Countrywide®
AMERICA'S WHOLESALE LENDER®
SPECIALTY LENDING GROUP

FLORIDA RATE SHEET

FIRST LIENS

Full Doc - 2/28 ARM Pricing

Grade	Credit Score	Mortgage History	60%	65%	70%	75%	80%	85%	90%	95%
Platinum	**700**		5.575	5.575	5.775	5.825	5.925	6.175	6.425	6.925
	680	0 x 30	5.575	5.575	5.775	5.825	5.925	6.175	6.425	6.925
	660	NOD/FC > 36 mo	5.725	5.725	5.825	5.875	6.025	6.275	6.475	7.025
	640	BK > 24	5.825	5.825	5.925	5.975	6.125	6.325	6.625	7.225
	620	Min 2 mo Reserves	6.025	6.025	6.125	6.225	6.325	6.625	6.875	7.475
Premier Plus	680		5.950	5.950	6.150	6.200	6.300	6.550	6.800	7.300
	660	0 x 30 or	6.100	6.100	6.200	6.250	6.400	6.650	6.850	7.400
	640	1 x 30 No Rolling	6.200	6.200	6.300	6.350	6.500	6.700	7.000	7.600
	620	NOD/FC > 36 mo	6.400	6.400	6.500	6.600	6.700	7.000	7.250	7.850
	600	BK Discharged 1	6.550	6.550	6.700	6.750	6.900	7.150	7.400	8.000
	580	day	6.750	6.750	6.800	6.900	7.050	7.350	7.950	8.700
	560	BK Dismissed > 24	7.150	7.150	7.200	7.350	7.400	7.800	8.400	9.200
	540	mo	7.250	7.250	7.300	7.450	7.550	7.850	8.450	
	520	Debt Ratio - 50%	7.650	7.650	7.750	7.850	7.950	8.300		
	500		8.200	8.200	8.300	8.400	8.500			
Premier	680		6.250	6.250	6.300	6.400	6.500	6.750	7.000	7.800
	660		6.400	6.400	6.450	6.550	6.650	6.900	7.150	7.950
	640	1 x 30	6.450	6.450	6.550	6.600	6.700	7.000	7.200	8.000
	620	NOD/FC > 36 mo	6.650	6.650	6.700	6.800	6.850	7.150	7.400	8.200
	600	BK Discharged 1	6.750	6.750	6.850	6.900	7.000	7.300	7.550	8.350
	580	day	6.950	6.950	7.000	7.200	7.450	7.650	8.100	9.250
	560	BK Dismissed > 24	7.450	7.450	7.500	7.750	7.850	8.050	8.500	
	540	mo	7.550	7.550	7.600	7.800	7.950	8.100	8.750	
	520	Debt Ratio - 50%	7.850	7.850	7.950	8.150	8.250	8.500		
	500		8.300	8.300	8.450	8.600	8.700			
A –	660		6.600	6.600	6.700	6.800	6.850	7.050	7.350	
	640	2 x 30	6.700	6.700	6.750	6.850	6.900	7.150	7.400	
	620	NOD/FC > 36 mo	6.850	6.850	6.900	7.000	7.050	7.300	7.600	
	600	BK Discharged 1	6.950	6.950	7.000	7.100	7.200	7.450	7.750	
	580	day	7.200	7.200	7.200	7.400	7.650	7.800	8.300	
	560	BK Dismissed > 24	7.600	7.600	7.700	7.900	8.050	8.250	8.750	
	540	mo	7.750	7.750	7.800	8.000	8.150	8.350	9.050	
	520	Debt Ratio - 50%	8.200	8.200	8.300	8.450	8.600	8.850		
	500		8.700	8.700	8.800	8.900	9.100			
B	660		6.800	6.800	6.900	7.000	7.050	7.450		
	640	1 x 60	6.950	6.950	7.050	7.150	7.250	7.700		
	620	NOD/FC > 24 mo	7.100	7.100	7.200	7.300	7.450	7.800		
	600	BK Discharged 1	7.200	7.200	7.300	7.400	7.550	7.950		
	580	day	7.600	7.600	7.650	7.750	7.850	8.200		
	560	BK Dismissed > 12	7.900	7.900	8.000	8.100	8.300	8.600		
	540	mo	8.050	8.050	8.150	8.300	8.450	8.900		
	520	Debt Ratio - 50%	8.350	8.350	8.450	8.600	8.800	9.300		
	500		8.850	8.850	8.950	9.050	9.200			
C	600	1 x 90	7.700	7.700	7.750	7.850	8.100			
	580	NOD/FC > 12 mo	7.950	7.950	7.950	8.100	8.600			
	560	BK Discharged 1	8.250	8.250	8.350	8.500	9.150			
	540	day	8.350	8.350	8.450	8.550	9.250			
	520	BK Dismissed>12	8.700	8.700	8.750	8.900				
	500	mo Debt Ratio - 50%	9.150	9.150	9.300	9.600				
C –	580	2 x 90	10.100	10.100	10.200					
	560	no NOD at Funding	10.500	10.500	10.700					
	540	BK	10.500	10.500	10.750					
	520	Debt Ratio - 50%	11.000	11.000	11.200					
	500		11.400	11.400	11.650					

Note: 2/28, 3/27, 5/25 & 6 mos LIBOR

Margin = 6.5 for LTV <= 85

Margin = 7.0 for LTV > 85

Logon to cwbc.com

Effective: October 30, 2006

Stated - 2/28 ARM Pricing

Grade	Credit Score	60%	65%	70%	75%	80%	85%	90%	95%
Platinum	**700**	6.325	6.325	6.525	6.575	6.775	7.025	7.275	7.975
	680	6.325	6.325	6.525	6.575	6.775	7.025	7.275	7.975
	660	6.475	6.475	6.575	6.625	6.875	7.125	7.325	8.075
	640	6.575	6.575	6.675	6.725	6.975	7.175	7.475	8.275
	620	6.875	6.875	6.975	7.075	7.275	7.575	7.925	8.525
Premier Plus	680	6.700	6.700	6.900	6.950	7.150	7.400	7.650	8.350 [1]
	660	6.850	6.850	6.950	7.000	7.250	7.500	7.700	8.450 [1]
	640	6.950	6.950	7.050	7.100	7.350	7.550	7.850	8.650 [1]
	620	7.250	7.250	7.350	7.450	7.650	7.950	8.300	8.900 [1]
	600	7.400	7.400	7.550	7.600	7.850	8.100	8.450	
	580	7.600	7.600	7.650	7.750	8.000	8.300	9.000	
	560	8.000	8.000	8.050	8.200	8.350	8.750		
	540	8.100	8.100	8.150	8.300	8.500	8.800		
	520	8.550	8.550	8.650	8.750	9.200	9.550		
	500	9.100	9.100	9.200	9.300	9.750			
Premier	680	7.000	7.000	7.050	7.150	7.350	7.600	7.850	
	660	7.150	7.150	7.200	7.300	7.500	7.750	8.000	
	640	7.200	7.200	7.300	7.350	7.550	7.850	8.050	
	620	7.500	7.500	7.550	7.650	7.800	8.100	8.450	
	600	7.600	7.600	7.700	7.750	7.950	8.250	8.600 [1]	
	580	7.800	7.800	7.850	8.050	8.400	8.600	9.150 [1]	
	560	8.300	8.300	8.350	8.600	8.800	9.000		
	540	8.400	8.400	8.450	8.650	8.900	9.050		
	520	8.750	8.750	8.850	9.050	9.500			
	500	9.200	9.200	9.350	9.500				
A –	660	7.350	7.350	7.450	7.550	7.700	7.900 [1]		
	640	7.450	7.450	7.500	7.600	7.750	8.000 [1]		
	620	7.700	7.700	7.750	7.850	8.000	8.250 [1]		
	600	7.800	7.800	7.850	7.950	8.150	8.400 [1]		
	580	8.050	8.050	8.050	8.250	8.600	8.750 [1]		
	560	8.450	8.450	8.550	8.750	9.000	9.200 [1]		
	540	8.600	8.600	8.650	8.850	9.100			
	520	9.100	9.100	9.200	9.350	9.850			
	500	9.600	9.600	9.700	9.800				
B	660	7.550	7.550	7.650	7.750				
	640	7.700	7.700	7.800	7.900				
	620	7.950	7.950	8.050	8.150				
	600	8.050	8.050	8.150	8.250				
	580	8.450	8.450	8.500	8.600				
	560	8.750	8.750	8.850	8.950				
	540	8.900	8.900	9.000	9.150				
	520	9.250	9.250	9.350	9.500				
	500	9.750	9.750	9.850	9.950				
C	600	8.550	8.550	8.600					
	580	8.800	8.800	8.800					
	560	9.100	9.100	9.200					
	540	9.200	9.200	9.300					
	520	9.600	9.600	9.650					
	500	10.050	10.050	10.200					

1 Stated Self Employed Only

C O N T A C T   U S   T O D A Y !

ADJUSTMENTS TO RATES

Type		
Products	3/27 Program (3 yr Prepay)	0.150
	5/25 Program (5 yr Prepay)	0.350
	Fixed Program (5 yr Prepay)	0.450
	6 Mon LIBOR (3 yr Prepay)	-0.250
	40 Year Amortization Term	0.200
Interest Only	Interest Only****	0.250
Loan Amount	$50K - <$75K	0.500
	$75K-$<100K	0.200
	$200K-<$300K	-0.150
	$300K-$<500K	-0.350
	$500K-<$750K	-0.150
Property Type	3-4 Units (Allowed up to 90 LTV Non-Combo)	0.500
	NOOC/2nd Home	0.750
	Condo (Non-Combo)	0.150
Other	Stated Wage Earner	0.250
	12 Month Bank Statements	0.250
	Credit Comeback Loan (Start Rate Floor = 8.25%)	0.500
	Bankruptcy Less than 1 Year	0.250

PREPAY ADJUSTMENTS
(Add to Rate)

	6 Mon LIBOR	2/28	3/27	5/25	Fixed
Prepay Buyout	1.050%	1.050%	1.050%	1.100%	1.100%
1 yr Prepay	0.650%	0.650%	0.650%	0.750%	0.750%
2 yr Prepay	0.450%	0.000%	N/A	0.450%	0.450%
3 Yr Prepay	0.000%	NA	0.000%	0.150%	0.150%

Guidelines

Section 32 (HOEPA) loans are not allowed.
Refer to Subprime Underwriting Matrix for additional details and restrictions.
Manufactured Homes not allowed
Min Loan amount is 50K
2/28 Fixed/Adj - Caps 1.5% and 7% Life
3/27 and 5/25 Fixed/Adj - Caps 3%, 1% and 7% Life

6 Mos LIBOR - Restricted to <= 90 LTV ; 80/20 Full Docs Allowed; Caps 1% and 7% Life. Interest Only is not available.

Fixed Note Floor = 6.30%; ARM Note Floor = 5.50%

Prepay limited to fixed portion of ARM loans and maximum of 5 years on Fixed.

**** INTEREST ONLY: Restricted to A- and above Grades

To calculate monthly IO payment:
Principal x rate divide by 12 equals Initial IO payment

REBATE / DISCOUNT PRICING

Rebate - Max pts, (without Prepay Max 2 pts)
Add .50% to rate for 1st pt, .75% for the 2nd.

Rebate limited to 1% on Loan >$650K
Discount - max 3 pts
.50% off rate for each discount point paid

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FIRST LIENS

Full Doc - 2/28 ARM Pricing

Tier	Credit Score	Mortgage History	100%
Premier Plus	680	0 x 30 or 1 x 30 No Rolling	7.900
	660	NOD/FC > 36 mo	8.050
	640	BK Discharged 1 day	8.350
	620	BK Dismissed > 24 mo	9.050
	600	Debt Ratio - 50%	9.450
Premier	680	1 x 30	8.300
	660	NOD/FC > 36 mo	8.400
	640	BK Discharged 1 day	8.600
	620	BK Dismissed>24 mo; Debt Ratio- 50%	9.150
	600		9.750

Stated - 2/28 ARM Pricing

Tier	Credit Score	Mortgage History	100%
Premier Plus	680	0 x 30 or 1 x 30 No Rolling	9.150
	660	NOD/FC > 36 mo	9.300
	640	BK Discharged 1 day	9.600
		BK Dismissed > 24 mo	
		Debt Ratio - 50%	
Premier		1 x 30	
		NOD/FC > 36 mo	
		BK Discharged 1 day	
		BK Dismissed>24 mo; Debt Ratio- 50%	

Stated Self Employed Only

Type — ADJUSTMENTS TO RATES

Type	Adjustment	Rate
Products	3/27 Program (3 yr Prepay)	0.150
	5/25 Program (5 yr Prepay)	0.350
	Fixed Program (5 yr Prepay)	0.450
	6 Mon LIBOR (3 yr Prepay)	-0.250
	40 Year Amortization Term	0.200
Interest Only	Interest Only****	0.250
Loan Amount	$50K - <$75K	0.500
	$75K-$<100K	0.200
	$200K-<$300K	-0.150
	$300K-$<500K	-0.350
	$500K-<$750K	-0.150
Property Type	3-4 Units (Allowed up to 90 LTV Non-Combo)	0.500
	NOOC/2nd Home	0.750
	Condo (Non-Combo)	0.150
Other	Stated Wage Earner	0.250
	12 Month Bank Statements	0.250
	Credit Comeback Loan (Start Rate Floor = 8.25%)	0.500
	Bankruptcy Less than 1 Year	0.250
	1st lien Combo Adjustments	
Property Type	3-4 Unit (Allowed up to 90 LTV)	0.550
	Condo	0.200
	NON CHL 2nd (add to Non-Combo rates)	0.150
	$50K-$59,999 Combo 1st Lien	1.750
	2nd Home (Allowed on Platinum)	0.750
	2nd lien Combo Adjustments	
	Stated Wage Earner	0.250
	Bankruptcy Less than 1 Year	0.250
	12 Month Bank Statements	0.250

80/20 Combo(2ND LIEN)

Combo Full Docs - Platinum and Premier Plus Credit

Tier	Credit Score	Mortgage History	80% 1st	20% 2nd
Platinum	700		5.875	9.625
	680	0 x 30	5.875	9.625
	660	NOD/FC > 36 mo	6.075	10.025
	640	BK > 24	6.275	10.325
	620	Min 2 mo Reserves	6.575	11.025
Premier Plus	700		6.250	10.000
	680	0 x 30 or 1 x 30 No Rolling	6.250	10.000
	660	NOD/FC > 36 mo	6.450	10.400
	640	BK Discharged 1 day	6.650	10.700
	620	BK Dismissed > 24 mo	6.950	11.400
	600	Debt Ratio - 50%	7.250	11.850
	580			
	560			

Combo Stated Docs - Platinum and Premier Plus Credit

Tier	Credit Score	Mortgage History	80% 1st	20% 2nd
Platinum	700		6.875	10.725
	680	0 x 30	6.875	10.725
	660	NOD/FC > 36 mo	7.175	11.125
	640	BK > 24	7.475	11.425
	620	Min 2 mo Reserves		
Premier Plus	700		7.250	11.100
	680	0 x 30 or 1 x 30 No Rolling	7.250	11.100
	660	NOD/FC > 36 mo	7.550	11.500
	640	BK Discharged 1 day	7.850	11.800
	620	BK Dismissed > 24 mo		
	600	Debt Ratio - 50%		
	580			
	560			

Combo Full Docs- Premier Credit

Tier	Credit Score	Mortgage History	80% 1st	20% 2nd
Premier	700		6.450	10.300
	680	1 x 30	6.450	10.300
	660	NOD/FC > 36 mo	6.700	10.600
	640	BK Discharged 1 day	6.850	11.050
	620	BK Dismissed>24 mo	7.100	11.800
	600	Debt Ratio - 50%	7.350	12.450
	580			
	560			

Guidelines 80/20 Combo

O/O, SFR's, 2 Unit properties, PUD's, Lo & Hi Rise Condo's
No Rebate allowed on 2nd liens

No stand alone 2nd liens allowed

Platinum Grades 2nd Home allowed

1st LIEN PREPAY ADJUSTMENTS (Add to Rate)

	6 Mon LIBOR	2/28	3/27	5/25	Fixed
Prepay Buyout	1.050%	1.050%	1.050%	1.100%	1.100%
1 yr Prepay	0.650%	0.650%	0.650%	0.750%	0.750%
2 yr Prepay	0.450%	0.000%	N/A	0.450%	0.450%
3 Yr Prepay	0.000%	NA	0.000%	0.150%	0.150%

2nd LIEN PREPAY ADJUSTMENTS (Add to Rate)

Prepay Buyout	0.800%
1 yr Prepay	0.500%
2 yr Prepay	0.000%
3 yr Prepay	-0.150%

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Effective: October 30, 2006