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MESSAGE BOARD

RATESHEET MESSAGES FOR ADJUSTMENTS
MAX PRICE BY PRODUCT
AGENCY (FIXED, ARM, AGENCY PLUS) - 105.00- unless otherwise noted
FHA/VA- 107.00- unless otherwise noted
KEY- 103.00
 -
A00036 = 180 day extended lock option
A00059 = 270 day extended lock option
 - 90 day non-refundable upfront fee 0.500
 -120 day non-refundable upfront fee 0.750
 -180 day upfront fee 1.000
 -270 day upfront fee 1.000
 Refer to the Seller Guide for additional details

EXTENDED LOCK RATE CAP AND FLOAT DOWN RATE ADJUSTMENT (ExtendedLockSpecialIndicator) *RATE*	
A00036	0.375
A00059	0.625

EXTENDED LOCK RATE CAP AND FLOAT DOWN RATE ADJUSTMENT AT FLOAT DOWN (ExtendedLockSpecialIndicator) *RATE*	
A00036	0.125
A00059	0.125

EXTENDED LOCK RATE CAP AND FLOAT DOWN POINTS ADJUSTMENT (ExtendedLockSpecialIndicator) *PRICE*	
A00036	-0.2500
A00059	-0.2500

CEMA LOAN ADJUSTMENT (CatgCEMAInd) *PRICE*	
CEMA	-0.1000

AGENCY (FIXED, ARM, AGENCY PLUS) PROPERTY TYPE (AmortizationTerm, Subj_Type and LTV) *PRICE*				
		0.00 - 75.00	75.01 - 95.00	95.01 - 999.00
1 - 180	2-4 UNIT FAMILY	0.0000	0.0000	0.0000
	CONDOMINIUM ATTACHED	0.0000	0.0000	0.0000
	CONDOMINIUM DETACHED	0.0000	0.0000	0.0000
181 - 480	2-4 UNIT FAMILY	0.0000	0.0000	0.0000
	CONDOMINIUM ATTACHED	0.0000	-0.7500	-0.7500
	CONDOMINIUM DETACHED	0.0000	0.0000	0.0000

AGENCY FICO, TERM GREATER THAN 180 MONTHS (FicoScore and LTV) *PRICE*									
	0.00 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 999.00	
0 - 619	-0.5000	-1.5000	-3.0000	-3.0000	-3.2500	-3.2500	-3.2500	-3.7500	
620 - 639	-0.5000	-1.5000	-3.0000	-3.0000	-3.2500	-3.2500	-3.2500	-3.5000	
640 - 659	-0.5000	-1.2500	-2.7500	-3.0000	-3.2500	-2.7500	-2.7500	-2.7500	
660 - 679	0.0000	-1.0000	-2.2500	-2.7500	-2.7500	-2.2500	-2.2500	-2.2500	
680 - 699	0.0000	-0.5000	-1.2500	-1.7500	-1.5000	-1.2500	-1.2500	-1.5000	
700 - 719	0.0000	-0.5000	-1.0000	-1.2500	-1.0000	-1.0000	-1.0000	-1.5000	
720 - 739	0.0000	-0.2500	-0.5000	-0.7500	-0.5000	-0.5000	-0.5000	-1.0000	
740 - 999	0.0000	-0.2500	-0.2500	-0.5000	-0.2500	-0.2500	-0.2500	-0.7500	

AGENCY (FIXED, ARM) CASH OUT FICO (FicoScore and LTV) *PRICE*									
	0.00 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 999.00
0 - 619	-1.6250	-2.6250	-2.6250	-2.6250	-3.1250	-3.1250	-3.1250	-3.1250	-3.1250
620 - 639	-0.6250	-1.6250	-1.6250	-1.6250	-3.1250	-3.1250	-3.1250	-3.1250	-3.1250
640 - 659	-0.6250	-1.6250	-1.6250	-1.6250	-2.6250	-2.6250	-2.6250	-2.6250	-2.6250
660 - 679	-0.6250	-1.1250	-1.1250	-1.1250	-1.8750	-1.8750	-1.8750	-1.8750	-1.8750
680 - 699	-0.3750	-1.1250	-1.1250	-1.1250	-1.7500	-1.7500	-1.7500	-1.7500	-1.7500
700 - 719	-0.3750	-1.0000	-1.0000	-1.0000	-1.1250	-1.1250	-1.1250	-1.1250	-1.1250
720 - 739	-0.3750	-1.0000	-1.0000	-1.0000	-1.1250	-1.1250	-1.1250	-1.1250	-1.1250
740 - 999	-0.3750	-0.6250	-0.6250	-0.6250	-0.8750	-0.8750	-0.8750	-0.8750	-0.8750

AGENCY PLUS FICO, LTV, CLTV ADJ (FicoScore, CLTV and LTV) *PRICE*				
		0.00 - 80.00	80.01 - 999.00	
0 - 679		0.0000	0.0000	
		80.01 - 999.00	0.0000	0.0000
680 - 999		0.0000	0.0000	
		80.01 - 999.00	0.0000	0.0000

AGENCY PLUS CASH OUT FICO (FicoScore and LTV) *PRICE*									
	0.00 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 999.00
0 - 619	-2.6250	-3.6250	-3.6250	-3.6250	-4.1250	-4.1250	-4.1250	-4.1250	-4.1250
620 - 639	-1.6250	-2.6250	-2.6250	-2.6250	-4.1250	-4.1250	-4.1250	-4.1250	-4.1250
640 - 659	-1.6250	-2.6250	-2.6250	-2.6250	-3.6250	-3.6250	-3.6250	-3.6250	-3.6250
660 - 679	-1.6250	-2.1250	-2.1250	-2.1250	-2.8750	-2.8750	-2.8750	-2.8750	-2.8750
680 - 699	-1.3750	-2.1250	-2.1250	-2.1250	-2.7500	-2.7500	-2.7500	-2.7500	-2.7500
700 - 719	-1.3750	-2.0000	-2.0000	-2.0000	-2.1250	-2.1250	-2.1250	-2.1250	-2.1250
720 - 739	-1.3750	-2.0000	-2.0000	-2.0000	-2.1250	-2.1250	-2.1250	-2.1250	-2.1250
740 - 999	-1.3750	-1.6250	-1.6250	-1.6250	-1.8750	-1.8750	-1.8750	-1.8750	-1.8750

AGENCY HIGH BALANCE ARM ADJUSTMENT (LTV) *PRICE*	
0.00 - 75.00	-0.7500
75.01 - 999.00	-1.5000

AGENCY (FIXED, ARM) INVESTMENT (LTV) *PRICE*			
	0.00 - 70.00	70.01 - 75.00	75.01 - 80.00
	0.0000	-0.5000	0.0000
			80.01 - 999.00
			0.0000

AGENCY (FIXED, ARM, AGENCY PLUS) INVESTMENT (LTV) *PRICE*			
	0.00 - 75.00	75.01 - 80.00	80.01 - 999.00
	-2.1250	-3.3750	-4.1250

AGENCY (FIXED, ARM, AGENCY PLUS) SUB FINANCING (FicoScore, CLTV and LTV) *PRICE*						
		0.00 - 65.00	65.01 - 75.00	75.01 - 80.00	80.01 - 95.00	95.01 - 999.00
720 - 999	95.01 - 999.00	-1.8750	-1.8750	-1.8750	-1.8750	-1.8750
	90.01 - 95.00	-0.6250	-0.8750	-1.1250	-1.1250	-1.8750
	80.01 - 90.00	-0.6250	-0.8750	-1.1250	-1.1250	-10.0000
	76.01 - 80.00	-0.3750	-0.3750	-1.1250	-10.0000	-10.0000
0 - 719	0.00 - 76.00	-0.3750	-0.3750	-0.3750	-10.0000	-10.0000
	95.01 - 999.00	-1.8750	-1.8750	-1.8750	-1.8750	-1.8750
	90.01 - 95.00	-0.8750	-1.1250	-1.3750	-1.3750	-10.0000
	80.01 - 90.00	-0.8750	-1.1250	-1.3750	-1.3750	-10.0000
	76.01 - 80.00	-0.3750	-0.3750	-1.3750	-10.0000	-10.0000
	0.00 - 76.00	-0.3750	-0.3750	-0.3750	-10.0000	-10.0000

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KEY CASH OUT (LoanPurpose and LTV) *PRICE*

	0.00 - 70.00	70.01 - 75.00	75.01 - 999.00
REFINANCE - CASH OUT	-0.1250	-0.3750	-10.0000

KEY PROPERTY STATE (Subj_State and LTV) *PRICE*

		0.00 - 999.00
AZ		-0.2500
NV		-0.2500

KEY STATE ADJUSTMENT - OUT OF FOOTPRINT (Subj_State and LTV) *PRICE*

	0.00 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00
AK	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
AL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
AR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
AZ	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
CA	0.0000	0.0000	0.0000	0.0000	0.0000	-1.0000	-3.5000
CO	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
CT	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
DC	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
DE	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
FL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
GA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
IA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
ID	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
IL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
IN	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
KS	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
KY	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
LA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
MA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
MD	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
ME	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
MI	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
MN	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
MO	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
MS	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
MT	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
NC	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
ND	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
NE	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
NH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
NJ	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
NM	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
NV	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
NY	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
OH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
OK	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
OR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
PA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
RI	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
SC	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
SD	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
TN	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
TX	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
UT	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
VA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
VT	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
WA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
WI	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
WV	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
WY	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

KEY DTI (AmortizationType, QualDebtRatio and LTV) *PRICE*

		0.00 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 999.00
FIXED	0.0000 - 40.0000	0.0000	0.0000	0.0000	0.0000
	40.0001 - 999.0000	0.0000	0.0000	0.0000	0.0000
ARM	0.0000 - 40.0000	0.0000	0.0000	0.0000	0.0000
	40.0001 - 999.0000	0.0000	0.0000	0.0000	0.0000

KEY PURCHASE (LoanPurpose and LTV) *PRICE*

	0.00 - 75.00	75.01 - 999.00
PURCHASE	0.2500	0.2500

KEY CLTV ADJUSTMENT (LTV) *PRICE*

	0.00 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 100.00
	0.0000	-0.1250	-0.2500	-0.5000

FHA, VA FICO (FicoScore) *PRICE*

0 - 659	-1.4000
660 - 679	-1.2000
680 - 719	0.0000
720 - 999	0.0000

FHA DTI (AmortizationType, QualDebtRatio and LTV) *PRICE*

	0.00 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 999.00
ARM	0.0000 - 50.0000	N/A	N/A	N/A
	50.0001 - 999.0000	N/A	N/A	N/A
FIXED	0.0000 - 50.0000	0.0000	0.0000	0.0000
	50.0001 - 999.0000	-1.2000	-1.2000	-1.2000

FHA VA LOAN AMOUNT (LoanAmount and AmortizationTerm) *PRICE*

	0 - 120	121 - 180	181 - 240	241 - 360
1.00 - 109999.99	0.0000	0.0000	0.0000	0.0000
110000.00 - 174999.99	0.0000	0.0000	0.0000	0.0000
175000.00 - 249999.99	0.0000	0.0000	0.0000	0.0000
250000.00 - 349999.99	0.0000	0.0000	0.0000	0.0000
350000.00 - 1000000.00	0.0000	0.0000	0.0000	0.0000

SRP ADJUSTMENT - LOAN AMOUNT (LoanAmount) *PRICE*

0.00 - 50000.00	0.0000
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50001.00 - 140000.00	0.0000
140001.00 - 250000.00	0.0000
250001.00 - 99999999.00	0.0000

SRP STATE SPECIFIC ADJUSTMENT FOR KEY PRODUCTS (Subj_State) *PRICE*	
TX	0.0000

SRP ADJUSTMENT FOR BUYDOWNS ON NON-BUYDOWN PRODUCTS (MortgageType) *PRICE*	
CONVENTIONAL	-0.2500
VA	-1.1250
FHA	-1.1250

SRP - CONFORMING FIXED 25,30 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*				
	N		Y	P
AK	0.0000		0.0000	0.0000
AL	1.2140		1.1320	1.1320
AR	1.1750		1.0920	1.0920
AZ	1.0410		0.9870	0.9870
CA	1.0210		1.0130	1.0130
CO	1.0900		1.0270	1.0270
CT	1.2440		1.1500	1.1500
DC	1.1790		1.1150	1.1150
DE	1.2930		1.2140	1.2140
FL	1.2400		1.1260	1.1260
GA	1.2270		1.1230	1.1230
IA	1.1770		1.0880	1.0880
ID	1.1230		1.0630	1.0630
IL	1.1640		1.0500	1.0500
IN	1.2300		1.1340	1.1340
KS	1.1790		1.0760	1.0760
KY	1.1910		1.0910	1.0910
LA	1.2130		1.1130	1.1130
MA	1.0370		0.9880	0.9880
MD	1.1170		1.0510	1.0510
ME	1.1420		1.0620	1.0620
MI	1.1680		1.0720	1.0720
MN	1.1910		1.0980	1.0980
MO	1.1130		1.0160	1.0160
MS	1.2210		1.1190	1.1190
MT	1.1590		1.0940	1.0940
NC	1.2330		1.1370	1.1370
ND	1.2330		1.1500	1.1500
NE	1.1820		1.0740	1.0740
NH	1.1120		1.0070	1.0070
NJ	1.2790		1.1670	1.1670
NM	1.2220		1.1380	1.1380
NV	1.0310		0.9890	0.9890
NY	1.3230		1.3050	1.3050
OH	1.2710		1.1420	1.1420
OK	1.3060		1.1810	1.1810
OR	1.1770		1.1100	1.1100
PA	1.3430		1.1970	1.1970
RI	1.0650		1.0050	1.0050
SC	1.2220		1.1380	1.1380
SD	1.2310		1.1440	1.1440
TN	1.1750		1.0940	1.0940
TX	1.3490		1.2050	1.2050
UT	1.0550		1.0100	1.0100
VA	1.1860		1.1070	1.1070
VT	1.1590		1.1030	1.1030
WA	1.1650		1.0920	1.0920
WI	1.0950		1.0150	1.0150
WV	1.1950		1.1190	1.1190
WY	1.1320		1.0720	1.0720

SRP - CONFORMING FIXED 20 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*				
	N		Y	P
AK	0.0000		0.0000	0.0000
AL	1.0160		0.9550	0.9550
AR	0.9880		0.9260	0.9260
AZ	0.8830		0.8430	0.8430
CA	0.8680		0.8640	0.8640
CO	0.9250		0.8780	0.8780
CT	1.0440		0.9760	0.9760
DC	0.9920		0.9440	0.9440
DE	1.0820		1.0220	1.0220
FL	1.0380		0.9540	0.9540
GA	1.0280		0.9510	0.9510
IA	1.0000		0.9330	0.9330
ID	0.9480		0.9040	0.9040
IL	0.9860		0.9000	0.9000
IN	1.0380		0.9670	0.9670
KS	0.9970		0.9190	0.9190
KY	1.0060		0.9310	0.9310
LA	1.0160		0.9420	0.9420
MA	0.8850		0.8500	0.8500
MD	0.9430		0.8950	0.8950
ME	0.9620		0.9040	0.9040
MI	0.9940		0.9220	0.9220
MN	1.0090		0.9400	0.9400
MO	0.9480		0.8750	0.8750
MS	1.0220		0.9470	0.9470
MT	0.9740		0.9260	0.9260
NC	1.0340		0.9630	0.9630
ND	1.0410		0.9790	0.9790
NE	1.0050		0.9240	0.9240
NH	0.9410		0.8630	0.8630
NJ	1.0720		0.9880	0.9880
NM	1.0220		0.9590	0.9590
NV	0.8730		0.8420	0.8420
NY	1.1060		1.0960	1.0960

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OH	1.0710	0.9740	0.9740
OK	1.0850	0.9920	0.9920
OR	0.9910	0.9420	0.9420
PA	1.1270	1.0170	1.0170
RI	0.9040	0.8610	0.8610
SC	1.0220	0.9610	0.9610
SD	1.0350	0.9710	0.9710
TN	0.9870	0.9270	0.9270
TX	1.1190	1.0120	1.0120
UT	0.8950	0.8620	0.8620
VA	0.9990	0.9400	0.9400
VT	0.9760	0.9350	0.9350
WA	0.9850	0.9300	0.9300
WI	0.9360	0.8770	0.8770
WV	0.9990	0.9440	0.9440
WY	0.9530	0.9080	0.9080

SRP - CONFORMING FIXED 15 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaiveInd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.9500	0.8810	0.8810
AR	0.9320	0.8610	0.8610
AZ	0.8450	0.7970	0.7970
CA	0.8170	0.8140	0.8140
CO	0.8830	0.8280	0.8280
CT	0.9760	0.9010	0.9010
DC	0.9310	0.8750	0.8750
DE	1.0020	0.9340	0.9340
FL	0.9760	0.8830	0.8830
GA	0.9670	0.8800	0.8800
IA	0.9530	0.8760	0.8760
ID	0.8970	0.8440	0.8440
IL	0.9460	0.8500	0.8500
IN	0.9800	0.8990	0.8990
KS	0.9500	0.8620	0.8620
KY	0.9550	0.8710	0.8710
LA	0.9540	0.8710	0.8710
MA	0.8490	0.8080	0.8080
MD	0.8920	0.8380	0.8380
ME	0.9100	0.8460	0.8460
MI	0.9540	0.8710	0.8710
MN	0.9600	0.8800	0.8800
MO	0.9150	0.8320	0.8320
MS	0.9600	0.8750	0.8750
MT	0.9170	0.8600	0.8600
NC	0.9710	0.8910	0.8910
ND	0.9790	0.9070	0.9070
NE	0.9660	0.8730	0.8730
NH	0.9040	0.8160	0.8160
NJ	1.0040	0.9110	0.9110
NM	0.9540	0.8830	0.8830
NV	0.8320	0.7940	0.7940
NY	0.9940	0.9860	0.9860
OH	1.0120	0.9050	0.9050
OK	1.0090	0.9070	0.9070
OR	0.9290	0.8740	0.8740
PA	1.0540	0.9350	0.9350
RI	0.8650	0.8150	0.8150
SC	0.9550	0.8850	0.8850
SD	0.9720	0.8980	0.8980
TN	0.9290	0.8610	0.8610
TX	1.0390	0.9230	0.9230
UT	0.8510	0.8130	0.8130
VA	0.9420	0.8740	0.8740
VT	0.9150	0.8680	0.8680
WA	0.9320	0.8680	0.8680
WI	0.9020	0.8360	0.8360
WV	0.9350	0.8710	0.8710
WY	0.8970	0.8440	0.8440

SRP - CONFORMING FIXED 10 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaiveInd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.6930	0.6490	0.6490
AR	0.6840	0.6390	0.6390
AZ	0.6270	0.5960	0.5960
CA	0.6080	0.6080	0.6080
CO	0.6600	0.6240	0.6240
CT	0.7210	0.6740	0.6740
DC	0.6850	0.6490	0.6490
DE	0.7360	0.6920	0.6920
FL	0.7160	0.6560	0.6560
GA	0.7090	0.6530	0.6530
IA	0.7260	0.6740	0.6740
ID	0.6630	0.6280	0.6280
IL	0.7170	0.6530	0.6530
IN	0.7360	0.6820	0.6820
KS	0.7130	0.6550	0.6550
KY	0.7140	0.6590	0.6590
LA	0.6960	0.6430	0.6430
MA	0.6450	0.6180	0.6180
MD	0.6600	0.6260	0.6260
ME	0.6730	0.6330	0.6330
MI	0.7360	0.6800	0.6800
MN	0.7270	0.6740	0.6740
MO	0.7010	0.6450	0.6450
MS	0.7020	0.6470	0.6470
MT	0.6730	0.6370	0.6370
NC	0.7150	0.6630	0.6630
ND	0.7330	0.6860	0.6860
NE	0.7460	0.6830	0.6830



NH	0.6770	0.6190	0.6190
NJ	0.7410	0.6810	0.6810
NM	0.6950	0.6500	0.6500
NV	0.6120	0.5880	0.5880
NY	0.7310	0.7310	0.7310
OH	0.7590	0.6880	0.6880
OK	0.7300	0.6650	0.6650
OR	0.6870	0.6520	0.6520
PA	0.7840	0.7050	0.7050
RI	0.6480	0.6170	0.6170
SC	0.6980	0.6530	0.6530
SD	0.7200	0.6720	0.6720
TN	0.6810	0.6370	0.6370
TX	0.7520	0.6780	0.6780
UT	0.6330	0.6090	0.6090
VA	0.6970	0.6530	0.6530
VT	0.6730	0.6440	0.6440
WA	0.6940	0.6530	0.6530
WI	0.6990	0.6560	0.6560
WV	0.6810	0.6400	0.6400
WY	0.6570	0.6230	0.6230

SRP - CONFORMING ARM 3-1 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.3170	0.2940	0.2940
AR	0.3240	0.2940	0.2940
AZ	0.3100	0.2940	0.2940
CA	0.1790	0.1830	0.1830
CO	0.3140	0.2940	0.2940
CT	0.2920	0.2940	0.2940
DC	0.3090	0.2940	0.2940
DE	0.3130	0.2940	0.2940
FL	0.2830	0.2500	0.2500
GA	0.3260	0.2940	0.2940
IA	0.3230	0.2940	0.2940
ID	0.2260	0.2140	0.2140
IL	0.3340	0.2940	0.2940
IN	0.3140	0.2940	0.2940
KS	0.3260	0.2940	0.2940
KY	0.3310	0.2940	0.2940
LA	0.3320	0.2940	0.2940
MA	0.2930	0.2940	0.2940
MD	0.2710	0.2500	0.2500
ME	0.2070	0.2140	0.2140
MI	0.2790	0.2500	0.2500
MN	0.3200	0.2940	0.2940
MO	0.3320	0.2940	0.2940
MS	0.2780	0.2500	0.2500
MT	0.3100	0.2940	0.2940
NC	0.3240	0.2940	0.2940
ND	0.3250	0.2940	0.2940
NE	0.3210	0.2940	0.2940
NH	0.3330	0.2940	0.2940
NJ	0.3320	0.2940	0.2940
NM	0.3150	0.2940	0.2940
NV	0.3040	0.2940	0.2940
NY	0.2920	0.2940	0.2940
OH	0.3260	0.2940	0.2940
OK	0.3350	0.2940	0.2940
OR	0.2930	0.2940	0.2940
PA	0.3320	0.2940	0.2940
RI	0.2930	0.2940	0.2940
SC	0.3220	0.2940	0.2940
SD	0.3190	0.2940	0.2940
TN	0.3250	0.2940	0.2940
TX	0.3550	0.2940	0.2940
UT	0.2930	0.2940	0.2940
VA	0.3130	0.2940	0.2940
VT	0.2930	0.2940	0.2940
WA	0.2690	0.2500	0.2500
WI	0.2920	0.2940	0.2940
WV	0.2640	0.2500	0.2500
WY	0.3100	0.2940	0.2940

SRP - CONFORMING ARM 5-1 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.4910	0.4490	0.4490
AR	0.5020	0.4490	0.4490
AZ	0.4770	0.4490	0.4490
CA	0.3510	0.3490	0.3490
CO	0.4840	0.4490	0.4490
CT	0.4640	0.4490	0.4490
DC	0.4760	0.4490	0.4490
DE	0.4830	0.4490	0.4490
FL	0.4740	0.4120	0.4120
GA	0.5060	0.4490	0.4490
IA	0.5010	0.4490	0.4490
ID	0.4030	0.3790	0.3790
IL	0.5200	0.4490	0.4490
IN	0.4860	0.4490	0.4490
KS	0.5060	0.4490	0.4490
KY	0.5150	0.4490	0.4490
LA	0.5170	0.4490	0.4490
MA	0.4590	0.4490	0.4490
MD	0.4510	0.4120	0.4120
ME	0.3860	0.3790	0.3790
MI	0.4660	0.4120	0.4120
MN	0.4950	0.4490	0.4490
MO	0.5180	0.4490	0.4490

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MS	0.4640	0.4120	0.4120
MT	0.4780	0.4490	0.4490
NC	0.5030	0.4490	0.4490
ND	0.5040	0.4490	0.4490
NE	0.4970	0.4490	0.4490
NH	0.5180	0.4490	0.4490
NJ	0.5170	0.4490	0.4490
NM	0.4860	0.4490	0.4490
NV	0.4670	0.4490	0.4490
NY	0.4660	0.4490	0.4490
OH	0.5060	0.4490	0.4490
OK	0.5220	0.4490	0.4490
OR	0.4590	0.4490	0.4490
PA	0.5170	0.4490	0.4490
RI	0.4620	0.4490	0.4490
SC	0.4980	0.4490	0.4490
SD	0.4930	0.4490	0.4490
TN	0.5040	0.4490	0.4490
TX	0.5570	0.4490	0.4490
UT	0.4560	0.4490	0.4490
VA	0.4830	0.4490	0.4490
VT	0.4590	0.4490	0.4490
WA	0.4480	0.4120	0.4120
WI	0.4680	0.4490	0.4490
WV	0.4390	0.4120	0.4120
WY	0.4780	0.4490	0.4490

SRP - CONFORMING ARM 5-5 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.4910	0.4490	0.4490
AR	0.5020	0.4490	0.4490
AZ	0.4770	0.4490	0.4490
CA	0.3510	0.3490	0.3490
CO	0.4840	0.4490	0.4490
CT	0.4640	0.4490	0.4490
DC	0.4760	0.4490	0.4490
DE	0.4830	0.4490	0.4490
FL	0.4740	0.4120	0.4120
GA	0.5060	0.4490	0.4490
IA	0.5010	0.4490	0.4490
ID	0.4030	0.3790	0.3790
IL	0.5200	0.4490	0.4490
IN	0.4860	0.4490	0.4490
KS	0.5060	0.4490	0.4490
KY	0.5150	0.4490	0.4490
LA	0.5170	0.4490	0.4490
MA	0.4590	0.4490	0.4490
MD	0.4510	0.4120	0.4120
ME	0.3860	0.3790	0.3790
MI	0.4660	0.4120	0.4120
MN	0.4950	0.4490	0.4490
MO	0.5180	0.4490	0.4490
MS	0.4640	0.4120	0.4120
MT	0.4780	0.4490	0.4490
NC	0.5030	0.4490	0.4490
ND	0.5040	0.4490	0.4490
NE	0.4970	0.4490	0.4490
NH	0.5180	0.4490	0.4490
NJ	0.5170	0.4490	0.4490
NM	0.4860	0.4490	0.4490
NV	0.4670	0.4490	0.4490
NY	0.4660	0.4490	0.4490
OH	0.5060	0.4490	0.4490
OK	0.5220	0.4490	0.4490
OR	0.4590	0.4490	0.4490
PA	0.5170	0.4490	0.4490
RI	0.4620	0.4490	0.4490
SC	0.4980	0.4490	0.4490
SD	0.4930	0.4490	0.4490
TN	0.5040	0.4490	0.4490
TX	0.5570	0.4490	0.4490
UT	0.4560	0.4490	0.4490
VA	0.4830	0.4490	0.4490
VT	0.4590	0.4490	0.4490
WA	0.4480	0.4120	0.4120
WI	0.4680	0.4490	0.4490
WV	0.4390	0.4120	0.4120
WY	0.4780	0.4490	0.4490

SRP - CONFORMING ARM 7-1 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.6320	0.5800	0.5800
AR	0.6470	0.5800	0.5800
AZ	0.6150	0.5800	0.5800
CA	0.4950	0.4890	0.4890
CO	0.6240	0.5800	0.5800
CT	0.6030	0.5800	0.5800
DC	0.6140	0.5800	0.5800
DE	0.6220	0.5800	0.5800
FL	0.6270	0.5470	0.5470
GA	0.6520	0.5800	0.5800
IA	0.6450	0.5800	0.5800
ID	0.5490	0.5160	0.5160
IL	0.6690	0.5800	0.5800
IN	0.6260	0.5800	0.5800
KS	0.6520	0.5800	0.5800
KY	0.6620	0.5800	0.5800
LA	0.6650	0.5800	0.5800
MA	0.5950	0.5800	0.5800



MD	0.5970	0.5470	0.5470
ME	0.5320	0.5160	0.5160
MI	0.6170	0.5470	0.5470
MN	0.6370	0.5800	0.5800
MO	0.6660	0.5800	0.5800
MS	0.6150	0.5470	0.5470
MT	0.6160	0.5800	0.5800
NC	0.6480	0.5800	0.5800
ND	0.6490	0.5800	0.5800
NE	0.6400	0.5800	0.5800
NH	0.6660	0.5800	0.5800
NJ	0.6650	0.5800	0.5800
NM	0.6260	0.5800	0.5800
NV	0.6030	0.5800	0.5800
NY	0.6070	0.5800	0.5800
OH	0.6520	0.5800	0.5800
OK	0.6710	0.5800	0.5800
OR	0.5950	0.5800	0.5800
PA	0.6650	0.5800	0.5800
RI	0.6000	0.5800	0.5800
SC	0.6410	0.5800	0.5800
SD	0.6350	0.5800	0.5800
TN	0.6480	0.5800	0.5800
TX	0.7150	0.5800	0.5800
UT	0.5910	0.5800	0.5800
VA	0.6220	0.5800	0.5800
VT	0.5950	0.5800	0.5800
WA	0.5940	0.5470	0.5470
WI	0.6100	0.5800	0.5800
WV	0.5820	0.5470	0.5470
WY	0.6160	0.5800	0.5800

SRP - CONFORMING ARM 10-1 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.6320	0.5800	0.5800
AR	0.6470	0.5800	0.5800
AZ	0.6150	0.5800	0.5800
CA	0.4950	0.4890	0.4890
CO	0.6240	0.5800	0.5800
CT	0.6030	0.5800	0.5800
DC	0.6140	0.5800	0.5800
DE	0.6220	0.5800	0.5800
FL	0.6270	0.5470	0.5470
GA	0.6520	0.5800	0.5800
IA	0.6450	0.5800	0.5800
ID	0.5490	0.5160	0.5160
IL	0.6690	0.5800	0.5800
IN	0.6260	0.5800	0.5800
KS	0.6520	0.5800	0.5800
KY	0.6620	0.5800	0.5800
LA	0.6650	0.5800	0.5800
MA	0.5950	0.5800	0.5800
MD	0.5970	0.5470	0.5470
ME	0.5320	0.5160	0.5160
MI	0.6170	0.5470	0.5470
MN	0.6370	0.5800	0.5800
MO	0.6660	0.5800	0.5800
MS	0.6150	0.5470	0.5470
MT	0.6160	0.5800	0.5800
NC	0.6480	0.5800	0.5800
ND	0.6490	0.5800	0.5800
NE	0.6400	0.5800	0.5800
NH	0.6660	0.5800	0.5800
NJ	0.6650	0.5800	0.5800
NM	0.6260	0.5800	0.5800
NV	0.6030	0.5800	0.5800
NY	0.6070	0.5800	0.5800
OH	0.6520	0.5800	0.5800
OK	0.6710	0.5800	0.5800
OR	0.5950	0.5800	0.5800
PA	0.6650	0.5800	0.5800
RI	0.6000	0.5800	0.5800
SC	0.6410	0.5800	0.5800
SD	0.6350	0.5800	0.5800
TN	0.6480	0.5800	0.5800
TX	0.7150	0.5800	0.5800
UT	0.5910	0.5800	0.5800
VA	0.6220	0.5800	0.5800
VT	0.5950	0.5800	0.5800
WA	0.5940	0.5470	0.5470
WI	0.6100	0.5800	0.5800
WV	0.5820	0.5470	0.5470
WY	0.6160	0.5800	0.5800

SRP - FHA FIXED 30 (NOTE Y=ESCROW WAIVER) (Subj_State and LoanEscrowIndicator) *PRICE*

	N	Y
AK	N/A	N/A
AL	0.8170	N/A
AR	0.7310	N/A
AZ	0.4930	N/A
CA	0.4490	N/A
CO	0.5280	N/A
CT	0.8030	N/A
DC	0.6890	N/A
DE	0.9220	N/A
FL	0.7590	N/A
GA	0.7670	N/A
IA	0.6720	N/A
ID	0.6190	N/A
IL	0.6480	N/A

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IN	0.7510	N/A
KS	0.6730	N/A
KY	0.6950	N/A
LA	0.7910	N/A
MA	0.4610	N/A
MD	0.6230	N/A
ME	0.6290	N/A
MI	0.6030	N/A
MN	0.6570	N/A
MO	0.5630	N/A
MS	0.8000	N/A
MT	0.6900	N/A
NC	0.7730	N/A
ND	0.7600	N/A
NE	0.6010	N/A
NH	0.5770	N/A
NJ	0.8540	N/A
NM	0.7990	N/A
NV	0.4890	N/A
NY	0.9310	N/A
OH	0.7810	N/A
OK	0.9180	N/A
OR	0.6470	N/A
PA	0.9040	N/A
RI	0.5210	N/A
SC	0.7900	N/A
SD	0.7710	N/A
TN	0.7180	N/A
TX	0.9460	N/A
UT	0.5040	N/A
VA	0.7120	N/A
VT	0.7010	N/A
WA	0.6320	N/A
WI	0.5180	N/A
WV	0.7790	N/A
WY	0.6820	N/A

SRP - FHA FIXED 15 (NOTE Y=ESCROW WAIVER) (Subj_State and LoanEscrowIndicator) *PRICE*

	N	Y
AK	N/A	N/A
AL	0.8060	N/A
AR	0.7830	N/A
AZ	0.6450	N/A
CA	0.6100	N/A
CO	0.7050	N/A
CT	0.8410	N/A
DC	0.7620	N/A
DE	0.8860	N/A
FL	0.8250	N/A
GA	0.8240	N/A
IA	0.8280	N/A
ID	0.7200	N/A
IL	0.8280	N/A
IN	0.8400	N/A
KS	0.8150	N/A
KY	0.8130	N/A
LA	0.8120	N/A
MA	0.6670	N/A
MD	0.7180	N/A
ME	0.7300	N/A
MI	0.8260	N/A
MN	0.8140	N/A
MO	0.7750	N/A
MS	0.8210	N/A
MT	0.7520	N/A
NC	0.8190	N/A
ND	0.8450	N/A
NE	0.8320	N/A
NH	0.7390	N/A
NJ	0.8820	N/A
NM	0.7950	N/A
NV	0.6190	N/A
NY	0.8600	N/A
OH	0.8760	N/A
OK	0.8780	N/A
OR	0.7630	N/A
PA	0.9510	N/A
RI	0.6870	N/A
SC	0.8010	N/A
SD	0.8310	N/A
TN	0.7710	N/A
TX	0.9240	N/A
UT	0.6570	N/A
VA	0.7800	N/A
VT	0.7580	N/A
WA	0.7660	N/A
WI	0.7680	N/A
WV	0.7720	N/A
WY	0.7230	N/A

SRP - VA FIXED 30 (NOTE Y=ESCROW WAIVER) (Subj_State and LoanEscrowIndicator) *PRICE*

	N	Y
AK	N/A	N/A
AL	0.8530	N/A
AR	0.7550	N/A
AZ	0.5000	N/A
CA	0.4820	N/A
CO	0.5320	N/A
CT	0.8330	N/A
DC	0.7170	N/A
DE	0.9630	N/A

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FL	0.7890	N/A
GA	0.7970	N/A
IA	0.6600	N/A
ID	0.6370	N/A
IL	0.6360	N/A
IN	0.7560	N/A
KS	0.6740	N/A
KY	0.7000	N/A
LA	0.8250	N/A
MA	0.4530	N/A
MD	0.6420	N/A
ME	0.6480	N/A
MI	0.5820	N/A
MN	0.6530	N/A
MO	0.5400	N/A
MS	0.8300	N/A
MT	0.7180	N/A
NC	0.7990	N/A
ND	0.7710	N/A
NE	0.5780	N/A
NH	0.5720	N/A
NJ	0.8820	N/A
NM	0.8370	N/A
NV	0.5060	N/A
NY	1.0160	N/A
OH	0.7870	N/A
OK	0.9710	N/A
OR	0.6780	N/A
PA	0.9260	N/A
RI	0.5230	N/A
SC	0.8260	N/A
SD	0.7920	N/A
TN	0.7460	N/A
TX	1.0020	N/A
UT	0.5190	N/A
VA	0.7310	N/A
VT	0.7330	N/A
WA	0.6460	N/A
WI	0.4940	N/A
WV	0.8160	N/A
WY	0.7070	N/A

SRP - VA FIXED 15 (NOTE Y=ESCROW WAIVER) (Subj_State and LoanEscrowIndicator) *PRICE*

	N	Y
AK	N/A	N/A
AL	0.8100	N/A
AR	0.7870	N/A
AZ	0.6480	N/A
CA	0.6140	N/A
CO	0.7080	N/A
CT	0.8450	N/A
DC	0.7660	N/A
DE	0.8890	N/A
FL	0.8290	N/A
GA	0.8280	N/A
IA	0.8310	N/A
ID	0.7230	N/A
IL	0.8320	N/A
IN	0.8440	N/A
KS	0.8180	N/A
KY	0.8170	N/A
LA	0.8150	N/A
MA	0.6710	N/A
MD	0.7220	N/A
ME	0.7340	N/A
MI	0.8300	N/A
MN	0.8180	N/A
MO	0.7790	N/A
MS	0.8250	N/A
MT	0.7560	N/A
NC	0.8230	N/A
ND	0.8490	N/A
NE	0.8360	N/A
NH	0.7420	N/A
NJ	0.8860	N/A
NM	0.7980	N/A
NV	0.6230	N/A
NY	0.8630	N/A
OH	0.8800	N/A
OK	0.8820	N/A
OR	0.7670	N/A
PA	0.9540	N/A
RI	0.6910	N/A
SC	0.8050	N/A
SD	0.8350	N/A
TN	0.7750	N/A
TX	0.9270	N/A
UT	0.6610	N/A
VA	0.7840	N/A
VT	0.7610	N/A
WA	0.7690	N/A
WI	0.7710	N/A
WV	0.7750	N/A
WY	0.7270	N/A

SRP - JUMBO FIXED 30 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaiveInd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.8480	0.7790	0.7790
AR	0.8660	0.7790	0.7790
AZ	0.8050	0.7580	0.7580

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CA	0.5470	0.5310	0.5310
CO	0.7670	0.7160	0.7160
CT	0.8250	0.7790	0.7790
DC	0.8230	0.7790	0.7790
DE	0.7990	0.7470	0.7470
FL	0.8940	0.7790	0.7790
GA	0.8730	0.7790	0.7790
IA	0.8640	0.7790	0.7790
ID	0.6990	0.6580	0.6580
IL	0.8570	0.7470	0.7470
IN	0.7370	0.6860	0.6860
KS	0.8350	0.7470	0.7470
KY	0.8860	0.7790	0.7790
LA	0.8900	0.7790	0.7790
MA	0.8090	0.7790	0.7790
MD	0.8140	0.7470	0.7470
ME	0.6610	0.6310	0.6310
MI	0.8420	0.7470	0.7470
MN	0.8540	0.7790	0.7790
MO	0.8910	0.7790	0.7790
MS	0.7690	0.6860	0.6860
MT	0.8260	0.7790	0.7790
NC	0.8310	0.7470	0.7470
ND	0.8690	0.7790	0.7790
NE	0.8580	0.7790	0.7790
NH	0.8920	0.7790	0.7790
NJ	0.8900	0.7790	0.7790
NM	0.8390	0.7790	0.7790
NV	0.8090	0.7790	0.7790
NY	0.8310	0.7790	0.7790
OH	0.8350	0.7470	0.7470
OK	0.8980	0.7790	0.7790
OR	0.8090	0.7790	0.7790
PA	0.8900	0.7790	0.7790
RI	0.8180	0.7790	0.7790
SC	0.8590	0.7790	0.7790
SD	0.8150	0.7470	0.7470
TN	0.8680	0.7790	0.7790
TX	0.9550	0.7790	0.7790
UT	0.8010	0.7790	0.7790
VA	0.8340	0.7790	0.7790
VT	0.7740	0.7470	0.7470
WA	0.8960	0.8290	0.8290
WI	0.8370	0.7790	0.7790
WV	0.7290	0.6860	0.6860
WY	0.8260	0.7790	0.7790

SRP - JUMBO FIXED 15 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.5680	0.5000	0.5000
AR	0.5870	0.5000	0.5000
AZ	0.5470	0.5000	0.5000
CA	0.4610	0.4420	0.4420
CO	0.5300	0.4760	0.4760
CT	0.5440	0.5000	0.5000
DC	0.5440	0.5000	0.5000
DE	0.5410	0.4880	0.4880
FL	0.6150	0.5000	0.5000
GA	0.5930	0.5000	0.5000
IA	0.5850	0.5000	0.5000
ID	0.4990	0.4530	0.4530
IL	0.6010	0.4880	0.4880
IN	0.5190	0.4650	0.4650
KS	0.5790	0.4880	0.4880
KY	0.6070	0.5000	0.5000
LA	0.6110	0.5000	0.5000
MA	0.5300	0.5000	0.5000
MD	0.5570	0.4880	0.4880
ME	0.4770	0.4420	0.4420
MI	0.5860	0.4880	0.4880
MN	0.5750	0.5000	0.5000
MO	0.6120	0.5000	0.5000
MS	0.5530	0.4650	0.4650
MT	0.5470	0.5000	0.5000
NC	0.5740	0.4880	0.4880
ND	0.5900	0.5000	0.5000
NE	0.5790	0.5000	0.5000
NH	0.6130	0.5000	0.5000
NJ	0.6110	0.5000	0.5000
NM	0.5600	0.5000	0.5000
NV	0.5300	0.5000	0.5000
NY	0.5510	0.5000	0.5000
OH	0.5790	0.4880	0.4880
OK	0.6190	0.5000	0.5000
OR	0.5290	0.5000	0.5000
PA	0.6110	0.5000	0.5000
RI	0.5380	0.5000	0.5000
SC	0.5800	0.5000	0.5000
SD	0.5580	0.4880	0.4880
TN	0.5890	0.5000	0.5000
TX	0.6760	0.5000	0.5000
UT	0.5220	0.5000	0.5000
VA	0.5550	0.5000	0.5000
VT	0.5160	0.4880	0.4880
WA	0.5670	0.5000	0.5000
WI	0.5560	0.5000	0.5000
WV	0.5100	0.4650	0.4650
WY	0.5470	0.5000	0.5000

SRP - JUMBO ARM 5-1 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

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	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.3740	0.3590	0.3590
AR	0.3780	0.3590	0.3590
AZ	0.3700	0.3590	0.3590
CA	0.2860	0.2850	0.2850
CO	0.3370	0.3250	0.3250
CT	0.3620	0.3590	0.3590
DC	0.3700	0.3590	0.3590
DE	0.3530	0.3410	0.3410
FL	0.3830	0.3590	0.3590
GA	0.3790	0.3590	0.3590
IA	0.3770	0.3590	0.3590
ID	0.3070	0.2970	0.2970
IL	0.3640	0.3410	0.3410
IN	0.3220	0.3110	0.3110
KS	0.3600	0.3410	0.3410
KY	0.3820	0.3590	0.3590
LA	0.3820	0.3590	0.3590
MA	0.3620	0.3590	0.3590
MD	0.3560	0.3410	0.3410
ME	0.2850	0.2850	0.2850
MI	0.3610	0.3410	0.3410
MN	0.3760	0.3590	0.3590
MO	0.3830	0.3590	0.3590
MS	0.3270	0.3110	0.3110
MT	0.3700	0.3590	0.3590
NC	0.3590	0.3410	0.3410
ND	0.3780	0.3590	0.3590
NE	0.3760	0.3590	0.3590
NH	0.3830	0.3590	0.3590
NJ	0.3820	0.3590	0.3590
NM	0.3730	0.3590	0.3590
NV	0.3670	0.3590	0.3590
NY	0.3620	0.3590	0.3590
OH	0.3600	0.3410	0.3410
OK	0.3840	0.3590	0.3590
OR	0.3620	0.3590	0.3590
PA	0.3820	0.3590	0.3590
RI	0.3620	0.3590	0.3590
SC	0.3770	0.3590	0.3590
SD	0.3560	0.3410	0.3410
TN	0.3780	0.3590	0.3590
TX	0.3950	0.3590	0.3590
UT	0.3620	0.3590	0.3590
VA	0.3720	0.3590	0.3590
VT	0.3430	0.3410	0.3410
WA	0.3740	0.3590	0.3590
WI	0.3620	0.3590	0.3590
WV	0.3200	0.3110	0.3110
WY	0.3700	0.3590	0.3590

SRP - JUMBO ARM 5-5 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.3740	0.3590	0.3590
AR	0.3780	0.3590	0.3590
AZ	0.3700	0.3590	0.3590
CA	0.2860	0.2850	0.2850
CO	0.3370	0.3250	0.3250
CT	0.3620	0.3590	0.3590
DC	0.3700	0.3590	0.3590
DE	0.3530	0.3410	0.3410
FL	0.3830	0.3590	0.3590
GA	0.3790	0.3590	0.3590
IA	0.3770	0.3590	0.3590
ID	0.3070	0.2970	0.2970
IL	0.3640	0.3410	0.3410
IN	0.3220	0.3110	0.3110
KS	0.3600	0.3410	0.3410
KY	0.3820	0.3590	0.3590
LA	0.3820	0.3590	0.3590
MA	0.3620	0.3590	0.3590
MD	0.3560	0.3410	0.3410
ME	0.2850	0.2850	0.2850
MI	0.3610	0.3410	0.3410
MN	0.3760	0.3590	0.3590
MO	0.3830	0.3590	0.3590
MS	0.3270	0.3110	0.3110
MT	0.3700	0.3590	0.3590
NC	0.3590	0.3410	0.3410
ND	0.3780	0.3590	0.3590
NE	0.3760	0.3590	0.3590
NH	0.3830	0.3590	0.3590
NJ	0.3820	0.3590	0.3590
NM	0.3730	0.3590	0.3590
NV	0.3670	0.3590	0.3590
NY	0.3620	0.3590	0.3590
OH	0.3600	0.3410	0.3410
OK	0.3840	0.3590	0.3590
OR	0.3620	0.3590	0.3590
PA	0.3820	0.3590	0.3590
RI	0.3620	0.3590	0.3590
SC	0.3770	0.3590	0.3590
SD	0.3560	0.3410	0.3410
TN	0.3780	0.3590	0.3590
TX	0.3950	0.3590	0.3590
UT	0.3620	0.3590	0.3590
VA	0.3720	0.3590	0.3590
VT	0.3430	0.3410	0.3410
WA	0.3740	0.3590	0.3590

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WI	0.3620	0.3590	0.3590
WV	0.3200	0.3110	0.3110
WY	0.3700	0.3590	0.3590

SRP - JUMBO ARM 7-1 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.4560	0.4380	0.4380
AR	0.4610	0.4380	0.4380
AZ	0.4510	0.4380	0.4380
CA	0.3540	0.3530	0.3530
CO	0.4130	0.3990	0.3990
CT	0.4420	0.4380	0.4380
DC	0.4510	0.4380	0.4380
DE	0.4320	0.4180	0.4180
FL	0.4670	0.4380	0.4380
GA	0.4620	0.4380	0.4380
IA	0.4600	0.4380	0.4380
ID	0.3780	0.3670	0.3670
IL	0.4440	0.4180	0.4180
IN	0.3960	0.3830	0.3830
KS	0.4400	0.4180	0.4180
KY	0.4650	0.4380	0.4380
LA	0.4660	0.4380	0.4380
MA	0.4420	0.4380	0.4380
MD	0.4350	0.4180	0.4180
ME	0.3530	0.3530	0.3530
MI	0.4410	0.4180	0.4180
MN	0.4580	0.4380	0.4380
MO	0.4660	0.4380	0.4380
MS	0.4020	0.3830	0.3830
MT	0.4520	0.4380	0.4380
NC	0.4390	0.4180	0.4180
ND	0.4610	0.4380	0.4380
NE	0.4590	0.4380	0.4380
NH	0.4660	0.4380	0.4380
NJ	0.4660	0.4380	0.4380
NM	0.4550	0.4380	0.4380
NV	0.4480	0.4380	0.4380
NY	0.4420	0.4380	0.4380
OH	0.4400	0.4180	0.4180
OK	0.4680	0.4380	0.4380
OR	0.4420	0.4380	0.4380
PA	0.4660	0.4380	0.4380
RI	0.4420	0.4380	0.4380
SC	0.4590	0.4380	0.4380
SD	0.4350	0.4180	0.4180
TN	0.4610	0.4380	0.4380
TX	0.4800	0.4380	0.4380
UT	0.4420	0.4380	0.4380
VA	0.4530	0.4380	0.4380
VT	0.4210	0.4180	0.4180
WA	0.4560	0.4380	0.4380
WI	0.4420	0.4380	0.4380
WV	0.3940	0.3830	0.3830
WY	0.4520	0.4380	0.4380

SRP - JUMBO ARM 10-1 (NOTE Y=ESCROW WAIVER) (Subj_State and EscrowWaivelnd) *PRICE*

	N	Y	P
AK	0.0000	0.0000	0.0000
AL	0.4560	0.4380	0.4380
AR	0.4610	0.4380	0.4380
AZ	0.4510	0.4380	0.4380
CA	0.3540	0.3530	0.3530
CO	0.4130	0.3990	0.3990
CT	0.4420	0.4380	0.4380
DC	0.4510	0.4380	0.4380
DE	0.4320	0.4180	0.4180
FL	0.4670	0.4380	0.4380
GA	0.4620	0.4380	0.4380
IA	0.4600	0.4380	0.4380
ID	0.3780	0.3670	0.3670
IL	0.4440	0.4180	0.4180
IN	0.3960	0.3830	0.3830
KS	0.4400	0.4180	0.4180
KY	0.4650	0.4380	0.4380
LA	0.4660	0.4380	0.4380
MA	0.4420	0.4380	0.4380
MD	0.4350	0.4180	0.4180
ME	0.3530	0.3530	0.3530
MI	0.4410	0.4180	0.4180
MN	0.4580	0.4380	0.4380
MO	0.4660	0.4380	0.4380
MS	0.4020	0.3830	0.3830
MT	0.4520	0.4380	0.4380
NC	0.4390	0.4180	0.4180
ND	0.4610	0.4380	0.4380
NE	0.4590	0.4380	0.4380
NH	0.4660	0.4380	0.4380
NJ	0.4660	0.4380	0.4380
NM	0.4550	0.4380	0.4380
NV	0.4480	0.4380	0.4380
NY	0.4420	0.4380	0.4380
OH	0.4400	0.4180	0.4180
OK	0.4680	0.4380	0.4380
OR	0.4420	0.4380	0.4380
PA	0.4660	0.4380	0.4380
RI	0.4420	0.4380	0.4380
SC	0.4590	0.4380	0.4380
SD	0.4350	0.4180	0.4180
TN	0.4610	0.4380	0.4380

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TX	0.4800	0.4380	0.4380
UT	0.4420	0.4380	0.4380
VA	0.4530	0.4380	0.4380
VT	0.4210	0.4180	0.4180
WA	0.4560	0.4380	0.4380
WI	0.4420	0.4380	0.4380
WV	0.3940	0.3830	0.3830
WY	0.4520	0.4380	0.4380