

AMERICAN GENERAL MORTGAGE CORP.

1100 E. Broadway Suite #300 Glendale, CA 91205

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

www.agmconnect.com - info@agmcmortgage.com

10/16/07 9:18 AM

AJS PRODUCT

AJS150 15/15 Product					
15/15	CLTV				
FICO	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
640-659	12.375%	12.625%	12.875%	13.125%	NA
660-679	11.875%	12.125%	12.375%	12.500%	NA
680-699	11.500%	11.625%	11.750%	12.125%	NA
700-719	11.375%	11.500%	11.625%	11.875%	12.250%
720+	11.250%	11.375%	11.500%	11.750%	12.125%

A piggyback transaction can only be completed when using AJ Product as 1st Trust Deed.

AJS315 30/15 Product					
30/15	CLTV				
FICO	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
640-659	12.375%	12.625%	12.875%	13.125%	NA
660-679	11.875%	12.125%	12.375%	12.500%	NA
680-699	11.500%	11.625%	11.750%	12.125%	NA
700-719	11.375%	11.500%	11.625%	11.875%	12.250%
720+	11.250%	11.375%	11.500%	11.750%	12.125%

A piggyback transaction can only be completed when using AJ Product as 1st Trust Deed.

AJS200 20/20 Product					
20/20	CLTV				
FICO	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
640-659	12.375%	12.625%	12.875%	13.125%	NA
660-679	11.875%	12.125%	12.375%	12.500%	NA
680-699	11.500%	11.625%	11.750%	12.125%	NA
700-719	11.375%	11.500%	11.625%	11.875%	12.250%
720+	11.250%	11.375%	11.500%	11.750%	12.125%

A piggyback transaction can only be completed when using AJ Product as 1st Trust Deed.

AJS300 30/30 Product					
30/30	CLTV				
FICO	<= 80	80.01-85	85.01-90	90.01-95	95.01-100
640-659	12.375%	12.625%	12.875%	13.125%	NA
660-679	11.875%	12.125%	12.375%	12.500%	NA
680-699	11.500%	11.625%	11.750%	12.125%	NA
700-719	11.375%	11.500%	11.625%	11.875%	12.250%
720+	11.250%	11.375%	11.500%	11.750%	12.125%

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RATE ADJUSTMENT					
	<=80	80.01-85	85.01-90	90.01-95	95.01-100
Full Doc	0.000	0.000	0.000	0.000	0.000
Full Doc and Owner Occupied	0.000	0.000	0.000	0.000	0.000
Loan Amt >= \$10K to \$25K	1.250	1.250	1.250	1.250	1.250
Loan Amt > \$100K to \$150K	0.125	0.375	0.875	1.375	2.375
Loan Amt > \$150K to \$200K	0.500	1.000	2.000	3.000	5.000
Cash Out	0.250	0.250	0.250	0.250	N/A
2 Units	0.250	0.250	0.375	0.500	1.000
Condo	0.375	0.375	0.375	0.500	0.625

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: (818) 240-1983 (San Fernando Valley & Northern California)

All Programs Rate Lock no Later Than 13:30 PST

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

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