

AMERICAN GENERAL MORTGAGE CORP.

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AJM PRODUCT

FIXED PRODUCTS					
AJM300 30 YR FIXED			AJM150 15 YR FIXED		
21 Day	3YR PP	6MO PP	21 Day	3YR PP	6MO PP
11.625%	(1.625)	(1.250)	11.125%	(1.250)	(1.000)
11.375%	(1.250)	(1.000)	11.000%	(1.125)	(0.875)
11.125%	(0.875)	(0.750)	10.875%	(0.875)	(0.750)
10.875%	(0.500)	(0.375)	10.750%	(0.750)	(0.500)
10.625%	(0.125)	0.000	10.625%	(0.625)	(0.375)
10.375%	0.125	0.250	10.500%	(0.375)	(0.250)

ARM PRODUCTS		
AJM501: 5/6 ARM		
Margin:3.250%		
21 Day	3YR PP	6MO PP
11.625%	(4.875)	(3.125)
11.375%	(4.500)	(2.750)
11.125%	(4.125)	(2.500)
10.875%	(3.875)	(2.125)
10.625%	(3.500)	(1.875)

Price Adjustments	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-90	85.01-90	90.01-95	95.01-97
Amt < \$40K	2.250	2.250	2.250	2.250	2.250	2.250	2.250	2.250	2.250
Amt => \$40K to \$50K	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125
Amt > \$100K to \$417K	(0.375)	(0.250)	(0.125)	0.000	0.000	0.000	0.000	0.000	0.000
Amt > \$417K to \$650K	0.125	0.125	0.250	0.625	0.750	0.500	0.500	0.500	0.500
Amt > \$650K to \$1 Mil.	0.250	0.500	1.000	1.375	1.875	NA	NA	NA	NA
Amt > \$1 Mil to \$1.5 Mil.	0.750	1.000	1.750	2.375	NA	NA	NA	NA	NA
Amt > \$1.5 Mil to \$2.0 Mil.	1.000	1.750	2.375	3.000	NA	NA	NA	NA	NA
Amt > \$2 Mil and <= \$4 Mil.	2.250	2.375	3.000	NA	NA	NA	NA	NA	NA
Amt > \$417K, FICO < 700 Non Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Cash Out	0.250	0.250	0.375	0.750	0.875	0.875	0.875	NA	NA
2nd Home	0.500	0.500	0.500	0.625	0.750	0.750	0.750	NA	NA
2nd Home, FICO < 700, Non Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Non-Owner	0.750	0.750	1.000	1.375	1.625	1.625	1.625	NA	NA
3-4 Units	0.375	0.750	0.750	1.000	1.000	1.000	N/A	NA	NA
Low Rise Condo	0.250	0.250	0.375	0.625	1.000	1.000	1.000	1.000	1.000
High Rise Condo	0.750	0.750	1.000	1.000	1.125	1.125	1.125	1.250	1.375
FICO Score >= 700 (Except AJM501)	(0.750)	(0.625)	(0.625)	(0.500)	(0.500)	0.500	0.750	1.000	1.500
FICO Score >= 700 (AJM501 Only)	(0.500)	(0.375)	(0.375)	(0.250)	(0.250)	0.500	0.750	1.000	1.500
FICO Score 680-699	(0.500)	(0.375)	(0.375)	(0.250)	(0.125)	0.750	1.000	1.750	2.250
FICO Score 640-679	0.125	0.250	0.500	0.500	0.500	NA	NA	NA	NA
DTI > 45% (Full, Stated, SISA)	0.000	0.125	0.375	0.375	0.375	0.375	0.375	0.375	0.375
Stated Doc	0.125	0.250	0.250	0.500	0.750	NA	NA	NA	NA
No Ratio Doc	0.125	0.250	0.500	0.750	1.000	NA	NA	NA	NA
No Doc	0.375	0.500	0.750	1.000	1.125	NA	NA	NA	NA
10 YR I/O (Fixed Rate Products)	0.500	0.500	0.500	0.500	0.625	0.625	0.625	0.625	0.625
5 YR I/O (Fixed Rate Products)	0.250	0.375	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Interest Only (Adjustable Rate Products)	0.250	0.250	0.250	0.375	0.375	0.375	0.375	0.375	0.375
Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A

First Lien with Sub Financing (Price Adjustment) : CLTV	80.01-85	85.01-90	90.01-95	95.01-100
Fixed Rate Products	3.000	4.000	5.000	5.000
Non Owner	0.125	0.125	NA	NA
Adjustable Rate Products	3.000	4.000	5.000	5.000
Not Full Doc	0.375	0.375	0.375	NA
Cash Out	0.000	0.000	0.000	NA
2nd Home, FICO < 700, Non Full Doc	0.000	0.000	0.000	NA
Amt > \$417K, FICO < 700, Non Full Doc	0.000	0.000	0.000	NA
FICO Score >= 700	0.000	0.000	0.000	3.000
FICO Score 680-699	0.000	0.500	1.000	7.750
FICO Score 660-679	0.000	1.000	1.500	9.500
FICO Score 640-659	1.000	2.000	4.000	10.250

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 & N. California)

All Programs Rate Lock no Later Than 13:30 PST

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