

AMERICAN GENERAL MORTGAGE CORP.

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10/18/07 9:19 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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