

# AMERICAN GENERAL MORTGAGE CORP.

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## AJH PRODUCT

FIXED PRODUCTS								
AJH300 30 YR FIXED			AJH200 20 YR FIXED			AJH150 15 YR FIXED		
Margin 2.25%			Margin 2.25%			Margin 2.25%		
21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP
9.250%	(1.750)	(1.625)	9.250%	(2.250)	(2.125)	10.750%	(0.875)	(0.625)
9.000%	(1.375)	(1.375)	9.000%	(1.875)	(1.875)	10.625%	(0.750)	(0.500)
8.750%	(0.875)	(0.875)	8.750%	(1.375)	(1.375)	10.500%	(0.625)	(0.375)
8.500%	(0.375)	(0.375)	8.500%	(0.875)	(0.875)	10.375%	(0.500)	(0.250)
8.250%	0.000	0.000	8.250%	(0.375)	(0.375)	10.250%	(0.250)	(0.125)
8.000%	0.500	0.500	8.000%	0.000	0.000	10.125%	(0.125)	0.000

  

ARM PRODUCTS								
AJH106 10/6 ARM			AJH706 7/6 ARM			AJH006 6 MO LIBOR		
Margin 2.25%			Margin 2.25%			Margin 2.25%		
21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP	21 Day	3YR PP	NO PP
10.000%	(2.500)	(1.375)	9.250%	(2.875)	(1.750)	12.125%	(0.750)	0.000
9.750%	(2.125)	(1.000)	9.000%	(2.375)	(1.250)	11.875%	(0.375)	0.250
9.500%	(1.500)	(0.625)	8.750%	(2.000)	(0.875)	11.625%	0.000	0.625
9.250%	(0.500)	0.000	8.500%	(1.375)	(0.375)	11.375%	0.250	1.000
9.000%	0.250	0.750	8.250%	(0.500)	0.125	11.125%	0.875	1.625
8.750%	1.375	1.750	8.000%	0.250	0.750	10.875%	1.375	2.125

Price Adjustments	80.01-85	85.01-90	90.01-95	95.01-100	Rate Adj: (Apply to RATE)	LTV (FICO >= 680)			
						80.01-85	85.01-90	90.01-95	95.01-100
Amt < \$40K	1.500	1.500	1.500	1.500	< \$75K	0.150%	0.150%	0.300%	0.300%
Amt => \$40K to \$75K	0.500	0.500	0.500	0.500	> \$650K to \$1Mil	0.050%	0.100%	0.100%	N/A
Amt > \$100K to \$417K (AJH506 Only)	(0.375)	(0.375)	(0.375)	(0.375)	Cash Out	0.050%	0.100%	0.150%	N/A
Amt > \$100K to \$417K (AJH300/AJH200 Only)	(2.500)	(2.500)	(2.250)	0.000	Second Home	0.050%	0.100%	N/A	N/A
Amt > \$100K to \$417K (AJH300/AJH200 and no sub financing)	(0.250)	(0.250)	(0.250)	0.000	Non Owner Occupied	0.350%	0.400%	N/A	N/A
Amt > \$650K to \$1 Mil.	0.125	0.125	0.125	N/A	Condo	0.050%	0.100%	2.600%	2.600%
Amt > \$1 Mil to \$1.5 Mil.	NA	NA	NA	NA	FICO >= 720	0.050%	0.100%	0.250%	0.400%
Amt > \$1.5 Mil to \$2.0 Mil.	NA	NA	NA	NA	FICO 700-719	0.150%	0.200%	0.400%	0.650%
Amt > \$2.0 Mil and <= \$4.0 Mil.	NA	NA	NA	NA	FICO 680-699	0.200%	0.300%	0.550%	N/A
Amt > \$650kK (Non Full Doc)	0.000	6.000	6.000	N/A	FICO 660-679	N/A	N/A	N/A	N/A
Cashout	0.500	0.500	1.875	N/A	FICO 640-659	N/A	N/A	N/A	N/A
Cashout (Non Full Doc)	6.000	6.000	N/A	N/A	DTI > 45% (Full and Stated)	3.550%	3.550%	3.550%	3.550%
2nd Home	0.750	0.750	N/A	N/A	Interest Only	0.000%	0.000%	0.000%	0.000%
Non-Owner	3.500	3.500	N/A	N/A	Stated Doc	0.050%	0.100%	0.350%	N/A
2 Units	0.250	0.375	0.375	0.500	No Ratio	0.100%	0.150%	0.550%	N/A
2 Units (Non Full Doc)	6.000	6.000	6.000	N/A	AJH006/AJH306	0.200%	0.200%	1.000%	1.800%
Low Rise Condo	0.375	0.375	0.375	0.375	AJH506	0.050%	0.050%	0.800%	1.650%
High Rise Condo	0.375	0.375	0.375	0.375	AJH706/AJH106	0.150%	0.150%	0.900%	1.700%
FICO Score >=720 (Fixed Rate Products)	(0.125)	(0.125)	0.000	0.000	AJ300/AJ200	3.050%	3.050%	3.550%	4.200%
FICO Score >=720 (Adjustable Rate Products)	(0.125)	(0.125)	0.000	0.000					
FICO Score >=700 (AJH506 w/o Sub Financing)	0.000	0.000	0.000	0.000	Rate Adj: (Apply to RATE)				
FICO Score >=700 (AJH300/AJH200 w/o Sub Financing)	0.000	0.000	0.000	0.000		80.01-85	85.01-90	90.01-95	95.01-100
FICO Score >=700 AJH706 w/o Sub Financing	0.000	0.000	0.000	0.000	< \$75K	0.150%	0.150%	0.300%	N/A
FICO Score >=700 AJH106 w/o Sub Financing	0.000	0.000	0.000	0.000	>\$650K - \$1Mil	0.125%	0.125%	0.125%	N/A
FICO Score 660-679	0.500	0.500	0.500	N/A	Cash Out	2.600%	2.700%	2.800%	N/A
FICO Score 640-659	1.625	1.625	1.875	N/A	Second Home	0.100%	0.150%	N/A	N/A
Full Doc & Owner Occupied or 2nd Home	(0.500)	(0.500)	0.000	0.750	Non Owner Occupied	0.400%	0.450%	N/A	N/A
Full Doc and Non-Owner	0.000	0.000	N/A	N/A	Condo	2.550%	2.600%	2.650%	N/A
Stated Doc	1.875	3.250	5.500	N/A	FICO >= 720	N/A	N/A	N/A	N/A
No Ratio	6.750	6.750	6.750	N/A	FICO 700-719	N/A	N/A	N/A	N/A
No Doc	N/A	N/A	N/A	N/A	FICO 680-699	N/A	N/A	N/A	N/A
Stated Doc/No Ratio & C/O	2.250	N/A	N/A	N/A	FICO 660-679	0.250%	0.300%	0.600%	N/A
Stated Doc/No Ratio, Non-Owner, FICO < 680	1.500	N/A	N/A	N/A	FICO 640-659	0.300%	0.400%	0.750%	NA
No Ratio, Non-Owner, I/O, C/O	2.250	N/A	N/A	N/A	DTI > 45% (Full and Stated)	3.600%	3.700%	3.700%	N/A
No Impounds/Escrow Waiver	0.125	0.125	N/A	N/A	Interest Only	0.000%	0.000%	0.000%	N/A
10 Yr Interest Only (Fixed Rate Products)	0.625	0.625	0.625	0.625	Stated Doc	4.700%	4.900%	N/A	N/A
10 Yr Interest Only (AJH300/AJH200, Amt > \$100K to \$417K) [1]	0.250	0.250	0.250	0.250	No Ratio	4.700%	4.900%	N/A	N/A
5 Yr Interest Only (Fixed Rate Products)	2.000	2.000	2.000	2.000	AJH006/AJH306	0.350%	0.350%	1.200%	N/A
5 Yr Interest Only (AJH300/AJH200, Amt > \$100K to \$417K) [1]	0.250	0.250	0.250	0.250	AJH506	0.150%	0.150%	1.000%	N/A
Interest Only (Adjustable Rate Products)	0.125	0.125	0.125	0.125	AJH706/AJH106	0.250%	0.250%	1.100%	N/A
					AJH300, AJH200, AJH150	3.150%	3.150%	3.800%	N/A

[1] Addition to Adjustable Rate Interest Only Adjustment.

If you wish to be removed from our list, please call 888.739.4920, enter pin 1223 and then your fax number.

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