

July 1, 2008

Broker Price Indication Sheet

Expiration Dates:

Table with 2 columns: Expiration Date, Date. Rows: 10 Day (07/11/08), 15 Day (07/16/08), 30 Day (07/31/08), 50 Day (08/20/08), 60 Day (09/02/08)

48 Contiguous States & PR

Table with 2 columns: Units, Price. Rows: 1 unit (\$417,000), 2 units (\$533,850), 3 units (\$645,300), 4 units (\$801,950)

AK, HI, VI

Table with 2 columns: Units, Price. Rows: \$625,500, \$800,775, \$967,950, \$1,202,825

Agency Fixed Rates

MAXIMUM NET PREMIUM ON CONFORMING FIXED PROGRAMS IS 103.00 5.99% rate available on Agency 30 Year Fixed only

10 Year Price is = to 15 Year Price subtract 0.10 20 Year price is = to 30 Year price plus 0.125 25 Year Price is = to 30 Year Price

Table with 13 columns: 15 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day, 90 Day, 30 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day, 90 Day. Rows of interest rates for various terms.

Fannie Mae Jumbo 15 Year Fixed

Table with 7 columns: 15 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day. Rows of interest rates for Fannie Mae Jumbo 15 Year Fixed.

Fannie Mae Jumbo 30 Year Fixed

Table with 7 columns: 30 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day. Rows of interest rates for Fannie Mae Jumbo 30 Year Fixed.

Fannie Mae Jumbo rates

Freddie Mac Jumbo 15 Year Fixed

Table with 7 columns: 15 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day. Rows of interest rates for Freddie Mac Jumbo 15 Year Fixed.

Freddie Mac Jumbo 30 Year Fixed

Table with 7 columns: 30 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day. Rows of interest rates for Freddie Mac Jumbo 30 Year Fixed.

Freddie Mac Jumbo

Fannie Mae Jumbo 30 Year Int-Only (10Y I-O Term)

Table with 6 columns: 30 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day. Rows of interest rates for Fannie Mae Jumbo 30 Year Int-Only.

Freddie Mac Jumbo 30 Year Int-Only (10Y I-O Term)

Table with 6 columns: 30 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day. Rows of interest rates for Freddie Mac Jumbo 30 Year Int-Only.

30 Year Interest-Only (10Y I-O Term)

Table with 6 columns: 30 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day. Rows of interest rates for 30 Year Interest-Only.

Fannie Mae 35 and 40 Year Fixed

Table with 7 columns: 35/40 Year, 10 Day, 30 Day, 50 Day, 60 Day, 70 Day, 90 Day. Rows of interest rates for Fannie Mae 35 and 40 Year Fixed.

State Tier Adjustments (exclude Agency Jumbo)

Table with 7 columns: Tier 1+, Tier 1, Tier 2, Tier 3, Tier 4, Tier 5, Tier 6. Rows of state tier adjustments for various states.

Conforming Loan Adjustments

Table with 5 columns: Purpose, <=60%, 60.01-75%, 75.01-80%, 80.01-90%. Rows of conforming loan adjustments.

Additional Conforming Low Doc Adjustments

Table with 7 columns: FICO, <= 60%, 60.01-70%, 70.01-75%, 75.01-80%, 80.01-90%, 90.01-97%. Rows of additional conforming low doc adjustments.

Table with 2 columns: LTV/FNMA Interest-Only, Multi-Unit. Rows of LTV/FNMA interest-only and multi-unit adjustments.

Lender Paid Mortgage Insurance (Only available through Radian, Genworth and MGIC)

Table with 9 columns: LTV, Conf. 30, 35, 40Y Fixed & 5/1, 7/1, 10/1 ARMs, Conf. 10, 15, 20, 25Y Fixed, 700+. Rows of lender paid mortgage insurance rates.

Table with 2 columns: Credit Score (excludes 10Y/15Y products), Lock Fallout. Rows of credit score and lock fall-out adjustments.

Escrow waiver, separate fee of .25 charged, contact underwriter for details. Excludes CA, IL, MN, OR, WI and conforming products in NY

RATES SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE