

**FIXED JUMBO**

30 Year Jumbo Fixed			* Min Loan Amount \$417,050 * DEBT RATIO MAX 45% * 1 unit only * 80% LTV TO \$1.0 MM MIN FICO 700 * 80% LTV TO \$2.0 MM MIN FICO 720 * PURCHASE - R/T REFI - C/O REFI * SINGLE FAMILY * PRIMARY RESIDENCES ONLY * MANUAL UNDERWRITING * FULL DOC ONLY * BK/FORECLOSURES MIN 7 YRS * NO MTG/RENTAL LATES IN 24 MONTHS * MIN 5% OF OWN FUNDS * SELLER CONTR'S LIMITED TO 3% * GIFTS ALLOWED TO \$1 MM * 12 MONTHS RESERVES * 2 APPRAISALS >\$850,000	10/15 Year Jumbo Fixed		
30 Year Fixed				15 Year Fixed		
Rate	15	30		Rate	15	30
6.500%	n/a	n/a	6.500%	n/a	n/a	
6.250%	n/a	n/a	6.250%	n/a	n/a	
6.000%	101.600	101.450	6.000%	102.250	102.050	
5.750%	101.300	101.100	5.750%	101.900	101.750	
5.500%	100.900	100.750	5.500%	101.600	101.450	
5.250%	100.400	100.200	5.250%	101.250	101.050	
			5.000%	100.700	100.550	

Features	Adjustments					
LTV	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
<\$650,000	0.000	0.000	0.000	0.000	-0.250	N/A
> \$1.0M to \$1.5M	0.000	-0.125	-0.250	-0.250	-0.500	N/A
> \$1.5M to \$2.0M	-0.250	-0.375	-0.625	-0.625	-1.000	N/A
Cashout Refinance (720+ FICO)	0.000	-0.250	-0.375	-0.375	-0.500	N/A
No Escrow	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Colorado and Louisiana Properties with Escrow	-0.070	-0.070	-0.070	-0.070	-0.070	
Oregon Properties with Escrow	0.000	0.000	0.000	0.000	0.000	
Florida Properties with Escrow	0.100	0.100	0.100	0.100	0.100	
Texas Properties with Escrow	0.350	0.350	0.350	0.350	0.350	

\*\* Maximum Price after adjustments\*\*

&lt;=1 Million 101.50

&gt;1 million &lt;=1.5 million 101.250

&gt;1.5 million 101.000

**JUMBO ARMS**

3/1 & 3/6 2.25 MARGIN LIBOR ARM			5/1 & 5/6 2.25 MARGIN LIBOR ARM		
CAPS - 2/2/6			CAPS - 2/2/6		
Rate	15	30	Rate	15	30
5.500%	n/a	n/a	5.500%	n/a	n/a
5.250%	n/a	n/a	5.250%	102.350	102.200
5.000%	101.600	101.450	5.000%	102.050	101.850
4.750%	101.350	101.200	4.750%	101.700	101.550
4.500%	101.100	100.950	4.500%	101.400	101.250
4.250%	100.850	100.700	4.250%	100.950	100.800
4.000%	100.600	100.450	4.000%	100.400	100.250

  

7/1 & 7/6 2.25 MARGIN LIBOR ARM			10/1 & 10/6 2.25 MARGIN LIBOR ARM		
CAPS - 5/2/5			CAPS - 5/2/5		
Rate	15	30	Rate	15	30
6.000%	n/a	n/a	6.250%	n/a	n/a
5.750%	n/a	n/a	6.000%	102.100	101.950
5.500%	102.300	102.150	5.750%	101.800	101.650
5.250%	102.000	101.850	5.500%	101.500	101.300
5.000%	101.700	101.550	5.250%	101.200	101.000
4.750%	101.300	101.150	5.000%	100.700	100.550
4.500%	100.800	100.600	4.750%	100.100	99.950

**3/1, 3/6, 5/1, 5/6, 7/1, 7/6, 10/1 & 10/6 JUMBO FEATURES**

Loan Amounts >\$1M - \$1.5M	-0.250	DTR >40 <=45%	-0.250
Loan Amounts >\$1.5M - \$2.0M	-0.625	LTV <=60%	0.250
Cash-Out Re-Fi	-0.500	LTV >75 <=80%	-0.375
		Texas Properties with Escrow	0.250
		No Escrow	-0.150

\*\*\* Maximum Price After Adjustments \*\*\*

&lt;= 1 Million 101.5

&gt;1 Million &lt;= 1.5 Million 101.250

&gt;1.5 Million 101.000

 ALL LOANS INCLUDING REFINANCES MUST CLOSE AND FUND BY LOCK EXPIRATION DATE!!!!  
 PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE

