



# Broker ARM Guide<sup>SM</sup>

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California - North

Tuesday, February 03, 2009

10:58 AM PST

Loan Size: \$275,000  
Lock Period: 30 Days  
Loan To Value: 80%

## Conforming Treasury & LIBOR Products

740 FICO

| 1 Yr. Treasury          |        |       | 6.250%                    |        | 5/1 Treasury |                      |                         | 5.375%    |       | 7/1 LIBOR |                                |  | 5.625%        |        |  |        |  |
|-------------------------|--------|-------|---------------------------|--------|--------------|----------------------|-------------------------|-----------|-------|-----------|--------------------------------|--|---------------|--------|--|--------|--|
|                         | Margin | Price |                           | Margin | Price        |                      | Margin                  | Price     |       | Margin    | Price                          |  | Margin        | Price  |  |        |  |
| No Lenders Reporting    |        |       | U.S. Bank Home Mortgage   |        | 2.750        | 3.200                | Provident Bank Mortgage |           | 2.250 | -0.454    | Greystone Financial Group      |  | 2.250         | -0.432 |  |        |  |
|                         |        |       | Provident Funding         |        | 2.250        | -0.375               | Taylor, Bean & Whitaker |           | 2.250 | -0.330    | Flagstar Bank                  |  | 2.250         | -0.326 |  |        |  |
|                         |        |       | Reunion Mortgage Inc.     |        | 2.250        | -0.287               | Mountain West Financial |           | 2.250 | 0.000     | Sierra Pacific Mortgage        |  | 2.250         | 0.000  |  |        |  |
|                         |        |       | Stearns Lending           |        | 2.250        | 0.000                | SunTrust                |           | 2.250 | 0.231     | Amtrust Mortgage Banking       |  | 2.250         | 0.233  |  |        |  |
|                         |        |       | MBS Mortgage Company      |        | 2.250        | 0.246                | FirstCal                |           | 2.250 | 0.250     | Gateway Funding                |  | 2.250         | 0.500  |  |        |  |
|                         |        |       | JMAC Lending              |        | 2.250        | 0.500                | Austin Perry Financial  |           | 2.250 | 0.750     | Bank of America                |  | 2.250         | 1.000  |  |        |  |
|                         |        |       | Plaza Home Mortgage       |        | 2.250        | 1.006                | Just Mortgage, Inc.     |           | 2.250 | 1.250     | First Mortgage Corporation     |  | 2.250         | 1.375  |  |        |  |
|                         |        |       | CMG Mortgage, Inc.        |        | 2.250        | 1.600                | Vertice (AmNet)         |           | 2.250 | 2.210     | Franklin American Mortgage Co. |  | 2.250         | 3.272  |  |        |  |
|                         |        |       | Wells Fargo Home Mortgage |        | 2.250        | 5.909                | ING Mortgage            |           | 2.500 | 0.250     |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | 1 Yr. LIBOR               |        |              | 6.250%               |                         | 5/1 LIBOR |       |           | 5.375%                         |  | 10/1 Treasury |        |  | 6.125% |  |
|                         | Margin | Price |                           | Margin | Price        |                      | Margin                  | Price     |       | Margin    | Price                          |  | Margin        | Price  |  |        |  |
| CitiMortgage, Inc.      | 2.250  | 1.194 | Taylor, Bean & Whitaker   | 2.250  | -1.029       | No Lenders Reporting |                         |           |       |           |                                |  |               |        |  |        |  |
| MetLife Home Loans      | 2.250  | 2.250 | Provident Funding         | 2.250  | -0.625       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Pinnacle Capital Mortgage | 2.250  | -0.520       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | JMAC Lending              | 2.250  | -0.375       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Paramount Residential     | 2.250  | -0.375       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | U.S. Bank Home Mortgage   | 2.250  | -0.371       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Greystone Financial Group | 2.250  | -0.298       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Home Savings of America   | 2.250  | -0.293       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Provident Bank Mortgage   | 2.250  | -0.269       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | SunTrust                  | 2.250  | -0.195       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Flagstar Bank             | 2.250  | -0.171       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Amtrust Mortgage Banking  | 2.250  | -0.103       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Reunion Mortgage Inc.     | 2.250  | -0.069       |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Bank of America           | 2.250  | 0.000        |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       | Sierra Pacific Mortgage   | 2.250  | 0.000        |                      |                         |           |       |           |                                |  |               |        |  |        |  |
| 3/1 Treasury            |        |       | 5.500%                    |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         | Margin | Price |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
| U.S. Bank Home Mortgage | 2.750  | 0.325 |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |
|                         |        |       |                           |        |              |                      |                         |           |       |           |                                |  |               |        |  |        |  |



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|--------------------------------------------------------------------|--|--------|--------|---------------------------------|----------------------|--------|--------|-------------------------------|----------------------|----------------------|--------|----------|--------|----------|----------------------|--|--|--|
| Loan Size: \$550,000<br>Lock Period: 30 Days<br>Loan To Value: 75% |  |        |        | Jumbo Treasury & LIBOR Products |                      |        |        |                               |                      |                      |        | 740 FICO |        |          |                      |  |  |  |
| 1 Yr. Treasury                                                     |  | 6.875% | Margin | Price                           | 5/1 Treasury         |        | 6.875% | Margin                        | Price                | 7/1 LIBOR            |        | 6.750%   | Margin | Price    |                      |  |  |  |
| No Lenders Reporting                                               |  |        |        | U.S. Bank Home Mortgage         |                      |        |        | 2.750                         | -0.250               | SunTrust             |        |          |        | 2.250    | 0.699                |  |  |  |
|                                                                    |  |        |        | First Mortgage Corporation      |                      |        |        | 2.750                         | 1.000                | FirstCal             |        |          |        | 2.250    | 2.399                |  |  |  |
|                                                                    |  |        |        |                                 |                      |        |        |                               |                      | Stearns Lending      |        |          |        | 2.250    | 2.500                |  |  |  |
|                                                                    |  |        |        |                                 |                      |        |        |                               |                      | Bank of America      |        |          |        | 2.250    | 4.125                |  |  |  |
| 1 Yr. LIBOR                                                        |  | 6.875% | Margin | Price                           | 5/1 LIBOR            |        | 6.875% | Margin                        | Price                | No Lenders Reporting |        |          |        |          |                      |  |  |  |
| No Lenders Reporting                                               |  |        |        | Mountain West Financial         |                      |        |        | 2.250                         | -0.125               |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | FirstCal                        |                      |        |        | 2.250                         | 0.083                |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | Stearns Lending                 |                      |        |        | 2.250                         | 0.125                |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | SunTrust                        |                      |        |        | 2.250                         | 0.282                |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | Bank of America                 |                      |        |        | 2.250                         | 2.750                |                      |        |          |        |          |                      |  |  |  |
| New Line Mortgage                                                  |  |        |        | 2.250                           | 3.750                |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| 3/1 Treasury                                                       |  | 6.625% | Margin | Price                           | No Lenders Reporting |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| No Lenders Reporting                                               |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | 3/1 LIBOR                       |                      | 6.625% | Margin | Price                         | No Lenders Reporting |                      |        |          |        |          |                      |  |  |  |
| Mountain West Financial                                            |  | 2.250  | -0.125 |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| FirstCal                                                           |  | 2.250  | 0.120  |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| Stearns Lending                                                    |  | 2.250  | 0.125  |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| Bank of America                                                    |  | 2.250  | 5.250  |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| New Line Mortgage                                                  |  | 2.250  | 5.250  |                                 |                      |        |        |                               | 10/1 Treasury        |                      | 7.000% | Margin   | Price  |          |                      |  |  |  |
| No Lenders Reporting                                               |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        |                                 |                      |        |        |                               |                      | 10/1 LIBOR           |        | 7.000%   | Margin | Price    | No Lenders Reporting |  |  |  |
|                                                                    |  |        |        |                                 |                      |        |        |                               |                      | Bank of America      |        | 2.250    | 3.875  |          |                      |  |  |  |
|                                                                    |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| 7/1 Treasury                                                       |  | 6.750% | Margin | Price                           | No Lenders Reporting |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| No Lenders Reporting                                               |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| Loan Size: \$225,000<br>Lock Period: 30 Days<br>Loan To Value: 97% |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        |          |                      |  |  |  |
| Government FHA                                                     |  |        |        |                                 |                      |        |        |                               |                      |                      |        |          |        | 640 FICO |                      |  |  |  |
| 1 Yr. Treasury                                                     |  | 6.000% | Margin | Price                           | 3/1 Yr. Treasury     |        | 5.375% | Margin                        | Price                | 5/1 Yr. Treasury     |        | 5.375%   | Margin | Price    |                      |  |  |  |
| U.S. Bank Home Mortgage                                            |  | 2.000  | -0.691 | Taylor, Bean & Whitaker         |                      | 1.750  | -1.793 | Taylor, Bean & Whitaker       |                      | 1.750                | -0.987 |          |        |          |                      |  |  |  |
| CitiMortgage, Inc.                                                 |  | 2.000  | 1.225  | Wells Fargo Home Mortgage       |                      | 1.750  | 3.774  | Wells Fargo Home Mortgage     |                      | 1.750                | 3.316  |          |        |          |                      |  |  |  |
| Taylor, Bean & Whitaker                                            |  | 2.250  | 0.527  | Paramount Residential Mortgage  |                      | 2.000  | -0.500 | Home Savings of America       |                      | 2.250                | -1.006 |          |        |          |                      |  |  |  |
| MetLife Home Loans                                                 |  | 2.250  | 0.750  | U.S. Bank Home Mortgage         |                      | 2.000  | 0.106  | Pinnacle Capital Mortgage     |                      | 2.250                | -0.540 |          |        |          |                      |  |  |  |
| JMAC Lending                                                       |  | 2.250  | 1.125  | Flagstar Bank                   |                      | 2.000  | 0.228  | New Line Mortgage             |                      | 2.250                | -0.125 |          |        |          |                      |  |  |  |
| New Line Mortgage                                                  |  | 2.250  | 1.875  | CitiMortgage, Inc.              |                      | 2.000  | 0.247  | First Mortgage Corporation    |                      | 2.250                | 0.000  |          |        |          |                      |  |  |  |
| Just Mortgage, Inc.                                                |  | 2.250  | 2.250  | MBS Mortgage Company            |                      | 2.000  | 2.798  | Just Mortgage, Inc.           |                      | 2.250                | 0.250  |          |        |          |                      |  |  |  |
| SunTrust                                                           |  | 2.250  | 2.456  | Home Savings of America         |                      | 2.250  | -1.198 | SecurityNational Mortgage Co. |                      | 2.250                | 0.375  |          |        |          |                      |  |  |  |
| Bank of America                                                    |  | 2.250  | 2.500  | Pinnacle Capital Mortgage       |                      | 2.250  | -0.650 | CMG Mortgage                  |                      | 2.250                | 0.609  |          |        |          |                      |  |  |  |
| Paramount Residential                                              |  | 2.750  | 0.375  | New Line Mortgage               |                      | 2.250  | 0.125  | Bank of America               |                      | 2.250                | 0.625  |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | SecurityNational Mortgage Co.   |                      | 2.250  | 0.375  | GB Mortgage                   |                      | 2.250                | 1.443  |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | Bank of America                 |                      | 2.250  | 0.500  | Freedom Mortgage              |                      | 2.250                | 1.624  |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | MetLife Home Loans              |                      | 2.250  | 0.625  | SunTrust                      |                      | 2.250                | 1.928  |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | GB Mortgage                     |                      | 2.250  | 1.678  | Provident Bank Mortgage       |                      | 2.250                | 2.927  |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | SunTrust                        |                      | 2.250  | 2.038  | Direct Mortgage Corp.         |                      | 2.250                | 3.037  |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | Provident Bank Mortgage         |                      | 2.250  | 2.993  | Plaza Home Mortgage           |                      | 2.250                | 4.752  |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | Direct Mortgage Corp.           |                      | 2.250  | 3.028  |                               |                      |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | Gateway Funding                 |                      | 2.250  | 3.625  |                               |                      |                      |        |          |        |          |                      |  |  |  |
|                                                                    |  |        |        | Plaza Home Mortgage             |                      | 2.250  | 4.693  |                               |                      |                      |        |          |        |          |                      |  |  |  |