

AMERICAN GENERAL MORTGAGE CORP.

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10/12/07 9:01 AM

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CONFORMING AIA

AS FIXED PRODUCTS		21 Day Lock	
AS300:30/30 Fix.			
21 Day	3YR PP	No PP	
9.500%	(0.750)	(0.250)	
9.375%	(0.625)	(0.125)	
9.250%	(0.375)	0.000	
9.125%	(0.250)	0.125	
9.000%	0.000	0.250	
8.875%	0.000	0.500	
8.750%	0.250	0.625	
AS150:15/15 Fix.			
21 Day	3YR PP	No PP	
8.750%	(0.875)	(0.375)	
8.625%	(0.625)	(0.125)	
8.500%	(0.375)	0.000	
8.375%	(0.250)	0.125	
8.250%	0.000	0.375	
8.125%	0.125	0.625	
8.000%	0.375	0.750	

* Refer to our matrices and guidelines for details.
MAX REBATE (1.500) AFTER ADJUST.
 No Sellers concession-95%CLTV, but exceptions are considered

NON-CONFORMING AIA

AS FIXED PRODUCTS		21 Day Lock	
AS300:30/30 Fix.			
21 Day	3YR PP	No PP	
9.500%	0.125	0.625	
9.375%	0.250	0.750	
9.250%	0.375	0.875	
9.125%	0.500	1.000	
9.000%	0.625	1.125	
8.875%	0.875	1.250	
8.750%	1.000	1.500	
8.625%	1.125	1.625	
AS150:15/15 Fix.			
21 Day	3YR PP	No PP	
8.750%	0.375	0.875	
8.625%	0.625	1.125	
8.500%	0.750	1.250	
8.375%	0.875	1.375	
8.250%	1.125	1.625	
8.125%	1.250	1.750	
8.000%	1.500	1.875	
7.875%	1.625	2.125	

* Refer to our matrices and guidelines for details.
MAX REBATE (1.500) AFTER ADJUST.
 No Sellers concession-95%CLTV, but exceptions are considered

Price Adjustments	<=80	80.01-85	85.01-90	90.01-95	95.01-100
Full/Lite Doc Types					
FICO ≥ 740	(0.500)	(0.375)	(0.375)	(0.250)	(0.125)
FICO 720 - 739	(0.500)	(0.375)	(0.250)	(0.250)	-
FICO 700 - 719	(0.375)	(0.375)	(0.250)	(0.250)	-
FICO 680 - 699	(0.375)	(0.375)	(0.250)	(0.125)	-
FICO 660 - 679	(0.375)	(0.375)	(0.250)	(0.125)	0.125
FICO 640 - 659	(0.375)	(0.125)	0.125	0.375	0.625
NIV or NAV Doc Types					
FICO ≥ 740	(0.500)	(0.375)	(0.250)	(0.125)	0.125
FICO 720 - 739	(0.500)	(0.375)	(0.250)	(0.125)	0.250
FICO 700 - 719	(0.375)	(0.250)	(0.125)	0.125	0.375
FICO 680 - 699	(0.375)	(0.250)	0.125	0.375	0.625
FICO 660 - 679	(0.250)	-	0.250	0.500	1.125
FICO 640 - 659	(0.250)	-	0.375	0.750	1.125
No Ratio Doc Type					
FICO ≥ 740	(0.375)	(0.375)	(0.250)	(0.125)	0.500
FICO 720 - 739	(0.375)	(0.375)	(0.250)	(0.125)	0.750
FICO 700 - 719	(0.375)	(0.250)	(0.125)	0.250	0.750
FICO 680 - 699	N/A	N/A	N/A	N/A	N/A
FICO 660 - 679	N/A	N/A	N/A	N/A	N/A
FICO 640 - 659	N/A	N/A	N/A	N/A	N/A
Stated/Stated Doc Type					
FICO ≥ 740	(0.500)	(0.375)	(0.250)	(0.125)	0.625
FICO 720 - 739	(0.500)	(0.250)	-	(0.125)	0.875
FICO 700 - 719	(0.375)	(0.250)	-	0.375	0.875
FICO 680 - 699	N/A	N/A	N/A	N/A	N/A
FICO 660 - 679	N/A	N/A	N/A	N/A	N/A
FICO 640 - 659	N/A	N/A	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A
NINA Doc Type					
FICO ≥ 740	(0.375)	(0.375)	0.125	0.750	1.125
FICO 720 - 739	(0.375)	(0.250)	0.250	0.750	1.125
FICO 700 - 719	(0.375)	(0.250)	0.375	1.125	1.125
FICO 680 - 699	N/A	N/A	N/A	N/A	N/A
FICO 660 - 679	N/A	N/A	N/A	N/A	N/A
FICO 640 - 659	N/A	N/A	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A
Non-Owner Occupied					
FICO ≥ 740	0.125	0.375	0.625	1.375	2.125
FICO 720 - 739	0.125	0.500	0.750	1.375	2.125
FICO 700 - 719	0.125	0.500	1.000	1.500	2.250
FICO 680 - 699	0.250	0.500	1.125	1.625	2.375
FICO 660 - 679	0.250	0.500	1.250	1.625	2.375
FICO 640 - 659	0.375	0.750	1.375	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A
Second Home					
FICO ≥ 740	0.125	0.125	0.125	0.125	0.250
FICO 720 - 739	0.125	0.125	0.125	0.125	0.250
FICO 700 - 719	0.125	0.250	0.250	0.250	0.250
FICO 680 - 699	0.125	0.250	0.250	0.250	0.250
FICO 660 - 679	0.250	0.250	0.250	0.250	0.250
FICO 640 - 659	0.250	0.375	0.375	0.375	0.375
Cash Out Refinance					
FICO ≥ 740	0.125	0.125	0.125	0.125	0.250
FICO 720 - 739	0.125	0.125	0.125	0.250	0.375
FICO 700 - 719	0.125	0.250	0.250	0.250	0.500
FICO 680 - 699	0.125	0.250	0.250	0.375	0.500
FICO 660 - 679	0.125	0.250	0.250	0.500	0.500
FICO 640 - 659	0.250	0.250	0.250	0.500	0.500
2-Family					
FICO ≥ 740	0.125	0.125	0.125	0.375	0.375
FICO 720 - 739	0.125	0.250	0.250	0.375	0.500
FICO 700 - 719	0.125	0.250	0.375	0.500	0.500
FICO 680 - 699	0.125	0.250	0.375	0.500	0.500
FICO 660 - 679	0.250	0.375	0.375	0.500	0.500
FICO 640 - 659	0.250	0.500	0.500	0.500	N/A
3-4 Family					
FICO ≥ 740	0.250	0.500	0.500	1.250	1.250
FICO 720 - 739	0.250	0.625	1.125	1.250	1.625
FICO 700 - 719	0.250	0.750	1.125	1.250	1.625
FICO 680 - 699	0.375	0.750	1.125	1.375	1.625
FICO 660 - 679	0.500	0.875	1.125	1.375	1.875
FICO 640 - 659	0.625	1.000	1.250	1.500	N/A
Condo					
FICO ≥ 740	0.250	0.250	0.375	0.375	0.500
FICO 720 - 739	0.375	0.250	0.375	0.500	0.500
FICO 700 - 719	0.500	0.250	0.500	0.500	0.500
FICO 680 - 699	0.625	0.500	0.500	0.500	0.625
FICO 660 - 679	0.625	0.500	0.500	0.500	0.625
FICO 640 - 659	0.875	0.500	0.625	0.625	0.625
LTV < 65					
FICO ≥ 660	-	-	(0.125)	(0.250)	(0.500)
FICO < 660*	-	-	(0.125)	(0.375)	(0.750)
LTV 65.01 - 70					
FICO ≥ 660	-	-	-	(0.250)	(0.500)
FICO < 660*	-	-	-	(0.250)	(0.750)
LTV 70.01 - 75					
FICO ≥ 660	-	-	-	-	(0.125)
FICO < 660*	-	-	-	-	(0.250)
All LTVs					
Conforming Balance**					
\$10,000 - \$40,000	N/A	N/A	N/A	N/A	N/A
\$40,000.01 - \$75,000	0.250	0.250	0.250	0.250	0.375
\$75,000.01 - \$417,000	-	-	-	-	-
\$417,000.01 - \$650,000	-	-	-	-	-
\$650,000.01 - \$1,000,000	-	-	-	-	-
\$1,000,000.01 - \$1,202,925	-	-	0.250	N/A	N/A
Non-Conforming Balance					
\$417,000 - \$650,000	-	-	-	-	-
\$650,000.01 - \$1,000,000	-	-	-	-	-
\$1,000,000.01 - \$1,500,000	-	-	0.250	N/A	N/A
\$1,500,000.01 - \$2,000,000	-	-	0.250	N/A	N/A
Interest Only Term					
10 Years for FIXED Term	0.375	0.375	0.375	0.375	0.375
Prepay Penalty					
2yr Hard PPY	0.250	0.250	0.250	0.250	0.250
3yr Hard PPY	-	-	-	-	-
Investor Cash Out					
Investor & Cash-out & FICO ≥ 660	0.125	0.125	0.125	0.250	0.375
Investor & Cash-out & FICO < 660*	0.125	0.125	0.125	N/A	N/A
3-4 Family Investor					
3-4 Family & Investor & FICO ≥ 660	0.375	0.375	0.500	0.625	0.875
3-4 Family & Investor & FICO < 660*	1.000	1.000	1.000	N/A	N/A
3-4 Family Cash Out					
3-4 Family & Cash-out & FICO ≥ 660	0.375	0.375	0.375	0.500	0.500
3-4 Family & Cash-out & FICO < 660*	0.375	0.375	0.375	0.625	N/A
LTVs > 80 DTI 45%					
Full/Lite Doc Types					
FICO ≥ 740	N/A	N/A	N/A	N/A	0.125
FICO 720 - 739	N/A	N/A	N/A	N/A	0.125
FICO 700 - 719	N/A	N/A	N/A	N/A	0.125
FICO 680 - 699	N/A	N/A	N/A	N/A	0.125
FICO 660 - 679	N/A	N/A	N/A	N/A	0.125
FICO 640 - 659	N/A	N/A	N/A	N/A	N/A
Rate Adjustments for AS Fixed No MI					
		80.01-85	85.01-90	90.01-95	95.01-100
		Price	Price	Price	Price
Full/AH					
FICO ≥ 740		(0.250)	0.250	(0.375)	0.375
FICO 720 - 739		(0.125)	0.250	(0.375)	0.375
FICO 700 - 719		(0.125)	0.375	(0.250)	0.625
FICO 680 - 699		N/A	0.375	(0.125)	0.875
Region 1					
Escrow	No Escrow	Regions			Loan Term
Region 2	(0.125)	Region 1: AZ, CA, CO, HI, MI, NM, NV, WY			Price
Region 3	(0.250)	Region 2: IN, NE, OR, WA			AS100
Region 4	(0.375)	Region 3: FL, SC			AS200
		Region 4: ND			AS40/30

**Subject to 2007 Conforming Loan Limits
 Subordinate Financing not allowed where LTV > 80.00%

*Please visit www.agmconnect.com for No MI rate adjustment matrices.