

**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

10/17/07 9:06 AM

**Aggressive Stated/Stated Program  
Jumbo Pricing Available in EAGLE!**

AGNH CONFORMING PRODUCT

| FIXED PRODUCTS |         |         |         |         |         |                   |         |
|----------------|---------|---------|---------|---------|---------|-------------------|---------|
| AGNH150        |         | AGNH200 |         | AGNH300 |         | AGNH300 10 YR I/O |         |
| RATE           | 0 YR PP | RATE    | 0 YR PP | RATE    | 0 YR PP | RATE              | 0 YR PP |
| 7.000          | (0.750) | 7.000   | (0.875) | 7.000   | (0.750) | 7.000             | 0.125   |
| 6.875          | (1.375) | 6.875   | (0.625) | 6.875   | (0.500) | 6.875             | 0.500   |
| 6.750          | (1.000) | 6.750   | (0.375) | 6.750   | (0.125) | 6.750             | 0.750   |
| 6.625          | (0.625) | 6.625   | 0.000   | 6.625   | 0.250   | 6.625             | 1.250   |
| 6.500          | (0.250) | 6.500   | 0.375   | 6.500   | 0.625   | 6.500             | 1.750   |
| 6.375          | 0.125   | 6.375   | 0.750   | 6.375   | 1.000   | 6.375             | 2.375   |
| 6.250          | 0.500   | 6.250   | 1.125   | 6.250   | 1.625   | 6.250             | 3.125   |
| 6.125          | 0.750   | 6.125   | 1.625   | 6.125   | 2.125   | 6.125             | 3.750   |
| 6.000          | 1.125   | 6.000   | 2.125   | 6.000   | 2.750   | 6.000             | 4.375   |
| 5.875          | 1.500   | 5.875   | 2.625   | 5.875   | 3.375   | 5.875             | 5.000   |
| 5.750          | 1.875   | 5.750   | 3.250   | 5.750   | 4.000   | 5.750             | 5.875   |

| ARM PRODUCTS 1 YR LIBOR |         |             |         |         |         |             |         |
|-------------------------|---------|-------------|---------|---------|---------|-------------|---------|
| AGNH301                 |         | AGNH301 I/O |         | AGNH501 |         | AGNH501 I/O |         |
| RATE                    | 0 YR PP | RATE        | 0 YR PP | RATE    | 0 YR PP | RATE        | 0 YR PP |
| 7.000                   | (0.375) | 7.000       | (0.125) | 7.000   | (0.125) | 7.000       | (0.125) |
| 6.875                   | (0.250) | 6.875       | 0.000   | 6.875   | 0.000   | 6.875       | 0.000   |
| 6.750                   | (0.125) | 6.750       | 0.000   | 6.750   | 0.000   | 6.750       | 0.125   |
| 6.625                   | 0.000   | 6.625       | 0.125   | 6.625   | 0.250   | 6.625       | 0.250   |
| 6.500                   | 0.000   | 6.500       | 0.250   | 6.500   | 0.375   | 6.500       | 0.375   |
| 6.375                   | 0.125   | 6.375       | 0.375   | 6.375   | 0.625   | 6.375       | 0.625   |
| 6.250                   | 0.250   | 6.250       | 0.500   | 6.250   | 0.625   | 6.250       | 0.750   |
| 6.125                   | 0.500   | 6.125       | 0.625   | 6.125   | 0.750   | 6.125       | 0.875   |
| 6.000                   | 0.625   | 6.000       | 0.750   | 6.000   | 1.125   | 6.000       | 1.125   |
| 5.875                   | 0.750   | 5.875       | 0.750   | 5.875   | 1.375   | 5.875       | 1.375   |
| 5.750                   | 0.875   | 5.750       | 1.000   | 5.750   | 1.625   | 5.750       | 1.750   |

| ARM PRODUCTS 1 YR LIBOR |         |             |         |         |         |             |         |
|-------------------------|---------|-------------|---------|---------|---------|-------------|---------|
| AGNH701                 |         | AGNH701 I/O |         | AGNH101 |         | AGNH101 I/O |         |
| RATE                    | 0 YR PP | RATE        | 0 YR PP | RATE    | 0 YR PP | RATE        | 0 YR PP |
| 7.000                   | (0.250) | 7.000       | 0.250   | 7.000   | (0.125) | 7.000       | 0.500   |
| 6.875                   | 0.000   | 6.875       | 0.375   | 6.875   | 0.125   | 6.875       | 0.625   |
| 6.750                   | 0.125   | 6.750       | 0.500   | 6.750   | 0.250   | 6.750       | 0.750   |
| 6.625                   | 0.375   | 6.625       | 0.750   | 6.625   | 0.375   | 6.625       | 0.875   |
| 6.500                   | 0.625   | 6.500       | 0.875   | 6.500   | 0.750   | 6.500       | 1.000   |
| 6.375                   | 0.750   | 6.375       | 1.125   | 6.375   | 1.000   | 6.375       | 1.375   |
| 6.250                   | 1.000   | 6.250       | 1.375   | 6.250   | 1.375   | 6.250       | 1.750   |
| 6.125                   | 1.250   | 6.125       | 1.750   | 6.125   | 1.750   | 6.125       | 2.125   |
| 6.000                   | 1.625   | 6.000       | 2.000   | 6.000   | 2.250   | 6.000       | 2.625   |
| 5.875                   | 1.875   | 5.875       | 2.250   | 5.875   | 2.625   | 5.875       | 3.000   |
| 5.750                   | 2.375   | 5.750       | 2.625   | 5.750   | 3.125   | 5.750       | 3.500   |

| FIXED RATE STATE ADJUSTMENTS (PRICE) |            |                       |                      |            |
|--------------------------------------|------------|-----------------------|----------------------|------------|
| STATE                                | \$200,000+ | \$120,000 - \$199,999 | \$70,000 - \$119,999 | < \$70,000 |
| AR                                   | (1.750)    | (1.625)               | (1.625)              | (1.125)    |
| AZ                                   | (1.375)    | (1.375)               | (1.250)              | (0.875)    |
| CA                                   | (1.375)    | (1.375)               | (1.250)              | (0.875)    |
| CO                                   | (1.375)    | (1.375)               | (1.250)              | (0.875)    |
| FL                                   | (1.750)    | (1.625)               | (1.625)              | (1.125)    |
| HI                                   | (1.625)    | (1.500)               | (1.500)              | (1.000)    |
| IN                                   | (1.500)    | (1.375)               | (1.375)              | (0.875)    |
| MO                                   | (1.625)    | (1.500)               | (1.500)              | (1.000)    |
| ND                                   | (1.750)    | (1.625)               | (1.625)              | (1.125)    |
| NE                                   | (1.625)    | (1.500)               | (1.500)              | (1.000)    |
| NM                                   | (1.625)    | (1.500)               | (1.500)              | (1.000)    |
| NV                                   | (1.500)    | (1.375)               | (1.375)              | (0.875)    |
| OR                                   | (1.625)    | (1.500)               | (1.500)              | (1.000)    |
| SC                                   | (1.625)    | (1.500)               | (1.500)              | (1.000)    |
| UT                                   | (1.375)    | (1.375)               | (1.250)              | (0.875)    |
| WA                                   | (1.625)    | (1.500)               | (1.500)              | (1.000)    |
| WY                                   | (1.625)    | (1.500)               | (1.500)              | (1.000)    |

| ARM STATE ADJUSTMENTS (PRICE) |            |                       |                      |            |
|-------------------------------|------------|-----------------------|----------------------|------------|
| STATE                         | \$200,000+ | \$120,000 - \$199,999 | \$70,000 - \$119,999 | < \$70,000 |
| AR                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| AZ                            | (1.250)    | (1.125)               | (1.000)              | (0.750)    |
| CA                            | (1.250)    | (1.125)               | (1.000)              | (0.750)    |
| CO                            | (1.250)    | (1.125)               | (1.000)              | (0.750)    |
| FL                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| HI                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| IN                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| MO                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| ND                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| NE                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| NM                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| NV                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| OR                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| SC                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| UT                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| WA                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |
| WY                            | (1.375)    | (1.250)               | (1.000)              | (0.875)    |

| PRICE ADJUSTMENTS   |         |         |                   |
|---|---------|---------|-------------------|
| <b>Interest Only</b>  |         |         |                   |
| Interest Only Fixed with LTV > 90%  |         |         | 0.250             |
| Interest Only with LTV 75.01% to 80% & CLTV 80.01% to 90%   |         |         | 0.250             |
| <b>Cash Out</b>   |         |         |                   |
| Cash Out Refinances with LTV's > 70% to 80%   |         |         | 0.500             |
| Cash Out Refinances with LTV's > 80% to 90%   |         |         | 0.750             |
| Cash Out Refinances on FNMA EA Condo Loans Level II & III Only  |         |         | 0.500             |
| <b>Non Owner Occupied</b>   |         |         |                   |
| Non Owner with LTV <= 75%   |         |         | 1.500             |
| Non Owner with LTV > 75% to 80%   |         |         | 2.000             |
| Non Owner with LTV > 80% to 90%   |         |         | 2.500             |
| Non Owner 3-4 Units with LTV <= 75%   |         |         | 2.250             |
| <b>Loan Term</b>  |         |         |                   |
| Fixed with 40-year Term   |         |         | 1.125             |
| Fixed Period Arm with 40-year Term  |         |         | 1.375             |
| <b>Property Type</b>  |         |         |                   |
| Owner Occupied 3-4 Units with LTV <= 80%*   |         |         | 0.750             |
| 2-Unit Properties with LTV's > 90%  |         |         | 0.500             |
| <b>Subordinate Financing</b>  |         |         |                   |
| LTV <= 75% & CLTV > 95% Fixed or ARM  | < 680   | >= 680  | 1.500 0.250       |
| LTV 75.01% to 80% & CLTV > 95% Fixed or ARM   |         |         | 1.500 1.000       |
| LTV 65.01% to 95% & CLTV 90.01% to 95%  |         |         | 0.250 0.250       |
| <b>Misc. Adjustments</b>  |         |         |                   |
| Credit Score < 620 with DU or LP approval   |         |         | 1.000             |
| ARM with LTV's > 90% to 95%   |         |         | 0.250             |
| Balloon loan with LTV or CLTV's > 80% to 90%  |         |         | 0.500             |
| Balloon loan with LTV or CLTV's > 90% to 95%  |         |         | 1.000             |
| Escrow Waiver   |         |         | 0.250             |
| <b>Mortgage Insurance</b>   |         |         |                   |
| Lower/Custom MI Option on > 20 YR fixed rate with LTV's > 80% to 90% and MI coverage of 12%             |         |         | 0.375             |
| Lower/Custom MI Option on 5 & 7 YR Balloon and ARM loans with LTV's > 85% to 90% and MI Coverage of 12% |         |         | 0.500             |
| Lower/Custom MI Option on all eligible loan with LTV's > 90% to 95% and MI coverage of 18%              |         |         | 0.750             |
| Custom MI Option on all eligible loans with LTV's > 95% to 97% and MI coverage of 18%                   |         |         | 1.500             |
| No Mortgage Insurance: Call for details.  |         |         |                   |
| <b>Documentation Type</b>   |         |         |                   |
| Accelerated No Hassle Fixed Rate with IRS Form 4506   | 680-699 | 700-729 | >= 730            |
| Accelerated No Hassle ARM with IRS Form 4506  |         |         | 0.750 0.500 0.250 |
| Accelerated No Hassle without IRS Form 4506 (All Credit Scores)   |         |         | 0.875 0.500 0.250 |
|   |         |         | 2.125 2.125 2.125 |

| PRICE ADJUSTMENTS              |       |
|--------------------------------|-------|
| <b>Fixed Loan Program</b>      |       |
| 30 YR                          | 0.000 |
| 20 YR                          | 0.125 |
| 15 YR                          | 0.375 |
| 10 YR                          | 0.625 |
| <b>Adjustable Loan Program</b> |       |
| 3/1                            | 0.250 |
| 5/1                            | 0.000 |
| 7/1                            | 0.375 |
| 10/1                           | 0.375 |

\* 3-4 Unit properties will be treated as non-owner occupied properties from both an underwriting and pricing perspective unless delivered with DU or LP approval.

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 Broker use only.No APR Computed

Rate LOCK CUT OFF TIME 01:00 PM (PST)

American General Mortgage Corp. is approved in the following states: AZ, CA, CO, FL, HI, IN, MT, NV, NM, OR, SC & WA