

**AMERICAN GENERAL MORTGAGE CORP.**

**1100 E. Broadway Suite #300 Glendale, CA 91205**  
 Tel: (800) 757-1983 (818) 240-1983 Fax: (818) 240-1109 Trans Box: Red RD0210  
 www.agmconnect.com - info@agmcmortgage.com

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**AFX Agency Product**

AFX150 15 YR Fixed Agency		AFX300 30 YR Fixed Agency		AFX150 15 YR Fixed FNMA JUMBO		AFX300 30 YR Fixed FNMA JUMBO		AFX150 15 YR Fixed FHLMC	
7.000	(2.000)	7.500	(3.250)	7.125	(1.750)	7.500	(2.875)	7.125	(0.250)
6.875	(1.875)	7.375	(2.875)	7.000	(1.625)	7.375	(2.500)	7.000	(0.125)
6.750	(1.375)	7.250	(2.375)	6.875	(1.500)	7.250	(2.000)	6.875	0.000
6.625	(1.125)	7.125	(2.000)	6.750	(1.000)	7.125	(1.625)	6.750	0.375
6.500	(0.875)	7.000	(1.625)	6.625	(0.750)	7.000	(1.250)	6.625	0.625
6.375	(0.500)	6.875	(1.250)	6.500	(0.500)	6.875	(0.875)	6.500	0.875
6.250	0.000	6.750	(0.625)	6.375	(0.125)	6.750	(0.250)	6.375	1.250
6.125	0.250	6.625	0.000	6.250	0.250	6.625	0.250	6.250	1.750
6.000	0.625	6.500	0.375	6.125	0.625	6.500	0.750	6.125	2.125
5.875	1.000	6.375	0.875	6.000	1.000	6.375	1.250	6.000	2.500
5.750	1.625			5.875	1.375			5.875	2.875

AFX300 30 YR Fixed FHLMC JUMBO		AFX300 30 YR FNMA JUMBO 10 YR IO		AFX300 30 YR FHLMC JUMBO 10 YR IO		AFX300 30 YR Fixed 10 YR IO	
7.500	(1.375)	7.250	(1.000)	7.500	(0.125)	7.250	(1.250)
7.375	(1.000)	7.125	(0.875)	7.375	0.125	7.125	(1.125)
7.250	(0.500)	7.000	(0.750)	7.250	0.625	7.000	(1.000)
7.125	(0.125)	6.875	(0.250)	7.125	0.750	6.875	(0.500)
7.000	0.125	6.750	0.250	7.000	0.875	6.750	0.000
6.875	0.500	6.625	0.875	6.875	1.375	6.625	0.625
6.750	1.125	6.500	1.375	6.750	2.000		
6.625	1.750	6.375	2.000	6.625	2.625		
6.500	2.250						

Tier	States	Conforming Loan Price Adj.			
Tier A	FL	R/T	0.125		
Tier B	AR, AZ, ID, IN, IA, KY, LA, MO	C/O Refinance Price Adjustments GRID			
Tier C	CA, CO, NV, UT	<=60%	60.01-75%	75.01-80%	80.01-90%
Tier D	AK, HI, WY	>= 740	0.125	0.125	0.375
Loan Size	Tier A	Tier B	Tier C	Tier D	
\$30,000 - \$49,999	0.750	0.875	1.000	1.125	
\$50,000 - \$74,999	0.250	0.375	0.500	0.625	
\$75,000 - \$99,999	0.125	0.250	0.375	0.500	
\$100,000 - \$124,999	0.000	0.125	0.250	0.375	
\$125,000 - \$149,999	0.000	0.125	0.125	0.250	
\$150,000 - \$174,999	(0.125)	0.000	0.000	0.250	
\$175,000 - \$224,999	(0.125)	0.000	0.000	0.125	

Additional Stated/Verified Doc Adjustments Price Adj.			
FICO	<= 60%	60.01 - 70%	70.01-75%
700+	0.500	0.750	1.375
Additional Stated/Verified Doc Adjustments		PRICE ADJ.	RATE ADJ.
CASH OUT		0.250	
I/O			0.625%
2-UNITS			0.250%
2ND HOME			0.250%
75/25 Option Price Adj.			
Use Agency 30, 15 YR or Interest-Only 10/20.			
FICO < 680			1.500
FICO >= 680			1.000
FNMA Int Only 15/15 Price Adj.			
Use Int Only 10/20			0.625
FHLMC All 27			
Use Agency Fixed			0.500
FNMA/FHLMC Jumbo Additional Price Adj.			
R/T Refinance & LTV > 75%			0.500
C/O Refinance all LTV			1.000
LTV/CLTV > 75% (FNMA 30 YR non-IO Only)			0.250
FICO < 700 (FNMA 30 YR non-IO Only)			0.250
LTV/CLTV <=75% and FICO >=700 (FNMA 30 YR IO Only)			0.250
LTV/CLTV > 75% (FNMA 30 YR IO Only)			0.500
FICO < 700 (FNMA 30 YR IO Only)			0.500

Subordinate Financing Price Adj.	
CLTV 90.01-95%	0.250
LTV 75.01-90% FICO < 720 (non IO Only)	0.250
LTV > 65% FICO < 720 (IO Only)	0.500
LTV > 65% FICO >= 720 (IO Only)	0.250
Mfg. Housing (Agency Fixed Products Only) Price Adj.	
RT Ref/Purchase	1.500
CO/O Refi	2.000
LTV (FNMA Interest-Only) Price Adj.	
>90% LTV	0.250
Multi-Unit	
2 Units	0.500
3-4 Units	1.500
Credit Score (excludes 10 YR/15 YR Products)	
FICO < 620 and LTV > 70%	2.750
FICO 620-639 and LTV > 70%	2.500
FICO 640-659 and LTV > 70%	1.750
FICO 660-679 and LTV > 70%	1.250
FICO 680-719 and LTV > 70%	0.500
FICO < 640 and LTV 60.01-70%	0.750
FICO 640-719 and LTV 60.01-70%	0.500
FICO >=700 and LTV <=60%	0.250
Escrow Waiver Fee Price Adj.	
Escrow Waiver Excludes CA, MN, OR	0.250

Lender Paid Mortgage Insurance (Approved MI Companies Only)								
LTV	Conf. 30 YR Fixed, 5/1, 7/1, 10/1 ARMS				Conf. 10, 15, 20, 25 YR Fixed			
	620-659	660-679	680-699	700+	620-659	660-679	680-699	700+
<= 85.00	0.875	0.750	0.750	0.500	0.750	0.625	0.625	0.500
85.01 - 90	1.750	1.500	1.125	1.000	1.125	1.000	0.875	0.875
90.01 - 95	2.500	2.000	1.500	1.250	2.000	2.000	1.250	1.125
95.01 - 97	3.500	2.875	1.875	1.625	2.500	2.500	1.625	1.500
Adjustments: (For All Products)								
2nd Home	0.250	0.250	0.250	0.250	1.125			
Investment	1.125	1.125	0.375	0.375				
C/O Refi	0.250	0.250	0.250	0.250				

Brad Belvedere: (800)757-1983 (S.Bernadino,Orange,S.Diego,Riverside)

Ronnie Gharbian: (800)757-1983 (San Fernando Valley & Northern California)

Rates, Fees & Programs subject to change without notice. For Broker use only.No APR Computed

Rate LOCK CUT OFF TIME 01:00 PM (PST)

American General Mortgage Corp. is approved in the following states: AZ, AR, CA, CO, FL, LA, HI, ID, IA, IN, MO, NE, NM, ND, OR, SC, UT, WA, WY, NV, AK, MN, KY