[redacted]

DIAL EXT [redacted] FOR TIME OF CURRENT RATE SHEET
DIAL EXT [redacted] FOR HOTLINE CONFIRMATION PRIOR TO FAXING/EMAILING REGISTRATIONS

[redacted]

TIER 3 WHOLESALE

Rates Effective 5/8/2001 @ 9:30 AM ET

10 Days: 05/18/2001
30 Days: 06/07/2001
60 Days: 07/08/2001

RATES SUBJECT TO CHANGE WITHOUT NOTICE

CONVENTIONAL JUMBO - 30 DAY PRICING

Adjustments are made to Price unless otherwise noted.

30yr Fixed 500		Jumbo 30yr Refo 520		15yr Fixed 220		1/1yr Arm 760 Margin 2.750		3/1yr Arm 733 Margin 2.750		5/1yr Arm 725 Margin 2.750		7/1yr Arm 727 Margin 2.750		10/1 yr Arm 720 Margin 2.750	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
8.375	-1.500	7.750	-0.750	8.250	-3.250	6.625	-1.375	7.125	-1.375	7.750	-1.375	7.500	-1.375	7.750	-1.375
8.250	-1.375	7.625	-0.625	8.125	-3.000	6.500	-1.000	7.000	-1.250	7.625	-1.250	7.375	-0.875	7.625	-1.125
8.125	-1.125	7.500	0.500	8.000	-2.750	6.375	-0.875	6.875	-1.125	7.500	-1.000	7.250	-0.500	7.500	-0.750
8.000	-1.000	7.375	-0.250	7.875	-2.375	6.250	-0.750	6.750	-1.000	7.375	-0.750	7.125	0.125	7.375	-0.250
7.875	-0.875	7.250	0.000	7.750	-2.125	6.125	-0.625	6.625	-0.750	7.250	-0.500	7.000	0.250	7.250	0.250
7.750	-0.750	7.125	0.250	7.625	-1.875	6.000	-0.500	6.500	-0.625	7.125	-0.250	6.875	0.750	7.125	0.750
7.625	-0.625	7.000	0.625	7.500	-1.625	5.875	-0.375	6.375	-0.375	7.000	0.125	6.750	1.250	7.000	1.375
7.500	-0.500	6.875	1.000	7.375	-1.375	5.750	-0.250	6.250	-0.250	6.875	0.500	6.625	1.750	6.875	1.875
7.375	-0.250	6.750	1.375	7.250	-1.125	5.625	0.000	6.125	0.000	6.750	0.875	6.500	2.250	6.750	2.500
7.250	0.000	6.625	2.000	7.125	-0.875	5.500	0.250								
7.125	0.250			7.000	-0.625	5.375	0.500								
7.000	0.625			6.875	-0.375	5.250	0.750								
6.875	1.000			6.750	0.125	5.125	1.000								
6.750	1.375			6.625	0.250	5.000	1.250								
6.625	2.000			6.500	0.500	4.875	1.500								
6.500	2.500			6.375	0.875	4.750	1.750								
6.375	3.125			6.250	1.250	4.625	2.000								
6.250	3.750			6.125	1.625	4.500	2.250								
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
LTV >60	0.500	LTV >60	0.500	LTV >60%	0.500	LTV >60%	0.500	LTV >60%	0.500	LTV >60%	0.500	LTV >60%	0.500	LTV >60%	0.500
INVESTMENT	1.500			INVESTMENT	1.500										

Rate Protection (see page 3 for more details)

Options apply to purchases. For refinance options call pricing dept.
* NOTE: Adjust Points based on 30 DAY pricing

	up-front	adjust points	rate cap
30 DAY RT PROT	0.000	0.000	0.125
60 DAY RT PROT	0.000	0.125	0.250
90 DAY RT PROT	0.000	0.250	0.375
120 DAY RT PROT	1.000	0.625	0.375
180 DAY RT PROT	1.000	1.125	0.500

Long Term Locks

Options apply to purchases. For refinance options call pricing dept.
**90 day and greater locks require a non-refundable upfront fee which is collected if loan is cancelled or withdrawn.

* NOTE: Adjust Points based on 30 DAY pricing

	upfront fees	adjust points
90 DAY	0.500	0.250
120 DAY	2.000	1.125

Jumbo Add-on's Applicable to All Programs on Page 2

(Applied in addition to those listed above)

	adjust points	add to rate		adjust points	add to rate
SECOND HOME	0.500		CO-OP LTV 60.01-70	0.750	
TAX WAIVER	0.250		CO-OP LTV 70.01-80	1.125	
LN AMT > $650,000	0.750	0.000	CO-OP LTV 80.01-90	1.375	
C/O REFI	0.250		LTV >90%	0.500	
CO-OP LTV < 60	0.250				

[redacted]

DIAL [redacted] FOR TIME OF CURRENT RATE SHEET
DIAL [redacted] FOR HOTLINE CONFIRMATION PRIOR
TO FAXING/EMAILING REGISTRATIONS

[redacted]

TIER 3 WHOLESALE

Rates Effective 5/8/2001 @ 9:30 AM, ET

GOVERNMENT FIXED AND ARM - 30 DAY PRICING

10 Days: 05/18/2001
30 Days: 06/07/2001
60 Days: 07/09/2001

RATES SUBJECT TO CHANGE WITHOUT NOTICE

...ents are made to Price unless otherwise noted

...yr VA 990	30yr VA 2/1 BD 915		15yr VA 995		30yr FHA 880		30yr FHA 2/1 BD 815		15yr FHA 885		1yr FHA ARM 875 Margin 2.750	
30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
-3.375	8.375	-0.875	8.000	-3.250	8.250	-3.375	8.250	-0.875	7.500	-2.625	5.250	-1.375
-3.250	8.250	-0.750	7.500	-2.375	8.125	-3.250	8.125	-0.750	7.000	-1.375	5.000	0.125
-3.125	8.125	-0.625	7.000	-1.125	8.000	-3.125	8.000	0.000	6.500	0.125		
-3.000	8.000	0.125	6.500	0.375	7.875	-2.750	7.875	-0.250	6.000	2.250		
-2.500	7.875	0.000	6.000	2.500	7.750	-2.500	7.750	0.000				
-2.250	7.750	0.250			7.625	-2.250	7.625	0.250				
-2.125	7.625	0.375			7.500	-2.125	7.500	1.000				
-2.000	7.500	1.125			7.375	-1.500	7.375	1.000				
-1.375	7.375	1.125			7.250	-1.125	7.250	1.375				
-1.000	7.250	1.500			7.125	-0.750	7.125	1.750				
-0.625	7.125	1.875			7.000	-0.625	7.000	2.500				
-0.500	7.000	2.625			6.875	0.375	6.875	2.875				
0.625	6.875	3.125			6.750	0.750	6.750	3.250				
0.875					6.625	0.875						
1.000					6.500	1.000						
1.125					6.375	2.250						
[illegible]												

...990 Only
...NUS
Premium

For Pgm 880 Only
BONUS
Ln Amt Premium

Rate Lock Expiration Dates	
10 day lock expires:	05/18/2001
30 day lock expires:	06/07/2001
60 day lock expires:	07/09/2001
90 day lock expires:	08/06/2001
120 day lock expires:	09/05/2001
180 day lock expires:	11/05/2001
PRIME RATE	7.5000

RATE PROTECTION

A cap is added to today's rates which guarantees the minimum price for the corresponding capped rate. You may take advantage of a one-time rate decrease (or price increase) if rates improve. The option is available within 60 days of closing for purchases and 15 days of closing for refs. THERE'S NO ADDITIONAL COST FOR RATE PROTECTION!!! Call your Relationship Manager for more details.

*** Call for Construction Cap Options

...ection (see page 3 for more details)
...pply to purchases. For refinance options call pricing dept.
Adjust Points based on 30 DAY pricing

	up-front	adjust points	rate cap
...PROT	0.000	0.500	0.000
...PROT	0.000	1.125	0.000
...PROT	0.000	1.750	0.000

Long Term Locks

Options apply to purchases. For refinance options call pricing dept.
**90 day and greater locks require a non-refundable upfront fee which is collected if loan is cancelled or withdrawn.

* NOTE: Adjust Points based on 30 DAY pricing

	upfront fees	adjust points
90 DAY	0.500	0.250

Add-on's Applicable to All Programs on Page 3

(Applied in addition to those listed above)

adjust points	add to rate		adjust points	add to rate
		LN AMT 50k-59,999	0.250	
		LN AMT 40k-49,999	0.375	
		LN AMT UNDER 40K	0.750	

ALL PRICING BASED ON 30 DAY LOCKS

RATE SHEET NUMBER 5300

57_701 9:39 PAGE 3/6

[redacted] CUSTOMER CHOICE RATE SHEET

TIER 3 WHOLESALE

Rates Effective 5/8/2001 @ 9:30 AM, ET - 30 DAY PRICING

10 Days: 05/18/2001
30 Days: 06/07/2001
60 Days: 07/09/2001

[redacted] Check out our Website! [redacted]

RATES SUBJECT TO CHANGE WITHOUT NOTICE

…EX PGM

…ed Flex (19?)

30 Day
-3.250
-2.875
-2.500
-2.375
-2.250
-2.125
-2.000
-1.750
-1.375
-1.000
-0.875
-0.375
0.250
0.875
1.125
1.625

FEATURES

…pped
…heck
…ribution

… $275,0…
$412,5…

COOL PGM

30 yr 100% Finance COOL (199)

Rate	30 Day
8.125	-1.375
7.750	-0.375
7.250	0.625
6.875	1.625

FEATURES

Max amt days allowed [illegible]
Cash/rate prot 90 days
Owner/occupied
Primary purchase
Min cred score 6?0
Max ln amt $250,000

Mortgage Insurance Required

STATED INCOME/ STATED ASSET

30 yr Fixed SELPH Plus (NB30)

Rate	30 Day
8.625	-1.500
8.500	-1.375
8.375	-1.125
8.250	-1.000
8.125	-0.875
8.000	-0.750
7.875	-0.625
7.750	-0.500
7.625	-0.250
7.500	0.000
7.375	0.250
7.250	0.625
7.125	1.000
7.000	1.375
6.875	2.000
6.750	2.500

FEATURES

Primary purchase
2nd home
Purch/rate-term/c/o refi
Lender contribution allowed
min cred score 660

15 YR ALSO AVAILABLE
CALL PRICING FOR RATES

	adjust points
CA Property	0.050
C/O refi	0.250
2nd homes	0.500

STATED INCOME/ FULL ASSET

30 yr Fixed SELPH (SE30)

<70%	70-80%	80.01-90%	30 Day
8.500	8.625	9.000	-1.500
8.375	8.500	8.875	-1.375
8.250	8.375	8.750	-1.125
8.125	8.250	8.625	-1.000
8.000	8.125	8.500	-0.875
7.875	8.000	8.375	-0.750
7.750	7.875	8.250	-0.625
7.625	7.750	8.125	-0.500
7.500	7.625	8.000	-0.250
7.375	7.500	7.875	0.000
7.250	7.375	7.750	0.250
7.125	7.250	7.625	0.625
7.000	7.125	7.500	1.000
6.875	7.000	7.375	1.375
6.750	6.875	7.250	2.000
6.625	6.750	7.125	2.500

FEATURES

Primary purchase
2nd home
Purch rate/term, c/o refi
Lender contribution allowed
min cred score 600
Mortgage Insurance req. for LTV > 80%

15 YR ALSO AVAILABLE
CALL PRICING FOR RATES

	adjust points
CA Property	0.050
C/O refi	0.250
2nd homes	0.500

STATED INCOME/ FULL ASSET

10/1 ARM SELPH (E11)

Rate	30 Day
7.750	-0.875
7.625	-0.625
7.500	-0.250
7.375	0.250
7.250	0.750
7.125	1.250
7.000	1.875
6.875	2.375
6.750	3.000

FEATURES

Primary purchase
2nd homes
Purch rate/term, c/o refi
Lender contribution allowed
min cred score 660

7/1 ARM ALSO AVAILABLE
CALL PRICING FOR RATES

	adjust points
CA Property	0.050
C/O refi	0.250
2nd homes	0.500

NON-WARRANTABLE CONDOS 30 yr

30 yr Fixed NWC (198)

Rate	30 Day
8.625	-1.125
8.500	-1.000
8.375	-0.750
8.250	-0.625
8.125	-0.500
8.000	-0.375
7.875	-0.250
7.750	-0.125
7.625	0.125
7.500	0.375
7.375	0.625
7.250	1.000
7.125	1.375
7.000	1.750
6.875	2.375
6.750	2.875

FEATURES

Primary purchase
2nd homes
Investment
Purch rate/term/c/o refi
No lender contribution allowed
min cred score 6?0

15 YR ALSO AVAILABLE
CALL PRICING FOR RATES

	adjust points
Investment	1.500
CA Property	0.050
C/O refi	0.250
2nd homes	0.500

Home Opener 30 yr Fixed

WOW

Rate	30 Day
11.000	-1.375
10.625	-0.375
10.375	0.625
10.125	1.625

FEATURES

max amt [illegible]
Cash/rate refi [illegible]
max loan amt [illegible]
Purchase/rate-term [illegible]
Debt Consolidation
min cred score [illegible]

…G BASED ON 30 DAY LOCKS
…NAL LOCK OPTIONS AND FEES APPLY(unless otherwise listed above)

$59,999-$50,000	0.250
$49,999-$40,000	0.375
BELOW $40,000	0.750
TAX WAIVERS	0.250

90 day pricing (fixed)	0.250
90 day pricing (arm)	0.250
60 day pricing (fixed)	0.125
60 day pricing (arm)	0.125
10 day pricing (fixed)	0.000
10 day pricing (arm)	0.000

RATE SHEET NUMBER 8300

[redacted] CUSTOMER CHOICE RATE SHEET

TIER 3 WHOLESALE

Rates Effective 5/8/2001 @ 9:30 AM, ET - 30 DAY PRICING

10 Days: 05/18/2001
30 Days: 06/07/2001
60 Days: 07/09/2001

[redacted] Check out our Website!! [redacted]

RATES SUBJECT TO CHANGE WITHOUT NOTICE

yr Fixed FN (120)

30 Day
-1.500
-1.375
-1.125
-1.000
-0.875
-0.750
-0.625
-0.500
-0.250
0.000
0.250
0.625
1.000
1.375
2.000
2.500

RES

QUIRED

WAILAELE
G FOR RATES

	adjust points
LTV<=80%)	0.750
TV 80.0 (-90%)	1.500
30%)	1.500
0.01-90%)	3.000
	6.000
co-op (LTV<=80%)	1.500
co-op (LTV 80.01	4.500
(LTV 80.01-90%)	3.000

7/1 ARM FN (737)

Margin 2.750

Rate	30 Day
8.875	-1.500
8.750	-1.375
8.625	-1.125
8.500	-1.000
8.375	-0.875
8.250	-0.750
8.125	-0.625
8.000	0.500
7.875	-0.250
7.750	0.000
7.625	0.250
7.500	0.625
7.375	1.000
7.250	1.375
7.125	2.000
7.000	2.500

FEATURES

2nd Homes
purch, rate/term refi,
min credit score
max ln amt
No lender contribution
permitted
NO MI REQUIRED

5/1 ARM ALSO AVAILABLE
CALL PRICING FOR RATES

	adjust points
Inv co-op (LTV<=80%)	2.750
Inv co-op (LTV 80.01-90%)	6.000
Inv (LTV<=80%)	1.500
Inv (LTV 80.01-90%)	3.000
CA Prop	0.000
2nd Home co-op (LTV<=80%)	1.500
2nd Home co-op (LTV 80.01	4.500
2nd Home (LTV 80.01-90%)	3.000

30 yr Fixed Condotel (187)

Rate	30 Day
9.625	-1.500
9.500	-1.375
9.375	-1.125
9.250	-1.000
9.125	-0.875
9.000	-0.750
8.875	-0.625
8.750	-0.500
8.625	-0.250
8.500	0.000
8.375	0.250
8.250	0.625
8.125	1.000
8.000	1.375
7.875	2.000
7.750	2.500

FEATURES

Owner Occupied
No investment
max loan amt
No lender contribution
borrower permitted

5/1 ARM ALSO AVAILABLE
CALL PRICING FOR RATES

	adjust points
Investment (LTV <= 80%)	1.500
CA Property	0.000
C/O refi	0.250
2nd homes	0.500

30 yr Fix Custom Finance (E63)

Rate	30 Day
8.625	-1.500
8.500	-1.375
8.375	-1.125
8.250	-1.000
8.125	-0.875
8.000	-0.750
7.875	-0.625
7.750	-0.500
7.625	-0.250
7.500	0.000
7.375	0.250
7.250	0.625
7.125	1.000
7.000	1.375
6.875	2.000
6.750	2.500

FEATURES

purchase
Owner Occupied
No investment
max loan amt
No lender contribution
borrower permitted
max loan amt 500

15/30 FIXED ALSO AVAILABLE
CALL PRICING FOR RATES

	adjust points
No MI LTV > 80	1.250
LN AMT > $650,000	1.250
LN AMT > $400,000	0.375
Investment	1.500
Cr Score 600 - 619	0.250
Co-op	0.500
Condo > 4 stories	0.375
Condo < 4 stories	0.375
2nd Homes	0.500
2-4 unit	1.000

7/1 ARM Custom Finance (E67)

Margin 2.750

Rate	30 Day
8.625	-1.500
8.500	-1.375
8.375	-1.125
8.250	-1.000
8.125	-0.875
8.000	-0.750
7.875	-0.625
7.750	-0.500
7.625	-0.250
7.500	0.000
7.375	0.250
7.250	0.625
7.125	1.000
7.000	1.375
6.875	2.000
6.750	2.500

FEATURES

purchase
Owner Occupied
No investment
max loan amt
No lender contribution
borrower allowed
max loan amt

7/1 ARM ALSO AVAILABLE
CALL PRICING FOR RATES

	adjust points
No MI LTV > 80	1.250
LN AMT > $650,000	1.250
LN AMT > $400,000	0.375
Investment	1.500
Cr Score 600 - 619	0.250
Co-op	0.500
Condo > 4 stories	0.375
Condo < 4 stories	0.375
2nd Homes	0.500
2-4 unit	1.000

SUPER JUMBO PGM

$950

<65%	65-70%	70.01-80%	30 Day
8.750	8.875	9.125	-1.500
8.625	8.750	9.000	-1.375
8.500	8.625	8.875	-1.125
8.375	8.500	8.750	-1.000
8.250	8.375	8.625	-0.875
8.125	8.250	8.500	-0.750
8.000	8.125	8.375	-0.625
7.875	8.000	8.250	-0.500
7.750	7.875	8.125	-0.250
7.625	7.750	8.000	0.000
7.500	7.625	7.875	0.250
7.375	7.500	7.750	0.625
7.250	7.375	7.625	1.000
7.125	7.250	7.500	1.375
7.000	7.125	7.375	2.000
6.875	7.000	7.250	2.500

FEATURES

purchase, refinance, cashout
single family, condo, co-op
owner occupied, second home
Lender contribution allowed
min credit score 620

For Loan amts $650,000-950K
Pricing is based on < 55% LTV
Rate/Point options (upto 80% LTV)
No CA adj. for SJ's below $950,000

Pricing from all LTV ranges apply for loan amounts $950,000 - $2,000,000

	adjust points
invest prop	1.500
2nd homes	0.500

G BASED ON 30 DAY LOCKS
ONAL LOCK OR FLOAT FEES APPLY(unless otherwise listed above)

$40,000-$50,000	0.250
$30,000-$40,000	0.375
BELOW $40,000	0.750
TAX WAIVERS	0.250

90 day pricing (fixed)	0.250
90 day pricing (arm)	0.250
60 day pricing (fixed)	0.125
60 day pricing (arm)	0.125
10 day pricing (fixed)	0.000
10 day pricing (arm)	0.000

RATE SHEET NUMBER 8,000

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[redacted]

[redacted] SPECIALTY PRODUCTS RATE SHEET

TIER 3 WHOLESALE

Rates Effective 5/8/2001 @ 9:00 AM. ET - 30 DAY PRICING

30 Days: 06/07/2001

60 Days: 07/09/2001

RATES SUBJECT TO CHANGE WITHOUT NOTICE

				6 MONTH LIBOR BD06					2 YEAR FIXED/6 MONTH BD26					30 YEAR FIXED BD30			
				REQUIRED RATE				MARGIN	REQUIRED RATE				MARGIN	REQUIRED RATE			
DE	DOC	OCC	UP TO LTV	-1.2500	-0.2500	0.7500	1.7500		-1.2500	-0.2500	0.7500	1.7500		-1.2500	-0.2500	0.7500	1.7500
	FULL	PRIMARY	90%	11.1250%	10.7500%	10.3750%	9.8750%	7.6250%	10.3750%	9.8750%	9.5000%	9.3750%	6.6250%	10.6250%	10.2500%	9.8750%	9.5000%
			85%	10.6250%	10.2500%	9.8750%	9.3750%	7.1250%	9.8750%	9.3750%	9.0000%	8.8750%	6.1250%	10.1250%	9.7500%	9.3750%	9.0000%
			80%	10.2500%	9.8750%	9.5000%	9.0000%	6.7500%	9.5000%	9.0000%	8.6250%	8.5000%	5.7500%	9.7500%	9.3750%	9.0000%	8.6250%
			75%	10.1250%	9.7500%	9.3750%	8.8750%	6.6250%	9.3750%	8.8750%	8.5000%	8.3750%	5.6250%	9.6250%	9.2500%	8.8750%	8.5000%
		NOO	80%	11.2500%	10.8750%	10.5000%	10.0000%	7.7500%	10.5000%	10.0000%	9.6250%	9.5000%	6.7500%	10.7500%	10.3750%	10.0000%	9.6250%
			75%	10.7500%	10.3750%	10.0000%	9.5000%	7.2500%	10.0000%	9.5000%	9.1250%	9.0000%	6.2500%	10.2500%	9.8750%	9.5000%	9.1250%
	LIMITED	PRIMARY	80%	10.8750%	10.5000%	10.1250%	9.6250%	7.3750%	10.1250%	9.6250%	9.2500%	9.1250%	6.3750%	10.3750%	10.0000%	9.6250%	9.2500%
			75%	10.6250%	10.2500%	9.8750%	9.3750%	7.1250%	9.8750%	9.3750%	9.0000%	8.8750%	6.1250%	10.1250%	9.7500%	9.3750%	9.0000%
		NOO	70%	11.3750%	11.0000%	10.6250%	10.1250%	7.8750%	10.6250%	10.1250%	9.7500%	9.6250%	6.8750%	10.8750%	10.5000%	10.1250%	9.7500%
		PRIMARY	80%	11.2500%	10.8750%	10.5000%	10.0000%	7.7500%	10.5000%	10.0000%	9.6250%	9.5000%	6.7500%	10.7500%	10.3750%	10.0000%	9.6250%
			75%	10.8750%	10.5000%	10.1250%	9.6250%	7.3750%	10.1250%	9.6250%	9.2500%	9.1250%	6.3750%	10.3750%	10.0000%	9.6250%	9.2500%
	STATED	NOO	70%	11.3750%	11.0000%	10.6250%	10.1250%	7.8750%	10.6250%	10.1250%	9.7500%	9.6250%	6.8750%	10.8750%	10.5000%	10.1250%	9.7500%
3E	FULL	PRIMARY	85%	11.2500%	10.8750%	10.5000%	10.0000%	8.1250%	10.5000%	10.0000%	9.6250%	9.5000%	6.6250%	10.6250%	10.2500%	9.8750%	9.5000%
			80%	10.7500%	10.3750%	10.0000%	9.5000%	7.6250%	10.0000%	9.5000%	9.1250%	9.0000%	6.1250%	10.1250%	9.7500%	9.3750%	9.0000%
			75%	10.5000%	10.1250%	9.7500%	9.2500%	7.3750%	9.7500%	9.2500%	8.8750%	8.7500%	5.8750%	9.8750%	9.5000%	9.1250%	8.7500%
		NOO	75%	11.6250%	11.2500%	10.8750%	10.3750%	8.3000%	10.8750%	10.3750%	10.0000%	9.8750%	7.0000%	11.0000%	10.6250%	10.2500%	9.8750%
			70%	11.1250%	10.7500%	10.3750%	9.8750%	8.0000%	10.3750%	9.8750%	9.5000%	9.3750%	6.5000%	10.5000%	10.1250%	9.7500%	9.3750%
	LIMITED	PRIMARY	75%	11.3500%	10.8750%	10.5000%	10.0000%	8.1250%	10.2000%	10.0000%	9.6250%	9.5000%	6.6250%	10.6250%	10.2500%	9.8750%	9.5000%
			70%	11.0000%	10.6250%	10.2500%	9.7500%	7.8750%	10.2500%	9.7500%	9.3750%	9.2500%	6.3750%	10.3750%	10.0000%	9.6250%	9.2500%
		NOO	65%	11.8250%	11.2500%	10.8750%	10.3750%	8.5000%	10.8750%	10.3750%	10.0000%	9.8750%	7.0000%	11.0000%	10.6250%	10.2500%	9.8750%
		PRIMARY	75%	11.0000%	11.1250%	10.7500%	10.2500%	8.1250%	10.7500%	10.2500%	9.8750%	9.7500%	6.8750%	10.8750%	10.5000%	10.1250%	9.7500%
			70%	11.2500%	10.8750%	10.5000%	10.0000%	8.1250%	10.5000%	10.0000%	9.6250%	9.5000%	6.6250%	10.6250%	10.2500%	9.8750%	9.5000%
	STATED	NOO	65%	11.6250%	11.2500%	10.8750%	10.3750%	8.5000%	10.8750%	10.3750%	10.0000%	9.8750%	7.0000%	11.0000%	10.6250%	10.2500%	9.8750%
3Z	FULL	PRIMARY	80%	11.8750%	11.5000%	11.1250%	10.6250%	8.6250%	11.2500%	10.7500%	10.3750%	10.2500%	7.3750%	11.3750%	11.0000%	10.6250%	10.2500%
			75%	11.1250%	10.7500%	10.3750%	9.8750%	7.8750%	10.5000%	10.0000%	9.6250%	9.5000%	6.6250%	10.6250%	10.2500%	9.8750%	9.5000%
		NOO	65%	12.0000%	11.6250%	11.2500%	10.7500%	8.7500%	11.3750%	10.8750%	10.5000%	10.3750%	7.5000%	11.5000%	11.1250%	10.7500%	10.3750%
	LIMITED	PRIMARY	70%	11.8750%	11.5000%	11.1250%	10.6250%	8.6250%	11.2500%	10.7500%	10.3750%	10.2500%	7.3750%	11.3750%	11.0000%	10.6250%	10.2500%
		NOO	60%	12.3750%	12.0000%	11.6250%	11.1250%	9.1250%	11.7500%	11.2500%	10.8750%	10.7500%	7.8750%	11.8750%	11.5000%	11.1250%	10.7500%
		PRIMARY	70%	12.1250%	11.7500%	11.3750%	10.8750%	8.8750%	11.5000%	11.0000%	10.6250%	10.5000%	7.6250%	11.6250%	11.2500%	10.8750%	10.5000%
	STATED	NOO	60%	12.3750%	12.0000%	11.6250%	11.1250%	9.1250%	11.7500%	11.2500%	10.8750%	10.7500%	7.8750%	11.8750%	11.5000%	11.1250%	10.7500%
3E	FULL	PRIMARY	70%	13.1250%	12.7500%	12.3750%	11.8750%	9.6250%	12.3750%	11.8750%	11.5000%	11.3750%	8.6250%	12.5000%	12.1250%	11.7500%	11.3750%
			65%	12.3750%	12.0000%	11.6250%	11.1250%	8.8750%	11.6250%	11.1250%	10.7500%	10.6250%	7.8750%	11.7500%	11.3750%	11.0000%	10.6250%
		NOO	60%	13.0000%	12.6250%	12.2500%	11.7500%	9.5000%	12.2500%	11.7500%	11.3750%	11.2500%	8.5000%	12.3750%	12.0000%	11.6250%	11.2500%
	LIMITED	PRIMARY	65%	13.1250%	12.7500%	12.3750%	11.8750%	9.6250%	12.3750%	11.8750%	11.5000%	11.3750%	8.6250%	12.5000%	12.1250%	11.7500%	11.3750%
		NOO	60%	13.6250%	13.2500%	12.8750%	12.3750%	10.1250%	12.8750%	12.3750%	12.0000%	11.8750%	9.1250%	13.0000%	12.6250%	12.2500%	11.8750%
		PRIMARY	65%	13.3750%	13.0000%	12.6250%	12.1250%	9.8750%	12.6250%	12.1250%	11.7500%	11.6250%	8.8750%	12.7500%	12.3750%	12.0000%	11.6250%
	STATED	NOO	60%	13.6250%	13.2500%	12.8750%	12.3750%	10.1250%	12.8750%	12.3750%	12.0000%	11.8750%	9.1250%	13.0000%	12.6250%	12.2500%	11.8750%

RICING BASED ON 30 DAY LOCKS

	Adjust points
[illegible]	0.125
AM[illegible] 20K-$39.99	0.750
AM[illegible] 10K-$49.99	0.375
AM[illegible] 50K-$99.999	0.250

6 MONTH LIBORINDEX 4.250

3SP

RATE SHEET NUMBER [illegible]

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