

Name Last,First Howe, Chris  
 Phone Number 412-215-2698  
 E-Mail Address chris.howe@bnymellon.com  
 Top Five Picks Tennessee, Texas A&M, LSU, Oregon

Tie Breaks: Total pts in BCS Title Game **PLAYER PICKS**

Scoring: Standard (1pt/game)

| Matchup                      |                            | Your Pick        |
|------------------------------|----------------------------|------------------|
| UCF (8-4-0)                  | Rutgers (8-4-0) [-2.5]     | UCF              |
| Mid Tenn St (9-3-0)          | Sthern Miss (7-5-0) [-3.5] | Mid Tenn St (1)  |
| Oregon St (8-4-0) [-2.5]     | BYU (10-2-0)               | Oregon St        |
| Utah (9-3-0)                 | California (8-4-0) [-3.5]  | California       |
| Nevada (8-4-0) [-13.5]       | SMU (7-5-0)                | Nevada           |
| Ohio (9-4-0) [-2.5]          | Marshall (6-6-0)           | Marshall (1)     |
| N. Carolina (8-4-0)          | Pittsburgh (9-3-0) [-3.5]  | N. Carolina (1)  |
| Boston Coll (8-4-0)          | USC (8-4-0) [-8.5]         | Boston Coll      |
| Kentucky (7-5-0)             | Clemson (8-5-0) [-7.5]     | Clemson (1)      |
| Texas AM (6-6-0)             | Georgia (7-5-0) [-6.5]     | Texas AM         |
| Miami FL (9-3-0) [-3.5]      | Wisconsin (9-3-0)          | Miami FL         |
| Idaho (7-5-0) [-0.5]         | Bowling Grn (7-5-0)        | Bowling Grn      |
| Nebraska (9-4-0)             | Arizona (8-4-0) [-1.5]     | Nebraska (1)     |
| Air Force (7-5-0)            | Houston (10-3-0) [-4.5]    | Air Force (1)    |
| Stanford (8-4-0)             | Oklahoma (7-5-0) [-9.5]    | Oklahoma         |
| Missouri (8-4-0) [-1.5]      | Navy (8-4-0)               | Navy (1)         |
| Minnesota (6-6-0) [-2.5]     | Iowa St (6-6-0)            | Minnesota        |
| Virginia Tech (9-3-0) [-3.5] | Tennessee (7-5-0)          | Tennessee        |
| Northwestern (8-4-0)         | Auburn (7-5-0) [-7.5]      | Northwestern (1) |
| Penn St (10-2-0) [-3.5]      | LSU (9-3-0)                | LSU (1)          |
| W Virginia (9-3-0) [-2.5]    | Florida St (6-6-0)         | W Virginia       |
| S Florida (7-5-0) [-6.5]     | N Illinois (7-5-0)         | S Florida (1)    |
| Connecticut (7-5-0)          | S Carolina (7-5-0) [-4.5]  | Connecticut (1)  |
| Oklahoma St (9-3-0)          | Mississippi (8-4-0) [-2.5] | Mississippi (1)  |
| E Carolina (9-4-0)           | Arkansas (7-5-0) [-7.5]    | E Carolina (1)   |
| Texas Tech (8-4-0) [-7.5]    | Michigan St (6-6-0)        | Michigan St      |
| Central Mich (11-2-0) [-4.5] | Troy (9-3-0)               | Troy (1)         |
| Oregon (10-2-0) [-3.5]       | Ohio St (10-2-0)           | Ohio St (1)      |
| Cincinnati (12-0-0)          | Florida (12-1-0) [-10.5]   | Cincinnati       |
| TCU (12-0-0) [-6.5]          | Boise St (13-0-0)          | Boise St (1)     |
| Georgia Tech (11-2-0) [-3.5] | Iowa (10-2-0)              | Georgia Tech     |
| Alabama (13-0-0) [-6.5]      | Texas (13-0-0)             | Alabama (1)      |

Tie Breaker: 49  
 (Total points in BCS Title Game)