

AMERICAN GENERAL MORTGAGE CORP.

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12/12/07 8:45 AM

**AGGRESSIVE PRICING
100% CLTV AVAILABLE!**

AG CONFORMING PRODUCT

FIXED PRODUCTS											
AG100		AG150		AG200		AG300		AG300 I/O 10 YR		AG300 I/O 15 YR	
RATE	0 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	0 YR PP
7.250	(1.750)	7.375	(2.000)	7.500	(1.875)	7.625	(1.625)	7.750	(1.000)	7.750	0.125
7.125	(1.500)	7.250	(2.000)	7.375	(1.875)	7.500	(1.375)	7.625	(0.625)	7.625	0.500
7.000	(1.250)	7.125	(1.750)	7.250	(1.875)	7.375	(1.625)	7.500	(0.250)	7.500	0.750
6.875	(1.250)	7.000	(1.375)	7.125	(1.500)	7.250	(1.500)	7.375	(0.625)	7.375	0.375
6.750	(1.000)	6.875	(1.625)	7.000	(1.250)	7.125	(1.250)	7.250	(0.375)	7.250	0.625
6.625	(0.875)	6.750	(1.375)	6.875	(1.375)	7.000	(1.000)	7.125	(0.125)	7.125	0.875
6.500	(0.625)	6.625	(1.000)	6.750	(1.000)	6.875	(1.000)	7.000	0.125	7.000	1.125
6.375	(0.250)	6.500	(0.625)	6.625	(0.750)	6.750	(0.750)	6.875	0.250	6.875	1.125
6.250	0.000	6.375	(0.625)	6.500	(0.375)	6.625	(0.375)	6.750	0.500	6.750	1.375
6.125	0.250	6.250	(0.250)	6.375	0.000	6.500	0.000	6.625	0.750	6.625	1.750
6.000	0.625	6.125	0.125	6.250	0.250	6.375	0.375	6.500	1.125	6.500	2.250

Please refer to SRP schedule below.

ARM PRODUCTS - 1 YR LIBOR INDEX										MARGIN 2.750	
AG301		AG301		AG301 I/O 10 YR		AG501 2-2-6 Caps		AG501 2-2-6 Caps		AG501 I/O 5-2-5 Caps	
RATE	0 YR PP	RATE	1 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	1 YR PP	RATE	0 YR PP
7.250	(0.250)	7.250	(0.500)	7.250	(0.125)	7.250	0.375	7.250	(0.250)	7.250	0.375
7.125	(0.125)	7.125	(0.500)	7.125	0.000	7.125	0.500	7.125	(0.125)	7.125	0.500
7.000	(0.125)	7.000	(0.500)	7.000	0.000	7.000	0.500	7.000	0.000	7.000	0.500
6.875	0.000	6.875	(0.500)	6.875	0.125	6.875	0.625	6.875	0.125	6.875	0.625
6.750	0.125	6.750	(0.375)	6.750	0.250	6.750	0.750	6.750	0.250	6.750	0.750
6.625	0.125	6.625	(0.250)	6.625	0.250	6.625	0.750	6.625	0.375	6.625	0.750
6.500	0.250	6.500	(0.125)	6.500	0.375	6.500	0.875	6.500	0.625	6.500	0.875
6.375	0.375	6.375	(0.125)	6.375	0.500	6.375	1.125	6.375	0.750	6.375	1.000
6.250	0.500	6.250	0.125	6.250	0.625	6.250	1.125	6.250	0.750	6.250	1.125
6.125	0.625	6.125	0.250	6.125	0.750	6.125	1.250	6.125	0.875	6.125	1.125
6.000	0.750	6.000	0.500	6.000	0.875	6.000	1.375	6.000	1.125	6.000	1.375

Please refer to SRP schedule below.

ARM PRODUCTS - 1 YR LIBOR INDEX										MARGIN 2.750	
AG701		AG701		AG701 I/O		AG101		AG101		AG101 I/O	
RATE	0 YR PP	RATE	1 YR PP	RATE	0 YR PP	RATE	0 YR PP	RATE	1 YR PP	RATE	0 YR PP
7.250	0.250	7.250	(0.250)	7.250	0.500	7.250	0.625	8.000	(0.375)	7.250	0.750
7.125	0.375	7.125	(0.125)	7.125	0.750	7.125	0.750	7.875	(0.375)	7.125	0.750
7.000	0.500	7.000	0.000	7.000	0.750	7.000	0.750	7.750	(0.250)	7.000	1.000
6.875	0.625	6.875	0.250	6.875	1.000	6.875	0.750	7.625	(0.125)	6.875	1.125
6.750	0.750	6.750	0.375	6.750	1.125	6.750	1.000	7.500	0.000	6.750	1.375
6.625	0.875	6.625	0.625	6.625	1.250	6.625	1.125	7.375	0.125	6.625	1.625
6.500	1.000	6.500	0.750	6.500	1.500	6.500	1.375	7.250	0.375	6.500	1.750
6.375	1.250	6.375	0.875	6.375	1.625	6.375	1.625	7.125	0.500	6.375	2.000
6.250	1.375	6.250	1.125	6.250	1.875	6.250	1.875	7.000	0.500	6.250	2.250
6.125	1.625	6.125	1.375	6.125	2.000	6.125	2.125	6.875	0.625	6.125	2.500
6.000	1.750	6.000	1.625	6.000	2.250	6.000	2.500	6.750	0.750	6.000	2.875

Please refer to SRP schedule below.

SRP Schedule Enhancements				
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)

SRP Schedule Enhancements				
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 EA 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

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)

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