

AMERICAN GENERAL MORTGAGE CORP.

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10/15/07 9:10 AM

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CONFORMING AIA

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

AS FIXED PRODUCTS		21 Day Lock	
AS300:30/30 Fix.			
21 Day	3YR PP	No PP	21 Day
9.500%	0.125	0.625	3YR PP
9.375%	0.250	0.750	No PP
9.250%	0.375	0.875	8.500%
9.125%	0.500	1.000	(0.750)
9.000%	0.625	1.125	(0.375)
8.875%	0.875	1.250	(0.250)
8.750%	1.000	1.500	(0.125)
8.625%	1.125	1.625	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

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	(0.375)	(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
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
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
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	N/A	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.

If you wish to be removed from our list, please call 888.739.4920, enter pin 1223 and then your fax number.
 Brad Belvedere: (800)757-1983 (S. Bernardino/Orange S. Diego Riverside)
 Ronnie Gharibian: (800) 757-1983 (San Fernando Valley & Northern California)

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