

AURORA LOAN SERVICES
A Lehman Brothers Company

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

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

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
Table with 7 columns: Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.750

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 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.

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
Table with 7 columns: Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.750

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
Table with 7 columns: Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.750

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
Table with 7 columns: Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day
MAX PRICE AFTER ADJUSTMENTS: 102.750

Alt-A: 30 Yr. Fixed Rate (A30F)
20 Yr. Fixed Rate (A20F)
Base Rate = 3 Yr. Prepay
0.500 Premium for 20 Yr.
Table with 7 columns: Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day
MAX PRICE AFTER ADJUSTMENTS: 103.750

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

Alt-A: 15 Yr. Fixed Rate (A15F)
Base Rate = 3 Yr. Prepay
Table with 7 columns: Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day
MAX PRICE AFTER ADJUSTMENTS: 103.750

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

Area Manager

Rudy Espino - 208.863.8207
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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					
8.250	(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

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

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.

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	(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	(2.125)	(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	(1.500)	(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)	(0.125)
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	0.125	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

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					
8.000	(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: 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					
8.250	(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

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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					
7.750	(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 Prepay (A30S) Price Adjustments  
20 Yr. Fixed Rate, No Prepay (A20S) 15 Day Lock  
15 Yr. Fixed Rate, No Prepay (A15S) 30 Day Lock (base)  
30/15 Balloon, No Prepay (AB1S) 45 Day Lock

Base Price (30 Day) 100.000  
Minimum Price 97.000  
Maximum Price 100.000  
Minimum Rate 7.250%  
Non-Web Lock  
NY Properties

Points

-0.125  
0.000  
0.125  
0.250  
0.500  
0.125  
0.250

Buy-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	1.875 to price

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

Rate Adjustments

CLTV					
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

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10 Yr. Treasury Note

5.030%

6 Mo. LIBOR Index

5.221%

1 Yr. LIBOR Index

5.361%

FNMA 5.5

96.844

US Prime Rate

7.750%

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Email: [commitmentdesk@alservices.com](mailto:commitmentdesk@alservices.com)

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

Alt-A 1 Lien 6 Mo. LIBOR Loan Program

Alt-A: 6 Mo. LIBOR ARM (A6MH)

Base Rate = 3 Yr. Prepay Caps 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					
8.125	(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

Alt-A: 6 Mo. LIBOR ARM (A6MH)

Base Rate = No Prepay Caps 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					
8.125	(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

(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 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.

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AURORA LOAN SERVICES  
A Lehman Brothers Company

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

Market Indications

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

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](http://www.AuroraWholesale.com)  
Email: [commitmentdesk@alservices.com](mailto: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					
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

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

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. 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					
7.750	(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: 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	(3.625)	(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

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	(3.250)	(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

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:	
LTV 90.01-95	0.500
LTV 85.01-90	(0.250)
LTV 80.01-85	(0.250)
LTV 75.01-80	(0.250)
LTV 70.01-75	(0.250)
LTV 65.01-70	(0.250)
LTV 60.01-65	(0.500)
LTV <=60	(0.625)

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
7.750	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

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

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:	
LTV 90.01-95	0.000
LTV 85.01-90	0.000
LTV 80.01-85	0.000
LTV 75.01-80	0.000
LTV 70.01-75	0.000
LTV 65.01-70	(0.125)
LTV 60.01-65	(0.125)
LTV <=60	(0.250)

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AURORA LOAN SERVICES

A Lehman Brothers Company

4/17/06 7:17 AM

Price code: 882491

WEST REGION

\*15 Day Locks on APPROVED LOANS ONLY

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

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](http://www.AuroraWholesale.com)

Email: [commitmentdesk@alservices.com](mailto: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					
9.125	(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

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

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.

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					
9.125	(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

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					
9.250	(4.750)	(4.625)	(4.500)	(4.375)	(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

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					
9.250	(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: 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					
9.500	(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

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					
9.500	(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

AURORA LOAN SERVICES

A Lehman Brothers Company

4/17/06 7:17 AM

Price code: 882491

WEST REGION

\*15 Day Locks on APPROVED LOANS ONLY

Market Indications

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

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:	<a href="http://www.AuroraWholesale.com">www.AuroraWholesale.com</a>
Email:	<a href="mailto:commitmentdesk@alservices.com">commitmentdesk@alservices.com</a>
-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	(4.750)	(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

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.

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	(4.125)	(4.000)	(3.875)	(3.750)	(3.500)
9.500	(4.000)	(3.875)	(3.750)	(3.625)	(3.375)
9.375	(3.875)	(3.750)	(3.625)	(3.500)	(3.250)
9.250	(3.750)	(3.625)	(3.500)	(3.375)	(3.125)
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	(3.125)	(3.000)	(2.875)	(2.750)	(2.500)
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	(2.500)	(2.375)	(2.250)	(2.125)	(1.875)
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	(1.875)	(1.750)	(1.625)	(1.500)	(1.250)
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	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)
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

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
9.625	(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

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327 Inverness Dr., South  
Englewood, CO 80112  
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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
9.625	(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)	(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	(0.375)	(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
6.250	1.875	2.000	2.125	2.250	2.500
6.125	2.750	2.875	3.000	3.125	3.375

Price Adjustment Factors for Mortgage Maker 1st Liens (Add to base price)	Mortgage Maker 1st Liens									
	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	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	



AURORA LOAN SERVICES
A Lehman Brothers Company

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

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

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

Table with 6 columns: Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day. Includes Mtg Mkr: 30 Yr. Fixed Rate (G30S), For G20S price add (0.250) to G30S price (G20S), Base Rate = No Prepay 2nd Lien, and MAX PRICE AFTER ADJUSTMENTS 100.000.

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

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.

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

Table with 6 columns: Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day. Includes Mtg Mkr: 15 Yr. Fixed Rate (G15S), For 30/15 balloon price, add 0.375 to G15S price (GB1S), Base Rate = No Prepay 2nd Lien, and MAX PRICE AFTER ADJUSTMENTS 100.000.

Table with Price Adjustment Factors for Mortgage Maker 2nd Liens (Add to base price) and CLTV columns. Rows include various loan-to-value and debt-to-income ratios.

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Website: www.AuroraVWholesale.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

Table with 2 rows and 4 columns: Loan Terms (25 Yr. (15 Yr. Draw, 10 Yr. Repay), 15 Yr. (5 Yr. Draw, 10 Yr. Repay), 25 Yr. with Teaser Rate (15 Yr. Draw, 10 Yr. Repay), 15 Yr. with Teaser Rate (5 Yr. Draw, 10 Yr. Repay)), H25S, H15S, HT1S, HT5S, US Prime Rate, Teaser Rate (first 3 months), 7.750%, 6.750%, Base Price (30 Day Lock), 100.0000, Max Price, 101.0000, Max Rebate, \$4,000.00, Min Margin, 0.1250

BASE MARGINS

Table with Credit Score and HCLTV columns. HCLTV values range from 0.125 to 1.000. Credit Score ranges from <= 70 to >95-100.

Margin Adjustments

Table with Margin Adjustments and HCLTV columns. HCLTV values range from 0.000 to 1.500. Margin Adjustments include >= \$10K to \$25K Initial Draw, > \$25K to \$50K Initial Draw, > \$50K to \$100K Initial Draw, > \$100K to \$200K Initial Draw, > \$200K to \$300K Initial Draw, > \$300K to \$500K Initial Draw, 25-yr (15 draw, 10 repay), 15-yr (5 draw, 10 repay), Second Home, Non-Owner, 2 Units, Low Rise Condo, High Rise Condo, Full Doc, Stated Doc, No Ratio, DTI <30, Full Doc, DTI >45 to 50.

Margin Buy-Ups

Table with Margin Buy-Ups and price columns. Price values range from 0.125 to 0.500.

Margin Buy-Downs

Table with Margin Buy-Downs and price columns. Price values range from -0.125 to -0.500.

Price Adjustments

Table with Price Adjustments and Points columns. Points values range from 0.000 to 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

Table with Super Advantage: 30 Yr. Fixed Rate (D30F), Base Rate = No Prepay (D20F), For D20F price, add (0.375) to D30F price. Includes Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day columns.

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.

Table with Super Advantage: 15 Yr. Fixed Rate (D15F), Base Rate = No Prepay. Includes Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day columns.

Table with Super Advantage: 5/1 LIBOR ARM - 2.25% Margin (D51L), Base Rate = No Prepay, Caps 5/2/5. Includes Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day columns.

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Table with Super Advantage: 5/6 LIBOR ARM - 2.25% Margin (D56L), Base Rate = No Prepay, Caps 6/1/6. Includes Note Rate, 15 Day\*, 30 Day, 45 Day, 60 Day, 75 Day columns.

Table with 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

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Lock Desk Phone: (888) 303-0575
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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.

Expanded Options 1st Lien ARMs

Table with 4 columns: Loan Terms (6 Mo. LIBOR ARM (S6ML), 1/6 Mo. LIBOR ARM (S16L), 2/6 Mo. LIBOR ARM (S26L), 3/6 Mo. LIBOR ARM (S36L), 5/6 Mo. LIBOR ARM (S56L)), Loan Terms (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 (S35L)), 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 (100.500), Max Price with Prepay (102.000), Minimum rate (5.500), 30 Day Base Price (100.250)

Full Doc

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

Table with 10 columns: FICO, Base Margin, LTV (10 categories), and Margin Adjustors. Rows include FICO ranges from >=700 to 540-549.

Lite Doc

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

Table with 10 columns: FICO, Base Margin, LTV (10 categories), and Margin Adjustors. Rows include FICO ranges from >=700 to 540-549.

Stated Doc

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

Table with 10 columns: FICO, Base Margin, LTV (10 categories), and Margin Adjustors. Rows include FICO ranges from >=700 to 540-549.

No Doc\*

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

Table with 8 columns: FICO, Base Margin, LTV (7 categories), and Margin Adjustors. Rows include FICO ranges from >=700 to 660-679.

Adjustments

Table with 2 columns: Loan Program and Rate Adj. Rows include 6 Mo. LIBOR ARM (add rate and margin) \*\*, 1/6 Mo. LIBOR ARM, 3/6 Mo. LIBOR ARM, 5/6 Mo. LIBOR ARM.

Table with 2 columns: Amortization Options and Rate Adj. Rows include FICO >= 600, Interest Only \*, 40 Yr. Amortization, 40/30 Amortization.

Table with 2 columns: Loan Amount (rate adj) and Rate Adj. Rows include <\$100k.

Table with 2 columns: Occupancy and Rate Adj. Rows include N/O/O & LTV <= 80%, N/O/O & LTV > 80%, 2nd Home & LTV <= 80%, 2nd Home & LTV > 80%.

Table with 2 columns: Other and Rate Adj. Rows include Has Subordinate Financing, Cashout or D/C with LTV/CLTV > 80%.

Table with 2 columns: Lock Period and Price Adj. Rows include 15 Day, 30 Day (base), 45 Day, 60 Day, 75 Day, Non-Web Lock, New York Property.

\* 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

Table with 2 columns: Prepayment Options (Rate Adj) and Rate Adj. Rows include 6 Mo ARM 1/6 Mo AR 2/6 Mo AR 3/6 Mo AR 5/6 Mo ARM, 3 yr. prepay, 2 yr. prepay, 0 Yr. Prepay.

Table with 2 columns: Property Type and Rate Adj. Rows include 3-4 Units & LTV <= 80%, 3-4 Units & LTV > 80%, Condo <= 4 stories & LTV>85% or CLTV>95, Condo > 4 stories, Modular Home.

Table with 2 columns: Buy-up Matrix and Rate Adj. Rows include 0.125 to rate, 0.250 to rate, 0.375 to rate, 0.500 to rate, 0.625 to rate, 0.750 to rate, 0.875 to rate, 1.000 to rate, 1.125 to rate, 1.250 to rate.

Table with 2 columns: Buy-down Matrix and Rate Adj. Rows include 0.125 to rate, 0.250 to rate, 0.375 to rate, 0.500 to rate.

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

AURORA LOAN SERVICES
A Lehman Brothers Company

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

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

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

Table with 2 columns: Loan Term/Type and Price. Rows include 30 Yr. Fixed (S30F), 30/15 Balloon (SB1F), 15 Yr. Fixed (S15F), 40/30 Ballon (SB3F), Max Price No Prepay (100.500), Max Price with Prepay (102.000), Minimum rate (6.250), 30 Day Base Price (100.250)

Full Doc

Table for Full Doc: 30 Yr Fixed with 3 Yr. Prepay. LTV table with FICO scores and interest rates.

Lite Doc

Table for Lite Doc: 30 Yr Fixed with 3 Yr. Prepay. LTV table with FICO scores and interest rates.

Stated Doc

Table for Stated Doc: 30 Yr Fixed with 3 Yr. Prepay. LTV table with FICO scores and interest rates.

No Doc\*

Table for No Doc\*: 30 Yr Fixed with 3 Yr. Prepay. LTV table with FICO scores and interest rates.

Table with Adjustments: Loan Program, Amortization Options, Loan Amount, Occupancy, Other, Lock Period, Prepayment Options, Property Type, Buy-up Matrix, Buy-down Matrix

\* Note 1 - I/O not applicable for No Doc loans or 30/15 Balloon

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AURORA LOAN SERVICES
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4/17/06 7:17 AM Price code: 882491 WEST REGION
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Market Indications
1 Yr. Treasury Index 4.850%
2 Yr. Treasury Note 4.921%
10 Yr. Treasury Note 5.030%
6 Mo. LIBOR Index 5.221%
1 Yr. LIBOR Index 5.361%
FNMA 5.5 96.844
US Prime Rate 7.750%

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-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) Minimum Rate: 7.000
15 Yr. Fixed (S15S) Maximum Price 100.250
30/15 Balloon (SB1S) 30 Day Base Price: 99.750

Full Doc

Table with 6 columns: FICO, CLTV (subdivided into <= 80, 80.01-85, 85.01-90, 90.01-95, 95.01-100) and rows for various FICO ranges from >=700 down to 580-589.

Stated Doc

Table with 6 columns: FICO, CLTV (subdivided into <= 80, 80.01-85, 85.01-90, 90.01-95, 95.01-100) and rows for various FICO ranges from >=700 down to 640-659.

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

Table with 2 columns: Rate and Price, showing buy-up matrix for rates 0.125 to 0.500.

Buy-down Matrix

Table with 2 columns: Rate and Price, showing buy-down matrix for rates 0.125 to 2.000.

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

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0.250 Price Improvement for 1st Lien Purchases O/O, 620-680 FICO

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0.125 improvement in rate on First Liens



Market Indications

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

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Website:	<a href="http://www.AuroraVWholesale.com">www.AuroraVWholesale.com</a>
Email:	<a href="mailto:commitmentdesk@alservices.com">commitmentdesk@alservices.com</a>
<b>-Locks received after 5:00 p.m. local time will receive the next days rates/prices.</b>	

4/17/06 7:17 AM

Price code: 882491

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	(1.750)	(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 (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
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

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	(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 Day*	30 Day	45 Day	60 Day	75 Day
MAX PRICE AFTER ADJUSTMENTS:					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

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