A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications Lock Desk Phone 1 Yr. Treasury Index 4.850% Lock Desk Fax: 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 1 Yr. LIBOR Index 5.361% Email: FNMA 5.5 96.844 US Prime Rate

8:00am-6:00pm MST 5:00pm Loca Lock Desk Hours Locks Accepted Until: Website: -Locks received after 5:00 p.m. local time will receive the next days rates/prices.

(888) 303-0572

Alt-A 1st Liens with Prepayment Penalties

Alt-A:					
					Caps 6/2/6
	R ARM - 2.				(A31L)
	price, add (J.25 to A36	L price		Caps 2/2/5
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A				102.750
8.375	(3.875)	(3.750)	(3.625)	(3.500)	(3.250
8.250	(3.625)	(3.500)	(3.375)	(3.250)	(3.000
8.125	(3.500)	(3.375)	(3.250)	(3.125)	(2.875
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	(2.750)	(2.625)		(2.375)	(2.125
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	(2.000)	(1.875)	(1.750)	(1.625)	(1.375
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	(1.250)	(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

Alt-A:							
Base Rate = 3 Yr. Prepay Caps 6							
	7/1yr LIBOR ARM - 2.25% Margin (A						
	price, add (0.125 to A7	6L price		Caps 5/2/5		
Note							
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day		
	E AFTER A				102.750		
8.000	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)		
7.875	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)		
7.750	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)		
7.625	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)		
7.500	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)		
7.375	(3.000)	(2.875)		(2.625)	(2.375)		
7.250	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)		
7.125	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)		
7.000	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)		
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	(0.500)	(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		
5.875	2.250	2.375	2.500	2.625	2.875		
5.750	3.000	3.125	3.250	3.375	3.625		

Alt-A:					
L .	20 Yr. Fixe				(A20F)
	= 3 Yr. Pre				
	nium for 20	yr.			1
Note	45 D*	00 D	45 D	00 D	75 D
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A			(0.000)	103.750
8.375	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.250	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.125	(3.000)				
8.000	(2.875)		(2.625)	(2.500)	
7.875	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)
7.750	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
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	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.250	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.125	(1.250)	(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	0.000	0.125	0.250	0.375	0.625
6.625	0.500	0.625	0.750	0.875	1.125
6.500	1.000	1.125	1.250	1.375	1.625
6.375	1.625	1.750	1.875	2.000	2.250
6.250	2.375	2.500	2.625	2.750	3.000
6.125	3.125	3.250	3.375	3.500	3.750

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 1st Lien Purchases O/O. 620-680 FICO

Nortgage Maker Special! 0.375 Price Improvement for G26L and G36L

Expanded Options Purchase Special! 0.250 improvement in rate On Purchase transactions 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 PRIC	E AFTER A		,	,	102.750	
8.250	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)	
8.125	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)	
8.000	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)	
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	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)	
7.500	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)	
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	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)	
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	(0.750)	(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	0.250	0.375	0.500	0.625	0.875	
6.250	0.625	0.750	0.875	1.000	1.250	
6.125	1.125	1.250	1.375	1.500	1.750	
6.000	1.750	1.875	2.000	2.125	2.375	

Alt-A: 10/6 Mo. LIBOR ARM - 2.25% Margin (A10L) Base Rate = 3 Yr. 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	
	E AFTER A			00 Day	102.750	
8.125	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)	
8.000	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)	
7.875	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)	
7.750	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)	
7.625	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)	
7.500	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)	
7.375	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)	
7.250	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)	
7.125	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)	
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	(0.500)	(0.375)	(0.250)	(0.125)	0.125	
6.375	(0.125)	0.000	0.125	0.250	0.500	
6.250	0.250	0.375	0.500	0.625	0.875	
6.125	0.750	0.875	1.000	1.125	1.375	
6.000	1.375	1.500	1.625	1.750	2.000	
5.875	2.125	2.250	2.375	2.500	2.750	

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. Fixe = 3 Yr. Pre				(A15F)
Dase Nate	5 - 5 II. FIE	грау			
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	ADJUSTME	NTS:		103.750
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	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
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	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.250	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.125	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
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	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
6.625	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.500	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.375	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.250	(0.125)	0.000	0.125	0.250	0.500
6.125	0.500	0.625	0.750	0.875	1.125
6.000	1.375	1.500	1.625	1.750	2.000
5.875	2.250	2.375	2.500	2.625	2.875
5.750	3.125	3.250	3.375	3.500	3.750

Area Manager

Rudy Espino - 208.863.8207 Susan Macias - 949.254.4917 Guy Taylor - 775.750.8885

Account Executives (Denver)

Brenda Bebensee - Benicia, CA - 209.986.8007
Tad Black - Sacramento - 916.230.3196
Tip Briney - SD, CA - 858.344.5149
Amy Buck - Bay Area - 707.753.0929
Lewis Carr - NV - 775.771.4505
Gerica Coad - Sacramento, CA - 916.402.4866
Mike Coffey - Orange County, CA - 949.279.1240
Debbie Flanagan - Orange County, CA - 949.291.7713
Gina Giles - 510.435.7773
Robert Gutierrez - 714.612.2780
Dina Jenkins - CA - 619.339.6985
Hovig Khatchadourian - San Fernando, CA - 818.307.51

Hovig Khatchadourian - San Fernando, CA - 818.307.5544

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 Linda Newstat - LA Cnty - 626.278.1090 Victoria Page - San Bernardino - 909.226.7619 Marina Pope-Anderson -415.250.6310

Account Executives (Denver) cont'd

Lisa Poutre - LA, CA - 949.254.1077 Michael Silva - Benicia - 707.373.0463 Andrew Soss - Fremont, CA - 510.299.2255 Kathy Teodoro - SGV, CA- 626.590.8831 Mark Tomlin - San Bernardino - 866.912.3863 Joseph Tran - San Jose,CA - 408.625.9959 April Trias - SF, CA - 415.299.9912 Cameron Watts - SF, CA - 415.722.0369

Account Executives (Lynnwood) Lori Aswegan - 360.223.7731 Phil Burke - 541.912.2596 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 Becky Stewart - 206.255.4191 Mike Troester - 208.890.6457 Susan Way - 425.241.1696 Chad Coyne - 253.564.2397

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% Lock Desk Fax: (888) 303-0572 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% Lock Desk Hours 8:00am-6:00pm MS Locks Accepted Until: 5:00pm Loca Website: 1 Yr. LIBOR Index 5.361% -Locks received after 5:00 p.m. local time will receive the next days rates/prices. FNMA 5.5 96.844 US Prime Rate

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	15 Dout	20 Day	45 Day	CO Dov	75 Day	
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day 102.000	
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	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)	
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	(1.625)	(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	(0.875)	(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	0.625	0.750	0.875	1.000	1.250	
6.375	1.000	1.125	1.250	1.375	1.625	
6.250	1.500	1.625	1.750	1.875	2.125	
6.125	2.000	2.125	2.250	2.375	2.625	
6.000	2.500	2.625	2.750	2.875	3.125	

7/1yr LIBC For A71L	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			
	E AFTER A			00 Day	102.000			
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	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)			
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	0.250	0.375	0.500	0.625	0.875			
6.250	0.750	0.875	1.000	1.125	1.375			
6.125	1.250	1.375	1.500	1.625	1.875			
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	3.125	3.250	3.375	3.500	3.750			

Alt-A:	(A30F) (A20F)					
L .	20 Yr. Fixed Rate					
	= No Prep					
	nium for 20	Yr.				
Note						
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day	
	E AFTER A		_		103.000	
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	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)	
7.750	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)	
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	(1.375)	(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	(0.375)	(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	1.000	1.125	1.250	1.375	1.625	
6.375	1.625	1.750	1.875	2.000	2.250	
6.250	2.375	2.500	2.625	2.750	3.000	
6.125	3.125	3.250	3.375	3.500	3.750	
6.000	3.875	4.000	4.125	4.250	4.500	

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 Improveme 1st Lien Purchases O/O. 620-680 FICO

Nortgage Maker Special! 0.375 Price Improvement for G26L and G36L

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

5/6 Mo. LIBOR ARM - 2.25% Margin (A56L) Caps 6/2/6 (A51L) Caps 5/2/5 Alt-A: 5/6 MO. LIBUR ARM - 2.25% | Base Rate = No Prepay 5/1yr LIBOR ARM - 2.25% Margin For A51L price, add 0.25 to A56L price 15 Day* Rate | 15 Day* | 30 Day | 40 Day MAX PRICE AFTER ADJUSTMENTS: 0 250 (2.875) (2.750) (2.625) 30 Day 60 Day 75 Day 102.000 (2.500) (2.750) (2.500) (2.375) (2.625) (2.375) (2.250) (2.375) (2.125) (2.000) (2.125) (1.875) (1.750) 8 125 (2 500) 8.000 7.875 (2.250) (2.250) (2.125) (2.250) (2.000) (1.875) (1.625) (1.375) (1.125) (1.875) (1.750) (1.500) (1.250) (1.750) (1.625) (1.375) (1.125) 7.750 (2.125)(1.500)(2.000) (1.750) (1.500) (1.375) (1.125) 7 625 7.525 7.500 7.375 (0.875)7.250 (1.250)(1.000)(0.875)(0.625)(1.250) (1.000) (0.750) (0.500) (0.250) (0.750) (0.500) (0.250) 7.125 (0.875)(0.625) (0.375 7.000 6.875 (0.625) (0.375) (0.375) (0.125) 0.125 6.750 (0.125)0.000 0.125 0.375 0.250 0.750 1.125 0.500 1.000 1.375 0.750 1.250 1.625 6 625 0.125 0.375 6.500 6.375 0.625 1.000 0.875 1.250 6.250 1.500 1.625 1.750 1.875 2.125 6.125 6.000 2.000 2.500 2.125 2.625 2.375 2.875

Alf-A: 10/6 MO. LIBOR ARM - 2.25% Margin (AT Base Rate = No Prepay Caps 10/1yr LIBOR ARM - 2.25% Margin (AT Caps					
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A				102.000
8.125	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
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	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.625	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
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	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.125	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.000	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
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	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.500	(0.125)	0.000	0.125	0.250	0.500
6.375	0.250	0.375	0.500	0.625	0.875
6.250	0.750	0.875	1.000	1.125	1.375
6.125	1.250	1.375	1.500	1.625	1.875
6.000	1.875	2.000	2.125	2.250	2.500
5.875	2.500	2.625	2.750	2.875	3.125

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

Denver Office:

Alt-A:	15 Yr. Fixe				(A15F)
Base Rate	= No Prep	ay			
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A			,	103.000
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	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.500	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.375	(0.125)	0.000	0.125	0.250	0.500
6.250	0.500	0.625	0.750	0.875	1.125
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
5.500	5.750	5.875	6.000	6.125	6.375

Alt-A 2nd Lien Program

30 Yr. Fixed Rate, No Prepa	y (A30S)	Price Adjustments	Points Points
20 Yr. Fixed Rate, No Prepa	y (A20S)	15 Day Lock	-0.125
15 Yr. Fixed Rate, No Prepa	y (A15S)	30 Day Lock (base)	0.000
30/15 Balloon, No Prepay	(AB1S)	45 Day Lock	0.125
		60 Day Lock	0.250
Base Price (30 Day) 100.	000	75 Day Lock	0.500
Minimum Price 97.	000		
Maximum Price 100.	000	Non-Web Lock	0.125
Minimum Rate 7.25	0%	NY Properties	0.250

Bu	y-Up Matrix	Buy-	-Down Matrix
0.125 to rate	(0.125) to price	0.125 to rate	0.250 to price
0.250 to rate	(0.375) to price	0.250 to rate	0.500 to price
0.375 to rate	(0.500) to price	0.375 to rate	0.750 to price
0.500 to rate	(0.750) to price	0.500 to rate	1.000 to price
0.625 to rate	(0.875) to price	0.625 to rate	1.250 to price
0.750 to rate	(1.125) to price	0.750 to rate	1.500 to price
0.875 to rate	(1.250) to price	0.875 to rate	1.750 to price
1 000 to rate	(1.500) to price	1 000 to rate	11 875 to price

Base Rates

			CLIV		
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

•	Г			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

Rate Adjustments

			CLIV		
Criteria	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
Full Doc	-0.500	-0.375	-0.250	-0.125	0.000
Stated Doc	0.250	0.500	0.750	1.000	1.250
No Ratio	0.375	0.625	1.000	1.250	1.625
Loan Amt >= \$10k to \$25k	1.250	1.250	1.250	1.250	1.250
Loan Amt > \$100k to \$150k	0.250	0.375	0.500	0.625	0.750
Loan Amt > \$150k to \$200k	0.375	0.500	0.750	1.000	1.500
Cash Out/Debt Consolidation	0.250	0.250	0.250	0.250	0.375
2nd Home	0.750	0.750	0.875	1.000	1.125
Non-Owner	1.750	2.000	2.250	2.750	n/a
Non-Owner & >1 unit	0.250	0.250	0.250	0.250	n/a
2 Units	0.250	0.250	0.375	0.375	0.500
Condo	0.375	0.375	0.375	0.500	0.625

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 1 Yr. LIBOR Index FNMA 5.5 US Prime Rate

4.921% 5.030% 5.221% 5.361% 96.844 7.750%

Alt-A: 6 Mo. LIBOR ARM

Lock Desk Phone: Lock Desk Fax: (888) 303-0572 8:00am-6:00pm MST 5:00pm Loca Lock Desk Hours Locks Accepted Until:
Website:

Email: commitmentdesk@alservices.cor
-Locks received after 5:00 p.m. local time
will receive the next days rates/prices.

(A6MH)

Alt-A 1 Lien 6 Mo. LIBOR Loan Program

	6 Mo. LIBC = 3 Yr. Pre gin = 2.25%	((A6MH) Caps 1/1/6			
Note						
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day	
	E AFTER A	ADJUSTME	NTS:		102.500	1
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	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)	
6.875	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)	
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	(0.250)	(0.125)	0.000	0.125	0.375	
6.250	0.125	0.250	0.375	0.500	0.750	
6.125	0.375	0.500	0.625	0.750	1.000	
6.000	0.750	0.875	1.000	1.125	1.375	
5.875	1.000	1.125	1.250	1.375	1.625	

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

	= No Prep gin = 2.25%	(Caps 1/1/6		
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A			00 Day	102.000
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	(1.625)	(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	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
7.125	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.000	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
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	0.000	0.125	0.250	0.375	0.625
6.375	0.250	0.375	0.500	0.625	0.875
6.250	0.500	0.625	0.750	0.875	1.125
6.125	0.875	1.000	1.125	1.250	1.500
6.000	1.125	1.250	1.375	1.500	1.750
5.875	1.375	1.500	1.625	1.750	2.000

Alt-A First Liens - Price Adjustments				LT	-			
(Add to base price)	<=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			S	Submit LPEI	R for Pricing	g		

(2)	Alt-A First Liens with Subordinate Financing - Price Adjustments	CLTV							
	(Add to base price)	<=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

Alt-A First Liens High LTV (No MI) Program - Rate Adjustments (3)*		LTV						
(Add to base rate)	<=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

(3

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

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 1 Yr. LIBOR Index 5.361% FNMA 5.5 US Prime Rate 96.844 7.750%

Lock Desk Phone: Lock Desk Fax: (888) 303-0572 8:00am-6:00pm MST 5:00pm Loca Lock Desk Hours Locks Accepted Until:
Website:

Email: commitmentdesk@alservices.cor
-Locks received after 5:00 p.m. local time
will receive the next days rates/prices.

Classic Loan Program

Classic: Base Rate	(J30F) (J20F)				
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A		,	oo Day	102.625
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	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)
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	0.500	0.625	0.750	0.875	1.125
6.500	1.375	1.500	1.625	1.750	2.000
6.375	2.250	2.375	2.500	2.625	2.875
6.250	3.250	3.375	3.500	3.625	3.875
6.125	4.250	4.375	4.500	4.625	4.875
6.000	5.250	5.375	5.500	5.625	5.875
5.875	6.250	6.375	6.500	6.625	6.875
5.750	7.250	7.375	7.500	7.625	7.875
5.625	8.250	8.375	8.500	8.625	8.875

Classic: 5/1 Yr. LIBOR ARM - 2.25% Margin	(J51L)	
Base Rate = No Prepay	(J51L) Caps 5/2/5	

						١,
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day	
MAX PRIC		101.875				
8.250	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)	
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	(2.625)	(2.500)	(2.375)	(2.250)	(2.000)	
7.500	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)	
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	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)	
7.000	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)	
6.875	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)	
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	(0.125)	0.000	0.125	0.250	0.500	
6.250	0.250	0.375	0.500	0.625	0.875	
6.125	0.500	0.625	0.750	0.875	1.125	
6.000	0.875	1.000	1.125	1.250	1.500	

10/1 Yr. LI Base Rate	Classic: 10/6 Mo. LIBOR ARM - 2.25% Margin Base Rate = No Prepay 10/1 Yr. LIBOR ARM - 2.25% Margin Base Rate = No Prepay					
Note	45.0 *	00 D	45.0	00 D	75.0	
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day 101.875	
8.375	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)	
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	(2.500)	(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	(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	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)	
6.875	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)	
6.750	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	
6.625	(0.625)	(0.500)	(0.375)	(0.250)	0.000	
6.500	(0.125)	0.000	0.125	0.250	0.500	
6.375	0.375	0.500	0.625	0.750	1.000	
6.250	1.000	1.125	1.250	1.375	1.625	
6.125	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

Mortgage Maker Special! 0.375 Price Improvement for G26L and G36L

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

Classic:	15 Yr. Fixe	d Rate			(J15F)
Base Rate	= No Prep	ay			
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	ADJUSTME	NTS:		102.625
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	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.000	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
6.875	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
6.750	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
6.625	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
6.500	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.375	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.250	0.125	0.250	0.375	0.500	0.750
6.125	0.875	1.000	1.125	1.250	1.500
6.000	1.750	1.875	2.000	2.125	2.375
5.875	2.625	2.750	2.875	3.000	3.250
5.750	3.500	3.625	3.750	3.875	4.125
5.625	4.375	4.500	4.625	4.750	5.000
5.500	5.250	5.375	5.500	5.625	5.875

Classic: Base Rate	5/6 Mo. LIE = No Prep		2.25% Mai		(J56L) Caps 6/2/6
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A				101.875
8.375	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.250	(3.500)		(3.250)	(3.125)	(2.875)
8.125	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.000	(3.125)		(2.875)	(2.750)	(2.500)
7.875	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
7.750	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
7.625	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
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	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.125	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.000	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
6.875	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
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	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.375	(0.125)	0.000	0.125	0.250	0.500
6.250	0.125	0.250	0.375	0.500	0.750
6.125	0.500	0.625	0.750	0.875	1.125

Classic: 6 Mo. LIBOR ARM - 2.75% Maximum Margin (J6MP) Base Rate = No Prepay No Periodic Cap Max Life Rate = 12.00%						
Note	Manaia	45 D-14	00 D	45 Day	00 D	75 D
Rate	Margin	15 Day*	30 Day	45 Day	60 Day	75 Day
7.750	2.625	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.625	2.500	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
7.500	2.375	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.375	2.250	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.250	2.125	(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
7.125	2.000	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
7.000	1.875	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
6.875	1.750	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.750	1.625	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
6.625	1.500	(0.625)	(0.500)	(0.375)	(0.250)	0.000
6.500	1.375	(0.375)	(0.250)	(0.125)	0.000	0.250
6.375	1.250	0.000	0.125	0.250	0.375	0.625
6.250	1.125	0.250	0.375	0.500	0.625	0.875
6.125	1.000	0.500	0.625	0.750	0.875	1.125

1	101.15.5			
	J6MP Pre	pay Price A	djustments	
	Prepay	Mai	rgin	Max
	Term	up to 2.0	Price	
	0	0.000	0.000	101.125
	3	(0.250)	(0.375)	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 Adjus

J30F/J20F/J15F/J56L/J10L/J10	i Price Adj	ustments
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)

Jowe 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

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 1 Yr. LIBOR Index 5.361% FNMA 5.5 US Prime Rate 96.844

Lock Desk Phone: Lock Desk Fax: Lock Desk Hours Locks Accepted Until: Website:

Mtg Mkr: 2/6 Mo. LIBOR ARM - 5.00% Margin

(888) 303-0572 8:00am-6:00pm MST 5:00pm Loca

(G26L)

Caps 2/2/6

(G25L)

Email: commitmentdesk@alservices.cor
-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 Caps 2/2/6						
Note	ı	1		1		
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day	
	E AFTER A			,	102.375	
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	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)	
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	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)	
8.375	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)	
8.250	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)	
8.125	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)	
8.000	(2.750)	(2.625)	(2.500)	(2.375)	(2.125)	
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	(2.125)	(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	(1.625)	(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	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	
6.750	(0.625)	(0.500)	(0.375)	(0.250)	0.000	
6.625	(0.375)	(0.250)	(0.125)	0.000	0.250	
6.500	0.000	0.125	0.250	0.375	0.625	
6.375	0.250	0.375	0.500	0.625	0.875	
6.250	0.750	0.875	1.000	1.125	1.375	
6.125	1.500	1.625	1.750	1.875	2.125	
6.000	2.250	2.375	2.500	2.625	2.875	

				'
15 Day*	30 Day	45 Day	60 Day	75 Day
E AFTER A				102.375
(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
(2.750)	(2.625)	(2.500)	(2.375)	(2.125)
(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
(2.000)	(1.875)	(1.750)	(1.625)	(1.375)
(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
(1.625)	(1.500)	(1.375)	(1.250)	(1.000)
(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
(0.625)	(0.500)	(0.375)	(0.250)	0.000
(0.375)	(0.250)	(0.125)	0.000	0.250
0.000	0.125	0.250	0.375	0.625
0.250	0.375	0.500	0.625	0.875
0.750	0.875	1.000	1.125	1.375
1.500	1.625	1.750	1.875	2.125
2.250	2.375	2.500	2.625	2.875

Mtg Mkr: 3/6 Mo. LIBOR ARM - 5.00% Margin (G36L) Base Rate = 3 Yr. Prepay Caps 2/2/6						
	= 3 Yr. Pre	epay		(Caps 2/2/6	
1st Lien			04-0V-F			
	repay pric	e, add U.25	U tO 3 Yr. F	repay Pric	e	
Note Rate	15 Dav*	30 Day	45 Day	60 Day	75 Day	
	MAX PRICE AFTER ADJUSTMENTS:					
9.250	(4.750)	(4.625)	(4.500)	(4.375)	102.500 (4.125)	
9.125	(4.625)	(4.500)	(4.375)	(4.250)	(4.000)	
9.000	(4.375)	(4.250)	(4.125)	(4.000)	(3.750)	
8.875	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)	
8.750	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)	
8.625	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)	
8.500	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)	
8.375	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)	
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	(2.000)	(1.875)	(1.750)	(1.625)	(1.375)	
7.250	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)	
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	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	
6.625	(0.375)	(0.250)	(0.125)	0.000	0.250	
6.500	(0.125)	0.000	0.125	0.250	0.500	
6.375	0.375	0.500	0.625	0.750	1.000	
6.250	1.125	1.250	1.375	1.500	1.750	
6.125	1.875	2.000	2.125	2.250	2.500	

lst Lien For 2 Yr. F	Prepay pric	e, add 0.25	60 to 3 Yr. F	Prepay Pric	e
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A		-		102.500
9.500	(5.250)	(5.125)	(5.000)	(4.875)	(4.625
9.375	(5.000)	(4.875)	(4.750)	(4.625)	(4.375
9.250	(4.875)	(4.750)	(4.625)	(4.500)	(4.250
9.125	(4.625)	(4.500)	(4.375)	(4.250)	(4.000
9.000	(4.500)	(4.375)	(4.250)	(4.125)	(3.875
8.875	(4.250)	(4.125)	(4.000)	(3.875)	(3.625
8.750	(4.125)	(4.000)	(3.875)	(3.750)	(3.500
8.625	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
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	(1.750)	(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	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.625	0.000	0.125	0.250	0.375	0.625
6.500	0.625	0.750	0.875	1.000	1.250
6.375	1.500	1.625	1.750	1.875	2.125

Mtg Mkr: 5/6 Mo. LIBOR ARM - 2.75% Margin Base Rate = 3 Yr. Prepay

Adjustments for Mortgage Maker Products on Page 6

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

> Mortgage Maker Special! 0.375 Price Improvement for G26L and G36L

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

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

(G25L) Caps 6/2/6

Base Rate = No Prepay C					
st Lien					
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A				102.125
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	(3.250)	(3.125)	(3.000)	(2.875)	(2.625
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	(2.625)	(2.500)	(2.375)	(2.250)	(2.000
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	(2.000)	(1.875)	(1.750)	(1.625)	(1.375
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	(1.375)	(1.250)	(1.125)	(1.000)	(0.750
7.250	(1.250)	(1.125)	(1.000)	(0.875)	(0.625
7.125	(1.125)	(1.000)	(0.875)	(0.750)	(0.500
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	0.000	0.125	0.250	0.375	0.625
6.375	0.250	0.375	0.500	0.625	0.875
6.250	0.750	0.875	1.000	1.125	1.375
6.125	1.500	1.625	1.750	1.875	2.125
6.000	2.250	2.375	2.500	2.625	2.875

tg Mkr: 3/6 Mo. LIBOR ARM - 5.00% Margin

Base Rate = No Prepay

1st Lien

Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A				102.125
9.250	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
9.125	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
9.000	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.875	(3.500)	(3.375)	(3.250)	(3.125)	(2.875)
8.750	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.625	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.500	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
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	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.875	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.750	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
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	(1.625)	(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	(1.125)	(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	(0.125)	0.000	0.125	0.250	0.500
6.375	0.375	0.500	0.625	0.750	1.000
6.250	1.125	1.250	1.375	1.500	1.750
6.125	1.875	2.000	2.125	2.250	2.500

Mtg Mkr: Base Rate 1st Lien			2.75% Mar	-	Cap
Note Rate	15 Day*	30 Day	45 Day	60 Day	7
MAX PRIC	E AFTER A	ADJUSTME	NTS:		1
9 500	(4 375)	(4 250)	(4 125)	(4 000)	

Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	ADJUSTME	NTS:		102.125
9.500	(4.375)	(4.250)	(4.125)	(4.000)	(3.750)
9.375	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
9.250	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
9.125	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
9.000	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
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	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.500	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
8.375	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
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	(2.500)	(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	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.375	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
7.250	(1.625)	(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	(0.500)	(0.375)	(0.250)	(0.125)	0.125
6.625	0.000	0.125	0.250	0.375	0.625
6.500	0.625	0.750	0.875	1.000	1.250
6.375	1.500	1.625	1.750	1.875	2.125

A Lehman Brothers Company

*15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 1 Yr. LIBOR Index 5.361% FNMA 5.5 96.844 US Prime Rate

Mtg Mkr: 15 Yr. Fixed Rate Base Rate = No Prepay

1st Lien

Lock Desk Phone: Lock Desk Fax: (888) 303-0572 Lock Desk Hours 8:00am-6:00pm MS Locks Accepted Until: 5:00pm Loca Website: www.AuroraWhol

Email: -Locks received after 5:00 p.m. local time will receive the next days rates/prices.

(G30F)

(G15F)

1.625 2.500

3.375

Mortgage Maker 1st Lien Fixed Rate Loans

Mtg Mker: Base Rate	(G30F) (G20F)				
1st Lien					` ,
Note	nium for G	2UF			
Rate	15 Dav*	30 Day	45 Dav	60 Day	75 Day
	E AFTER A		,	oo bu,	102.625
9.625	(4.750)	(4.625)	(4.500)	(4.375)	(4.125)
9.500	(4.625)	(4.500)	(4.375)	(4.250)	(4.000)
9.375	(4.500)	(4.375)	(4.250)	(4.125)	(3.875)
9.250	(4.375)	(4.250)	(4.125)	(4.000)	(3.750)
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	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
8.750	(3.625)	(3.500)	(3.375)	(3.250)	(3.000)
8.625	(3.375)	(3.250)	(3.125)	(3.000)	(2.750)
8.500	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)
8.375	(3.000)	(2.875)	(2.750)	(2.625)	(2.375)
8.250	(2.875)	(2.750)	(2.625)	(2.500)	(2.250)
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	(2.250)	(2.125)	(2.000)	(1.875)	(1.625)
7.750	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
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	(1.125)	(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	0.000	0.125	0.250	0.375	0.625
6.750	0.500	0.625	0.750	0.875	1.125
6.625	1.000	1.125	1.250	1.375	1.625
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	3.000	3.125	3.250	3.375	3.625
6.125	3.750	3.875	4.000	4.125	4.375

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

Nortgage Maker Special! 0.375 Price Improvement for G26L and G36L

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

Mtg Mker: 30 Yr. Fixed Rate Base Rate = No Prepay 1st Lien (G20F) 0.125 premium for G20F 15 Day* 30 Day 45 Day 60 Day 75 Day MAX PRICE AFTER ADJUSTMENTS: 102.375 (3.875) (3.750) 9.625 (4.125)(4.000)(3.500 (3.750) (3.625) (3.500) 9 500 (4.000) (3 875) (3.625) (3 375 9.375 9.250 (3.875) (3.750) (3.750) (3.625) (3.500) (3.375) (3.250) (3.125) 9.125 (3.500)(3.375)(3.250)(3.125)(2.875)(3.375) (3.250) (3.125) (3.250) (3.125) (3.000) (3.125) (3.000) (2.875) (3.000) (2.875) (2.750) (2.750) (2.625) (2.500) 9.000 8.875 8.750 8.625 (2.875)(2.750)(2.625)(2.500)(2.250)8.500 (2.750) (2.625)(2.500)(2.375)(2.125 (2.625) (2.500) (2.250) (2.500) (2.375) (2.125) (2.375) (2.250) (2.250) (2.125) (1.875) (2.000) (1.875) 8.375 8.250 8.125 (2.000)(1.625 (2.125) (2.000) (1.875) (2.000) (1.875) (1.750) (1.875) (1.750) (1.625) (1.750) (1.625) (1.500) (1.500) (1.375) (1.250) 8.000 7.875 7.750 7.625 (1.625)(1.500)(1.375)(1.250)(1.000)7.500 7.375 (1.500) (1.375) (1.375) (1.250) (1.250) (1.125) (1.125) (1.000) (0.875) (0.750) 7.250 7.125 (1.000) (0.750) (0.875)(0.750)(0.625)(0.375)(0.625)(0.500)(0.375)(0.125)(0.250) 0.125 (0.125) (0.125) 0.250 0.750 0.000 7.000 (0.375) 0.250 6.875 6.750 0.000 0.625 1.125 0.625 0.875 1.125 1.750 2.375 3.125 6.625 1.000 1.250 1.375 1.625 1.625 2.250 3.000 2.000 2.625 3.375 6 500 1 875 2 250 2.500 3.250 6.375 2.875 6.250 3.625 6.125 3.750 3.875 4.000 4.125 4.375

Mtg Mkr: 15 Yr. Fixed Rate (G15F) e Rate = 3 Yr. Prepay 1st Lien

ist Lien					
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	ADJUSTME	NTS:		102.625
9.625	(5.000)	(4.875)	(4.750)	(4.625)	(4.375)
9.500	(4.875)	(4.750)	(4.625)	(4.500)	(4.250)
9.375	(4.625)	(4.500)	(4.375)	(4.250)	(4.000)
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	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
8.875	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
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	(0.750)	(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	0.375	0.500	0.625	0.750	1.000
6.375	1.000	1.125	1.250	1.375	1.625
6.250	1.875	2.000	2.125	2.250	2.500
6.125	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

Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
	E AFTER A	,	,	00 Day	102.375
9.625	(4.375)	(4.250)	(4.125)	(4.000)	(3.750)
9.500	(4.250)	(4.125)	(4.000)	(3.875)	(3.625)
9.375	(4.000)	(3.875)	(3.750)	(3.625)	
9.250	(3.875)	(3.750)	(3.625)	(3.500)	
9.125	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
9.000	(3.625)	(3.500)	(3.375)		
8.875	(3.375)	(3.250)	(3.125)	(3.230)	
8.750	(3.250)	(3.125)	(3.000)	(2.875)	
8.625	(3.125)	(3.000)	(2.875)	(2.750)	
8.500	(3.000)	(2.875)	(2.750)	(2.625)	
8.375	(2.750)	(2.625)	(2.500)		
8.250	(2.625)	(2.500)	(2.375)	(2.250)	
8.125	(2.500)	(2.375)	(2.250)	(2.125)	
8.000	(2.375)	(2.250)	(2.125)	(2.000)	` ,
7.875	(2.125)	(2.000)	(1.875)		
7.750	(2.000)	(1.875)	(1.750)	, ,	
7.625	(1.875)	(1.750)	(1.625)		
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	(0.375)	(0.250)	(0.125)	0.000	0.250
6.625	(0.125)	0.000	0.125	0.250	0.500
6.500	0.375	0.500	0.625	0.750	1.000
6.375	1.000	1.125	1.250	1.375	1.625
0.050	4 075	0.000	0.405	0.050	0.500

2.125

2.250

1.875

6.250

2.000

Price Adjustment Factors for Mortgage Maker 1st Liens	Mortgage Maker 1st Liens								
(Add to base price)	LTV <= 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 >=680	(0.500)	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	(0.125)	0.000	0.000
FICO Score 660 - 679	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.500
FICO Score 620 - 659	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.625	0.625
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	0.500	0.625	0.875	1.000	1.125	1.625	1.875	2.500	N/A
No Ratio	0.250	0.375	0.500	0.750	0.875	1.250	1.625	2.000	N/A
No Doc	0.625	0.750	1.000	1.250	1.375	1.875	2.125	2.750	N/A
Interest Only	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	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

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 1 Yr. LIBOR Index FNMA 5.5 US Prime Rate

4.921% 5.030% 5.221% 5.361% 96.844 7.750%

Lock Desk Phone: Lock Desk Fax: (888) 303-0572 8:00am-6:00pm MST 5:00pm Loca Lock Desk Hours Locks Accepted Until:
Website: www.AuroraWhole

Email: commitmentdesk@alservices.cor
-Locks received after 5:00 p.m. local time
will receive the next days rates/prices.

Mortgage Maker 2nd Lien Program

Mtg Mkr: For G20S	30 Yr. Fixe price add (= No Prep	0.250) to G	30S price		(G30S) (G20S)
nd Lien	e = No Prep	ay			
Note Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTÉR A	ADJUSTME	NTS	,	100.000
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

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

Mortgage Maker Special! 0.375 Price Improvement for G26L and G36L

FICO

Expanded Options Purchase Special! 0.250 improvement in rate
On Purchase transactions 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 For 30/15 balloon price, add 0.375 to G15S price Base Rate = No Prepay 2nd Lien (G15S) (GB1S)

ZIIG LIGII					
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A				100.000
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
		50			50

Price Adjustment Factors for Mortgage Maker 2nd Liens			CLTV		
(Add to base price)	<= 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

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index Lock Desk Fax: (888) 303-0572 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 8:00am-6:00pm MST 5:00pm Loca Lock Desk Hours Locks Accepted Until: Website: Email: commitmentdesk@alservices.cor -Locks received after 5:00 p.m. local time will receive the next days rates/prices. 1 Yr. LIBOR Index 5.361% FNMA 5.5 96.844 US Prime Rate

Home Equity Line of Credit Program

25 Yr. (15 Yr. Draw, 10 Yr. Repay)	H25S	US Prime Rate	7.750%	Base Price (30 Day Lock)	100.0000
15 Yr. (5 Yr. Draw, 10 Yr. Repay	H15S	Teaser Rate (first 3 months)	6.750%	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

			HCLTV		
Credit Score	<= 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:

 1. Pricing is based on Initial Draw Amount

 2. Teaser rate only available on Full-Doc, Owner-Occupied, 1-Unit transactions

Super Advantage Loan Program

Super Advantage: 30 Yr. Fixed Rate Base Rate = No Prepay For D20F price, add (0.375) to D30F price				(D30F) (D20F)	
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	ADJUSTME	NTS:		102.375
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	(1.375)	(1.250)	(1.125)	(1.000)	(0.750)
7.125	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
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	0.750	0.875	1.000	1.125	1.375
6.500	1.250	1.375	1.500	1.625	1.875
6.375	1.750	1.875	2.000	2.125	2.375
6.250	2.375	2.500	2.625	2.750	3.000
6.125	3.000	3.125	3.250	3.375	3.625
6.000	3.625	3.750	3.875	4.000	4.250
5.875	4.250	4.375	4.500	4.625	4.875
5.750	4.875	5.000	5.125	5.250	5.500
5.625	5.500	5.625	5.750	5.875	6.125

Super Advantage: 5/1 LIBOR ARM - 2.25% Margin	(D51L)
Base Rate = No Prepay	Caps 5/2/5

Note	45 D *	00 D	45.0	00 D	75.0
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	ADJUSTME	NTS:		101.875
8.000	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.875	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
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	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
7.375	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
7.250	(0.625)	(0.500)	(0.375)	(0.250)	0.000
7.125	(0.250)	(0.125)	0.000	0.125	0.375
7.000	0.125	0.250	0.375	0.500	0.750
6.875	0.500	0.625	0.750	0.875	1.125
6.750	0.750	0.875	1.000	1.125	1.375
6.625	1.125	1.250	1.375	1.500	1.750
6.500	1.500	1.625	1.750	1.875	2.125
6.375	1.875	2.000	2.125	2.250	2.500
6.250	2.125	2.250	2.375	2.500	2.750
6.125	2.500	2.625	2.750	2.875	3.125
6 000	2 875	3 000	3 125	3 250	3 500

Lock Extension Costs: 0.125 for every 10 days



Mortgage Maker Special! 0.375 Price Improvement for G26L and G36L

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

Super Advantage: 15 Yr. Fixed Rate Base Rate = No Prepay (D15F)

Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	ADJUSTME	NTS:		102.375
7.375	(2.375)	(2.250)	(2.125)	(2.000)	(1.750)
7.250	(2.125)	(2.000)	(1.875)	(1.750)	(1.500)
7.125	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
7.000	(1.500)	(1.375)	(1.250)	(1.125)	(0.875)
6.875	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)
6.750	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
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	0.250	0.375	0.500	0.625	0.875
6.250	0.750	0.875	1.000	1.125	1.375
6.125	1.125	1.250	1.375	1.500	1.750
6.000	1.625	1.750	1.875	2.000	2.250
5.875	2.125	2.250	2.375	2.500	2.750
5.750	2.625	2.750	2.875	3.000	3.250
5.625	3.000	3.125	3.250	3.375	3.625
5.500	3.500	3.625	3.750	3.875	4.125
5.375	4.000	4.125	4.250	4.375	4.625

(1.750) (1.500) (1.375) (1.125)

(0.875)

(0.625) (0.250) 0.125

0.500 0.750 1.125 1.500

1.875 2.125 2.500

2.875

Super Advantage: 5/6 LIBOR ARM - 2.25% Margin Base Rate = No Prepay 15 Day* 30 Day 45 Day

(1.875) (1.625) (1.500)

(1.250)

(1.250) (1.000) (0.750) (0.375) 0.000

0.375

0.625

1.000 1.375

1.750 2.000 2.375

2.750

MAX PRICE AFTER ADJUSTMENTS:

(2.000) (1.750) (1.625)

(1.023) (1.375) (1.125) (0.875) (0.500) (0.125)

0.250

0.500

0.875 1.250

1.625 1.875

2.250

2.625

3.000

7.875 7.750 7.625

7.500

7.375

7.250 7.125 7.000

6.875

6.750

6.625 6.500

6.375 6.250 6.125

6.000

0 Day	75 Day
	101.875
(1.625)	(1.375)
(1.375)	(1.125)
(1.250)	(1.000)
(1.000)	(0.750)
(0.750)	(0.500)
(0.500)	(0.250)
(0.125)	0.125
0.250	0.500
0.625	0.875
0.875	1.125
1.250	1.500
1 625	1.875

2.250 2.500 2.875

3.250

2.000 2.250 2.625

3.000

(D56L) Caps 6/1/6

Fax: (425) 673-1552 Aurora Connect - (888) 376-1308

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

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications Lock Desk Phone: 4.850% (888) 303-0572 1 Yr. Treasury Index Lock Desk Fax: 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 8:00am-6:00pm MST 5:00pm Loca Lock Desk Hours Locks Accepted Until: Website: www.AuroraWhole Email: commitmentdesk@alservices.cor
-Locks received after 5:00 p.m. local time
will receive the next days rates/prices. 1 Yr. LIBOR Index 5.361% FNMA 5.5 96.844 US Prime Rate

Expanded Options 1st Lien ARMs

6 Mo. LIBOR ARM (S6ML) 1/6 Mo. LIBOR ARM (S0ML) 2/6 Mo. LIBOR ARM (S16L) 3/6 Mo. LIBOR ARM (S26L) 5/6 Mo. LIBOR ARM (S56L)

6 Mo. LIBOR ARM 40 YR AM (S40L) 1/6 Mo. LIBOR ARM 40 YR AM (S39L) 2/6 Mo. LIBOR ARM 40 YR AM (S38L) 3/6 Mo. LIBOR ARM 40 YR AM (S37L) 5/6 Mo. LIBOR ARM 40 YR AM (\$35L) 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 Caps: 2/1/6 Caps: 3/1/6 Caps: 3/1/6 Caps: 3/1/6

Max Price No Prepay: Max Price with Prepay: Minimum rate: 30 Day Base Price: 100.500 102.000 5.500 100.250

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

> Mortgage Maker Special! 0.375 Price Improvement for G26L and G36L

> **Expanded Options Purchase**

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

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

FICO	Base		LTV						
1100	Margin	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.500	6.625	6.750	6.875	7.375	7.500	7.500	7.625
680-699	3.750	6.500	6.625	6.750	7.000	7.500	7.625	7.625	7.875
660-679	4.000	6.500	6.750	6.750	7.000	7.500	7.750	7.875	8.000
640-659	4.000	6.625	6.875	6.875	7.125	7.625	7.875	8.000	8.250
630-639	4.000	7.125	7.250	7.250	7.250	7.750	8.000	8.250	8.625
620-629	4.000	7.125	7.250	7.250	7.375	7.875	8.125	8.375	8.750
610-619	4.000	7.250	7.375	7.375	7.500	8.000	8.250	8.500	8.875
600-609	4.000	7.250	7.375	7.500	7.500	8.125	8.375	8.625	9.000
590-599	4.000	7.250	7.500	7.625	7.625	8.125	8.375	8.750	9.250
580-589	4.000	7.250	7.625	7.750	7.750	8.250	8.625	8.750	9.375
570-579	4.000	7.250	7.625	7.750	7.875	8.250	8.750	n/a	n/a
560-569	4.000	7.500	7.750	7.750	8.000	8.250	9.000	n/a	n/a
550-559	4.000	7.750	8.000	8.250	8.750	8.750	n/a	n/a	n/a
540-549	4.000	8.000	8.000	8.250	9.000	9.125	n/a	n/a	n/a
Margin A	djustors	1.000	1.250	1.250	1.250	1.750	1.750	2.250	2.250

Lite Doc

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

2 11/ 6 MO. LIBOR ARM WILL 2 11. Frepay									
FICO	Base				L	ΓV			
FICO	Margin	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.625	6.750	6.750	7.000	7.375	7.750	7.750	7.750
680-699	3.750	6.625	6.875	7.000	7.125	7.625	8.000	8.000	8.125
660-679	4.000	7.125	7.125	7.125	7.250	7.750	8.125	8.250	8.250
640-659	4.000	7.250	7.250	7.250	7.250	8.000	8.125	8.375	8.625
630-639	4.000	7.375	7.500	7.500	7.625	8.250	8.375	8.750	9.000
620-629	4.000	7.375	7.500	7.625	7.750	8.250	8.500	9.000	9.375
610-619	4.000	7.375	7.500	7.625	7.875	8.375	8.750	n/a	n/a
600-609	4.000	7.500	7.625	7.750	7.875	8.375	8.875	n/a	n/a
590-599	4.000	7.625	7.750	7.875	8.125	8.375	8.875	n/a	n/a
580-589	4.000	7.625	7.875	8.000	8.125	8.375	9.000	n/a	n/a
570-579	4.000	7.625	7.875	8.125	8.250	8.500	n/a	n/a	n/a
560-569	4.000	7.625	7.875	8.125	8.250	8.500	n/a	n/a	n/a
550-559	4.000	7.875	8.125	8.500	8.625	n/a	n/a	n/a	n/a
540-549	4.000	7.875	8.125	8.625	8.750	n/a	n/a	n/a	n/a
Margin A	djustors	1.375	1.375	1.375	1.375	1.875	1.875	2.375	2.375

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

Stated Doc

2 11/ 6 MO. LIBOR ARM WITH 2 11. Prepay									
FICO	Base	LTV							
FICO	Margin	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	3.750	6.750	6.875	6.875	7.125	7.625	8.000	8.125	8.250
680-699	3.750	7.000	7.500	7.500	7.500	7.875	8.250	8.250	8.500
660-679	4.000	7.375	7.750	7.750	7.750	8.000	8.375	8.500	8.625
640-659	4.000	7.500	7.750	7.750	7.875	8.250	8.500	n/a	n/a
630-639	4.000	7.750	8.125	8.250	8.250	8.750	n/a	n/a	n/a
620-629	4.000	7.750	8.125	8.375	8.375	8.875	n/a	n/a	n/a
610-619	4.000	7.875	8.250	8.500	8.625	9.000	n/a	n/a	n/a
600-609	4.000	8.000	8.375	8.625	8.625	9.125	n/a	n/a	n/a
590-599	4.000	8.125	8.500	8.625	8.875	n/a	n/a	n/a	n/a
580-589	4.000	8.375	8.625	8.750	9.000	n/a	n/a	n/a	n/a
570-579	4.000	8.500	8.750	8.875	n/a	n/a	n/a	n/a	n/a
560-569	4.000	8.750	8.750	8.875	n/a	n/a	n/a	n/a	n/a
Margin A	djustors	1.375	1.500	1.500	1.500	2.000	2.000	2.500	2.500

No Doc*

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

FICO	Base		LTV							
FICO	Margin	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95		
>=700	4.000	8.000	8.250	8.750	8.750	9.500	9.875	10.000		
680-699	4.000	8.375	8.500	8.750	9.000	9.750	10.125	n/a		
660-679	4.000	8.750	9.000	9.250	9.250	9.875	n/a	n/a		
Margin A	djustors	1.750	1.750	1.750	1.750	2.250	2.250	2.750		

Adjustments

Loan Program	Rate Auj
6 Mo. LIBOR ARM (add rate and margin) **	-0.500
1/6 Mo. LIBOR ARM	-0.250
3/6 Mo. LIBOR ARM	0.125
5/6 Mo. LIBOR ARM	0.750
• · · · · · · · · · · · · · · · · · · ·	B. 4. A II

Amortization Option	ns	Rate Adj
	FICO >= 600	FICO < 600
Interest Only *	0.375	0.625
40 Yr. Amortization	0.250	0.250
40/30 Amortization	0.125	0.125

Loan Amount (rate adj)	Rate Adj
<\$100k	0.375

Occupancy	Rate Adj
N/O/O & LTV <= 80%	0.625
N/O/O & LTV > 80%	1.250
2nd Home & LTV <= 80%	0.250
2nd Home & LTV > 80%	0.625

Other	Rate Adj
Has Subordinate Financing	0.250
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 or 40 yr Am Ioans

Prepayment Options (Rate Adj)								
	6 Mo ARM	1/6 Mo AR	2/6 Mo AR	3/6 Mo AR	5/6 Mo ARM			
3 yr. prepay	-0.250	-0.250	n/a	0.000	0.000			
2 yr. prepay	0.000	0.000	base	0.125	0.125			
0 Yr. Prepay	1.375	0.875	0.625	0.625	0.625			

Property Type	Rate Adj
3-4 Units & LTV <= 80%	0.250
3-4 Units & LTV > 80%	0.500
Condo <= 4 stories & LTV>85% or CLTV>95	0.250
Condo > 4 stories	0.375
Modular Home	1.000

Buy	Buy-up Matrix					
0.125 to rate	(0.250) to price					
0.250 to rate	(0.500) to price					
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					

Buy-down Matrix				
0.125 to rate	0.250 to price			
0.250 to rate	0.500 to price			
0.375 to rate	0.750 to price			
0.500 to rate	1.000 to price			

^{**} Note 2 - Max 95% LTV on 6 Mo. LIBOR I/O produc

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 1 Yr. LIBOR Index 5.361% FNMA 5.5 US Prime Rate 96.844 7.750%

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

Lock Desk Phone:

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

Mortgage Maker Special! 0.375 Price Improvement for G26L and G36L

Expanded Options Purchase Special! 0.250 improvement in rate
On Purchase transactions for

all Adjustable Rate Programs.

Expanded Options California Special! 0.125 improvement in rate on

First Liens

Expanded Options 1st Lien Fixed Rate Loan Program

Max Price No Prepay: Max Price with Prepay: Minimum rate: 30 Day Base Price: 30 Yr. Fixed (S30F) 100.500 30/15 Balloon (SB1F) 15 Yr. Fixed (S15F) 40/30 Ballon (SB3F) 102.000 6.250 100.250

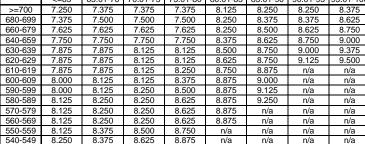
Full Doc

30 Yr Fixed with 3 Yr. Prepay

30 II I IAC	o ii i ixea widi 5 ii. i iepay										
FICO	LTV										
FICU	<=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	7.000	7.250	7.750	7.875	7.875	8.250			
680-699	7.125	7.250	7.250	7.375	8.000	8.000	8.000	8.375			
660-679	7.250	7.375	7.375	7.500	8.000	8.125	8.250	8.625			
640-659	7.500	7.500	7.500	7.625	8.125	8.250	8.375	8.750			
630-639	7.625	7.625	7.875	7.875	8.250	8.375	8.625	9.000			
620-629	7.625	7.625	7.875	7.875	8.375	8.625	8.625	9.000			
610-619	7.625	7.625	7.875	8.000	8.500	8.625	8.750	9.250			
600-609	7.750	7.875	7.875	8.125	8.625	8.750	8.875	9.500			
590-599	7.875	7.875	8.000	8.250	8.625	8.750	9.000	9.750			
580-589	8.000	8.000	8.000	8.250	8.750	8.750	9.125	10.000			
570-579	8.000	8.000	8.000	8.250	8.750	8.750	n/a	n/a			
560-569	8.000	8.000	8.000	8.250	8.750	8.875	n/a	n/a			
550-559	8.125	8.125	8.250	8.500	9.000	n/a	n/a	n/a			
540-549	8.375	8.375	8.375	8.625	9.250	n/a	n/a	n/a			

Lite Doc

30 Yr Fixed with 3 Yr. Prepay								
FICO				L.	ΓV			
FICO	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01
>=700	7.250	7.375	7.375	7.375	8.125	8.250	8.250	8.37
680-699	7.375	7.500	7.500	7.500	8.250	8.375	8.375	8.62
660-679	7.625	7.625	7.625	7.625	8.250	8.500	8.625	8.75
640-659	7.750	7.750	7.750	7.750	8.375	8.625	8.750	9.00
630-639	7.875	7.875	8.125	8.125	8.500	8.750	9.000	9.37
620-629	7.875	7.875	8.125	8.125	8.625	8.750	9.125	9.50
610-619	7.875	7.875	8.125	8.250	8.750	8.875	n/a	n/a



Stated Doc

30 Yr Fixed with 3 Yr. Prepay

FICO				L.	ΓV			
FICO	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
>=700	7.750	7.875	7.875	8.250	8.375	8.500	8.500	8.500
680-699	7.875	8.000	8.000	8.250	8.500	8.625	8.750	8.875
660-679	8.125	8.250	8.250	8.375	8.500	8.750	8.875	9.125
640-659	8.250	8.375	8.375	8.375	8.625	8.875	n/a	n/a
630-639	8.375	8.500	8.625	8.875	9.250	n/a	n/a	n/a
620-629	8.375	8.500	8.625	9.000	9.500	n/a	n/a	n/a
610-619	8.375	8.500	8.625	9.250	9.625	n/a	n/a	n/a
600-609	8.500	8.750	8.750	9.375	9.750	n/a	n/a	n/a
590-599	8.500	8.750	9.000	9.375	n/a	n/a	n/a	n/a
580-589	8.625	8.875	9.125	9.500	n/a	n/a	n/a	n/a
570-579	8.750	9.000	9.250	n/a	n/a	n/a	n/a	n/a
560-569	8.750	9.000	9.250	n/a	n/a	n/a	n/a	n/a

No Doc*

30 Yr Fixed with 3 Yr. Prepay

FICO				LTV			
1100	<=65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=700	9.000	9.250	9.500	9.500	10.250	10.625	10.750
680-699	9.750	9.750	9.750	9.750	10.500	10.875	n/a
660-679	10.000	10.000	10.000	10.000	10.625	n/a	n/a

Adjustments

Rate Adj

Loan Program	Rate Adj
15 Yr. Fixed (S15F)	-0.250
30/15 Balloon (SB1F)	0.000
40/30 Amortization (SB3F)	0.125
40/30 Amortization (SBSF)	0.125

FICO < 600 0.625 Interest Only * Loan Amount Rate Adi

FICO >= 600

Amortization Options

Rate Adj Occupancy N/O/O & LTV <= 80% 0.625 N/O/O & LTV > 80% 2nd Home & LTV <= 80% 2nd Home & LTV > 80% 1.250 0.250 0.625

Rate Adj 0.250 Has Subordinate Financing
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

Prepayment Options (Rate Adj)

	(3/		
	S30F	SB1F	S15F	SB3F
3 yr. prepay	base	base	base	base
2 yr. prepay	0.125	0.125	0.125	0.125
0 Yr Prepay	0.500	0.500	0.500	0.500

Property Type 3-4 Units & LTV <= 80% Rate Adj 0.250 3-4 Units & LTV > 80% Condo <= 4 stories & LTV>85% or CLTV>95 0.500 0.250 Condo > 4 stories Modular Home 0.375 1.000

Buy-up Matrix					
0.125 to rate	(0.250) to price				
0.250 to rate	(0.500) to price				
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				

Buy-down Matrix					
0.125 to rate	0.375 to price				
0.250 to rate	0.750 to price				
0.375 to rate	1.125 to price				
0.500 to rate	1.500 to price				

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4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 1 Yr. LIBOR Index 5.361% FNMA 5.5 US Prime Rate 96.844 7.750%

8:00am-6:00pm MST 5:00pm Loca Lock Desk Hours Locks Accepted Until:
Website: Email: commitmentdesk@alservices.cor
-Locks received after 5:00 p.m. local time
will receive the next days rates/prices.

(888) 303-0572

Lock Desk Phone:

Lock Desk Fax:

Expanded Options 2nd Lien Program

30 Yr. Fixed (\$30\$) 15 Yr. Fixed (S15S) 30/15 Balloon (SB1S) Minimum Rate: 7.000 Maximum Price 30 Day Base Price:

Full Doc

FICO	CLTV						
FICO	<= 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		

FICO	CLTV				
FICO	<= 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

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

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

Mortgage Maker Special! 0.375 Price Improvement for G26L and G36L

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

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

^{*} on Full and Lite Doc only

A Lehman Brothers Company

4/17/06 7:17 AM Price code: 882491 *15 Day Locks on APPROVED LOANS ONLY

WEST REGION

Market Indications 4.850% 1 Yr. Treasury Index 2 Yr. Treasury Note 10 Yr. Treasury Note 6 Mo. LIBOR Index 4.921% 5.030% 5.221% 1 Yr. LIBOR Index 5.361% FNMA 5.5 96.844 US Prime Rate 7.750%

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

Conforming Loan Program

Conforming: 30 Yr. Fixed Rate Base Rate = No Prepay					
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	DJUSTME	NTS:		103.000
6.750	(1.750)	(1.625)	(1.500)	(1.375)	(1.125)
6.625	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)
6.500	(0.625)	(0.500)	(0.375)	(0.250)	0.000
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	1.750	1.875	2.000	2.125	2.375
5.875	2.375	2.500	2.625	2.750	3.000
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	5.000	5.125	5.250	5.375	5.625

Conforming: 3/1 Yr. LIBOR ARM - 2.25% Margin Base Rate = No Prepay (331L) Caps 2/2/6

Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	ADJUSTME	NTS:		103.000
5.750	(0.500)	(0.375)	(0.250)	(0.125)	0.125
5.625	(0.250)	(0.125)	0.000	0.125	0.375
5.500	(0.125)	0.000	0.125	0.250	0.500
5.375	0.125	0.250	0.375	0.500	0.750
5.250	0.375	0.500	0.625	0.750	1.000
5.125	0.625	0.750	0.875	1.000	1.250
5.000	0.875	1.000	1.125	1.250	1.500
4.875	1.125	1.250	1.375	1.500	1.750
4.750	1.375	1.500	1.625	1.750	2.000
4.625	1.750	1.875	2.000	2.125	2.375

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

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

Mortgage Maker Special! 0.375 Price Improvement for G26L and G36L

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

	ng: 15 Yr. F e = No Prep				(201)
Note					
Rate	15 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRIC	E AFTER A	DJUSTME	NTS:		103.000
6.250	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
6.125	(0.125)	0.000	0.125	0.250	0.500
6.000	0.250	0.375	0.500	0.625	0.875
5.875	0.625	0.750	0.875	1.000	1.250
5.750	1.250	1.375	1.500	1.625	1.875
5.625	1.750	1.875	2.000	2.125	2.375
5.500	2.125	2.250	2.375	2.500	2.750
5.375	2.625	2.750	2.875	3.000	3.250
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	4.125	4.250	4.375	4.500	4.750
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 Dav*	30 Dav	45 Day	60 Day	75 Dav	
	E AFTER A	,		60 Day	103.000	
6.125	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	
6.000	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)	
5.875	(0.625)	(0.500)	(0.375)	(0.250)	0.000	
5.750	(0.375)	(0.250)	(0.125)	0.000	0.250	
5.625	(0.125)	0.000	0.125	0.250	0.500	
5.500	0.250	0.375	0.500	0.625	0.875	
5.375	0.500	0.625	0.750	0.875	1.125	
5.250	0.875	1.000	1.125	1.250	1.500	
5.125	1.125	1.250	1.375	1.500	1.750	
5.000	1.500	1.625	1.750	1.875	2.125	

Conforming and Government Adjustments	
Non-Web Registration and Lock	0.125