

**Patriot Funding**  
 To Register or Lock a loan, please log into  
[www.capmktks.org](http://www.capmktks.org)  
 For Quote, call CMC at (904) 543-0052

Effective **May 2, 2007**  
 PAT1



**Conforming Fixed Programs**

30 Yr Fixed		15 Yr Fixed		Price Adjustments				
Rate	30 Day	Rate	30 Day	Purchase & NO C/O Refi	C/O Refi	OO and 2nd Home		
5.875	99.570	5.500	99.735	LTV<=75 NOO (1.500)	LTV>70<80 1,2 Unit (0.500)	No Ratio/State/NINA		
6.000	100.007	5.625	100.085	LTV>75<=80 NOO (2.000)	LTV>70<80 1 Unit 2nd (0.500)	Purch & Refi	LA <=\$70K (0.400)	
6.125	100.445	5.750	100.399	LTV>80<=90 NOO (2.500)	LTV>70<=75 3,4 Unit (0.500)		Escrow Waiver (0.250)	
6.250	100.851	5.875	100.719	LTV>90<95 2 Unit (0.500)	LTV<=80 2 Unit 2nd (0.500)			
6.375	101.164	6.000	101.100	75/20/5 (0.250)	LTV>80<=90 (0.750)			
6.500	101.539	6.125	101.416	80/15/5 (0.250)	LTV<=70 NOO (2.500)			
6.625	101.913	6.250	101.657	80/20 (1.500)	LTV>70<=80 NOO (2.500)			
6.750	102.164	6.375	102.059	90/5 w/MI (0.500)	LTV>80<=85 NOO (3.250)			
6.875	102.383	6.500	102.462	80/10/10 NOO (2.000)	80/10/10 (0.250)			
7.000	102.632	6.625	102.696	85/5/10 w/MI NOO (3.000)	85/5/10 w/MI (1.000)			
7.125	102.914	6.750	102.907		80/5/15 NOO (2.250)			
15 Day	0.125	15 Day	0.125	Pricing is for \$150,000 MA loan amount				
45 Day	(0.125)	45 Day	(0.125)					
60 Day	(0.250)	60 Day	(0.250)					
90 Day	(0.500)	90 Day	(0.500)					

**Conforming Arm Programs**

Conforming 3/1 Arm		Conforming 5/1 Arm		Conforming 7/1 Arm		Conforming 10/1 Arm		Price Adjustments			
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Purchase & NO C/O Refi	C/O Refi		
5.250	99.883	5.500	99.943	5.500	99.640	5.375	98.448	1 unit >90<=95% 6M, 1/1, 3/1, 5/1 (0.250)	LTV >70<=80% (0.500)		
5.375	100.081	5.625	100.232	5.625	100.011	5.500	98.956	2 unit >90<=95% (0.750)	LTV >80<=85% (0.500)		
5.500	100.288	5.750	100.451	5.750	100.294	5.625	99.375	2 unit >80<=90% 2nd Home (0.250)	LTV >85<=90% (0.750)		
5.625	100.490	5.875	100.701	5.875	100.637	5.750	99.720	LTV <=75% NOO (1.500)	LTV <=75% NOO (1.500)		
5.750	100.678	6.000	101.002	6.000	101.036	5.875	100.120	LTV >75<=80% NOO (2.000)	LTV >75<=80% NOO (2.250)		
5.875	100.880	6.125	101.228	6.125	101.322	6.000	100.577	LTV >80<=90% NOO (2.500)	LTV >80<=85% NOO (3.000)		
6.000	101.080	6.250	101.444	6.250	101.551	6.125	100.924	75-20-5 (0.250)	80-10-10 (0.250)		
6.125	101.226	6.375	101.687	6.375	101.750	6.250	101.218	80-15-5 (0.250)	80-5-10 w/MI (1.000)		
6.250	101.464	6.500	101.724	6.500	101.750	6.375	101.504	80-5-5 w/MI (0.500)	80-5-15 NOO (2.250)		
								80-10-10 NOO (2.000)	Stated < 75% (0.500)		
<b>Caps</b>	2-2-6	<b>Caps</b>	5-2-5	<b>Caps</b>	5-2-5	<b>Caps</b>	5-2-5	85-5-10 w/MI NOO (1.225)	Stated >75.01% -90% (1.225)		
<b>Margins</b>	2.250	<b>Margins</b>	2.250	<b>Margins</b>	2.250	<b>Margins</b>	2.250	Escrow Waiver (0.600)	No Ratio < 75% (0.600)		
15 Day	0.125	15 Day	0.125	15 Day	0.125	15 Day	0.125	Interest Only (1.475)	NINA >75.01% -90% (1.475)		
45 Day	(0.125)	45 Day	(0.125)	45 Day	(0.125)	45 Day	(0.125)	Max Premium (1.000)	NINA <75% (1.000)		
								105.000	NINA >75%-90% (2.000)		

**Pricing Policies and Procedures**

- Extensions are not automatic. Secondary will not extend a lock without a request to do so. A loan will be expired the night of its lock expiration date.  
 - Renegotiations are expensive and are discouraged unless absolutely necessary. Branches that engage in heavy renegotiation activity will be penalized through worsened pricing.  
 - **IMPORTANT:** Please lock loans as early as possible, preferably before 4:00 P.M. EST  
 - All Prices and adjustments are subject to change without notice.  
 - All Pricing is Best Efforts and should be considered indication pricing only. All Pricing includes servicing premium.  
 - Lock requests will be accepted up to 7:00 pm through Sollen Technologies  
 - Help Desk Operator Available: 9:00 A.M. – 6:00 P.M. EST Mon-Fri  
 - CMC Lock Desk: (904) 543-0052

Lock Expiration Dates	
15 Day	05/16/07
30 Day	05/31/07
45 Day	06/15/07
60 Day	07/02/07
90 Day	07/30/07
120 Day	08/29/07
INDEXES	
1 Yr CMT	4.532
6 Mth LIBOR	5.360
1 Yr LIBOR	5.294
10 Yr T Note	100.000
MBA Refi Index	2,198.7
MBA Purch Index	513.4
12-MTA Index	5.029
Prime Rate	8.250

**Please send loan change to [LoanChange@Capmktks.org](mailto:LoanChange@Capmktks.org)**

**Non-Conforming Fixed Programs**

30 Yr Fixed Jumbo		15 Yr Fixed Jumbo		Price Adjustments			
Rate	30 Day	Rate	30 Day	LA >= \$1M			
6.125	99.629	5.750	99.872	LA >= \$650M (0.250)			
6.250	100.222	5.875	100.372	2-4 Unit (0.500)			
6.375	100.535	6.000	100.778	80/15/5 (0.250)			
6.500	100.858	6.125	101.123	Cash Out (0.250)			
6.625	101.137	6.250	101.372	Condo > 4 stories (0.500)			
6.750	101.378	6.375	101.591	Condo > 8 stories (1.000)			
6.875	101.600	6.500	101.717	Escrow Waiver (0.250)			
7.000	101.809	6.625	101.841	Investment (1.500)			
7.125	101.999	6.750	101.966	Second Home (0.500)			
7.250	102.195	6.875	102.123	Max Premium 103.500			
7.375	102.383	7.000	102.248				
				<b>LTV/FICO</b>	<b>&lt;680</b>	<b>680-719</b>	<b>&gt;=720</b>
15 Day	0.125	15 Day	0.125	<=70	-	0.250	0.375
45 Day	(0.125)	45 Day	(0.125)	70.01-80	(0.250)	-	0.250
60 Day	(0.250)	60 Day	(0.250)	80.01-90	(0.500)	(0.250)	-
				>90	(1.125)	(0.750)	(0.500)

**Non-Conforming Arm Programs**

Non-Conforming 3/1		Non-Conforming 5/1		Non-Conforming 7/1		Non-Conforming 10/1		Price Adjustments			
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	2-4 Unit			
6.125	100.687	5.750	100.213	6.875	99.754	6.000	99.906	CO <= 70% (0.250)			
6.250	100.792	5.875	100.418	6.000	100.023	6.125	100.161	CO >70<=80 (0.500)			
6.375	100.889	6.000	100.609	6.125	100.271	6.250	100.428	CO >80<=90 N/A			
6.500	100.983	6.125	100.693	6.250	100.487	6.375	100.672	Co-op 5/1, 7/1, & 10/1 Arm (NY Only) (0.375)			
6.625	101.074	6.250	100.853	6.375	100.700	6.500	100.753	Escrow Waiver (0.250)			
6.750	101.162	6.375	101.000	6.500	100.898	6.625	100.960	High-rise condo (0.500)			
6.875	101.255	6.500	101.136	6.625	101.082	6.750	101.150	High-rise condo Relo (0.250)			
7.000	101.343	6.625	101.260	6.750	101.253	6.875	101.327	Investment <= 75% N/A			
7.125	101.430	6.750	101.375	6.875	101.252	7.000	101.291	Investment 75.01-80% N/A			
								Investment 80.01-90% (0.375)			
<b>Caps</b>	2-2-6	<b>Caps</b>	5-2-5	<b>Caps</b>	5-2-5	<b>Caps</b>	5-2-5	Loan Armts > 650,000 ≤ 1M (0.375)			
<b>Margins</b>	2.250	<b>Margins</b>	2.250	<b>Margins</b>	2.250	<b>Margins</b>	2.250	LTV >80% <=90% (w/MI) (0.125)			
15 Day	0.125	15 Day	0.125	15 Day	0.125	15 Day	0.125	LTV >90% <=95% (w/MI) (1.125)			
45 Day	(0.125)	45 Day	(0.125)	45 Day	(0.125)	45 Day	(0.125)	Multi-Fam.3-4 retention (0.500)			
								Multi-Family 2 (MF2) Relo (0.500)			
								Second Home (0.500)			
								VOA w/LTV's < 75% (Excl 5/1 ARM LTV >70%) (0.250)			

**Sollen Documentation Guide**

Doc Type	Loan Type							
	Conformin g	Non-Conformin g	Niche Expanded	A Minus	Non-Traditiona	HELOC	Second	
Full	CH,OH,CI	CH,OH,CI	CH,OH	OH	OH	-	-	-
Alt	CH,OH,CI	CH,OH,CI	CH	OH	-	-	-	-
Reduced Streamline	-	CH	OH	-	-	-	-	-
SISA	-	-	OH	-	-	-	-	-
SIVA	-	CH	OH	-	-	-	-	-
VISA	-	-	-	OH	-	-	-	-
NISA	-	-	-	OH	-	-	-	-
No Ratio	-	-	OH	-	-	-	-	-
No Doc	-	-	-	OH	-	-	-	-
NINA	OH	-	-	-	-	-	-	-



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30 Year AHA Fixed - No PP					3/6 Month Libor - No PP					5/6 Month Libor - No PP				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
6.250	100.021	99.896	99.771		5.875	99.173	99.048	98.923		6.125	99.705	99.580	99.455	
6.375	100.396	100.271	100.146		6.000	99.548	99.423	99.298		6.250	99.955	99.830	99.705	
6.500	100.771	100.646	100.521		6.125	99.923	99.798	99.673		6.375	100.205	100.080	99.955	
6.625	101.146	100.977	100.852		6.250	100.298	100.173	100.048		6.500	100.455	100.330	100.205	
6.750	101.410	101.285	101.160		6.375	100.486	100.361	100.236		6.625	100.768	100.643	100.518	
6.875	101.698	101.573	101.448		6.500	100.673	100.548	100.423		6.750	101.080	100.955	100.830	
7.000	101.970	101.845	101.720		6.625	100.861	100.736	100.611		6.875	101.393	101.268	101.143	
7.125	102.215	102.090	101.965		6.750	101.048	100.923	100.798		7.000	101.705	101.580	101.455	
7.250	102.436	102.311	102.186		6.875	101.236	101.111	100.986		7.125	101.955	101.830	101.705	
7.375	102.638	102.513	102.388		7.000	101.423	101.298	101.173		7.250	102.205	102.080	101.955	
7.500	102.740	102.615	102.490		7.125	101.611	101.486	101.361		7.375	102.455	102.330	102.205	
7.625	102.814	102.689	102.564		7.250	101.798	101.673	101.548		7.500	102.705	102.580	102.455	
7.750	102.881	102.756	102.631		7.375	101.923	101.798	101.673		7.625	102.924	102.799	102.674	
7.875	102.941	102.816	102.691		7.500	102.048	101.923	101.798		7.750	103.143	103.018	102.893	
8.000	102.995	102.870	102.745		7.625	102.173	102.048	101.923		7.875	103.361	103.236	103.111	
8.125	103.045	102.920	102.795		7.750	102.298	102.173	102.048		8.000	103.580	103.455	103.330	
8.250	103.084	102.959	102.834		7.875	102.423	102.298	102.173		8.125	103.705	103.580	103.455	
8.375	103.115	102.990	102.865		8.000	102.548	102.423	102.298		8.250	103.830	103.705	103.580	
8.500	103.147	103.022	102.897		8.125	102.673	102.548	102.423		8.375	103.955	103.830	103.705	

Max Price: 101.85

Margin: 2.250 Caps: 2/1/6

Max Price: 101.85

Margin: 2.250 Caps: 5/1/5

Alt A 2nd Liens - 3 Yr Prepay Penalty				
Rate	15 Day	30 Day	45 Day	
5.875	94.156	94.031	93.906	
6.000	94.531	94.406	94.281	
6.125	94.906	94.781	94.656	
6.250	95.219	95.094	94.969	
6.375	95.531	95.406	95.281	
6.500	95.844	95.719	95.594	
6.625	96.156	96.031	95.906	
6.750	96.469	96.344	96.219	
6.875	96.781	96.656	96.531	
7.000	97.094	96.969	96.844	
7.125	97.406	97.281	97.156	
7.250	97.656	97.531	97.406	
7.375	97.906	97.781	97.656	
7.500	98.156	98.031	97.906	
7.625	98.406	98.281	98.156	
7.750	98.656	98.531	98.406	
7.875	98.906	98.781	98.656	
8.000	99.156	99.031	98.906	
8.125	99.406	99.281	99.156	
8.250	99.656	99.531	99.406	
8.375	99.906	99.781	99.656	
8.500	100.156	100.031	99.906	
8.625	100.406	100.281	100.156	
8.750	100.656	100.531	100.406	
8.875	100.906	100.781	100.656	
9.000	101.156	101.031	100.906	
9.125	101.406	101.281	101.156	
9.250	101.594	101.469	101.344	
9.375	101.781	101.656	101.531	
9.500	101.969	101.844	101.719	
0.125	0.000	0.125	0.000	
0.125	0.000	0.125	0.000	
0.125	0.000	0.125	0.000	
0.125	0.000	0.125	0.000	
0.125	0.000	0.125	0.000	
0.125	0.000	0.125	0.000	

Max Price 102.5

Alt A 2nd Lien - Rate Adjustment				
CLTV	<=80%	80.01-90	90.01-95	95.01-100
Occupancy, Purpose, Property Type				
Purchase	(0.250)	(0.250)	(0.250)	(0.250)
Cashout	0.000	0.125	0.250	0.250
2 Units	0.500	0.750	1.500	2.000
3-4 Units	0.500	1.000	2.000	3.250
Condo <= 4 Stories	0.000	0.250	0.500	0.750
Condo > 4 Stories	0.000	0.250	0.750	1.000
Doc Type - Owner Occupied				
Full Doc	(1.375)	(1.375)	(1.250)	(1.000)
Limited (12 Month Bank Statements)	(0.250)	(0.125)	0.125	0.250
Lite (6 Month Bank Statements)	0.125	0.250	0.375	0.500
Stated Income/Verified Asset	0.375	0.625	0.875	1.000
No Ratio	1.000	1.250	1.375	1.500
No Income/Verified Asset/No Employment	1.125	1.375	1.500	1.625
Stated Income/Stated Asset	1.125	1.500	1.625	2.000
NINA w/ Employment	1.750	2.250	2.750	3.000
NINA w/ Employment - No Doc	2.250	3.500	4.000	4.250
Doc Type - 2nd Home/Investor				
Full Doc	1.000	2.500	3.500	4.500
Limited (12 Month Bank Statements)	2.000	3.000	4.250	5.125
Lite (6 Month Bank Statements)	2.250	3.250	4.500	5.625
Stated Income/Verified Asset	2.500	3.750	5.000	6.375
No Ratio	3.000	4.500	5.750	6.875
No Income/Verified Asset/No Employment	3.125	4.625	5.875	7.000
Stated Income/Stated Asset	3.500	4.750	6.125	7.625
NINA w/ Employment	4.250	5.750	7.500	n/a
NINA w/ Employment - No Doc	5.000	6.500	8.500	n/a
FICO - Owner Occupied/Second Home				
>= 720	0.125	0.125	0.250	0.250
700 - 719	0.125	0.375	0.625	0.750
680 - 699	0.125	0.750	1.250	1.500
660 - 679	0.250	1.500	2.500	3.250
640 - 659	1.250	2.500	3.500	4.250
620 - 639	2.000	3.750	4.500	5.250
FICO - Investor				
>= 720	0.250	0.375	0.875	1.125
700 - 719	0.250	0.750	1.250	1.625
680 - 699	0.500	1.000	1.875	2.250
660 - 679	0.500	2.000	3.000	4.000
640 - 659	1.500	3.250	n/a	n/a
620 - 639	2.250	4.500	n/a	n/a
Loan Amount				
<= \$25,000	0.125	0.250	0.500	0.750
\$100,001 - \$150,000	0.125	0.375	0.500	0.750
\$150,001 - \$200,000	0.250	0.500	0.625	0.875
\$200,001 - \$250,000	0.250	0.500	0.750	1.000
\$250,001 - \$300,000	0.500	1.000	1.250	1.500
\$300,001 - \$450,000	1.000	1.500	1.750	2.000
DTI <= 30%	(0.250)	(0.250)	(0.250)	(0.250)
DTI 45.01% - 50.00%	0.250	0.375	0.375	0.500
DTI 50.01% - 55.00%	0.500	0.750	1.000	1.250
2nd Lien w/o 1st - Own Occ, FICO >= 660	0.500	0.500	0.500	0.500
2nd Lien w/o 1st - Own Occ, FICO < 660	1.000	1.000	1.000	1.000
2nd Lien w/o 1st - 2nd & Inv, FICO >= 660	1.000	1.000	1.000	1.000
2nd Lien w/o 1st - 2nd & Inv, FICO < 660	2.000	2.000	2.000	2.000
San California Property	(0.125)	(0.125)	(0.125)	(0.125)
Interest Only (30 Yr)	0.000	0.125	0.250	0.375
Interest Only (30 Yr & 30.15 Balloon)	0.125	0.250	0.375	0.375
Prepayment Penalty = 2 Year	0.125	0.125	0.125	0.125
Prepayment Penalty = 2 Year	0.375	0.375	0.375	0.375

LTV	<=65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-100%
Occupancy, Purpose, Property Type, Borrower								
2nd Home	0.000	-0.250	-0.625	-0.750	-0.750	-0.750	-0.750	n/a
Investor - LA <=\$417,000	-0.500	-0.750	-1.250	-1.750	-1.750	-1.750	-2.000	n/a
Investor - LA >\$417,000	-0.750	-1.000	-1.500	-2.000	-2.000	-2.000	-2.250	n/a
Cashout	0.000	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	n/a
2 Units	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a
3-4 Units	0.000	-0.750	-0.875	-1.000	-1.000	-1.000	-1.000	n/a
Condo <= 4 stories	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a
Condo > 4 Stories	0.000	-0.250	-0.500	-0.750	-0.750	-0.750	-0.750	n/a
Co-Op	-0.750	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	n/a
Condotel	-0.750	-1.250	-1.250	-1.750	-1.750	-1.750	-1.750	n/a
Mixed Use Property	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a
Rural Property	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a
Foreign National	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
Doc Type w/ FICO >= 660								
Full Doc	0.500	0.375	0.375	0.250	0.125	0.125	0.000	n/a
Limited**	0.125	0.000	0.000	-0.125	-0.125	-0.125	-0.125	n/a
Lite***	0.125	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	n/a
SIVA	0.125	0.000	-0.125	-0.375	-0.375	-0.375	-0.375	n/a
No Ratio	0.125	-0.250	-0.500	-0.750	-0.750	-0.750	-0.750	n/a
No Income/Verified Asset/No Employment	0.000	-0.375	-0.625	-0.875	-0.875	-0.875	-0.875	n/a
SISA	0.000	-0.500	-0.875	-1.250	-1.250	-1.250	-1.250	n/a
NINA w/ Employment	0.000	-0.750	-1.125	-1.375	-1.375	-1.375		



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[www.capmks.org](http://www.capmks.org)  
For Quote, call CMC at (904) 543-0052

Effective May 2, 2007  
PAT



		2/28 Arm w/ 2yr Prepay														
		Full Doc 101.00 Pricing							Stated Income 101.00 Pricing							
Credit Grade	FICO Score	LTV							LTV							
		65%	70%	75%	80%	85%	90%	95%	65%	70%	75%	80%	85%	90%	95%	100%
A+	700	7.18	7.33	7.48	7.63	7.88	8.13	0.48	7.73	7.88	8.18	8.38	8.73	9.13	0.48	0.48
0x30 or 1X30 w/ No Rolling Lates	680	7.18	7.33	7.48	7.63	7.88	8.13	0.48	7.73	7.88	8.18	8.38	8.73	9.13	0.48	0.48
	660	7.28	7.38	7.48	7.73	7.88	8.13	0.48	7.83	7.93	8.18	8.48	8.73	9.13	0.48	0.48
	640	7.43	7.53	7.63	7.78	7.98	8.23	0.48	8.03	8.23	8.43	8.63	8.83	9.23	0.48	0.48
	620	7.48	7.63	7.73	7.88	8.13	8.38	0.48	8.13	8.43	8.53	8.78	9.08	9.48	0.48	0.48
Margin:5.50	600	7.58	7.73	7.83	7.98	8.23	8.48	0.48	8.33	8.58	8.68	9.08	9.43	9.78	0.48	0.48
	580	7.73	7.83	7.93	8.08	8.48	9.08	0.48	8.83	8.88	9.08	9.38	9.88	10.43		
	550	8.28	8.38	8.53	8.63	9.03	9.58	0.48	9.13	9.18	9.48	9.63	10.38	0.48		
	520	8.68	8.78	9.06	9.18	9.58	0.48		9.68	9.88	10.13	10.28	10.63			
A 1x30	680	7.43	7.48	7.63	7.73	8.08	8.28	0.48	8.03	8.08	8.33	8.63	8.78	9.33	0.48	
	660	7.53	7.58	7.73	7.83	8.08	8.28	0.48	8.13	8.18	8.43	8.73	8.88	9.33	0.48	
	640	7.63	7.68	7.78	7.88	8.13	8.33	0.48	8.38	8.43	8.58	8.83	8.98	9.43	0.48	
	620	7.73	7.78	7.88	7.98	8.23	8.43	0.48	8.58	8.68	8.78	9.08	9.33	9.58	0.48	
Margin:5.75	600	7.83	7.88	7.98	8.08	8.38	8.58	0.48	8.83	8.93	9.03	9.23	9.68	9.93		
	580	8.03	8.08	8.33	8.68	8.88	9.38	0.48	9.13	9.23	9.48	9.88	10.13	10.78		
	550	8.58	8.68	9.03	9.23	9.33	9.73		9.43	9.53	9.88	10.08	10.48			
	520	8.98	9.08	9.43	9.53	9.73	0.48		9.88	10.08	10.43	10.58	0.48			
A- 2x30	680	7.48	7.58	7.68	7.78	8.13	8.38		8.13	8.18	8.43	8.73	9.08	0.48		
	660	7.58	7.68	7.78	7.88	8.13	8.38		8.23	8.28	8.53	8.83	9.08	0.48		
	640	7.68	7.73	7.83	7.93	8.18	8.43		8.48	8.53	8.68	8.93	9.13	0.48		
	620	7.78	7.83	7.93	8.03	8.28	8.58		8.68	8.78	8.88	9.18	9.43	0.48		
Margin:6.00	600	7.88	7.93	8.03	8.13	8.48	8.68		8.93	9.03	9.13	9.33	9.78	0.48		
	580	8.13	8.23	8.43	8.78	8.98	9.48		9.23	9.33	9.58	9.98	10.23	0.48		
	550	8.68	8.78	9.13	9.33	9.43	9.83		9.53	9.63	9.98	10.18	0.48			
	520	9.08	9.18	9.53	9.63	9.83	0.48		9.98	10.18	10.53	10.73				
B 1x60 Unlimited 30s	680	7.73	7.83	7.93	8.08	8.63	9.18		8.53	8.73	8.83	9.18				
	640	7.83	7.93	8.03	8.18	8.88	9.28		8.73	8.78	8.93	9.23				
	620	7.93	8.03	8.13	8.28	9.03	9.38		9.03	9.13	9.18	9.43				
	600	8.13	8.23	8.33	8.48	9.13			9.23	9.38	9.53					
Margin:6.25	580	8.53	8.68	8.78	9.03	9.33			9.73	9.93	10.03					
	550	8.83	9.03	9.23	9.58	9.78			9.93	9.98	10.43					
	520	9.38	9.58	9.73	9.83	10.23			10.43	10.68	10.83					
	500	9.63	9.83	10.08	10.23				10.93	11.08	11.23					
C 1x90	640	8.33	8.38	8.53	8.88				9.38	9.03						
	620	8.43	8.53	8.63	9.03				9.13	9.23						
	600	8.53	8.73	8.83	9.23				9.33	9.53						
	580	8.83	9.03	9.13	9.98				9.93	10.08						
Margin:6.75	550	9.23	9.53	9.73	10.23				10.28	10.43						
	520	9.73	9.83	9.93	0.48				10.93	11.23						
	500	9.93	10.18	10.53					11.43	11.83						
	C- 2x90 1x120	600	10.03	10.13												
Margin:7.00	580	10.28	10.33													
	550	10.58	10.73													
	520	10.98	11.08													
	500	11.28	11.53													
DTI		55%	56%	55%	50%	50%	45%	45%	55%	55%	55%	50%	50%	50%	45%	45%

Type	Description	Rate +/-
Program	Fixed	+0.60
	3/27	+0.25
	40/30 Term	+0.15
	Interest Only >= 600	+0.40
	Interest Only < 600	+0.60
Property	Non-Owner	+0.75
	2nd-home	+0.50
	Condo	+0.25
	2 Unit	+0.25
	3-4 Unit	+0.50
Loan Size	\$50,000 - \$79,999	+0.25
	\$80,000 - \$200,000	+0.00
	\$200,001 - \$350,000	-0.25
	\$350,001 - \$650,000	-0.375
	\$750,001 - \$1,000,000	+0.25
Doc	Limited (12 Mos Bank Statements)	+0.25
	Lite (6 Mos Bank Statements)	+0.50
Prepay Penalty	Waive Pre-pay Penalty	+1.00
	Waive Pre-pay Non-Prepay State*	+0.50
	1YR	+0.75
	2YR (Fixed & 3/27s)	+0.50
Price Premium / Buydown	0.50	+0.25
	1.00	+0.50
	1.50	+0.875
	2.00	+1.25
	2.50	+1.60
	3.00	+2.00
	-1.00	-0.50
-2.00	-0.80	
	-3.00	-1.00
<b>Notes</b>		
Prepay Penalty is 6 months Interest on 80% of Balance		
Prepay Penalty should be applied in accordance with State Laws		
First Lien Mortgages only		
No Manufactured Housing		
Min Loan size \$50,000		
Fico Based on middle of 3 score or lower of 2		
Rate Floor equals of Margin		
Pricing for 15 Day Lock		
Interest Only Option of 5 or 10 Years (Not available with 40/30)		
Loan size amounts subject to program guidelines		
Base Price is Best Efforts		
Transaction Fee: \$150.00 per loan		
103.35 max price		
* AK, IL, IA, KS, NJ, NM, VT		
<b>Pricing for Additional Lock Periods</b>		
30 Day Lock: -0.125 to price		
45 Day Lock: -0.250 to price		
60 Day Lock: -0.375 to price		

		80/20 Combo Arm			
		Full Doc		Stated Doc	
		101.00 Pricing		101.00 Pricing	
		15/20/30 YR 2nd	15/20/30 YR 2nd	80% 1st	20% 2nd
Credit Grade	FICO Score	80% 1st	20% 2nd	80% 1st	20% 2nd
A+	680	7.18	6.85	7.48	7.15
0x30 or 1X30 w/ No Rolling Lates	660	7.18	6.85	7.48	7.15
	640	7.28	6.90	7.48	7.25
	620	7.43	7.05	7.63	7.30
	600	7.48	7.15		
Margin:5.50	580	7.58	7.25		
A 1x30	680	7.73	7.35		
	660	8.28	7.90		
	640	8.68	8.30		
	620	9.08	8.70		
Margin:5.75	600	7.43	7.00		
Debt-to-Income		45%	45%	45%	45%
<b>Adjustments to Rate (1st Mortgage Only)</b>					
Type	Description	Rate +/-			
Program	Fixed	+0.60			
	3/27	+0.25			
	40/30 Term	+0.15			
	Interest Only >= 600	+0.40			
	Interest Only < 600	+0.60			
Property	2 Unit	+0.25			
	Condo	+0.25			
Loan Size (combo)	\$200,001 - \$350,000	-0.25			
	\$350,001 - \$650,000	-0.375			
Doc	Limited (12 Mos Bank Statements)	+0.25			
	Lite (6 Mos Bank Statements)	+0.50			
Prepay Penalty	Waive Pre-pay Penalty	+1.00			
	Waive Pre-pay Non-Prepay State*	+0.50			
	1YR	+0.75			
	2YR (Fixed & 3/27s)	+0.50			
Price Premium / Buydown	0.50	+0.25			
	1.00	+0.50			
	1.50	+0.875			
	2.00	+1.25			
	2.50	+1.60			
	3.00	+2.00			
	-1.00	-0.50			
-2.00	-0.80				
	-3.00	-1.00			
<b>80/20 Product</b>					
Type	Description	Rate +/-			
Loan Size	\$10,000 - \$29,999 (2nd Mortgage only)	+0.25			
Prepay Penalty	3YR (2nd Mortgage Only)	-0.50			
Price	0.50	+0.50			
Premium / Buydown	1.00	+1.00			
	-3.00	-1.00			
<b>Notes (80/20)</b>					
Prepay Penalty is 6 months Interest on 80% of Balance					
Prepay Penalty should be applied in accordance with State Laws					
No Manufactured Housing					
Min Loan size \$50,000 (1st Mortgage Only)					
Fico Based on middle of 3 score or lower of 2					
Rate Floor equals Margin (1st Mortgage Only)					
Pricing for 15 Day Lock					
Interest Only Option of 5 or 10 Years (1st Mortgage Only)					
Pricing assumes 1st lien has Prepay Penalty					
102.00 max price on 2nds					
Base Price is Best Efforts					
* AK, IL, IA, KS, NJ, NM, VT					