



World Savings Rate Sheet

MORTGAGE BROKER PROGRAM - WORLD SAVINGS
CODI INDEX: ALL STATES WITHOUT SPECIAL RATE SHEETS

Date Printed: 1/11/2006 12:22:25 PM

EffectiveDateTime: 1/5/2006 12:01:00 AM

PublishedDateTime: 1/4/2006 12:06:00 PM

Rate Sheet Sequence Number: 1

PMB CODI

REVISION 1-06

ATTACHED IS THE NEW RATE SHEET DATED 01/04/2006 WHICH SUPERSEDES THE RATE SHEET DATED 12/08/2005. ALL RATES, FEES AND FOOTNOTES SHOULD BE REVIEWED CAREFULLY. PLEASE NOTE THAT THE INTEREST RATE AND FEE CHANGES HAVE BEEN ASTERISKED FOR YOUR REVIEW.

PAYMENT DATE. ON CODI INDEX LOANS, THE PAYMENT DATE WILL BE THE 15TH OF THE MONTH. THIS IS A FLEXIBLE POLICY WITH EXCEPTION APPROVAL AUTHORITY BY DLOMS.

THE LOAN LIMIT FOR CD 100% LOANS HAS BEEN INCREASED TO \$800,000. THE CD CAN BE COVERED WITH FDIC INSURANCE TO \$200,000 BY USING A JOINT ACCOUNT TRUST WITH 2 BENEFICIARIES OR TWO SEPARATE ACCOUNTS WITH DIFFERENT ACCOUNT HOLDERS. SEE POLICY FOR COLLATERAL PROCESS.

THE MARGIN ON ALL CODI LOANS (EXCEPT 3 YEAR MARM) HAS BEEN REDUCED BY .15%

THE EXCEPTION FOR EQUITY BUILDER LOANS FROM ADDING 1.00% TO THE START RATE HAS BEEN DELETED FROM THE PROGRAM.



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MORTGAGE BROKER PROGRAM - WORLD SAVINGS FIRST TRUST DEEDS
CODI INDEX: ALL STATES WITHOUT SPECIAL RATE SHEETS

Date Printed: 1/11/2006 12:22:25 PM

EffectiveDateTime: 1/5/2006 12:01:00 AM

PublishedDateTime: 1/4/2006 12:06:00 PM

Rate Sheet Sequence Number: 1

ADJUSTABLE RATE MORTGAGE - BASED ON CODI. (LOAN TYPE CODE 041) (EQUITY BUILDER CODE 110) THE INTEREST RATE WILL BE SET UPON RECEIPT OF APPLICATION AND APPLICATION FEE. THIS LOAN INCLUDES A PREPAYMENT FEE OF 2% FOR THE FIRST 3 YEARS.

OWNER OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	START RATE	MARGIN	ORIG FEE	MI REQ	PPAY APPL	LIFE CAP	FOOTNOTES
SFR	10% CD \$40K TO 500K	PURCH	N/A	6.512*	3.000	.000+310	YES	YES	12.250	2,4,6,8,9
SFR	20% CD 40K TO 800K	BOTH	N/A	6.512*	3.000	.000+310	NO	YES	12.250	2,4,6,8,9
SFR	90% LTV 40K TO 500K	PURCH	N/A	6.412*	2.900	.500+310	YES	YES	12.250	4,5,6,9
SFR	80% LTV 40K TO 417K	BOTH	80%	6.362*	2.850	.000+310	NO	YES	11.950	1,2,4,6,9
SFR	80% LTV 417,001 TO 600K	BOTH	80%	6.412*	2.900	.000+310	NO	YES	11.950	1,2,4,6,9
SFR	80% LTV 600,001 TO 750K	BOTH	75%	6.412*	2.900	.000+310	NO	YES	11.950	1,4,6
2	75% LTV 40K TO 533,850	BOTH	75%	6.412*	2.900	.000+310	NO	YES	11.950	1,2,4,6,9
3	75% LTV 40K TO 645,300	BOTH	75%	6.412*	2.900	.000+310	NO	YES	11.950	1,2,4,6,9
4	75% LTV 40K TO 801,950	BOTH	75%	6.412*	2.900	.000+310	NO	YES	11.950	1,2,4,6,9

NON-OWNER OCCUPIED

SFR	25% CD 75K TO 500K	BOTH	N/A	6.812*	3.300	1.000+310	NO	YES	12.250	4,6,8
SFR	75% LTV 75K TO 500K	BOTH	70%	6.712*	3.200	1.000+310	NO	YES	12.250	4,6
2	70% LTV 75K TO 533,850	BOTH	70%	6.712*	3.200	1.250+310	NO	YES	12.250	1,4,6
3	70% LTV 75K TO 645,300	BOTH	70%	6.712*	3.200	1.250+310	NO	YES	12.250	1,4,6
4	70% LTV 75K TO 801,950	BOTH	70%	6.712*	3.200	1.250+310	NO	YES	12.250	1,4,6

CODI INDEX: 3.512

INDEX PUBLISHED DATE JANUARY 3, 2006



World Savings Rate Sheet

MORTGAGE BROKER PROGRAM - WORLD SAVINGS FIRST TRUST DEEDS
CODI INDEX: ALL STATES WITHOUT SPECIAL RATE SHEETS

Date Printed: 1/11/2006 12:22:25 PM

EffectiveDateTime: 1/5/2006 12:01:00 AM

PublishedDateTime: 1/4/2006 12:06:00 PM

Rate Sheet Sequence Number: 1

ADJUSTABLE RATE MORTGAGE WITH PICK-A-PAYMENT FEATURE (LOAN TYPE CODE 241) (EQUITY BUILDER CODE 210)

OWNER OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	START RATE	MARGIN	MIN PYMT RATE	ORIG FEE	MI REQ	PPAY APPL	LIFE CAP	FOOTNOTES
SFR	20% CD \$40K TO 800K	BOTH	N/A	6.562*	3.050	2.650	.000+310	NO	NO	12.250	4,8,9,17H
SFR	80% LTV 40K TO 600K	BOTH	80%	6.512*	3.000	2.650	.000+310	NO	NO	11.950	1,4,9,17F,17G,17H
SFR	80% LTV 600,001 TO 750K	BOTH	75%	6.562*	3.050	2.650	.000+310	NO	NO	11.950	1,4,17H
SFR	70% LTV 40K TO 750K	BOTH	70%	6.562*	3.050	2.000	.000+310	NO	NO	11.950	1,4,9,17F,17G
SFR	60% LTV 40K TO 750K	BOTH	60%	6.562*	3.050	1.900	.000+310	NO	NO	11.950	1,4,9,17F,17G
SFR	50% LTV 40K TO 750K	BOTH	50%	6.562*	3.050	1.750	.000+310	NO	NO	11.950	1,4,9,17F,17G
2	75% LTV 40K TO 533,850	BOTH	75%	6.562*	3.050	2.650	.000+310	NO	NO	11.950	1,4,9,17H
3	75% LTV 40K TO 645,300	BOTH	75%	6.562*	3.050	2.650	.000+310	NO	NO	11.950	1,4,9,17H
4	75% LTV 40K TO 801,950	BOTH	75%	6.562*	3.050	2.650	.000+310	NO	NO	11.950	1,4,9,17H

NON-OWNER OCCUPIED

SFR	25% CD 75K TO 500K	PURCH	N/A	6.812*	3.300	3.250	.000+310	NO	YES	12.250	4,6,8
SFR	75% LTV 75K TO 500K	BOTH	70%	6.812*	3.300	3.250	.000+310	NO	YES	12.250	4,6
2	70% LTV 75K TO 533,850	BOTH	70%	6.812*	3.300	3.250	.250+310	NO	YES	12.250	1,4,6
3	70% LTV 75K TO 645,300	BOTH	70%	6.812*	3.300	3.250	.250+310	NO	YES	12.250	1,4,6
4	70% LTV 75K TO 801,950	BOTH	70%	6.812*	3.300	3.250	.250+310	NO	YES	12.250	1,4,6

MODIFIED ADJUSTABLE RATE MORTGAGE - 1 YEAR MODIFIED RATE BASED ON CODI INDEX. (LOAN TYPE CODE 053) (EQUITY BUILDER CODE 139) THE BORROWER MUST QUALIFY USING THE FULLY INDEXED RATE, NOT THE START RATE, FOR INCOME VS. PAYMENT RATIO.

OWNER OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	MOD 12 START RATE	FULLY INDEXED RATE	MARGIN	ORIG FEE	MI REQ	PPAY APPL	LIFE CAP	FOOTNOTES
SFR	90% LTV \$40K TO 500K	PURCH	N/A	6.450	6.712*	3.200	.500+310	YES	YES	12.250	4,5,9
SFR	80% LTV 40K TO 600K	BOTH	80%	6.450	6.712*	3.200	.000+310	NO	YES	11.950	1,4,9
SFR	80% LTV 600,001 TO 750K	BOTH	75%	6.700	6.712*	3.200	.000+310	NO	YES	11.950	1,4
2	75% LTV 40K TO 533,850	BOTH	75%	6.700	6.712*	3.200	.000+310	NO	YES	11.950	1,4,9
3	75% LTV 40K TO 645,300	BOTH	75%	6.700	6.712*	3.200	.000+310	NO	YES	11.950	1,4,9
4	75% LTV 40K TO 801,950	BOTH	75%	6.700	6.712*	3.200	.000+310	NO	YES	11.950	1,4,9

NON-OWNER OCCUPIED

SFR	75% LTV 75K TO 500K	BOTH	70%	6.800	6.962*	3.450	.500+310	NO	YES	12.250	4
2	70% LTV 75K TO 533,850	BOTH	70%	6.800	6.962*	3.450	.500+310	NO	YES	12.250	1,4
3	70% LTV 75K TO 645,300	BOTH	70%	6.800	6.962*	3.450	.500+310	NO	YES	12.250	1,4
4	70% LTV 75K TO 801,950	BOTH	70%	6.800	6.962*	3.450	.500+310	NO	YES	12.250	1,4

CODI INDEX: 3.512

INDEX PUBLISHED DATE JANUARY 3, 2006



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Date Printed: 1/11/2006 12:22:25 PM

EffectiveDateTime: 1/5/2006 12:01:00 AM

PublishedDateTime: 1/4/2006 12:06:00 PM

Rate Sheet Sequence Number: 1

MODIFIED ADJUSTABLE RATE MORTGAGE - 3 YEAR MODIFIED RATE BASED ON CODI INDEX. (LOAN TYPE CODE 054) THE BORROWER MUST QUALIFY USING THE FULLY INDEXED RATE, NOT THE START RATE, FOR INCOME VS. PAYMENT RATIO.

OWNER OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	MOD 36	FULLY	MARGIN	ORIG FEE	MI REQ	PPAY APPL	LIFE CAP	FOOTNOTES
				START RATE	INDEXED RATE						
SFR	90% LTV \$40K TO 500K	PURCH	N/A	6.500	6.812*	3.300	.500+310	YES	YES	12.250	5,9A
SFR	80% LTV 40K TO 600K	BOTH	80%	6.500	6.812*	3.300	.000+310	NO	YES	11.950	1,9A
SFR	80% LTV 600,001 TO 750K	BOTH	75%	6.750	6.812*	3.300	.000+310	NO	YES	11.950	1
2	75% LTV 40K TO 533,850	BOTH	75%	6.750	6.812*	3.300	.000+310	NO	YES	11.950	1,9A
3	75% LTV 40K TO 645,300	BOTH	75%	6.750	6.812*	3.300	.000+310	NO	YES	11.950	1,9A
4	75% LTV 40K TO 801,950	BOTH	75%	6.750	6.812*	3.300	.000+310	NO	YES	11.950	1,9A
NON-OWNER OCCUPIED											
SFR	75% LTV 75K TO 500K	BOTH	70%	7.000	7.012*	3.500	.500+310	NO	YES	12.250	1
2	70% LTV 75K TO 533,850	BOTH	70%	7.000	7.012*	3.500	.500+310	NO	YES	12.250	1
3	70% LTV 75K TO 645,300	BOTH	70%	7.000	7.012*	3.500	.500+310	NO	YES	12.250	1
4	70% LTV 75K TO 801,950	BOTH	70%	7.000	7.012*	3.500	.500+310	NO	YES	12.250	1

NO NEGATIVE ARM MORTGAGE - BASED ON CODI. THIS LOAN INCLUDES PAYMENT ADJUSTMENT COMBINED WITH AN INTEREST RATE CAP OF 1% EACH 6 MONTH PERIOD (LOAN TYPE CODE 061) THE INDEX WILL BE SET UPON THE RECEIPT OF APPLICATION AND FEE. THE BORROWER MUST QUALIFY USING THE FULLY INDEXED RATE, NOT THE START RATE, FOR INCOME VS. PAYMENT RATIO. THIS LOAN INCLUDES A PREPAYMENT FEE OF 2% FOR THE FIRST 3 YEARS.

OWNER OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	MOD 6	FULLY	MARGIN	ORIG FEE	MI REQ	PPAY APPL	LIFE CAP	FOOTNOTES
				START RATE	INDEXED RATE						
SFR	95% LTV \$40K TO 500K	PURCH	N/A	5.750	6.912*	3.400	.500+310	YES	YES	12.500	5,6
SFR	90% LTV 40K TO 500K	PURCH	N/A	5.750	6.912*	3.400	.500+310	YES	YES	12.500	5,6
SFR	80% LTV 40K TO 600K	BOTH	80%	5.750	6.912*	3.400	.000+310	NO	YES	12.250	1,6
SFR	80% LTV 600,001 TO 750K	BOTH	75%	5.750	6.912*	3.400	.000+310	NO	YES	12.250	1,6
2	75% LTV 40K TO 533,850	BOTH	75%	5.750	6.912*	3.400	.000+310	NO	YES	12.250	1,6
3	75% LTV 40K TO 645,300	BOTH	75%	5.750	6.912*	3.400	.000+310	NO	YES	12.250	1,6
4	75% LTV 40K TO 801,950	BOTH	75%	5.750	6.912*	3.400	.000+310	NO	YES	12.250	1,6
NON-OWNER OCCUPIED											
SFR	75% LTV 75K TO 500K	BOTH	70%	6.550	7.112*	3.600	.500+310	NO	YES	12.500	1,6
2	70% LTV 75K TO 533,850	BOTH	70%	6.550	7.112*	3.600	.500+310	NO	YES	12.500	1,6
3	70% LTV 75K TO 645,300	BOTH	70%	6.550	7.112*	3.600	.500+310	NO	YES	12.500	1,6
4	70% LTV 75K TO 801,950	BOTH	70%	6.550	7.112*	3.600	.500+310	NO	YES	12.500	1,6

CODI INDEX: 3.512

INDEX PUBLISHED DATE JANUARY 3, 2006



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Date Printed: 1/11/2006 12:22:25 PM

EffectiveDateTime: 1/5/2006 12:01:00 AM

PublishedDateTime: 1/4/2006 12:06:00 PM

Rate Sheet Sequence Number: 1

INTEREST ONLY ADJUSTABLE - BASED ON CODI. THIS LOAN INCLUDES PAYMENT ADJUSTMENT COMBINED WITH AN INTEREST RATE CAP OF 1% EACH 6 MONTH PERIOD (LOAN TYPE CODE 093) THE INDEX WILL BE SET UPON THE RECEIPT OF APPLICATION AND FEE. THE BORROWER MUST QUALIFY USING THE FULLY INDEXED RATE, NOT THE START RATE, FOR INCOME VS. PAYMENT RATIO. THIS LOAN INCLUDES A PREPAYMENT FEE OF 2% FOR THE FIRST 3 YEARS.

OWNER OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	MOD 6 START RATE	FULLY INDEXED RATE	MARGIN	ORIG FEE	MI REQ	PPAY APPL	LIFE CAP	FOOTNOTES
SFR	95% LTV \$40K TO 500K	PURCH	N/A	5.750	6.812*	3.300	.500+310	YES	YES	12.250	5,6
SFR	90% LTV 40K TO 500K	PURCH	N/A	5.750	6.812*	3.300	.500+310	YES	YES	12.250	5,6
SFR	80% LTV 40K TO 600K	BOTH	80%	5.750	6.812*	3.300	.000+310	NO	YES	12.250	1,6
SFR	80% LTV 600,001 TO 750K	BOTH	75%	5.750	6.812*	3.300	.000+310	NO	YES	12.250	1,6
2	75% LTV 40K TO 533,850	BOTH	75%	5.750	6.862*	3.350	.000+310	NO	YES	12.250	1,6
3	75% LTV 40K TO 645,300	BOTH	75%	5.750	6.862*	3.350	.000+310	NO	YES	12.250	1,6
4	75% LTV 40K TO 801,950	BOTH	75%	5.750	6.862*	3.350	.000+310	NO	YES	12.250	1,6

NON-OWNER OCCUPIED

SFR	75% LTV 75K TO 500K	BOTH	70%	6.550	7.012*	3.500	.500+310	NO	YES	12.500	1,6
2	70% LTV 75K TO 533,850	BOTH	70%	6.550	7.012*	3.500	.500+310	NO	YES	12.500	1,6
3	70% LTV 75K TO 645,300	BOTH	70%	6.550	7.012*	3.500	.500+310	NO	YES	12.500	1,6
4	70% LTV 75K TO 801,950	BOTH	70%	6.550	7.012*	3.500	.500+310	NO	YES	12.500	1,6

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SPECIAL PMB PROGRAM

ADJUSTABLE RATE MORTGAGE WITH PICK-A-PAYMENT FEATURE (LOAN TYPE CODE 241) (EQUITY BUILDER CODE 210)

OWNER OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	START RATE	MARGIN	MIN PYMT RATE	ORIG FEE	MI REQ	PPAY APPL	LIFE CAP	FOOTNOTES
SFR	20% CD \$40K TO 800K	BOTH	N/A	6.862*	3.350	2.650	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 3D, 3E, 3F, 3G, 4, 8, 9A, 17F, 17G, 17H, 24
SFR	80% LTV 40K TO 600K	BOTH	80%	6.762*	3.250	2.650	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 3D, 3E, 3F, 3G, 4, 9A, 17F, 17G, 17H, 24
SFR	80% LTV 600,001 TO 750K	BOTH	75%	6.812*	3.300	2.650	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 3D, 3E, 3F, 3G, 4, 9A, 17H
SFR	70% LTV 40K TO 750K	BOTH	70%	6.762*	3.250	2.000	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 3D, 3E, 3F, 3G, 4, 9A, 17F, 17G, 24
SFR	60% LTV 40K TO 750K	BOTH	60%	6.762*	3.250	1.900	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 3D, 3E, 3F, 3G, 4, 9A, 17F, 17G, 24
SFR	50% LTV 40K TO 750K	BOTH	50%	6.762*	3.250	1.750	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 3D, 3E, 3F, 3G, 4, 9A, 17F, 17G, 24
2	75% LTV 40K TO 533,850	BOTH	75%	6.762*	3.250	2.650	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 3D, 3E, 3F, 3G, 4, 9A, 17F, 17G, 24
3	75% LTV 40K TO 645,300	BOTH	75%	6.762*	3.250	2.650	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 4, 9A, 17F, 17G, 17H, 24
4	75% LTV 40K TO 801,950	BOTH	75%	6.762*	3.250	2.650	(1.000)+310	NO	YES	11.950	1, 3A, 3B, 3C, 4, 9A, 17F, 17G, 17H, 24

NON-OWNER OCCUPIED

SFR	75% LTV 75K TO 500K	BOTH	70%	6.912*	3.400	3.250	(.500)+310	NO	YES	12.250	3A, 3B, 3C, 4
2	70% LTV 75K TO 533,850	BOTH	70%	6.912*	3.400	3.250	(.500)+310	NO	YES	12.250	1, 3A, 3B, 3C, 4
3	70% LTV 75K TO 645,300	BOTH	70%	6.912*	3.400	3.250	(.500)+310	NO	YES	12.250	1, 3A, 3B, 3C, 4
4	70% LTV 75K TO 801,950	BOTH	70%	6.912*	3.400	3.250	(.500)+310	NO	YES	12.250	1, 3A, 3B, 3C, 4

MAXIMUM BROKER COMP IS \$20,000

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MODIFIED ADJUSTABLE RATE MORTGAGE - 1 YEAR MODIFIED RATE BASED ON CODI INDEX. (LOAN TYPE CODE 053) (EQUITY BUILDER CODE 139) THE BORROWER MUST QUALIFY USING THE FULLY INDEXED RATE, NOT THE START RATE, FOR INCOME VS. PAYMENT RATIO.

OWNER	OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	MOD 12 START RATE	FULLY INDEXED RATE	MARGIN	ORIG FEE	MI	PPAY	LIFE CAP	FOOTNOTES
SFR	90% LTV	\$40K TO 500K	PURCH	N/A	6.750	6.912*	3.400	(.500)+310	YES	YES	12.250	4,5
SFR	80% LTV	40K TO 600K	BOTH	80%	6.750	6.912*	3.400	(1.000)+310	NO	YES	11.950	1,4
SFR	80% LTV	600,001 TO 750K	BOTH	75%	7.000	6.912*	3.400	(1.000)+310	NO	YES	11.950	1,4
2	75% LTV	40K TO 533,850	BOTH	75%	7.000	6.912*	3.400	(1.000)+310	NO	YES	11.950	1,4
3	75% LTV	40K TO 645,300	BOTH	75%	7.000	6.912*	3.400	(1.000)+310	NO	YES	11.950	1,4
4	75% LTV	40K TO 801,950	BOTH	75%	7.000	6.912*	3.400	(1.000)+310	NO	YES	11.950	1,4

NON-OWNER OCCUPIED

SFR	75% LTV	75K TO 500K	BOTH	70%	7.250	7.162*	3.650	(.500)+310	NO	YES	12.250	4
2	70% LTV	75K TO 533,850	BOTH	70%	7.250	7.162*	3.650	(.500)+310	NO	YES	12.250	1,4
3	70% LTV	75K TO 645,300	BOTH	70%	7.250	7.162*	3.650	(.500)+310	NO	YES	12.250	1,4
4	70% LTV	75K TO 801,950	BOTH	70%	7.250	7.162*	3.650	(.500)+310	NO	YES	12.250	1,4

BROKER COMPENSATION WILL NOT BE PAID TO THE MORTGAGE BROKER IF WORLD WAIVES A PREPAYMENT FEE ON A RETURNING EXISTING LOAN.

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INTEREST ONLY ADJUSTABLE - BASED ON CODI. THIS LOAN INCLUDES PAYMENT ADJUSTMENT COMBINED WITH AN INTEREST RATE CAP OF 1% EACH 6 MONTH PERIOD (LOAN TYPE CODE 093) THE INDEX WILL BE SET UPON THE RECEIPT OF APPLICATION AND FEE. THE BORROWER MUST QUALIFY USING THE FULLY INDEXED RATE, NOT THE START RATE, FOR INCOME VS. PAYMENT RATIO. THIS LOAN INCLUDES A PREPAYMENT FEE OF 2% FOR THE FIRST 3 YEARS.

OWNER OCCUPIED	MAXIMUM LOAN AMOUNT	PURCH/ REFI	CASH OUT	MOD 6 START RATE	FULLY INDEXED RATE	MARGIN	ORIG FEE	MI REQ	PPAY APPL	LIFE CAP	FOOTNOTES
SFR	95% LTV \$40K TO 500K	PURCH	N/A	6.000	7.062*	3.550	(.500)+310	YES	YES	12.500	3A, 3B, 3C, 5
SFR	90% LTV 40K TO 500K	PURCH	N/A	6.000	7.062*	3.550	(.500)+310	YES	YES	12.500	3A, 3B, 3C, 5
SFR	80% LTV 40K TO 600K	BOTH	80%	6.000	7.062*	3.550	(1.000)+310	NO	YES	12.250	1, 3A, 3B, 3C
SFR	80% LTV 600,001 TO 750K	BOTH	75%	6.000	7.062*	3.550	(1.000)+310	NO	YES	12.250	1, 3A, 3B, 3C
2	75% LTV 40K TO 533,850	BOTH	75%	6.000	7.062*	3.550	(1.000)+310	NO	YES	12.250	1, 3A, 3B, 3C
3	75% LTV 40K TO 645,300	BOTH	75%	6.000	7.062*	3.550	(1.000)+310	NO	YES	12.250	1, 3A, 3B, 3C
4	75% LTV 40K TO 801,950	BOTH	75%	6.000	7.062*	3.550	(1.000)+310	NO	YES	12.250	1, 3A, 3B, 3C

NON-OWNER OCCUPIED

SFR	75% LTV 75K TO 500K	BOTH	70%	6.800	7.462*	3.950	(.500)+310	NO	YES	12.500	1, 3A, 3B, 3C
2	70% LTV 75K TO 533,850	BOTH	70%	6.800	7.462*	3.950	(.500)+310	NO	YES	12.500	1, 3A, 3B, 3C
3	70% LTV 75K TO 645,300	BOTH	70%	6.800	7.462*	3.950	(.500)+310	NO	YES	12.500	1, 3A, 3B, 3C
4	70% LTV 75K TO 801,950	BOTH	70%	6.800	7.462*	3.950	(.500)+310	NO	YES	12.500	1, 3A, 3B, 3C

CODI INDEX: 3.512

INDEX PUBLISHED DATE JANUARY 3, 2006



World Savings Rate Sheet

MORTGAGE BROKER PROGRAM - WORLD SAVINGS FOOTNOTES
CODI INDEX: ALL STATES WITHOUT SPECIAL RATE SHEETS

Date Printed: 1/11/2006 12:22:25 PM

EffectiveDateTime: 1/5/2006 12:01:00 AM

PublishedDateTime: 1/4/2006 12:06:00 PM

Rate Sheet Sequence Number: 1

- 1) REFER TO THE STATE UNDERWRITING REFERENCE CHARTS FOR DOWN PAYMENT REQUIREMENTS FOR ALL LOAN PROGRAMS.
- 2) 40 YEAR TERM--ARM (#041) ONLY. THIS TERM SHOULD ONLY BE USED WHEN THE BORROWER UNDERSTANDS THE INCREASED INTEREST COST AND TO COMPETE WITH OTHER LENDERS WITH A 40 YEAR LOAN. 40 YEAR TERM CANNOT BE USED WITH FIXED RATE OPTION.
- 3A) YOU MAY INCREASE THE BROKER COMPENSATION BY .500% FOR PROVIDING SERVICES RESULTING IN AN INCREASE OF .100% IN THE MARGIN ON THIS ARM LOAN.
IMPORTANT! FTNT #3B, FTNT #3C AND FTNT 24 CANNOT BE USED IN CONJUNCTION.
- 3B) YOU MAY INCREASE THE BROKER COMPENSATION BY .750% FOR PROVIDING SERVICES RESULTING IN AN INCREASE OF .150% IN THE MARGIN ON THIS ARM LOAN.
- 3C) YOU MAY INCREASE THE BROKER COMPENSATION BY 1.000% FOR PROVIDING SERVICES RESULTING IN AN INCREASE OF .250% IN THE MARGIN ON THIS ARM LOAN.
- 3D) YOU MAY INCREASE THE BROKER COMPENSATION BY 1.500% FOR PROVIDING SERVICES RESULTING IN AN INCREASE OF .300% IN THE MARGIN ON THIS ARM LOAN. REQUIRED CREDIT SCORE IS 675. THIS FOOTNOTE CANNOT BE USED IN CONJUNCTION WITH FOOTNOTES 3A, 3B, 3C, 3E, 3F, 3G, 17H AND 24.
- 3E) YOU MAY INCREASE THE BROKER COMPENSATION BY 2.000% FOR PROVIDING SERVICES RESULTING IN AN INCREASE OF .400% IN THE MARGIN ON THIS ARM LOAN. REQUIRED CREDIT SCORE IS 710. THIS FOOTNOTE CANNOT BE USED IN CONJUNCTION WITH FOOTNOTES 3A, 3B, 3C, 3D, 3F, 3G, 17H AND 24.
- 3F) TO REDUCE THE TERM OF THE PREPAYMENT FEATURE FROM 3 YEARS TO 1 YEAR, YOU MUST DECREASE THE BROKER COMPENSATION BY .500% AND DECREASE THE MARGIN BY .100%. THIS FOOTNOTE CANNOT BE USED IN CONJUNCTION WITH FOOTNOTES 3A, 3B, 3C, 3D, 3E, 3G, 9A AND 24.

PLEASE NOTE: TO APPLY 1 YEAR PREPAY TO A LOAN YOU MUST SELECT EITHER FOOTNOTE 3F OR 3G.
- 3G) TO REDUCE THE TERM OF THE PREPAYMENT FEATURE FROM 3 YEARS TO 1 YEAR, YOU MUST INCREASE MARGIN BY .100%. THIS FOOTNOTE CANNOT BE USED IN CONJUNCTION WITH FOOTNOTES 3A, 3B, 3C, 3D, 3E, 3F, 9A AND 24.
- 4) EQUITY BUILDER PAYMENT PLAN, COMBINED WITH AN AUTOMATIC CHECKING ACCOUNT. ARM LOAN TYPE CODE 110. PICK-A-PAYMENT LOAN TYPE CODE 210. MARM 12 LOAN TYPE CODE 139.
- 5) MORTGAGE INSURANCE IS REQUIRED WITH RADIAN, REPUBLIC OR UNITED GUARANTY (25% COVERAGE FOR LOANS 80.1% TO 90% - LOANS 90.1% TO 95% MUST HAVE 30% MI COVERAGE). TAX IMPOUNDS ARE REQUIRED.
- 6) THE PREPAYMENT FEE MAY BE WAIVED WITH AN ADDITIONAL .500% LOAN FEE. FTNT #6 CANNOT BE USED IN CONJUNCTION WITH ANY OTHER FEE REDUCTION.
- 8) \$300 SPONSOR SET UP FEE FOR 100% LOANS. WORLD CD REQUIRED FOR 20% OF SALES PRICE. IF 10% CD (LOAN TYPE 041 & 110 ONLY), MI REQUIRED. NO CASH OUT REFINANCE ALLOWED. JOINT CD AND TRUST WITH 2 BENEFICIARIES ARE FDIC INSURED TO \$200,000.
- 9) FIXED RATE OPTION! ADD .050 TO THE SPREAD FOR CONVERTIBLE OPTION WINDOW - YEARS 2 THROUGH 7. FIXED RATE OPTION



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MUST HAVE A PREPAYMENT FEE. CANNOT BE OFFERED WHEN WAIVING AN EXISTING BROKER/LENDER COMP PREPAY FEE. FOOTNOTE #6 CANNOT BE USED TO WAIVE PREPAYMENT FEE. THIS MARGIN INCREASE WILL NOT QUALIFY FOR PREPAY FEE WAIVER ON THE EXISTING LOAN BEING PAID OFF.

- 9A) FIXED RATE OPTION COMBINED WITH BROKER COMPENSATION LOANS. FRO WILL BE EFFECTIVE AT THE END OF PREPAY TERM. ADD .050% TO MARGIN. NOTE: NO EXCEPTION, NO FRO DURING PREPAY PERIOD.
- 17F) YOU MUST INCREASE THE MINIMUM PAYMENT RATE BY 1.000% ON ALL PURCHASE OR REFINANCE TRANSACTIONS WITH WORLD'S 2ND'S OR OUTSIDE 2ND'S WHERE THE COMBINED 1ST & 2ND ARE GREATER THAN 80% CLTV.
*** REMEMBER TO MANUALLY SELECT THIS FOOTNOTE FOR LOANS WITH OUTSIDE 2NDS.
- 17G) YOU MUST INCREASE THE MINIMUM PAYMENT RATE BY 1.000% ON ALL PURCHASE OR REFINANCE TRANSACTIONS WITH WORLD CONCURRENT ELOC WHERE THE COMBINED 1ST & ELOC ARE GREATER THAN 80% CLTV. PURCHASE OPTIONAL ELOCS ARE ALLOWED WITHOUT ADDING THE 1.000% PROVIDED THAT NO FUNDS ARE USED FOR THE CLOSING.

***REMEMBER TO SELECT THIS FOOTNOTE FOR ALL REFINANCE TRANSACTIONS WHEN ANY PART OF ELOC FUNDS WILL BE USED TO CLOSE THE LOAN.
- 17H) THE MINIMUM PAYMENT RATE CAN BE REDUCED TO 2.35% IF THE BORROWERS MID CREDIT SCORE IS 650 OR HIGHER AND THE LTV IS 70-75%. THE CREDIT SCORE MUST BE ENTERED INTO THE LOIS SYSTEM. THE LOAN CANNOT HAVE CONCURRENT FINANCING THAT TAKES THE CLTV OVER 75%. PURCHASE OPTIONAL ELOCS ARE ALLOWED PROVIDED THAT NO FUNDS ARE USE FOR THE CLOSING.
- 24) CASH ADVANTAGE TO BORROWER. YOU MAY INCREASE THE MARGIN .250% TO PAY THE BORROWER 1.000% CASH ADVANTAGE. USE SPECIAL PROGRAM CODE 77 FOR CASH ADVANTAGE. CANNOT BE USED WITH FOOTNOTES 3A,3B OR 3C.

A TOTAL OF \$310 WILL BE COLLECTED UP FRONT. THIS COVERS A \$306 PROCESSING FEE (\$306 APPLICATION FEE IN NY AND NJ) AND \$4 INITIAL FLOOD DETERMINATION FEE. PLEASE NOTE THAT THESE FEES WILL NOT BE RETURNED FOR ANY REASON IF THE APPRAISER HAS VISITED THE PROPERTY.

FEES DEDUCTED FROM LOAN PROCEEDS AT CLOSE (NET FUNDED)... APPRAISAL FEE \$225 - \$425 WITH POSSIBLE \$50 APPRAISAL REVIEW FEE (OR \$100 APPRAISAL FEE FOR QUALIFIED BROKER FEE APPRAISAL), \$9 ONGOING FLOOD MONITORING FEE, TAX SERVICE FEE, (COMMITMENT FEE IN NY AND NJ). IN ADDITION, ALL BROKER FEES ARE NET FUNDED BY WORLD. BROKERS MUST SUBMIT A BROKER FEE STATEMENT TO WORLD WITH THE COMPLETE LOAN PACKAGE AND BROKER FEES WILL BE PAID OUT BY WORLD WITHIN THREE BUSINESS DAYS AFTER THE LOAN CLOSSES. THERE MAY BE ADDITIONAL FEES DEPENDING ON CERTAIN FEATURES OF THE LOAN.