

# AMERICAN GENERAL MORTGAGE CORP.

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10/15/07 9:09 AM

**AD Product**

AD NON CONFORMING FIXED PRODUCTS						AD NON CONFORMING ARM PRODUCTS					
AD300 30 YR.Fixed			AD150 15 YR.Fixed			AD525 5 YR. Arm			AD723 7 YR Arm		
21 Day	3 YR. PP	No PP	21 Day	3 YR. PP	No PP	21 Day	3 YR. PP	No PP	21 Day	3 YR. PP	No PP
7.750	(0.750)	(0.250)	7.500	(0.625)	(0.250)	7.000	1.625	0.875	7.000	1.625	1.000
7.625	(0.500)	(0.125)	7.375	(0.500)	(0.125)	6.875	1.750	1.125	6.875	1.875	1.250
7.500	(0.500)	0.000	7.250	(0.375)	0.000	6.750	1.875	1.250	6.750	2.000	1.500
7.375	(0.375)	0.000	7.125	(0.250)	0.000	6.625	2.125	1.625	6.625	2.375	1.875
7.250	(0.250)	0.000	7.000	(0.125)	0.000	6.500	2.375	1.875	6.500	2.625	2.125
7.125	(0.125)	0.125	6.875	0.000	0.250	6.375	2.625	2.125	6.375	2.875	2.375
7.000	0.000	0.125	6.750	0.125	0.375	6.250	3.000	2.375	6.250	3.125	2.750
6.875	0.000	0.250	6.625	0.375	0.500	6.125	3.250	2.750	6.125	3.375	3.000
6.750	0.125	0.250	6.500	0.625	0.750	6.000	3.500	3.000	6.000	3.625	3.375
6.625	0.375	0.500	6.375	0.750	0.875	5.875	3.625	3.250	5.875	3.875	3.625
6.500	0.625	0.750	6.250	1.125	1.250	5.750	3.875	3.500	5.750	4.125	3.875

AD CONFORMING FIXED PRODUCTS						AD CONFORMING ARM PRODUCTS					
AD300 30 YR.Fixed			AD150 15 YR.Fixed			AD525 5 YR Arm			AD723 7 YR Arm		
21 Day	3 YR. PP	No PP	21 Day	3 YR. PP	No PP	21 Day	3 YR. PP	No PP	21 Day	3 YR. PP	No PP
7.500	(2.375)	(2.375)	7.125	(1.250)	(1.250)	7.000	0.875	1.625	7.000	1.000	1.625
7.375	(2.125)	(2.000)	7.000	(1.250)	(1.250)	6.875	1.125	1.750	6.875	1.250	1.875
7.250	(1.750)	(1.500)	6.875	(0.875)	(1.000)	6.750	1.250	1.875	6.750	1.500	2.000
7.125	(1.375)	(1.375)	6.750	(0.750)	(0.750)	6.625	1.625	2.125	6.625	1.875	2.375
7.000	(1.125)	(1.125)	6.625	(0.750)	(0.750)	6.500	1.875	2.375	6.500	2.125	2.625
6.875	(0.625)	(0.625)	6.500	(0.625)	(0.625)	6.375	2.125	2.625	6.375	2.375	2.875
6.750	(0.125)	(0.125)	6.375	(0.250)	(0.250)	6.250	2.375	3.000	6.250	2.750	3.125
6.625	0.000	0.000	6.250	0.125	0.125	6.125	2.750	3.250	6.125	3.000	3.375
6.500	0.250	0.250	6.125	0.625	0.625	6.000	3.000	3.500	6.000	3.375	3.625
6.375	0.875	1.000	6.000	0.875	0.875	5.875	3.250	3.625	5.875	3.625	3.875
6.250	1.500	1.625	5.875	1.500	1.500	5.750	3.500	3.875	5.750	3.875	4.125

Fixed Rate Adjustments						ARM Rate Adjustments					
<80% CLTV (%)	< 60.00	60.01-65	65.01-70	70.01-75	75.01-80	<80% CLTV (%)	< 60.00	60.01-65	65.01-70	70.01-75	75.01-80
<b>Full/Alt/Lite</b>						<b>Full/Alt/Lite</b>					
FICO ≥ 740	(0.500)	(0.375)	(0.375)	(0.250)	(0.125)	FICO ≥ 740	(0.875)	(0.750)	(0.750)	(0.625)	(0.375)
FICO 720-739	(0.500)	(0.375)	(0.250)	(0.250)	N/A	FICO 720-739	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)
FICO 700-719	(0.375)	(0.375)	(0.250)	(0.250)	N/A	FICO 700-719	(0.750)	(0.625)	(0.500)	(0.375)	-
FICO 680-699	(0.375)	(0.375)	(0.250)	(0.125)	N/A	FICO 680-699	(0.750)	(0.625)	(0.500)	(0.375)	-
<b>NIV</b>						<b>NIV</b>					
FICO ≥ 740	(0.500)	(0.375)	(0.250)	(0.125)	0.125	FICO ≥ 740	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)
FICO 720-739	(0.500)	(0.375)	(0.250)	(0.125)	0.250	FICO 720-739	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)
FICO 700-719	(0.375)	(0.250)	(0.125)	0.125	N/A	FICO 700-719	(0.500)	(0.375)	(0.250)	(0.125)	N/A
FICO 680-699	(0.375)	(0.250)	0.125	0.375	N/A	FICO 680-699	(0.500)	(0.375)	(0.250)	(0.125)	N/A
<b>2nd Home</b>						<b>2nd Home</b>					
FICO ≥ 740	0.125	0.125	0.125	0.125	N/A	FICO ≥ 740	0.250	0.250	0.250	0.250	N/A
FICO 720-739	0.125	0.125	0.125	0.125	N/A	FICO 720-739	0.250	0.250	0.250	0.250	N/A
FICO 700-719	0.125	0.250	0.250	0.250	N/A	FICO 700-719	0.250	0.250	0.250	0.375	N/A
FICO 680-699	0.125	0.250	0.250	0.250	N/A	FICO 680-699	0.250	0.375	0.375	0.375	N/A
<b>Cash-Out</b>						<b>Cash-Out</b>					
FICO ≥ 740	0.125	0.125	0.125	0.125	0.250	FICO ≥ 740	0.125	0.250	0.250	0.250	0.250
FICO 720-739	0.125	0.125	0.125	0.250	0.375	FICO 720-739	0.125	0.250	0.250	0.250	0.250
FICO 700-719	0.125	0.250	0.250	0.250	0.500	FICO 700-719	0.250	0.250	0.250	0.250	0.250
FICO 680-699	0.125	0.250	0.250	0.375	0.500	FICO 680-699	0.250	0.250	0.250	0.250	0.500
<b>Condo</b>						<b>Condo</b>					
FICO ≥ 740	0.250	0.250	0.375	0.375	0.500	FICO ≥ 740	0.250	0.250	0.375	0.375	0.375
FICO 720-739	0.375	0.250	0.375	0.500	0.500	FICO 720-739	0.375	0.375	0.500	0.500	0.500
FICO 700-719	0.500	0.250	0.500	0.500	0.500	FICO 700-719	0.500	0.500	0.625	0.625	0.625
FICO 680-699	0.625	0.500	0.500	0.500	0.625	FICO 680-699	0.625	0.625	0.750	0.750	1.000
<b>LTV</b>						<b>LTV</b>					
≤ 65	N/A	N/A	(0.125)	(0.250)	(0.500)	≤ 65	-	-	(0.125)	(0.250)	(0.375)
65.01-70	N/A	N/A	N/A	(0.250)	(0.500)	65.01-70	-	-	-	(0.125)	(0.250)
70.01-75	N/A	N/A	N/A	N/A	(0.125)	70.01-75	-	-	-	-	(0.125)

Other Adjustments CLTV (%)						Other Adjustments CLTV (%)					
< 60.00	60.01-65	65.01-70	70.01-75	75.01-80		< 60.00	60.01-65	65.01-70	70.01-75	75.01-80	
<b>Conforming*</b>						<b>Conforming*</b>					
\$10,000.00 - \$40,000	N/A	N/A	N/A	N/A	N/A	\$10,000.00 - \$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	0.250	\$40,000.01 - \$75,000	0.250	0.250	0.250	0.250	0.250
\$75,000.01 - \$417,000	-	-	-	-	-	\$75,000.01 - \$417,000	-	-	-	-	-
\$417,000.01 - \$650,000	-	-	-	-	-	\$417,000.01 - \$650,000	-	-	-	-	-
\$650,000.01 - \$1,000,000	N/A	N/A	N/A	N/A	N/A	\$650,000.01 - \$1,000,000	N/A	N/A	N/A	N/A	N/A
\$1,000,000.01 - \$1,202,925	N/A	N/A	N/A	N/A	N/A	\$1,000,000.01 - \$1,202,925	N/A	N/A	N/A	N/A	N/A
<b>Non-Conforming</b>						<b>Non-Conforming</b>					
\$417,000.01 - \$650,000	-	-	-	-	-	\$417,000.01 - \$650,000	-	-	-	-	-
\$650,000.01 - \$1,000,000	-	-	-	-	-	\$650,000.01 - \$1,000,000	-	-	-	-	-
\$1,000,000.01 - \$1,500,000	-	-	-	0.250	N/A	\$1,000,000.01 - \$1,500,000	-	-	-	0.250	N/A
\$1,500,000.01 - \$2,000,000	-	-	-	N/A	N/A	\$1,500,000.01 - \$2,000,000	-	-	-	N/A	N/A
\$2,000,000.01 - \$3,000,000	1.000	1.500	N/A	N/A	N/A	\$2,000,000.01 - \$3,000,000	1.000	1.500	N/A	N/A	N/A
\$3,000,000.01 - \$4,000,000	1.500	N/A	N/A	N/A	N/A	\$3,000,000.01 - \$4,000,000	1.500	N/A	N/A	N/A	N/A
\$4,000,000.01 - \$6,000,000	2.000	N/A	N/A	N/A	N/A	\$4,000,000.01 - \$6,000,000	2.000	N/A	N/A	N/A	N/A

Other (All LTVs)		Price	Other (All LTVs)		Price
<b>Loan Term</b>			<b>PrePay Penalty**</b>		
AD100		(0.125)	2 Yr Hard PPY		0.250
AD200		(0.125)	3 Yr Hard PPY		-
AD40/30		0.125	<b>Interest Only (IO)</b>		
<b>PrePay Penalty**</b>			10 Yr IO period		-
2 Yr Hard PPY		0.250			
3 Yr Hard PPY		-			
<b>Interest Only (IO)</b>					
10 Yr IO period		0.375			

\* Subject to 2007 Conforming Loan Limits  
\*\* Applies to "with PP" base rate  
Max CLTV at 80%  
Subordinate Financing not allowed greater than 80%

Escrows By Region		Region 1	AZ, CA, CO, HI, IA, NM, NV, UT & WY
Escrow		Region 2	AR, ID, MO & OR
Price		Region 3	FL & SC
Region 1		Region 4	ND
Region 1	-		
Region 2	(0.125)		
Region 3	(0.250)		
Region 4	(0.375)		

**\*Please visit [www.agmconnect.com](http://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.  
Ronnie Gharibian: (800) 757-1983 (San Fernando Valley & N. California)  
Brad Belvedere: (800)757-1983 (S.Bernadino,Orange,S.Diego,Riverside)

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

Rate Lock Cut off Time 13:30 PM (PST)

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