

**AMERICAN GENERAL MORTGAGE CORP.**

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10/16/07 9:19 AM

CONFORMING Alt-A											
1st T/D			5/1/5			1st T/D			5/1/5		
<b>AS525: 5/25 ARM</b>						<b>AS723: 7/23 ARM</b>					
21 Day	3YR PP	No PP	21 Day	3YR PP	No PP	21 Day	3YR PP	No PP	21 Day	3YR PP	No PP
8.750%	0.500	1.750	8.750%	0.875	2.000	8.750%	0.875	2.000	8.750%	0.875	2.000
8.625%	0.750	1.875	8.625%	1.125	2.250	8.625%	1.125	2.250	8.625%	1.125	2.250
8.500%	0.875	2.000	8.500%	1.250	2.375	8.500%	1.250	2.375	8.500%	1.250	2.375
8.375%	1.000	2.125	8.375%	1.375	2.500	8.375%	1.375	2.500	8.375%	1.375	2.500
8.250%	1.250	2.250	8.250%	1.625	2.625	8.250%	1.625	2.625	8.250%	1.625	2.625
8.125%	1.375	2.375	8.125%	1.750	2.750	8.125%	1.750	2.750	8.125%	1.750	2.750
8.000%	1.500	2.500	8.000%	1.875	2.875	8.000%	1.875	2.875	8.000%	1.875	2.875
7.875%	1.750	2.625	7.875%	2.125	3.000	7.875%	2.125	3.000	7.875%	2.125	3.000

  

NON-CONFORMING Alt-A											
1st T/D			5/1/5			1st T/D			5/1/5		
<b>AS525: 5/25 ARM</b>						<b>AS723: 7/23 ARM</b>					
21 Day	3YR PP	No PP	21 Day	3YR PP	No PP	21 Day	3YR PP	No PP	21 Day	3YR PP	No PP
8.750%	0.375	1.625	8.750%	0.750	1.875	8.750%	0.750	1.875	8.750%	0.750	1.875
8.625%	0.625	1.750	8.625%	0.875	2.000	8.625%	0.875	2.000	8.625%	0.875	2.000
8.500%	0.750	1.875	8.500%	1.125	2.250	8.500%	1.125	2.250	8.500%	1.125	2.250
8.375%	0.875	2.000	8.375%	1.250	2.375	8.375%	1.250	2.375	8.375%	1.250	2.375
8.250%	1.125	2.125	8.250%	1.500	2.500	8.250%	1.500	2.500	8.250%	1.500	2.500
8.125%	1.250	2.250	8.125%	1.625	2.625	8.125%	1.625	2.625	8.125%	1.625	2.625
8.000%	1.500	2.500	8.000%	1.875	2.750	8.000%	1.875	2.750	8.000%	1.875	2.750
7.875%	1.625	2.625	7.875%	2.000	2.875	7.875%	2.000	2.875	7.875%	2.000	2.875

Price Adjustments	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
<b>Full/Alt</b>									
FICO >= 740	(0.875)	(0.750)	(0.750)	(0.625)	(0.375)	N/A	N/A	N/A	N/A
FICO 720 - 739	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)	N/A	N/A	N/A	N/A
FICO 700 - 719	(0.750)	(0.625)	(0.500)	(0.375)	0.000	N/A	N/A	N/A	N/A
FICO 680 - 699	(0.750)	(0.625)	(0.500)	(0.375)	0.000	N/A	N/A	N/A	N/A
FICO 660 - 679	(0.750)	(0.375)	(0.250)	(0.125)	0.125	N/A	N/A	N/A	N/A
FICO 640 - 659	(0.625)	(0.250)	(0.125)	0.000	0.375	N/A	N/A	N/A	N/A
<b>NIV or NAV Doc Types</b>									
FICO >= 740	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	N/A	N/A	N/A	N/A
FICO 720 - 739	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	N/A	N/A	N/A	N/A
FICO 700 - 719	(0.500)	(0.375)	(0.250)	(0.125)	0.000	N/A	N/A	N/A	N/A
FICO 680 - 699	(0.500)	(0.375)	(0.250)	(0.125)	0.000	N/A	N/A	N/A	N/A
FICO 660 - 679	(0.500)	(0.250)	0.000	0.125	0.625	N/A	N/A	N/A	N/A
FICO 640 - 659	(0.375)	(0.125)	0.250	0.625	1.000	N/A	N/A	N/A	N/A
<b>No Ratio Doc Type</b>									
FICO >= 740	(0.625)	(0.500)	(0.375)	(0.125)	0.000	N/A	N/A	N/A	N/A
FICO 720 - 739	(0.625)	(0.500)	(0.375)	(0.125)	0.000	N/A	N/A	N/A	N/A
FICO 700 - 719	(0.500)	(0.375)	(0.250)	0.000	0.125	N/A	N/A	N/A	N/A
FICO 680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Stated/Stated Doc Type</b>									
FICO >= 740	0.250	0.375	0.500	0.500	1.000	N/A	N/A	N/A	N/A
FICO 720 - 739	0.250	0.375	0.500	0.625	1.000	N/A	N/A	N/A	N/A
FICO 700 - 719	0.250	0.375	0.500	0.625	1.000	N/A	N/A	N/A	N/A
FICO 680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>MINA Doc Type</b>									
FICO >= 740	0.250	0.500	0.500	0.750	1.250	N/A	N/A	N/A	N/A
FICO 720 - 739	0.375	0.500	0.500	0.750	1.250	N/A	N/A	N/A	N/A
FICO 700 - 719	0.375	0.500	0.500	0.875	2.000	N/A	N/A	N/A	N/A
FICO 680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Non-Owner Occupied</b>									
FICO >= 740	0.125	0.375	0.625	1.375	2.125	N/A	N/A	N/A	N/A
FICO 720 - 739	0.125	0.500	0.750	1.375	2.125	N/A	N/A	N/A	N/A
FICO 700 - 719	0.125	0.500	1.000	1.500	2.250	N/A	N/A	N/A	N/A
FICO 680 - 699	0.250	0.500	1.125	1.625	2.375	N/A	N/A	N/A	N/A
FICO 660 - 679	0.250	0.500	1.250	1.625	2.375	N/A	N/A	N/A	N/A
FICO 640 - 659	0.375	0.750	1.375	N/A	N/A	N/A	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Second Home</b>									
FICO >= 740	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
FICO 720 - 739	0.250	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A
FICO 700 - 719	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A	N/A
FICO 680 - 699	0.250	0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A
FICO 660 - 679	0.250	0.375	0.375	0.375	0.625	N/A	N/A	N/A	N/A
FICO 640 - 659	0.375	0.375	0.375	0.750	0.750	N/A	N/A	N/A	N/A
<b>Cash Out Refinance</b>									
FICO >= 740	0.125	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
FICO 720 - 739	0.125	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
FICO 700 - 719	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
FICO 680 - 699	0.250	0.250	0.250	0.250	0.500	N/A	N/A	N/A	N/A
FICO 660 - 679	0.250	0.250	0.250	0.375	0.500	N/A	N/A	N/A	N/A
FICO 640 - 659	0.250	0.250	0.375	0.500	0.750	N/A	N/A	N/A	N/A
<b>2-Family</b>									
FICO >= 740	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A	N/A
FICO 720 - 739	0.125	0.125	0.250	0.250	0.250	N/A	N/A	N/A	N/A
FICO 700 - 719	0.125	0.125	0.250	0.250	0.250	N/A	N/A	N/A	N/A
FICO 680 - 699	0.125	0.125	0.250	0.250	0.375	N/A	N/A	N/A	N/A
FICO 660 - 679	0.125	0.125	0.250	0.250	0.375	N/A	N/A	N/A	N/A
FICO 640 - 659	0.125	0.250	0.500	0.500	N/A	N/A	N/A	N/A	N/A
<b>3-4 Family</b>									
FICO >= 740	0.250	0.500	0.625	1.250	1.375	N/A	N/A	N/A	N/A
FICO 720 - 739	0.250	0.625	1.000	1.250	1.500	N/A	N/A	N/A	N/A
FICO 700 - 719	0.250	0.625	1.000	1.375	1.500	N/A	N/A	N/A	N/A
FICO 680 - 699	0.375	0.750	1.250	1.375	1.625	N/A	N/A	N/A	N/A
FICO 660 - 679	0.500	0.875	1.125	1.625	1.875	N/A	N/A	N/A	N/A
FICO 640 - 659	0.625	1.125	1.375	2.250	N/A	N/A	N/A	N/A	N/A
<b>Condo</b>									
FICO >= 740	0.250	0.250	0.375	0.375	0.375	N/A	N/A	N/A	N/A
FICO 720 - 739	0.375	0.375	0.500	0.500	0.500	N/A	N/A	N/A	N/A
FICO 700 - 719	0.500	0.500	0.625	0.625	0.625	N/A	N/A	N/A	N/A
FICO 680 - 699	0.625	0.625	0.750	0.750	1.000	N/A	N/A	N/A	N/A
FICO 660 - 679	0.625	0.625	0.750	1.000	1.000	N/A	N/A	N/A	N/A
FICO 640 - 659	0.875	1.000	1.250	1.250	1.250	N/A	N/A	N/A	N/A
<b>LTV &lt;= 65</b>									
FICO >= 660	0.000	0.000	(0.125)	(0.250)	(0.375)	N/A	N/A	N/A	N/A
FICO < 660*	0.000	0.000	(0.125)	(0.250)	(0.500)	N/A	N/A	N/A	N/A
<b>LTV 65.01 - 70</b>									
FICO >= 660	0.000	0.000	0.000	(0.125)	(0.250)	N/A	N/A	N/A	N/A
FICO < 660*	0.000	0.000	0.000	(0.125)	(0.375)	N/A	N/A	N/A	N/A
<b>LTV 70.01 - 75</b>									
FICO >= 660	0.000	0.000	0.000	0.000	(0.125)	N/A	N/A	N/A	N/A
FICO < 660*	0.000	0.000	0.000	0.000	(0.250)	N/A	N/A	N/A	N/A
<b>All LTVs</b>									
<b>Conforming Balance**</b>									
\$10,000 - \$40,000	N/A	N/A	N/A	N/A	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	0.375	0.500	N/A	N/A
\$75,000.01 - \$417,000	-	-	-	-	-	-	-	N/A	N/A
\$417,000.01 - \$650,000	-	-	-	-	-	N/A	N/A	N/A	N/A
\$650,000.01 - \$1,000,000	-	-	-	-	-	N/A	N/A	N/A	N/A
\$1,000,000.01 - \$1,202,825	-	-	-	0.250	N/A	N/A	N/A	N/A	N/A
<b>Non-Conforming Balance</b>									
\$417,000 - \$650,000	-	-	-	-	-	-	-	N/A	N/A
\$650,000.01 - \$1,000,000	-	-	-	-	-	-	-	N/A	N/A
\$1,000,000.01 - \$1,500,000	-	-	-	0.250	N/A	N/A	N/A	N/A	N/A
\$1,500,000.01 - \$2,000,000	-	-	-	0.250	N/A	N/A	N/A	N/A	N/A