

## Market Commentary

Japan's benchmark bond yields rose above 1 percent and completed the biggest weekly gain since January on concern the government will fail to rein in the world's largest debt burden.

## Economic Calendar: Week of November 21, 2011

	Monday November 21	Tuesday November 22	Wednesday November 23	Thursday November 24 <i>US Holiday:</i>	Friday November 25 <i>Weekly Bill Settlement</i>
7:00 ET		ICSC-Goldman Store Sales (7:45)	MBA Purchase Applications	<i>Thanksgiving Day</i> <i>All Markets Closed</i>	<i>NYSE Early Close</i> <i>SIFMA Rec. Early Close (2:00)</i>
8:00 ET	Chicago Fed National Activity Index (8:30)	GDP, Corporate Profits (8:30) Redbook (8:55)	Durable Goods Orders, Personal Income and Outlays, Jobless Claims (8:30)		
9:00 ET			Bloomberg Consumer Comfort Index (9:45) Consumer Sentiment (9:55)		
10:00 ET	Existing Home Sales		EIA Natural Gas Rep (10:30)		
11:00 ET	4-Wk Bill Annnc 3 & 6-Mo Bill Auction (11:30)	4-Wk Bill Auction (11:30)	EIA Petroleum Status Report 3 & 6-Mo Bill Annnc		
1:00 ET	2-Yr Note Auction	5-Yr Note Auction	7-Yr Note Auction		
2:00 ET	D. Lockhart (2:30)	FOMC Minutes			
4:00 ET					Fed Balance Sheet & Money Supply (4:30)

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## Lock Desk Information

- Lock Desk hours are 8:30 am - 4:00 pm PT. All requests must be submitted by 4:00 pm PT.
- Lock online with Reunion Direct at [www.reunionwholesale.com](http://www.reunionwholesale.com)
- Extension and Re-Lock Requests: [lockdesk@reunionmortgage.com](mailto:lockdesk@reunionmortgage.com)

## Lock Information

Lock Terms	Price	Expiration	Advance Lock Delivery Expiration:	
20-days	0.000	December 14, 2011	20-days	December 1, 2011
25-days	0.075	December 19, 2011	25-days	December 1, 2011
30-days	0.150	December 26, 2011	30-days	December 4, 2011
35-days	0.225	December 29, 2011	35-days	December 4, 2011
40-days	0.300	January 3, 2012	40-days	December 4, 2011
45-days	0.375	January 9, 2012	45-days	December 14, 2011

**Extensions/Relocks:** Visit our Broker Lock Policy at <http://www.reunionmortgage.com/pdfs/Broker%20Lock%20Policy.pdf>

## Market Indicators

1 Yr LIBOR Index	1.041%
10 yr Treasury Note	1.950%
CMT	0.110%
FNMA 4 Dec	103.859
FNMA 30 yr Rate	3.584%

Average Prime Offer Rates (Fixed)  
<http://www.ffiec.gov/ratespread/YieldTableFixed.CSV>

Average Prime Offer Rates (ARMs)  
<http://www.ffiec.gov/ratespread/YieldTableAdjustable.CSV>

## Important Information

### MORTGAGEE CLAUSE

(same for HOI and Title)  
 Reunion Mortgage, Inc.  
 Its successors and/or assigns  
 860 Hillview Court, Suite 300  
 Milpitas, CA 95035

FHA Lender ID is 16862-0000-5  
 VA ID is 901913-00-00

Rates subject to change without notice. Information intended for approved Reunion Mortgage brokers only. Not intended to satisfy required public disclosures.

## Branch Contact Information

### Submissions and Conditions

Submit your file and conditions through Reunion Direct at [www.reunionwholesale.com](http://www.reunionwholesale.com)

### Closing

[closing@reunionmortgage.com](mailto:closing@reunionmortgage.com)  
 866.941.8321 Fax

**Reunion Direct has a simple and accurate pricing engine for your scenarios and loans!**

Questions? Call your Account Executive or local branch at 916.781.3322

## Conforming Fixed DU Programs

30 Yr		30 Yr High Balance		20 Yr	
4.500	-3.349	4.750	-2.501	4.375	-3.276
4.375	-3.101	4.625	-2.156	4.250	-3.156
4.250	-2.379	4.500	-1.781	4.125	-2.410
4.125	-2.004	4.375	-1.157	4.000	-2.102
4.000	-1.577	4.250	-0.495	3.875	-1.584
3.875	-0.888	4.125	-0.018	3.750	-0.862
3.750	0.076	4.000	0.429		
		3.875	1.115		
<b>C30</b>		<b>CJ30</b>		<b>C20</b>	

15 Yr		15 Yr High Balance		10 Yr	
4.125	-3.367	4.500	-2.409	4.000	-3.411
4.000	-3.141	4.375	-2.313	3.875	-3.155
3.875	-2.816	4.250	-2.112	3.750	-2.786
3.750	-2.388	4.125	-1.921	3.625	-2.604
3.625	-2.058	4.000	-1.742	3.500	-2.369
3.500	-1.737	3.875	-1.507	3.375	-2.054
3.375	-1.301	3.750	-1.073	3.250	-1.460
3.250	-0.682	3.625	-0.655		
<b>C15</b>		<b>CJ15</b>		<b>C10</b>	

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000
- \* Borrower paid buydown included in base price

## Portfolio Conforming Fixed DU Programs

30 Yr	30 Yr High Balance	15 Yr	15 Yr High Balance
<i>Suspended</i>	<i>Suspended</i>	<i>Suspended</i>	<i>Suspended</i>
<b>P30</b>	<b>PJ30</b>	<b>P15</b>	<b>PJ15</b>

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

Conf Fixed DU State Adjusters						
State	C30	CJ30	C20	C15	CJ15	C10
CA	0.000	0.000	0.000	0.000	0.000	0.000
WA	-0.050	-0.050	-0.050	-0.050	-0.050	-0.050
NV	0.030	0.030	0.000	0.000	0.000	0.000
OR	-0.100	-0.100	-0.120	-0.120	-0.120	-0.120

For additional State Adjusters, visit our website

Conf Fixed DU Price Adjustments	LTV ≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
Loan Amount ≤ \$99,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Non-Owner	1.750	1.750	1.750	1.750	3.000	N/A	N/A	N/A	N/A	
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
Condo (N/A ≤ 15 Yr)	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	
DTI > 50%	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
FICO Adjustments (N/A ≤ 15 Yr)										
FICO ≥ 740	-0.250	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.750	
FICO 720 - 739	-0.250	0.000	0.000	0.250	0.500	0.500	0.500	0.500	1.000	
FICO 700 - 719	-0.250	0.500	0.500	0.750	1.000	1.000	1.000	1.000	1.500	
FICO 680 - 699	0.000	0.500	0.500	1.250	1.750	1.500	1.250	1.250	N/A	
FICO 660 - 679	0.000	1.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A	
FICO 640 - 659	0.500	1.250	1.250	2.750	3.000	N/A	N/A	N/A	N/A	
FICO 620 - 639	0.500	1.500	1.500	3.000	3.000	N/A	N/A	N/A	N/A	
Cash-Out Refinance										
FICO ≥ 740	0.000	0.250	0.250	0.250	0.500	N/A	N/A	N/A	N/A	
FICO 700 - 739	0.000	0.625	0.625	0.625	0.750	N/A	N/A	N/A	N/A	
FICO 680 - 699	0.000	0.750	0.750	0.750	1.375	N/A	N/A	N/A	N/A	
FICO 660 - 679	0.250	0.750	0.750	0.750	1.500	N/A	N/A	N/A	N/A	
FICO 640 - 659	0.250	1.250	1.250	1.250	2.250	N/A	N/A	N/A	N/A	
FICO 620 - 639	0.250	1.250	1.250	1.250	2.750	N/A	N/A	N/A	N/A	
Subordinate Financing										
CLTV 75.01 - 80% (FICO < 720)	0.000	0.000	0.000	0.000	1.000	N/A	N/A	N/A	N/A	
CLTV 75.01 - 80% (FICO ≥ 720)	0.000	0.000	0.000	0.000	0.750	N/A	N/A	N/A	N/A	
CLTV 80.01 - 95% (FICO < 720)	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A	
CLTV 80.01 - 95% (FICO ≥ 720)	0.250	0.250	0.500	0.500	0.750	0.750	0.750	0.750	N/A	
CLTV 95.01 - 97%	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	
High Balance Adjustments (Cumulative with Agency Adj)										
Cash-Out Refinance	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Portfolio Conf Fixed DU Adjustments (Cumulative with Agency Adj, N/A 15 Yr with LTV 80.01-90)										
Minimum MI Option, FICO ≥ 740	N/A	N/A	N/A	N/A	N/A	0.125	0.375	0.500	1.000	
Minimum MI Option, FICO 720 - 739	N/A	N/A	N/A	N/A	N/A	0.125	0.625	0.875	1.250	
Minimum MI Option, FICO 700 - 719	N/A	N/A	N/A	N/A	N/A	0.125	0.750	0.875	1.250	
Minimum MI Option, FICO 680 - 699	N/A	N/A	N/A	N/A	N/A	0.125	0.750	0.875	1.750	
Minimum MI Option, FICO 660 - 679	N/A	N/A	N/A	N/A	N/A	0.750	1.250	1.750	2.125	
Minimum MI Option, FICO 640 - 659	N/A	N/A	N/A	N/A	N/A	1.250	1.750	2.000	2.375	
Minimum MI Option, FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	1.750	2.000	2.250	2.750	

## Conforming Fixed LP Programs

30 Yr		30 Yr High Balance		20 Yr	
4.500	-3.231	4.750	-2.451	4.375	-2.727
4.375	-2.607	4.625	-2.106	4.250	-2.367
4.250	-1.945	4.500	-1.731	4.125	-2.000
4.125	-1.468	4.375	-1.107	4.000	-1.614
4.000	-0.971	4.250	-0.445	3.875	-0.964
3.875	-0.234	4.125	0.032	3.750	0.970
		4.000	0.529		
		3.875	1.266		
<b>L30</b>		<b>LJ30</b>		<b>L20</b>	

15 Yr		15 Yr High Balance		10 Yr	
4.125	-2.898	4.500	-2.147	4.000	-2.588
4.000	-2.588	4.375	-1.718	3.875	-2.154
3.875	-2.154	4.250	-1.708	3.750	-2.152
3.750	-2.152	4.125	-1.398	3.625	-1.796
3.625	-1.796	4.000	-1.088	3.500	-1.441
3.500	-1.441	3.875	-0.654	3.375	-0.943
3.375	-0.943	3.750	-0.652	3.250	-0.311
3.250	-0.311	3.625	-0.296		
<b>L15</b>		<b>LJ15</b>		<b>L10</b>	

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

## Portfolio Conforming Fixed LP Programs

30 Yr		30 Yr High Balance		15 Yr		15 Yr High Balance	
4.750	-3.351	5.125	-2.956	4.500	-3.303	4.750	-2.366
4.625	-3.006	5.000	-2.119	4.375	-2.874	4.625	-1.992
4.500	-2.731	4.875	-1.524	4.250	-2.764	4.500	-1.703
4.375	-2.107	4.750	-1.451	4.125	-2.554	4.375	-1.324
4.250	-1.425	4.625	-1.606	4.000	-2.244	4.250	-1.364
4.125	-0.948	4.500	-1.231	3.875	-1.810	4.125	-1.054
4.000	-0.451	4.375	-0.607	3.750	-1.777	4.000	-0.744
3.875	0.286	4.250	0.075	3.625	-1.421	3.875	-0.310
<b>Q30</b>		<b>QJ30</b>		<b>Q15</b>		<b>QJ15</b>	

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

Conf Fixed LP State Adjusters						
State	L30	LJ30	L20	L15	LJ15	L10
CA	0.000	0.000	0.000	0.000	0.000	0.000
WA	-0.050	-0.050	-0.050	-0.050	-0.050	-0.050
NV	0.030	0.030	0.030	0.000	0.000	0.000
OR	-0.100	-0.100	-0.100	-0.120	-0.120	-0.120

For additional State Adjusters, visit our website

Conf Fixed LP Price Adjustments	LTV ≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Loan Amount ≤ \$99,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Non-Owner	1.750	1.750	1.750	1.750	3.000	N/A	N/A	N/A
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
DTI > 50%	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
FICO Adjustments (N/A ≤ 15 Yr)								
FICO ≥ 740	-0.250	0.000	0.000	0.000	0.250	0.250	0.250	0.250
FICO 720 - 739	-0.250	0.000	0.000	0.250	0.500	0.500	0.500	0.500
FICO 700 - 719	-0.250	0.500	0.500	0.750	1.000	1.000	1.000	1.000
FICO 680 - 699	0.000	0.500	0.500	1.250	1.750	1.500	1.250	1.250
FICO 660 - 679	0.000	1.000	1.000	2.250	2.750	2.750	2.250	2.250
FICO 640 - 659	0.500	1.250	1.250	2.750	3.000	N/A	N/A	N/A
FICO 620 - 639	0.500	1.500	1.500	3.000	3.000	N/A	N/A	N/A
Cash-Out Refinance								
FICO ≥ 740	0.000	0.250	0.250	0.250	0.500	N/A	N/A	N/A
FICO 700 - 739	0.000	0.625	0.625	0.625	0.750	N/A	N/A	N/A
FICO 680 - 699	0.000	0.750	0.750	0.750	1.375	N/A	N/A	N/A
FICO 660 - 679	0.250	0.750	0.750	0.750	1.500	N/A	N/A	N/A
FICO 640 - 659	0.250	1.250	1.250	1.250	2.250	N/A	N/A	N/A
FICO 620 - 639	0.250	1.250	1.250	1.250	2.750	N/A	N/A	N/A
Subordinate Financing								
CLTV 75.01 - 80% (FICO < 720)	0.000	0.000	0.000	0.000	1.000	N/A	N/A	N/A
CLTV 75.01 - 80% (FICO ≥ 720)	0.000	0.000	0.000	0.000	0.750	N/A	N/A	N/A
CLTV 80.01 - 95% (FICO < 720)	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
CLTV 80.01 - 95% (FICO ≥ 720)	0.250	0.250	0.500	0.500	0.750	0.750	0.750	0.750
High Balance Adjustments (Cumulative with Agency Adj)								
Cash-Out Refinance	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Portfolio Conf Fixed LP Adjustments (Cumulative with Agency Adj)								
Condo (N/A ≤ 15 Yr)	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750
CA Condo	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Flexible MI Option, 30 Yr	N/A	N/A	N/A	N/A	N/A	0.000	0.375	0.750
Flexible MI Option, 15 Yr	N/A	N/A	N/A	N/A	N/A	0.000	0.000	0.750

## Conforming Fixed DU Refi Plus Programs

30 Yr	30 Yr High Balance	15 Yr	15 Yr High Balance
<b>4.500</b> -3.349	<b>4.750</b> -2.032	<b>4.125</b> -3.367	<b>4.500</b> -2.409
<b>4.375</b> -3.101	<b>4.625</b> -1.952	<b>4.000</b> -3.141	<b>4.375</b> -2.313
<b>4.250</b> -2.379	<b>4.500</b> -1.614	<b>3.875</b> -2.816	<b>4.250</b> -2.112
<b>4.125</b> -2.004	<b>4.375</b> -1.099	<b>3.750</b> -2.388	<b>4.125</b> -1.921
<b>4.000</b> -1.577	<b>4.250</b> -0.274	<b>3.625</b> -2.058	<b>4.000</b> -1.742
<b>3.875</b> -0.888	<b>4.125</b> 0.112	<b>3.500</b> -1.737	<b>3.875</b> -1.507
<b>3.750</b> 0.076	<b>4.000</b> 0.466	<b>3.375</b> -1.301	<b>3.750</b> -1.073
	<b>3.875</b> 1.115	<b>3.250</b> -0.682	<b>3.625</b> -0.655
<b>C30DURP</b>	<b>CJ30DURP</b>	<b>C15DURP</b>	<b>CJ15DURP</b>

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

Conf Fixed DU Refi Plus State Adjusters				
State	30 Yr	30Yr HB	15 Yr	15 Yr HB
CA	0.000	0.000	0.000	0.000
WA	-0.050	-0.050	-0.050	-0.050
NV	0.030	0.030	0.000	0.000
OR	-0.100	-0.100	-0.120	-0.120

For additional State Adjusters, visit our website

Conf Fixed DU Refi Plus Price Adjustments	LTV ≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Non-Owner	1.750	1.750	1.750	1.750	3.000	3.750	3.750	3.750
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Condo (N/A ≤ 15 Yr)	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750
FICO Adjustments (N/A ≤ 15 Yr)								
FICO ≥ 740	-0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FICO 720 - 739	-0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FICO 700 - 719	-0.250	0.500	0.500	0.500	0.500	0.500	0.500	0.500
FICO 680 - 699	0.000	0.500	0.500	0.750	0.750	0.750	0.750	0.750
FICO 660 - 679	0.000	1.000	1.000	1.500	1.750	1.750	1.750	1.750
FICO 640 - 659	0.500	1.250	1.250	2.000	2.250	2.250	2.250	2.250
FICO 620 - 639	0.500	1.500	1.500	2.500	2.750	2.750	2.750	2.750
Subordinate Financing								
CLTV 75.01 - 90% (FICO < 720)	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250
CLTV 90.01 - 95% (FICO ≥ 720)	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
CLTV 90.01 - 95% (FICO < 720)	0.000	0.000	0.500	0.500	0.500	0.500	0.500	0.500

## HomePath Mortgage Programs

30 Yr	30 Yr High Balance	20 Yr	15 Yr	10 Yr
<b>5.000</b> -4.185	<b>5.375</b> -1.968	<b>5.000</b> -4.075	<b>4.500</b> -3.408	<b>4.625</b> -3.654
<b>4.875</b> -3.838	<b>5.250</b> -1.796	<b>4.875</b> -3.746	<b>4.375</b> -3.150	<b>4.500</b> -3.404
<b>4.750</b> -3.510	<b>5.125</b> -1.624	<b>4.750</b> -3.468	<b>4.250</b> -2.934	<b>4.375</b> -3.168
<b>4.625</b> -3.210	<b>5.000</b> -1.452	<b>4.625</b> -3.214	<b>4.125</b> -2.728	<b>4.250</b> -2.979
<b>4.500</b> -2.939	<b>4.875</b> -1.288	<b>4.500</b> -2.986	<b>4.000</b> -2.532	<b>4.125</b> -2.798
<b>4.375</b> -2.504	<b>4.750</b> -1.085	<b>4.375</b> -2.696	<b>3.875</b> -2.308	<b>4.000</b> -2.686
<b>4.250</b> -1.909	<b>4.625</b> -0.910	<b>4.250</b> -2.218	<b>3.750</b> -1.968	<b>3.875</b> -2.558
<b>4.125</b> -1.358	<b>4.500</b> -0.764	<b>4.125</b> -1.776	<b>3.625</b> -1.581	<b>3.750</b> -2.366
<b>HP30</b>	<b>HPJ30</b>	<b>HP20</b>	<b>HP15</b>	<b>HP10</b>

 HomePath Mortgage is a registered trademark of Fannie Mae.

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

HomePath Mortgage Price Adjustments	LTV ≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Small Loans < \$99,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Condo (N/A ≤ 15 Yr)	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750
LTV Adjustment	0.000	0.000	0.000	0.000	0.000	1.000	1.750	2.500
DTI > 50%	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Non-Owner Adjustments								
FICO ≥ 740	0.000	0.000	0.000	1.500	2.000	2.500	N/A	N/A
FICO < 740	1.500	1.500	1.500	1.500	2.000	2.500	N/A	N/A
FICO Adjustments (N/A ≤ 15 Yr)								
FICO ≥ 740	-0.250	0.000	0.000	0.000	0.250	0.250	0.250	0.250
FICO 720 - 739	-0.250	0.000	0.000	0.250	0.500	0.500	0.500	0.500
FICO 700 - 719	-0.250	0.500	0.500	0.750	1.000	1.000	1.000	1.000
FICO 680 - 699	0.000	0.500	0.500	1.250	1.750	1.500	1.250	1.250
FICO 660 - 679	0.000	1.000	1.000	2.000	2.500	2.750	2.250	2.250
FICO 640 - 659	0.500	1.250	1.250	2.500	3.000	N/A	N/A	N/A
FICO 620 - 639	0.500	1.500	1.500	3.000	3.000	N/A	N/A	N/A
Subordinate Financing								
CLTV 75.01 - 80% (FICO < 720)	0.000	0.000	0.000	0.000	1.000	N/A	N/A	N/A
CLTV 75.01 - 80% (FICO ≥ 720)	0.000	0.000	0.000	0.000	0.750	N/A	N/A	N/A
CLTV 80.01 - 95% (FICO < 720)	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
CLTV 80.01 - 95% (FICO ≥ 720)	0.250	0.250	0.500	0.500	0.750	0.750	0.750	0.750

