	1.750	5.375	1.750	1.875	2.000
5.750	1.375	1.500	1.625	6.250	1.125	1.250	1.375	5.500	1.250	1.375	1.500
5.875	0.750	0.875	1.000	6.375	0.625	0.750	0.875	5.625	0.625	0.750	0.875
6.000	0.250	0.375	0.500	6.500	0.125	0.250	0.375	5.750	0.250	0.375	0.500
6.125	-0.250	-0.125	0.000	6.625	-0.250	-0.125	0.000	5.875	-0.375	-0.250	-0.125
6.250	-0.625	-0.500	-0.375	6.750	-0.625	-0.500	-0.375	6.000	-0.750	-0.625	-0.500
6.375	-1.000	-0.875	-0.750	6.875	-1.000	-0.875	-0.750	6.125	-1.250	-1.125	-1.000
6.500	-1.500	-1.375	-1.250	7.000	-1.250	-1.125	-1.000	6.250	-1.625	-1.500	-1.375
6.625	-1.875	-1.750	-1.625	7.125	-1.625	-1.500	-1.375	6.375	-2.000	-1.875	-1.750
6.750	-2.250	-2.125	-2.000	7.250	-1.875	-1.750	-1.625	6.500	-2.500	-2.375	-2.250
6.875	-2.625	-2.500	-2.375	7.375	-2.375	-2.250	-2.125	6.625	-2.875	-2.750	-2.625
7.000	-3.000	-2.875	-2.750	7.500	-2.625	-2.500	-2.375	6.750	-3.250	-3.125	-3.000
7.125	-3.375	-3.250	-3.125	7.625	-2.875	-2.750	-2.625	6.875	-3.500	-3.375	-3.250
7.250	-3.500	-3.375	-3.250	7.750	-3.125	-3.000	-2.875	7.000	-3.500	-3.375	-3.250

PRICING ADJUSTMENTS

Use Grid A, B or A+C to price a loan based on loan characteristics. Adjustments in Grid D apply to all loans

A. Fully Amortized

SFR/PUD, Purchase/R&T, Owner-Occupied or 2nd Home

Doc Type	LTV	FICO		
		660-720	721-740	> 740
Reduced Doc (SIVA)	≤ 60	1.625	1.625	1.625
	60.01-70	1.625	1.625	1.625
	70.01-75	1.750	1.750	1.750
	75.01-90	2.000	1.750	1.750

B. Interest-Only

SFR/PUD, Purchase/R&T, Owner-Occupied or 2nd Home

Doc Type	LTV	FICO		
		660-720	721-740	> 740
Reduced Doc (SIVA)	≤ 60	1.625	1.625	1.625
	60.01-70	1.625	1.625	1.625
	70.01-75	1.750	1.750	1.750
	75.01-90	2.000	1.750	1.750

C. If Cash-Out, Condo, Coop, 2-4 Units, Non-Owner Fully Amortized or Interest-Only, then add Grid C + Grid A

	FICO	LTV			
		≤ 60%	60.01-70%	70.1-75%	> 75%
Cash-Out	> 720	0.000	0.125	0.625	0.625
	≤ 720	0.125	0.250	0.750	1.125
Condo (Low-Rise, High-Rise) Coop	> 720	0.250	0.375	0.500	0.500
	≤ 720	0.500	0.625	0.500	0.500
Interest-Only	> 720	0.250	0.250	0.250	0.250
	≤ 720	0.250	0.250	0.250	0.250
2-4 Units	> 720	0.750	0.750	4.125	4.125
	≤ 720	0.750	0.750	4.750	4.750
Non-Owner	> 720	0.875	2.500	3.625	3.625
	≤ 720	3.375	3.625	4.875	4.875
Secondary Financing	> 720	0.500	0.500	2.000	2.125
	≤ 720	0.500	0.500	2.375	2.375

D. Apply to all loan types

Miscellaneous	
7-day commitment* (price reduction from 12-day)	-0.125
Refi 45 day commitment	0.250
Escrow Waiver	0.250
< \$40,000	0.500
\$40,000 - \$60,000	0.250
40-Year Term	1.375

Maximum Allowable Rebate	-3.000
--------------------------	--------

Equal Housing Lender. ©2008 Countrywide Bank, FSB, Countrywide, America's Wholesale Lender Division. Member FDIC. Trade/service marks are the property of Countrywide Financial Corporation, Countrywide Bank, FSB, or their respective affiliates and/or subsidiaries. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved.

Provided to mortgage professionals for information only and not intended or authorized for consumer or public distribution.

If you have received this fax transmission in error, or if you would otherwise prefer to stop receiving fax transmissions from Countrywide, please call 1-866-592-3506 and enter pin number 1115896.

Rev.02-11-08

W-927-0-3/4/2008 9:06 AM-SIMCRS03-30000-927,0,838,1,0,CA,10972-shawn001-111-CA-(br 0.078s, houdini 0.218s)


 910 East Hamilton Ave #110
 Campbell, CA - 95008
 Tel: (408) 558-7700 or (800) 955-8211
 Fax: (408) 559-3594

www.cwbc.com

Programs and Rates Effective: 3/4/2008

Pricing Highlights:

 --
 --
 --
 --

 Commitment Expirations: **12 Day, 3/17/2008 30 Day, 4/3/2008 45 Day, 4/18/2008** State: CA

3/1 LIBOR - IO				5/1 LIBOR - IO				7/1 LIBOR - IO				10/1 LIBOR - IO			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
4.125	0.875	1.000	1.125	4.375	1.375	1.500	1.625	4.500	1.375	1.500	1.625	4.875	1.375	1.500	1.625
4.250	0.625	0.750	0.875	4.500	1.125	1.250	1.375	4.625	1.000	1.125	1.250	5.000	1.000	1.125	1.250
4.375	0.500	0.625	0.750	4.625	0.875	1.000	1.125	4.750	0.750	0.875	1.000	5.125	0.750	0.875	1.000
4.500	0.250	0.375	0.500	4.750	0.625	0.750	0.875	4.875	0.375	0.500	0.625	5.250	0.500	0.625	0.750
4.625	0.125	0.250	0.375	4.875	0.250	0.375	0.500	5.000	0.125	0.250	0.375	5.375	0.125	0.250	0.375
4.750	-0.125	0.000	0.125	5.000	0.000	0.125	0.250	5.125	-0.125	0.000	0.125	5.500	-0.125	0.000	0.125
4.875	-0.250	-0.125	0.000	5.125	-0.250	-0.125	0.000	5.250	-0.375	-0.250	-0.125	5.625	-0.375	-0.250	-0.125
5.000	-0.375	-0.250	-0.125	5.250	-0.500	-0.375	-0.250	5.375	-0.500	-0.375	-0.250	5.750	-0.750	-0.625	-0.500
5.125	-0.625	-0.500	-0.375	5.375	-0.750	-0.625	-0.500	5.500	-0.750	-0.625	-0.500	5.875	-0.875	-0.750	-0.625
5.250	-0.750	-0.625	-0.500	5.500	-0.875	-0.750	-0.625	5.625	-1.000	-0.875	-0.750	6.000	-1.125	-1.000	-0.875
5.375	-0.875	-0.750	-0.625	5.625	-1.000	-0.875	-0.750	5.750	-1.125	-1.000	-0.875	6.125	-1.375	-1.250	-1.125
5.500	-1.000	-0.875	-0.750	5.750	-1.125	-1.000	-0.875	5.875	-1.250	-1.125	-1.000	6.250	-1.500	-1.375	-1.250
5.625	-1.125	-1.000	-0.875	5.875	-1.250	-1.125	-1.000	6.000	-1.375	-1.250	-1.125	6.375	-1.625	-1.500	-1.375
5.750	-1.250	-1.125	-1.000	6.000	-1.375	-1.250	-1.125	6.125	-1.500	-1.375	-1.250	6.500	-1.750	-1.625	-1.500
5.875	-1.375	-1.250	-1.125	6.125	-1.500	-1.375	-1.250	6.250	-1.625	-1.500	-1.375	6.625	-1.750	-1.625	-1.500
6.000	-1.500	-1.375	-1.250	6.250	-1.625	-1.500	-1.375	6.375	-1.750	-1.625	-1.500	6.750	-1.750	-1.625	-1.500

3/1 LIBOR				5/1 LIBOR				7/1 LIBOR				10/1 LIBOR			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
4.000	0.750	0.875	1.000	4.375	1.125	1.250	1.375	4.375	1.625	1.750	1.875	4.625	1.750	1.875	2.000
4.125	0.625	0.750	0.875	4.500	0.875	1.000	1.125	4.500	1.000	1.125	1.250	4.750	1.250	1.375	1.500
4.250	0.375	0.500	0.625	4.625	0.625	0.750	0.875	4.625	0.500	0.625	0.750	4.875	0.750	0.875	1.000
4.375	0.250	0.375	0.500	4.750	0.375	0.500	0.625	4.750	0.250	0.375	0.500	5.000	0.375	0.500	0.625
4.500	0.000	0.125	0.250	4.875	0.125	0.250	0.375	4.875	0.000	0.125	0.250	5.125	0.125	0.250	0.375
4.625	-0.125	0.000	0.125	5.000	-0.125	0.000	0.125	5.000	-0.250	-0.125	0.000	5.250	-0.125	0.000	0.125
4.750	-0.250	-0.125	0.000	5.125	-0.375	-0.250	-0.125	5.125	-0.500	-0.375	-0.250	5.375	-0.375	-0.250	-0.125
4.875	-0.500	-0.375	-0.250	5.250	-0.625	-0.500	-0.375	5.250	-0.750	-0.625	-0.500	5.500	-0.625	-0.500	-0.375
5.000	-0.625	-0.500	-0.375	5.375	-0.875	-0.750	-0.625	5.375	-1.000	-0.875	-0.750	5.625	-0.875	-0.750	-0.625
5.125	-0.750	-0.625	-0.500	5.500	-1.125	-1.000	-0.875	5.500	-1.250	-1.125	-1.000	5.750	-1.250	-1.125	-1.000
5.250	-0.875	-0.750	-0.625	5.625	-1.250	-1.125	-1.000	5.625	-1.375	-1.250	-1.125	5.875	-1.500	-1.375	-1.250
5.375	-1.000	-0.875	-0.750	5.750	-1.375	-1.250	-1.125	5.750	-1.625	-1.500	-1.375	6.000	-1.625	-1.500	-1.375
5.500	-1.250	-1.125	-1.000	5.875	-1.500	-1.375	-1.250	5.875	-1.750	-1.625	-1.500	6.125	-1.750	-1.625	-1.500
5.625	-1.375	-1.250	-1.125	6.000	-1.625	-1.500	-1.375	6.000	-1.750	-1.625	-1.500	6.250	-1.750	-1.625	-1.500
5.750	-1.500	-1.375	-1.250	6.125	-1.750	-1.625	-1.500	6.125	-1.750	-1.625	-1.500	6.375	-1.750	-1.625	-1.500
5.875	-1.625	-1.500	-1.375	6.250	-1.750	-1.625	-1.500	6.250	-1.750	-1.625	-1.500	6.500	-1.750	-1.625	-1.500

PRICING ADJUSTMENTS

Use Grid A, B or A+C to price a loan based on loan characteristics. Adjustments in Grid D apply to all loans.

A. Fully Amortized

SFR/PUD, Purchase/R&T, Owner-Occupied or 2nd Home

Doc Type	LTV	FICO		
		660-720	721-740	> 740
	≤ 60	1.250	1.250	1.250
Reduced Doc (SIVA)	60.01-70	1.250	1.250	1.250
	70.01-75	1.375	1.375	1.375
	75.01-90	1.625	1.375	1.375

B. Interest Only

SFR/PUD, Purchase/R&T, Owner-Occupied or 2nd Home

Doc Type	LTV	FICO		
		660-720	721-740	> 740
	≤ 60	1.375	1.375	1.375
Reduced Doc (SIVA)	60.01-70	1.375	1.375	1.375
	70.01-75	1.500	1.500	1.500
	75.01-90	1.750	1.500	1.500

C. If Cash-Out, Condo, Coop, 2-4 Units, Non-Owner, Fully Amortized or Interest-Only, then add Grid C + Grid A

	FICO	LTV			
		≤ 60%	60.01-70%	70.1-75%	> 75%
Cash-Out	> 720	0.000	0.000	0.375	0.375
	≤ 720	0.125	0.250	0.750	0.750
Condo (Low-Rise, High-Rise)	> 720	0.000	0.250	0.500	0.500
	≤ 720	0.375	0.375	0.500	0.500
Coop	> 720	0.250	0.250	0.250	0.250
	≤ 720	0.375	0.500	0.500	0.500
Interest-Only	> 720	0.750	0.750	2.000	2.000
	≤ 720	0.750	0.750	2.250	2.250
2-4 Units	> 720	0.750	1.000	2.125	2.125
	≤ 720	1.750	2.250	2.875	2.875
Non-Owner	> 720	0.500	0.500	1.250	1.375
	≤ 720	0.500	0.500	1.500	1.500
Secondary Financing	> 720	0.500	0.500	1.250	1.375
	≤ 720	0.500	0.500	1.500	1.500

D. Apply to all loan types

Miscellaneous	
7-day commitment* (price reduction from 12-day)	-0.125
Refi 45 day commitment	0.250
Escrow Waiver	0.250
< \$40,000	0.500
\$40,000 - \$60,000	0.250
40-Year Term	1.375


 910 East Hamilton Ave #110
 Campbell, CA - 95008
 Tel: (408) 558-7700 or (800) 955-8211
 Fax: (408) 559-3594

Pricing Highlights:
www.cwbc.com
Programs and Rates Effective: 3/4/2008

Commitment Expirations: 12 Day, 3/17/2008 30 Day, 4/3/2008 45 Day, 4/18/2008 **State: CA**

30-Yr Fixed				30-Yr Fixed - IO 10/20				20-Yr Fixed				15-Yr Fixed			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
7.125	0.625	0.750	0.875	7.500	0.375	0.500	0.625	7.125	0.625	0.750	0.875	7.000	0.375	0.500	0.625
7.250	0.375	0.500	0.625	7.625	0.250	0.375	0.500	7.250	0.375	0.500	0.625	7.125	0.250	0.375	0.500
7.375	0.250	0.375	0.500	7.750	0.125	0.250	0.375	7.375	0.250	0.375	0.500	7.250	0.125	0.250	0.375
7.500	0.125	0.250	0.375	7.875	0.000	0.125	0.250	7.500	0.125	0.250	0.375	7.375	0.000	0.125	0.250
7.625	-0.125	0.000	0.125	8.000	-0.250	-0.125	0.000	7.625	-0.125	0.000	0.125	7.500	-0.125	0.000	0.125
7.750	-0.250	-0.125	0.000	8.125	-0.375	-0.250	-0.125	7.750	-0.250	-0.125	0.000	7.625	-0.250	-0.125	0.000
7.875	-0.375	-0.250	-0.125	8.250	-0.500	-0.375	-0.250	7.875	-0.375	-0.250	-0.125	7.750	-0.250	-0.125	0.000
8.000	-0.500	-0.375	-0.250	8.375	-0.625	-0.500	-0.375	8.000	-0.500	-0.375	-0.250	7.875	-0.375	-0.250	-0.125
8.125	-0.625	-0.500	-0.375	8.500	-0.750	-0.625	-0.500	8.125	-0.625	-0.500	-0.375	8.000	-0.500	-0.375	-0.250
8.250	-0.750	-0.625	-0.500	8.625	-0.875	-0.750	-0.625	8.250	-0.750	-0.625	-0.500	8.125	-0.625	-0.500	-0.375
8.375	-0.875	-0.750	-0.625	8.750	-0.875	-0.750	-0.625	8.375	-0.875	-0.750	-0.625	8.250	-0.750	-0.625	-0.500
8.500	-1.000	-0.875	-0.750	8.875	-1.000	-0.875	-0.750	8.500	-1.000	-0.875	-0.750	8.375	-0.875	-0.750	-0.625
8.625	-1.125	-1.000	-0.875	9.000	-1.125	-1.000	-0.875	8.625	-1.125	-1.000	-0.875	8.500	-1.000	-0.875	-0.750
8.750	-1.250	-1.125	-1.000	9.125	-1.250	-1.125	-1.000	8.750	-1.250	-1.125	-1.000	8.625	-1.125	-1.000	-0.875
8.875	-1.375	-1.250	-1.125	9.250	-1.375	-1.250	-1.125	8.875	-1.375	-1.250	-1.125	8.750	-1.250	-1.125	-1.000
9.000	-1.500	-1.375	-1.250	9.375	-1.500	-1.375	-1.250	9.000	-1.500	-1.375	-1.250	8.875	-1.250	-1.125	-1.000

10-Yr Fixed				30-Yr Fixed / 5SPP			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
7.125	0.375	0.500	0.625	7.750	1.000	1.125	1.250
7.250	0.250	0.375	0.500	7.875	0.625	0.750	0.875
7.375	0.125	0.250	0.375	8.000	0.250	0.375	0.500
7.500	0.000	0.125	0.250	8.125	0.000	0.125	0.250
7.625	-0.125	0.000	0.125	8.250	-0.250	-0.125	0.000
7.750	-0.250	-0.125	0.000	8.375	-0.625	-0.500	-0.375
7.875	-0.375	-0.250	-0.125	8.500	-0.875	-0.750	-0.625
8.000	-0.500	-0.375	-0.250	8.625	-1.250	-1.125	-1.000
8.125	-0.625	-0.500	-0.375	8.750	-1.500	-1.375	-1.250
8.250	-0.750	-0.625	-0.500	8.875	-1.750	-1.625	-1.500
8.375	-0.875	-0.750	-0.625	9.000	-2.000	-1.875	-1.750
8.500	-0.875	-0.750	-0.625	9.125	-2.250	-2.125	-2.000
8.625	-1.000	-0.875	-0.750	9.250	-2.625	-2.500	-2.375
8.750	-1.125	-1.000	-0.875	9.375	-2.875	-2.750	-2.625
8.875	-1.250	-1.125	-1.000	9.500	-3.000	-2.875	-2.750
9.000	-1.375	-1.250	-1.125	9.625	-3.000	-2.875	-2.750

NON-CONFORMING PRICING ADJUSTMENTS

Use all pricing adjustments that apply to your loan. Multiple adjustments may apply.

FICO						
LTV	640-659	660-679	680-699	700-739	740-759	≥ 760
≤ 65%	1.250	0.500	0.375	-0.125	-0.250	-0.250
65.01-70%	2.000	0.750	0.500	0.000	0.000	0.000
70.01-75%	2.625	0.750	0.500	0.000	0.000	0.000
75.01-80%	3.375	0.750	0.750	0.125	0.125	0.000
80.01-85%	3.500	1.125	0.750	0.375	0.375	0.250
85.01-90%	3.250	0.875	0.750	0.375	0.375	0.250
90.01-95%		0.875	0.750	0.625	0.625	0.500
BPMI						
80.01-85%	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375
85.01-90%	0.125	0.000	0.000	-0.250	-0.250	-0.250
90.01-95%		0.375	0.375	0.125	0.125	0.125
LPMI						
80.01-85%	0.000	-0.125	-0.125	-0.250	-0.250	-0.250
85.01-90%	0.250	0.125	0.125	-0.250	-0.250	-0.250
90.01-95%		0.625	0.625	0.375	0.375	0.375
Secondary Financing						
80/10/10 *			0.500	0.500	0.250	0.250
Regular Buydowns						
Base add-on **			0.125	0.125	0.125	0.125
≤ 80% LTV & > 80% CLTV < 700 FICO			0.125	0.125	0.125	0.125
> 80% LTV and < 700 FICO			0.250	0.250	0.250	0.250
> 80% LTV and ≥ 700 FICO			0.125	0.125	0.125	0.125

LTV					
Balance	≤ 65%	65.01-70	70.01-75	75.01-80	> 80%
\$ 650,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000
\$1,000,001 - \$1,500,000	0.000	0.250	0.250	0.500	0.500
Occupancy					
2nd Home	0.125	0.125	0.125	0.250	0.250
Non-Owner	0.750	1.375	1.375	1.625	1.625
Property Type					
Low-Rise Condo ≤ 660 FICO	0.250	0.375	0.375	2.625	2.625
Low-Rise Condo ≥ 660-720 FICO	0.125	0.375	0.375	0.500	0.500
Low-Rise Condo > 720 FICO	0.125	0.125	0.125	0.500	0.500
Co-op	0.375	0.750	0.750	1.375	1.375
Purpose					
Cash-Out	0.125	0.375	0.375	0.875	1.250
Fast & Easy SM					
FICO < 700	0.250	0.250	0.875	1.500	1.500
FICO ≥ 700	0.250	0.250	0.250	0.250	0.250
Miscellaneous					
7-day commit (from 12-day) *	-0.125	-0.125	-0.125	-0.125	-0.125
Refi 45 day commitment	0.250	0.250	0.250	0.250	0.250

* For transactions that are clear to close only.

Accept Risk Levels 1 and 2 -- No add-on currently required

Maximum Allowable Rebates			
No Prepay	-1.500	5-Year Prepay	-2.000

Equal Housing Lender. ©2008 Countrywide Bank, FSB, Countrywide, America's Wholesale Lender Division. Member FDIC. Trade/service marks are the property of Countrywide Financial Corporation, Countrywide Bank, FSB, or their respective affiliates and/or subsidiaries. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved.

Provided to mortgage professionals for information only and not intended or authorized for consumer or public distribution.

If you have received this fax transmission in error, or if you would otherwise prefer to stop receiving fax transmissions from Countrywide, please call 1-866-592-3506 and enter pin number 1115896.

Rev. 3-3-08

W-927-0-3/4/2008 9:06 AM-SIMCRS03-25505-927,0,838,1,0,CA,10972-shawn001-111-CA-(br 0.093s, houdini 0.218s)


 910 East Hamilton Ave #110
 Campbell, CA - 95008
 Tel: (408) 558-7700 or (800) 955-8211
 Fax: (408) 559-3594

www.cwbc.com
 Programs and Rates Effective: 3/4/2008

Pricing Highlights:

 --
 --
 --
 --

 Commitment Expirations: **12 Day, 3/17/2008 30 Day, 4/3/2008 45 Day, 4/18/2008** State: **CA**

3/1 LIBOR - IO				5/1 LIBOR - IO				7/1 LIBOR - IO				10/1 LIBOR - IO			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
6.625	0.000	0.125	0.250	6.375	-0.125	0.000	0.125	8.000	0.000	0.125	0.250	8.250	0.125	0.250	0.375
6.750	-0.125	0.000	0.125	6.500	-0.125	0.000	0.125	8.125	-0.125	0.000	0.125	8.375	0.000	0.125	0.250
6.875	-0.250	-0.125	0.000	6.625	-0.250	-0.125	0.000	8.250	-0.250	-0.125	0.000	8.500	-0.250	-0.125	0.000
7.000	-0.375	-0.250	-0.125	6.750	-0.250	-0.125	0.000	8.375	-0.375	-0.250	-0.125	8.625	-0.375	-0.250	-0.125
7.125	-0.500	-0.375	-0.250	6.875	-0.375	-0.250	-0.125	8.500	-0.375	-0.250	-0.125	8.750	-0.500	-0.375	-0.250
7.250	-0.500	-0.375	-0.250	7.000	-0.500	-0.375	-0.250	8.625	-0.375	-0.250	-0.125	8.875	-0.625	-0.500	-0.375
7.375	-0.625	-0.500	-0.375	7.125	-0.500	-0.375	-0.250	8.750	-0.500	-0.375	-0.250	9.000	-0.750	-0.625	-0.500
7.500	-0.750	-0.625	-0.500	7.250	-0.500	-0.375	-0.250	8.875	-0.500	-0.375	-0.250	9.125	-0.750	-0.625	-0.500
7.625	-0.875	-0.750	-0.625	7.375	-0.625	-0.500	-0.375	9.000	-0.625	-0.500	-0.375	9.250	-0.875	-0.750	-0.625
7.750	-1.000	-0.875	-0.750	7.500	-0.750	-0.625	-0.500	9.125	-0.625	-0.500	-0.375	9.375	-0.875	-0.750	-0.625
7.875	-1.000	-0.875	-0.750	7.625	-0.750	-0.625	-0.500	9.250	-0.750	-0.625	-0.500	9.500	-1.000	-0.875	-0.750
8.000	-1.125	-1.000	-0.875	7.750	-0.875	-0.750	-0.625	9.375	-0.750	-0.625	-0.500	9.625	-1.125	-1.000	-0.875
8.125	-1.250	-1.125	-1.000	7.875	-1.000	-0.875	-0.750	9.500	-0.750	-0.625	-0.500	9.750	-1.375	-1.250	-1.125
8.250	-1.250	-1.125	-1.000	8.000	-1.000	-0.875	-0.750	9.625	-1.000	-0.875	-0.750				
				8.125	-1.125	-1.000	-0.875								
				8.250	-1.125	-1.000	-0.875								

NC/EC 3/1 LIBOR				NC/EC 5/1 LIBOR				NC/EC 7/1 LIBOR				NC/EC 10/1 LIBOR			
Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day	Note Rate	12 Day	30 Day	45 Day
6.625	0.000	0.125	0.250	6.250	0.125	0.250	0.375	8.000	-0.125	0.000	0.125	8.250	0.000	0.125	0.250
6.750	-0.125	0.000	0.125	6.375	-0.125	0.000	0.125	8.125	-0.125	0.000	0.125	8.375	-0.125	0.000	0.125
6.875	-0.250	-0.125	0.000	6.500	-0.250	-0.125	0.000	8.250	-0.250	-0.125	0.000	8.500	-0.250	-0.125	0.000
7.000	-0.500	-0.375	-0.250	6.625	-0.250	-0.125	0.000	8.375	-0.375	-0.250	-0.125	8.625	-0.375	-0.250	-0.125
7.125	-0.500	-0.375	-0.250	6.750	-0.375	-0.250	-0.125	8.500	-0.500	-0.375	-0.250	8.750	-0.500	-0.375	-0.250
7.250	-0.625	-0.500	-0.375	6.875	-0.500	-0.375	-0.250	8.625	-0.500	-0.375	-0.250	8.875	-0.750	-0.625	-0.500
7.375	-0.750	-0.625	-0.500	7.000	-0.500	-0.375	-0.250	8.750	-0.500	-0.375	-0.250	9.000	-0.875	-0.750	-0.625
7.500	-0.875	-0.750	-0.625	7.125	-0.625	-0.500	-0.375	8.875	-0.625	-0.500	-0.375	9.125	-0.875	-0.750	-0.625
7.625	-1.000	-0.875	-0.750	7.250	-0.625	-0.500	-0.375	9.000	-0.625	-0.500	-0.375	9.250	-1.000	-0.875	-0.750
7.750	-1.000	-0.875	-0.750	7.375	-0.750	-0.625	-0.500	9.125	-0.750	-0.625	-0.500	9.375	-1.000	-0.875	-0.750
7.875	-1.125	-1.000	-0.875	7.500	-0.750	-0.625	-0.500	9.250	-0.750	-0.625	-0.500	9.500	-1.000	-0.875	-0.750
8.000	-1.250	-1.125	-1.000	7.625	-0.875	-0.750	-0.625	9.375	-0.875	-0.750	-0.625	9.625	-1.250	-1.125	-1.000
8.125	-1.250	-1.125	-1.000	7.750	-0.875	-0.750	-0.625	9.500	-0.875	-0.750	-0.625	9.750	-1.500	-1.375	-1.250
8.250	-1.375	-1.250	-1.125	7.875	-1.000	-0.875	-0.750	9.625	-1.000	-0.875	-0.750				
				8.000	-1.125	-1.000	-0.875								
				8.125	-1.125	-1.000	-0.875								

EXPANDED CRITERIA PRICING ADJUSTMENTS

Use all pricing adjustments that apply to your loan. Multiple adjustments may apply.

DocType	LTV	FICO			
		660-679	680-699	700-739	≥ 740
Reduced Doc (SIVA)	≤ 65	0.375	0.375	0.125	0.125
	65.01-70	0.500	0.375	0.250	0.250
	70.01-75	0.625	0.500	0.250	0.250
	75.01-80	0.750	0.500	0.375	0.250

Loan Balance	LTV			
	≤ 65%	65.01-70	70.01-75	75.01-80
\$ 650,001 - \$1,000,000	0.125	0.125	0.250	0.250
\$1,000,001 - \$1,500,000	0.500	0.500	0.500	
\$1,500,001 - \$2,000,000	0.375	0.500	0.750	
Property Type				
Low Condo: FICO ≥ 660-720	0.375	0.750	0.750	0.875
Low Condo: FICO > 720	0.250	0.500	0.500	0.500
Co-op	0.125	0.750	0.750	1.250
Condotel	1.250			
Purpose				
Cash-Out	0.125	0.500	0.500	
Occupancy				
2nd Home	0.125	0.500	0.500	0.875
Non-Owner	0.500	1.250	1.250	
Miscellaneous				
7-day commit (from 12-day)*	-0.125	-0.125	-0.125	-0.125
40-Year Term	0.500	0.500	0.500	0.500
Refi 45 day commitment	0.250	0.250	0.250	0.250

* For transactions that are clear to close only.

Accept Risk Levels 1 and 2 -- No add-on currently required

Maximum Allowable Rebates			
No Prepay	-1.500	3-Year Prepay	-2.000
1-Year Prepay	-1.750	5-Year Prepay	-2.000

Equal Housing Lender. ©2008 Countrywide Bank, FSB, Countrywide, America's Wholesale Lender Division. Member FDIC. Trade/service marks are the property of Countrywide Financial Corporation, Countrywide Bank, FSB, or their respective affiliates and/or subsidiaries. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved.

Provided to mortgage professionals for information only and not intended or authorized for consumer or public distribution.

If you have received this fax transmission in error, or if you would otherwise prefer to stop receiving fax transmissions from Countrywide, please call 1-866-592-3506 and enter pin number 1115896.

Rev. 03-03-08

W-927-0-3/4/2008 9:06 AM-SIMCRS03-32011-927,0,838,1,0,CA,10972-shawn001-111-CA-(br 0.093s, houdini 0.312s)


 910 East Hamilton Ave #110
 Campbell, CA - 95008
 Tel: (408) 558-7700 or (800) 955-8211
 Fax: (408) 559-3594

Pricing Highlights:
 -- .25 off for Purchase Special

www.cwbc.com

Programs and Rates Effective: 2/29/2008

Commitment Expirations: 12 Day, 3/12/2008 30 Day, 3/31/2008 45 Day, 4/14/2008

State: CA

No Prepay				
Note Rate	12 Day	30 Day	45 Day	
8.125	1.250	1.375	1.500	
8.250	1.000	1.125	1.250	
8.375	0.875	1.000	1.125	
8.500	0.750	0.875	1.000	

1-Yr Hard Prepay				
Note Rate	12 Day	30 Day	45 Day	
8.000	0.625	0.750	0.875	
8.125	0.375	0.500	0.625	
8.250	0.250	0.375	0.500	
8.375	0.000	0.125	0.250	
8.500	-0.250	-0.125	0.000	

Minimum Payment Calculation:	
30-Year term:	Note Rate - 4.0%
40-Year term:	Note Rate - 3.0%
Max LTV	-- 80%
Minimum Payment Rate Floor = 1.00%.	

2-Yr Hard Prepay				
Note Rate	12 Day	30 Day	45 Day	
8.125	0.875	1.000	1.125	
8.250	0.625	0.750	0.875	
8.375	0.375	0.500	0.625	
8.500	0.000	0.125	0.250	

3-Yr Hard Prepay				
Note Rate	12 Day	30 Day	45 Day	
7.000	2.250	2.375	2.500	
7.125	1.625	1.750	1.875	
7.250	1.125	1.250	1.375	
7.375	0.375	0.500	0.625	
7.500	-0.125	0.000	0.125	
7.625	-0.375	-0.250	-0.125	
7.750	-0.625	-0.500	-0.375	
7.875	-0.875	-0.750	-0.625	
8.000	-1.250	-1.125	-1.000	
8.125	-1.500	-1.375	-1.250	
8.250	-1.875	-1.750	-1.625	
8.375	-2.375	-2.250	-2.125	
8.500	-2.625	-2.500	-2.375	

ARM Information	
ARM Margin	2.250
Adj to Points	-
Fully Indexed Rate	5.000
ARM Index Name	LIBOR 1yr
ARM Index Value	2.708
Life Cap	5.000
Ceiling	NoteRate + LifeCap

PRICING ADJUSTMENTS

Use all pricing adjustments that apply to your loan. Multiple adjustments may apply.

LTV	FICO			
	680-699	700-739	740-759	≥ 760
≤ 65 %	0.000	-0.250	-0.250	-0.250
65.01 - 70 %	0.125	-0.125	-0.125	-0.125
70.01 - 75 %	0.125	0.000	-0.125	-0.125
75.01 - 80 %	0.750	0.250	0.250	0.250

Property	LTV		
	< 65%	65.01 - 75%	75.01 - 80%
Low Condo FICO > 680-720	0.000	0.000	0.250
Low Condo FICO > 720	0.000	0.000	0.250
High-Rise Condo & Co-op	0.125	0.125	0.500
Condotel	0.125	0.750	1.000
2-Units	0.000	0.250	0.375
3-4 Units	0.500	1.375	1.375
Occupancy	< 65%	65.01 - 75%	75.01 - 80%
2nd Home	0.000	0.000	0.375
Investment Property	0.500	0.750	1.250
Miscellaneous			
40-Year Term			0.500
Refinance			0.500
Refi 45 day commitment (standard refinance add also applies)			0.250
7-day commitment* -.125 (price reduction from 12-day)			-0.125

* For transactions that are clear to close only.

Maximum Allowable Rebates	
No Prepay	-0.500
1-Year Prepay	-1.000
2-Year Prepay	-1.500
3-Year Prepay	-2.000

Accept Risk Levels 1 and 2 -- No add-on currently required

Equal Housing Lender. ©2008 Countrywide Bank, FSB, Countrywide, America's Wholesale Lender Division. Member FDIC. Trade/service marks are the property of Countrywide Financial Corporation, Countrywide Bank, FSB, or their respective affiliates and/or subsidiaries. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved.

Provided to mortgage professionals for information only and not intended or authorized for consumer or public distribution.

If you have received this fax transmission in error, or if you would otherwise prefer to stop receiving fax transmissions from Countrywide, please call 1-866-592-3506 and enter pin number 1115896.

Rev 01-29-08

W-927-0-2/29/2008 9:13 AM-SIMCRS03-25501-927,0,838,1,0,CA,10972-shawn001-111-CA-(br 0.078s, houdini 0.234s)