

Recommended to print this rate sheet on Legal size paper for best formatting.

**SAN FRANCISCO & SANTA ROSA BRANCHES**

ANNOUNCEMENTS
<p><b>NEW PRODUCTS: Joshua</b> Jumbo 'A' &amp; 2nds - aggressive pricing  <b>NEW PRODUCTS: Evergreen</b> Jumbo 'A' - aggressive pricing &amp; guides  <b>Maple Jumbo 'A'</b> - aggressive 1 month LIBOR pricing: see page 9  <b>Maple Alt-A</b> - 1 year LIBOR pricing starts at 5.5%: see page 8  <b>Elm A Paper &amp; Redwood</b> Alt-A Conforming: Some adjustments have increased  Some <b>Alder, Elm, Redwood</b> products now off rate sheet. Contact AE for price.  Please contact your AE if you have any questions.</p>

CURRENT INDICES	
One Month Libor	5.236%
Six Month Libor	4.745%
One Year Libor	4.348%
Prime	7.250%

BRANCH INFORMATION
<p><b>San Francisco:</b>  Dan Fahres 415.310.3081  3000 Larkin St, SF, CA 94109  415.771.3700 office</p> <p><b>Concord:</b>  Lydia Carson 925.787.8329  1465 Enea Cir, #1035, Concord, CA 94520  925.356.0501 Office</p> <p><b>Santa Rosa:</b>  Laureen Barnes 707.529.7336  740 4th St, #213, Santa Rosa, CA 95404  707.545.5099 office</p>

PROGRAM / PRODUCT / CODE	NICHES/HIGHLIGHTS	PAGE
<b>Spruce</b>		
Conforming 'A' Paper (142-146)	- SISA to 95% LTV with DU/LP Approve (check FICO requirements) - up to 90% LTV for N/O/O - min. 720 FICO	2
<b>Joshua</b>		
'A' Paper Conforming/Non Conforming (1651-1658)	- Loan Amounts up to \$3 Million - Jumbo 'A' paper with AUS-SISA available - Best priced Jumbo 3/1 Product	3
<b>Joshua</b>		
Second Liens Fixed 2nds or HELOCs (1680-1689)	- Full Doc Programs Only -- No Reserves Required - 2nds to 90% CLTV - 90% CLTV to 350k w/680 FICO - 80/10/10 Purchase to \$2.5 Million w/Evergreen 1st - Concurrent with all Parkside 1sts	4
<b>Evergreen</b>		
'A' Paper Non Conforming ARM (3460-3463)	- Loan Amounts up to \$4 Milion - Full Doc Programs Only - No reserves required for LTV <= 90% - 95% LTV to \$650k w/min 660 FICO - N/O/O Jumbo to 90%LTV (call for details) - Qualify with I/O Payments on 30Yr Fixed I/O	5
<b>Elm</b>		
'A' Paper Conforming/Non Conforming (540 - 545)	- Uses primary income mid FICO - A paper pricing down to 680 FICO	6
<b>Maple</b>		
Alt-A Libor Arms & 30 Yr. Fixed (660 - 667)	- 80% LTV 1st mtg to \$1 mil w/ min 660 fico - Use current appraised value - Cash Out allowed after 90 Days off MLS	7
<b>Maple</b>		
'A' Paper Non Conforming Libor Arms & 30 Yr. Fixed (669 - 677L)	- High Net Worth SIVA available - Loan Amounts up to \$3 Million on ARMs! - Excellent 5/1 pricing- low 6's at par - 1 month LIBOR - fixed for 3 months	8
<b>Almond</b>		
Conforming 'A' Paper Libor Arms & Fixed (1030 - 1040)	- Entire family of conforming DU products - FNMA Flex 97 and 100 - My Community - No Hit for SISA with DU approval	9
<b>Almond</b>		
Alt-A Conforming Libor Arms & 30 Yr. Fixed (1055 - 1057)	- Conforming SIVA	10
<b>Almond</b>		
90%-95% Combo 2nds 3/1, 5/1 or Fixed 2nds (1081-1085)	- Second Mortgages: either Fixed or ARM - Must close concurrently with an Almond 1st - No Hit for Interest Only! - Loan Amounts up to \$350K	11
<b>Redwood</b>		
Alt-A Conforming (460-466)	- SIVA to 90% LTV with min. 660 FICO	12

LOCK PERIODS	
10 Day (loan must be approved)	(0.125)
25 Day Lock	0.000
40 Day Lock	0.125

EXTENSION POLICY	
15 Days	0.250
30 Days	0.500

FORWARD LOCK POLICY	
- Files that do not arrive within seven (7) calendar days of lock assessed 0.25 in fee	
- Files that do not arrive within fourteen (14) calendar days of lock subject to worst case pricing	
- 40 day lock period required	

STANDARD FEES	
1st Loan	\$940
Piggy 2nd	\$395
Stand Alone 2nd	\$940

CONFORMING LOAN LIMITS	
1 Unit	\$417,000
2 Units	\$533,850
3 Units	\$645,300
4 Units	\$801,950

MONTH END SCHEDULE
The last day to sign an <b>Owner Occ. Refi</b> is 12/26/07.
The last day to sign a <b>NOO</b> or a <b>Purchase</b> is 12/28/07.

PARKSIDE LICENSED STATES
Alabama
Arkansas
California
Connecticut (1st Liens)
Indiana
Kentucky
Missouri
Montana
Nevada (ELM not available)
Ohio
Oregon
South Carolina
Tennessee
Texas
*Brokers must be licensed in submitting state.

<b>SPRUCE</b>	 <b>Parkside Lending</b> wholesale mortgage loans	<b>Codes: 142 - 146</b>
<b>'A' Paper Conforming Fixed &amp; ARMs</b>		<b>LOCK DESK: 9 A.M. - 2 P.M.</b> For Locks, click <b>LOCK REQUEST</b> on <a href="http://www.parksidelending.com">www.parksidelending.com</a>
12/20/2007 8:47		<b>SAN FRANCISCO    CONCORD    SANTA ROSA</b> T-Box GR0694 (SF) or GR0813 (Concord)

30 Yr Fixed Code 146	
RATE	REBATE
7.500	(3.750)
7.375	(3.500)
7.250	(3.125)
7.125	(2.875)
7.000	(2.750)
6.875	(2.375)
6.750	(2.250)
6.625	(2.000)
6.500	(1.750)
6.375	(1.375)
6.250	(1.000)
6.125	(0.625)
6.000	(0.250)
5.875	0.250

5/1 ARM Code 143	
5/2/5 Cap - Margin 2.25	
RATE	REBATE
6.750	(1.125)
6.625	(1.125)
6.500	(1.000)
6.375	(0.875)
6.250	(0.750)
6.125	(0.500)
6.000	(0.250)
5.875	0.125
5.750	0.375
5.625	0.750
5.500	1.125
5.375	1.500
5.250	1.875
5.125	2.250

7/1 ARM Code 144	
5/2/5 Cap - Margin 2.25	
RATE	REBATE
6.625	(0.750)
6.500	(0.625)
6.375	(0.500)
6.250	(0.375)
6.125	0.000
6.000	0.375
5.875	0.750
5.750	1.125
5.625	1.500
5.500	1.875
5.375	2.250
5.250	2.750
5.125	3.250
5.000	3.625

10/1 ARM Code 145	
5/2/5 Cap - Margin 2.25	
RATE	REBATE
7.000	(1.125)
6.875	(1.125)
6.750	(1.000)
6.625	(0.875)
6.500	(0.750)
6.375	(0.250)
6.250	0.125
6.125	0.500
6.000	0.875
5.875	1.375
5.750	1.750
5.625	2.250
5.500	2.750
5.375	3.125

Program Codes					
	Agency	EA 1	EA 2	A-minus 1	A-minus 2
5/1 LIBOR ARM	143	n/a	n/a	n/a	n/a
7/1 LIBOR ARM	144	n/a	n/a	n/a	n/a
10/1 LIBOR ARM	145	n/a	n/a	n/a	n/a
30 Year Fixed	146	148	149	150	151

Rebate Adjusters	
Investor <= 50% LTV	0.500
Investor >50-75% LTV	1.000
Investor >75-80% LTV	2.000
Investor >80-90% LTV	2.500
2 unit 2nd Home Cash Out <=90%	0.500
Cash Out >70-80% LTV	0.500
Cash Out >80-90%LTV	0.750
LTV >90% <=95% (5/1 ARM only)	0.250
Interest Only (30 Year Fixed) - 120 months	1.250
Interest Only (ARMS)	0.250
CA Escrow Waiver (< 90% LTV)	0.150
Non-CA Escrow Waiver (<=80)	0.250

SISA (Rebate Adjustors) - in addition to other Adjustors	
SISA - Condo	0.250
SISA, FICO < 730	0.250
SISA 2 unit, LTV > 90%	0.500
SISA 2nd Home, LTV > 90% (ARM only)	0.500
SISA, 3-4 units, LTV > 70%-80	1.000
SISA, 1 unit, Cash Out, FICO <720	0.500
SISA, 2-4 Unit, Cash Out	0.500
SISA, 2nd Home, 1 Unit, Cash Out	0.500

FNMA EA Level 1 & 2 (Rebate Adjustors)	
EA Level 1 (FICO >=620)*	2.500
EA Level 2 (FICO >=620)*	4.000
EA Level 1, LTV >95%	1.500
EA Investor Properties (LTV <=75)	1.500
EA Investor Properties (LTV >75)	2.000
EA, 2 units (LTV > 90%)	0.500
EA, Cash Out (LTV <= 70)	0.000
EA, Cash Out (LTV > 70 - 80)	0.500
EA, Cash Out (LTV > 80 - 90)	0.750
EA, Condo (Level 2 Cash Out only)	0.500

Rebate Adjustors	
Flex 97%, 35% MI (30 Year Fixed only)	0.500
Flex 97 18% MI, FICO >= 680 (30 Yr Fixed Only)	1.500
Flex 97 18% MI, FICO < 680 (30 Yr Fixed Only)	1.750
FLEX 100 35% MI, FICO>=680 (30 Yr Fixed Only)	0.500
Fannie FLEX 100 35% MI, FICO < 680 (30 Yr Fixed Only)	1.000
Fannie FLEX 100 25% MI (30 Yr Fixed Only)	1.500

SECONDARY Financing (Rebate Adjustors)	
80/15/5 (LTV >65, <=90 & CLTV >90, <=95)	0.250
75/25 (LTV >65, <=75 & CLTV >95, <=100)	0.250
80/20 (LTV >75, <=80 & CLTV >95, <=100)	1.000
90/10 (LTV >75, <=80 & CLTV >95, <=100), FICO >=700	0.500
90/10 (LTV >75, <=80 & CLTV >95, <=100), FICO <700	1.000

FHLMC A-minus Level 1 & 2 (Rebate Adjustors)	
A-minus Level 1 (FICO >=620)*	1.000
A-minus Level 2 (FICO >=620)*	1.500

(\* < 620 by exception only)



Rates, comparisons, fees and programs are subject to change without notice. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z, which implements the Truth-In-Lending Act. Parkside Lending reserves the right to cancel any rate lock which violates any state or federal law concerning predatory lending. Rate sheets do not represent guidelines. Refer to Parkside Broker Guide for specific parameters.

<b>JOSHUA</b>	 <b>Parkside Lending</b> wholesale mortgage loans	<b>Programs: 1651-1658</b>
<b>'A' Paper</b> Conforming & Non Conforming Fixed & ARMs		Lock Desk: 9 A.M. - 2 P.M.
12/20/2007 8:47		<a href="http://www.ParksideLending.com">For rate locks, click LOCK REQUEST on www.ParksideLending.com</a>
SAN FRANCISCO    CONCORD    SANTA ROSA		T-BOX # GR0813 (SF) or GR0813 (Concord)

3/1 LIBOR ARM IO 2.25 Margin 3 Yr Soft PPP in CA. Call for PPP in other states	
Program Code: 1651	
RATE	25 Day
6.250	(0.875)
6.125	(0.750)
6.000	(0.625)
5.875	(0.500)
5.750	(0.250)
5.625	(0.125)
5.500	0.125
5.375	0.250
5.250	0.500
5.125	0.750
1 Yr PPP - add to fee 0.125	
No PPP - add to fee 0.250	

3/1 LIBOR ARM 2.25 Margin 2/2/6 caps	
Program Code: 1653	
Rate	25 Day
7.125	(1.250)
7.000	(1.125)
6.875	(1.000)
6.750	(1.000)
6.625	(0.875)
6.500	(0.750)
6.375	(0.625)
6.250	(0.625)
6.125	(0.500)
6.000	(0.375)
5.875	(0.250)
5.750	(0.125)

5/1 LIBOR ARM 2.25 Margin 5/2/5 caps	
Program Code: 1654	
Rate	25 Day
7.125	(1.500)
7.000	(1.500)
6.875	(1.375)
6.750	(1.125)
6.625	(1.000)
6.500	(0.750)
6.375	(0.500)
6.250	(0.375)
6.125	(0.125)
6.000	0.250
5.875	0.500
5.750	0.875

7/1 LIBOR ARM 2.25 Margin 5/2/5 caps	
Program Code: 1655	
RATE	25 Day
7.375	(2.000)
7.250	(1.875)
7.125	(1.750)
7.000	(1.625)
6.875	(1.500)
6.750	(1.250)
6.625	(1.000)
6.500	(0.750)
6.375	(0.500)
6.250	(0.250)
6.125	0.125
6.000	0.375

10/1 LIBOR ARM 2.25 Margin 5/2/5 caps	
Program Code: 1656	
Rate	25 Day
7.375	(1.000)
7.250	(0.875)
7.125	(0.750)
7.000	(0.500)
6.875	(0.375)
6.750	(0.250)
6.625	(0.250)
6.500	(0.250)
6.375	(0.125)
6.250	(0.125)
6.125	0.000
6.000	0.250

15 Year Fixed	
Program Code: 1657	
Rate	25 Day
7.625	(1.625)
7.500	(1.500)
7.375	(1.500)
7.250	(1.250)
7.125	(1.125)
7.000	(0.875)
6.875	(0.750)
6.750	(0.500)
6.625	(0.250)
6.500	(0.250)
6.375	0.625
6.250	1.375
10 Yr: Improve Price by 0.125	

30 Year Fixed	
Program Code: 1658	
Rate	25 Day
8.125	(1.875)
8.000	(1.750)
7.875	(1.625)
7.750	(1.500)
7.625	(1.375)
7.500	(1.125)
7.375	(1.000)
7.250	(0.875)
7.125	(0.750)
7.000	(0.500)
6.875	0.000
6.750	0.375
20 Yr: Improve Price by 0.125	

Max Final Pricing on Fixed:	
≤ 650K: no max pricing	
> 650K to \$1 MM: (1.0)R	
Loans > \$1 MM: (0.5)R	
No Max Final Pricing on ARMS	

Program Codes	
1651	3/1 LIBOR - IO
1653	3/1 LIBOR- P&I
1654	5/1 LIBOR
1655	7/1 LIBOR
1656	10/1 LIBOR
1657	15 or 10 Year Fixed
1658	30 or 20 Year Fixed

Loan Amount - Rebate Adjusters	
3/1, and 5/1 Amortizing Arms	
Loan Amounts to \$1.5 MM	0.000
Loan Amounts > \$1.5 MM ≤ \$2.0MM LTV ≤ 60%	0.000
Loan Amounts > \$1.5 MM ≤ \$2.0MM LTV > 60%	0.250
3/1 and 5/1 Interest Only ARMS	
Loan Amounts to \$1.5 MM	0.000
Loan Amounts > \$1.5MM ≤ \$2.0MM ≤ 60%	0.125
Loan Amounts > \$1.5MM ≤ \$2.0MM > 60%	0.375
7/1 and 10/1 Amortizing and Interest Only ARMS	
Loan Amounts to \$1.5 MM	0.000
Loan Amounts > \$1.5MM ≤ \$2.0MM LTV ≤ 60%	0.125
Loan Amounts > \$1.5MM ≤ \$2.0MM LTV > 60%	0.375
All ARM loans	
Loan Amounts > 1.1 MM	0.25 to Margin
Fixed Loans	
>\$1MM ≤ \$1.5MM	0.000
> \$1.5MM ≤ \$2MM with LTV ≤ 60%	0.125
> \$1.5MM ≤ \$2MM with LTV > 60%	0.375
> \$2.0MM ≤ \$2.5MM with LTV ≤60%	0.125
> \$2.5MM ≤ \$3.0MM with LTV ≤60%	0.250

Subordinate Financing - Rebate Adjusters	
LTV 75.01 - 80% CLTV 76.01 - 90%	0.000
CLTV > 90% ≤ 95% - FICO ≥700	1.000
CLTV > 90% ≤ 95% - FICO < 700	1.125
CLTV > 95% FICO ≥ 700 (ARM)	1.250
CLTV > 95% FICO <700 (ARM)	1.500
CLTV > 95% FICO ≥ 700 (FIXED)	1.250
CLTV > 95% FICO <700 (FIXED)	1.500

Other Rebate Adjusters		
No Impounds		0.125
2ND HOME/VACATION HOME	Fixed Only	0.125
2ND HOME/VACATION HOME	ARM	0.000
3 units		0.500
4 units		1.000
Cash Out		0.250
Interest Only	5/1, 7/1 and 10/1	0.250
LTV > 90%	Fixed Only	0.500
Stated Income	Fixed Only	0.500
AUS SISA		0.000
Co-Op	Fixed Only	0.500
1 Year Prepay in CA	3/1 IO only	0.125
No Prepay in CA	3/1 IO only	0.250

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## Fixed Rate Closed End Seconds

<b>Base Pricing is Par</b>						
CLTV	Loan Amount	Credit Score				
		740+	700-739	680-699	660-679	640-659
<b>&lt;=80%</b>	417,000-500,000	9.10%	9.35%	n/a	n/a	n/a
	100,000-417,000 **	8.35%	8.60%	8.85%	9.20%	10.35%
	50,000-99,999	8.45%	8.70%	8.90%	9.35%	10.50%
	25,000-49,999	9.05%	9.20%	9.45%	10.15%	10.95%
	10,000-24,999	9.45%	9.70%	10.05%	10.65%	11.50%
<b>80.01%-90%</b>	100,000-350,000	8.80%	9.00%	9.30%	n/a	n/a
	50,000-99,999	8.85%	9.05%	9.60%	n/a	n/a
	25,000-49,999	9.25%	9.45%	9.95%	n/a	n/a
	10,000-24,999	9.85%	10.05%	10.95%	n/a	n/a

\*\* Loans over \$350,000 require min 700 score

## Equity Lines

<b>Base Pricing is Par (based on Prime Rate)</b>						
CLTV	Loan Amount	Credit Score				
		740+	700-739	680-699	660-679	640-659
<b>&lt;=80%</b>	150,000-500,000 **	P + 0.50%	P + 0.85%	P + 1.15%	P + 1.55%	P + 2.15%
	100,000-149,999	P + 0.65%	P + 0.95%	P + 1.30%	P + 1.70%	P + 2.50%
	60,000-99,999	P + 0.85%	P + 1.10%	P + 1.55%	P + 2.00%	P + 2.80%
	25,000-59,999	P + 1.35%	P + 1.55%	P + 2.10%	P + 2.80%	P + 3.60%
	10,000-24,999	P + 3.20%	P + 3.45%	P + 3.80%	P + 4.55%	P + 5.50%
<b>80.01%-90%</b>	150,000-350,000	P + 0.80%	P + 1.05%	P + 2.55%	n/a	n/a
	100,000-149,999	P + 0.95%	P + 1.40%	P + 2.75%	n/a	n/a
	60,000-99,999	P + 1.10%	P + 1.50%	P + 2.95%	n/a	n/a
	25,000-59,999	P + 1.75%	P + 1.95%	P + 3.00%	n/a	n/a
	10,000-24,999	P + 3.60%	P + 4.05%	P + 5.00%	n/a	n/a

\*\* Lines over \$350,000 require min 700 score

<b>Program Codes</b>	
1680	Heloc
1684	30 Year Fixed 2nd
1689	30/15 Fixed 2nd

<b>Notes:</b>
Rates posted for 2nd lien, call AE for 1st lien pricing <b>Fixed Rate: 30 year Fixed (except loans less than \$25,000 are 30/15)</b>

<b>Posted Rate at PAR</b> No Buy-ups Available
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<b>EVERGREEN</b>	 <b>Parkside Lending</b> wholesale mortgage loans	<b>Program Codes: 3460-3468</b>
<b>'A' Paper Non-Conforming Fixed &amp; ARMs</b>		LOCK DESK: 9 A.M. - 2 P.M. For Rate Locks, click Lock Request on ParksideLending.com
12/20/2007 8:47	SAN FRANCISCO    CONCORD    SANTA ROSA	<b>T-Box GR0694 (SF) / T-Box GR0813 (Concord)</b>

5/1 Int Only LIBOR Program 3461	
Margin 2.25	
Rate	Rebate
7.500	(1.625)
7.375	(1.500)
7.250	(1.250)
7.125	(1.125)
7.000	(0.875)
6.875	(0.625)
6.750	(0.375)
6.625	(0.125)
6.500	0.125
6.375	0.500
6.250	0.750
6.125	1.000
6.000	1.375

7/1 Int Only LIBOR Program 3462	
Margin 2.25	
Rate	Rebate
7.250	(1.375)
7.125	(1.250)
7.000	(1.000)
6.875	(0.750)
6.750	(0.500)
6.625	(0.125)
6.500	0.125
6.375	0.500
6.250	0.750
6.125	1.125
6.000	1.375
5.875	1.750
5.750	2.125

10/1 Int Only LIBOR Program 3463	
Margin 2.25	
Rate	Rebate
8.250	(2.375)
8.125	(2.375)
8.000	(2.375)
7.875	(2.250)
7.750	(2.250)
7.625	(2.125)
7.500	(2.000)
7.375	(1.750)
7.250	(1.500)
7.125	(1.250)
7.000	(0.875)
6.875	(0.625)
6.750	(0.250)

30 Year Fixed - IO Program 3463	
Rate	Rebate
7.750	(1.625)
7.625	(1.500)
7.500	(1.375)
7.375	(1.125)
7.250	(1.000)
7.125	(0.750)
7.000	(0.500)
6.875	(0.125)
6.750	0.125
6.625	0.500
6.500	1.000
6.375	1.500
6.250	2.000

Product Codes	
3461	5/1 LIBOR Arm
3462	7/1 LIBOR Arm
3463	10/1 LIBOR Arm
3466	30 Yr. Fixed
3468	15 Yr. Fixed
3471	5/1 LIBOR - Int Only
3472	7/1 LIBOR - Int Only
3473	10/1 LIBOR - Int Only
3474	30 Year Fixed - IO

5/1 LIBOR ARM Fully Amortized Program 3461	
Margin 2.25	
Rate	Rebate
7.500	(1.750)
7.375	(1.625)
7.250	(1.375)
7.125	(1.125)
7.000	(1.000)
6.875	(0.750)
6.750	(0.500)
6.625	(0.250)
6.500	0.000
6.375	0.375
6.250	0.625
6.125	1.000
6.000	1.250

7/1 LIBOR ARM Fully Amortized Program 3462	
Margin 2.25	
Rate	Rebate
7.250	(1.250)
7.125	(1.125)
7.000	(0.875)
6.875	(0.625)
6.750	(0.375)
6.625	0.000
6.500	0.250
6.375	0.500
6.250	0.875
6.125	1.250
6.000	1.500
5.875	1.875
5.750	2.250

10/1 LIBOR ARM Fully Amortized Program 3463	
Margin 2.25	
Rate	Rebate
8.250	(2.375)
8.125	(2.375)
8.000	(2.375)
7.875	(2.375)
7.750	(2.250)
7.625	(2.125)
7.500	(2.000)
7.375	(1.875)
7.250	(1.500)
7.125	(1.250)
7.000	(1.000)
6.875	(0.625)
6.750	(0.375)

30 Year Fixed Fully Amortized Program 3463	
Rate	Rebate
7.750	(1.875)
7.625	(1.750)
7.500	(1.625)
7.375	(1.375)
7.250	(1.250)
7.125	(1.000)
7.000	(0.750)
6.875	(0.375)
6.750	(0.125)
6.625	0.250
6.500	0.750
6.375	1.250
6.250	1.750

15 Year Fixed Fully Amortized Program 3463	
Rate	Rebate
7.375	(1.875)
7.250	(1.625)
7.125	(1.500)
7.000	(1.250)
6.875	(1.000)
6.750	(0.750)
6.625	(0.500)
6.500	(0.125)
6.375	0.125
6.250	0.500
6.125	0.875
6.000	1.250
5.875	1.750

FICO & LTV - Adjustments to Fee				
Credit Score	660-679	680-719	720-779	>=780
LTV <=65	0.000	0.000	(0.125)	(0.250)
LTV 65.01-70	0.000	0.000	(0.125)	(0.250)
LTV 70.01-80	0.125	0.000	(0.125)	(0.250)
LTV 80.01-85	0.125	0.000	(0.125)	(0.250)
LTV 85.01-90	0.250	0.000	(0.125)	(0.250)
LTV 90.01-95	0.250	0.000	(0.125)	(0.250)

**Loans < 660 FICO are by exception only.**

**No Cap on Max Final Rebate**

Loan Amount & LTV - Adjustments to Fee								
	LTV<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
\$650,001-\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
\$1,000,001-\$1.5MM	0.000	0.125	0.250	0.375	0.375	0.375	N/A	N/A
\$1,500,001-\$2MM	0.000	0.500	0.500	0.500	0.500	N/A	N/A	N/A
\$2,000,001-\$2.5MM	0.000	0.750	1.000	1.000	N/A	N/A	N/A	N/A
\$2,500,001-\$3MM	0.000	0.750	1.000	1.000	N/A	N/A	N/A	N/A
>\$3,000,000*	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\*LTVs of 40 and below will not receive the 1 point add-on.

Occupancy/Purpose & LTV - Adjustments to Fee								
	LTV<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Second Home	0.000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Investment	0.250	0.750	0.750	1.250	1.500	1.500	1.500	N/A
Cashout Refinance	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375

Additional Rebate Adjusters - all Fixed	
Tax Waiver	0.250
Co-op(LTV 60.01-70)	0.375
Co-Op (LTV 70.01-80)	0.500
Co-op(LTV > 80%)	1.000
2 Unit(LTV<=70)	0.125
2 Unit(LTV>70)	0.500
3-4 Unit(LTV<=70)	0.375
3-4 Unit(LTV>70)	1.000
Condo (LTV <= 70)	0.125
Condo (LTV > 70)	0.375

Additional Rebate Adjusters - all ARMs	
Tax Waiver	0.250
Co-op(LTV 60.01-70)	0.375
Co-op(LTV 70.01-80)	0.750
Co-op(LTV > 80%)	1.000
Conforming Loan Amount - Interest Only	0.125
80/15/5 or 75/20/5 (outside 2nd)	0.250

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<b>ELM</b>	 <b>Parkside Lending</b> wholesale mortgage loans	<b>Codes: 540 - 545</b>
<b>'A' Paper Conforming / Non Conforming Fixed &amp; ARMs</b>		LOCK DESK: 9 A.M. - 2 P.M.
<b>12/20/07 9:00 AM</b>		<b>For Locks, click LOCK REQUEST on www.parksidelending.com</b>
	<b>SAN FRANCISCO    CONCORD    SANTA ROSA</b>	<b>T-Box GR0694 (SF) or GR0813 (Concord)</b>

<b>5/1 Yr. LIBOR</b>	<b>540</b>	<b>Caps 5/2/5</b>		
<b>5/6 Mo. LIBOR</b>	<b>541</b>			
<b>2.25% Margin</b>				
<b>Max Rebate</b>	<b>(2.6250)</b>	<b>(2.6250)</b>	<b>(2.6250)</b>	<b>(2.6250)</b>
	<b>3Yr Hard PP</b>	<b>3Yr Soft PP</b>	<b>1Yr Hard PP</b>	<b>No Prepay</b>
<b>Note Rate</b>	<b>25 Day B/E</b>			
8.000	(3.7500)	(3.5000)	(2.8750)	(2.7500)
7.875	(3.6250)	(3.3750)	(2.7500)	(2.6250)
7.750	(3.3750)	(3.1250)	(2.5000)	(2.3750)
7.625	(3.2500)	(3.0000)	(2.3750)	(2.2500)
7.500	(3.0000)	(2.7500)	(2.1250)	(2.0000)
7.375	(2.8750)	(2.6250)	(2.0000)	(1.8750)
7.250	(2.5000)	(2.2500)	(1.7500)	(1.6250)
7.125	(2.2500)	(2.0000)	(1.6250)	(1.5000)
7.000	(1.8750)	(1.6250)	(1.3750)	(1.2500)
6.875	(1.6250)	(1.3750)	(1.1250)	(1.0000)
6.750	(1.2500)	(1.0000)	(0.8750)	(0.7500)
6.625	(0.8750)	(0.6250)	(0.6250)	(0.5000)
6.500	(0.6250)	(0.3750)	(0.3750)	(0.2500)
6.375	(0.2500)	0.0000	(0.2500)	(0.1250)
6.250	0.0000	0.2500	0.0000	0.1250
6.125	0.3750	0.6250	0.2500	0.3750
6.000	0.6250	0.8750	0.5000	0.6250

<b>10/1 Yr. LIBOR</b>	<b>542</b>	<b>Caps 5/2/5</b>		
<b>10/6 Mo. LIBOR</b>	<b>543</b>			
<b>2.25% Margin</b>				
<b>Max Rebate</b>	<b>(2.3750)</b>	<b>(2.3750)</b>	<b>(2.3750)</b>	<b>(2.3750)</b>
	<b>3Yr Hard PP</b>	<b>3Yr Soft PP</b>	<b>1Yr Hard PP</b>	<b>No Prepay</b>
<b>Note Rate</b>	<b>25 Day B/E</b>			
8.500	(3.6250)	(3.3750)	(2.8750)	(2.7500)
8.375	(3.5000)	(3.2500)	(2.7500)	(2.6250)
8.250	(3.3750)	(3.1250)	(2.6250)	(2.5000)
8.125	(3.1250)	(2.8750)	(2.3750)	(2.2500)
8.000	(3.0000)	(2.7500)	(2.2500)	(2.1250)
7.875	(2.8750)	(2.6250)	(2.1250)	(2.0000)
7.750	(2.7500)	(2.5000)	(2.0000)	(1.8750)
7.625	(2.5000)	(2.2500)	(1.7500)	(1.6250)
7.500	(2.2500)	(2.0000)	(1.6250)	(1.5000)
7.375	(2.0000)	(1.7500)	(1.3750)	(1.2500)
7.250	(1.6250)	(1.3750)	(1.1250)	(1.0000)
7.125	(1.2500)	(1.0000)	(0.8750)	(0.7500)
7.000	(0.8750)	(0.6250)	(0.6250)	(0.5000)
6.875	(0.5000)	(0.2500)	(0.2500)	(0.1250)
6.750	0.0000	0.2500	0.0000	0.1250
6.625	0.3750	0.6250	0.3750	0.5000
6.500	0.7500	1.0000	0.6250	0.7500

<b>30 Yr. Fixed</b>	<b>544</b>	<b>SEE PRICING SPECIAL!</b>			
<b>20 Yr. Fixed</b>	<b>545</b>				
<b>Max Rebate</b>	<b>(3.3750)</b>	<b>(3.3750)</b>	<b>(3.3750)</b>	<b>(3.3750)</b>	
	<b>3Yr Hard PP</b>	<b>3Yr Soft PP</b>	<b>1Yr Hard PP</b>	<b>No Prepay</b>	
<b>Note Rate</b>	<b>25 Day B/E</b>				
8.500	(2.1250)	(2.0000)	(2.1250)	(2.1250)	
8.375	(2.0000)	(1.8750)	(2.0000)	(2.0000)	
8.250	(1.8750)	(1.7500)	(1.8750)	(1.8750)	
8.125	(1.7500)	(1.6250)	(1.7500)	(1.7500)	
8.000	(1.6250)	(1.5000)	(1.5000)	(1.5000)	
7.875	(1.5000)	(1.3750)	(1.3750)	(1.3750)	
7.750	(1.3750)	(1.2500)	(1.2500)	(1.2500)	
7.625	(1.2500)	(1.1250)	(1.1250)	(1.1250)	
7.500	(1.0000)	(0.8750)	(1.0000)	(1.0000)	
7.375	(0.8750)	(0.7500)	(0.8750)	(0.8750)	
7.250	(0.6250)	(0.5000)	(0.6250)	(0.6250)	
7.125	(0.5000)	(0.3750)	(0.5000)	(0.5000)	
7.000	(0.2500)	(0.1250)	(0.2500)	(0.2500)	
6.875	(0.1250)	0.0000	(0.1250)	(0.1250)	
6.750	0.2500	0.3750	0.2500	0.2500	
6.625	0.6250	0.7500	0.6250	0.6250	
6.500	1.0000	1.1250	1.0000	1.0000	

**LTV / CLTV > 90% Full Doc only**

**Loans with Credit Scores < 660 by exception only.**

**Full Doc Pricing Special!**  
**0.250 Rebate Enhancement on all 30 Yr. Fixed Full Doc transactions (see adj. table).**

'A' Paper First Lien Rebate Adjustments - Add to Base Price	LTV						
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
<b>30 Yr. Fixed Full Doc SPECIAL</b>	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Amt <= \$100k	0.000	0.000	0.000	0.000	0.000	0.125	0.500
Amt > \$417k to \$650k	0.000	0.000	0.000	0.000	0.125	0.125	0.500
Amt > \$650k to \$1M	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Amt > \$1M to \$1.5M	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Amt > \$1.5M to \$2M	0.500	0.500	N/A	N/A	N/A	N/A	N/A
Cashout/Debt Consolidation	0.250	0.375	0.375	0.375	N/A	N/A	N/A
2nd Home	0.000	0.000	0.000	0.125	0.250	N/A	N/A
2 Units	0.250	0.250	0.250	0.500	0.500	0.500	0.500
Low Rise Condo	0.000	0.000	0.000	0.000	0.250	0.500	0.750
High Rise Condos	0.000	0.250	0.375	0.375	0.750	1.000	1.500
Co-op	0.250	0.250	N/A	N/A	N/A	N/A	N/A
FICO Score >=760	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
FICO Score >= 720 - 759	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
FICO Score < 720	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Stated Doc	1.125	1.125	1.250	1.250	1.375	N/A	N/A
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Interest Only (Fixed Rate Products)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Interest Only (Adjustable Rate Products)	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Additional 'A' Paper First Lien with Sub Financing (Adj Set #2) Rebate Adjustments - Add to Base Price	CLTV		
	80.01-85	85.01-90	90.01-95
Fixed Rate	0.250	0.375	0.375
Adjustable Rate Products	0.375	0.500	0.500
All products (in addition to separate adjusters above)	0.000	0.000	0.125



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SAN FRANCISCO & SANTA ROSA BRANCHES

**MAPLE ALT-A PROGRAMS**

Maple Alt-A 10/1 Libor Arm Program 667 (5/2/5, 2.25 Margin)	
Note Rate	25 - Day
7.875	(1.375)
7.750	(1.250)
7.625	(1.125)
7.500	(1.000)
7.375	(0.875)
7.250	(0.750)
7.125	(0.625)
7.000	(0.500)
6.875	(0.500)
6.750	(0.375)
6.625	(0.250)
6.500	(0.125)
6.375	0.000
6.250	0.125
6.125	0.375
6.000	0.625

Maple Alt-A 7/1 Libor Arm Program 666 (5/2/5, 2.25 Margin)	
Note Rate	25 - Day
7.875	(0.875)
7.750	(0.750)
7.625	(0.625)
7.500	(0.500)
7.375	(0.375)
7.250	(0.250)
7.125	(0.125)
7.000	0.000
6.875	0.125
6.750	0.250
6.625	0.250
6.500	0.375
6.375	0.500
6.250	0.625
6.125	0.750
6.000	0.875

Maple Alt-A 5/1 Libor Arm Program 665 (5/2/5, 2.25 Margin)	
Note Rate	25 - Day
7.875	(0.250)
7.750	(0.250)
7.625	(0.125)
7.500	0.000
7.375	0.000
7.250	0.125
7.125	0.250
7.000	0.250
6.875	0.375
6.750	0.500
6.625	0.500
6.500	0.625
6.375	0.625
6.250	0.625
6.125	0.750
6.000	0.750

Maple Alt-A 3/1 Libor Arm Program 664 (2/2/6, 2.25 Margin)	
Note Rate	25 - Day
7.875	0.125
7.750	0.250
7.625	0.375
7.500	0.375
7.375	0.500
7.250	0.625
7.125	0.750
7.000	0.750
6.875	0.875
6.750	1.000
6.625	1.000
6.500	1.125
6.375	1.125
6.250	1.250
6.125	1.250
6.000	1.375

Maple Alt-A 1/1 Libor Arm Program 663 (2/2/6, 2.25 Margin)	
Note Rate	25 - Day
7.875	(1.625)
7.750	(1.500)
7.625	(1.375)
7.500	(1.250)
7.375	(1.125)
7.250	(1.000)
7.125	(0.875)
7.000	(0.750)
6.875	(0.625)
6.750	(0.500)
6.625	(0.375)
6.500	(0.375)
6.375	(0.250)
6.250	(0.125)
6.125	0.000
6.000	0.125
5.875	0.125
5.750	0.250
5.625	0.375

Maple Alt-A 6 Mo. I/O Libor Arm Program 662 (2/2/6, 2.00 Margin)	
Note Rate	25 - Day
8.000	(1.250)
7.875	(1.125)
7.750	(1.125)
7.625	(1.000)
7.500	(1.000)
7.375	(0.875)
7.250	(0.875)
7.125	(0.750)
7.000	(0.625)
6.875	(0.625)
6.750	(0.500)
6.625	(0.500)
6.500	(0.375)
6.375	(0.375)
6.250	(0.250)
6.125	(0.125)
6.000	(0.125)
5.875	0.000
5.750	0.000

Maple Alt-A 1 Mo. I/O Libor Arm Program 661 (2/2/6, 1.875 Margin)	
Note Rate	25 - Day
8.125	0.250
8.000	0.250
7.875	0.250
7.750	0.250
7.625	0.250
7.500	0.250
7.375	0.250
7.250	0.250
7.125	0.250
7.000	0.250
6.875	0.250
6.750	0.375
6.625	0.375
6.500	0.375
6.375	0.375
6.250	0.375
6.125	0.375
6.000	0.375
5.875	0.375

Maple Alt-A 30 Year FRM Program 660	
Note Rate	25 - Day
8.250	1.375
8.125	1.500
8.000	1.625
7.875	1.750
7.750	1.875
7.625	2.000
7.500	2.250
7.375	2.375
7.250	2.625
7.125	2.750
7.000	3.000
6.875	3.125
6.750	3.375
6.625	3.750
6.500	4.125
6.375	5.000
6.250	6.000
6.125	6.875
6.000	7.750

FIXED RATE LOANS REBATE ADJUSTORS								
DOC TYPE / FICO	LTV >>>	<= 65.00%	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00
Full Doc >=720		(0.500)	(0.250)	0.000	0.500	0.250	0.000	0.000
Full Doc >=700-719		(0.250)	(0.250)	0.250	0.500	0.250	0.000	0.000
Full Doc >=680-699		(0.250)	0.000	0.250	0.500	0.250	0.000	0.000
Full Doc >=660-679		0.000	0.250	0.250	1.500	0.500	0.000	0.000
Siva >=720		0.250	0.250	0.500	0.500	0.750	0.500	N/A
Siva >=700-719		0.250	0.250	0.750	0.750	1.000	1.250	N/A
Siva >=680-699		0.250	0.250	0.750	0.750	1.000	1.250	N/A
Siva >=660-679		0.500	0.500	1.250	1.250	1.500	1.750	N/A
Siva >=720		0.500	0.500	0.750	0.750	N/A	N/A	N/A
Siva >=700-719		0.500	0.500	1.000	1.000	N/A	N/A	N/A

FIXED LOAN AMOUNT								
LTV >>>	<= 65.00%	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	
<= \$417,000	(0.500)	(0.500)	(0.500)	(0.375)	(0.375)	(0.125)	0.125	
\$417,001 - \$500,000	0.000	0.000	0.000	0.125	0.250	0.375	0.500	
\$500,001 - \$675,000	0.000	0.000	0.000	0.125	0.250	0.375	N/A	
\$675,001 - \$750,000	0.250	0.500	0.625	0.875	N/A	N/A	N/A	
\$750,001 - \$1,000,000	0.250	0.500	0.625	0.875	N/A	N/A	N/A	
\$1,000,001 - \$2,000,000	0.625	1.125	1.375	1.750	N/A	N/A	N/A	

FEATURE-FIXED ONLY								
LTV >>>	<= 65.00%	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	
<b>** REBATE ADJUSTORS TO THE 1ST LIEN</b>								
Subordinate Fin. CLTV > =90% Fico >=700 **	0.250	0.250	0.250	0.500	0.750	0.750	0.750	
Subordinate Fin. CLTV > =90% Fico <700 **	0.375	1.500	3.000	4.500	5.000	5.000	5.000	
Subordinate Fin. CLTV >= 90% (All Ficos)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	

Interest Only	0.250	0.250	0.250	0.375	0.375	0.375	0.375
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ADJUSTABLE RATE LOANS REBATE ADJUSTORS								
DOC TYPE/FICO	LTV >>>	<= 65.00%	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00
Full Doc > 720 FICO		0.125	0.125	0.250	0.250	0.250	0.375	0.500
Full Doc >= 660-720 FICO		0.375	0.500	0.500	0.500	0.625	0.750	1.000
Full Doc < 660 FICO		0.375	0.500	0.500	0.625	0.750	1.000	N/A
SIVA >720 FICO		0.250	0.250	0.375	0.375	0.500	0.625	N/A
SIVA >= 660-720 FICO		0.500	0.750	0.875	1.000	1.125	1.500	N/A
SISA >720 FICO		0.250	0.375	0.375	0.500	N/A	N/A	N/A
SISA >= 700-720 FICO		0.750	0.875	1.000	1.250	N/A	N/A	N/A

FEATURE- ARM ONLY								
LTV >>>	<= 65.00%	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	
Subordinate Fin. CLTV <= 94.99%	0.250	0.250	0.250	0.250	0.250	0.000	0.250	
Subordinate Fin ARM CLTV 95%	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
Interest Only	0.125	0.125	0.125	0.125	0.125	0.000	0.125	

REBATE ADJUSTORS FOR ALL LOANS								
LTV >>>	<= 65.00%	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	
Non-Escrowed Loans	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Second Home	0.125	0.375	0.625	0.875	1.250	1.250	N/A	
Investment Property	0.250	0.625	1.000	1.500	N/A	N/A	N/A	
Cash-out Refi	0.125	0.250	0.375	0.375	0.500	0.875	N/A	
2 - Unit	0.125	0.125	0.125	0.250	0.375	0.500	0.500	
3-4 Unit	0.500	0.500	0.625	0.750	N/A	N/A	N/A	
Low-Rise Condos <= 4 stories	0.000	0.250	0.500	0.500	0.625	0.625	0.625	
High-Rise Condos >= 5 stories	0.250	0.250	0.750	1.000	1.250	1.250	1.250	
Non Warrantable Condo	0.750	1.250	1.250	1.250	N/A	N/A	N/A	
Condotel	1.250	1.250	1.750	1.750	N/A	N/A	N/A	

**Loans with FICO < 660 by exception only; LTV/CLTV >= 90% Full Doc only**

INTEREST ONLY PERIODS	
30 Yr. Fixed - 660	10 Years
1 Month Arm - 661	10 Years
6 Month Arm - 662	10 Years
1/1 Arm - 663	10 Years
3/1 Arm 664	3 Years
5/1 Arm - 665	5 Years
7/1 Arm - 666	7 Years
10/1 Arm - 667	10 Years

QUALIFYING RATIOS	
Fixed Rate:	<= 55%
Interest-Only Fixed:	<= 50%
ARM:	<= 50%
Interest-only ARM:	<= 45%

RESERVES	
Primary	2 Months PITI
2nd Home	2 Months PITI
Investment	6 Months PITI

**NOTES ON PROGRAMS:**  
- Prepayment penalty is not an option.  
- Alaska: ARM product not allowed  
- Hawaii: 1-2 unit props are subject to a 10% LTV/CLTV reduction.  
3, 4 units not eligible in Hawaii.

- Product changes within the following product groups will be priced using the pricing in effect on the lock date of the original product.  
Product changes between product groupings will require worse case pricing.

<b>Group 1</b>
Alt A 30 Yr
Alt A 30 Yr IO
<b>Group 2</b>
Alt A 1 Mo LIBOR IO
Alt A 6 Mo LIBOR IO
Alt A 1 Yr LIBOR IO
<b>Group 3</b>
Alt A 3/1 LIBOR
Alt A 3/1 LIBOR IO
Alt A 5/1 LIBOR
Alt A 5/1 LIBOR IO
<b>Group 4</b>
Alt A 7/1 LIBOR
Alt A 7/1 LIBOR IO
Alt A 10/1 LIBOR
Alt A 10/1 LIBOR IO

GEOGRAPHIC ADJUSTERS	
<b>GROUP 1:</b> AL, AR, CA, CT, MO, MT, NV, OR, SC, TN	
<b>GROUP 2:</b> IN, KY, OH, OK, TX	

ADJUSTER	
GROUP 1	-0-
GROUP 2	0.125

Alternate Lock Periods	
10 Day Lock	(0.125)
(10 Day Lock must be approved)	
40 Day Lock	0.125

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**Maple**  
**'A' Paper**  
**Non Conforming Fixed & ARMs**  
 12/20/2007 8:57



**Program Codes: 669 - 677 L**

**LOCK DESK: 9 A.M. - 2 P.M.**

For Locks, click **LOCK REQUEST** on [www.parksidelending.com](http://www.parksidelending.com)

**SAN FRANCISCO CONCORD SANTA ROSA T-Box GR0694 (SF) or GR0813 (Concord)**

1 Year LIBOR	
Note Rate	25 - Day
7.875	(1.250)
7.750	(1.250)
7.625	(1.250)
7.500	(1.250)
7.375	(1.250)
7.250	(1.250)
7.125	(1.125)
7.000	(1.000)
6.875	(0.875)
6.750	(0.750)
6.625	(0.625)
6.500	(0.500)
6.375	(0.375)
6.250	(0.375)
6.125	(0.250)
6.000	(0.125)

3/1 LIBOR	
Note Rate	25-Day
7.875	(0.500)
7.750	(0.500)
7.625	(0.375)
7.500	(0.250)
7.375	(0.250)
7.250	(0.125)
7.125	0.000
7.000	0.125
6.875	0.125
6.750	0.250
6.625	0.250
6.500	0.375
6.375	0.375
6.250	0.500
6.125	0.500
6.000	0.625

5/1 LIBOR	
Note Rate	25-Day
7.875	(1.125)
7.750	(1.125)
7.625	(1.000)
7.500	(0.875)
7.375	(0.750)
7.250	(0.750)
7.125	(0.625)
7.000	(0.500)
6.875	(0.500)
6.750	(0.375)
6.625	(0.375)
6.500	(0.250)
6.375	(0.250)
6.250	(0.250)
6.125	(0.125)
6.000	0.000

7/1 LIBOR	
Note Rate	25-Day
7.875	(1.250)
7.750	(1.250)
7.625	(1.250)
7.500	(1.250)
7.375	(1.250)
7.250	(1.125)
7.125	(1.000)
7.000	(0.875)
6.875	(0.750)
6.750	(0.625)
6.625	(0.625)
6.500	(0.500)
6.375	(0.375)
6.250	(0.250)
6.125	(0.125)
6.000	0.000

10/1 LIBOR	
Note Rate	25-Day
7.875	(1.250)
7.750	(1.250)
7.625	(1.125)
7.500	(1.000)
7.375	(0.875)
7.250	(0.750)
7.125	(0.625)
7.000	(0.625)
6.875	(0.500)
6.750	(0.375)
6.625	(0.250)
6.500	(0.250)
6.375	0.000
6.250	0.125
6.125	0.375
6.000	0.500

1 Month I/O Libor Apply I/O Adj.	
Note Rate	25 - Day
5.125	(0.625)
5.000	#N/A
4.875	#N/A
4.750	#N/A
4.625	#N/A
4.500	#N/A
4.375	#N/A
4.250	#N/A
4.125	#N/A
4.000	#N/A
3.875	#N/A
3.750	#N/A
3.625	#N/A

6 Month I/O Libor Apply I/O Adj.	
Note Rate	25 - Day
8.000	(1.250)
7.875	(1.250)
7.750	(1.250)
7.625	(1.250)
7.500	(1.250)
7.375	(1.250)
7.250	(1.250)
7.125	(1.250)
7.000	(1.250)
6.875	(1.125)
6.750	(1.000)
6.625	(1.000)
6.500	(0.875)
6.375	(0.875)
6.250	(0.750)
6.125	(0.750)
6.000	(0.625)
5.875	(0.625)
5.750	(0.500)
5.625	(0.375)

30 Year Fixed	
Note Rate	25 - Day
8.250	(1.125)
8.125	(1.125)
8.000	(1.000)
7.875	(0.875)
7.750	(0.750)
7.625	(0.625)
7.500	(0.500)
7.375	(0.375)
7.250	(0.125)
7.125	0.125
7.000	0.375
6.875	0.625

20 Year FIXED	
Note Rate	25 - Day
8.250	(1.250)
8.125	(1.125)
8.000	(1.000)
7.875	(0.875)
7.750	(0.750)
7.625	(0.750)
7.500	(0.500)
7.375	(0.375)
7.250	(0.250)
7.125	0.000
7.000	0.250
6.875	0.500

Program Codes	
1 Mo. Libor Arm	671 L
6 Mo. Libor Arm	672 L
One Yr. Libor Arm	673 L
3/1 Libor Arm	674 L
5/1 Libor Arm	675 L
7/1 Libor Arm	676 L
10/1 Libor Arm	677 L
30 Yr. Fixed	669
20 Yr. Fixed	670

**START RATE FIXED for 3 months !!!**  
**1.875% margin!**

Program	I/O Period	Caps	Margins	Index
1 Month Libor Arm	10 Years	2/2/6	1.875%	1 Mo. Libor
6 Month Libor Arm	10 Years	2/2/6	2.000%	6 Mo. Libor
1 Year Libor Arm	10 Years	2/2/6	2.250%	1 Yr. Libor
3/1 Libor Arm	10 Years	2/2/6	2.25%	1 Yr. Libor
5/1 Libor Arm	10 Years	5/2/5		1 Yr. Libor
7/1 Libor Arm	10 Years	5/2/5		1 Yr. Libor
10/1 Libor Arm	10 Years	5/2/5		1 Yr. Libor

Non Agency Rebate Adjuster Matrix	FIXED	ARM
Non-Escrowed Loans	0.250	0.250
Interest Only	0.250	0.125
Loan Amount \$700M-\$1MM Fixed	0.125	0.000
Loan Amount >\$1MM-\$2MM Fixed	0.750	0.000
Loan Amount >\$1.5MM - \$3MM ARM	N/A	0.375
Low-Rise Condos (<= 4 stories)	0.250	0.000
High-Rise Condos (>= 5 stories)	0.375	0.125
Second Home	0.250	0.000
Cash-Out Refinance	0.250	0.125
2-Unit	0.125	0.125
3 - 4 Unit	0.500	1.000
Subordinate Financing LTV / HCLTV > 90%, < 95%	0.375	0.125
Subordinate Financing CLTV / HCLTV >= 95%	0.875	0.875
HIGH NET WORTH SIVA [1] LTV <= 75%	0.250	0.250
HIGH NET WORTH SIVA [1] LTV > 75%	0.500	0.500
Convertibility Add .125 to margin-See ARM table	N/A	0.500

GEOGRAPHIC ADJUSTERS**		
GROUP 1:	AL, AR, CA, CT, MO, NV, OR, TN	-0-
GROUP 2:	IN, KY, OH, OK, TX	(0.125)
**Not Applicable to Agency Fixed Rate or Govt. Product**		

**[1] Assets must be lesser of 50% of annual income or \$100,000. Three months consecutive asset statements required. High Net Worth SIVA must be an interest-only program selection.**

FICO - Fixed	LTV >>>	720+	700-719	680-699	660-679	620-659
<= 40%		(0.250)	(0.250)	(0.250)	0.000	0.250
40.01 - 0.500		(0.250)	(0.250)	(0.250)	0.000	0.250
50.01 - 60.00%		(0.250)	(0.250)	(0.250)	0.000	0.250
60.01 - 70.00%		(0.250)	(0.125)	(0.125)	0.000	0.250
70.01 - 75.00%		0.000	0.000	0.000	0.125	N/A
75.01 - 80.00%		0.125	0.125	0.125	0.250	N/A
80.01 - 85.00%		0.125	0.250	0.250	0.375	N/A
85.01 - 90.00%		0.125	0.250	0.250	0.500	N/A
90.01 - 95.00%		0.250	0.375	0.375	N/A	N/A

Alternate Lock Periods	
10 Day Lock (10 Day Lock must be approved)	(0.125)
25 Day	0
40 Day Lock	0.125

**Loans with FICO < 660 by exception only.**

FICO - ARMs	LTV >>>	720+	700-719	680-699	660-679	620-659
<= 40%		0.125	0.125	0.125	0.250	0.500
40.01 - 0.500		0.125	0.125	0.250	0.250	0.500
50.01 - 60.00%		0.125	0.250	0.250	0.375	0.500
60.01 - 70.00%		0.250	0.250	0.375	0.500	0.625
70.01 - 75.00%		0.250	0.375	0.375	0.500	N/A
75.01 - 80.00%		0.250	0.375	0.500	0.625	N/A
80.01 - 85.00%		0.375	0.500	0.625	0.750	N/A
85.01 - 90.00%		0.375	0.625	0.750	0.875	N/A
90.01 - 95.00%		0.500	0.750	0.875	N/A	N/A

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<b>ALMOND</b>	 <b>Parkside Lending</b> wholesale mortgage loans	<b>Program Codes: 1030 - 1040</b>
<b>'A' Paper          Conforming Fixed &amp; ARMs          (DU Eligibility Required)</b> 12/20/2007 8:57		LOCK DESK: 9 A.M. - 2 P.M. For Locks, click <b>LOCK REQUEST</b> on <a href="http://www.parksidelending.com">www.parksidelending.com</a>
<b>SAN FRANCISCO    CONCORD    SANTA ROSA</b>		<b>T-Box GR0694 (SF) or GR0813 (Concord)</b>

3/1 LIBOR ARM FULLY AMORTIZED only 5/2/5 Cap - Margin 2.25	
Program 1037	
RATE	25 DAY
6.375	(0.750)
6.250	(0.625)
6.125	(0.500)
6.000	(0.250)
5.875	(0.125)
5.750	0.125
5.625	0.250
5.500	0.500
5.375	0.750
5.250	1.000
5.125	1.250

5/1 LIBOR ARM 5/2/5 Cap - Margin 2.25	
Program 1038	
RATE	25 DAY
6.500	(0.875)
6.375	(0.750)
6.250	(0.500)
6.125	(0.250)
6.000	(0.125)
5.875	0.125
5.750	0.375
5.625	0.750
5.500	1.000
5.375	1.375
5.250	1.875

7/1 LIBOR ARM 5/2/5 Cap - Margin 2.25	
Program 1039	
RATE	25 DAY
6.750	(1.250)
6.625	(1.000)
6.500	(0.750)
6.375	(0.500)
6.250	(0.250)
6.125	0.000
6.000	0.250
5.875	0.625
5.750	1.000
5.625	1.375
5.500	2.000

10/1 LIBOR ARM 5/2/5 Cap - Margin 2.25	
Program 1040	
RATE	25 DAY
7.125	(1.625)
7.000	(1.375)
6.875	(1.125)
6.750	(0.875)
6.625	(0.750)
6.500	(0.375)
6.375	(0.125)
6.250	0.125
6.125	0.625
6.000	1.125
5.875	1.500

30 YR FIXED Program 1035	
RATE	25 DAY
7.500	(2.875)
7.375	(2.750)
7.250	(2.375)
7.125	(2.125)
7.000	(1.875)
6.875	(1.500)
6.750	(1.250)
6.625	(1.000)
6.500	(0.625)
6.375	(0.375)
6.250	0.125

<b>MAXIMUM REBATE (all programs except EA):</b>	<b>(2.500)</b>
<b>MAXIMUM REBATE (all EA programs):</b>	<b>(1.250)</b>

Program Codes		
	FNMA	FNMA My Community
3/1 LIBOR ARM	1037	1050
5/1 LIBOR ARM	1038	1051
7/1 LIBOR ARM	1039	1052
10/1 LIBOR ARM	1040	1053
30 Year Fixed	1035	1054
EA Fixed Program Codes		
EA Level 1 - Fixed	1041	
EA Level 2 - Fixed	1042	

REBATE ADJUSTMENTS - ALL PROGRAMS		
Escrow Waiver Cost <= 80%	Non-CA	0.250
Escrow Waiver Cost < 90%	CA Only	0.125
Conforming Loan Amounts < \$60,000		0.250
Conforming Loan Amounts < \$35,000		1.000
Conforming Loan Amounts < \$25,000		2.000
SISA (Lender-specific DU required to determine eligibility)		0.000

LTV & CLTV Adjustments	
LTV >= 65.01-95 & CLTV >= 90.01-95, non IO	0.250
LTV 75.01-90, non IO, FICO < 720	0.250
LTV >= 65.01-95 & CLTV >= 90.01-95, FICO >= 720, IO	0.250
LTV >= 65.01-95 & CLTV >= 90.01-95, FICO < 720, IO	0.500
LTV 75.01-90, IO, FICO >= 720	0.250
LTV 75.01-90, IO, FICO < 720	0.500

EXPANDED APPROVAL FEATURE (all other adj apply)	
All EA Levels (add to FEE) - min FICO 620	1.375
EA Level I (add to RATE)	0.625
EA Level II (add to RATE)	1.000
Impounds required for all Expanded Approval loans regardless of LTV / CLTV	

30 YR FIXED RATE REBATE ADJUSTERS DU ELIGIBILITY REQUIRED	
Loan Amounts \$100,000 - \$124,999	(0.125)
Loan Amounts \$125,000 - \$174,999	(0.250)
Loan Amounts \$175,000 - \$417,000	(0.375)
Properties located in TX	(0.250)
FHLMC ALT 97% with 35% MI	0.500
FHLMC 100%: 30 YR	1.000
FHLMC 100%: 15 YR	0.750
FNMA FLEX 97% with 18% MI	1.750
FNMA FLEX 97% with 35% MI	0.500
FNMA FLEX 100% FICO >= 680: W 35% MI	0.500
FNMA FLEX 100% FICO < 680: W 35% MI	1.000
All My Community Loans	1.000
CLTV >90%	0.250
2 unit with LTV >75%	0.500
Cash Out 70.01 to 80%	0.500
Cash out 80.01 to 90%	0.750
NON OO <=75% LTV	0.750
NON OO 75.01 to 90% LTV	1.750
Interest Only Feature	1.250
Interest Only w/2nd & LTV > 75%	0.250
Fico 660-679, w/ LTV >=70.01	0.750
Fico 640-659, w/ LTV >=70.01	1.250
Fico 620-639, w/ LTV >=70.01	1.750
Fico < 620 by exception only	

3/1, 5/1, 7/1, 10/1 ARM REBATE ADJUSTERS DU ELIGIBILITY REQUIRED	
All LTVs 90.01-95%	0.250
2 Unit, LTVs > 75%	0.500
CLTV > 90%	0.250
Cash Out 70.01 - 80 % LTV	0.500
Cash Out 80.01 - 90 % LTV	0.750
FNMA FLEX 97% w/18% MI	1.750
FNMA FLEX 97% w/35% MI	0.500
FNMA FLEX 100% FICO >=680 w/ 35% MI	0.500
FNMA FLEX 100% FICO <680 w/35% MI	1.000
ALL FNMA MY COMMUNITY, 1 Unit	1.250
FNMA My Community 97% 1 Unit	1.250
FNMA My Community 100% and Teacher	1.250
FNMA My Community 2-4 Unit	1.250
NON OO 75.01 - 90% LTV	1.750
NON OO <=75% LTV	0.750
Fico 660-679, w/ LTV >=70.01	0.750
Fico 640-659, w/ LTV >=70.01	1.250
Fico 620-639, w/ LTV >=70.01	1.750
Fico < 620 by exception only	
Interest Only** Feature	0.375
Interest Only** w/2nd & LTV > 75%	0.250

**\*\*3/1 product does not have Interest Only Feature**

MY COMMUNITY PROGRAMS FIXED or ARM RATE ADJUSTERS	
FNMA My Community, 1 Unit (AL, AR, SC, TN)	0.250
FNMA My Community 97% 1 Unit	0.250
FNMA My Community 100% and Teacher	0.375
FNMA My Community 2-4 Unit	0.500

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<b>ALMOND</b>	 <b>Parkside Lending</b> wholesale mortgage loans	<b>Program Codes: 1055 - 1057</b>	
<b>Alt-A Conforming Fixed &amp; ARMs (Manual Underwriting)</b>		LOCK DESK: 9 A.M. - 2 P.M.	
<b>12/20/2007 8:57</b>		For Locks, click <b>LOCK REQUEST</b> on <a href="http://www.parksidelending.com">www.parksidelending.com</a>	
<b>SAN FRANCISCO</b>	<b>CONCORD</b>	<b>SANTA ROSA</b>	<b>T-BOX # GR0694</b>

SAN FRANCISCO & SANTA ROSA BRANCHES

Alt-A 7/1 LIBOR ARM FULLY AMORTIZED	
Program 1056	
RATE	25 DAY
6.750	(1.250)
6.625	(1.000)
6.500	(0.750)
6.375	(0.500)
6.250	(0.250)
6.125	0.000
6.000	0.250
5.875	0.625
5.750	1.000
5.625	1.375
5.500	2.000

Alt-A 10/1 LIBOR ARM FULLY AMORTIZED	
Program 1057	
RATE	25 DAY
7.125	(1.625)
7.000	(1.375)
6.875	(1.125)
6.750	(0.875)
6.625	(0.750)
6.500	(0.375)
6.375	(0.125)
6.250	0.125
6.125	0.625
6.000	1.125
5.875	1.500

30 YR FIXED FULLY AMORTIZED	
Program 1055	
RATE	25 DAY
7.500	(2.875)
7.375	(2.750)
7.250	(2.375)
7.125	(2.125)
7.000	(1.875)
6.875	(1.500)
6.750	(1.250)
6.625	(1.000)
6.500	(0.625)
6.375	(0.375)

<b>Max Rebate (all programs):</b>	<b>(2.500)</b>
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Rebate Adjustments - All programs		
Escrow Waiver Cost <= 80%	Non-CA	0.250
Escrow Waiver Cost < 90%:	CA Only	0.125
Conforming Loan Amounts < \$60,000		0.250
Conforming Loan Amounts < \$35,000		1.000
Conforming Loan Amounts < \$25,000		2.000

FIXED RATE REBATE ADJUSTERS ***			
20 Year Amortization: Improvement	(0.250)	2 unit with LTV >90.00%	0.500
Cash Out 70.01 - 80% LTV	0.500	2 - 4 Units	0.750
Cash Out 80.01 - 90% LTV	0.750	Loan Amounts \$100,000 - \$124,999	(0.125)
NON O/O <= 75.00% LTV	0.750	Loan Amounts \$125,000 - \$174,999	(0.250)
NON O/O 75.01 - 80.00% LTV	1.750	Loan Amounts \$175,000 - \$417,000	(0.375)
SIVA	2.000		

\*\*\* Fully Amortized Loans Only (interest only option not available).

7/1, 10/1 LIBOR ARM REBATE ADJUSTERS ***			
Cash Out 70.01 - 80.00% LTV	0.500	2 Unit, LTVs 90.01 - 95%	0.500
Cash Out 80.01 - 90.00% LTV	0.750	2 - 4 Units	0.750
NON O/O <= 75.00% LTV	0.750	CLTV > 90%	0.250
NON O/O 75.01 - 80.00% LTV	1.750	SIVA	2.000

\*\*\* Fully Amortized Loans Only (interest only option not available).

**NO DU ELIGIBILITY REQUIRED**



Rates, comparisons, fees and programs are subject to change without notice. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z, which implements the Truth-In-Lending Act. Parkside Lending reserves the right to cancel any rate lock which violates any state or federal law concerning predatory lending. Ratesheets do not represent guidelines. Refer to Parkside Broker Guide for specific parameters.

<b>ALMOND</b>	 <b>Parkside Lending</b> wholesale mortgage loans	<b>Program Codes: 1081-1085</b>
<b>Closed End Second</b>		LOCK DESK: 9 A.M. - 2 P.M. For Locks, click <b>LOCK REQUEST</b> on <a href="http://www.parksidelending.com">www.parksidelending.com</a>
12/20/2007 8:57	<b>SAN FRANCISCO    CONCORD    SANTA ROSA</b>	T-BOX # GR0694

SAN FRANCISCO & SANTA ROSA BRANCHES

<b>3/1 Libor ARM - 2nd Lien</b>	
2/6 Cap - Margin 2.25	
<b>Program 1082</b>	
RATE	25 DAY
8.375	0.000
8.250	0.250
8.125	0.500
8.000	0.750
7.875	1.000
7.625	1.500
7.375	2.000
7.125	2.500
6.875	3.000

<b>5/1 Libor ARM - 2nd Lien</b>	
5/2/5 Cap - Margin 2.25	
<b>Program 1083</b>	
RATE	25 DAY
8.500	0.000
8.375	0.250
8.250	0.500
8.125	0.750
8.000	1.000
7.750	1.500
7.500	2.000
7.250	2.500
7.000	3.000

<b>30 Year Fixed - 2nd Lien</b>	
<b>Program 1085</b>	
RATE	25 DAY
8.625	0.000
8.500	0.250
8.375	0.500
8.250	0.750
8.125	1.000
7.875	2.000
7.625	3.000

<b>Program Codes</b>	
3/1 LIBOR 2nd	1082
5/1 LIBOR 2nd	1083
30 Yr 2nd	1085

Rate Adjustments (all Programs)	
Cash out (2nd lien only, max 90% CLTV)	0.125
Combined Loan Amount > \$850,000	0.375
CLTV <= 90%, FICO < 660	1.000
First Lien EA Level I, CLTV <= 90% (cannot be interest only)	1.000

Rebate Adjustments (all Programs)	
CLTV >= 85% to 90%	0.250
Interest Only	0.000

Must be closed **CONCURRENT** with an **Almond 1st**  
**Full Doc Only**  
 with an **Almond Agency Conforming 'A'** first lien with DU Eligibility  
 with an **Almond Alt-A Conforming** (manual underwriting) - max **80%** CLTV

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<b>Redwood</b>	 <b>Parkside Lending</b> wholesale mortgage loans	<b>Program Codes: 460 - 466</b>
<b>Alt-A</b> <b>Conforming Fixed &amp; ARM</b>		LOCK DESK: 9 A.M. - 2 P.M. <small>For rate locks, click LOCK REQUEST on <a href="http://www.ParksideLending.com">www.ParksideLending.com</a></small>
12/20/2007 8:57		<span style="background-color: #f4a460; color: white; padding: 2px;">SAN FRANCISCO</span> <span style="background-color: #f4a460; color: white; padding: 2px;">CONCORD</span> <span style="background-color: #f4a460; color: white; padding: 2px;">SANTA ROSA</span>

SAN FRANCISCO & SANTA ROSA BRANCHES

ALL MARGINS: 2.75	25-Day Pricing								
	30 Year FIXED No IO	30 Year FIXED Int Only	5/1 LIBOR ARM 5/2/5 Caps		7/1 LIBOR ARM 5/2/5 Caps		10/1 LIBOR ARM 5/2/5 Caps		15 YEAR FIXED
PRODUCT CODES	CODE: 464		CODE: 461		CODE: 462		CODE: 463		CODE: 466
RATE	No Prepay	No Prepay	No Prepay	3-Yr Hard Prepay	No Prepay	3-Yr Hard Prepay	No Prepay	3-Yr Hard Prepay	No Prepay
9.000	(5.625)	(4.125)	(2.000)	(2.625)	(2.125)	(2.750)	(2.250)	(2.750)	(3.625)
8.875	(5.500)	(4.000)	(1.875)	(2.500)	(2.000)	(2.625)	(2.125)	(2.625)	(3.625)
8.750	(5.250)	(3.750)	(1.875)	(2.500)	(1.875)	(2.500)	(2.000)	(2.500)	(3.250)
8.625	(4.875)	(3.375)	(1.750)	(2.375)	(1.875)	(2.500)	(1.875)	(2.375)	(3.000)
8.500	(4.625)	(3.250)	(1.625)	(2.250)	(1.750)	(2.375)	(1.875)	(2.375)	(2.875)
8.375	(4.375)	(3.000)	(1.500)	(2.125)	(1.625)	(2.250)	(1.750)	(2.250)	(2.875)
8.250	(4.125)	(2.750)	(1.375)	(2.000)	(1.625)	(2.250)	(1.625)	(2.125)	(2.625)
8.125	(3.750)	(2.375)	(1.375)	(2.000)	(1.500)	(2.125)	(1.500)	(2.000)	(2.250)
8.000	(3.500)	(2.125)	(1.250)	(1.875)	(1.375)	(2.000)	(1.500)	(2.000)	(2.000)
7.875	(3.250)	(1.875)	(1.125)	(1.750)	(1.250)	(1.875)	(1.375)	(1.875)	(2.250)
7.750	(3.000)	(1.500)	(1.000)	(1.625)	(1.125)	(1.750)	(1.250)	(1.750)	(1.875)
7.625	(2.750)	(1.250)	(0.875)	(1.500)	(1.125)	(1.750)	(1.125)	(1.625)	(1.625)
7.500	(2.375)	(1.000)	(0.750)	(1.375)	(1.000)	(1.625)	(1.000)	(1.500)	(1.250)
7.375	(2.375)	(0.875)	(0.625)	(1.250)	(0.875)	(1.500)	(0.875)	(1.375)	(1.750)
7.250	(2.125)	(0.625)	(0.500)	(1.125)	(0.750)	(1.375)	(0.625)	(1.125)	(1.375)
7.125	(1.750)	(0.250)	(0.375)	(1.000)	(0.625)	(1.250)	(0.500)	(1.000)	(1.000)
7.000	(1.375)	0.000	(0.250)	(0.875)	(0.375)	(1.000)	(0.250)	(0.750)	(0.750)
6.875	(1.125)	0.375	(0.125)	(0.750)	(0.250)	(0.875)	(0.125)	(0.625)	(0.875)
6.750	(0.750)	0.625	0.000	(0.625)	(0.125)	(0.750)	0.125	(0.375)	(0.500)
6.625	(0.375)	1.125	0.125	(0.500)	0.125	(0.500)	0.375	(0.125)	(0.125)
6.500	0.000	1.500	0.375	(0.250)	0.500	(0.125)	0.750	0.250	0.250
6.375	0.625	2.125	0.625	0.000	0.750	0.125	1.125	0.625	0.250
6.250	1.000	2.500	0.875	0.250	1.000	0.375	1.375	0.875	0.625
<b>REBATE Adjustments (Apply to 3-Year Prepay Price)</b>									
1-Yr. Prepay	n/a	n/a	0.375		0.375		0.375		n/a

Doc Type REBATE Adjustments									
LTV	Credit Score	<= 65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97**
Full Doc	>=720	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	5.000
	719-700	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.250	5.000
	699-680	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.250	0.500	5.000
	679-660	0.000	0.000	0.000	0.000	0.125	0.375	0.625	5.000
Stated Income	>= 720	(0.250)	(0.250)	(0.250)	(0.250)	0.250	0.375	-	-
	719-700	0.000	0.000	0.000	0.125	0.625	0.750	-	-
	699-680	0.000	0.375	0.500	0.625	1.125	1.250	-	-
	679-660	0.000	0.625	0.875	1.000	1.625	1.875	-	-

Interest Only REBATE Adjustments									
Doc Type	LTV	<= 65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARM	>= 700	0.000	0.000	0.000	0.000	0.000	0.125	0.250	-
	699-660	0.125	0.250	0.250	0.250	0.250	0.375	0.375	-

Subordinate Financing REBATE Adjustments									
CLTV	<= 65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Full Doc	0.000	0.000	0.000	0.250	0.250	0.500	1.000	-	
All Other Doc Types	0.000	0.000	0.250	0.500	1.500	2.000	-	-	

Property Type REBATE Adjustments									
LTV	<= 65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Co-Op	0.000	0.000	0.250	0.250	0.375	0.750	1.000	-	
Low Rise / High Rise Condos	0.000	0.000	0.250	0.375	-	-	-	-	
2-Units	0.250	0.375	0.875	1.000	1.000	1.125	1.250	-	
3-4 Units	0.375	0.500	1.500	1.750	1.750	1.875	5.000	-	

Other REBATE Adjustments									
LTV	<= 65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Credit Score >=750	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	0.000	
Second Home	0.000	0.000	0.125	0.250	0.250	0.500	5.000	-	
Investment >=700	0.250	0.500	1.000	1.500	1.625	1.750	-	-	
Investment <700	0.375	0.750	1.250	1.750	1.875	2.000	-	-	
Cash Out >=700	0.000	0.125	0.375	0.625	0.750	1.000	5.000	-	
Cash Out <700	0.125	0.375	0.625	0.875	1.000	1.250	5.000	-	
LLC (In Addition to Investment Pricing)	-	-	-	-	-	-	-	-	
Non-Resident Alien	-	-	-	-	-	-	-	-	
NY Properties (excluding Co-Op)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Waive Escrows	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	

State REBATE Adjustments			
Tier 1	AL, AR, HI, OK, SC, TN, TX		
Tier 2	CT, OR		
Tier 3	CA, IN, KY, MO, OH		
Loan size	Tier 1	Tier 2	Tier 3
>=\$550,000	(1.000)	(0.875)	(0.750)
\$549,999 - \$450,000	(0.875)	(0.750)	(0.625)
\$449,999 - \$375,000	(0.750)	(0.625)	(0.500)
\$374,999 - \$275,000	(0.625)	(0.500)	(0.375)
\$274,999 - \$100,000	(0.250)	(0.125)	0.000
\$99,999 - \$75,000	0.000	0.125	0.250
\$74,999 - \$50,000	0.375	0.500	0.625
<=\$49,999	1.250	1.375	1.500

MAX Final Rebate		
	< 3Yr. Hard PPP	3 Yr. Hard PPP
Full/Stated - Primary Resid	(1.125)	(1.625)
Investor/2nd Home	(0.625)	(1.125)

**Forward Locks not allowed on this program**

