

# AMERICAN GENERAL MORTGAGE CORP.

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10/15/07 9:03 AM

**AJ PRODUCT**

FIXED PRODUCTS								
AJ300 30 YR FIXED			AJ200 20 YR FIXED			AJ150 15 YR FIXED		
21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP
9.250%	(1.875)	(1.875)	9.250%	(2.375)	(2.375)	10.500%	(0.500)	(0.250)
9.000%	(1.500)	(1.500)	9.000%	(2.000)	(2.000)	10.375%	(0.375)	(0.125)
8.750%	(1.125)	(1.000)	8.750%	(1.625)	(1.500)	10.250%	(0.250)	0.000
8.500%	(0.625)	(0.500)	8.500%	(1.125)	(1.000)	10.125%	0.000	0.000
8.250%	(0.125)	0.000	8.250%	(0.625)	(0.500)	10.000%	0.000	0.125
8.000%	0.250	0.375	8.000%	(0.125)	0.000	9.875%	0.125	0.250

ARM PRODUCTS											
AJ106 10/6 ARM			AJ706 7/6 ARM			AJ506 5/6 ARM			AJ006 6 MO LIBOR		
Margin: 2.250%			Margin: 2.250%			Margin: 2.250%			Margin: 2.250%		
21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP
10.000%	(2.500)	(1.375)	9.250%	(2.000)	(1.000)	9.125%	(2.125)	(0.750)	12.125%	(1.125)	(0.375)
9.750%	(2.000)	(1.000)	9.000%	(1.500)	(0.500)	8.875%	(1.500)	(0.250)	11.875%	(0.875)	(0.125)
9.500%	(1.500)	(0.625)	8.750%	(0.750)	0.000	8.625%	(0.875)	0.125	11.625%	(0.625)	0.000
9.250%	(0.500)	0.000	8.500%	0.125	0.625	8.375%	(0.250)	0.625	11.375%	(0.375)	0.250
9.000%	0.250	0.750	8.250%	1.125	1.500	8.125%	0.375	1.250	11.125%	0.000	0.625
8.750%	1.375	1.750	8.000%	2.375	2.625	7.875%	1.125	2.000	10.875%	0.375	1.125

Price Adj:	<=65	65.01-70	70.01-75	75.01-80
Amt < \$40K	1.500	1.500	1.500	1.500
Amt => \$40K to \$75K	0.500	0.500	0.500	0.500
Amt > \$100K to \$417K (AJ506 only)	(3.000)	(3.000)	(2.750)	(2.750)
Amt > \$100K to \$417K (AJ300, AJ200 only)	(2.500)	(2.500)	(2.500)	(2.250)
Amt > \$100K to \$417K (AJ300/AJ200 and no sub financing)	(0.250)	(0.250)	(0.250)	(0.250)
Amt > \$650K to \$1 Mil.	0.000	0.000	0.000	0.125
Amt > \$1 Mil. To \$1.5 Mil.	0.250	0.500	0.750	N/A
Amt > \$1.5 Mil to \$2.0 Mil.	0.750	1.250	N/A	N/A
Amt > \$2 Mil and <= \$4 Mil.	1.500	2.000	N/A	N/A
Amt > \$650K (Non Full Doc)	0.000	0.000	0.000	0.000
Cashout	0.000	0.125	0.250	0.500
Cashout (Non Full Doc)	0.000	0.000	0.000	0.000
2nd Home	0.000	0.375	0.500	0.625
Non-Owner	0.375	0.625	1.000	1.500
2 Units	0.000	0.125	0.250	0.250
2 Units (Non Full Doc)	1.000	1.000	1.250	1.500
3-4 Units	1.000	1.500	1.500	1.750
Low Rise Condo	0.125	0.250	0.375	0.375
High Rise Condo	0.125	0.250	0.375	0.375
FICO Score >=720 (Fixed Rate Products)	(0.250)	(0.250)	(0.250)	(0.250)
FICO Score >=720 (Adjustable Rate Products)	(0.250)	(0.250)	(0.250)	(0.250)
FICO Score >=700 AJ506 w/o Sub Financing	(1.000)	(0.875)	(0.875)	(0.875)
FICO Score >= 700 AJ300/AJ200 w/o Sub Financing	(0.375)	(0.375)	(0.375)	(0.375)
FICO Score >= 700 AJ706 w/o Sub Financing	(0.250)	(0.250)	(0.250)	(0.250)
FICO Score >= 700 AJ106 w/o Sub Financing	(0.250)	(0.250)	(0.250)	(0.250)
FICO Score 660-679	0.000	0.125	0.375	0.500
FICO Score 640-659	0.750	0.875	1.125	1.625
Full Doc & Owner Occupied or 2nd Home	0.000	0.000	0.000	0.000
Full Doc and Non-Owner	0.000	0.000	0.000	0.000
Stated Doc	0.250	0.375	0.500	0.625
No Ratio	0.125	0.250	0.375	0.750
No Doc	2.625	2.750	3.500	4.000
Stated Doc/No Ratio & C/O	0.000	0.000	0.000	2.250
Stated Doc/No Ratio, Non-Owner, FICO < 680	0.000	0.000	0.000	1.500
No Ratio, Non-Owner, I/O, C/O	2.250	2.250	2.250	2.250
Escrow Waiver	0.125	0.125	0.125	0.125
10 Year I/O (Fixed Rate Products)	0.625	0.625	0.625	0.625
10 Year I/O (AJ300, AJ200, AJ150 Amt>\$100-417K) Add to I/O Adj.	0.250	0.250	0.250	0.250
5 Year I/O (Fixed Rate Products)	2.000	2.000	2.000	2.000
5 Year I/O (AJ300, AJ200, AJ150 Amt>\$100-417K) Add to I/O Adj.	0.250	0.250	0.250	0.250
Interest Only (Adjustable Rate Products)	0.125	0.125	0.125	0.125

Price Adjustments: CLTV with Sub Financing	80.01-85	85.01-90	90.01-95	95.01-100
AJ300/AJ200	0.250	0.250	0.500	3.500
Adjustable Rate Products	0.000	0.000	0.375	4.875
Interest Only (Arms, Amt > \$100K to \$417K) [1]	0.000	0.000	0.250	0.250
Cashout	0.000	0.000	0.000	N/A
Stated Doc/No Ratio and C/O	0.000	0.000	2.250	N/A
FICO Score >= 720	(0.125)	(0.125)	0.000	0.000
FICO Score 660-679	0.000	0.250	0.500	N/A
FICO Score 640-659	0.000	0.750	1.750	N/A
Non Full Doc	0.250	0.250	0.500	N/A

[1] Add to Adjustable Rate

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 & N. California)

All Programs Rate Lock no Later Than 13:30 PST

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