[redacted]

[redacted]
Technical Support Help Desk
[redacted]

[redacted] now offers a wide range of competitive loan products. Call your RM for details.

REWARD 30/15 FIXED LOANS

Reward 30 Fixed				Reward 15 Fixed			
Note Rate	15 day (BE)	30 day (BE)	45 day (BE)	Note Rate	15 day (BE)	30 day (BE)	45 day (BE)
8.125	(2.500)	(2.375)	(2.250)	7.625	(1.875)	(1.750)	(1.625)
8.000	(2.250)	(2.125)	(2.000)	7.500	(1.625)	(1.500)	(1.375)
7.875	(1.875)	(1.750)	(1.625)	7.375	(1.375)	(1.250)	(1.125)
7.750	(1.625)	(1.500)	(1.375)	7.250	(1.125)	(1.000)	(0.875)
7.625	(1.250)	(1.125)	(1.000)	7.125	(0.875)	(0.750)	(0.625)
7.500	(1.000)	(0.875)	(0.750)	7.000	(0.625)	(0.500)	(0.375)
7.375	(0.625)	(0.500)	(0.375)	6.875	(0.375)	(0.250)	(0.125)
7.250	(0.250)	(0.125)	0.000	6.750	(0.125)	0.000	0.125
7.125	0.125	0.250	0.375	6.625	0.250	0.375	0.500
7.000	0.500	0.625	0.750	6.500	0.625	0.750	0.875
6.875	0.875	1.000	1.125	6.375	1.000	1.125	1.250

REWARD FIXED MAX REBATES	
<=$650K w/ 3 Yrs Prepay	(2.000)
<=$650K w/ No Prepay	(1.500)
>$650K w/ 3 Yrs Prepay	(1.500)
>$650K w/ No Prepay	(1.000)

Reward Fixed Adjustments		
>$650K <=$1MM	0.625	price
>$1MM <=$1.5MM	1.750	price
2 Unit Properties	0.375	price
3-4 Unit Properties	1.000	price
High Rise Condo	0.750	price
Non-Owner Occupied	1.500	price
2nd Home	0.750	price
Reduced Doc w/4506	0.250	price
Cash Out	0.250	price
LTV 80.01-90.00%	0.375	price
LTV 90.01-95.00%	0.500	price
Credit Score >=740	(0.125)	price
3+ Yrs Soft Prepay Penalty	(0.375)	price

REWARD ARM LOANS

Reward 3/1 ARM 2.75 Margin				Reward 5/1 ARM 2.75 Margin			
Note Rate	15 day (BE)	30 day (BE)	45 day (BE)	Note Rate	15 day (BE)	30 day (BE)	45 day (BE)
7.500	(2.750)	(2.625)	(2.500)	8.000	(3.250)	(3.125)	(3.000)
7.375	(2.500)	(2.375)	(2.250)	7.875	(2.875)	(2.750)	(2.625)
7.250	(2.250)	(2.125)	(2.000)	7.750	(2.625)	(2.500)	(2.375)
7.125	(2.000)	(1.875)	(1.750)	7.625	(2.250)	(2.125)	(2.000)
7.000	(1.750)	(1.625)	(1.500)	7.500	(2.000)	(1.875)	(1.750)
6.875	(1.500)	(1.375)	(1.250)	7.375	(1.625)	(1.500)	(1.375)
6.750	(1.250)	(1.125)	(1.000)	7.250	(1.375)	(1.250)	(1.125)
6.625	(1.000)	(0.875)	(0.750)	7.125	(1.000)	(0.875)	(0.750)
6.500	(0.750)	(0.625)	(0.500)	7.000	(0.750)	(0.625)	(0.500)
6.375	(0.375)	(0.250)	(0.125)	6.875	(0.375)	(0.250)	(0.125)
6.250	0.000	0.125	0.250	6.750	0.000	0.125	0.250
6.125	0.375	0.500	0.625	6.625	0.375	0.500	0.625

REWARD ARM ADJUSTMENTS		
> $275K <= $650K	0.250	price
>$650K <=$1MM	0.375	Rate
>$1MM <=$1.5MM	0.750	Rate
2 Unit Properties	0.375	price
3-4 Unit Properties	1.000	price
High Rise Condo	0.750	price
Non-Owner Occupied	1.500	price
2nd Home	0.750	price
Reduced Doc w/4506	0.250	price
Cash Out	0.250	price
LTV 80.01-90.00%	0.375	price
LTV 90.01-95.00%	0.500	price

REWARD ARM MAX REBATES	
Loan amount <=$650K	(2.000)
Loan amount >$650K	(1.500)

REWARD 3/1 and 5/1 ARM GUIDELINES OFFER:

- ✓ Loan amounts from $50K to $1.5 Million
- ✓ 95% LTV up to $300,000
- ✓ 80/10/10 & 80/15/5 Programs
- ✓ Reward 3/1 Caps of 2/2/5
- ✓ 2nd Home and Investment Properties
- ✓ 1-4 Units
- ✓ Ratios up to 42%
- ✓ Reward 5/1 Caps of 5/2/5

12 MAT ARM PROGRAMS

Look at our new 12 MAT Program!

12 MAT MONTHLY PAYMENT OPTION LOAN

- ✓ Aggressive Pricing
- ✓ Owner Occupied, 2nd Home & Investor Properties
- ✓ 3 payment options: Fully amortizing, Interest Only or Deferred Interest.

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Technical Support Help Desk [redacted]

ALT-A PRODUCTS

Alt-A Fixed 30/Alt-A Fixed 20				[illegible]			
Note Rate	15 day	30 day	45 day	Note Rate	15 day	30 day	45 day
8.750	(3.625)	(3.500)	(3.375)	7.500	(1.500)	(1.375)	(1.250)
8.625	(3.375)	(3.250)	(3.125)	7.375	(1.250)	(1.125)	(1.000)
8.500	(3.125)	(3.000)	(2.875)	7.250	(1.000)	(0.875)	(0.750)
8.375	(2.875)	(2.750)	(2.625)	7.125	(0.750)	(0.625)	(0.500)
8.250	(2.625)	(2.500)	(2.375)	7.000	(0.500)	(0.375)	(0.250)
8.125	(2.375)	(2.250)	(2.125)	6.875	(0.250)	(0.125)	0.000
8.000	(2.125)	(2.000)	(1.875)	6.750	0.000	0.125	0.250
7.875	(1.750)	(1.625)	(1.500)	6.625	0.250	0.375	0.500
7.750	(1.500)	(1.375)	(1.250)	6.500	0.750	0.875	1.000
7.625	(1.125)	(1.000)	(0.875)	6.375	1.125	1.250	1.375
7.500	(0.750)	(0.625)	(0.500)	6.250	1.500	1.625	1.750
7.375	(0.375)	(0.250)	(0.125)	6.125	1.875	2.000	2.125
7.250	0.000	0.125	0.250	6.000	2.375	2.500	2.625

Alt-A 3/1 ARM Margin 2.75				Alt-A 5/1 ARM Margin 2.75			
Note Rate	15 day	30 day	45 day	Note Rate	15 day	30 day	45 day
8.125	(3.125)	(3.000)	(2.875)	8.375	(3.500)	(3.375)	(3.250)
8.000	(2.875)	(2.750)	(2.625)	8.250	(3.125)	(3.000)	(2.875)
7.875	(2.625)	(2.500)	(2.375)	8.125	(2.875)	(2.750)	(2.625)
7.750	(2.375)	(2.250)	(2.125)	8.000	(2.500)	(2.375)	(2.250)
7.625	(2.125)	(2.000)	(1.875)	7.875	(2.250)	(2.125)	(2.000)
7.500	(1.875)	(1.750)	(1.625)	7.750	(1.875)	(1.750)	(1.625)
7.375	(1.625)	(1.500)	(1.375)	7.625	(1.625)	(1.500)	(1.375)
7.250	(1.375)	(1.250)	(1.125)	7.500	(1.250)	(1.125)	(1.000)
7.125	(1.125)	(1.000)	(0.875)	7.375	(1.000)	(0.875)	(0.750)
7.000	(0.875)	(0.750)	(0.625)	7.250	(0.625)	(0.500)	(0.375)
6.875	(0.625)	(0.500)	(0.375)	7.125	(0.375)	(0.250)	(0.125)
6.750	(0.375)	(0.250)	(0.125)	7.000	0.000	0.125	0.250
6.625	(0.125)	0.000	0.125	6.875	0.375	0.500	0.625
6.500	0.250	0.375	0.500	6.750	0.750	0.875	1.000
6.375	0.625	0.750	0.875	6.625	1.125	1.250	1.375
6.250	1.000	1.125	1.250	6.500	1.500	1.625	1.750

Correspondent/Closed Loan Sellers:

Pricing Now 25 Basis Points Better

On Alt A, Subprime, HELOC and

Closed End Seconds!

MAXIMUM REBATES	3+ yrs ppp	<3 yr ppp
Alt-A F30 Yr <=$650K, O/O	(2.000)	(1.500)
Investor / 2nd Home	(1.500)	(1.000)
No MI Program	(2.000)	(1.500)
Loan Amount >$1MM	(1.000)	(0.750)
LTV >95% w/MI	(2.000)	(1.500)
3/1 & 5/1 ARM	(1.500)	(1.000)
All Others	(1.000)	(0.500)

Alt-A ADJUSTMENTS – Ratesheet does not represent LTV or Product guidelines.

Adjustments are to price unless otherwise noted

LOAN AMOUNT	0-65%	65.01-70%	70.01-80	80.01-85%	85.01-90%	90.01-95%
>$275,000 <=$400K	0.375	0.375	0.375	0.375	0.375	0.375
>$400K<=$650K (O/O)	0.625	0.625	0.625	0.625	0.625	0.625
>$400K <=$650K (2nd Home & Inv)	1.000	1.000	1.000	N/A	N/A	N/A
>$650K-$1MM	0.750	0.750	N/A	N/A	N/A	N/A
>$1MM-$1.5MM	1.500	1.500	N/A	N/A	N/A	N/A
>$1.5MM-$3MM	2.250	2.250	N/A	N/A	N/A	N/A

PROPERTY TYPE	0-65%	65.01-70%	70.01-80	80.01-85%	85.01-90%	90.01-95%
2 Units	0.500	0.500	0.500	0.625	0.750	0.750
3-4 Units	1.125	1.125	1.125	1.125	1.250	1.250
Low Condo	0.500	0.500	0.500	0.500	0.500	0.500
Hi-Rise Condo	1.250	1.250	1.250	1.250	1.250	1.250
Co-Op	3.000	3.000	3.000	3.000	3.000	N/A
Condo-Hotel	4.750	4.750	4.750	N/A	N/A	N/A

DOC TYPE ADJ	0-65%	65.01-70%	70.01-80	80.01-85%	85.01-90%	90.01-95%
Full Doc O/O LTV >8 Credit Score >=660	N/A	N/A	N/A	N/A	0.250	0.500
Reduced Doc	0.375	0.375	0.375	0.750	1.250	N/A
No Ratio	0.750	0.750	0.750	1.000	1.750	N/A
No Doc	1.250	1.250	1.250	1.750	2.500	N/A
Credit Score >=620 and <660 (please check guidelines)						
Reduced Doc	0.750	0.750	0.750	1.250	2.000	N/A
No Ratio	1.250	1.250	1.250	N/A	N/A	N/A
No Doc	2.250	2.250	2.250	N/A	N/A	N/A

OCCUPANCY	0.00-65%	65.01-70%	70.01-75%	75.01-85%	85.01-90%	90.01-95%
2nd Home	1.000	1.000	1.000	1.500	2.000	N/A
Investor (SFR only)	1.250	1.250	1.750	1.750	2.250	3.000
Investor (Condos & Units)	1.750	3.000	3.250	3.500	4.000	N/A

OTHER ADJUSTMENTS	0-70%	70.01-80%	80.01-85	85.01-90%	90.01-95%
DTI >55	0.250	0.250	N/A	N/A	N/A
Condo	0.375	0.375	0.875	1.250	1.500
Foreign National	0.750	0.750	N/A	N/A	N/A
2 + Years PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Servicing Released (Closed Loans)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

ENHANCED NO MI PROGRAM-ADJUSTMENTS TO RATE

(Adj. all inclusive, except for Prepay penalty, Condo and Ln Amt Adjustments)

***Note: Refer to Alt-A Adjustments schedule (left) for LTV's under 80%*

Occupancy / Doc	Loan Purpose	Max Ln Amount	80.01-85%	85.01-90%	90.01-95%
Owner	Purch/RT	300K	0.375	0.625	1.000
Full		400K	0.375	0.625	1.000
		500K	0.625	0.875	N/A
Owner Reduced	Purch/RT	300K	0.750	1.000	N/A
		400K	0.750	N/A	N/A
Owner No Ratio	Purch/RT	300K	0.875	1.250	N/A
		400K	0.875	N/A	N/A
Owner Full	Cashout	300K	0.750	0.875	1.375
		400K	0.750	1.000	N/A
Owner Reduced	Cashout	300K	1.125	N/A	N/A
Owner No Ratio	Cashout	300K	1.250	N/A	N/A
Investor Full	Purch/RT	300K	1.625	1.750	2.125
Decision Credit Score			660	660	700
Owner No Doc	Purch/RT	300K	1.250	1.625	N/A
Decision Credit Score			700	700	N/A

1 Yr Treas 05/09/01 5.200

LTV ENHANCEMENTS

Call RM for full guidelines (Adj. are all inclusive)

97% LTV with MI	97% LTV - No MI	100% LTV - No MI
Max Loan amt $400K	Max Loan amt $250-700K	Max Loan amt $250-700K
Min Credit Score 620	Min Credit Score 720	Min Credit Score 720
Owner Occupied only	Owner Occupied only	Owner Occupied only
SFRs and PUDS only	SFRs and PUDS only	SFRs and PUDS only
Purchase/RT only	Purchase/RT only	Purchase/RT only
PRICE (%) 0.750	RATE (%) 1.250	PRICE (%) 1.375

Contact us at:

Wholesale Division (800) 300-8269 Wholesale Division [redacted]

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FDIC

[redacted]

Effective:	5/8/01 6:58 AM
Work Hours:	7:00 am - 4:00 pm PST
[redacted] Technical Support Help Desk	[redacted]

Correspondent/Closed Loan Sellers: HELOC and ClosedEnd Price now 25 Basis Points Better!

HOME EQUITY LINE OF CREDIT (Price= 101.50)

10/10 PRIME PRODUCT 30 day BE Lock

Base Margins--Full Doc:

Credit Score	Platinum 720+	Gold 680-719	Silver 640-679	Bronze 620-639
CLTV <=80%	0.000	0.500	0.750	1.250
CLTV 80.01 to 90%	1.000	1.500	2.000	3.000
CLTV 90.01 to 95%	1.500	2.250	4.000	5.000
CLTV 95.01 to 100%	2.500	3.000	5.000	n/a

10/10 PRIME PRODUCT 30 day BE Lock

Base Margins--Reduced Doc:

Credit Score	Platinum 720+	Gold 680-719	Silver 640-679	Bronze 620-639
CLTV <=80%	0.500	1.000	1.750	n/a
CLTV 80.01 to 90%	1.500	2.000	2.750	n/a
CLTV 90.01 to 95%	2.500	3.250	5.000	n/a
CLTV 95.01 to 100%	n/a	n/a	n/a	n/a

HOME EQUITY LINE OF CREDIT ADJUSTMENTS & MAX REBATES

ADJUSTMENTS

	Margin	Price
DTI>45<= 50	0.500	0.000
Less than 12 Mo Mtg History in past 3 yrs	0.500	0.000
Low Rise Condo	0.500	0.000
Corresp./Closed Loan	0.000	(0.250)

Percent of Initial Drawn	Margin	Price
0%-49.99%	0.000	1.000
50%-74.99%	0.000	0.500
75%-100%	no fee	no fee

MAX REBATES

For Loan amounts:

Less Than $50,000	(1.500)
$50,001-$99,999	(1.500)
$100,00-$250,000	(1.000)
Today's Prime Rate is	7.500

Margin Cannot be less than or equal to zero

Start Rate for 3 months on all Helocs is 6.99

Annual Fee is $75.00, Waived the first year

Early Termination Fee $350, or as applicable by state law

CLOSED END SECOND PRICING

Fixed 15 Yr Base Rate	Fixed 15 Yr Price	Fixed 30/15 Yr Base Rate	Fixed 30/15 Yr Price
10.250	(2.750)	10.500	(2.750)
10.125	(2.500)	10.375	(2.500)
10.000	(2.250)	10.250	(2.250)
9.875	(2.000)	10.125	(2.000)
9.750	(1.750)	10.000	(1.750)
9.625	(1.500)	9.875	(1.500)
9.500	(1.250)	9.750	(1.250)
9.375	(1.000)	9.625	(1.000)
9.250	(0.625)	9.500	(0.625)
9.125	(0.250)	9.375	(0.250)

RATE ADJUSTMENTS (Except as noted)

Credit Score	720+	680-719	640-679	620-639	600-619	560-599
CLTV <=80%	0.125	0.125	0.125	1.375	2.750	3.250
CLTV 80.01 to 90%	0.500	0.750	0.750	2.125	3.250	4.250
CLTV 90.01 to 95%	0.625	1.125	1.125	2.875	4.250	5.250
CLTV 95.01 to 100%	1.125	1.750	1.750	4.125	n/a	n/a
Low Rise Condo	0.500	0.500	0.500	0.750	0.750	0.750
DTI>45<= 50	0.500	0.500	0.625	0.750	0.875	1.000
<12 Mo Mtg History in past 3 Yrs	0.500	0.500	0.500	0.500	n/a	n/a
Reduced Doc <=80 CLTV	0.250	0.500	1.000	n/a	n/a	n/a
Reduced Doc 80-90 CLTV	0.500	0.500	1.000	n/a	n/a	n/a
Reduced Doc 90-95 CLTV	1.000	1.000	1.000	n/a	n/a	n/a

MAX REBATES

Prepay:	5 Years	3 Years	No PPP
< $50,000	(2.750)	(2.500)	(1.500)
$50,001-$99,999	(2.250)	(2.000)	(1.250)
$100,000-$250,000	(1.750)	(1.500)	(1.000)

NOTES

No Section 32 Loans permitted under this program

Attention Correspondent/Closed Loan Sellers - improve price by .25

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FDIC

[redacted]

Effective:	3/8/01 8:43 AM
	7:00 am - 4:00 pm PST
Lock	e-MAYS ONLY
Internet Address	[redacted]

New!! 12 MAT FLEX PAY ARMS

1 Month 12 MAT A

Start Rate	Margin	LifeCap	30 day BE	60 day BE	Prepay
3.850	1.950	10.950	0.000	0.375	no
3.850	2.050	10.950	(0.375)	0.000	no
3.850	2.150	10.950	(1.000)	(0.625)	3 Yr Soft
3.850	2.250	10.950	(1.375)	(1.000)	3 Yr Soft
3.850	2.350	10.950	(1.750)	(1.375)	3 Yr Soft

12 MAT A MARGIN ADJUSTMENTS	
>$275,000 <=$600K	0.300
>$600K <=$1MM	0.500
Reduced Doc w/4506	0.200
Cash Out	0.200
LTV 80.01-90.00% w/ MI	0.100

12 MAT A MAXIMUM REBATES	
<=$600K w/ 3 Yrs Prepay	(1.750)
>$600K <= 1MM w/ 3 Yrs Prepay	(1.500)
Max rebate <3 Yrs Prepay Penalty	(0.500)
Current index	5.530%

1 Month 12 MAT B

Start Rate	Margin	LifeCap	30 day BE	60 day BE	Prepay
3.950	1.950	12.500	0.000	0.375	no
3.950	2.000	12.500	(0.375)	0.000	no
3.950	2.100	12.500	(1.000)	(0.625)	3 Yr Soft
3.950	2.150	12.500	(1.375)	(1.000)	3 Yr Soft
3.950	2.250	12.500	(1.750)	(1.375)	3 Yr Soft

12 MAT B MARGIN ADJUSTMENTS	
>$275,000 <=$600K	0.300
>$600K <=$1MM	0.500
3-4 Unit Properties (12 Mat B only)	0.500
High Rise Condo (12 Mat B only)	0.500
Non-Owner Occupied (12 Mat B only)	0.500
2nd Home (12 Mat B only)	0.400
Reduced Doc w/4506	0.200
Cash Out	0.200
LTV 80.01-90.00% w/ MI	0.100
Loans with Subordinate Financing	0.200

12 MAT B MAXIMUM REBATES	
<=$600K w/ 3 Yrs Prepay	(1.750)
>$600K <= 1MM w/ 3 Yrs Prepay	(1.500)
Investment / 2nd Homes w/3 Yr PPP	(1.000)
Max rebate <3 Yrs Prepay Penalty	(0.500)
Current index	5.530%

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Rate sheet does not represent program guidelines. Please refer to Seller Guide for specific parameters.