

## AMERICAN GENERAL MORTGAGE CORP.

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10/17/07 9:06 AM

### CMH PRODUCT

Rate = Prime Rate + Adjustments

| CMH HELOC    |                       |        |         |         |         |         |
|--------------|-----------------------|--------|---------|---------|---------|---------|
| CLTV         | AMOUNT                | 740+   | 700-739 | 680-699 | 660-679 | 640-659 |
| <= 80%       | \$150,000 - \$500,000 | 0.300% | 0.700%  | 0.950%  | 1.300%  | 1.850%  |
|              | \$60,000 - \$149,999  | 0.850% | 1.100%  | 1.550%  | 2.000%  | 2.800%  |
|              | \$25,000 - \$59,999   | 1.350% | 1.550%  | 2.100%  | 2.800%  | 3.600%  |
|              | \$10,000 - \$24,999   | 3.200% | 3.450%  | 3.800%  | 4.550%  | 5.500%  |
| 80.01 - 90%  | \$150,000 - \$500,000 | 0.650% | 0.900%  | 2.350%  | N/A     | N/A     |
|              | \$60,000 - \$149,999  | 1.100% | 1.500%  | 2.950%  | N/A     | N/A     |
|              | \$25,000 - \$59,999   | 1.750% | 1.950%  | 3.000%  | N/A     | N/A     |
|              | \$10,000 - \$24,999   | 3.600% | 4.050%  | 5.000%  | N/A     | N/A     |
| 90.01 - 95%  | \$150,000 - \$350,000 | 1.700% | 1.800%  | N/A     | N/A     | N/A     |
|              | \$60,000 - \$149,999  | 2.150% | 2.600%  | N/A     | N/A     | N/A     |
|              | \$25,000 - \$59,999   | 2.600% | 2.800%  | N/A     | N/A     | N/A     |
|              | \$10,000 - \$24,999   | 4.650% | 5.050%  | N/A     | N/A     | N/A     |
| 95.01 - 100% | \$150,000 - \$350,000 | 2.850% | 3.400%  | N/A     | N/A     | N/A     |
|              | \$60,000 - \$149,999  | 3.350% | 3.950%  | N/A     | N/A     | N/A     |
|              | \$25,000 - \$59,999   | 3.650% | 4.250%  | N/A     | N/A     | N/A     |
|              | \$10,000 - \$24,999   | 5.350% | 6.350%  | N/A     | N/A     | N/A     |

| RATE ADJUSTMENTS                |         | STATED & STATED/STATED CLTV RATE ADJUSTMENTS |           |
|---------------------------------|---------|--|-----------|
|                                 |         | CREDIT SCORE                                 | <= 80.00% |
| DTI > 50% (If Guideline Allows) | +0.150% |  |           |
| Closing Cost (2nd lien only)*** | +0.150% | 700+   | +0.250%   |
| Non Owner (max CLTV 80%)*       | +1.000% |  |           |

\*Min. FICO 700

\*\*\*Applies only to >=60,000 in FL

| CMH FIXED RATE               |                       |         |         |         |         |         |
|------------------------------|-----------------------|---------|---------|---------|---------|---------|
| 15, 20, 30/15, or 30/30 Term |                       |         |         |         |         |         |
| CLTV                         | AMOUNT                | 740+    | 700-739 | 680-699 | 660-679 | 640-659 |
| <= 80%                       | \$100,000 - \$500,000 | 8.250%  | 8.400%  | 8.700%  | 9.250%  | 10.400% |
|                              | \$50,000 - \$99,999   | 8.350%  | 8.500%  | 8.800%  | 9.400%  | 10.550% |
|                              | \$25,000 - \$49,999   | 9.100%  | 9.250%  | 9.500%  | 10.200% | 11.000% |
|                              | \$10,000 - \$24,999   | 9.500%  | 9.750%  | 10.100% | 10.700% | 11.550% |
| 80.01 - 90%                  | \$100,000 - \$500,000 | 8.450%  | 8.750%  | 9.350%  | N/A     | N/A     |
|                              | \$50,000 - \$99,999   | 8.500%  | 8.800%  | 9.650%  | N/A     | N/A     |
|                              | \$25,000 - \$49,999   | 9.300%  | 9.500%  | 10.000% | N/A     | N/A     |
|                              | \$10,000 - \$24,999   | 9.900%  | 10.100% | 11.000% | N/A     | N/A     |
| 90.01 - 95%                  | \$100,000 - \$350,000 | 9.100%  | 9.300%  | N/A     | N/A     | N/A     |
|                              | \$50,000 - \$99,999   | 9.200%  | 9.550%  | N/A     | N/A     | N/A     |
|                              | \$25,000 - \$49,999   | 9.650%  | 10.050% | N/A     | N/A     | N/A     |
|                              | \$10,000 - \$24,999   | 10.450% | 11.350% | N/A     | N/A     | N/A     |
| 95.01 - 100%                 | \$100,000 - \$350,000 | 9.750%  | 10.200% | N/A     | N/A     | N/A     |
|                              | \$50,000 - \$99,999   | 9.950%  | 10.350% | N/A     | N/A     | N/A     |
|                              | \$25,000 - \$49,999   | 10.500% | 10.900% | N/A     | N/A     | N/A     |
|                              | \$10,000 - \$24,999   | 11.200% | 11.850% | N/A     | N/A     | N/A     |

| RATE ADJUSTMENTS                |         | STATED & STATED/STATED CLTV RATE ADJUSTMENTS |           |                |
|---------------------------------|---------|--|-----------|----------------|
|                                 |         | CREDIT SCORE                                 | <= 80.00% | 80.01 - 90.00% |
| DTI > 50% (If Guideline Allows) | +0.150% |  |           |                |
| Fixed Rate Loan amounts***      | +0.750% | 700+   | +0.250%   | N/A            |
| Non Owner (max CLTV 80%)*       | +1.000% |  |           |                |
| Simultaneous Transaction****    | +1.000% |  |           |                |

\*Min. FICO 700

\*\*\*\$417,000 - \$1,000,000

\*\*\*\* > 90% CLTV

\*\*See CMH guideline for details.

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 (San Fernando Valley & Northern California )

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

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