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30 Day Sell Limits Pricing

Correspondent/Closed Loan Sellers: Subprime Pricing now 25 Basis Points Better!

30 Yr Fixed

Rates Based on 5 Years Prepayment Penalty

Rebate	Level 1+	Level I	Level II	Level III	Level IV
(3.500)	10.500%	10.875%	11.750%	12.500%	13.750%
(3.250)	10.375%	10.750%	11.625%	12.375%	13.625%
(3.000)	10.250%	10.625%	11.500%	12.250%	13.500%
(2.750)	10.125%	10.500%	11.375%	12.125%	13.375%
(2.500)	10.000%	10.375%	11.250%	12.000%	13.250%
(2.250)	9.875%	10.250%	11.125%	11.875%	13.125%
(2.000)	9.750%	10.125%	11.000%	11.750%	13.000%
(1.750)	9.625%	10.000%	10.875%	11.625%	12.875%
(1.500)	9.500%	9.875%	10.750%	11.500%	12.750%
(1.250)	9.375%	9.750%	10.625%	11.375%	12.625%
(1.000)	9.250%	9.625%	10.500%	11.250%	12.500%
(0.750)	9.125%	9.500%	10.375%	11.125%	12.375%
(0.500)	9.000%	9.375%	10.250%	11.000%	12.250%
(0.250)	8.875%	9.250%	10.125%	10.875%	12.125%
0.000	8.750%	9.125%	10.000%	10.750%	12.000%
0.500	8.625%	9.000%	9.875%	10.625%	11.875%
1.125	8.500%	8.875%	9.750%	10.500%	11.750%
1.750	8.375%	8.750%	9.625%	10.375%	11.625%
2.375	8.250%	8.625%	9.500%	10.250%	11.500%
3.000	8.125%	8.500%	9.375%	10.125%	11.375%
3.625	8.000%	8.375%	9.250%	10.000%	11.250%
4.250	7.875%	8.250%	9.125%	9.875%	11.125%

2 Yr Fixed

Rates based on 2 Years PPP. Max rebate w /2 yr PPP (2.000)

Rebate	Level 1+	Level I	Level II	Level III	Level IV
(3.375)	10.250%	10.625%	11.375%	12.125%	13.750%
(3.250)	10.125%	10.500%	11.250%	12.000%	13.625%
(3.125)	10.000%	10.375%	11.125%	11.875%	13.500%
(3.000)	9.875%	10.250%	11.000%	11.750%	13.375%
(2.750)	9.750%	10.125%	10.875%	11.625%	13.250%
(2.500)	9.625%	10.000%	10.750%	11.500%	13.125%
(2.250)	9.500%	9.875%	10.625%	11.375%	13.000%
(2.000)	9.375%	9.750%	10.500%	11.250%	12.875%
(1.750)	9.250%	9.625%	10.375%	11.125%	12.750%
(1.500)	9.125%	9.500%	10.250%	11.000%	12.625%
(1.250)	9.000%	9.375%	10.125%	10.875%	12.500%
(1.000)	8.875%	9.250%	10.000%	10.750%	12.375%
(0.750)	8.750%	9.125%	9.875%	10.625%	12.250%
(0.500)	8.625%	9.000%	9.750%	10.500%	12.125%
(0.250)	8.500%	8.875%	9.625%	10.375%	12.000%
0.000	8.375%	8.750%	9.500%	10.250%	11.875%
0.375	8.250%	8.625%	9.375%	10.125%	11.750%
0.750	8.125%	8.500%	9.250%	10.000%	11.625%
1.250	8.000%	8.375%	9.125%	9.875%	11.500%

Base Margins for 2/6 LIBOR Program

0-2 yrs ppp	5.000%	5.500%	5.750%	6.500%	7.500%
3+ yrs ppp	4.500%	5.000%	5.250%	6.000%	7.000%

3 Yr Fixed

Rates Based on 5 Years Prepayment Penalty

Rebate	Level 1+	Level I	Level II	Level III	Level IV
(3.500)	10.500%	11.000%	11.875%	12.625%	14.250%
(3.375)	10.375%	10.875%	11.750%	12.500%	14.125%
(3.250)	10.250%	10.750%	11.625%	12.375%	14.000%
(3.125)	10.125%	10.625%	11.500%	12.250%	13.875%
(3.000)	10.000%	10.500%	11.375%	12.125%	13.750%
(2.750)	9.875%	10.375%	11.250%	12.000%	13.625%
(2.600)	9.750%	10.250%	11.125%	11.875%	13.500%
(2.250)	9.625%	10.125%	11.000%	11.750%	13.375%
(2.000)	9.500%	10.000%	10.875%	11.625%	13.250%
(1.750)	9.375%	9.875%	10.750%	11.500%	13.125%
(1.500)	9.250%	9.750%	10.625%	11.375%	13.000%
(1.250)	9.125%	9.625%	10.500%	11.250%	12.875%
(1.000)	9.000%	9.500%	10.375%	11.125%	12.750%
(0.750)	8.875%	9.375%	10.250%	11.000%	12.625%
(0.500)	8.750%	9.250%	10.125%	10.875%	12.500%
(0.250)	8.625%	9.125%	10.000%	10.750%	12.375%
0.000	8.500%	9.000%	9.875%	10.625%	12.250%
0.375	8.375%	8.875%	9.750%	10.500%	12.125%
0.875	8.250%	8.750%	9.625%	10.375%	12.000%
1.250	8.125%	8.625%	9.500%	10.250%	11.875%

Base Margins for 3/1 Treasury ARM Program

0-1 yrs ppp	5.000%	5.500%	5.750%	6.500%	7.500%
2 yrs ppp	4.500%	5.000%	5.250%	6.000%	7.000%

6 Month Libor

Rates Based on 5 Years Prepayment Penalty

Rebate	Level 1+	Level I	Level II	Level III	Level IV
(3.250)	10.000%	10.500%	11.375%	12.125%	N/A
(3.125)	9.875%	10.375%	11.250%	12.000%	N/A
(3.000)	9.750%	10.250%	11.125%	11.875%	N/A
(2.750)	9.625%	10.125%	11.000%	11.750%	N/A
(2.500)	9.500%	10.000%	10.875%	11.625%	N/A
(2.250)	9.375%	9.875%	10.750%	11.500%	N/A
(2.000)	9.250%	9.750%	10.625%	11.375%	N/A
(1.750)	9.125%	9.625%	10.500%	11.250%	N/A
(1.500)	9.000%	9.500%	10.375%	11.125%	N/A
(1.250)	8.875%	9.375%	10.250%	11.000%	N/A
(1.000)	8.750%	9.250%	10.125%	10.875%	N/A
(0.750)	8.625%	9.125%	10.000%	10.750%	N/A
(0.500)	8.500%	9.000%	9.875%	10.625%	N/A
(0.250)	8.375%	8.875%	9.750%	10.500%	N/A
0.000	8.250%	8.750%	9.625%	10.375%	N/A
0.250	8.125%	8.625%	9.500%	10.250%	N/A
0.875	8.000%	8.500%	9.375%	10.125%	N/A
1.500	7.875%	8.375%	9.250%	10.000%	N/A
2.125	7.750%	8.250%	9.125%	9.875%	N/A
2.125	7.625%	8.125%	9.000%	9.750%	N/A

Base Margins for 6 MO LIBOR ARM Program

0-2 yrs ppp	4.750%	5.500%	6.000%	6.500%	N/A
3+ yrs ppp	4.250%	5.000%	5.500%	6.000%	N/A

The Following Adjustments apply to all loan programs except as noted

RATE & MARGIN ADJUSTMENTS	Rate	Margin
Reduced Doc Program	0.000	0.000
No Ratio Program	1.000	1.000
No Doc Program	1.750	1.750
Investor & Second Home: 70.01 - 80.00	0.750	0.750
Investor & Second Home: 50.01 - 70.00	0.500	0.500
Investor & Second Home: LTV < 50.00	0.250	0.250
2 - 4 Units	0.500	0.500
Low rise condo	0.500	0.500
Co-op	0.125	0.125
Manufactured Home	2.000	2.000
Cash Out > 80% NO MI PROGRAM	0.125	0.125
Loan amounts >$500,000	0.750	0.750
Loan amounts >=$150,000 <=275,000	(0.125)	(0.125)
Adjust from F30/F20 rate for F30/15 or F15	(0.125)	N/A

RATE & MARGIN ADJUSTMENTS	Rate	Margin
LTV <=70%, Owner Occupied	(0.250)	(0.250)
LTV >80 <= 85%	0.750	0.750
LTV >85 <= 90%	1.000	1.000
LTV >80 <= 90%	No Cost	No Cost
LTV >80<= 90% (F30 & F15) < $275K	(0.250)	n/a
LTV>80 <= 85% (Level III only)	0.500	0.500

Prepay Penalty RATE Adjustments

	2 Yr Fixed	All others
4 Years Prepay Penalty	0.500	1.000
3 Years Prepay Penalty	0.375	0.875
2 Years Prepay Penalty	0.000	0.625
1 Years Prepay Penalty	(0.125)	0.375
0 Years Prepay Penalty	(0.250)	0.125
5 Years Prepay Penalty	(0.375)	0.000

Price Adjustments

Servicing Released (Closed Loans)	(0.250)

Max Rebates on 2/6 LIBOR PROGRAM

Max rebate with 0-1 Yrs PPP	(1.000)
Max rebate with 2 Yrs PPP	(2.000)
Max rebate with 3-4 Yrs PPP	(3.000)
Max rebate with 5 Yrs PPP	(3.500)

Max Rebates on F30, 3/1 ARM & 6 MO LIBOR Programs

Max rebate with 0-2 Yrs PPP	(1.000)
Max rebate with 3-4 Yrs PPP	(2.500)
Max rebate with 5 Yrs PPP	(3.500)

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[redacted]

Effective:	5/8/01 5:00 AM
Lock Hours:	[redacted]
Rate Lock Desk:	
Western Division	
Eastern Division	

Construction Loans must be approved and submitted prior to Lock.

CONSTRUCTION TO PERMANENT LOAN PROGRAMS - AGENCY ELIGIBLE - FIXED

Fixed 30 Rate	15 day (BE)	30 day (BE)	Fixed 15 Rate	15 day (BE)	30 day (BE)
7.750	(0.875)	(0.750)	7.125	(0.625)	(0.375)
7.625	(0.500)	(0.375)	7.000	(0.250)	0.000
7.500	(0.125)	0.125	6.875	0.250	0.500
7.375	0.375	0.625	6.750	0.875	1.125
7.250	1.250	1.375	6.625	1.250	1.375

Conforming Adjustments

6 month construction term	0.125	Rate
12 month construction term	0.250	Rate
Loan Amount $75,000-$424,999	0.125	Price
Loan Amount <=$74,999	0.500	Price
Max Price	101.000	

CONSTRUCTION TO PERMANENT LOAN PROGRAMS - REWARD FIXED AND INTERMEDIATE ARMS (Margin 3.250)

Reward 30 Fixed Note Rate	15 day (BE)	30 day (BE)	Reward 15 Fixed Note Rate	15 day (BE)	30 day (BE)	Reward 3/1 ARM Note Rate	15 day (BE)	30 day (BE)	Reward 5/1 ARM Note Rate	15 day (BE)	30 day (BE)
8.125	(0.625)	(0.500)	8.000	(1.125)	(1.000)	7.375	(1.250)	(1.125)	7.875	(1.375)	(1.250)
8.000	(0.250)	(0.125)	7.875	(0.875)	(0.750)	7.250	(1.000)	(0.875)	7.750	(1.000)	(0.875)
7.875	0.125	0.250	7.750	(0.625)	(0.500)	7.125	(0.750)	(0.625)	7.625	(0.750)	(0.625)
7.750	0.500	0.625	7.625	(0.375)	(0.250)	7.000	(0.375)	(0.250)	7.500	(0.375)	(0.250)
7.625	0.875	1.000	7.500	(0.125)	0.000	6.875	0.000	0.125	7.375	0.000	0.125

REWARD "FIXED" ADJUSTMENTS				REWARD "ARM" ADJUSTMENTS			
Reduced Doc (w/ 450bp)	0.250 Price	LTV 80.01-90.00	0.375 Price	Reduced Doc <=80%	0.250	price	<=$275K <=$650K	0.250	price
2-unit properties	0.375 Price	LTV 90.01-95.00	0.500 Price	2 Unit Properties	0.375	price	>$650K <=$1MM	0.375	rate
3-4 unit properties	1.00 Price	>$650K <=$1MM	0.625 Price	3-4 Unit Properties	1.000	price	>$1MM <=$1.5MM	0.750	rate
Non-Owner occupied	1.50 Price	$1MM <=$1.5M	1.750 Price	Non-Owner Occupied	1.500	price	LTV 80.01-90.00%	0.375	price
2nd Home	0.750 Price	Credit score <=640	(0.125) Price	2nd Home	0.750	price	LTV 90.01-95.00%	0.500	price
3 Yr Soft Prepay Penalty	(0.375) Price								

Rates as shown are based on a 6 month construction term.

Construction Term Adjustments: 6 month construction term: 125% to Rate & Margin. 12 month construction term: 25% to Rate & Margin.

CONSTRUCTION TO PERMANENT LOAN PROGRAMS - ALT-A FIXED AND INTERMEDIATE ARMS (Margin 3.250)

ALT-A FIXED 30 Note Rate	15 day (BE)	30 day (BE)	ALT-A FIXED 15 Note Rate	15 day (BE)	30 day (BE)	ALT-A 3/1 ARM Note Rate	15 day (BE)	30 day (BE)	ALT-A 5/1 ARM Note Rate	15 day (BE)	30 day (BE)
8.375	(1.125)	(1.000)	8.000	(1.000)	(0.875)	7.500	(0.625)	(0.500)	7.875	(0.625)	(0.500)
8.250	(0.750)	(0.625)	7.875	(0.750)	(0.625)	7.375	(0.375)	(0.250)	7.750	(0.375)	(0.250)
8.125	(0.375)	(0.250)	7.750	(0.500)	(0.375)	7.250	(0.125)	0.000	7.625	0.000	0.125
8.000	0.000	0.125	7.625	(0.250)	(0.125)	7.125	0.250	0.375	7.500	0.375	0.500
7.875	0.375	0.500	7.500	0.000	0.125	7.000	0.625	0.750	7.375	0.750	0.875

ALT-A CTP ADJUSTMENTS (Rateshoots do not reflect program guidelines. Please check matrix or seller guide)

Adjustments are in addition to the rate sheet noted

Loan Amount	0-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	0-60%	60.01-65%	65.01-80%	
>$275,000 <=$500K	0.375	0.375	0.375	0.375	0.375	[illegible]	N/A	N/A	0.250	price
>$400K <=$650K (O/O)	0.625	0.625	0.625	N/A	N/A	[illegible]				
>$400K <=$650K (2/3/4 home & Inv)	1.000	N/A	N/A	N/A	N/A	[illegible]	0.375	N/A	N/A	price
>$650K-$1MM	0.750	N/A	N/A	N/A	N/A	[illegible]	0.750	N/A	N/A	price
>$1MM-$1.5MM	1.500	N/A	N/A	N/A	N/A	[illegible]	1.250	N/A	N/A	price
>$1.5MM-$2MM	2.250	N/A	N/A	N/A	N/A	[illegible]				
Occupancy & Prop	0-65%	65.01-70%	70.01-75%	75.01-80%	80.01-90%	[illegible]	0.750	N/A	N/A	price
2/3/4 Home	1.000	1.000	1.000	1.000	[illegible]	[illegible]	1.250	N/A	N/A	price
SFR investor	1.250	1.250	1.750	[illegible]	N/A	[illegible]	2.250	N/A	N/A	price
2 Unit investor	2.250	2.250	3.750	[illegible]	N/A					
3-4 Unit investor	2.875	2.875	4.375	[illegible]	N/A	[illegible]				
CONSTRUCTION TERM ADJUSTMENTS						[illegible]	(0.375)	(0.375)	(0.375)	price
6 month construction term: 125% to Rate & Margin. 12 month construction term: 25% to Rate & Margin.						[illegible] check guidelines	0.250	0.250		

Alt-A Floating Rate 1 Year CMT PROGRAM

ALT-A 1 Year CMT Margin 3.375 Note Rate	15 day (BE)	30 day (BE)
7.25%	(0.750)	(0.625)
6.75%	(0.500)	(0.375)

Borrowers benefit from a low rate during the construction period. Loan converts to permanent financing. Borrowers convert to permanent financing utilizing Indymac's 1 Yr CMT program.

* Only the posted rates plus rate adjustments are available for pricing

Buydowns and Seydowns are not allowed

**Qualify at Construction Rate + 2.00% for LTV's > 80%

See Alt-A CTP Adjustments

Rate & Price Prices Prepayment penalty	3 yrs	5 yrs
FSB / [illegible] <=$650K, O/O	(1.500)	(1.500)
[illegible] / 2nd Home	(1.500)	(1.000)
[illegible]	(1.500)	(1.500)
[illegible]	(0.500)	0.000
[illegible]	(1.500)	(1.500)
[illegible]	(1.000)	(0.500)

Reward Rate Prices	
Reward Fixed	
<=$650K w/ 3 Yrs Prepay	(1.500)
<=$650K w/ No Prepay	(1.000)
>$650K w/ 3 Yrs Prepay	(1.500)
>$650K w/ No Prepay	(1.000)
Reward ARM	
Loan amount <=$650K	(1.500)
Loan amount >$650K	(1.000)

LOT LOAN PROGRAM*

Fixed Rate 30/2

Rate	Price
9.750%	(0.250)
8.750%	0.000
8.250%	0.500
7.750%	1.000

75% - $500K	65% - $600K

LOAN AMOUNTS < $50K Add 0.500 TO Price

*This program is for finished lots with improvements to the site. Program is only available on Purchase, SFR and Full/alt Doc. Off-Balanced pricing is not available.

HOME IMPROVEMENT PROGRAM**

(Rate 30 Year Fixed, 15 Year Amortization)

Rate	Margin	Caps	Price	Max CLTV's
[illegible]	1.500%	1% / 4%	0.250	85% - $350K
[illegible]	1.250%	1% / 4%	0.500	75% - $600K
[illegible]	1.000%	1% / 4%	0.750	65% - $1.05M
[illegible]	1.000%	1% / 4%	1.750	

6 Month Prime based ARM. 30 Years fully amortizing. $20K Min. Loan Amount

CLTV based on completion value if property is owned more than 1 year

** This program is for home improvements. Program available on Full/alt Doc only, no neg. amortization. Caps = 1% every 6 mo, 4% life

ADMINISTRATIVE FEES: CTP (Percentage of Completion) $750; Non-Recourse Notes $500; Home Improvement Program $500; Lot Loans $0.00

DOCUMENT FEE: $450 via UPS or $350 via Email on CTP & HIP Loans. $250 via UPS or $200 via Email on Lot Loans. Redraws on CTP & HIP: $225.

REDRAWS ON LOT LOANS: $75. TABLE FUNDING FEE: $415. FLOOD CERT.: $12. TAX SERVICE: $59. BUSINESS CREDIT REPORT: $55.

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Rate Sheet does not represent program guidelines. Please refer to Seller Guide for program guidelines.