

**Position Gain Summary by Time Slot**

Printed on 06/13/08 9:07

Segment Rollup

In Thousands

Profile profile\_2

**Current Rate Scenario**

Time Slot	Loan Gain	MBS Gain	Mandy	Best Efforts	Net Gain Before		Exchange Futures	Dealer Options	Exchange Options	Treasury Securities	Value of MSR	Net Gain
					Non Deliv & MSR							
Segment	All Segments											
15	272	(599)	0	0	(328)		0	0	0	0	926	598
30	257	(486)	0	0	(230)		0	0	0	0	773	543
45	155	16	0	(0)	171		0	0	0	0	606	777
60	50	(63)	0	2	(11)		0	0	2	0	197	187
75	54	0	0	0	54		0	0	0	0	204	258
90	(1)	(47)	0	0	(48)		0	0	0	0	68	20
105	53	(137)	0	0	(84)		0	0	0	0	212	128
120	4	0	0	0	4		0	0	0	0	36	40
135	13	0	0	0	13		0	0	0	0	12	24
150	(0)	0	0	0	(0)		0	0	0	0	2	2
165	3	0	0	0	3		0	0	0	0	3	7
Scenario Total	861	(1,317)	0	2	(454)		0	0	2	0	3,038	2,586

**Higher Rate Scenario**

Time Slot	Loan Gain	MBS Gain	Mandy	Best Efforts	Net Gain Before		Exchange Futures	Dealer Options	Exchange Options	Treasury Securities	Value of MSR	Net Gain
					Non Deliv & MSR							
Segment	All Segments											
15	(249)	(66)	0	0	(315)		0	0	0	0	926	611
30	(424)	275	0	0	(149)		0	0	0	0	819	669
45	(162)	235	0	5	78		0	0	0	0	636	714
60	(152)	245	0	6	99		0	0	(8)	0	242	332
75	(51)	0	0	0	(51)		0	0	0	0	217	167
90	(78)	24	0	0	(54)		0	0	0	0	76	22
105	(66)	(43)	0	0	(110)		0	0	0	0	227	117
120	(27)	0	0	0	(27)		0	0	0	0	37	10
135	6	0	0	0	6		0	0	0	0	12	18
150	(3)	0	0	0	(3)		0	0	0	0	2	(0)
165	2	0	0	0	2		0	0	0	0	3	5
Scenario Total	(1,203)	669	0	12	(522)		0	0	(8)	0	3,196	2,665

**Lower Rate Scenario**

Time Slot	Loan Gain	MBS Gain	Mandy	Best Efforts	Net Gain Before		Exchange Futures	Dealer Options	Exchange Options	Treasury Securities	Value of MSR	Net Gain
					Non Deliv & MSR							
Segment	All Segments											
15	677	(1,015)	0	0	(337)		0	0	0	0	926	588
30	737	(1,050)	0	0	(313)		0	0	0	0	735	423
45	299	(160)	0	(2)	137		0	0	0	0	465	602
60	134	(313)	0	(2)	(181)		0	0	31	0	131	(19)
75	79	0	0	0	79		0	0	0	0	119	198
90	37	(103)	0	0	(66)		0	0	0	0	42	(24)



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## Lower Rate Scenario

<u>Time Slot</u>	<u>Loan Gain</u>	<u>MBS Gain</u>	<u>Mandy</u>	<u>Best Efforts</u>	<u>Net Gain Before Non-Deliv &amp; MSR</u>	<u>Exchange Futures</u>	<u>Dealer Options</u>	<u>Exchange Options</u>	<u>Treasury Securities</u>	<u>Value of MSR</u>	<u>Net Gain</u>
Segment	<b>All Segments</b>										
105	98	(209)	0	0	(110)	0	0	0	0	153	42
120	24	0	0	0	24	0	0	0	0	30	53
135	9	0	0	0	9	0	0	0	0	7	16
150	1	0	0	0	1	0	0	0	0	1	2
165	2	0	0	0	2	0	0	0	0	2	4
<b>Scenario Total</b>	<b>2,098</b>	<b>(2,849)</b>	<b>0</b>	<b>(4)</b>	<b>(755)</b>	<b>0</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>2,609</b>	<b>1,885</b>