

AURORA LOAN SERVICES
A Lehman Brothers Company

6/6/06 7:21 AM Price code: 887491
*15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications

1 Yr. Treasury Index 4.990%
2 Yr. Treasury Note 5.009%
10 Yr. Treasury Note 5.042%
6 Mo. LIBOR Index 5.369%
1 Yr. LIBOR Index 5.456%
FNMA 5.5 96.813
US Prime Rate 8.000%

Lock Desk Phone: (888) 303-0575
Lock Desk Fax: (888) 303-0572
Lock Desk Hours: 8:00am-6:00pm MST
Locks Accepted Until: 5:00pm Local
Website: www.AuroraWholesale.com
Email: commitmentdesk@alservices.com
**-Locks received after 5:00 p.m. local time
will receive the next days rates/prices.**

Alt-A 1st Liens with Prepayment Penalties

Alt-A: 3/6 LIBOR ARM - 2.25% Margin (A36L)					
Base Rate = 3 Yr. Prepay Caps 6/2/6					
3/1yr LIBOR ARM - 2.25% Margin (A31L)					
For A31L price, add 0.25 to A36L price Caps 2/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.750					
8.500	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
8.375	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
8.250	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.125	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.000	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
7.875	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
7.750	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.625	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.500	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.375	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.250	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.125	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.000	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.875	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.750	(0.375)	(0.250)	(0.125)	0.000	0.250
6.625	0.000	0.125	0.250	0.375	0.625
6.500	0.375	0.500	0.625	0.750	1.000
6.375	0.875	1.000	1.125	1.250	1.500
6.250	1.375	1.500	1.625	1.750	2.000

Lock Extension Costs:
0.125 for every 10 days

Alt-A High LTV (No MI)
Program Special
0.250 Price Improvement

Mortgage Maker Purchase Special!
0.250 Price Improvement for
1st Lien Purchases O/O, 620-680
FICO

Expanded Options Purchase Special!
0.250 improvement in rate
On Purchase transactions with FICO
>= 600 for all Adjustable Rate
Programs .

Alt-A: 5/6 Mo. LIBOR ARM - 2.25% Margin (A56L)					
Base Rate = 3 Yr. Prepay Caps 6/2/6					
5/1yr LIBOR ARM - 2.25% Margin (A51L)					
For A51L price, add 0.25 to A56L price Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.750					
8.250	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
8.125	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
8.000	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
7.875	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
7.750	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
7.625	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
7.500	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
7.375	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.250	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.125	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.000	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
6.875	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
6.750	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.625	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.500	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.375	(0.125)	0.000	0.125	0.250	0.500
6.250	0.375	0.500	0.625	0.750	1.000
6.125	0.875	1.000	1.125	1.250	1.500
6.000	1.500	1.625	1.750	1.875	2.125

Alt-A: 7/6 Mo. LIBOR ARM - 2.25% Margin (A76L)					
Base Rate = 3 Yr. Prepay Caps 6/2/6					
7/1yr LIBOR ARM - 2.25% Margin (A71L)					
For A71L price, add 0.125 to A76L price Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.750					
8.125	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
8.000	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
7.875	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
7.750	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
7.625	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
7.500	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
7.375	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
7.250	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.125	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.000	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
6.875	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
6.750	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.625	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.500	(0.375)	(0.250)	(0.125)	0.000	0.250
6.375	0.000	0.125	0.250	0.375	0.625
6.250	0.500	0.625	0.750	0.875	1.125
6.125	1.125	1.250	1.375	1.500	1.750
6.000	1.875	2.000	2.125	2.250	2.500
5.875	2.625	2.750	2.875	3.000	3.250

Alt-A: 30 Yr. Fixed Rate (A30F)					
20 Yr. Fixed Rate (A20F)					
Base Rate = 3 Yr. Prepay					
0.500 Premium for 20 Yr.					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 103.750					
8.500	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
8.375	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.250	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.125	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.000	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
7.875	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.750	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.625	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.500	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.375	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.250	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.125	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.000	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.875	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.750	0.125	0.250	0.375	0.500	0.750
6.625	0.625	0.750	0.875	1.000	1.250
6.500	1.250	1.375	1.500	1.625	1.875
6.375	2.000	2.125	2.250	2.375	2.625
6.250	2.750	2.875	3.000	3.125	3.375

Denver Office:
Aurora Loan Services
327 Inverness Dr., South
Englewood, CO 80112
(800) 221-1815

Lynnwood Office:
Aurora Loan Services
3400 188th Street SW, Ste 285
Lynnwood, WA 98037
(888) 742-8459
Fax: (425) 673-1552

Aurora Connect - (888) 376-1308

AuroraConnect lock incentive
built into rate sheet pricing
Non-AuroraConnect Registrations
and Locks:
0.125 adjustment

Alt-A: 15 Yr. Fixed Rate (A15F)					
Base Rate = 3 Yr. Prepay					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 103.750					
8.125	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.000	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.875	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.750	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.625	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.500	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.375	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.250	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.125	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.000	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
6.875	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
6.750	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
6.625	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
6.500	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.375	(0.375)	(0.250)	(0.125)	0.000	0.250
6.250	0.250	0.375	0.500	0.625	0.875
6.125	1.000	1.125	1.250	1.375	1.625
6.000	1.875	2.000	2.125	2.250	2.500
5.875	2.750	2.875	3.000	3.125	3.375

Area Manager

Rudy Espino - 208.863.8207
Guy Taylor - 775.750.8885
Alisa Harris - 512.422.3051

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Brenda Bebensee - Benicia, CA - 209.986.8007
Paul Benson - Sonoma Cnty - 707.953.8795
Tad Black - Sacramento - 916.230.3196
Tip Briney - SD, CA - 858.344.5149
Amy Buck - Bay Area - 707.753.0929
Kevin Carr - NV - 775.771.4505
Lewis Clifford - San Francisco - CA - 415.786.5947
Gerica Coad - Sacramento, CA - 916.402.4866
Mike Coffey - Orange County, CA - 949.279.1240
Julia Cox - Inland Empire - CA - 909.772.2949
Debbie Flanagan - Orange County, CA - 949.291.7713
Gina Giles - 510.435.7773
Robert Gutierrez - 714.612.2780
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Cyd Laffitte - CA - 805.376.8444
Jeffrey Lewis - CA - 805.637.1144
Jim McCracken - Tustin, CA - 714.731.5673
Mary Mikhail - LA, CA - 661.713.0662
Ryan Muskar - Dublin, CA - 415.244.9321
Linda Newstat - LA Cnty - 626.278.1090
Linh Nguyen - San Jose, CA - 408.903.5491
Marina Pope-Anderson - 415.250.6310

Account Executives (Denver) cont'd

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Lisa Poutre - LA/OC - 949.254.1077
Margo Tabachnick - San Diego - 858.229.8218
Kathy Teodoro - SGV, CA- 626.590.8831
Mark Tomlin - San Bernardino - 866.912.3863
April Trias - SF, CA - 415.299.9912
Cameron Watts - SF, CA - 415.722.0369

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Phil Burke - 541.912.2596
Chad Coyne - 253.223.5140
Jim Freaney - 253.670.0682
Barbara Graddy - 425.766.3223
Kurt Hallin - 503.989.0506
Preston Hamilton - 503.784.7382
Megan Kramer - 206.954.6635
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Becky Stewart - 206.255.4191
Christopher Stupart - 253.631.9891
Mike Troester - 208.890.6457
Susan Way - 425.241.1696

Effective for loans originated on or after June 1, 2006, Aurora Loan Services will cease to originate, and will exclude from its purchases, residential mortgage loans where total Broker Compensation exceeds 5% except for mortgage loans with an original principal amount of less than \$75,000. If you have specific questions regarding this policy, please speak to your Aurora Representative. Rates and terms are subject to change without notice and are for approved brokers only. Not intended for distribution to or use by consumers. This is a commercial message from Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO 80124. If you would prefer not to receive further commercial content from us by fax, please notify us by fax at 732-559-9559, by telephone at 866-464-4404 (at the prompt enter list number 1049 followed by the # sign), or by e-mail at unsubscribe@alservices.com. For your request to be processed, you must specify the fax numbers(s) to to which your request relates. Aurora Loan Services is required by law to comply with such requests within the timeframe established by the Federal Communications Commission.

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A Lehman Brothers Company

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2 Yr. Treasury Note 5.009%
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Alt-A 1st Liens without Prepayment Penalties

Alt-A: 3/6 Mo. LIBOR ARM - 2.25% Margin (A36L)					
Base Rate = No Prepay Caps 6/2/6					
3/1yr LIBOR ARM - 2.25% Margin (A31L)					
For A31L price, add 0.25 to A36L price Caps 2/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.000					
8.375	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.250	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.125	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
8.000	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.875	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.750	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.625	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.500	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.375	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.250	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.125	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
7.000	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.875	(0.375)	(0.250)	(0.125)	0.000	0.250
6.750	0.000	0.125	0.250	0.375	0.625
6.625	0.500	0.625	0.750	0.875	1.125
6.500	0.875	1.000	1.125	1.250	1.500
6.375	1.375	1.500	1.625	1.750	2.000
6.250	1.875	2.000	2.125	2.250	2.500
6.125	2.375	2.500	2.625	2.750	3.000

Lock Extension Costs:
0.125 for every 10 days

Alt-A High LTV (No MI)
Program Special
0.250 Price Improvement

Mortgage Maker Purchase Special!
0.250 Price Improvement for
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Expanded Options Purchase Special!
0.250 improvement in rate
On Purchase transactions with FICO
=> 600 for all Adjustable Rate
Programs .

Alt-A: 5/6 Mo. LIBOR ARM - 2.25% Margin (A56L)					
Base Rate = No Prepay Caps 6/2/6					
5/1yr LIBOR ARM - 2.25% Margin (A51L)					
For A51L price, add 0.25 to A56L price Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.000					
8.250	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.125	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.000	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
7.875	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.750	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.625	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.500	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.375	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.250	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.125	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.000	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.875	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.750	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.625	(0.125)	0.000	0.125	0.250	0.500
6.500	0.250	0.375	0.500	0.625	0.875
6.375	0.750	0.875	1.000	1.125	1.375
6.250	1.250	1.375	1.500	1.625	1.875
6.125	1.750	1.875	2.000	2.125	2.375
6.000	2.250	2.375	2.500	2.625	2.875

Alt-A: 7/6 Mo. LIBOR ARM - 2.25% Margin (A76L)					
Base Rate = No Prepay Caps 6/2/6					
7/1yr LIBOR ARM - 2.25% Margin (A71L)					
For A71L price, add 0.125 to A76L price Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.000					
8.125	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.000	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
7.875	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.750	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.625	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.500	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.375	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.250	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.125	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.000	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.875	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.750	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.625	(0.375)	(0.250)	(0.125)	0.000	0.250
6.500	0.000	0.125	0.250	0.375	0.625
6.375	0.500	0.625	0.750	0.875	1.125
6.250	1.000	1.125	1.250	1.375	1.625
6.125	1.500	1.625	1.750	1.875	2.125
6.000	2.125	2.250	2.375	2.500	2.750
5.875	2.750	2.875	3.000	3.125	3.375

Alt-A: 10/6 Mo. LIBOR ARM - 2.25% Margin (A10L)					
Base Rate = No Prepay Caps 6/2/6					
10/1yr LIBOR ARM - 2.25% Margin (A101)					
Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.000					
8.125	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.000	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
7.875	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.750	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.625	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.500	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.375	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.250	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.125	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.000	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
6.875	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
6.750	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.625	(0.250)	(0.125)	0.000	0.125	0.375
6.500	0.125	0.250	0.375	0.500	0.750
6.375	0.500	0.625	0.750	0.875	1.125
6.250	1.000	1.125	1.250	1.375	1.625
6.125	1.625	1.750	1.875	2.000	2.250
6.000	2.250	2.375	2.500	2.625	2.875
5.875	2.875	3.000	3.125	3.250	3.500

Alt-A: 30 Yr. Fixed Rate (A30F)					
20 Yr. Fixed Rate (A20F)					
Base Rate = No Prepay					
0.500 Premium for 20 Yr.					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 103.000					
8.375	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.250	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.125	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.000	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.875	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.750	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.625	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.500	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.375	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.250	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.125	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.000	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.875	(0.375)	(0.250)	(0.125)	0.000	0.250
6.750	0.125	0.250	0.375	0.500	0.750
6.625	0.625	0.750	0.875	1.000	1.250
6.500	1.250	1.375	1.500	1.625	1.875
6.375	2.000	2.125	2.250	2.375	2.625
6.250	2.750	2.875	3.000	3.125	3.375
6.125	3.500	3.625	3.750	3.875	4.125

Denver Office:
Aurora Loan Services
327 Inverness Dr., South
Englewood, CO 80112
(800) 221-1815

Lynnwood Office:
Aurora Loan Services
3400 188th Street SW, Ste 285
Lynnwood, WA 98037
(888) 742-8459
Fax: (425) 673-1552

Aurora Connect - (888) 376-1308

AuroraConnect lock incentive
built into rate sheet pricing
Non-AuroraConnect Registrations
and Locks:
0.125 adjustment

Alt-A: 15 Yr. Fixed Rate (A15F)					
Base Rate = No Prepay					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 103.000					
7.875	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.750	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.625	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.500	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.375	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.250	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.125	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.000	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
6.875	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.750	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
6.625	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.500	(0.375)	(0.250)	(0.125)	0.000	0.250
6.375	0.250	0.375	0.500	0.625	0.875
6.250	1.000	1.125	1.250	1.375	1.625
6.125	1.875	2.000	2.125	2.250	2.500
6.000	2.750	2.875	3.000	3.125	3.375
5.875	3.625	3.750	3.875	4.000	4.250
5.750	4.500	4.625	4.750	4.875	5.125
5.625	5.375	5.500	5.625	5.750	6.000

Alt-A 2nd Lien Program

30 Yr. Fixed Rate, No Prepay (A30S)	Price Adjustments	Points
20 Yr. Fixed Rate, No Prepay (A20S)	15 Day Lock	(0.125)
15 Yr. Fixed Rate, No Prepay (A15S)	30 Day Lock (base)	0.000
30/15 Balloon, No Prepay (AB1S)	45 Day Lock	0.125
	60 Day Lock	0.250
	75 Day Lock	0.500
Base Price (30 Day No PP)	100.000	
Minimum Price	97.000	
Max Price no PP	100.000	
Max Price w/ PP	101.000	
Minimum Rate	7.250%	
Base Rates		

	CLTV				
FICO	<=80	80.01-85	85.01-90	90.01-95	95.01-100
640-659	9.250	9.500	9.750	10.000	10.250
660-679	8.750	9.000	9.250	9.375	9.750
680-699	8.250	8.500	8.625	9.000	9.500
700-719	7.750	8.000	8.250	8.375	8.625
720+	7.500	7.750	8.000	8.250	8.500

Rate Adjustments	CLTV				
Criteria	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
A30S	0.250	0.250	0.250	0.250	0.250
A20S	0.125	0.125	0.125	0.125	0.125
A15S	0.000	0.000	0.000	0.000	0.000
AB1S	0.250	0.250	0.250	0.250	0.250

Buy-Up Matrix	
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Market Indications

1 Yr. Treasury Index	4.990%
2 Yr. Treasury Note	5.009%
10 Yr. Treasury Note	5.042%
6 Mo. LIBOR Index	5.369%
1 Yr. LIBOR Index	5.456%
FNMA 5.5	96.813
US Prime Rate	8.000%

Lock Desk Phone:	(888) 303-0575
Lock Desk Fax:	(888) 303-0572
Lock Desk Hours:	8:00am-6:00pm MST
Locks Accepted Until:	5:00pm Local
Website:	www.AuroraWholesale.com
Email:	commitmentdesk@alservices.com
-Locks received after 5:00 p.m. local time will receive the next days rates/prices.	

6/6/06 7:21 AMPrice code: 887491WEST REGION

*15 Day Locks on APPROVED LOANS ONLY

Alt-A 1st Lien 6 Mo. LIBOR Loan Program

Alt-A: 6 Mo. LIBOR ARMA6MH

Base Rate = 3 Yr. PrepayCaps 1/1/6

Base Margin = 2.25%

Lock Extension Costs:
0.125 for every 10 days

AuroraConnect lock incentive
built into rate sheet pricing
Non-AuroraConnect Registrations
and Locks:
0.125 adjustment

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS:					102.500
8.375	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.250	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.125	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
8.000	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.875	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.750	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.625	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.500	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.375	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.250	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.125	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.000	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
6.875	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
6.750	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.625	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.500	(0.125)	0.000	0.125	0.250	0.500
6.375	0.125	0.250	0.375	0.500	0.750
6.250	0.500	0.625	0.750	0.875	1.125
6.125	0.750	0.875	1.000	1.125	1.375

Alt-A: 6 Mo. LIBOR ARMA6MH

Base Rate = No PrepayCaps 1/1/6

Base Margin = 2.25%

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS:					102.000
8.375	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
8.250	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
8.125	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
8.000	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.875	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.750	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.625	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.500	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.375	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.250	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
7.125	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
7.000	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.875	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.750	(0.250)	(0.125)	0.000	0.125	0.375
6.625	0.000	0.125	0.250	0.375	0.625
6.500	0.375	0.500	0.625	0.750	1.000
6.375	0.625	0.750	0.875	1.000	1.250
6.250	0.875	1.000	1.125	1.250	1.500
6.125	1.125	1.250	1.375	1.500	1.750

(1) Alt-A First Liens - PRICE Adjustments (Add to base price)	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
Amt < \$40k	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Amt => \$40k to \$50k	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Amt > \$50k to \$417k (except A36L/A31L/A56L/A51L/A30F)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amt > \$50k to \$417k (A36L & A31L only)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)
Amt > \$50k to \$417k (A56L & A51L only) - With MI	NA	NA	NA	NA	(0.500)	(0.500)	(0.500)	(0.375)
Amt > \$50k to \$417k (A56L & A51L only) - No MI	(0.750)	(0.750)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
Amt > \$50k to \$417k (A30F only)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Amt > \$417k to \$650k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amt > \$650k to \$1M	0.000	0.125	0.125	0.250	0.250	0.250	0.250	0.250
Amt > \$1M to \$1.5M	0.250	0.500	0.750	NA	NA	NA	NA	NA
Amt > \$1.5M to \$2M	0.750	1.250	NA	NA	NA	NA	NA	NA
Amt > \$2M and <= \$4M	1.500	2.000	NA	NA	NA	NA	NA	NA
Cashout/Debt Consolidation - With MI	NA	NA	NA	NA	0.875	1.125	NA	NA
Cashout/Debt Consolidation - No MI	0.125	0.250	0.375	0.625	0.625	0.625	0.625	0.625
2nd Home	0.000	0.375	0.625	0.875	1.000	1.000	1.000	1.000
Non-Owner	0.375	0.625	1.000	1.500	1.500	1.500	1.500	1.500
3-4 Units	0.000	0.500	0.750	1.000	NA	NA	NA	NA
Low Rise Condo	0.000	0.250	0.500	0.500	0.500	0.500	0.500	0.500
High Rise Condos	0.000	0.250	0.500	0.625	0.750	0.875	1.000	1.000
Condotel (in addition to condo adj.)	0.500	0.500	0.500	NA	NA	NA	NA	NA
FICO Score >= 720 (Fixed Rate Products)	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
FICO Score >= 720 (Adjustable Rate Products)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
FICO Score 660-679 - With MI	NA	NA	NA	NA	0.375	0.625	1.375	NA
FICO Score 660-679 - No MI	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250
FICO Score <660	0.000	0.250	0.375	0.625	0.625	0.625	0.625	0.625
Stated Doc - With MI	NA	NA	NA	NA	0.500	0.500	0.500	NA
Stated Doc - No MI	0.000	0.125	0.250	0.375	0.375	0.375	0.375	0.375
No Ratio - With MI	NA	NA	NA	NA	1.000	1.000	1.125	NA
No Ratio - No MI	0.125	0.250	0.500	0.875	0.875	0.875	0.875	0.875
No Doc - With MI	NA	NA	NA	NA	2.125	2.125	2.250	NA
No Doc - No MI	0.250	0.500	1.500	2.000	2.000	2.000	2.000	NA
Escrow Waiver (N/A in California)	0.125	0.125	0.125	0.125	NA	NA	NA	NA
Interest Only (Fixed Rate Products)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Interest Only (A30F, Amt > \$50k to \$417k) Addition to Fixed Rate I/O adj	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Interest Only (Adjustable Rate Products)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
NY Properties	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Non-Web Registration and Lock	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Amt > \$4M to \$6M	Submit LPER for Pricing							

(2) Alt-A First Liens with Subordinate Financing - PRICE Adjustments (add to base PRICE)	CLTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
A30F	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Interest Only (ARMs, Amt > \$50k to \$417k) Addition to Adjustable Rate I/O adj	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250

(3) Alt-A First Liens High LTV (No MI) Program - RATE Adjustments (3)* (add to base RATE)	LTV							
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
Amt <\$75k	NA	NA	NA	NA	0.125	0.125	0.250	0.250
Amt > \$650k to \$1M	NA	NA	NA	NA	0.125	0.125	0.125	0.125
Cashout/Debt Consolidation	NA	NA	NA	NA	0.125	0.125	0.125	0.125
2nd Home	NA	NA	NA	NA	0.125	0.125	0.250	0.250
Non-Owner	NA	NA	NA	NA	0.250	0.250	0.375	0.375
Condo	NA	NA	NA	NA	0.125	0.125	0.125	0.125
FICO Score >= 720	NA	NA	NA	NA	0.125	0.250	0.250	0.375
FICO Score 700-719	NA	NA	NA	NA	0.250	0.375	0.375	0.500
FICO Score 680-699	NA	NA	NA	NA	0.250	0.375	0.500	0.750
FICO Score 660-679	NA	NA	NA	NA	0.375	0.500	0.750	1.000
FICO Score 640-659	NA	NA	NA	NA	0.375	0.625	0.875	1.250
FICO Score 620-639	NA	NA	NA	NA	0.500	0.750	1.000	1.375
Interest Only	NA	NA	NA	NA	0.000	0.000	0.000	0.000
Stated Doc	NA	NA	NA	NA	0.125	0.125	0.250	0.375
No Ratio	NA	NA	NA	NA	0.125	0.250	0.375	0.500
No Doc	NA	NA	NA	NA	0.250	0.375	0.500	NA
A6MH/A36L/A31L	NA	NA	NA	NA	0.125	0.125	0.250	0.250

* For <= 80% LTV loans use PRICE adjustment sets 1 and 2
For > 80% LTV loans with borrower-paid MI, use PRICE adjustment sets 1 and 2
For > 80% LTV loans with no MI, use PRICE adjustment set 1 and RATE adjustment set 3

This price adjustment matrix should not be used to determine product eligibility. Certain combinations of price adjustment factors are ineligible for purchase, i.e. "90% LTV, stated doc, non-owner, cashout" or "90% LTV, no doc, FICO 660-679", etc.. Please refer to the Product Profiles and the Aurora Seller's Guide for product guidelines.

Effective for loans originated on or after June 1, 2006, Aurora Loan Services will cease to originate, and will exclude from its purchases, residential mortgage loans where total Broker Compensation exceeds 5% except for mortgage loans with an original principal amount of less than \$75,000. If you have specific questions regarding this policy, please speak to your Aurora Representative. Rates and terms are subject to change without notice and are for approved brokers only. Not intended for distribution to or use by consumers. This is a commercial message from Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO 80124. If you would prefer not to receive further commercial content from us by fax, please notify us by fax at 732-559-9559, by telephone at 866-464-4404 (at the prompt enter list number 1049 followed by the # sign), or by e-mail at unsubscribe@alservices.com. For your request to be processed, you must specify the fax numbers(s) to which your request relates. Aurora Loan Services is required by law to comply with such requests within the timeframe established by the Federal Communications Commission.

AURORA LOAN SERVICES
A Lehman Brothers Company

6/6/06 7:21 AM Price code: 887491 WEST REGION
*15 Day Locks on APPROVED LOANS ONLY

Market Indications		
1 Yr. Treasury Index	4.990%	
2 Yr. Treasury Note	5.009%	
10 Yr. Treasury Note	5.042%	
6 Mo. LIBOR Index	5.369%	
1 Yr. LIBOR Index	5.456%	
FNMA 5.5	96.813	
US Prime Rate	8.000%	

Lock Desk Phone: (888) 303-0575
Lock Desk Fax: (888) 303-0572
Lock Desk Hours: 8:00am-6:00pm MST
Locks Accepted Until: 5:00pm Local
Website: www.AuroraWholesale.com
Email: commitmentdesk@alservices.com
-Locks received after 5:00 p.m. local time will receive the next days rates/prices.

Classic Loan Program

Classic: 30 Yr. Fixed Rate (J30F) 20 Yr. Fixed Rate (J20F) Base Rate = No Prepay					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.625					
8.000	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.875	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.750	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.625	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.500	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.375	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.250	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
7.125	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
7.000	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.875	(0.250)	(0.125)	0.000	0.125	0.375
6.750	0.250	0.375	0.500	0.625	0.875
6.625	1.125	1.250	1.375	1.500	1.750
6.500	2.000	2.125	2.250	2.375	2.625
6.375	3.000	3.125	3.250	3.375	3.625
6.250	4.000	4.125	4.250	4.375	4.625
6.125	5.000	5.125	5.250	5.375	5.625
6.000	6.000	6.125	6.250	6.375	6.625
5.875	7.000	7.125	7.250	7.375	7.625
5.750	8.000	8.125	8.250	8.375	8.625

Lock Extension Costs:
0.125 for every 10 days

Alt-A High LTV (No MI)
Program Special
0.250 Price Improvement

Mortgage Maker Purchase Special!
0.250 Price Improvement for
1st Lien Purchases O/O, 620-680
FICO

Expanded Options Purchase Special!
0.250 improvement in rate
On Purchase transactions with FICO
=> 600 for all Adjustable Rate
Programs .

Classic: 15 Yr. Fixed Rate (J15F) Base Rate = No Prepay					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.625					
7.875	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
7.750	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
7.625	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
7.500	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.375	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.250	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.125	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.000	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
6.875	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
6.750	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
6.625	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
6.500	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.375	(0.125)	0.000	0.125	0.250	0.500
6.250	0.625	0.750	0.875	1.000	1.250
6.125	1.375	1.500	1.625	1.750	2.000
6.000	2.250	2.375	2.500	2.625	2.875
5.875	3.125	3.250	3.375	3.500	3.750
5.750	4.000	4.125	4.250	4.375	4.625
5.625	4.875	5.000	5.125	5.250	5.500

Classic: 5/1 Yr. LIBOR ARM - 2.25% Margin (J51L) Base Rate = No Prepay Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 101.875					
8.250	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.125	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.000	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
7.875	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
7.750	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.625	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.500	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.375	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.250	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.125	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.000	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
6.875	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.750	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.625	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.500	(0.250)	(0.125)	0.000	0.125	0.375
6.375	0.000	0.125	0.250	0.375	0.625
6.250	0.375	0.500	0.625	0.750	1.000
6.125	0.625	0.750	0.875	1.000	1.250
6.000	1.000	1.125	1.250	1.375	1.625

Classic: 5/6 Mo. LIBOR ARM - 2.25% Margin (J56L) Base Rate = No Prepay Caps 6/2/6					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 101.875					
8.500	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
8.375	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.250	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.125	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.000	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
7.875	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
7.750	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.625	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.500	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.375	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.250	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.125	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.000	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
6.875	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.750	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.625	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.500	(0.375)	(0.250)	(0.125)	0.000	0.250
6.375	0.000	0.125	0.250	0.375	0.625
6.250	0.250	0.375	0.500	0.625	0.875

Classic: 10/6 Mo. LIBOR ARM - 2.25% Margin (J10L) Base Rate = No Prepay Caps 6/2/6 10/1 Yr. LIBOR ARM - 2.25% Margin (J101) Base Rate = No Prepay Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 101.875					
8.375	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.250	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.125	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.000	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
7.875	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
7.750	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
7.625	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.500	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.375	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.250	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.125	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.000	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
6.875	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
6.750	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
6.625	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.500	(0.250)	(0.125)	0.000	0.125	0.375
6.375	0.250	0.375	0.500	0.625	0.875
6.250	0.875	1.000	1.125	1.250	1.500
6.125	1.500	1.625	1.750	1.875	2.125

Classic: 6 Mo. LIBOR ARM - 2.75% Maximum Margin (J6MP) Base Rate = No Prepay No Periodic Cap Max Life Rate = 12.00%						
Note Rate	Margin	15 Day*	30 Day	45 Day	60 Day	75 Day
7.875	2.625	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.750	2.500	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.625	2.375	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.500	2.250	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.375	2.125	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.250	2.000	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.125	1.875	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.000	1.750	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.875	1.625	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.750	1.500	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.625	1.375	(0.375)	(0.250)	(0.125)	0.000	0.250
6.500	1.250	0.000	0.125	0.250	0.375	0.625
6.375	1.125	0.250	0.375	0.500	0.625	0.875
6.250	1.000	0.500	0.625	0.750	0.875	1.125

J6MP Prepay Price Adjustments			
Prepay Term	Margin		Max Price
0	up to 2.0	> 2.0	0.000 0.000
3	(0.250)	(0.375)	101.125 101.250

Classic Price Adjustments	
All Products	
2 Unit	0.500
3-4 Unit	1.000
Low-Rise Condo	0.250
High-Rise Condo	0.250
Escrow Waiver (N/A in California)	0.125
NY Properties	0.250
Non-Web Registration and Lock	0.125

J51L Price Adjustments	
Loan Amount > \$417K to \$650K	0.750
Loan Amount > \$650K to \$1MM	1.125
Loan Amount > \$1MM to \$1.5MM	1.375
Loan Amount > \$1.5MM to \$2MM	1.625
Stated Doc	0.375
Cashout/Debt Consolidation	0.500
Interest Only	1.000
California Loans	0.125
LTV 90.01-95	0.250
LTV 65.01-95 and CLTV 90.01-95	0.250

J30F/J20F/J15F/J56L/J10L/J101 Price Adjustments		
Loan Amount <= 100 K		
0.375		
Loan Amount > \$100K to \$417K		
(0.250)		
Loan Amount > \$417K to \$650K		
0.000		
Loan Amount > \$650K to \$1MM		
0.250		
Loan Amount > \$1MM to \$1.5MM		
0.500		
Loan Amount > \$1.5MM to \$2MM		
0.750		
Stated Doc		
0.375		
Cashout/Debt Consolidation		
0.375		
Second Home		
0.750		
Interest Only		
J30F/J56L		
0.375		
J10L/J101		
0.125		
California Loans (except J15F)		
0.125		
FICO Adjustments:		
	>= 720	719-680
LTV 90.01-95	0.500	0.875
LTV 85.01-90	(0.250)	0.375
LTV 80.01-85	(0.250)	0.125
LTV 75.01-80	(0.250)	0.000
LTV 70.01-75	(0.250)	0.000
LTV 65.01-70	(0.250)	(0.250)
LTV 60.01-65	(0.500)	(0.375)
LTV <=60	(0.625)	(0.500)

J6MP Price Adjustments		
Loan Amount <= \$100K		0.125
Loan Amount > \$100K to \$400K		0.000
Loan Amount > \$417K to \$650K		0.000
Loan Amount > \$650K to \$1MM		0.000
Loan Amount > \$1MM to \$1.5MM		0.375
Loan Amount > \$1.5MM to \$2MM		0.500
Stated Doc		0.375
Cashout/Debt Consolidation		0.375
Second Home		0.375
Interest Only		0.125
California Loans		0.250
FICO Adjustments:	>= 720	719-680
LTV 90.01-95	0.000	0.875
LTV 85.01-90	0.000	0.375
LTV 80.01-85	0.000	0.125
LTV 75.01-80	0.000	0.000
LTV 70.01-75	0.000	0.000
LTV 65.01-70	(0.125)	0.000
LTV 60.01-65	(0.125)	0.000
LTV <=60	(0.250)	0.000

AURORA LOAN SERVICES
A Lehman Brothers Company

6/6/06 7:21 AM Price code: 887491 WEST REGION
*15 Day Locks on APPROVED LOANS ONLY

Market Indications

1 Yr. Treasury Index 4.990%
2 Yr. Treasury Note 5.009%
10 Yr. Treasury Note 5.042%
6 Mo. LIBOR Index 5.369%
1 Yr. LIBOR Index 5.456%
FNMA 5.5 96.813
US Prime Rate 8.000%

Lock Desk Phone: (888) 303-0575
Lock Desk Fax: (888) 303-0572
Lock Desk Hours: 8:00am-6:00pm MST
Locks Accepted Until: 5:00pm Local
Website: www.AuroraWholesale.com
Email: commitmentdesk@alservices.com
-Locks received after 5:00 p.m. local time
will receive the next days rates/prices.

Mortgage Maker ARMs

Mtg Mkr: 2/6 Mo. LIBOR ARM - 5.00% Margin (G26L)
Base Rate = 2 Yr. Prepay Caps 2/2/6
1st Lien

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.375					
9.250	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
9.125	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
9.000	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
8.875	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
8.750	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.625	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.500	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.375	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.250	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.125	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.000	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.875	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.750	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.625	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.500	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.375	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.250	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.125	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.000	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
6.875	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.750	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.625	(0.125)	0.000	0.125	0.250	0.500
6.500	0.125	0.250	0.375	0.500	0.750
6.375	0.500	0.625	0.750	0.875	1.125
6.250	1.250	1.375	1.500	1.625	1.875
6.125	2.000	2.125	2.250	2.375	2.625

Lock Extension Costs:
0.125 for every 10 days

Alt-A High LTV (No MI)
Program Special
0.250 Price Improvement

Mortgage Maker Purchase Special!
0.250 Price Improvement for
1st Lien Purchases O/O, 620-680
FICO

Expanded Options Purchase Special!
0.250 improvement in rate
On Purchase transactions with FICO
>= 600 for all Adjustable Rate
Programs .

Mtg Mkr: 2/6 Mo. LIBOR ARM - 5.00% Margin (G26L)
Base Rate = No Prepay Caps 2/2/6
1st Lien

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.125					
9.250	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
9.125	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
9.000	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.875	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.750	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.625	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.500	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.375	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
8.250	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
8.125	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
8.000	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.875	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.750	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.625	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.500	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.375	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.250	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.125	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
7.000	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.875	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.750	(0.375)	(0.250)	(0.125)	0.000	0.250
6.625	(0.125)	0.000	0.125	0.250	0.500
6.500	0.125	0.250	0.375	0.500	0.750
6.375	0.500	0.625	0.750	0.875	1.125
6.250	1.250	1.375	1.500	1.625	1.875
6.125	2.000	2.125	2.250	2.375	2.625

Mtg Mkr: 3/6 Mo. LIBOR ARM - 5.00% Margin (G36L)
Base Rate = 3 Yr. Prepay Caps 2/2/6
1st Lien
For 2 Yr. Prepay price, add 0.250 to 3 Yr. Prepay Price

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.500					
9.375	(4.875)	(4.750)	(4.625)	(4.500)	(4.250)
9.250	(4.625)	(4.500)	(4.375)	(4.250)	(4.000)
9.125	(4.500)	(4.375)	(4.250)	(4.125)	(3.875)
9.000	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
8.875	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
8.750	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
8.625	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
8.500	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.375	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.250	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.125	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.000	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.875	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.750	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.625	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.500	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.375	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.250	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.125	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.000	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.875	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.750	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.625	(0.250)	(0.125)	0.000	0.125	0.375
6.500	0.125	0.250	0.375	0.500	0.750
6.375	0.875	1.000	1.125	1.250	1.500
6.250	1.625	1.750	1.875	2.000	2.250

Denver Office:
Aurora Loan Services
327 Inverness Dr., South
Englewood, CO 80112
(800) 221-1815

Lynnwood Office:
Aurora Loan Services
3400 188th Street SW, Ste 285
Lynnwood, WA 98037
(888) 742-8459
Fax: (425) 673-1552

Aurora Connect - (888) 376-1308

Mtg Mkr: 3/6 Mo. LIBOR ARM - 5.00% Margin (G36L)
Base Rate = No Prepay Caps 2/2/6
1st Lien

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.125					
9.375	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
9.250	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
9.125	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
9.000	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.875	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.750	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.625	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.500	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.375	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.250	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
8.125	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
8.000	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.875	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.750	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.625	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.500	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.375	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.250	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.125	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.000	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
6.875	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.750	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.625	(0.250)	(0.125)	0.000	0.125	0.375
6.500	0.125	0.250	0.375	0.500	0.750
6.375	0.875	1.000	1.125	1.250	1.500
6.250	1.625	1.750	1.875	2.000	2.250

Mtg Mkr: 5/6 Mo. LIBOR ARM - 2.75% Margin (G25L)
Base Rate = 3 Yr. Prepay Caps 6/2/6
1st Lien
For 2 Yr. Prepay price, add 0.250 to 3 Yr. Prepay Price

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.500					
9.625	(5.125)	(5.000)	(4.875)	(4.750)	(4.500)
9.500	(4.875)	(4.750)	(4.625)	(4.500)	(4.250)
9.375	(4.750)	(4.625)	(4.500)	(4.375)	(4.125)
9.250	(4.500)	(4.375)	(4.250)	(4.125)	(3.875)
9.125	(4.375)	(4.250)	(4.125)	(4.000)	(3.750)
9.000	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
8.875	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
8.750	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
8.625	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.500	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.375	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.250	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.125	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.000	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.875	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.750	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.625	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.500	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.375	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.250	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.125	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.000	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
6.875	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.750	(0.125)	0.000	0.125	0.250	0.500
6.625	0.625	0.750	0.875	1.000	1.250
6.500	1.375	1.500	1.625	1.750	2.000

AuroraConnect lock incentive
built into rate sheet pricing
Non-AuroraConnect Registrations
and Locks:
0.125 adjustment

Mtg Mkr: 5/6 Mo. LIBOR ARM - 2.75% Margin (G25L)
Base Rate = No Prepay Caps 6/2/6
1st Lien

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.125					
9.625	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
9.500	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
9.375	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
9.250	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
9.125	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
9.000	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.875	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.750	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.625	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.500	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.375	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.250	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
8.125	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
8.000	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.875	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.750	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.625	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.500	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.375	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.250	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.125	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
7.000	(0.750)	(0.625)	(0.500)	(0.375)	(0

AURORA LOAN SERVICES

A Lehman Brothers Company

6/6/06 7:21 AM

Price code: 887491

WEST REGION

*15 Day Locks on APPROVED LOANS ONLY

Market Indications

1 Yr. Treasury Index	4.990%
2 Yr. Treasury Note	5.009%
10 Yr. Treasury Note	5.042%
6 Mo. LIBOR Index	5.369%
1 Yr. LIBOR Index	5.456%
FNMA 5.5	96.813
US Prime Rate	8.000%

Lock Desk Phone:	(888) 303-0575
Lock Desk Fax:	(888) 303-0572
Lock Desk Hours:	8:00am-6:00pm MST
Locks Accepted Until:	5:00pm Local
Website:	www.AuroraWholesale.com
Email:	commitmentdesk@alservices.com
-Locks received after 5:00 p.m. local time will receive the next days rates/prices.	

Mortgage Maker 1st Lien Fixed Rate Loans

Mtg Mkr: 30 Yr. Fixed Rate (G30F)					
Base Rate = 3 Yr. Prepay (G20F)					
1st Lien					
0.125 premium for G20F					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.625					
9.625	(4.625)	(4.500)	(4.375)	(4.250)	(4.000)
9.500	(4.500)	(4.375)	(4.250)	(4.125)	(3.875)
9.375	(4.375)	(4.250)	(4.125)	(4.000)	(3.750)
9.250	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
9.125	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
9.000	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
8.875	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.750	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.625	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.500	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.375	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.250	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.125	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
8.000	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.875	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.750	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.625	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.500	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.375	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.250	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
7.125	(0.500)	(0.375)	(0.250)	(0.125)	0.125
7.000	(0.125)	0.000	0.125	0.250	0.500
6.875	0.375	0.500	0.625	0.750	1.000
6.750	0.875	1.000	1.125	1.250	1.500
6.625	1.375	1.500	1.625	1.750	2.000
6.500	2.000	2.125	2.250	2.375	2.625
6.375	2.750	2.875	3.000	3.125	3.375
6.250	3.500	3.625	3.750	3.875	4.125

Lock Extension Costs:
0.125 for every 10 days

Alt-A High LTV (No MI)
Program Special
0.250 Price Improvement

Mortgage Maker Purchase Special!
0.250 Price Improvement for
1st Lien Purchases O/O, 620-680
FICO

Expanded Options Purchase Special!
0.250 improvement in rate
On Purchase transactions with FICO
>= 600 for all Adjustable Rate
Programs .

Mtg Mkr: 30 Yr. Fixed Rate (G30F)					
Base Rate = No Prepay (G20F)					
1st Lien					
0.125 premium for G20F					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.375					
9.625	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
9.500	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
9.375	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
9.250	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
9.125	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
9.000	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.875	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.750	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.625	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.500	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
8.375	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
8.250	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
8.125	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
8.000	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.875	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.750	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.625	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.500	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.375	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.250	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
7.125	(0.500)	(0.375)	(0.250)	(0.125)	0.125
7.000	(0.125)	0.000	0.125	0.250	0.500
6.875	0.375	0.500	0.625	0.750	1.000
6.750	0.875	1.000	1.125	1.250	1.500
6.625	1.375	1.500	1.625	1.750	2.000
6.500	2.000	2.125	2.250	2.375	2.625
6.375	2.750	2.875	3.000	3.125	3.375
6.250	3.500	3.625	3.750	3.875	4.125

Mtg Mkr: 15 Yr. Fixed Rate (G15F)					
Base Rate = 3 Yr. Prepay					
1st Lien					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.625					
9.750	(5.000)	(4.875)	(4.750)	(4.625)	(4.375)
9.625	(4.875)	(4.750)	(4.625)	(4.500)	(4.250)
9.500	(4.750)	(4.625)	(4.500)	(4.375)	(4.125)
9.375	(4.625)	(4.500)	(4.375)	(4.250)	(4.000)
9.250	(4.375)	(4.250)	(4.125)	(4.000)	(3.750)
9.125	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
9.000	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
8.875	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
8.750	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
8.625	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.500	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.375	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.250	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.125	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.000	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.875	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
7.750	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.625	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.500	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.375	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.250	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.125	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.000	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.875	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.750	(0.250)	(0.125)	0.000	0.125	0.375
6.625	0.125	0.250	0.375	0.500	0.750
6.500	0.750	0.875	1.000	1.125	1.375
6.375	1.500	1.625	1.750	1.875	2.125

Denver Office:
Aurora Loan Services
327 Inverness Dr., South
Englewood, CO 80112
(800) 221-1815

Lynnwood Office:
Aurora Loan Services
3400 188th Street SW, Ste 285
Lynnwood, WA 98037
(888) 742-8459
Fax: (425) 673-1552

Aurora Connect - (888) 376-1308

AuroraConnect lock incentive
built into rate sheet pricing
Non-AuroraConnect Registrations
and Locks:
0.125 adjustment

Mtg Mkr: 15 Yr. Fixed Rate (G15F)					
Base Rate = No Prepay					
1st Lien					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.375					
9.750	(4.375)	(4.250)	(4.125)	(4.000)	(3.750)
9.625	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
9.500	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
9.375	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
9.250	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
9.125	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
9.000	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.875	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.750	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.625	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.500	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
8.375	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
8.250	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
8.125	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
8.000	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.875	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.750	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.625	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.500	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.375	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.250	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.125	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
7.000	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.875	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.750	(0.250)	(0.125)	0.000	0.125	0.375
6.625	0.125	0.250	0.375	0.500	0.750
6.500	0.750	0.875	1.000	1.125	1.375
6.375	1.500	1.625	1.750	1.875	2.125

Mortgage Maker First Liens - PRICE Adjustments	LTV									
(Add to base price)	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Amt < \$40k	2.250	2.250	2.250	2.250	2.250	2.250	2.250	2.250	2.250	
Amt => \$40k to \$50k	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	
Amt > \$100k to \$417k	(0.375)	(0.250)	(0.125)	0.000	0.000	0.125	0.125	0.250	0.375	
Amt > \$417k to \$650k	0.125	0.125	0.250	0.375	0.500	0.750	0.875	1.125	1.500	
Amt > \$650k to \$1M	0.250	0.500	0.625	1.000	1.125	1.125	1.125	1.250	N/A	
Amt > \$1M to \$1.5M	0.750	1.000	1.250	1.750	N/A	N/A	N/A	N/A	N/A	
Amt > \$1.5M to \$2M	1.000	1.250	1.750	2.250	N/A	N/A	N/A	N/A	N/A	
Amt > \$2M and <= \$4M	1.750	1.750	2.250	N/A	N/A	N/A	N/A	N/A	N/A	
Cashout/Debt Consolidation	0.250	0.250	0.375	0.750	0.875	1.125	1.500	2.250	N/A	
2nd Home	0.500	0.500	0.500	0.625	0.750	1.125	1.375	1.750	N/A	
Non-Owner	0.750	0.750	1.000	1.375	1.625	1.875	2.250	N/A	N/A	
3-4 Units	0.375	0.500	0.500	0.625	0.750	0.875	1.000	1.125	N/A	
Low Rise Condo	0.250	0.250	0.375	0.500	0.625	0.625	0.625	0.750	0.750	
High Rise Condos	0.750	0.750	0.750	1.000	1.125	1.375	1.375	1.375	1.375	
FICO Score >=700	(0.750)	(0.625)	(0.625)	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000	
FICO Score 680 - 699	(0.500)	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	(0.125)	0.000	0.000	
FICO Score 620 - 679	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.500	
FICO Score 600 - 619	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A	N/A	
DTI > 45% (Full and Stated Doc Only)	0.000	0.125	0.125	0.250	0.250	0.375	0.500	0.625	0.750	
Stated Doc	0.125	0.250	0.250	0.375	0.500	0.750	1.125	1.625	N/A	
Stated Income/Stated Assets	0.250	0.375	0.625	0.750	0.875	1.375	1.625	2.250	N/A	
No Ratio	0.125	0.250	0.500	0.625	0.750	1.125	1.500	2.000	N/A	
No Doc	0.375	0.500	0.750	1.000	1.125	1.625	1.875	2.500	N/A	
Interest Only (Fixed Rate Products)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Interest Only (Adjustable Rate Products)	0.250	0.250	0.250	0.375	0.375	0.375	0.500	0.500	0.500	
No MI	N/A	N/A	N/A	N/A	N/A	1.250	2.000	2.875	N/A	
Escrow Waiver (N/A in California)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
NY Properties	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Non-Web Registration and Lock	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	

6/6/06 7:21 AM

Price code: 887491

WEST REGION

*15 Day Locks on APPROVED LOANS ONLY

Market Indications

1 Yr. Treasury Index	4.990%
2 Yr. Treasury Note	5.009%
10 Yr. Treasury Note	5.042%
6 Mo. LIBOR Index	5.369%
1 Yr. LIBOR Index	5.456%
FNMA 5.5	96.813
US Prime Rate	8.000%

Lock Desk Phone:

(888) 303-0575

Lock Desk Fax:

(888) 303-0572

Lock Desk Hours:

8:00am-6:00pm MST

Locks Accepted Until:

5:00pm Local

Website:

www.AuroraWholesale.com

Email:

commitmentdesk@alservices.com

-Locks received after 5:00 p.m. local time

will receive the next days rates/prices.

Mortgage Maker 2nd Lien Program

Mtg Mkr: 30 Yr. Fixed Rate

(G30S)

For G20S price add (0.250) to G30S price

(G20S)

Base Rate = No Prepay

2yr Prepay add (0.500) to price

2nd Lien

3yr prepay add (0.750) to price

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS (No Prepay)					100.000
MAX PRICE AFTER ADJUSTMENTS (with Prepay)					101.000
13.875	(9.000)	(8.875)	(8.750)	(8.625)	(8.375)
13.750	(8.875)	(8.750)	(8.625)	(8.500)	(8.250)
13.625	(8.625)	(8.500)	(8.375)	(8.250)	(8.000)
13.500	(8.500)	(8.375)	(8.250)	(8.125)	(7.875)
13.375	(8.375)	(8.250)	(8.125)	(8.000)	(7.750)
13.250	(8.250)	(8.125)	(8.000)	(7.875)	(7.625)
13.125	(8.000)	(7.875)	(7.750)	(7.625)	(7.375)
13.000	(7.875)	(7.750)	(7.625)	(7.500)	(7.250)
12.875	(7.625)	(7.500)	(7.375)	(7.250)	(7.000)
12.750	(7.500)	(7.375)	(7.250)	(7.125)	(6.875)
12.625	(7.250)	(7.125)	(7.000)	(6.875)	(6.625)
12.500	(7.125)	(7.000)	(6.875)	(6.750)	(6.500)
12.375	(6.875)	(6.750)	(6.625)	(6.500)	(6.250)
12.250	(6.625)	(6.500)	(6.375)	(6.250)	(6.000)
12.125	(6.375)	(6.250)	(6.125)	(6.000)	(5.750)
12.000	(6.250)	(6.125)	(6.000)	(5.875)	(5.625)
11.875	(6.000)	(5.875)	(5.750)	(5.625)	(5.375)
11.750	(5.750)	(5.625)	(5.500)	(5.375)	(5.125)
11.625	(5.500)	(5.375)	(5.250)	(5.125)	(4.875)
11.500	(5.250)	(5.125)	(5.000)	(4.875)	(4.625)
11.375	(5.000)	(4.875)	(4.750)	(4.625)	(4.375)
11.250	(4.750)	(4.625)	(4.500)	(4.375)	(4.125)
11.125	(4.500)	(4.375)	(4.250)	(4.125)	(3.875)
11.000	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
10.875	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
10.750	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
10.625	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
10.500	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
10.375	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
10.250	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
10.125	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
10.000	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
9.875	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
9.750	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
9.625	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
9.500	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
9.375	(0.625)	(0.500)	(0.375)	(0.250)	0.000
9.250	(0.250)	(0.125)	0.000	0.125	0.375
9.125	0.000	0.125	0.250	0.375	0.625
9.000	0.375	0.500	0.625	0.750	1.000
8.875	0.750	0.875	1.000	1.125	1.375
8.750	1.250	1.375	1.500	1.625	1.875
8.625	1.625	1.750	1.875	2.000	2.250

Lock Extension Costs:

0.125 for every 10 days

Alt-A High LTV (No MI)

Program Special

0.250 Price Improvement

Mortgage Maker Purchase Special!

0.250 Price Improvement for

1st Lien Purchases O/O, 620-680

FICO

Expanded Options Purchase Special!

0.250 improvement in rate

On Purchase transactions with FICO

>= 600 for all Adjustable Rate

Programs .

AuroraConnect lock incentive

built into rate sheet pricing

Non-AuroraConnect Registrations

and Locks:

0.125 adjustment

Mtg Mkr: 15 Yr. Fixed Rate

(G15S)

For 30/15 balloon price, add 0.375 to G15S price

(GB1S)

Base Rate = No Prepay

2yr Prepay add (0.500) to price

2nd Lien

3yr prepay add (0.750) to price

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS (No Prepay)					100.000
MAX PRICE AFTER ADJUSTMENTS (with Prepay)					101.000
13.875	(9.500)	(9.375)	(9.250)	(9.125)	(8.875)
13.750	(9.375)	(9.250)	(9.125)	(9.000)	(8.750)
13.625	(9.125)	(9.000)	(8.875)	(8.750)	(8.500)
13.500	(9.000)	(8.875)	(8.750)	(8.625)	(8.375)
13.375	(8.875)	(8.750)	(8.625)	(8.500)	(8.250)
13.250	(8.750)	(8.625)	(8.500)	(8.375)	(8.125)
13.125	(8.500)	(8.375)	(8.250)	(8.125)	(7.875)
13.000	(8.375)	(8.250)	(8.125)	(8.000)	(7.750)
12.875	(8.125)	(8.000)	(7.875)	(7.750)	(7.500)
12.750	(8.000)	(7.875)	(7.750)	(7.625)	(7.375)
12.625	(7.750)	(7.625)	(7.500)	(7.375)	(7.125)
12.500	(7.625)	(7.500)	(7.375)	(7.250)	(7.000)
12.375	(7.375)	(7.250)	(7.125)	(7.000)	(6.750)
12.250	(7.125)	(7.000)	(6.875)	(6.750)	(6.500)
12.125	(6.875)	(6.750)	(6.625)	(6.500)	(6.250)
12.000	(6.750)	(6.625)	(6.500)	(6.375)	(6.125)
11.875	(6.500)	(6.375)	(6.250)	(6.125)	(5.875)
11.750	(6.250)	(6.125)	(6.000)	(5.875)	(5.625)
11.625	(6.000)	(5.875)	(5.750)	(5.625)	(5.375)
11.500	(5.750)	(5.625)	(5.500)	(5.375)	(5.125)
11.375	(5.500)	(5.375)	(5.250)	(5.125)	(4.875)
11.250	(5.250)	(5.125)	(5.000)	(4.875)	(4.625)
11.125	(5.000)	(4.875)	(4.750)	(4.625)	(4.375)
11.000	(4.750)	(4.625)	(4.500)	(4.375)	(4.125)
10.875	(4.500)	(4.375)	(4.250)	(4.125)	(3.875)
10.750	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
10.625	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
10.500	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
10.375	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
10.250	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
10.125	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
10.000	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
9.875	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
9.750	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
9.625	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
9.500	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
9.375	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
9.250	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
9.125	(0.500)	(0.375)	(0.250)	(0.125)	0.125
9.000	(0.125)	0.000	0.125	0.250	0.500
8.875	0.250	0.375	0.500	0.625	0.875
8.750	0.750	0.875	1.000	1.125	1.375
8.625	1.125	1.250	1.375	1.500	1.750

Price Adjustment Factors for Mortgage Maker 2nd Liens

(Add to base price)

	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
Amt >= \$10k to \$25k	2.500	2.500	2.500	2.500	2.500
Amt > \$75k to \$125k	0.000	0.500	0.500	0.500	0.500
Amt > \$125k to \$200k	0.500	1.000	1.500	2.000	3.000
Amt > \$200k to \$300k	1.500	1.750	1.875	4.000	5.000
Amt > \$300k to \$400k	2.500	2.750	3.000	5.000	6.000
FICO Score >= 720	(2.750)	(2.500)	(2.000)	(1.625)	(1.000)
FICO Score 700 - 719	(2.000)	(1.750)	(1.250)	(1.125)	(0.500)
FICO Score 680 - 699	(1.250)	(0.750)	(0.375)	(0.250)	0.500
FICO Score 660 - 679	(0.250)	0.000	0.625	1.250	2.500
FICO Score 640 - 659	0.750	1.000	2.250	3.500	4.500
FICO Score 620 - 639	1.500	3.500	4.250	5.000	6.000
Cash Out/Debt Consolidation	0.250	0.375	0.625	1.250	1.625
DTI 45.01 to 50.00 (Full and Stated Doc Only)	0.250	0.250	0.250	0.250	0.250
DTI 40.01 to 45.00 (Full and Stated Doc Only)	0.000	0.000	0.000	0.000	0.000
DTI <= 40 (Full and Stated Doc Only)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Low Rise Condo	0.625	0.750	1.000	1.500	2.000
High Rise Condo	1.500	2.000	3.375	3.375	4.500
2 Unit	0.375	0.625	0.750	1.000	1.250
3-4 Units	0.750	1.375	1.500	N/A	N/A
2nd Home	1.500	2.000	2.500	3.500	6.000
Non-Owner	2.500	3.500	4.750	N/A	N/A
Full Doc	(2.000)	(1.250)	(0.750)	0.250	0.750
Stated Doc	0.625	1.750	2.500	3.750	5.000
Stated Income/Stated Assets	1.000	1.875	3.500	4.750	6.000
No Ratio	0.750	1.125	2.625	4.000	5.500
No Doc	2.000	2.750	4.750	6.000	7.000
NY Properties	0.250	0.250	0.250	0.250	0.250
Non-Web Registration and Lock	0.125	0.125	0.125	0.125	0.125

AURORA LOAN SERVICES
A Lehman Brothers Company

6/6/06 7:21 AM Price code: 887491
*15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications

1 Yr. Treasury Index	4.990%
2 Yr. Treasury Note	5.009%
10 Yr. Treasury Note	5.042%
6 Mo. LIBOR Index	5.369%
1 Yr. LIBOR Index	5.456%
FNMA 5.5	96.813
US Prime Rate	8.000%

Lock Desk Phone: (888) 303-0575
Lock Desk Fax: (888) 303-0572
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Locks Accepted Until: 5:00pm Local
Website: www.AuroraWholesale.com
Email: commitmentdesk@alservices.com
-Locks received after 5:00 p.m. local time
will receive the next days rates/prices.

Home Equity Line of Credit Program

25 Yr. (15 Yr. Draw, 10 Yr. Repay)	H25S	US Prime Rate	8.000%	Base Price (30 Day Lock)	100.0000
15 Yr. (5 Yr. Draw, 10 Yr. Repay)	H15S	Teaser Rate (first 3 months)	7.000%	Max Price	101.0000
25 Yr. with Teaser Rate (15 Yr. Draw, 10 Yr. Repay)	HT1S			Max Rebate	\$4,000.00
15 Yr. with Teaser Rate (5 Yr. Draw, 10 Yr. Repay)	HT5S			Min Margin	0.1250

BASE MARGINS

Credit Score	HCLTV				
	<= 70	>70-80	>80-89.99	90-95	>95-100
>=720	0.125	0.125	0.250	0.500	1.000
700-719	0.125	0.125	0.250	0.750	1.250
680-699	0.250	0.500	0.750	1.250	N/A
660-679	0.500	1.000	1.500	N/A	N/A
650-659	1.000	1.500	N/A	N/A	N/A

Margin Adjustments

	HCLTV	
	< 90	>= 90
>= \$10K to \$25K Initial Draw	1.500	1.500
> \$25K to \$50K Initial Draw	0.250	0.500
> \$50K to \$100K Initial Draw	0.000	0.000
> \$100K to \$200K Initial Draw	0.000	0.000
> \$200K to \$300K Initial Draw	0.000	0.000
> \$300K to \$500K Initial Draw	0.000	N/A
25-yr (15 draw, 10 repay)	0.000	0.000
15-yr (5 draw, 10 repay)	0.000	0.000
Second Home	0.250	0.500
Non-Owner	1.500	1.500
2 Units	0.250	0.500
Low Rise Condo	0.250	0.500
High Rise Condo	0.250	0.500
Full Doc	0.000	0.000
Stated Doc	0.500	1.000
No Ratio	1.500	2.000
DTI <30, Full Doc	-0.125	-0.125
DTI >45 to 50	0.250	0.500

Margin Buy-Ups

margin	price
0.125	(0.2500)
0.250	(0.5000)
0.375	(0.7500)
0.500	(1.0000)

Margin Buy-Downs

margin	price
-0.125	0.2500
-0.250	0.5000
-0.375	0.7500
-0.500	1.0000

Price Adjustments

Lock Period	Points
15 Day	(0.125)
30 Day (base)	0.000
45 Day	0.125
60 Day	0.250
75 Day	0.500

Notes:

- Pricing is based on Initial Draw Amount
- Teaser rate only available on Full-Doc, Owner-Occupied, 1-Unit transactions

Super Advantage Loan Program

Super Advantage: 30 Yr. Fixed Rate (D30F)					
Base Rate = No Prepay (D20F)					
For D20F price, add (0.375) to D30F price					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.375					
7.625	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.500	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.375	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.250	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.125	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
7.000	(0.375)	(0.250)	(0.125)	0.000	0.250
6.875	0.125	0.250	0.375	0.500	0.750
6.750	0.625	0.750	0.875	1.000	1.250
6.625	1.125	1.250	1.375	1.500	1.750
6.500	1.625	1.750	1.875	2.000	2.250
6.375	2.250	2.375	2.500	2.625	2.875
6.250	2.875	3.000	3.125	3.250	3.500
6.125	3.500	3.625	3.750	3.875	4.125
6.000	4.125	4.250	4.375	4.500	4.750
5.875	4.750	4.875	5.000	5.125	5.375
5.750	5.375	5.500	5.625	5.750	6.000
5.625	6.000	6.125	6.250	6.375	6.625

Lock Extension Costs:
0.125 for every 10 days

Alt-A High LTV (No MI)
Program Special
0.250 Price Improvement

Mortgage Maker Purchase Special!
0.250 Price Improvement for
1st Lien Purchases O/O, 620-680
FICO

Expanded Options Purchase Special!
0.250 improvement in rate
On Purchase transactions with FICO
>= 600 for all Adjustable Rate
Programs .

Super Advantage: 15 Yr. Fixed Rate (D15F)					
Base Rate = No Prepay					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.375					
7.375	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.250	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.125	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.000	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
6.875	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
6.750	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.625	(0.250)	(0.125)	0.000	0.125	0.375
6.500	0.125	0.250	0.375	0.500	0.750
6.375	0.500	0.625	0.750	0.875	1.125
6.250	1.000	1.125	1.250	1.375	1.625
6.125	1.500	1.625	1.750	1.875	2.125
6.000	1.875	2.000	2.125	2.250	2.500
5.875	2.375	2.500	2.625	2.750	3.000
5.750	2.875	3.000	3.125	3.250	3.500
5.625	3.375	3.500	3.625	3.750	4.000
5.500	3.750	3.875	4.000	4.125	4.375
5.375	4.250	4.375	4.500	4.625	4.875

Super Advantage: 5/1 LIBOR ARM - 2.25% Margin (D51L)					
Base Rate = No Prepay Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 101.875					
8.000	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.875	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.750	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.625	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.500	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
7.375	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
7.250	(0.375)	(0.250)	(0.125)	0.000	0.250
7.125	(0.125)	0.000	0.125	0.250	0.500
7.000	0.250	0.375	0.500	0.625	0.875
6.875	0.625	0.750	0.875	1.000	1.250
6.750	1.000	1.125	1.250	1.375	1.625
6.625	1.250	1.375	1.500	1.625	1.875
6.500	1.625	1.750	1.875	2.000	2.250
6.375	2.000	2.125	2.250	2.375	2.625
6.250	2.375	2.500	2.625	2.750	3.000
6.125	2.625	2.750	2.875	3.000	3.250
6.000	3.000	3.125	3.250	3.375	3.625

Super Advantage: 5/6 LIBOR ARM - 2.25% Margin (D56L)					
Base Rate = No Prepay Caps 6/1/6					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS: 101.875					
7.875	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.750	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.625	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.500	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.375	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
7.250	(0.625)	(0.500)	(0.375)	(0.250)	0.000
7.125	(0.375)	(0.250)	(0.125)	0.000	0.250
7.000	0.000	0.125	0.250	0.375	0.625
6.875	0.375	0.500	0.625	0.750	1.000
6.750	0.750	0.875	1.000	1.125	1.375
6.625	1.000	1.125	1.250	1.375	1.625
6.500	1.375	1.500	1.625	1.750	2.000
6.375	1.750	1.875	2.000	2.125	2.375
6.250	2.125	2.250	2.375	2.500	2.750
6.125	2.375	2.500	2.625	2.750	3.000
6.000	2.750	2.875	3.000	3.125	3.375
5.875	3.125	3.250	3.375	3.500	3.750

Super Advantage Price Adjustments

Loan Amount > \$417K	0.125
Condos	1.000
Escrow Waiver (N/A in California)	0.250
Interest Only	0.125
New York	0.250
Non-Web Registration and Lock	0.125

AuroraConnect lock incentive
built into rate sheet pricing
Non-AuroraConnect Registrations
and Locks:
0.125 adjustment

Effective for loans originated on or after June 1, 2006, Aurora Loan Services will cease to originate, and will exclude from its purchases, residential mortgage loans where total Broker Compensation exceeds 5% except for mortgage loans with an original principal amount of less than \$75,000. If you have specific questions regarding this policy, please speak to your Aurora Representative. Rates and terms are subject to change without notice and are for approved brokers only. Not intended for distribution to or use by consumers. This is a commercial message from Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO 80124. If you would prefer not to receive further commercial content from us by fax, please notify us by fax at 732-559-9559, by telephone at 866-464-4404 (at the prompt enter list number 1049 followed by the # sign), or by e-mail at unsubscribe@alservices.com. For your request to be processed, you must specify the fax numbers(s) to which your request relates. Aurora Loan Services is required by law to comply with such requests within the timeframe established by the Federal Communications Commission.

AURORA LOAN SERVICES
A Lehman Brothers Company

6/6/06 7:21 AM Price code: 887491 WEST REGION
*15 Day Locks on APPROVED LOANS ONLY

Market Indications
1 Yr. Treasury Index 4.990%
2 Yr. Treasury Note 5.009%
10 Yr. Treasury Note 5.042%
6 Mo. LIBOR Index 5.369%
1 Yr. LIBOR Index 5.456%
FNMA 5.5 96.813
US Prime Rate 8.000%

Lock Desk Phone: (888) 303-0575
Lock Desk Fax: (888) 303-0572
Lock Desk Hours: 8:00am-6:00pm MST
Locks Accepted Until: 5:00pm Local
Website: www.AuroraWholesale.com
Email: commitmentdesk@alservices.com
-Locks received after 5:00 p.m. local time will receive the next days rates/prices.

Expanded Options 1st Lien ARMs

Table with 4 columns: Loan Terms (6 Mo. LIBOR ARM (\$6ML), 1/6 Mo. LIBOR ARM (\$16L), 2/6 Mo. LIBOR ARM (\$26L), 3/6 Mo. LIBOR ARM (\$36L), 5/6 Mo. LIBOR ARM (\$56L)), Loan Terms (6 Mo. LIBOR ARM 40 YR AM (\$40L), 1/6 Mo. LIBOR ARM 40 YR AM (\$39L), 2/6 Mo. LIBOR ARM 40 YR AM (\$38L), 3/6 Mo. LIBOR ARM 40 YR AM (\$37L), 5/6 Mo. LIBOR ARM 40 YR AM (\$35L)), Loan Terms (6 Mo. LIBOR ARM 40/30 (SB6L), 1/6 Mo. LIBOR ARM 40/30 (SB16), 2/6 Mo. LIBOR ARM 40/30 (SB26), 3/6 Mo. LIBOR ARM 40/30 (SB36), 5/6 Mo. LIBOR ARM 40/30 (SB56)), Caps (1/1/6, 2/1/6, 3/1/6, 3/1/6, 3/1/6), Max Price No Prepay (100.750), Max Price with Prepay (102.250), Minimum rate (5.500), 30 Day Base Price (100.500)

Full Doc

2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

Table with 10 columns: FICO, Base Margin, LTV (10 categories), and values for various interest rates and margins.

Lite Doc

2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

Table with 10 columns: FICO, Base Margin, LTV (10 categories), and values for various interest rates and margins.

Stated Doc

2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

Table with 10 columns: FICO, Base Margin, LTV (10 categories), and values for various interest rates and margins.

No Doc*

2 Yr/ 6 Mo. LIBOR ARM with 2 Yr. Prepay

Table with 9 columns: FICO, Base Margin, LTV (8 categories), and values for various interest rates and margins.

Adjustments

Table with 4 columns: Loan Program, Rate Adj, Prepayment Options (Rate Adj), and Property Type. Includes sections for Amortization Options, Loan Amount (rate adj), Occupancy, Has Subordinate Financing, Other, Lock Period, and Price Adj.

* Note 1 - I/O not applicable for No Doc or 40 yr Am loans
** Note 2 - Max 95% LTV on 6 Mo. LIBOR I/O product
*** Note 3 - In addition to Subordinate Financing Adj

Mortgage Maker Purchase Special!
0.250 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO

Expanded Options Purchase Special!
0.250 improvement in rate On Purchase transactions with FICO >= 600 for all Adjustable Rate Programs

Expanded Options California Special!
0.125 improvement in rate on First Liens

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6/6/06 7:21 AM Price code: 887491 WEST REGION
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10 Yr. Treasury Note	5.042%
6 Mo. LIBOR Index	5.369%
1 Yr. LIBOR Index	5.456%
FNMA 5.5	96.813
US Prime Rate	8.000%

Lock Desk Phone: (888) 303-0575
Lock Desk Fax: (888) 303-0572
Lock Desk Hours: 8:00am-6:00pm MST
Locks Accepted Until: 5:00pm Local
Website: www.AuroraWholesale.com
Email: commitmentdesk@alservices.com
-Locks received after 5:00 p.m. local time will receive the next days rates/prices.

Expanded Options 1st Lien Fixed Rate Loan Program

30 Yr. Fixed (S30F)	Max Price No Prepay:	100.250
30/15 Balloon (SB1F)	Max Price with Prepay:	101.750
15 Yr. Fixed (S15F)	Minimum rate:	6.250
40/30 Ballon (SB3F)	30 Day Base Price:	100.250

Full Doc

30 Yr Fixed with 3 Yr. Prepay		LTV							
FICO	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100	
>=700	7.000	7.000	7.125	7.250	7.500	7.500	7.625	7.875	
680-699	7.125	7.125	7.250	7.375	7.625	7.625	7.625	8.000	
660-679	7.125	7.250	7.250	7.375	7.750	7.875	8.000	8.250	
640-659	7.125	7.375	7.375	7.375	7.750	8.000	8.125	8.500	
630-639	7.250	7.500	7.500	7.500	7.875	8.125	8.375	9.000	
620-629	7.375	7.500	7.625	7.625	8.000	8.250	8.750	9.375	
610-619	7.500	7.625	7.750	7.750	8.125	8.500	9.000	9.625	
600-609	7.625	7.750	7.875	7.875	8.250	8.750	9.125	9.875	
590-599	7.625	7.875	7.875	8.000	8.250	8.750	9.625	10.500	
580-589	7.750	8.000	8.125	8.125	8.375	8.875	10.000	10.750	
570-579	7.750	8.000	8.125	8.250	8.625	9.000	n/a	n/a	
560-569	7.875	8.000	8.250	8.250	8.750	9.125	n/a	n/a	
550-559	8.125	8.250	8.375	8.625	9.125	n/a	n/a	n/a	
540-549	8.250	8.375	8.625	9.000	9.375	n/a	n/a	n/a	

Lite Doc

30 Yr Fixed with 3 Yr. Prepay		LTV							
FICO	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100	
>=700	7.125	7.125	7.250	7.375	7.625	7.750	8.000	8.250	
680-699	7.250	7.250	7.375	7.500	7.875	7.875	8.000	8.375	
660-679	7.250	7.375	7.375	7.500	8.000	8.125	8.375	8.625	
640-659	7.250	7.500	7.625	7.625	8.000	8.250	8.500	8.875	
630-639	7.375	7.750	7.750	7.750	8.125	8.500	8.875	9.500	
620-629	7.625	7.750	7.875	7.875	8.250	8.750	9.250	9.875	
610-619	7.750	7.875	8.000	8.000	8.500	9.000	n/a	n/a	
600-609	7.875	8.000	8.125	8.125	8.625	9.250	n/a	n/a	
590-599	7.875	8.125	8.125	8.250	8.625	9.250	n/a	n/a	
580-589	8.000	8.250	8.375	8.500	8.875	9.375	n/a	n/a	
570-579	8.125	8.375	8.500	8.625	9.125	n/a	n/a	n/a	
560-569	8.250	8.375	8.625	8.750	9.250	n/a	n/a	n/a	
550-559	8.625	8.750	8.875	9.125	n/a	n/a	n/a	n/a	
540-549	8.750	8.875	9.125	9.500	n/a	n/a	n/a	n/a	

Stated Doc

30 Yr Fixed with 3 Yr. Prepay									
FICO	LTV								
	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100	
>=700	7.250	7.250	7.375	7.500	7.875	8.000	8.250	8.625	
680-699	7.375	7.375	7.500	7.625	8.000	8.250	8.375	8.750	
660-679	7.375	7.625	7.625	7.750	8.250	8.625	8.750	9.000	
640-659	7.500	7.875	7.875	7.875	8.375	8.750	9.000	9.250	
630-639	7.750	8.000	8.000	8.000	8.500	n/a	n/a	n/a	
620-629	7.875	8.000	8.125	8.125	8.750	n/a	n/a	n/a	
610-619	8.125	8.250	8.250	8.250	8.875	n/a	n/a	n/a	
600-609	8.250	8.375	8.500	8.500	9.000	n/a	n/a	n/a	
590-599	8.250	8.500	8.500	8.625	n/a	n/a	n/a	n/a	
580-589	8.375	8.625	8.750	8.875	n/a	n/a	n/a	n/a	
570-579	8.375	8.750	8.875	n/a	n/a	n/a	n/a	n/a	
560-569	8.500	8.750	9.000	n/a	n/a	n/a	n/a	n/a	

No Doc*

30 Yr Fixed with 3 Yr. Prepay		LTV						
FICO	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
>=700	8.250	8.625	8.875	9.250	9.875	10.125	10.375	
680-699	8.750	8.875	9.125	9.375	10.125	10.375	n/a	
660-679	9.000	9.250	9.625	9.750	10.500	n/a	n/a	

Adjustments

Loan Program		Rate Adj		Prepayment Options (Rate Adj)			
15 Yr. Fixed (S15F)		-0.250		S30F	SB1F	S15F	SB3F
30/15 Balloon (SB1F)		0.000		3 yr. prepay	base	base	base
40/30 Amortization (SB3F)		0.125		2 yr. prepay	0.125	0.125	0.125
				0 Yr. Prepay	0.500	0.500	0.500
Amortization Options		Rate Adj		Property Type			
FICO >= 600		FICO < 600		3-4 Units & LTV <= 80%		0.250	
Interest Only *	0.375	0.625		3-4 Units & LTV > 80%		0.500	
Loan Amount		Rate Adj		Condo <= 4 stories & LTV>85% or CLTV>95%		0.250	
<\$100k		0.375		Condo > 4 stories		0.375	
Occupancy		Rate Adj		Modular Home		1.000	
N/O/O & LTV <= 80%		0.625		Buy-up Matrix			
N/O/O & LTV > 80%		1.250		0.125 to rate	(0.250) to price		
2nd Home & LTV <= 80%		0.250		0.250 to rate	(0.500) to price		
2nd Home & LTV > 80%		0.625		0.375 to rate	(0.750) to price		
				0.500 to rate	(1.000) to price		
				0.625 to rate	(1.250) to price		
				0.750 to rate	(1.500) to price		
				0.875 to rate	(1.625) to price		
				1.000 to rate	(1.750) to price		
				1.125 to rate	(1.875) to price		
				1.250 to rate	(2.000) to price		
Has Subordinate Financing		Rate Adj		Buy-down Matrix			
Has Subordinate Financing		0.250		0.125 to rate	0.375 to price		
Has Sub. Fin., CLTV>95 & Fico 600-619**		0.125		0.250 to rate	0.750 to price		
Has Sub. Fin., CLTV>95 & Fico < 600**		0.250		0.375 to rate	1.125 to price		
				0.500 to rate	1.500 to price		
Other		Rate Adj					
Cashout or D/C with LTV/CLTV > 80%		0.250					
Lock Period		Price Adj					
15 Day		(0.125)					
30 Day (base)		0.000					
45 Day		0.125					
60 Day		0.250					
75 Day		0.500					
Non-Web Lock		0.125					
New York Property		0.250					

* Note 1 - I/O not applicable for No Doc loans or 30/15 Balloon
** Note 2 - In addition to Subordinate Financing Adj

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AURORA LOAN SERVICES

A Lehman Brothers Company

6/6/06 7:21 AM Price code: 887491
*15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications

1 Yr. Treasury Index	4.990%
2 Yr. Treasury Note	5.009%
10 Yr. Treasury Note	5.042%
6 Mo. LIBOR Index	5.369%
1 Yr. LIBOR Index	5.456%
FNMA 5.5	96.813
US Prime Rate	8.000%

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Lock Desk Fax: (888) 303-0572
Lock Desk Hours: 8:00am-6:00pm MST
Locks Accepted Until: 5:00pm Local
Website: www.AuroraWholesale.com
Email: commitmentdesk@alservices.com
-Locks received after 5:00 p.m. local time will receive the next days rates/prices.

Expanded Options 2nd Lien Program

30 Yr. Fixed (S30S)
15 Yr. Fixed (S15S)
30/15 Balloon (SB1S)

30 Day Base Price (No Prepay) 99.750
Minimum Rate: 7.000
Max Price no Prepay: 100.250
Max Price with Prepay: 101.250

Full Doc

FICO	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.250	7.625	7.875	8.375	9.250
680-699	7.875	8.125	8.375	8.625	9.625
660-679	8.375	8.625	8.875	9.125	10.125
640-659	8.750	9.375	9.625	9.875	10.625
630-639	9.000	9.625	9.875	10.125	11.250
620-629	9.125	9.750	10.000	10.250	11.375
610-619	9.875	9.875	10.250	10.750	11.875
600-609	9.875	10.250	10.625	11.125	12.000
590-599	10.875	11.875	12.375	12.875	13.125
580-589	11.125	12.125	12.625	13.125	13.375

Stated Doc

FICO	CLTV				
	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	8.750	9.125	9.375	9.625	10.375
680-699	9.250	9.500	9.750	10.000	10.750
660-679	10.125	10.375	10.625	10.875	11.625
640-659	10.500	11.125	11.375	11.625	12.125

Adjustments

Rate Adj
Lite Doc (adj to Full Doc grid) 0.750
DTI <= 45.00% and FICO > 620 * -0.250

Price Adj
FICO 600-619 and CLTV > 95 2.000
FICO < 600 and CLTIV > 95 4.000

Prepay Term Price Adj
2yr Prepay (0.500)
3yr Prepay (0.750)

Lock Period Price Adj
15 Day (0.125)
30 Day (base) 0.000
45 Day 0.125
60 Day 0.250
75 Day 0.500
Non-Web Lock 0.125
New York Property 0.250

Buy-up Matrix

0.125 to rate	(0.125) to price
0.250 to rate	(0.250) to price
0.375 to rate	(0.375) to price
0.500 to rate	(0.500) to price

Buy-down Matrix

0.125 to rate	0.250 to price
0.250 to rate	0.375 to price
0.375 to rate	0.625 to price
0.500 to rate	0.750 to price
0.625 to rate	1.000 to price
0.750 to rate	1.125 to price
0.875 to rate	1.375 to price
1.000 to rate	1.500 to price
1.125 to rate	1.750 to price
1.250 to rate	1.875 to price
1.375 to rate	2.125 to price
1.500 to rate	2.250 to price
1.625 to rate	2.500 to price
1.750 to rate	2.625 to price
1.875 to rate	2.875 to price
2.000 to rate	3.000 to price

Program Notes

Property must be O/O
Minimum Loan amount: \$10,000
Maximum Loan amount: \$250,000
Must Close concurrently with Expanded Options First Lien
Max 1st Lien LTV 80% for all combos
3-4 Unit Full and Lite Doc: fico =>640 reduce max ltv/cltv by 5%, fico < 640 reduce max ltv/cltv by 10%
3-4 Unit properties not available on Stated Doc
Lite Doc allowed for 1099 and self employed only
Rural properties not eligible

* on Full and Lite Doc only

Mortgage Maker Purchase
Special!
0.250 Price Improvement for
1st Lien Purchases O/O, 620-
680 FICO

Expanded Options Purchase
Special!
0.250 improvement in rate
On Purchase transactions with
FICO >= 600 for all Adjustable
Rate Programs

Expanded Options
California Special!
0.125 improvement in rate on
First Liens

Market Indications

1 Yr. Treasury Index	4.990%
2 Yr. Treasury Note	5.009%
10 Yr. Treasury Note	5.042%
6 Mo. LIBOR Index	5.369%
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WEST REGION

*15 Day Locks on APPROVED LOANS ONLY

Conforming Loan Program

Conforming: 30 Yr. Fixed Rate (301)					
Base Rate = No Prepay					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS:					103.000
6.750	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.625	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.500	(0.250)	(0.125)	0.000	0.125	0.375
6.375	0.250	0.375	0.500	0.625	0.875
6.250	0.875	1.000	1.125	1.250	1.500
6.125	1.500	1.625	1.750	1.875	2.125
6.000	1.875	2.000	2.125	2.250	2.500
5.875	2.500	2.625	2.750	2.875	3.125
5.750	3.250	3.375	3.500	3.625	3.875
5.625	3.750	3.875	4.000	4.125	4.375
5.500	4.250	4.375	4.500	4.625	4.875
5.375	4.875	5.000	5.125	5.250	5.500

Conforming: 3/1 Yr. LIBOR ARM - 2.25% Margin (331L)					
Base Rate = No Prepay Caps 2/2/6					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS:					103.000
6.875	(0.375)	(0.250)	(0.125)	0.000	0.250
6.750	(0.250)	(0.125)	0.000	0.125	0.375
6.625	0.000	0.125	0.250	0.375	0.625
6.500	0.125	0.250	0.375	0.500	0.750
6.375	0.250	0.375	0.500	0.625	0.875
6.250	0.375	0.500	0.625	0.750	1.000
6.125	0.625	0.750	0.875	1.000	1.250
6.000	0.750	0.875	1.000	1.125	1.375
5.875	0.875	1.000	1.125	1.250	1.500
5.750	1.000	1.125	1.250	1.375	1.625

Conforming Adjustments	
Investor ≤ 75% LTV	1.500
Investor 75.01 to 80% LTV	2.000
Investor 80.01 to 90% LTV	2.500
Cash-out 70.01 to 80%LTV	0.500
Cash-out 80.01 to 90%LTV	0.750
80/10/10 Cashout	0.500
75/20/5	0.250
80/15/5	0.250
90/5/5	0.750
2 Unit 90.01% to 95% LTV	0.500
O/O 3-4 Unit	1.500
Loans < \$40 K	1.000
Loans < \$100 K	0.125
NY Properties	0.250
Escrow Wavier (N/A in CA)	0.250

Lock Extension Costs:
0.125 for every 10 days

Alt-A High LTV (No MI)
Program Special
0.250 Price Improvement

Mortgage Maker Purchase Special!
0.250 Price Improvement for
1st Lien Purchases O/O, 620-680
FICO

Expanded Options Purchase Special!
0.250 improvement in rate
On Purchase transactions for all
Adjustable Rate Programs.

Denver Office:
Aurora Loan Services
327 Inverness Dr., South
Englewood, CO 80112
(800) 221-1815

Lynnwood Office:
Aurora Loan Services
3400 188th Street SW, Ste 285
Lynnwood, WA 98037
(888) 742-8459
Fax: (425) 673-1552

Aurora Connect - (888) 376-1308

Conforming: 15 Yr. Fixed Rate (201)					
Base Rate = No Prepay					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS:					103.000
6.250	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.125	0.125	0.250	0.375	0.500	0.750
6.000	0.375	0.500	0.625	0.750	1.000
5.875	0.875	1.000	1.125	1.250	1.500
5.750	1.375	1.500	1.625	1.750	2.000
5.625	1.875	2.000	2.125	2.250	2.500
5.500	2.250	2.375	2.500	2.625	2.875
5.375	2.750	2.875	3.000	3.125	3.375
5.250	3.250	3.375	3.500	3.625	3.875
5.125	3.625	3.750	3.875	4.000	4.250
5.000	4.000	4.125	4.250	4.375	4.625
4.875	4.625	4.750	4.875	5.000	5.250

Conforming: 5/1 Yr. LIBOR ARM - 2.25% Margin (351L)					
Base Rate = No Prepay Caps 5/2/5					
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS:					103.000
7.125	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
7.000	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.875	(0.375)	(0.250)	(0.125)	0.000	0.250
6.750	(0.125)	0.000	0.125	0.250	0.500
6.625	0.000	0.125	0.250	0.375	0.625
6.500	0.250	0.375	0.500	0.625	0.875
6.375	0.375	0.500	0.625	0.750	1.000
6.250	0.625	0.750	0.875	1.000	1.250
6.125	0.750	0.875	1.000	1.125	1.375
6.000	1.000	1.125	1.250	1.375	1.625

Conforming and Government Adjustments	
Non-Web Registration and Lock	0.125

Aurora Loan Services Fee Schedule	
Please contact Regional Operations Center for current fees	