



CORPORATE OFFICE
 1200 Quail Street, Suite 160
 Newport Beach, CA 92660
 Phone: (949) 250-8911
 Fax: (949) 250-1499

Lock Expiration Dates		
15 Day	30 Day	
10/29/2009	11/13/2009	

Company Fee Schedule	
Funding Fee	\$1,295

SAN DIEGO OFFICE
 777 South Highway 101, Suite 206
 Solana Beach, CA 92075
 Phone: (858) 759-7770
 Fax: (858) 759-4177

10/14/2009
 8:14:38 AM

CONFORMING

30 Year Fixed		
Rate	15 Day	30 Day
4.250	3.301	3.590
4.375	2.338	2.632
4.500	1.644	1.943
4.625	1.071	1.375
4.750	0.709	0.897
4.875	-0.157	0.157
5.000	-0.734	-0.414
5.125	-1.284	-0.959
5.250	-1.962	-1.632
5.375	-2.588	-2.253
5.500	-3.025	-2.685
5.625	-3.320	-2.974

15 Year Fixed		
Rate	15 Day	30 Day
3.750	3.140	3.527
3.875	2.096	2.477
4.000	1.452	1.828
4.125	0.808	1.179
4.250	0.031	0.334
4.375	-0.730	-0.432
4.500	-1.282	-0.989
4.625	-1.747	-1.459
4.750	-2.275	-1.961
4.875	-2.833	-2.525
5.000	-3.100	-2.931
5.125	-3.100	-3.100

3/1 ARM		
Rate	15 Day	30 Day
3.625	-0.464	-0.404
3.750	-0.598	-0.538
3.875	-0.844	-0.784
4.000	-0.974	-0.914
4.125	-1.215	-1.155
4.250	-1.360	-1.300
4.375	-1.493	-1.433

5/1 ARM		
Rate	15 Day	30 Day
3.750	1.000	1.292
3.875	0.228	0.516
4.000	-0.228	0.055
4.125	-0.434	-0.157
4.250	-0.500	-0.348
4.375	-0.500	-0.500
4.500	-0.500	-0.500
4.625	-0.500	-0.500

7/1 ARM		
Rate	15 Day	30 Day
3.750	2.000	2.336
3.875	0.789	0.849
4.000	0.365	0.425
4.125	0.135	0.195
4.250	-0.281	-0.221
4.375	-0.515	-0.455
4.500	-0.935	-0.875
4.625	-1.170	-1.110
4.750	-1.576	-1.516
4.875	-1.690	-1.630
5.000	-1.690	-1.630

HIGH BALANCE

High Balance 15 Yr Fixed		
Rate	15 Day	30 Day
4.125	3.316	3.687
4.250	2.045	2.233
4.375	1.526	1.714
4.500	1.184	1.372
4.625	0.506	0.794
4.750	-0.473	-0.159
4.875	-1.042	-0.734
5.000	-1.420	-1.117
5.125	-1.593	-1.295
5.250	-1.750	-1.465
5.375	-1.750	-1.535
5.500	-1.876	-1.675

High Balance 30 Yr Fixed		
Rate	15 Day	30 Day
4.625	2.372	2.676
4.750	1.794	2.103
4.875	1.090	1.404
5.000	0.541	0.861
5.125	0.008	0.333
5.250	-0.648	-0.318
5.375	-1.265	-0.930
5.500	-1.693	-1.353
5.625	-1.750	-1.646
5.750	-1.750	-1.750
5.875	-2.076	-1.843
6.000	-2.250	-2.023

Fixed Conforming, Conforming ARM, High Balance and Super Conforming Adjustments

1-4 Unit Investment Prop LTV<=75%	-1.750	Loan amounts less than \$50,000	-0.375
1-2 Unit Investment Prop LTV 75.01 <=80%	-3.000	Loan amounts >=50K and <100K	-0.150
1-2 Unit Investment Prop LTV >80%	-3.750	Loan amounts >=100K and <150K	-0.050
3-4 Unit Inv LTV > 75% <=80% (FHLMC ONLY)	-3.000	No Escrow	-0.250
2-4 Units OWNER OCCUPIED	-1.000	County pricing adjustments may apply- check upon lock	
INTEREST ONLY ARMS	-0.125	High Balance/Super Conf C/O Refi	-1.000
INTEREST ONLY FIXED	-1.000	High Balance/Super Conf LTV/CLTV/HCLTV >75	-1.500
Condo >75% LTV	-0.750	High Balance/Super Conf Interest Only	-0.250

LTV/FICO Features								
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-105
>=740	+0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720-739	+0.250	0.000	0.000	-0.250	0.000	0.000	0.000	0.000
700-719	+0.250	-0.500	-0.500	-0.750	-0.500	-0.500	-0.500	-0.500
680-699	0.000	-0.500	-1.000	-1.500	-1.000	-0.750	-0.750	-0.500
660-679	0.000	-1.000	-2.000	-2.500	-2.250	-1.750	-1.750	-1.250
640-659	-0.500	-1.250	-2.500	-3.000	-2.750	-2.250	-2.250	-1.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.000	-2.750	-2.750	-2.500
< 620	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

Cash Out Refinance Adj. Conforming Loans Only						
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>=740	0.000	-0.250	-0.250	-0.500	-0.625	-0.625
720-739	0.000	-0.625	-0.625	-0.750	-1.500	-1.000
700-719	0.000	-0.625	-0.625	-0.750	-1.500	-1.000
680-699	0.000	-0.750	-0.750	-1.375	-2.500	-2.000
660-679	-0.250	-0.750	-0.750	-1.500	-2.500	-2.000
640-659	-0.250	-1.250	-1.250	-2.250	-3.000	-2.500
620-639	-0.250	-1.250	-1.250	-2.750	-3.000	-2.500
<620	-1.250	-2.250	-2.250	-2.750	-3.000	-3.000

JUMBO

Jumbo 30 Yr Fixed		
Rate	15 Day	30 Day
5.500	1.477	1.547
5.625	1.071	1.141
5.750	0.711	0.781
5.875	0.352	0.422
6.000	0.102	0.172
6.125	-0.148	-0.078
6.250	-0.351	-0.281
6.375	-0.554	-0.484
6.500	-0.711	-0.641
6.625	-0.867	-0.797
6.750	-1.023	-0.953
6.875	-1.179	-1.109

Jumbo 15 Yr Fixed		
Rate	15 Day	30 Day
5.125	1.563	1.783
5.250	1.203	1.423
5.375	0.844	1.064
5.500	0.531	0.751
5.625	0.219	0.439
5.750	-0.031	0.189
5.875	-0.281	-0.061
6.000	-0.484	-0.264
6.125	-0.687	-0.467
6.250	-0.844	-0.624
6.375	-1.000	-0.780
6.500	-1.156	-0.936

3/1 Jumbo ARM		
Rate	15 Day	30 Day
4.250	0.950	1.020
4.375	0.700	0.770
4.500	0.450	0.520
4.625	0.262	0.332
4.750	0.075	0.145
4.875	-0.050	0.020
5.000	-0.175	-0.105
5.125	-0.300	-0.230
5.250	-0.425	-0.355
5.375	-0.550	-0.480
5.500	-0.675	-0.605
5.625	-0.800	-0.730

5/1 Jumbo ARM		
Rate	15 Day	30 Day
4.375	1.218	1.288
4.500	0.906	0.976
4.625	0.656	0.726
4.750	0.406	0.476
4.875	0.202	0.272
5.000	-0.001	0.069
5.125	-0.157	-0.087
5.250	-0.313	-0.243
5.375	-0.469	-0.399
5.500	-0.626	-0.556
5.625	-0.782	-0.712
5.750	-0.938	-0.868

7/1 Jumbo ARM		
Rate	15 Day	30 Day
4.750	1.401	1.471
4.875	1.058	1.128
5.000	0.714	0.784
5.125	0.417	0.487
5.250	0.120	0.190
5.375	-0.114	-0.044
5.500	-0.349	-0.279
5.625	-0.536	-0.466
5.750	-0.724	-0.654
5.875	-0.880	-0.810
6.000	-1.036	-0.966
6.125	-1.192	-1.122

JUMBO ADJUSTMENTS

LTV	<= 60	60.01- 65	65.0 - 70	70.01- 75	75.01- 80	80.01- 85	LTV	<= 60	60.01- 65	65.0 - 70	70.01- 75	75.01- 80	80.01- 85
>= \$150K to \$250K	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	Condo <= 4 Stories	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
> \$250,000 to \$650,000	0.000	0.000	0.000	0.000	-0.250	-0.375	Condo > 4 Stories	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
> \$1.0M to \$1.5M	-0.250	-0.375	-0.375	-0.375			680 to 699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
> \$1.5M to \$2.0M	-0.500	-0.625	-1.000				30Yr Only/10Yr IO Term & Ln Amt >\$417K	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375
Cashout Refinance	0.000	-0.375	-0.375	-0.375	-0.500	-1.000	CLTV >80 %	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
2 unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	No Escrow	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
3 & 4 units	-1.000	-1.000	-1.000	-1.000	-1.000	N/A							

County pricing adjustments may apply- check upon lock.

FIXED DU REFI

30 Yr Fixed DU Refi		
Rate	15 Day	30 Day
4.250	3.301	3.590
4.375	2.338	2.632
4.500	1.644	1.943
4.625	1.071	1.375
4.750	0.602	0.911
4.875	-0.157	0.157
5.000	-0.734	-0.414
5.125	-1.284	-0.959
5.250	-1.962	-1.632
5.375	-2.588	-2.253
5.500	-3.025	-2.685
5.625	-3.320	-2.974

15 Yr Fixed DU Refi		
Rate	15 Day	30 Day
3.750	3.140	3.527
3.875	2.096	2.477
4.000	1.452	1.828
4.125	0.808	1.179
4.250	0.031	0.334
4.375	-0.730	-0.432
4.500	-1.282	-0.989
4.625	-1.747	-1.459
4.750	-2.275	-1.961
4.875	-2.833	-2.525
5.000	-3.100	-2.931
5.125	-3.100	-3.100

DU REFI ADJUSTMENTS

LTV/FICO Features Terms >15 Years										
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	97.01-105	
>=740	+0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720-739	+0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700-719	+0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680-699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660-679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1		