

WHOLESALE ANNOUNCEMENT

DATE: March 19, 2008
MEMO TO: All Brokers/Correspondents
RE: Product Changes

Effective immediately solely due to the Mortgage Insurance companies announcements of no longer insuring loans above 97% LTV's the following changes are as follows:

- FLEX100 - No Longer Available
- My Community Mortgage - Maximum LTV 97%- Minimum FICO 680
- 30 YR LPMI – Maximum LTV 95%

In addition:

Pricing adjusters for Government loans will be revised as follows:

| FICO SCORE RANGE | NEW PRICE ADJUSTER |
|------------------|---------------------------------|
| >=620 | 0 |
| 600-619 | 0.375 |
| 580-599 | 1.50 |
| <580 | N/A --Minimum FICO score is 580 |