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Weekly Primary Mortgage Market Survey

2006 Weekly Mortgage Rates Data (Excel 5.0/Win95 workbook)

Compilation of Weekly Survey Releases for 2006

November 9, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM			
Average Rates:	6.33%	6.04%	6.08%	5.55%			
Fees & Points:	0.6	0.6	0.7	0.8			
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November 2, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM			
Average Rates:	6.31%	6.02%	6.05%	5.53%			
Fees & Points:	0.4	0.4	0.5	0.6			
October 26, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM			
Average Rates:	6.40%	6.10%	6.14%	5.60%			
Fees & Points:	0.4	0.4	0.6	0.7			
October 19, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM			
Average Rates:	6.36%	6.06%	6.11%	5.57%			
Fees & Points:	0.5	0.5	0.5	0.8			
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October 12, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM			

October 5, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.30%	5.98%	6.00%	5.46%
Fees & Points:	0.3	0.4	0.5	0.7

0.5

0.6

0.7

0.5

<u>September 28, 2006</u>	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.31%	5.98%	6.00%	5.47%
Fees & Points:	0.4	0.4	0.5	0.6

September 21, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.40%	6.06%	6.08%	5.54%
Fees & Points:	0.5	0.5	0.5	0.8

<u>September 14, 2006</u>	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.43%	6.11%	6.10%	5.60%
Fees & Points:	0.5	0.4	0.6	0.7

September 7, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.47%	6.16%	6.14%	5.63%
Fees & Points:	0.4	0.4	0.5	0.7

August 31, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.44%	6.14%	6.11%	5.59%
Fees & Points:	0.4	0.4	0.5	0.7

August 24, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.48%	6.18%	6.14%	5.60%
Fees & Points:	0.4	0.4	0.5	0.7

PMMSSM Resources

- <u>Sign-up</u> to participate in our weekly PMMS online survey!
- Syndicate PMMS data on your website.
- PMMS RSS Feed

Historical PMMS Data

Historical monthly PMMS data tables are available for each type of product in both HTML and Excel formats:

- 30-Year Fixed-Rate Historic Tables [HTML] [Excel]
- 15-Year Fixed-Rate Historic Tables [HTML] [Excel]
- 5-Year Adjustable-Rate Historic Tables [HTML] [Excel]
- 1-Year Adjustable-Rate
 Historic Tables
 [HTML] [Excel]

Fees & Points:

August 17, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.52%	6.20%	6.18%	5.65%
Fees & Points:	0.3	0.3	0.4	0.5
August 10, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.55%	6.20%	6.21%	5.69%
Fees & Points:	0.4	0.4	0.4	0.8
1 000 a 1 omto.	0.4	0.4	0.4	0.0
<u>August 3, 2006</u>	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.63%	6.27%	6.27%	5.69%
Fees & Points:	0.3	0.3	0.4	0.7
July 27, 2006	20	45	5/4 A DB4	4 4 DM
-	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.72%	6.34%	6.35%	5.78%
Fees & Points:	0.3	0.4	0.4	0.7
<u>July 20, 2006</u>	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.80%	6.41%	6.36%	5.80%
Fees & Points:	0.5	0.4	0.6	0.7
July 13, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.74%	6.37%	6.33%	5.75%
Fees & Points:	0.6	0.4	0.5	0.6
July 6, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.79%	6.44%	6.39%	5.83%
Fees & Points:	0.5	0.5	0.6	0.8
7 000 & 1 011113.		1 0.0	0.0	
June 29, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
		I.		
June 29, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
June 29, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5	15-yr 6.43% 0.5	5/1-yr ARM 6.39% 0.5	1-yr ARM 5.82% 0.8
June 29, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5	15-yr 6.43% 0.5	5/1-yr ARM 6.39% 0.5	1-yr ARM 5.82% 0.8
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates:	30-yr 6.78% 0.5 30-yr 6.71%	15-yr 6.43% 0.5 15-yr 6.36%	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32%	1-yr ARM 5.82% 0.8 1-yr ARM 5.75%
June 29, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5	15-yr 6.43% 0.5	5/1-yr ARM 6.39% 0.5	1-yr ARM 5.82% 0.8
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates:	30-yr 6.78% 0.5 30-yr 6.71%	15-yr 6.43% 0.5 15-yr 6.36%	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32%	1-yr ARM 5.82% 0.8 1-yr ARM 5.75%
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points: June 1, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5 30-yr 6.62% 0.5	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8 1-yr ARM 5.63% 0.7
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points: June 1, 2006 Average Rates: Fees & Points: May 25, 2006	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5 30-yr 6.62% 0.5 30-yr	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5 15-yr 6.26% 0.4	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5 5/1-yr ARM 6.26% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8 1-yr ARM 5.68% 0.7
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points: June 1, 2006 Average Rates: Fees & Points: May 25, 2006 Average Rates: Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5 30-yr 6.67% 0.4	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5 5/1-yr ARM 6.26% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8 1-yr ARM 5.68% 0.7
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points: June 1, 2006 Average Rates: Fees & Points: May 25, 2006	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5 30-yr 6.62% 0.5 30-yr	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5 15-yr 6.26% 0.4	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5 5/1-yr ARM 6.26% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8 1-yr ARM 5.68% 0.7
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points: June 1, 2006 Average Rates: Fees & Points: May 25, 2006 Average Rates: Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5 30-yr 6.67% 0.4	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5 5/1-yr ARM 6.26% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8 1-yr ARM 5.68% 0.7
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points: June 1, 2006 Average Rates: Fees & Points: May 25, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5 30-yr 6.62% 0.4	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5 15-yr 6.23% 0.4	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5 5/1-yr ARM 6.26% 0.5 5/1-yr ARM 6.26% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8 1-yr ARM 5.68% 0.7
June 29, 2006 Average Rates: Fees & Points: June 22, 2006 Average Rates: Fees & Points: June 15, 2006 Average Rates: Fees & Points: June 8, 2006 Average Rates: Fees & Points: June 1, 2006 Average Rates: Fees & Points: May 25, 2006 Average Rates: Fees & Points:	30-yr 6.78% 0.5 30-yr 6.71% 0.5 30-yr 6.63% 0.5 30-yr 6.62% 0.5 30-yr 6.62% 0.4 30-yr 6.62% 0.4	15-yr 6.43% 0.5 15-yr 6.36% 0.5 15-yr 6.25% 0.6 15-yr 6.23% 0.5 15-yr 6.26% 0.4 15-yr 6.23% 0.4	5/1-yr ARM 6.39% 0.5 5/1-yr ARM 6.32% 0.6 5/1-yr ARM 6.23% 0.5 5/1-yr ARM 6.20% 0.5 5/1-yr ARM 6.26% 0.5 5/1-yr ARM 6.26% 0.5	1-yr ARM 5.82% 0.8 1-yr ARM 5.75% 0.8 1-yr ARM 5.66% 0.6 1-yr ARM 5.63% 0.8 1-yr ARM 5.68% 0.7 1-yr ARM 5.68% 0.7

May 11, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.58%	6.17%	6.22%	5.62%
Fees & Points:	0.5	0.5	0.5	0.7
May 4, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.59%	6.22%	6.21%	5.67%
Fees & Points:	0.6	0.6	0.7	0.8
rees a romas.	0.0	0.0	0.1	0.0
April 27, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.58%	6.21%	6.21%	5.68%
Fees & Points:	0.5	0.5	0.6	0.7
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April 20, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.53%	6.17%	6.16%	5.63%
Fees & Points:	0.6	0.5	8.0	0.9
April 13, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.49%	6.14%	6.13%	5.61%
Fees & Points:	0.6	0.5	0.7	0.8
April 6, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.43%	6.10%	6.11%	5.57%
Fees & Points:	0.6	0.5	0.6	0.7
March 30, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.35%	6.00%	6.02%	5.51%
Fees & Points:	0.5	0.5	0.6	0.8
	0.0	0.0	0.0	0.0
March 23, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
March 23, 2006 Average Rates:	30-yr 6.32%	15-yr 5.97%	5/1-yr ARM 5.96%	1-yr ARM 5.41%
	-	-		
Average Rates: Fees & Points:	6.32%	5.97% 0.6	5.96% 0.7	5.41% 0.7
Average Rates: Fees & Points: March 16, 2006	6.32% 0.6 30-yr	5.97% 0.6	5.96% 0.7 5/1-yr ARM	5.41% 0.7
Average Rates: Fees & Points: March 16, 2006 Average Rates:	6.32% 0.6 30-yr 6.34%	5.97% 0.6 15-yr 5.98%	5.96% 0.7 5/1-yr ARM 5.93%	5.41% 0.7 1-yr ARM 5.37%
Average Rates: Fees & Points: March 16, 2006	6.32% 0.6 30-yr	5.97% 0.6	5.96% 0.7 5/1-yr ARM	5.41% 0.7
Average Rates: Fees & Points: March 16, 2006 Average Rates:	6.32% 0.6 30-yr 6.34%	5.97% 0.6 15-yr 5.98%	5.96% 0.7 5/1-yr ARM 5.93%	5.41% 0.7 1-yr ARM 5.37%
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7	5.97% 0.6 15-yr 5.98% 0.7	5.96% 0.7 5/1-yr ARM 5.93% 0.7	5.41% 0.7 1-yr ARM 5.37% 0.8
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006	6.32% 0.6 30-yr 6.34% 0.7	5.97% 0.6 15-yr 5.98% 0.7	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM	5.41% 0.7 1-yr ARM 5.37% 0.8
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Average Rates:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24%	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97%	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34%
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Average Rates:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24%	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97%	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34%
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points: February 23, 2006 Average Rates: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6 30-yr 6.26% 0.6	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6 5/1-yr ARM 5.96% 0.6	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8 1-yr ARM 5.32% 0.7
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points: February 23, 2006 Average Rates: Fees & Points: February 16, 2006	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6 30-yr 6.26% 0.6	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6 15-yr 5.89% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6 5/1-yr ARM 5.96% 0.6	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8 1-yr ARM 5.32% 0.7
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points: February 23, 2006 Average Rates: Fees & Points: February 16, 2006 Average Rates: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6 30-yr 6.26% 0.6 30-yr 6.26%	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6 15-yr 5.89% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6 5/1-yr ARM 5.96% 0.6 5/1-yr ARM 5.96%	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8 1-yr ARM 5.32% 0.7 1-yr ARM 5.32% 0.7
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points: February 23, 2006 Average Rates: Fees & Points: February 16, 2006	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6 30-yr 6.26% 0.6	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6 15-yr 5.89% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6 5/1-yr ARM 5.96% 0.6	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8 1-yr ARM 5.32% 0.7
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points: February 23, 2006 Average Rates: Fees & Points: February 16, 2006 Average Rates: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6 30-yr 6.26% 0.6 30-yr 6.26% 0.5	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6 15-yr 5.89% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6 5/1-yr ARM 5.96% 0.6 5/1-yr ARM 5.95% 0.5	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8 1-yr ARM 5.32% 0.7
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points: February 23, 2006 Average Rates: Fees & Points: February 16, 2006 Average Rates: Fees & Points: February 16, 2006 Average Rates: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6 30-yr 6.26% 0.6 30-yr 6.28% 0.5	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6 15-yr 5.89% 0.6 15-yr 5.89% 0.5	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6 5/1-yr ARM 5.96% 0.6 5/1-yr ARM 5.95% 0.5	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8 1-yr ARM 5.32% 0.7 1-yr ARM 5.36% 0.7
Average Rates: Fees & Points: March 16, 2006 Average Rates: Fees & Points: March 9, 2006 Average Rates: Fees & Points: March 2, 2006 Average Rates: Fees & Points: February 23, 2006 Average Rates: Fees & Points: February 16, 2006 Average Rates: Fees & Points:	6.32% 0.6 30-yr 6.34% 0.7 30-yr 6.37% 0.6 30-yr 6.24% 0.6 30-yr 6.26% 0.6 30-yr 6.26% 0.5	5.97% 0.6 15-yr 5.98% 0.7 15-yr 6.00% 0.6 15-yr 5.89% 0.6 15-yr 5.89% 0.6	5.96% 0.7 5/1-yr ARM 5.93% 0.7 5/1-yr ARM 6.03% 0.7 5/1-yr ARM 5.97% 0.6 5/1-yr ARM 5.96% 0.6 5/1-yr ARM 5.95% 0.5	5.41% 0.7 1-yr ARM 5.37% 0.8 1-yr ARM 5.45% 0.8 1-yr ARM 5.34% 0.8 1-yr ARM 5.32% 0.7

<u>February 2, 2006</u>	30-yr	15-yr	5/1-yr ARM	1-yr ARM		
Average Rates:	6.23%	5.81%	5.87%	5.33%		
Fees & Points:	0.5	0.5	0.5	0.7		
January 26, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM		
Average Rates:	6.12%	5.70%	5.75%	5.20%		
Fees & Points:	0.5	0.5	0.6	0.6		
-		,				
January 19, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM		
Average Rates:	6.10%	5.67%	5.75%	5.18%		
Fees & Points:	0.5	0.5	0.6	0.6		
		,				
January 12, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM		
Average Rates:	6.15%	5.71%	5.76%	5.15%		
Fees & Points:	0.6	0.6	0.5	0.6		
<u>January 5, 2006</u>	30-yr	15-yr	5/1-yr ARM	1-yr ARM		
Average Rates:	6.21%	5.76%	5.78%	5.16%		

0.5

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Fees & Points:

0.5

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0.7

0.7