

AMERICAN GENERAL MORTGAGE CORP.

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12/11/07 8:48 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	(1.375)	7.000	(1.250)	7.000	(1.000)	7.000	0.125
6.875	(1.625)	6.875	(1.375)	6.875	(1.000)	6.875	0.125
6.750	(1.375)	6.750	(1.125)	6.750	(0.750)	6.750	0.500
6.625	(1.000)	6.625	(0.750)	6.625	(0.375)	6.625	0.750
6.500	(0.625)	6.500	(0.375)	6.500	0.000	6.500	1.125
6.375	(0.500)	6.375	(0.250)	6.375	0.250	6.375	1.625
6.250	(0.250)	6.250	0.125	6.250	0.500	6.250	2.000
6.125	0.125	6.125	0.500	6.125	0.875	6.125	2.500
6.000	0.500	6.000	0.750	6.000	1.375	6.000	3.000
5.875	0.625	5.875	1.125	5.875	1.875	5.875	3.750
5.750	0.875	5.750	1.625	5.750	2.250	5.750	4.500

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

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	0.625	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	0.875	6.750	0.625	6.750	1.000
6.625	0.750	6.625	1.000	6.625	0.750	6.625	1.250
6.500	0.750	6.500	1.125	6.500	1.000	6.500	1.375
6.375	0.875	6.375	1.375	6.375	1.125	6.375	1.625
6.250	1.125	6.250	1.625	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	1.500	6.000	2.000	6.000	2.000	6.000	2.375
5.875	1.750	5.875	2.250	5.875	2.375	5.875	2.750
5.750	2.125	5.750	2.500	5.750	2.875	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		
Interest Only		
Interest Only Fixed with LTV > 90%		0.250
Interest Only with LTV 75.01% to 80% & CLTV 80.01% to 90%		0.250
Cash Out		
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
Non Owner Occupied		
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
Loan Term		
Fixed with 40-year Term		1.125
Fixed Period Arm with 40-year Term		1.375
Property Type		
Owner Occupied 3-4 Units with LTV <= 80%*		0.750
2-Unit Properties with LTV's > 90%		0.500
Subordinate Financing		
LTV <= 75% & CLTV > 95% Fixed or ARM	< 680	1.500
LTV 75.01% to 80% & CLTV > 95% Fixed or ARM	>= 680	0.250
LTV 65.01% to 95% & CLTV 90.01% to 95%		1.500
All AE loans with Subordinate Financing		0.250
Misc. Adjustments		
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
Mortgage Insurance		
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.		
Documentation Type		
	680-699	700-729
Accelerated No Hassle Fixed Rate with IRS Form 4506	0.750	0.500
Accelerated No Hassle ARM with IRS Form 4506	0.875	0.500
Accelerated No Hassle program with LTV > 90%	0.250	0.250

PRICE ADJUSTMENTS	
Fixed Loan Program	
30 YR	0.000
20 YR	0.125
15 YR	0.375
10 YR	0.625
Adjustable Loan Program	
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