

AMERICAN GENERAL MORTGAGE CORP.

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10/15/07 9:09 AM

**AGGRESSIVE PRICING
100% CLTV AVAILABLE!**

AG CONFORMING PRODUCT

FIXED PRODUCTS											
AG100		AG150		AG200		AG300		AG300 I/O 10 YR		AG300 I/O 15 YR	
RATE	0 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	0 YR PP
7.250	(1.250)	7.375	(1.750)	7.500	(1.750)	7.625	(1.750)	7.750	(0.875)	7.875	(0.875)
7.125	(1.125)	7.250	(1.500)	7.375	(1.750)	7.500	(1.500)	7.625	(0.625)	7.750	(0.750)
7.000	(0.875)	7.125	(1.125)	7.250	(1.500)	7.375	(1.625)	7.500	(0.500)	7.625	(0.500)
6.875	(0.875)	7.000	(0.875)	7.125	(1.125)	7.250	(1.375)	7.375	(0.875)	7.500	(0.375)
6.750	(0.625)	6.875	(1.250)	7.000	(0.875)	7.125	(1.125)	7.250	(0.625)	7.375	(0.625)
6.625	(0.375)	6.750	(1.000)	6.875	(0.625)	7.000	(0.750)	7.125	(0.250)	7.250	(0.375)
6.500	(0.125)	6.625	(0.625)	6.750	(0.250)	6.875	(0.500)	7.000	0.125	7.125	0.000
6.375	0.125	6.500	(0.250)	6.625	0.000	6.750	(0.125)	6.875	0.500	7.000	0.375
6.250	0.500	6.375	0.125	6.500	0.500	6.625	0.250	6.750	0.750	6.875	0.750
6.125	0.750	6.250	0.625	6.375	0.750	6.500	0.625	6.625	1.250	6.750	1.000
6.000	1.000	6.125	0.875	6.250	1.250	6.375	1.000	6.500	1.750	6.625	1.500

ARM PRODUCTS - 1 YR LIBOR INDEX										MARGIN 2.750	
AG301		AG301		AG301 I/O 10 YR		AG501 2-2-6 Caps		AG501 2-2-6 Caps		AG501 I/O 5-2-5 Caps	
RATE	0 YR PP	RATE	1 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	1 YR PP	RATE	0 YR PP
7.250	(0.125)	7.250	(0.500)	7.250	0.000	7.250	0.000	7.250	(0.500)	7.250	0.000
7.125	0.000	7.125	(0.500)	7.125	0.125	7.125	0.125	7.125	(0.375)	7.125	0.125
7.000	0.000	7.000	(0.500)	7.000	0.125	7.000	0.250	7.000	(0.250)	7.000	0.250
6.875	0.125	6.875	(0.250)	6.875	0.250	6.875	0.375	6.875	0.000	6.875	0.375
6.750	0.250	6.750	(0.125)	6.750	0.375	6.750	0.500	6.750	0.000	6.750	0.500
6.625	0.250	6.625	0.000	6.625	0.500	6.625	0.625	6.625	0.250	6.625	0.625
6.500	0.375	6.500	0.125	6.500	0.625	6.500	0.750	6.500	0.500	6.500	0.750
6.375	0.500	6.375	0.250	6.375	0.750	6.375	1.000	6.375	0.750	6.375	0.875
6.250	0.625	6.250	0.375	6.250	0.750	6.250	1.125	6.250	0.750	6.250	1.000
6.125	0.750	6.125	0.625	6.125	0.875	6.125	1.375	6.125	1.125	6.125	1.250
6.000	0.875	6.000	0.625	6.000	1.000	6.000	1.625	6.000	1.375	6.000	1.500

ARM PRODUCTS - 1 YR LIBOR INDEX										MARGIN 2.750	
AG701		AG701		AG701 I/O		AG101		AG101		AG101 I/O	
RATE	0 YR PP	RATE	1 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	1 YR PP	RATE	0 YR PP
7.250	0.125	7.250	(0.375)	7.250	0.375	7.250	0.250	8.000	(0.375)	7.250	0.375
7.125	0.125	7.125	(0.375)	7.125	0.500	7.125	0.375	7.875	(0.375)	7.125	0.625
7.000	0.250	7.000	(0.250)	7.000	0.625	7.000	0.375	7.750	(0.375)	7.000	0.750
6.875	0.375	6.875	(0.125)	6.875	0.750	6.875	0.500	7.625	(0.375)	6.875	0.875
6.750	0.500	6.750	0.125	6.750	0.750	6.750	0.625	7.500	(0.375)	6.750	1.000
6.625	0.750	6.625	0.375	6.625	1.000	6.625	0.750	7.375	(0.250)	6.625	1.250
6.500	0.875	6.500	0.625	6.500	1.250	6.500	1.125	7.250	0.000	6.500	1.500
6.375	1.125	6.375	0.875	6.375	1.500	6.375	1.500	7.125	0.125	6.375	1.875
6.250	1.375	6.250	1.125	6.250	1.875	6.250	1.875	7.000	0.125	6.250	2.250
6.125	1.750	6.125	1.500	6.125	2.125	6.125	2.250	6.875	0.375	6.125	2.625
6.000	2.000	6.000	1.875	6.000	2.375	6.000	2.625	6.750	0.500	6.000	3.000

FIXED RATE STATE ADJUSTMENTS (PRICE)				
STATE	\$200,000+	\$120,000 - \$199,999	\$70,000 - \$119,999	< \$70,000
AR	(1.750)	(1.625)	(1.625)	(1.125)
AZ	(1.375)	(1.375)	(1.250)	(0.875)
CA	(1.375)	(1.375)	(1.250)	(0.875)
CO	(1.375)	(1.375)	(1.250)	(0.875)
FL	(1.750)	(1.625)	(1.625)	(1.125)
HI	(1.625)	(1.500)	(1.500)	(1.000)
IN	(1.500)	(1.375)	(1.375)	(0.875)
MO	(1.625)	(1.500)	(1.500)	(1.000)
ND	(1.750)	(1.625)	(1.625)	(1.125)
NE	(1.625)	(1.500)	(1.500)	(1.000)
NM	(1.625)	(1.500)	(1.500)	(1.000)
NV	(1.500)	(1.375)	(1.375)	(0.875)
OR	(1.625)	(1.500)	(1.500)	(1.000)
SC	(1.625)	(1.500)	(1.500)	(1.000)
UT	(1.375)	(1.375)	(1.250)	(0.875)
WA	(1.625)	(1.500)	(1.500)	(1.000)
WY	(1.625)	(1.500)	(1.500)	(1.000)

ARM STATE ADJUSTMENTS (PRICE)				
STATE	\$200,000+	\$120,000 - \$199,999	\$70,000 - \$119,999	< \$70,000
AR	(1.375)	(1.250)	(1.000)	(0.875)
AZ	(1.250)	(1.125)	(1.000)	(0.750)
CA	(1.250)	(1.125)	(1.000)	(0.750)
CO	(1.250)	(1.125)	(1.000)	(0.750)
FL	(1.375)	(1.250)	(1.000)	(0.875)
HI	(1.375)	(1.250)	(1.000)	(0.875)
IN	(1.375)	(1.250)	(1.000)	(0.875)
MO	(1.375)	(1.250)	(1.000)	(0.875)
ND	(1.375)	(1.250)	(1.000)	(0.875)
NE	(1.375)	(1.250)	(1.000)	(0.875)
NM	(1.375)	(1.250)	(1.000)	(0.875)
NV	(1.375)	(1.250)	(1.000)	(0.875)
OR	(1.375)	(1.250)	(1.000)	(0.875)
SC	(1.375)	(1.250)	(1.000)	(0.875)
UT	(1.375)	(1.250)	(1.000)	(0.875)
WA	(1.375)	(1.250)	(1.000)	(0.875)
WY	(1.375)	(1.250)	(1.000)	(0.875)

PRICE ADJUSTMENTS	
Interest Only	
Interest Only Fixed with LTV > 90%	0.250
Interest Only with LTV 75.01% to 80% & CLTV 80.01% to 90%	0.250
Cash Out	
Cash Out Refinances with LTV's > 70% to 80%	0.500
Cash Out Refinances with LTV's > 80% to 90%	0.750
Cash Out Refinances on FNMA EA Condo Loans Level II & III Only	0.500
Non Owner Occupied	
Non Owner with LTV <= 75%	1.500
Non Owner with LTV > 75% to 80%	2.000
Non Owner with LTV > 80% to 90%	2.500
Non Owner 3-4 Units with LTV <= 75%	2.250
Loan Term	
Fixed with 40-year Term	1.125
Fixed Period Arm with 40-year Term	1.375
Property Type	
Owner Occupied 3-4 Units with LTV <= 80%*	0.750
2-Unit Properties with LTV's > 90%	0.500
Subordinate Financing	
LTV <= 75% & CLTV > 95% Fixed or ARM	< 680 1.500 >= 680 0.250
LTV 75.01% to 80% & CLTV > 95% Fixed or ARM	1.500 1.000
LTV 65.01% to 95% & CLTV 90.01% to 95%	0.250 0.250
Misc. Adjustments	
Credit Score < 620 with DU or LP approval	1.000
ARM with LTV's > 90% to 95%	0.250
Balloon loan with LTV or CLTV's > 80% to 90%	0.500
Balloon loan with LTV or CLTV's > 90% to 95%	1.000
Escrow Waiver	0.250
Mortgage Insurance	
Lower/Custom MI Option on > 20 YR fixed rate with LTV's > 80% to 90% and MI coverage of 12%	0.375
Lower/Custom MI Option on 5 & 7 YR Balloon and ARM loans with LTV's > 85% to 90% and MI Coverage of 12%	0.500
Lower/Custom MI Option on all eligible loan with LTV's > 90% to 95% and MI coverage of 18%	0.750
Custom MI Option on all eligible loans with LTV's > 95% to 97% and MI coverage of 18%	1.500
No Mortgage Insurance: Call for details.	

PRICE ADJUSTMENTS	
Fixed Loan Program	
30 YR	0.000
20 YR	0.125
15 YR	0.375
10 YR	0.625
Adjustable Loan Program	
3/1	0.250
5/1	0.000
7/1	0.375
10/1	0.375

* 3-4 Unit properties will be treated as non-owner occupied properties from both an underwriting and pricing perspective unless delivered with DU or LP approval.

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.Bernadino,Orange,S.Diego,Riverside)

Ronnie Gharibian: (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, CA, CO, FL, HI, IN, MT, NV, NM, OR, SC & WA