

**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

12/10/07 10:39 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	(1.250)	7.000	(1.125)	7.000	(0.875)	7.000	0.250
6.875	(1.625)	6.875	(1.125)	6.875	(0.750)	6.875	0.500
6.750	(1.250)	6.750	(0.875)	6.750	(0.500)	6.750	0.750
6.625	(1.000)	6.625	(0.500)	6.625	(0.125)	6.625	1.000
6.500	(0.625)	6.500	(0.125)	6.500	0.250	6.500	1.375
6.375	(0.500)	6.375	0.250	6.375	0.625	6.375	2.000
6.250	(0.125)	6.250	0.500	6.250	0.875	6.250	2.500
6.125	0.250	6.125	0.875	6.125	1.375	6.125	2.875
6.000	0.625	6.000	1.250	6.000	1.750	6.000	3.375
5.875	0.875	5.875	1.750	5.875	2.375	5.875	4.125
5.750	1.250	5.750	2.250	5.750	2.875	5.750	5.000

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	(0.250)	7.000	0.000	7.000	0.375	7.000	0.375
6.875	(0.125)	6.875	0.000	6.875	0.500	6.875	0.500
6.750	0.000	6.750	0.125	6.750	0.500	6.750	0.625
6.625	0.000	6.625	0.250	6.625	0.625	6.625	0.750
6.500	0.125	6.500	0.375	6.500	0.750	6.500	0.750
6.375	0.250	6.375	0.500	6.375	0.875	6.375	0.875
6.250	0.375	6.250	0.625	6.250	0.875	6.250	1.000
6.125	0.500	6.125	0.750	6.125	1.000	6.125	1.000
6.000	0.625	6.000	0.875	6.000	1.125	6.000	1.250
5.875	0.750	5.875	1.125	5.875	1.375	5.875	1.500
5.750	0.875	5.750	1.375	5.750	1.500	5.750	1.625

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	0.125	7.000	0.625	7.000	0.250	7.000	0.750
6.875	0.375	6.875	0.750	6.875	0.500	6.875	0.750
6.750	0.500	6.750	0.750	6.750	0.625	6.750	1.000
6.625	0.625	6.625	1.000	6.625	0.750	6.625	1.125
6.500	0.750	6.500	1.125	6.500	0.875	6.500	1.375
6.375	0.875	6.375	1.250	6.375	1.125	6.375	1.625
6.250	1.000	6.250	1.500	6.250	1.375	6.250	1.875
6.125	1.250	6.125	1.750	6.125	1.625	6.125	2.125
6.000	1.375	6.000	1.875	6.000	2.000	6.000	2.375
5.875	1.625	5.875	2.125	5.875	2.375	5.875	2.750
5.750	2.000	5.750	2.375	5.750	2.750	5.750	3.250

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>			
	< 680	>= 680	
LTV <= 75% & CLTV > 95% Fixed or ARM	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	
All AE loans with Subordinate Financing	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>			
	680-699	700-729	>= 730
Accelerated No Hassle Fixed Rate with IRS Form 4506	0.750	0.500	0.250
Accelerated No Hassle ARM with IRS Form 4506	0.875	0.500	0.250
Accelerated No Hassle program with LTV > 90%	0.250	0.250	0.250

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, AR, CA, CO, FL, LA, HI, ID, IA, IN, MO, NE, NM, ND, OR, SC, UT, WA, WY, NV