

AMERICAN GENERAL MORTGAGE CORP.

1100 E. Broadway Suite #300 Glendale, CA 91205

10/16/07 9:19 AM

Tel: (800) 757-1983, (818) 240-1983 Fax: (818) 240-1109 Trans Box: Red RD0210

Website Address: www.agmconnect.com - E-Mail Address: info@agmcmortgage.com

ACE Product

Current Index:	7.750				CLTV
Full/Alt Doc	<= 80.00%	80.01% - 90.00%	90.01% - 95.00%	95.01% - 100.00%	
740 +	1.000%	1.000%	1.125%	2.375%	
720 - 739	1.250%	1.250%	1.500%	4.875%	
700 - 719	1.250%	1.625%	2.250%	5.125%	
680 - 699	1.750%	3.125%	5.125%	N/A	
660 - 679	2.000%	3.125%	N/A	N/A	
640 - 659	3.750%	5.375%	N/A	N/A	

Current Index:	7.750				CLTV
Reduced Doc	<= 80.00%	80.01% - 90.00%	90.01% - 95.00%	95.01% - 100.00%	
740 +	2.250%	3.500%	N/A	N/A	
720 - 739	2.875%	3.500%	N/A	N/A	
700 - 719	3.375%	4.500%	N/A	N/A	
680 - 699	4.375%	7.125%	N/A	N/A	
660 - 679	N/A	N/A	N/A	N/A	
640 - 659	N/A	N/A	N/A	N/A	

MARGIN ADJUSTMENTS

CLTV	Add to Base Margin			
	<= 80.00%	80.01% - 90.00%	90.01% - 95.00%	95.01% - 100.00%
High Rise Condo	0.250	0.375	0.500	1.000
2-4 Units Line	0.750	0.750	2.500	2.500
Full Doc, Line > \$100K - \$250K	0.750	1.500	2.000	2.000
Stated Doc, Line > \$100K - \$250K	1.250	2.000	N/A	N/A
DTI > 50%	0.500	0.500	0.750	1.000
Non-Owner Occupied	0.750	N/A	N/A	N/A
Second Home	0.375	0.500	N/A	N/A
ACM First Lien Piggyback Full Doc	0.500	0.500	N/A	N/A
ACM First Lien Piggyback Reduced Doc	1.000	1.000	N/A	N/A
Line Amount > \$250,000	0.500	0.500	0.750	N/A

**Refer to Option ARM LTV/CLTV restrictions.

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 (S.F. Valley & Northern California)

All Programs Rate Lock no Later Than 13:30 PST

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

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