

**Deutsche Bank Securities Inc.****3**

60 Wall Street, NGC60-4401

New York City, NY 10005

Tel: (212) 250-7328

Fax: (212) 797-5160

**Top Warehouse Account Managers:**

Vince D'Amore, director

(212) 250-7328

Glenn Minkoff, director

(212) 250-3406

Charter :  Commercial Bank  Thrift  Investment Banker**Warehouse Volume at Dec. 31:**

(dollars in millions - rounded)

	2005	2004	% Change
<b>Average Outstandings for Year:</b>	\$7,000	\$2,500	180%
<b>Dollar Volume of Commitments:</b>	\$12,750	\$9,600	33%
<b>Gestation Repo Volume:</b>	na	na	na
<b>Number of Warehouse Customers:</b>	15	11	36%
<b>Number of Active Warehouse Lines:</b>	20	19	5%
<b>Commercial Commitments:</b>	na	na	na

**Warehousing (in units) :**

<b>Minimum warehouse loan size:</b>	\$50,000,000
<b>Maximum warehouse loan size:</b>	\$2,000,000,000
<b>Minimum capital requirement for credit:</b>	\$10,000,000
<b>Product most warehoused:</b>	Subprime, Alt-A
<b>Types of product warehoused:</b>	Conv., Govt., B&C, Com'cl., Jumbo
<b>Client base:</b>	Mtg. Bankers, S&Ls, Asset managers/servicers

**Servicing Acquisition Volume at Dec. 31:**

(dollars in millions - rounded)

	2005	2004	% Change
<b>Average Outstandings at Year-End:</b>	na	na	na
<b>Average Number of Outstanding Loans:</b>	na	na	na

**Servicing Loan Details (in units) :**

<b>Minimum servicing loan size:</b>	\$10,000,000
<b>Maximum servicing loan size:</b>	\$50,000,000
<b>Minimum capital for servicing loan:</b>	\$10,000,000
<b>Client base:</b>	Mtg. Bankers

**B&C Warehousing at Dec. 31:**

<b>Average Outstandings for Year:</b>	na
<b>Dollar Volume of Commitments:</b>	na
<b>Number of Warehouse Customers:</b>	na
<b>Number of Active Warehouse Lines:</b>	na
<b>Categories of B&amp;C Customers Served:</b>	A-, B