

AMERICAN GENERAL MORTGAGE CORP.

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10/16/07 9:19 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	(0.625)	(0.250)	7.500	(0.625)	(0.125)	7.000	1.500	0.750	7.000	1.625	1.000
7.625	(0.500)	(0.125)	7.375	(0.500)	(0.125)	6.875	1.750	1.000	6.875	1.750	1.250
7.500	(0.375)	0.000	7.250	(0.375)	0.000	6.750	1.875	1.250	6.750	2.000	1.500
7.375	(0.125)	0.125	7.125	(0.250)	0.000	6.625	2.125	1.500	6.625	2.250	1.750
7.250	0.000	0.250	7.000	(0.125)	0.125	6.500	2.375	1.750	6.500	2.500	2.125
7.125	0.125	0.500	6.875	0.000	0.250	6.375	2.625	2.125	6.375	2.750	2.375
7.000	0.375	0.625	6.750	0.125	0.375	6.250	2.875	2.375	6.250	3.000	2.625
6.875	0.625	0.875	6.625	0.375	0.625	6.125	3.125	2.625	6.125	3.375	3.000
6.750	0.875	1.125	6.500	0.625	0.750	6.000	3.375	3.000	6.000	3.625	3.250
6.625	1.250	1.500	6.375	0.875	1.000	5.875	3.625	3.250	5.875	3.875	3.500
6.500	1.500	1.750	6.250	1.125	1.250	5.750	3.875	3.375	5.750	4.000	3.750

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)	(1.125)	7.000	0.750	1.500	7.000	1.000	1.625
7.375	(2.125)	(2.000)	7.000	(1.125)	(1.125)	6.875	1.000	1.750	6.875	1.250	1.750
7.250	(1.625)	(1.500)	6.875	(0.875)	(0.875)	6.750	1.250	1.875	6.750	1.500	2.000
7.125	(1.375)	(1.500)	6.750	(0.875)	(0.750)	6.625	1.500	2.125	6.625	1.750	2.250
7.000	(1.250)	(1.250)	6.625	(0.750)	(0.750)	6.500	1.750	2.375	6.500	2.125	2.500
6.875	(0.750)	(0.625)	6.500	(0.750)	(0.750)	6.375	2.125	2.625	6.375	2.375	2.750
6.750	(0.250)	(0.125)	6.375	(0.250)	(0.375)	6.250	2.375	2.875	6.250	2.625	3.000
6.625	0.000	0.000	6.250	0.125	0.000	6.125	2.625	3.125	6.125	3.000	3.375
6.500	0.250	0.250	6.125	0.625	0.625	6.000	3.000	3.375	6.000	3.250	3.625
6.375	0.875	0.875	6.000	0.875	0.875	5.875	3.250	3.625	5.875	3.500	3.875
6.250	1.500	1.625	5.875	1.500	1.375	5.750	3.375	3.875	5.750	3.750	4.000

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
Full/Alt/Lite						Full/Alt/Lite					
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)	-
NIV						NIV					
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
2nd Home						2nd Home					
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
Cash-Out						Cash-Out					
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
Condo						Condo					
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
LTV						LTV					
≤ 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 (%)	< 60.00	60.01-65	65.01-70	70.01-75	75.01-80	Other Adjustments CLTV (%)	< 60.00	60.01-65	65.01-70	70.01-75	75.01-80

Conforming*						Conforming*					
\$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
Non-Conforming						Non-Conforming					
\$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	

Loan Term						PrePay Penalty**					
AD100				(0.125)		2 Yr Hard PPY				0.250	
AD200				(0.125)		3 Yr Hard PPY				-	
AD40/30				0.125		Interest Only (IO)					
PrePay Penalty**						10 Yr IO period				-	
2 Yr Hard PPY				0.250							
3 Yr Hard PPY				-							
Interest Only (IO)											
10 Yr IO period				0.375							

* Subject to 2007 Conforming Loan Limits
** Applies to "with PP" base rate

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)		

Max CLTV at 80%
Subordinate Financing not allowed greater than 80%

***Please visit 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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