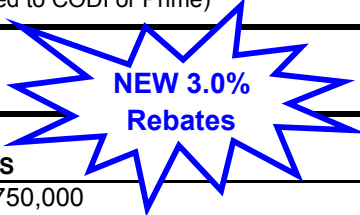


Marty McLaughlin Account Executive Office - (703) 449-2115 Fax - (703) 449-2112 Cell - (703) 629-4976 mclaughlinm@starpower.net	WORLD SAVINGS EZ Rate Sheet 80% C/O Refi No Min Credit Score Starting Payment Rates from 1.70% Effective: 3/16/06 (Updated Monthly)	COSI INDEX: 3.460% (Changes Monthly)
		PRIME: 7.500% CODI 3.837% (ELOCS tied to CODI or Prime)



OWNER OCCUPIED
PICK A PAYMENT LOAN

PICK YOUR REBATE	Low Start Payment Rate	MARGIN	Qualifying Rate (Index + Margin)	PREPAY	FEE	FEATURES
0.00%	1.70% to 2.60%	2.80%	6.260%	NONE	0 pts	80% to \$750,000
0.00%	3.60%	2.80%	6.260%	NONE	0 pts	75/20/5 Combined Loan Limit \$500K
0.50%	1.70% to 2.60%	3.05%	6.510%	1yr/2.0%	0 pts	80% to \$750,000
1.00%	1.70% to 2.60%	3.15%	6.610%	3yrs/2.0%	0 pts	80% to \$750,000
1.00%	1.70% to 2.60%	3.25%	6.710%	1yr/2.0%	0 pts	80% to \$750,000
1.50%	1.70% to 2.60%	3.25%	6.710%	3yrs/2.0%	0 pts	80% to \$750,000
1.75%	1.70% to 2.60%	3.30%	6.760%	3yrs/2.0%	0 pts	80% to \$750,000
2.00%	1.70% to 2.60%	3.40%	6.860%	3yrs/2.0%	0 pts	80% to \$750,000
2.50%	2.60% *	3.45%	6.910%	3yrs/2.0%	0 pts	80% to \$750,000 (650 FICO)
3.00%	2.60% *	3.55%	7.010%	3yrs/2.0%	0 pts	80% to \$750,000 (710 FICO)
1.50%	(I/O 6mos - 6.00% start)	3.40%	6.860%	3yrs/2.0%	0 pts	95% Single Trust (500K max loan)

OTHER PROGRAMS

PICK YOUR REBATE	Program	MARGIN	Qualifying Rate	PREPAY	FEE	FEATURES
0.00%	1 yr ARM (6.45%)	2.90%	6.360%	3yrs/2.0%	0 pts	80%, to \$750,000
1.00%	1 yr ARM (6.75%)	3.20%	6.660%	3yrs/2.0%	0 pts	80%, to \$750,000
0.00%	6mo Int. Only (5.75%)	2.90%	6.360%	3yrs/2.0%	0 pts	80%, to \$750,000
1.00%	6mo Int. Only (6.00%)	3.15%	6.610%	3yrs/2.0%	0 pts	80%, to \$750,000
1.50%	6mo Int. Only (6.00%)	3.25%	6.710%	3yrs/2.0%	0 pts	80%, to \$750,000
1.75%	6mo Int. Only (6.00%)	3.30%	6.760%	3yrs/2.0%	0 pts	80%, to \$750,000
2.00%	6mo Int. Only (6.00%)	3.40%	6.860%	3yrs/2.0%	0 pts	80%, to \$750,000

* You must increase Lowest Start Payment Rate by 1.0% on first trust for 80/10/10's and 75/15/10 refinances and 75/20 purchases.

The qualifying rate is the fully indexed rate and is determined by adding the Margin to the COSI index specified in the top right corner of the rate sheet. The payments are fixed for 12 months. Payments adjust annually using a 7.5% payment cap. The life time rate cap is 11.95%. Locked at time of application of 45 days. Convertible fixed rate option available by adding .05% to margin. Loan must have prepayment penalty for 3 years when fixed rate option is added. The conversion is calculated by using the FNMA 60 day published rate and adding .55% to the rate when the loan is conforming and 1.0% when jumbo. No change in pricing for full doc versus stated programs. Credit scoring only applies when CLTV exceeds 80%. Refer to underwriting guidelines for the trade line and score requirements.

Equity Lines of Credit - Concurrent Financing
Loan Amounts of \$10,000 to \$100,000
CLTV of 90% to \$600,000 Maximum Combined Loan Amounts

INDEX VALUE	INDEX	MARGIN	Qualifying Rate (Index + Margin)	PREPAY	FEE	FEATURES
3.837%	NEW CODI ELOC	5.00%	8.84%	3yrs/\$500	\$400	Available for 80/10, 75/15 and 75/20
7.50%	Prime Rate ELOC	2.00%	9.50%	3yrs/\$500	\$400	Available for 80/10 and 75/15

Optional ELOCS are also available up to a CLTV of 90% for a fee of \$200.00. Rates on optional ELOCs vary depending on LTV and credit scores. Please call for quote. World's ELOC is amortized for 30 years and has a 10 year draw period. Borrower has option to make interest only payments for the first 10 years. There is an annual fee of \$50.00 for years 2-10. World will contact the title company and pay the settlement fee associated with the ELOC.

Foreign National Loans

Stated Income, Stated Assets, No Credit Required, Valid Passport Required
NO RATE INCREASE !!!

Minimal requirement is a valid passport. Must show 30% + closing costs in US bank one week prior to closing. No seasoning requirements. Permanent Resident aliens with good/minimal established credit may qualify for 80% loan with green card or work visa. MAX LOAN AMOUNT = \$600K.

INVESTOR RATES

PICK YOUR REBATE	Lowest Start Payment Rate	MARGIN	Qualifying Rate (Index + Margin)	PREPAY	FEE	FEATURES
0.00%	3.20%	3.05%	6.510%	3yrs/2.0%	0 pts	75% Max LTV - 12.25% Life Rate Cap
1.50%	3.20%	3.50%	6.960%	3yrs/2.0%	0.5 pts	75% Max LTV - 12.25% Life Rate Cap

PORTFOLIO FIXED RATES

(Change Daily - Call for Current Rate)

FIXED RATE	COMMENTS	MARGIN	Qualifying Rate (Index + Margin)	PREPAY	FEE	FEATURES
6.90%	NO REBATES	N/A	6.90%	3yrs/2.0%	1.5	30 Yr Fixed Amortization
7.20%	NO REBATES	N/A	7.20%	3yrs/2.0%	0	30 Yr Fixed Amortization
7.10%	NO REBATES	N/A	7.10%	3yrs/2.0%	0	15 Yr Fixed Amortization

Locked at time of application for 45 days with borrower's signature on World's lock request form. Owner Occupied Only.

Rate sheet is subject to omissions & errors. Equal Opportunity Lender. For use by Real Estate professionals only. Always consult your World officer to confirm loan programs. This is not a offer to lend. APR will be determined when consumer determines program. APR may increase after loan closes. World Savings, a subsidiary of Golden West Financial Corporation.- \$53 Billion in assets.Fixed rate programs are Full Documentation loans, 28/36 Ratios, Rate is determined by points call for adjustments. Rates are subject to change without notice.

Marty McLaughlin Account Executive Office - (703) 449-2115 Cell - (703) 629-4976 Fax - (703) 449-2112 mclaughlinm@starpower.net	WORLD SAVINGS <i>Jumbo Rate Sheet</i> "HIGH VALUE LENDING AREA'S" <i>Virginia, Maryland & DC</i> Effective: 3/16/06 (Updated Monthly)	COSI INDEX: 3.460% (Changes Monthly)
		Brand New Loan Limits. Please call for latest update

OWNER OCCUPIED
PICK A PAYMENT LOAN

**** STATED INCOME to 75% - FULL DOC to 80% LTV**

PICK YOUR REBATE	Lowest Start Payment Rate	MARGIN	Qualifying Rate (Index + Margin)	PREPAY	FEE	FEATURES
0.00%	2.60%	2.85%	6.310%	NONE	0 pts	80%, \$750,001 to 1M **
0.50%	2.60%	3.10%	6.560%	1yr/2.0%	0 pts	80%, \$750,001 to 1M **
1.00%	2.60%	3.30%	6.760%	1yr/2.0%	0 pts	80%, \$750,001 to 1M **
1.00%	2.60%	3.20%	6.660%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M **
1.50%	2.60%	3.30%	6.760%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M **
1.75%	2.60%	3.35%	6.810%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M **
2.00%	2.60%	3.45%	6.910%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M **

***** ONLY FULL DOC FOR FOLLOWING PRICING *****

PICK YOUR REBATE	Lowest Start Payment Rate	MARGIN	Qualifying Rate (Index + Margin)	PREPAY	FEE	FEATURES
0.00%	3.15%	2.90%	6.360%	3yrs/2.0%	0 pts	75%, \$1,000,001 to 1.2M
1.00%	3.15%	3.30%	6.760%	3yrs/2.0%	0 pts	75%, \$1,000,001 to 1.2M
1.50%	3.15%	3.40%	6.860%	3yrs/2.0%	0 pts	75%, \$1,000,001 to 1.2M
1.75%	3.15%	3.45%	6.910%	3yrs/2.0%	0 pts	75%, \$1,000,001 to 1.2M

***** ONLY FULL DOC FOR FOLLOWING PRICING *****

PICK YOUR REBATE	Lowest Start Payment Rate	MARGIN	Qualifying Rate (Index + Margin)	PREPAY	FEE	FEATURES
0.00%	3.15%	2.95%	6.410%	3yrs/2.0%	0.25	65%, \$1,200,001 to 1.5M
1.00%	3.15%	3.35%	6.810%	3yrs/2.0%	0 pts	65%, \$1,200,001 to 1.5M
1.50%	3.15%	3.45%	6.910%	3yrs/2.0%	0 pts	65%, \$1,200,001 to 1.5M

OTHER PROGRAMS

PICK YOUR REBATE	Program	MARGIN	Qualifying Rate	PREPAY	FEE	FEATURES
0.00%	1 yr ARM (6.70%)	2.90%	6.360%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M
1.00%	1 yr ARM (6.75%)	3.20%	6.660%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M
0.00%	6mo Int. Only (5.75%)	2.90%	6.360%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M
1.00%	6mo Int. Only (7.00%)	3.15%	6.610%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M
1.50%	6mo Int. Only (7.00%)	3.30%	6.760%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M
1.75%	6mo Int. Only (7.00%)	3.25%	6.710%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M
2.00%	6mo Int. Only (7.00%)	3.40%	6.860%	3yrs/2.0%	0 pts	80%, \$750,001 to 1M

HIGH VALUE QQ (Stated Income)

\$750,001 - \$1,000,000
- 75% Purchase or Refinance R/T
- 70% Cash Out Refinance
650 Credit Score
No Secondary Financing
Primary Home Only (No Second Homes/Investments)

HIGH VALUE LOANS - GENERAL

Reserves: 12 Months PITI
Max Cash Out Limit: \$125K
No Fee Appraisal Review
Concerns:
- Payment Shock
- High Revolving Debt
- Short Length of Employment
- Lack of Stable Assets

HIGH VALUE FULL DOC

\$750,001 - \$1,000,000
- 80% Purchase
- 75% Cash Out Refinance

\$1,000,001 - \$1,200,000
- 75% Purchase
- 70% Cash Out Refinance

\$1,200,000 - \$1,500,000
- 65% Purchase
- 60% Cash Out Refinance