



Taylor, Bean & Whitaker

RATES EFFECTIVE		CONTACT INFORMATION	
Effective Date:	9/8/2008	Phone:	(800)728-1129
Prime Rate:	5.00	Fax:	(877)387-0111
1 Yr CMT Index:	2.04	Email:	TBWLockDrop@taylorbean.com
FEES		LOCK EXPIRATION DATES	
Administration Fee - Call (866)236-7296		15 Day	30 Day
Tax Service Fee: \$73.00		45 Day	60 Day
Escrow Waiver - Deduct .250 from Price at Closing		9/23/2008	10/8/2008
		10/23/2008	11/7/2008

120

Prices subject to change without notice.

Conventional Pricing

Conv 10 - 11000000				
Rate	15 Day	30 Day	60 Day	
4.7500	99.290	99.165	98.883	
4.8750	99.912	99.787	99.506	
5.0000	100.370	100.245	99.964	
5.1250	100.620	100.495	100.214	
5.2500	101.155	101.030	100.811	
5.3750	101.675	101.550	101.332	
5.5000	102.059	101.934	101.716	
5.6250	102.460	102.335	102.117	
5.7500	102.276	102.151	101.901	
5.8750	102.782	102.657	102.407	
6.0000	103.116	102.991	102.741	
6.1250	103.442	103.317	103.067	
6.2500	103.341	103.216	102.966	
6.3750	103.776	103.651	103.401	
6.5000	104.044	103.919	103.669	

Conv 15 - 11500000				
Rate	15 Day	30 Day	60 Day	
4.7500	99.165	99.040	98.758	
4.8750	99.787	99.662	99.381	
5.0000	100.245	100.120	99.839	
5.1250	100.495	100.370	100.089	
5.2500	101.030	100.905	100.686	
5.3750	101.550	101.425	101.207	
5.5000	101.934	101.809	101.591	
5.6250	102.335	102.210	101.992	
5.7500	102.151	102.026	101.776	
5.8750	102.657	102.532	102.282	
6.0000	102.991	102.866	102.616	
6.1250	103.317	103.192	102.942	
6.2500	103.216	103.091	102.841	
6.3750	103.651	103.526	103.276	
6.5000	103.919	103.794	103.544	

Conv 20 - 12000000				
Rate	15 Day	30 Day	60 Day	
5.2500	99.902	99.777	99.559	
5.3750	100.667	100.542	100.323	
5.5000	101.097	100.972	100.753	
5.6250	101.463	101.338	101.119	
5.7500	101.785	101.660	101.441	
5.8750	102.279	102.154	101.904	
6.0000	102.585	102.460	102.210	
6.1250	102.858	102.733	102.483	
6.2500	103.104	102.979	102.729	
6.3750	103.194	103.069	102.804	
6.5000	103.452	103.327	103.062	
6.6250	103.675	103.550	103.284	
6.7500	103.859	103.734	103.468	
6.8750	104.220	104.095	103.814	
7.0000	104.389	104.264	103.983	

Conv 25 - 12500000				
Rate	15 Day	30 Day	60 Day	
5.2500	99.158	99.033	98.815	
5.3750	99.899	99.774	99.555	
5.5000	100.365	100.240	100.021	
5.6250	100.782	100.657	100.438	
5.7500	101.155	101.030	100.811	
5.8750	101.699	101.574	101.324	
6.0000	102.070	101.945	101.695	
6.1250	102.399	102.274	102.024	
6.2500	102.699	102.574	102.324	
6.3750	102.843	102.718	102.453	
6.5000	103.148	103.023	102.758	
6.6250	103.414	103.289	103.023	
6.7500	103.640	103.515	103.249	
6.8750	104.045	103.920	103.639	
7.0000	104.271	104.146	103.865	

Conv 30 - 13000000				
Rate	15 Day	30 Day	60 Day	
5.2500	99.158	99.033	98.815	
5.3750	99.899	99.774	99.555	
5.5000	100.365	100.240	100.021	
5.6250	100.782	100.657	100.438	
5.7500	101.155	101.030	100.811	
5.8750	101.699	101.574	101.324	
6.0000	102.070	101.945	101.695	
6.1250	102.399	102.274	102.024	
6.2500	102.699	102.574	102.324	
6.3750	102.843	102.718	102.453	
6.5000	103.148	103.023	102.758	
6.6250	103.414	103.289	103.023	
6.7500	103.640	103.515	103.249	
6.8750	104.045	103.920	103.639	
7.0000	104.271	104.146	103.865	

Conv 40 - 14000000				
Rate	15 Day	30 Day	60 Day	
5.7500	99.246	99.121	98.902	
5.8750	99.834	99.709	99.459	
6.0000	100.270	100.145	99.895	
6.1250	100.688	100.563	100.313	
6.2500	101.079	100.954	100.704	
6.3750	101.313	101.188	100.923	
6.5000	101.662	101.537	101.272	
6.6250	101.925	101.800	101.534	
6.7500	102.147	102.022	101.756	
6.8750	102.548	102.423	102.142	
7.0000	102.713	102.588	102.307	
7.1250	102.780	102.655	102.374	
7.2500	102.805	102.680	102.399	
7.3750	103.205	103.080	102.870	
7.5000	103.141	103.016	102.952	

Conv 1 YR ARM - 10100000				
Caps:	Index: 3.239			
2.000/2.000/6.000				
Margin: 2.250				
Rate	15 Day	30 Day	60 Day	
5.7500	100.310	100.185	99.890	
5.8750	100.391	100.266	99.962	
6.0000	100.470	100.345	100.031	
6.1250	100.553	100.428	100.103	
6.2500	100.635	100.510	100.175	
6.7500	101.819	101.694	101.321	

Conv 3/1 ARM - 13100000				
Caps:	Index: 3.239			
2.000/2.000/6.000				
Margin: 2.250				
Rate	15 Day	30 Day	60 Day	
4.8750	100.184	100.059	99.784	
5.0000	100.449	100.324	100.049	
5.1250	100.713	100.588	100.313	
5.2500	100.983	100.858	100.583	
5.3750	101.252	101.127	100.852	
5.5000	101.461	101.336	101.061	
5.6250	101.670	101.545	101.270	
5.7500	101.828	101.703	101.428	
5.8750	101.986	101.861	101.586	
6.0000	102.149	102.024	101.749	
6.1250	102.312	102.187	101.912	
6.2500	102.439	102.314	102.039	
6.3750	102.566	102.441	102.166	
6.5000	102.634	102.509	102.234	
6.6250	102.701	102.576	102.301	

Conv 5/1 ARM - 15100000				
Caps:	Index: 3.239			
5.000/2.000/5.000				
Margin: 2.250				
Rate	15 Day	30 Day	60 Day	
5.1250	100.009	99.884	99.609	
5.2500	100.354	100.229	99.954	
5.3750	100.699	100.574	100.299	
5.5000	101.043	100.918	100.643	
5.6250	101.386	101.261	100.986	
5.7500	101.654	101.529	101.254	
5.8750	101.921	101.796	101.521	
6.0000	102.188	102.063	101.788	
6.1250	102.454	102.329	102.054	
6.2500	102.660	102.535	102.260	
6.3750	102.865	102.740	102.465	
6.5000	102.990	102.865	102.590	
6.6250	103.116	102.991	102.716	
6.7500	103.181	103.056	102.781	
6.8750	103.246	103.121	102.846	

Conv 7/1 ARM - 17100000				
Caps:	Index: 3.239			
5.000/2.000/5.000				
Margin: 2.250				
Rate	15 Day	30 Day	60 Day	
5.1250	98.445	98.320	98.045	
5.2500	98.570	98.445	98.170	
5.3750	98.695	98.570	98.295	
5.5000	99.450	99.325	99.050	
5.6250	100.205	100.080	99.805	
5.7500	100.592	100.467	100.192	
5.8750	100.980	100.855	100.580	
6.0000	101.352	101.227	100.953	
6.1250	101.725	101.600	101.325	
6.2500	102.027	101.902	101.628	
6.3750	102.330	102.205	101.930	
6.5000	102.563	102.438	102.163	
6.6250	102.795	102.670	102.395	
6.7500	102.833	102.708	102.433	
6.8750	102.870	102.745	102.470	

Conv 10/1 ARM - 11100000				
Caps:	Index: 3.239			
5.000/2.000/5.000				
Margin: 2.250				
Rate	15 Day	30 Day	60 Day	
5.2500	97.550	97.425	96.370	
5.3750	97.680	97.555	96.500	
5.5000	98.145	98.020	96.965	
5.6250	98.610	98.485	97.430	
5.7500	99.035	98.910	97.855	
5.8750	99.450	99.325	98.280	
6.0000	100.205	100.080	99.045	
6.1250	100.960	100.835	99.810	
6.2500	101.410	101.285	100.270	
6.3750	101.860	101.735	100.730	
6.5000	102.100	101.975	100.980	
6.6250	102.340	102.215	101.230	
6.7500	102.485	102.360	101.385	
6.8750	102.630	102.505	101.540	
7.0000	102.730	102.605	101.640	

CCIO 10/20 - 13001000				
Rate	15 Day	30 Day	60 Day	
5.8750	99.590	99.465	99.215	
6.0000	100.036	99.911	99.661	
6.1250	100.375	100.250	100.000	
6.2500	100.686	100.561	100.311	
6.3750	101.262	101.137	100.872	
6.5000	101.703	101.578	101.312	
6.6250	101.978	101.853	101.588	
6.7500	102.214	102.089	101.824	
6.8750	102.504	102.379	102.098	
7.0000	102.857	102.732	102.451	
7.1250	103.054	102.929	102.648	
7.2500	103.211	103.086	102.805	
7.3750	103.385	103.260	103.041	
7.5000	103.644	103.519	103.300	
7.6250	103.760	103.635	103.417	



Taylor, Bean & Whitaker

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 1 Yr CMT Index: 2.04

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 Email: TBWLockDrop@taylorbean.com

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FEES

Administration Fee - Call (866)236-7296
 Tax Service Fee: \$73.00
 Escrow Waiver - Deduct .250 from Price at Closing

LOCK EXPIRATION DATES

15 Day	30 Day	45 Day	60 Day
9/23/2008	10/8/2008	10/23/2008	11/7/2008

Prices subject to change without notice.

CCIO 3/1 - 13101000

Caps: Index: 3.239
 2.000/2.000/6.000

Margin: 2.250

Rate	15 Day	30 Day	60 Day
4.8750	100.034	99.909	99.634
5.0000	100.299	100.174	99.899
5.1250	100.563	100.438	100.163
5.2500	100.833	100.708	100.433
5.3750	101.102	100.977	100.702
5.5000	101.311	101.186	100.911
5.6250	101.520	101.395	101.120
5.7500	101.678	101.553	101.278
5.8750	101.836	101.711	101.436
6.0000	101.999	101.874	101.599
6.1250	102.162	102.037	101.762
6.2500	102.289	102.164	101.889
6.3750	102.416	102.291	102.016
6.5000	102.484	102.359	102.084
6.6250	102.551	102.426	102.151

CCIO 5/1 - 15101000

Caps: Index: 3.239
 5.000/2.000/5.000

Margin: 2.250

Rate	15 Day	30 Day	60 Day
5.1250	99.859	99.734	99.459
5.2500	100.204	100.079	99.804
5.3750	100.549	100.424	100.149
5.5000	100.893	100.768	100.493
5.6250	101.236	101.111	100.836
5.7500	101.504	101.379	101.104
5.8750	101.771	101.646	101.371
6.0000	102.038	101.913	101.638
6.1250	102.304	102.179	101.904
6.2500	102.510	102.385	102.110
6.3750	102.715	102.590	102.315
6.5000	102.840	102.715	102.440
6.6250	102.966	102.841	102.566
6.7500	103.031	102.906	102.631
6.8750	103.096	102.971	102.696

CCIO 7/1 - 17101000

Caps: Index: 3.239
 5.000/2.000/5.000

Margin: 2.250

Rate	15 Day	30 Day	60 Day
5.1250	98.295	98.170	97.895
5.2500	98.420	98.295	98.020
5.3750	98.545	98.420	98.145
5.5000	99.300	99.175	98.900
5.6250	100.055	99.930	99.655
5.7500	100.442	100.317	100.042
5.8750	100.830	100.705	100.430
6.0000	101.202	101.077	100.802
6.1250	101.575	101.450	101.175
6.2500	101.877	101.752	101.477
6.3750	102.180	102.055	101.780
6.5000	102.412	102.287	102.013
6.6250	102.645	102.520	102.245
6.7500	102.682	102.557	102.283
6.8750	102.720	102.595	102.320

CCIO 10/1 - 11101000

Caps: Index: 3.239
 5.000/2.000/5.000

Margin: 2.250

Rate	15 Day	30 Day	60 Day
5.2500	97.400	97.275	96.220
5.3750	97.530	97.405	96.350
5.5000	97.995	97.870	96.815
5.6250	98.460	98.335	97.280
5.7500	98.885	98.760	97.705
5.8750	99.300	99.175	98.130
6.0000	100.055	99.930	98.895
6.1250	100.810	100.685	99.660
6.2500	101.260	101.135	100.120
6.3750	101.710	101.585	100.580
6.5000	101.950	101.825	100.830
6.6250	102.190	102.065	101.080
6.7500	102.335	102.210	101.235
6.8750	102.480	102.355	101.390
7.0000	102.580	102.455	101.490

Conv Jumbo 30 - 13000020

Caps: Index: 3.239

5.000/2.000/5.000

Margin: 2.250

Rate	15 Day	30 Day	60 Day
5.3750	98.145	98.020	97.801
5.5000	98.721	98.596	98.378
5.6250	99.150	99.025	98.806
5.7500	99.534	99.409	99.190
5.8750	99.941	99.816	99.566
6.0000	100.424	100.299	100.049
6.1250	100.766	100.641	100.391
6.2500	101.079	100.954	100.704
6.3750	101.219	101.094	100.829
6.5000	101.631	101.506	101.241
6.6250	101.905	101.780	101.514
6.7500	102.139	102.014	101.748
6.8750	102.460	102.335	102.054
7.0000	102.786	102.661	102.380
7.1250	102.981	102.856	102.575

Conv Jumbo 5/1 ARM - 15100020

Caps: Index: 3.239
 5.000/2.000/5.000

Margin: 2.250

Rate	15 Day	30 Day	60 Day
5.1250	99.359	99.234	98.959
5.2500	99.704	99.579	99.304
5.3750	100.049	99.924	99.649
5.5000	100.393	100.268	99.993
5.6250	100.736	100.611	100.336
5.7500	101.004	100.879	100.604
5.8750	101.271	101.146	100.871
6.0000	101.538	101.413	101.138
6.1250	101.804	101.679	101.404
6.2500	102.010	101.885	101.610
6.3750	102.215	102.090	101.815
6.5000	102.340	102.215	101.940
6.6250	102.466	102.341	102.066
6.7500	102.531	102.406	102.131
6.8750	102.596	102.471	102.196

CCIO Jumbo 30 - 13001020

Caps: Index: 3.239
 5.000/2.000/5.000

Margin: 2.250

Rate	15 Day	30 Day	60 Day
5.3750	94.813	94.688	94.469
5.5000	95.539	95.414	95.195
5.6250	95.978	95.853	95.634
5.7500	96.937	96.812	96.562
5.8750	97.651	97.526	97.276
6.0000	98.284	98.159	97.909
6.1250	98.637	98.512	98.262
6.2500	98.960	98.835	98.585
6.3750	99.462	99.337	99.071
6.5000	100.023	99.898	99.632
6.6250	100.306	100.181	99.916
6.7500	100.550	100.425	100.160
6.8750	100.782	100.657	100.376
7.0000	101.247	101.122	100.841
7.1250	101.452	101.327	101.046

CCIO Jumbo 5/1 ARM - 15101020

Caps: Index: 3.239
 5.000/2.000/5.000

Margin: 2.250

Rate	15 Day	30 Day	60 Day
5.1250	99.359	99.234	98.959
5.2500	99.704	99.579	99.304
5.3750	100.049	99.924	99.649
5.5000	100.393	100.268	99.993
5.6250	100.736	100.611	100.336
5.7500	101.004	100.879	100.604
5.8750	101.271	101.146	100.871
6.0000	101.538	101.413	101.138
6.1250	101.804	101.679	101.404
6.2500	102.010	101.885	101.610
6.3750	102.215	102.090	101.815
6.5000	102.340	102.215	101.940
6.6250	102.466	102.341	102.066
6.7500	102.531	102.406	102.131
6.8750	102.596	102.471	102.196

Conventional Price Adjustments (Max: Fixed 103.0, ARM 101.5)

Alt 97	-0.750
Affordable 97	-0.750
95% Second Home	0.000
2 Unit 75.01 to 95%	-0.500
3-4 Units	-1.000
MFG	-1.500
80/15/5	-0.500
80/20, 75/25, 70,30	-1.500
75/20/5	-0.250
ARM and LTV 90.01-95	-0.250
Investment and LTV <= 75%	-1.750
Investment and LTV Between 75.01% & 80%	-3.000
Investment and LTV Between 80.01% & 85%	-3.750
Interest Only and LTV 90-95%	-0.250
Interest Only w/Sec Financing	-0.250
HP w/Secondary Financing and FICO >= 720	-0.500
HP w/Secondary Financing and FICO < 720	-0.750
HP 3-4 Units and LTV >90%	-1.000
HP ARM	-0.250
ALT 97	-0.750
Jumbo Cash Out	-1.000
Jumbo R/T Refi > 75% LTV	-0.500
Jumbo ARM Interest Only	-0.150
Jumbo ARM and LTV/TLTV <= 75%	-0.750
Jumbo ARM and LTV/TLTV > 75%	-1.500

States	Adj
FL, TX	0.125
OK, ND, GA	0.000
AK, LA, AR, MS, TN, PA	-0.050
ID, NM, AL, NE, OR, NC, SC, NY	-0.100
HI, WI, NH, MO, SD, WV, IN, OH, MD, DE, NJ	-0.100
IL, MI, ME, NV, VT, WY, DC, CT, IA, MT, KS, VA, WA, KY, UT	-0.160
CO, MN, RI, CA, MA, AZ	-0.200



Taylor, Bean & Whitaker

RATES EFFECTIVE		CONTACT INFORMATION	
Effective Date:	9/8/2008	Phone:	(800)728-1129
Prime Rate:	5.00	Fax:	(877)387-0111
1 Yr CMT Index:	2.04	Email:	TBWLockDrop@taylorbean.com
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Escrow Waiver - Deduct .250 from Price at Closing		9/23/2008	10/8/2008
		10/23/2008	11/7/2008

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FICO Score	<= 60	> 60 <= 70	> 70 <= 75	> 75 <= 80	> 80 <= 85	> 85
<620	0.000	-0.750	-2.750	-2.750	-2.750	-2.750
620-639	0.000	-0.750	-2.500	-2.750	-2.750	-2.500
640-659	0.000	-0.500	-1.750	-2.250	-2.000	-1.750
660-679	0.000	-0.500	-1.250	-1.750	-1.500	-1.250
680-699	0.000	-0.500	-0.500	-1.000	-0.500	-0.500
700-719	0.250	-0.500	-0.500	-0.750	-0.500	-0.500
720-739	0.250	0.000	0.000	-0.250	0.000	0.000
>=740	0.250	0.000	0.000	0.000	0.000	0.000

HP AMI	Loan Purpose	<=95	95.01-97	97.01-100
<=80%	Purchase	-1.000	-1.375	-1.500
<=80%	Refinance	-1.500	-1.875	-2.000
>80%	All Loan Purposes	-1.500	-1.875	-2.000

Cash Out FICO	LTV <= 60	LTV 60.01-70	LTV 70.01-75	LTV 75.01-80	LTV > 80
<620	-1.000	-1.750	-1.750	-2.750	N/A
620-639	0.000	-0.750	-0.750	-2.250	N/A
640-659	0.000	-0.750	-0.750	-1.750	N/A
660-679	0.000	-0.250	-0.250	-1.000	N/A
680-699	0.000	-0.250	-0.250	-0.875	-2.000
700-739	0.000	-0.125	-0.125	-0.500	-1.000
>=740	0.000	0.000	0.000	-0.250	-0.375

Government Pricing

FHA 15 - 21500000				
Rate	15 Day	30 Day	60 Day	
5.0000	98.272	98.147	97.866	
5.5000	100.245	100.120	99.901	
6.0000	101.090	100.965	100.715	
6.5000	102.541	102.416	102.166	
7.0000	102.728	102.603	102.353	
7.5000	102.916	102.791	102.541	

FHA 30 - 23000000				
Rate	15 Day	30 Day	60 Day	
5.2500	98.258	98.133	97.914	
5.3750	98.835	98.710	98.492	
5.5000	100.365	100.240	100.021	
5.6250	99.928	99.803	99.584	
5.7500	100.197	100.072	99.822	
5.8750	100.727	100.602	100.352	
6.0000	101.886	101.761	101.511	
6.1250	101.696	101.571	101.321	
6.2500	101.603	101.478	101.197	
6.3750	102.067	101.942	101.661	

FHA 1 YR ARM - 20100000				
Rate	15 Day	30 Day	60 Day	
6.0000	99.688	99.563	99.344	
6.1250	99.835	99.710	99.492	
6.2500	99.843	99.718	99.499	
6.3750	99.990	99.865	99.646	
6.5000	100.133	100.008	99.789	
6.6250	100.270	100.145	99.926	
6.7500	100.302	100.177	99.959	
6.8750	100.440	100.315	100.096	
7.0000	100.572	100.447	100.229	
7.1250	100.700	100.575	100.356	

FHA 3/1 YR ARM - 23100000				
Rate	15 Day	30 Day	60 Day	
4.5000	98.563	98.438	98.219	
4.6250	98.735	98.610	98.391	
4.7500	99.218	99.093	98.874	
4.8750	99.387	99.262	99.043	
5.0000	99.554	99.429	99.210	
5.1250	99.718	99.593	99.375	
5.2500	100.260	100.135	99.916	
5.3750	100.424	100.299	100.081	
5.5000	100.586	100.461	100.243	
5.6250	100.746	100.621	100.402	

FHA 5/1 YR ARM - 25100000				
Rate	15 Day	30 Day	60 Day	
5.2500	99.680	99.555	99.336	
5.3750	99.867	99.742	99.524	
5.5000	100.050	99.925	99.706	
5.6250	100.227	100.102	99.884	
5.7500	100.985	100.860	100.641	
5.8750	101.162	101.037	100.819	
6.0000	101.335	101.210	100.991	
6.1250	101.502	101.377	101.158	
6.2500	101.650	101.525	101.306	
6.3750	101.817	101.692	101.473	

VA 15 - 31500000				
Rate	15 Day	30 Day	60 Day	
5.0000	98.272	98.147	97.866	
5.5000	100.245	100.120	99.901	
6.0000	101.090	100.965	100.715	
6.5000	102.541	102.416	102.166	
7.0000	102.728	102.603	102.353	
7.5000	102.916	102.791	102.541	

VA 30 - 33000000				
Rate	15 Day	30 Day	60 Day	
5.2500	98.258	98.133	97.914	
5.3750	98.835	98.710	98.492	
5.5000	100.365	100.240	100.021	
5.6250	99.928	99.803	99.584	
5.7500	100.197	100.072	99.822	
5.8750	100.727	100.602	100.352	
6.0000	101.886	101.761	101.511	
6.1250	101.696	101.571	101.321	
6.2500	101.603	101.478	101.197	
6.3750	102.067	101.942	101.661	

VA 1 YR ARM - 30100000				
Rate	15 Day	30 Day	60 Day	
6.0000	99.688	99.563	99.344	
6.1250	99.835	99.710	99.492	
6.2500	99.843	99.718	99.499	
6.3750	99.990	99.865	99.646	
6.5000	100.133	100.008	99.789	
6.6250	100.270	100.145	99.926	
6.7500	100.302	100.177	99.959	
6.8750	100.440	100.315	100.096	
7.0000	100.572	100.447	100.229	
7.1250	100.700	100.575	100.356	

VA 3/1 ARM - 33100000				
Rate	15 Day	30 Day	60 Day	
4.5000	98.563	98.438	98.219	
4.6250	98.735	98.610	98.391	
4.7500	99.218	99.093	98.874	
4.8750	99.387	99.262	99.043	
5.0000	99.554	99.429	99.210	
5.1250	99.718	99.593	99.375	
5.2500	100.260	100.135	99.916	
5.3750	100.424	100.299	100.081	
5.5000	100.586	100.461	100.243	
5.6250	100.746	100.621	100.402	

VA 5/1 ARM - 35100000				
Rate	15 Day	30 Day	60 Day	
5.2500	99.680	99.555	99.336	
5.3750	99.867	99.742	99.524	
5.5000	100.050	99.925	99.706	
5.6250	100.227	100.102	99.884	
5.7500	100.985	100.860	100.641	
5.8750	101.162	101.037	100.819	
6.0000	101.335	101.210	100.991	
6.1250	101.502	101.377	101.158	
6.2500	101.650	101.525	101.306	
6.3750	101.817	101.692	101.473	

Government Price Adjustments (Max: Fixed 104.0, ARM 101.5)

FHA Secure (30 Yr Fixed Only)	-2.500
2/1 Buydown	-2.500
1/0 Buydown	-0.875
FHA Jumbo (15 yr)	-5.000
FHA Jumbo (all others)	-1.500
FICO < 580	-2.000
FICO 580-599	-1.000
FICO 600-619	-0.250
FICO >= 700 and LTV <= 60 (no Jumbo, or 15 yr terms)	0.250
States	Adj
FL, TX	0.125
PA, OK, AR, GA	0.000
MS, TN, AL, LA, ND, AK, DE, NC, NY	-0.050
SC, HI, NM, MD, DC, IN, NE, NJ, OR	-0.100
ID, WV, KY, VA, MO, KS, IA, MT, CT, OH, SD	-0.100
WA, WI, UT, VT, WY, NV, IL, MI, NH, AZ, ME, RI	-0.160
CO, CA, MN, MA	-0.200



Taylor, Bean & Whitaker

RATES EFFECTIVE		CONTACT INFORMATION	
Effective Date:	9/8/2008	Phone:	(800)728-1129
Prime Rate:	5.00	Fax:	(877)387-0111
1 Yr CMT Index:	2.04	Email:	TBWLockDrop@taylorbean.com
FEES		LOCK EXPIRATION DATES	
Administration Fee - Call (866)236-7296		15 Day	30 Day
Tax Service Fee: \$73.00		45 Day	60 Day
Escrow Waiver - Deduct .250 from Price at Closing		9/23/2008	10/8/2008
		10/23/2008	11/7/2008

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Prices subject to change without notice.

RHCDS Pricing

USDA RD 30			
Rate	15 Day	30 Day	60 Day
5.2500	98.258	98.133	97.914
5.3750	98.835	98.710	98.492
5.5000	100.365	100.240	100.021
5.6250	99.928	99.803	99.584
5.7500	100.197	100.072	99.822
5.8750	100.727	100.602	100.352
6.0000	101.886	101.761	101.511
6.1250	101.696	101.571	101.321
6.2500	101.603	101.478	101.197
6.3750	102.067	101.942	101.661

RHCDS Price Adjustments (Max 103.0)

A-Minus Pricing

A-minus 30 yr - 13000051			
Rate	15 Day	30 Day	60 Day
5.7500	99.680	99.555	99.336
5.8750	100.224	100.099	99.849
6.0000	100.595	100.470	100.220
6.1250	100.924	100.799	100.549
6.2500	101.224	101.099	100.849
6.3750	101.368	101.243	100.978
6.5000	101.673	101.548	101.283
6.6250	101.939	101.814	101.548
6.7500	102.165	102.040	101.774
6.8750	102.570	102.445	102.164
7.0000	102.796	102.671	102.390
7.1250	102.983	102.858	102.577
7.2500	103.130	103.005	102.724
7.3750	103.625	103.500	103.315

A-minus 40 yr - 14000051			
Rate	15 Day	30 Day	60 Day
5.7500	97.996	97.871	97.652
5.8750	98.584	98.459	98.209
6.0000	99.020	98.895	98.645
6.1250	99.438	99.313	99.063
6.2500	99.829	99.704	99.454
6.3750	100.063	99.938	99.673
6.5000	100.412	100.287	100.022
6.6250	100.675	100.550	100.284
6.7500	100.897	100.772	100.506
6.8750	101.298	101.173	100.892
7.0000	101.463	101.338	101.057
7.1250	101.530	101.405	101.124
7.2500	101.555	101.430	101.149
7.3750	101.955	101.830	101.620
7.5000	101.891	101.766	101.702

A-minus 3/1 Arm - 13100051			
Rate	15 Day	30 Day	60 Day
5.0000	99.199	99.074	98.799
5.1250	99.463	99.338	99.063
5.2500	99.733	99.608	99.333
5.3750	100.002	99.877	99.602
5.5000	100.211	100.086	99.811
5.6250	100.420	100.295	100.020
5.7500	100.578	100.453	100.178
5.8750	100.736	100.611	100.336
6.0000	100.899	100.774	100.499
6.1250	101.062	100.937	100.662
6.2500	101.189	101.064	100.789
6.3750	101.316	101.191	100.916
6.5000	101.384	101.259	100.984
6.6250	101.451	101.326	101.051

A-minus 5/1 Arm - 15100051			
Rate	15 Day	30 Day	60 Day
5.2500	99.104	98.979	98.704
5.3750	99.449	99.324	99.049
5.5000	99.793	99.668	99.393
5.6250	100.136	100.011	99.736
5.7500	100.404	100.279	100.004
5.8750	100.671	100.546	100.271
6.0000	100.938	100.813	100.538
6.1250	101.204	101.079	100.804
6.2500	101.410	101.285	101.010
6.3750	101.615	101.490	101.215
6.5000	101.740	101.615	101.340
6.6250	101.866	101.741	101.466
6.7500	101.931	101.806	101.531
6.8750	101.996	101.871	101.596

A-MINUS Price Adjustments (Max 103.000)	
Level 2	-1.500
Level 3	-2.750
Level 4	-4.000
Level 5	-4.000
See Conventional Price Adjustments for all others	0.000
Rate Adjustments	

Conforming Balloon/Reset Pricing

5YRBALLOON - 13000035			
Rate	15 Day	30 Day	60 Day
6.5000	98.441	98.316	97.957
6.6250	98.621	98.496	98.138
6.7500	98.906	98.781	98.428
6.8750	99.191	99.066	98.717
7.0000	99.477	99.352	99.006
7.1250	99.657	99.532	99.188
7.2500	99.704	99.579	99.235
7.3750	99.751	99.626	99.282
7.5000	99.798	99.673	99.329

7YRBALLOON - 13000037			
Rate	15 Day	30 Day	60 Day
6.5000	99.141	99.016	98.657
6.6250	99.321	99.196	98.838
6.7500	99.606	99.481	99.128
6.8750	99.891	99.766	99.417
7.0000	100.177	100.052	99.706
7.1250	100.357	100.232	99.888
7.2500	100.404	100.279	99.935
7.3750	100.451	100.326	99.982
7.5000	100.498	100.373	100.029

Balloon Price Adjustments (Max 103.000)	
LTV Between 80.01% and 90%	-0.500
LTV Between 90.01% and 95%	-1.000
Cash-Out and LTV Between 70.01% and 80%	-0.500
Cash-Out and LTV Between 80.01% and 90%	-0.750
Investment and LTV <= 75%	-1.500
Investment and LTV Between 75.01% and 80%	-2.000
Investment and LTV Between 80.01% and 90%	-2.500
Lender Pd MI and LTV Between 80.01% and 90%	-2.250
Lender Pd MI and LTV Between 90.01% and 95%	-3.000



Taylor, Bean & Whitaker

RATES EFFECTIVE		CONTACT INFORMATION	
Effective Date:	9/8/2008	Phone:	(800)728-1129
Prime Rate:	5.00	Fax:	(877)387-0111
1 Yr CMT Index:	2.04	Email:	TBWLockDrop@taylorbean.com
FEES		LOCK EXPIRATION DATES	
Administration Fee - Call (866)236-7296		15 Day	30 Day
Tax Service Fee: \$73.00		45 Day	60 Day
Escrow Waiver - Deduct .250 from Price at Closing		9/23/2008	10/8/2008
		10/23/2008	11/7/2008

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Prices subject to change without notice.

Jumbo Pricing

Jumbo 15 - 51500000			
Rate	15 Day	30 Day	
7.0000	97.656	97.406	
7.1250	97.719	97.469	
7.2500	98.781	98.531	
7.3750	98.844	98.594	
7.5000	98.906	98.656	
7.6250	98.969	98.719	
7.7500	99.031	98.781	
7.8750	99.094	98.844	
8.0000	99.156	98.906	
8.1250	99.219	98.969	
8.2500	99.281	99.031	

Jumbo 30 - 53000000			
Rate	15 Day	30 Day	
7.0000	97.153	96.903	
7.1250	97.392	97.142	
7.2500	97.631	97.381	
7.3750	97.694	97.444	
7.5000	97.756	97.506	
7.6250	97.788	97.538	
7.7500	98.331	98.081	
7.8750	98.401	98.151	
8.0000	98.454	98.204	
8.1250	98.493	98.243	
8.2500	98.533	98.283	

Jumbo 3/1 Arm - 53100000			
Caps:		Index: 3.239	
2.000/2.000/6.000			
Margin: 2.250			
Rate	15 Day	30 Day	
6.8750	96.108	95.858	
7.0000	96.377	96.127	
7.1250	96.586	96.336	
7.2500	96.795	96.545	
7.3750	96.953	96.703	
7.5000	97.111	96.861	
7.6250	97.274	97.024	
7.7500	97.437	97.187	
7.8750	97.564	97.314	
8.0000	97.691	97.441	
8.1250	97.759	97.509	
8.2500	97.826	97.576	
8.3750	97.923	97.673	

Jumbo 5/1 Arm - 55100000			
Caps:		Index: 3.239	
5.000/2.000/5.000			
Margin: 2.250			
Rate	15 Day	30 Day	
7.1250	95.824	95.574	
7.2500	96.168	95.918	
7.3750	96.511	96.261	
7.5000	96.779	96.529	
7.6250	97.046	96.796	
7.7500	97.313	97.063	
7.8750	97.579	97.329	
8.0000	97.785	97.535	
8.1250	97.990	97.740	
8.2500	98.115	97.865	
8.3750	98.241	97.991	
8.5000	98.306	98.056	
8.6250	98.371	98.121	

Jumbo 7/1 Arm - 57100000			
Caps:		Index: 3.239	
5.000/2.000/5.000			
Margin: 2.250			
Rate	15 Day	30 Day	
7.1250	94.575	94.325	
7.2500	95.330	95.080	
7.3750	95.717	95.467	
7.5000	96.105	95.855	
7.6250	96.477	96.227	
7.7500	96.850	96.600	
7.8750	97.152	96.902	
8.0000	97.455	97.205	
8.1250	97.687	97.437	
8.2500	97.920	97.670	
8.3750	97.957	97.707	
8.5000	97.995	97.745	
8.6250	98.095	97.845	

Jumbo Price Adjustments (Max 101.250)	
FICO 660-679	-0.750
FICO 680-739	0.000
FICO >= 740	0.250
Loan Amt > \$1M	-0.500
2nd Home	-1.000
Condo-High-Rise	-0.750
2 Units	-0.500
3-4 Units	-1.500
Cash Out	-0.250
Interest Only (Fixed)	-0.375
Interest Only (ARM)	-0.250
No Escrow	-0.250