

# AMERICAN GENERAL MORTGAGE CORP.

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## AJH PRODUCT

| FIXED PRODUCTS     |         |         |                    |         |         |                    |         |         |
|--------------------|---------|---------|--------------------|---------|---------|--------------------|---------|---------|
| AJH300 30 YR FIXED |         |         | AJH200 20 YR FIXED |         |         | AJH150 15 YR FIXED |         |         |
| Margin 2.25%       |         |         | Margin 2.25%       |         |         | Margin 2.25%       |         |         |
| 21 Day             | 3YR PP  | NO PP   | 21 Day             | 3YR PP  | NO PP   | 21 Day             | 3YR PP  | NO PP   |
| 9.250%             | (2.000) | (1.875) | 9.250%             | (2.500) | (2.375) | 10.500%            | (0.625) | (0.375) |
| 9.000%             | (1.625) | (1.625) | 9.000%             | (2.125) | (2.125) | 10.375%            | (0.375) | (0.250) |
| 8.750%             | (1.250) | (1.250) | 8.750%             | (1.750) | (1.750) | 10.250%            | (0.250) | (0.125) |
| 8.500%             | (0.750) | (0.750) | 8.500%             | (1.250) | (1.250) | 10.125%            | (0.125) | 0.000   |
| 8.250%             | (0.250) | (0.250) | 8.250%             | (0.750) | (0.750) | 10.000%            | 0.000   | 0.000   |
| 8.000%             | 0.125   | 0.125   | 8.000%             | (0.250) | (0.250) | 9.875%             | 0.000   | 0.125   |

  

| ARM PRODUCTS    |         |         |                |         |         |                   |         |         |
|-----------------|---------|---------|----------------|---------|---------|-------------------|---------|---------|
| AJH106 10/6 ARM |         |         | AJH706 7/6 ARM |         |         | AJH006 6 MO LIBOR |         |         |
| Margin 2.25%    |         |         | Margin 2.25%   |         |         | Margin 2.25%      |         |         |
| 21 Day          | 3YR PP  | NO PP   | 21 Day         | 3YR PP  | NO PP   | 21 Day            | 3YR PP  | NO PP   |
| 10.000%         | (2.500) | (1.500) | 9.250%         | (2.250) | (1.125) | 12.125%           | (1.125) | (0.375) |
| 9.750%          | (2.125) | (1.125) | 9.000%         | (1.750) | (0.750) | 11.875%           | (0.875) | (0.125) |
| 9.500%          | (1.625) | (0.750) | 8.750%         | (1.125) | (0.125) | 11.625%           | (0.625) | 0.000   |
| 9.250%          | (0.750) | (0.125) | 8.500%         | (0.125) | 0.375   | 11.375%           | (0.375) | 0.250   |
| 9.000%          | 0.125   | 0.500   | 8.250%         | 0.750   | 1.125   | 11.125%           | 0.000   | 0.625   |
| 8.750%          | 1.125   | 1.500   | 8.000%         | 1.875   | 2.125   | 10.875%           | 0.250   | 1.000   |

| Price Adjustments   | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-100 | Rate Adj: (Apply to RATE)   | LTV (FICO >= 680) |          |          |           |
|---|----------|----------|----------|-----------|-----------------------------|-------------------|----------|----------|-----------|
|   |          |          |          |           |                             | 80.01-85          | 85.01-90 | 90.01-95 | 95.01-100 |
| Amt < \$40K   | 1.500    | 1.500    | 1.500    | 1.500     | < \$75K                     | 0.150%            | 0.150%   | 0.300%   | 0.300%    |
| Amt => \$40K to \$75K   | 0.500    | 0.500    | 0.500    | 0.500     | > \$650K to \$1Mil          | 0.050%            | 0.100%   | 0.100%   | N/A       |
| Amt > \$100K to \$417K (AJH506 Only)                            | (0.375)  | (0.375)  | (0.375)  | (0.375)   | Cash Out                    | 0.050%            | 0.100%   | 0.150%   | N/A       |
| Amt > \$100K to \$417K (AJH300/AJH200 Only)                     | (2.500)  | (2.500)  | (2.250)  | 0.000     | Second Home                 | 0.050%            | 0.100%   | N/A      | N/A       |
| Amt > \$100K to \$417K (AJH300/AJH200 and no sub financing)     | (0.250)  | (0.250)  | (0.250)  | 0.000     | Non Owner Occupied          | 0.350%            | 0.400%   | N/A      | N/A       |
| Amt > \$650K to \$1 Mil.  | 0.125    | 0.125    | 0.125    | N/A       | Condo                       | 0.050%            | 0.100%   | 2.600%   | 2.600%    |
| Amt > \$1 Mil to \$1.5 Mil.                                     | NA       | NA       | NA       | NA        | FICO >= 720                 | 0.050%            | 0.100%   | 0.250%   | 0.400%    |
| Amt > \$1.5 Mil to \$2.0 Mil.                                   | NA       | NA       | NA       | NA        | FICO 700-719                | 0.150%            | 0.200%   | 0.400%   | 0.650%    |
| Amt > \$2.0 Mil and <= \$4.0 Mil.                               | NA       | NA       | NA       | NA        | FICO 680-699                | 0.200%            | 0.300%   | 0.550%   | N/A       |
| Amt > \$650kK (Non Full Doc)                                    | 0.000    | 6.000    | 6.000    | N/A       | FICO 660-679                | N/A               | N/A      | N/A      | N/A       |
| Cashout   | 0.500    | 0.500    | 1.875    | N/A       | FICO 640-659                | N/A               | N/A      | N/A      | N/A       |
| Cashout (Non Full Doc)  | 6.000    | 6.000    | N/A      | N/A       | DTI > 45% (Full and Stated) | 3.550%            | 3.550%   | 3.550%   | 3.550%    |
| 2nd Home  | 0.750    | 0.750    | N/A      | N/A       | Interest Only               | 0.000%            | 0.000%   | 0.000%   | 0.000%    |
| Non-Owner   | 1.500    | 1.500    | N/A      | N/A       | Stated Doc                  | 0.050%            | 0.100%   | 0.350%   | N/A       |
| 2 Units   | 0.250    | 0.375    | 0.375    | 0.500     | No Ratio                    | 0.100%            | 0.150%   | 0.550%   | N/A       |
| 2 Units (Non Full Doc)  | 6.000    | 6.000    | 6.000    | N/A       | AJH006/AJH306               | 0.200%            | 0.200%   | 1.000%   | 1.800%    |
| Low Rise Condo  | 0.375    | 0.375    | 0.375    | 0.375     | AJH506                      | 0.050%            | 0.050%   | 0.800%   | 1.650%    |
| High Rise Condo   | 0.375    | 0.375    | 0.375    | 0.375     | AJH706/AJH106               | 0.150%            | 0.150%   | 0.900%   | 1.700%    |
| FICO Score >=720 (Fixed Rate Products)                          | (0.125)  | (0.125)  | 0.000    | 0.000     | AJ300/AJ200                 | 3.050%            | 3.050%   | 3.550%   | 4.200%    |
| FICO Score >=720 (Adjustable Rate Products)                     | (0.125)  | (0.125)  | 0.000    | 0.000     |                             |                   |          |          |           |
| FICO Score >=700 (AJH506 w/o Sub Financing)                     | 0.000    | 0.000    | 0.000    | 0.000     | Rate Adj: (Apply to RATE)   |                   |          |          |           |
| FICO Score >=700 (AJH300/AJH200 w/o Sub Financing)              | 0.000    | 0.000    | 0.000    | 0.000     |                             | 80.01-85          | 85.01-90 | 90.01-95 | 95.01-100 |
| FICO Score >=700 AJH706 w/o Sub Financing                       | 0.000    | 0.000    | 0.000    | 0.000     | < \$75K                     | 0.150%            | 0.150%   | 0.300%   | N/A       |
| FICO Score >=700 AJH106 w/o Sub Financing                       | 0.000    | 0.000    | 0.000    | 0.000     | >\$650K - \$1Mil            | N/A               | N/A      | N/A      | N/A       |
| FICO Score 660-679  | 0.500    | 0.500    | 0.500    | N/A       | Cash Out                    | 2.600%            | 2.700%   | 2.800%   | N/A       |
| FICO Score 640-659  | 1.625    | 1.625    | 1.875    | N/A       | Second Home                 | 0.100%            | 0.150%   | N/A      | N/A       |
| Full Doc & Owner Occupied or 2nd Home                           | (0.500)  | (0.500)  | 0.000    | 0.750     | Non Owner Occupied          | 0.400%            | 0.450%   | N/A      | N/A       |
| Full Doc and Non-Owner  | 0.000    | 0.000    | N/A      | N/A       | Condo                       | 2.550%            | 2.600%   | 2.650%   | N/A       |
| Stated Doc  | 1.875    | 3.250    | 5.500    | N/A       | FICO >= 720                 | N/A               | N/A      | N/A      | N/A       |
| No Ratio  | 6.750    | 6.750    | 6.750    | N/A       | FICO 700-719                | N/A               | N/A      | N/A      | N/A       |
| No Doc  | N/A      | N/A      | N/A      | N/A       | FICO 680-699                | N/A               | N/A      | N/A      | N/A       |
| Stated Doc/No Ratio & C/O                                       | 2.250    | N/A      | N/A      | N/A       | FICO 660-679                | 0.250%            | 0.300%   | 0.600%   | N/A       |
| Stated Doc/No Ratio, Non-Owner, FICO < 680                      | 1.500    | N/A      | N/A      | N/A       | FICO 640-659                | 0.300%            | 0.400%   | 0.750%   | NA        |
| No Ratio, Non-Owner, I/O, C/O                                   | 2.250    | N/A      | N/A      | N/A       | DTI > 45% (Full and Stated) | 3.600%            | 3.700%   | 3.700%   | N/A       |
| No Impounds/Escrow Waiver                                       | 0.125    | 0.125    | N/A      | N/A       | Interest Only               | 0.000%            | 0.000%   | 0.000%   | N/A       |
| 10 Yr Interest Only (Fixed Rate Products)                       | 0.625    | 0.625    | 0.625    | 0.625     | Stated Doc                  | 4.700%            | 4.900%   | N/A      | N/A       |
| 10 Yr Interest Only (AJH300/AJH200, Amt > \$100K to \$417K) [1] | 0.250    | 0.250    | 0.250    | 0.250     | No Ratio                    | 4.700%            | 4.900%   | N/A      | N/A       |
| 5 Yr Interest Only (Fixed Rate Products)                        | 2.000    | 2.000    | 2.000    | 2.000     | AJH006/AJH306               | 0.350%            | 0.350%   | 1.200%   | N/A       |
| 5 Yr Interest Only (AJH300/AJH200, Amt > \$100K to \$417K) [1]  | 0.250    | 0.250    | 0.250    | 0.250     | AJH506                      | 0.150%            | 0.150%   | 1.000%   | N/A       |
| Interest Only (Adjustable Rate Products)                        | 0.125    | 0.125    | 0.125    | 0.125     | AJH706/AJH106               | 0.250%            | 0.250%   | 1.100%   | N/A       |
|   |          |          |          |           | AJH300, AJH200, AJH150      | 3.150%            | 3.150%   | 3.800%   | N/A       |

[1] Addition to Adjustable Rate Interest Only Adjustment.

If you wish to be removed from our list, please call 888.739.4920, enter pin 1223 and then your fax number.

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All Programs Rate Lock no Later Than 13:30 PST

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