



Meet our Easy Orange Mortgage.

Fixed Rate for 5 or 10 Years

Easy Orange is not your ordinary mortgage – it is designed to save time and money for borrowers with great credit.

One Low Rate – at Par. No price or rate adjustments. Net Earned by Broker cannot exceed 1% of loan amount.

Loan Term – 5-year or 10-year Balloon Mortgage – payments based on 30 year term.

Rate Renewal – Option to re-lock the fixed rate for a new 5 or 10 years at market Easy Orange rates at any time during the loan term. No cost if renewed within 3 months of maturity otherwise low cost of 2 x bi-weekly pmts if sooner up to a maximum payment of \$5,000.

Bi-weekly Payments – Electronic payments due every two weeks (\$50 fee to process paper checks).

Loan Limits - \$750,000 to 80% LTV/CLTV. Primary residences only – no second homes. Minimum Credit Score – 700. Subordinate financing only – no piggybacks. Check our Rate Sheet for state specific limits.

New Rate Sheet, Forms and Guidelines – Check out our new Rate Sheet and revised Product Guideline for more Easy Orange information. Begin using our updated Loan Submission and Change Request forms starting today.

Change Requests – Use our updated Change Request form to request a product change on an existing pipeline loan. If changing from a Portfolio ARM to an Easy Orange please note the limit of 1% net earned by you. If changing from an Easy Orange to a Portfolio ARM you may adjust your net earned (GFE Block 1) provided you include the adjustment on your Change Request form.





Wholesale Lending in All 50 States

To access your rate sheet, click on the state in which the subject property is located:

[Arizona](#)

[Illinois](#)

[New Mexico](#)

[California](#)

[Massachusetts](#)

[New York](#)

[Connecticut](#)

[Michigan](#)

[Texas](#)

[Florida](#)

[Nevada](#)

[Washington](#)

[Hawaii](#)

[New Jersey](#)

[All Other States](#)

**Rates/pricing and promotions may vary from state to state.
Make sure you are viewing the correct rate sheet.**

**If you have questions about our products or pricing,
please contact your Business Development Team
(877-464-0555 or sales@ingloans.com)**

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives			
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	Price Adjustments and Incentives - 0.500 Purchase Loan Promotion + 0.250 Second home + 0.500 Loan amt. above \$850,000 + 0.125 60-day lock (refis only) Rate Adjustments + 0.375 Interest Only (I/O term is 10 years) If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives). The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee).			
3.125	3.000	Yes	3.375	2.000	Yes	1-year LIBOR Index: 0.961% Margin: 2.50% Caps for 5/1 & 7/1: 2/2/6 Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)			
3.250	2.000	Yes	3.500	1.000	Yes				
3.375	1.000	Yes	3.625	0.500	Yes				
3.500	(0.500)	Yes	3.750	(0.500)	Yes				
3.625	(1.000)	Yes	3.875	(1.000)	Yes				
3.750	(1.250)	Yes	4.000	(1.250)	Yes				
3.875	(1.500)	Yes	4.125	(1.500)	Yes				
4.000	(1.750)	Yes	4.250	(1.750)	Yes				
4.125	(2.000)	Yes	4.375	(2.000)	Yes	Portfolio ARM: Loan Limits & Maximum LTV/CLTV			
4.250	(2.250)	Yes	4.500	(2.250)	Yes				
	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score:				Min. Credit Score:			
		660 Employed - 700 Self Employed				680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	75%	70%	65%	60%	70%	65%	60%	55%
	1,500,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,000,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
Cash-out Refi	Up to 850,000	70%	65%	60%	55%	65%	60%	55%	55%
	1,500,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,000,000	60%	55%	55%	55%	55%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 55%).									

5 Yr Easy Orange Rate		10 Yr Easy Orange Rate	
Rate	1 Yr Prepay	Rate	1 Yr Prepay
3.375	Yes	4.000	Yes
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)			
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)			
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check			
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV			
Primary Residence Only. I/O not available. Min. Credit Score: 700	Max. Loan Amount	Non-Condo	Condo
Purchase or Rate/Term Refi	750,000	75%	65%
Cash Out Refi		70%	60%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 55%).			

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees											
Advance Lock		Lock at Submission									
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by:	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on								
	8/25/2010		10/17/2010								
	or the lock will be cancelled		45 day locks will expire on								
		10/2/2010									
Prices quoted: 60-day locks on purchases & 45-day locks on refis (or 60-days w/price adjust on Portfolio ARM's at submission).											
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.											
A one-year prepayment penalty applies on all loans A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower.											
ING Mortgage GFE Fees											
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00										
GFE Box 3	ING flood cert: \$6.00 ING credit report*: \$6.39 for single or \$11.53 for joint ING Exempt Broker Appraisal Review*: \$250 ING Ordered Appraisal*: <table><tr><td>Loan Amounts up to \$500,000:</td><td>\$400</td></tr><tr><td>Loan Amounts \$500,001 - \$750,000:</td><td>\$600</td></tr><tr><td>Loan Amounts \$750,001 - \$1,000,000:</td><td>\$750</td></tr><tr><td>Loan Amounts above \$1,000,000:</td><td>\$900</td></tr></table>			Loan Amounts up to \$500,000:	\$400	Loan Amounts \$500,001 - \$750,000:	\$600	Loan Amounts \$750,001 - \$1,000,000:	\$750	Loan Amounts above \$1,000,000:	\$900
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Loan Amounts \$500,001 - \$750,000:	\$600										
Loan Amounts \$750,001 - \$1,000,000:	\$750										
Loan Amounts above \$1,000,000:	\$900										
*These are estimated fees: the lower of the estimated fee or actual fee will be charged.											

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Need more info? Check out our Quick Reference at the end of this rate sheet, or call us at: 877-464-0555

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	
3.125	3.000	Yes	3.375	2.000	Yes	Price Adjustments and Incentives - 0.500 Purchase Loan Promotion + 0.500 Loan amt. above \$850,000 + 0.125 60-day lock (refis only)
3.250	2.000	Yes	3.500	1.000	Yes	
3.375	1.000	Yes	3.625	0.500	Yes	
3.500	(0.500)	Yes	3.750	(0.500)	Yes	
3.625	(1.000)	Yes	3.875	(1.000)	Yes	
3.750	(1.250)	Yes	4.000	(1.250)	Yes	If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives).
3.875	(1.500)	Yes	4.125	(1.500)	Yes	The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee).
4.000	(1.750)	Yes	4.250	(1.750)	Yes	1-year LIBOR Index: 0.961%
4.125	(2.000)	Yes	4.375	(2.000)	Yes	Margin: 2.50% Caps for 5/1 & 7/1: 2/2/6
4.250	(2.250)	Yes	4.500	(2.250)	Yes	Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)
Portfolio ARM: Loan Limits & Maximum LTV/CLTV						
	Max. Loan Amount	Primary Residence			Primary Residence	
		Min. Credit Score: 700 Employed - 700 Self Employed			Min. Credit Score: 700 Employed - 700 Self Employed	
		Non-Condo			Condo	
		Fully Amortized ¹			Fully Amortized ¹	
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	70%			50%	
	1,500,000	65%			50%	
	2,000,000	60%			50%	
	2,500,000	50%			50%	
	3,000,000	50%			50%	
Cash-out Refi	Up to 850,000	65%			50%	
	1,500,000	60%			50%	
	2,000,000	55%			50%	
	2,500,000	50%			50%	
	3,000,000	50%			50%	
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 50%).						

5 Yr Easy Orange Rate		10 Yr Easy Orange Rate	
Rate	1 Yr Prepay	Rate	1 Yr Prepay
3.375	Yes	4.000	Yes
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)			
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)			
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check			
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV			
Primary Residence Only. I/O not available. Min. Credit Score: 700	Max. Loan Amount	Non-Condo	Condo
Purchase or Rate/Term Refi	750,000	70%	50%
Cash Out Refi		65%	50%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 50%).			

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees			
Advance Lock		Lock at Submission	
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by:	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on
	8/25/2010		10/17/2010
	or the lock will be cancelled		45 day locks will expire on
			10/2/2010
Prices quoted: 60-day locks on purchases & 45-day locks on refis (or 60-days w/price adjust on Portfolio ARM's at submission).			
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.			
A one-year prepayment penalty applies on all loans A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower.			
ING Mortgage GFE Fees			
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00		
GFE Box 3	<div>ING flood cert: \$6.00</div> <div>ING credit report*: \$6.39 for single or \$11.53 for joint</div> <div>ING Exempt Broker Appraisal Review*: \$250</div> <div>ING Ordered Appraisal*:<div><div>Loan Amounts up to \$500,000:</div><div>\$400</div><div>Loan Amounts \$500,001 - \$750,000:</div><div>\$600</div><div>Loan Amounts \$750,001 - \$1,000,000:</div><div>\$750</div><div>Loan Amounts above \$1,000,000:</div><div>\$900</div></div></div>		
*These are estimated fees: the lower of the estimated fee or actual fee will be charged.			





8/18/2010

Connecticut, Massachusetts,
New Jersey & Florida

Current Average Turn-times:

* Turn Time estimates are based on receiving a complete application package.

Opening/Underwriting
ING Ordered Appraisal
ING Appraisal Review
Clearing Conditions
Closing/Signing

Purch.	Refi
3 bus. days*	4 bus. days*
9 bus. days	9 bus. days
6 bus. days	6 bus. days
2 bus. days	2 bus. days
3 bus. days	3 bus. days

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives			
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	<u>Price Adjustments and Incentives</u>			
						- 0.500 Purchase Loan Promotion			
3.125	3.000	Yes	3.375	2.000	Yes	+ 0.250 Second home			
3.250	2.000	Yes	3.500	1.000	Yes	+ 0.500 Loan amt. above \$850,000			
3.375	1.000	Yes	3.625	0.500	Yes	+ 0.125 60-day lock (refis only)			
3.500	(0.500)	Yes	3.750	(0.500)	Yes	<u>Rate Adjustments</u>			
3.625	(1.000)	Yes	3.875	(1.000)	Yes	+ 0.375 Interest Only (I/O term is 10 years)			
3.750	(1.250)	Yes	4.000	(1.250)	Yes	If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives).			
3.875	(1.500)	Yes	4.125	(1.500)	Yes	The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee).			
4.000	(1.750)	Yes	4.250	(1.750)	Yes	1-year LIBOR Index: 0.961%			
4.125	(2.000)	Yes	4.375	(2.000)	Yes	Margin: 2.50%			
4.250	(2.250)	Yes	4.500	(2.250)	Yes	Caps for 5/1 & 7/1: 2/2/6			
						Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)			
Portfolio ARM: Loan Limits & Maximum LTV/CLTV									
	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score: 660 Employed - 700 Self Employed				Min. Credit Score: 680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	75%	70%	65%	60%	70%	65%	60%	55%
	1,500,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,000,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
Cash-out Refi	Up to 850,000	70%	65%	60%	55%	65%	60%	55%	55%
	1,500,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,000,000	60%	55%	55%	55%	55%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 55%).									

5 Yr Easy Orange Rate		10 Yr Easy Orange Rate		
Rate	1 Yr Prepay	Rate	1 Yr Prepay	
3.375	Yes	4.000	Yes	
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)				
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)				
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check				
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV				
Primary Residence Only. I/O not available. Min. Credit Score: 700		Max. Loan Amount	Non-Condo	Condo
Purchase or Rate/Term Refi		750,000	75%	65%
Cash Out Refi			70%	60%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 55%).				

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees			
Advance Lock		Lock at Submission	
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by:	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on
	8/25/2010		10/17/2010
	or the lock will be cancelled		45 day locks will expire on
		10/2/2010	
Prices quoted: 60-day locks on purchases & 45-day locks on refis (or 60-days w/price adjust on Portfolio ARM's at submission).			
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.			
A <u>one-year prepayment penalty</u> applies on all loans A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower.			
ING Mortgage GFE Fees			
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00		
GFE Box 3	ING flood cert: \$6.00		
	ING credit report*: \$6.39 for single or \$11.53 for joint		
	ING Exempt Broker Appraisal Review*: \$250		
	ING Ordered Appraisal*:	Loan Amounts up to \$500,000:	\$400
		Loan Amounts \$500,001 - \$750,000:	\$600
	Loan Amounts \$750,001 - \$1,000,000:	\$750	
	Loan Amounts above \$1,000,000:	\$900	
*These are estimated fees: the lower of the estimated fee or actual fee will be charged.			

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Wholesale Rate Sheet



8/18/2010

Hawaii

Current Average Turn-times:

* Turn Time estimates are based on receiving a complete application package.

Opening/Underwriting
ING Ordered Appraisal
ING Appraisal Review
Clearing Conditions
Closing/SigningPurch.Refi3 bus. days*
9 bus. days
6 bus. days
2 bus. days
3 bus. days
4 bus. days*
9 bus. days
6 bus. days
2 bus. days
3 bus. days

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives			
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	Price Adjustments and Incentives			
						- 0.500 Purchase Loan Promotion			
3.125	3.000	Yes	3.375	2.000	Yes	+ 0.250 Second home			
3.250	2.000	Yes	3.500	1.000	Yes	+ 0.500 Loan amt. above \$850,000			
3.375	1.000	Yes	3.625	0.500	Yes	+ 0.125 60-day lock (refis only)			
3.500	(0.500)	Yes	3.750	(0.500)	Yes	Rate Adjustments			
3.625	(1.000)	Yes	3.875	(1.000)	Yes	+ 0.375 Interest Only (I/O term is 10 years)			
3.750	(1.250)	Yes	4.000	(1.250)	Yes	If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives).			
3.875	(1.500)	Yes	4.125	(1.500)	Yes	The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee).			
4.000	(1.750)	Yes	4.250	(1.750)	Yes	1-year LIBOR Index: 0.961%			
4.125	(2.000)	Yes	4.375	(2.000)	Yes	Margin: 2.50%			
4.250	(2.250)	Yes	4.500	(2.250)	Yes	Caps for 5/1 & 7/1: 2/2/6			
						Max Ratios:			
						38% - Housing			
						45% - DTI			
						(based on full PITI, even on I/Os)			

Portfolio ARM: Loan Limits & Maximum LTV/CLTV

	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score:				Min. Credit Score:			
		660 Employed - 700 Self Employed				680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	80%	75%	70%	65%	75%	70%	65%	60%
	1,500,000	75%	70%	65%	60%	70%	65%	60%	55%
	2,000,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,500,000	60%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
Cash-out Refi	Up to 850,000	75%	70%	65%	60%	70%	65%	60%	55%
	1,500,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,000,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%

1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).

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Cash Out Refi			75%	65%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).				

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees

Advance Lock		Lock at Submission	
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by:	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on
	8/25/2010		10/17/2010
	or the lock will be cancelled		45 day locks will expire on
10/2/2010			
Prices quoted: 60-day locks on purchases & 45-day locks on refis (or 60-days w/price adjust on Portfolio ARM's at submission).			
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.			
A one-year prepayment penalty applies on all loans A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower.			
ING Mortgage GFE Fees			
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00		
GFE Box 3	ING flood cert: \$6.00		
	ING credit report*: \$6.39 for single or \$11.53 for joint		
	ING Exempt Broker Appraisal Review*: \$250		
	ING Ordered Appraisal*:	Loan Amounts up to \$500,000:	\$400
		Loan Amounts \$500,001 - \$750,000:	\$600
	Loan Amounts \$750,001 - \$1,000,000:	\$750	
	Loan Amounts above \$1,000,000:	\$900	
*These are estimated fees; the lower of the estimated fee or actual fee will be charged.			

Need more info? Check out our Quick Reference at the end of this rate sheet, or call us at: 877-464-0555

Wholesale Rate Sheet

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives			
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	Price Adjustments and Incentives - 0.500 Purchase Loan Promotion + 0.250 Second home + 0.500 Loan amt. above \$850,000 + 0.125 60-day lock (refis only) Rate Adjustments + 0.375 Interest Only (I/O term is 10 years) If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives). The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee).			
3.125	3.000	No	3.375	2.000	No	1-year LIBOR Index: 0.961% Margin: 2.50% Caps for 5/1 & 7/1: 2/2/6 Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)			
3.250	2.000	No	3.500	1.000	No				
3.375	1.000	No	3.625	0.500	No				
3.500	(0.500)	No	3.750	(0.500)	No				
3.625	(1.000)	See below*	3.875	(1.000)	See below*				
3.750	(1.250)	See below*	4.000	(1.250)	See below*				
3.875	(1.500)	See below*	4.125	(1.500)	See below*				
4.000	(1.750)	See below*	4.250	(1.750)	See below*				
4.125	(2.000)	See below*	4.375	(2.000)	See below*	Portfolio ARM: Loan Limits & Maximum LTV/CLTV			
4.250	(2.250)	See below*	4.500	(2.250)	See below*				
	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score:				Min. Credit Score:			
		660 Employed - 700 Self Employed				680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	75%	70%	65%	60%	70%	65%	60%	55%
	1,500,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,000,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
Cash-out Refi	Up to 850,000	70%	65%	60%	55%	65%	60%	55%	55%
	1,500,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,000,000	60%	55%	55%	55%	55%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 55%).									

5 Yr Easy Orange Rate		10 Yr Easy Orange Rate	
Rate	1 Yr Prepay	Rate	1 Yr Prepay
3.375	No	4.000	No
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)			
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)			
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check			
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV			
Primary Residence Only. I/O not available. Min. Credit Score: 700	Max. Loan Amount	Non-Condo	Condo
Purchase or Rate/Term Refi	750,000	75%	65%
Cash Out Refi		70%	60%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 55%).			

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees			
Advance Lock		Lock at Submission	
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by:	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on
	8/25/2010		10/17/2010
	or the lock will be cancelled		45 day locks will expire on
		10/2/2010	
Prices quoted: 60-day locks on purchases & 45-day locks on refis (or 60-days w/price adjust on Portfolio ARM's at submission).			
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.			
A one-year prepayment penalty applies on all loans if the net rebate paid by ING (after any price adjustments or incentives) is 1.0% or more. A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower			
ING Mortgage GFE Fees			
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00		
GFE Box 3	ING flood cert: \$6.00		
	ING credit report*: \$6.39 for single or \$11.53 for joint		
	ING Exempt Broker Appraisal Review*: \$250		
	ING Ordered Appraisal*:	Loan Amounts up to \$500,000:	\$400
		Loan Amounts \$500,001 - \$750,000:	\$600
	Loan Amounts \$750,001 - \$1,000,000:	\$750	
	Loan Amounts above \$1,000,000:	\$900	
*These are estimated fees: the lower of the estimated fee or actual fee will be charged			

Rates are subject to change every day at 10:00 am ET (7:00 am PT).

See our complete Product Guidelines at www.ingloans.com.



8/18/2010

Michigan

Current Average Turn-times:

* Turn Time estimates are based on receiving a complete application package.

	<u>Purch.</u>	<u>Refi</u>
Opening/Underwriting	3 bus. days*	4 bus. days*
ING Ordered Appraisal	9 bus. days	9 bus. days
ING Appraisal Review	6 bus. days	6 bus. days
Clearing Conditions	2 bus. days	2 bus. days
Closing/Signing	3 bus. days	3 bus. days

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives			
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	<u>Price Adjustments and Incentives</u>			
						- 0.500 Purchase Loan Promotion			
3.125	3.000	Yes	3.375	2.000	Yes	+ 0.250 Second home			
3.250	2.000	Yes	3.500	1.000	Yes	+ 0.500 Loan amt. above \$850,000			
3.375	1.000	Yes	3.625	0.500	Yes	+ 0.125 60-day lock (refis only)			
3.500	(0.500)	Yes	3.750	(0.500)	Yes	<u>Rate Adjustments</u>			
3.625	(1.000)	Yes	3.875	(1.000)	Yes	+ 0.375 Interest Only (I/O term is 10 years)			
3.750	(1.250)	Yes	4.000	(1.250)	Yes	If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives).			
3.875	(1.500)	Yes	4.125	(1.500)	Yes	The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee).			
4.000	(1.750)	Yes	4.250	(1.750)	Yes	1-year LIBOR Index: 0.961%			
4.125	(2.000)	Yes	4.375	(2.000)	Yes	Margin: 2.50% Caps for 5/1 & 7/1: 2/2/6			
4.250	(2.250)	Yes	4.500	(2.250)	Yes	Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)			
Portfolio ARM: Loan Limits & Maximum LTV/CLTV									
	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score: 660 Employed - 700 Self Employed				Min. Credit Score: 680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	80%	75%	70%	65%	75%	70%	65%	60%
	1,500,000	75%	70%	65%	60%	70%	65%	60%	55%
	2,000,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,500,000	60%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
Cash-out Refi	Up to 850,000	75%	70%	65%	60%	70%	65%	60%	55%
	1,500,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,000,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%)									

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5 Yr Easy Orange Rate		10 Yr Easy Orange Rate		
Rate	1 Yr Prepay	Rate	1 Yr Prepay	
3.375	Yes	4.000	Yes	
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)				
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)				
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check				
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV				
Primary Residence Only. I/O not available. Min. Credit Score: 700		Max. Loan Amount	Non-Condo	Condo
Purchase or Rate/Term Refi		750,000	80%	70%
Cash Out Refi			75%	65%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).				

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees			
Advance Lock		Lock at Submission	
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by:	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on
	8/25/2010		10/17/2010
	or the lock will be cancelled		45 day locks will expire on
		10/2/2010	
Prices quoted: 60-day locks on purchases & 45-day locks on refis (or 60-days w/price adjust on Portfolio ARM's at submission).			
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.			
A <u>one-year prepayment penalty</u> applies on all loans			
A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower.			
ING Mortgage GFE Fees			
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00		
GFE Box 3	ING flood cert: \$6.00		
	ING credit report*: \$6.39 for single or \$11.53 for joint		
	ING Exempt Broker Appraisal Review*: \$250		
	ING Ordered Appraisal*:	Loan Amounts up to \$500,000:	\$400
		Loan Amounts \$500,001 - \$750,000:	\$600
		Loan Amounts \$750,001 - \$1,000,000:	\$750
		Loan Amounts above \$1,000,000:	\$900
*These are estimated fees; the lower of the estimated fee or actual fee will be charged.			

Need more info? Check out our Quick Reference at the end of this rate sheet, or call us at: 877-464-0555

Wholesale Rate Sheet



8/18/2010

New Mexico

Current Average Turn-times:

* Turn Time estimates are based on receiving a complete application package.

	<u>Purch.</u>	<u>Refi</u>
Opening/Underwriting	3 bus. days*	4 bus. days*
ING Ordered Appraisal	9 bus. days	9 bus. days
ING Appraisal Review	6 bus. days	6 bus. days
Clearing Conditions	2 bus. days	2 bus. days
Closing/Signing	3 bus. days	3 bus. days

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives			
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	Price Adjustments and Incentives			
						- 0.500 Purchase Loan Promotion			
3.125	3.000	No	3.375	2.000	No	+ 0.250 Second home			
3.250	2.000	No	3.500	1.000	No	+ 0.500 Loan amt. above \$850,000			
3.375	1.000	No	3.625	0.500	No	+ 0.125 60-day lock (refis only)			
3.500	(0.500)	No	3.750	(0.500)	No	Rate Adjustments			
3.625	(1.000)	See below*	3.875	(1.000)	See below*	+ 0.375 Interest Only (I/O term is 10 years)			
3.750	(1.250)	See below*	4.000	(1.250)	See below*	If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives).			
3.875	(1.500)	See below*	4.125	(1.500)	See below*	The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee).			
4.000	(1.750)	See below*	4.250	(1.750)	See below*	1-year LIBOR Index: 0.961%			
4.125	(2.000)	See below*	4.375	(2.000)	See below*	Margin: 2.50% Caps for 5/1 & 7/1: 2/2/6			
4.250	(2.250)	See below*	4.500	(2.250)	See below*	Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)			
Portfolio ARM: Loan Limits & Maximum LTV/CLTV									
	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score: 660 Employed - 700 Self Employed				Min. Credit Score: 680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	80%	75%	70%	65%	75%	70%	65%	60%
	1,500,000	75%	70%	65%	60%	70%	65%	60%	55%
	2,000,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,500,000	60%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
Cash-out Refi	Up to 850,000	75%	70%	65%	60%	70%	65%	60%	55%
	1,500,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,000,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).									

5 Yr Easy Orange Rate		10 Yr Easy Orange Rate	
Rate	1 Yr Prepay	Rate	1 Yr Prepay
3.375	No	4.000	No
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)			
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)			
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check			
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV			
Primary Residence Only. I/O not available. Min. Credit Score: 700	Max. Loan Amount	Non-Condo	Condo
Purchase or Rate/Term Refi	750,000	80%	70%
Cash Out Refi		75%	65%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).			

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees			
Advance Lock		Lock at Submission	
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by:	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on
	8/25/2010		10/17/2010
	or the lock will be cancelled		45 day locks will expire on
			10/2/2010
Prices quoted: 60-day locks on purchases & 45-day locks on refis (or 60-days w/price adjust on Portfolio ARM's at submission).			
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.			
A <u>one-year prepayment penalty</u> applies on all loans if the net rebate paid by ING (after any price adjustments or incentives) is 1.0% or more. A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower.			
ING Mortgage GFE Fees			
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00		
GFE Box 3	ING flood cert: \$6.00		
	ING credit report*: \$6.39 for single or \$11.53 for joint		
	ING Exempt Broker Appraisal Review*: \$250		
	ING Ordered Appraisal*:	Loan Amounts up to \$500,000:	\$400
		Loan Amounts \$500,001 - \$750,000:	\$600
	Loan Amounts \$750,001 - \$1,000,000:	\$750	
	Loan Amounts above \$1,000,000:	\$900	
*These are estimated fees: the lower of the estimated fee or actual fee will be charged.			



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Need more info? Check out our Quick Reference at the end of this rate sheet, or call us at: 877-464-0555

Wholesale Rate Sheet



8/18/2010

New York

Current Average Turn-times:

* Turn Time estimates are based on receiving a complete application package.

	<u>Purch.</u>	<u>Refi</u>
Opening/Underwriting	3 bus. days*	4 bus. days*
ING Ordered Appraisal	9 bus. days	9 bus. days
ING Appraisal Review	6 bus. days	6 bus. days
Clearing Conditions	2 bus. days	2 bus. days
Closing/Signing	3 bus. days	3 bus. days

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	
3.125	3.000	Yes	3.375	2.000	Yes	Price Adjustments and Incentives - 0.500 Purchase Loan Promotion + 0.250 Second home + 0.500 Loan amt. above \$850,000 + 0.125 60-day lock (refis only)
3.250	2.000	Yes	3.500	1.000	Yes	
3.375	1.000	Yes	3.625	0.500	Yes	Rate Adjustments + 0.375 Interest Only (I/O term is 10 years)
3.500	(0.500)	Yes	3.750	(0.500)	Yes	
3.625	(1.000)	Yes	3.875	(1.000)	Yes	If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives). The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee).
3.750	(1.250)	Yes	4.000	(1.250)	Yes	
3.875	(1.500)	Yes	4.125	(1.500)	Yes	1-year LIBOR Index: 0.961% Margin: 2.50% Caps for 5/1 & 7/1: 2/2/6
4.000	(1.750)	Yes	4.250	(1.750)	Yes	
4.125	(2.000)	Yes	4.375	(2.000)	Yes	Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)
4.250	(2.250)	Yes	4.500	(2.250)	Yes	

Portfolio ARM: Loan Limits & Maximum LTV/CLTV

	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score: 660 Employed - 700 Self Employed				Min. Credit Score: 680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	75%	70%	65%	60%	70%	65%	60%	55%
	1,500,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,000,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
Cash-out Refi	Up to 850,000	70%	65%	60%	55%	65%	60%	55%	55%
	1,500,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,000,000	60%	55%	55%	55%	55%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%

1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 55%).

5 Yr Easy Orange Rate		10 Yr Easy Orange Rate		
Rate	1 Yr Prepay	Rate	1 Yr Prepay	
3.375	Yes	4.000	Yes	
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)				
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)				
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check				
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV				
Primary Residence Only. I/O not available. Min. Credit Score: 700		Max. Loan Amount	Non-Condo	Condo
Purchase or Rate/Term Refi		750,000	75%	65%
Cash Out Refi			70%	60%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 15% (but not below 55%).				

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees

Advance Lock		Lock at Submission									
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by: 8/25/2010 or the lock will be cancelled	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on 10/17/2010								
			45 day locks will expire on 10/2/2010								
Prices quoted: 60-day locks on purchases & 45-day locks on refis (or 60-days w/price adjust on Portfolio ARM's at submission).											
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.											
A <u>one-year prepayment penalty</u> applies on all loans A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower.											
ING Mortgage GFE Fees											
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00										
GFE Box 3	ING flood cert: \$6.00 ING credit report*: \$6.39 for single or \$11.53 for joint ING Exempt Broker Appraisal Review*: \$250 ING Ordered Appraisal*: <table><tr><td>Loan Amounts up to \$500,000:</td><td>\$400</td></tr><tr><td>Loan Amounts \$500,001 - \$750,000:</td><td>\$600</td></tr><tr><td>Loan Amounts \$750,001 - \$1,000,000:</td><td>\$750</td></tr><tr><td>Loan Amounts above \$1,000,000:</td><td>\$900</td></tr></table>			Loan Amounts up to \$500,000:	\$400	Loan Amounts \$500,001 - \$750,000:	\$600	Loan Amounts \$750,001 - \$1,000,000:	\$750	Loan Amounts above \$1,000,000:	\$900
Loan Amounts up to \$500,000:	\$400										
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Loan Amounts above \$1,000,000:	\$900										
*These are estimated fees; the lower of the estimated fee or actual fee will be charged.											

Rates are subject to change every day at 10:00 am ET (7:00 am PT).

See our complete Product Guidelines at www.ingloans.com.

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Need more info? Check out our Quick Reference at the end of this rate sheet, or call us at: 877-464-0555

Wholesale Rate Sheet



8/18/2010

Texas

Current Average Turn-times:

* Turn Time estimates are based on receiving a complete application package.

	<u>Purch.</u>	<u>Refi</u>
Opening/Underwriting	3 bus. days*	4 bus. days*
ING Ordered Appraisal	9 bus. days	9 bus. days
ING Appraisal Review	6 bus. days	6 bus. days
Clearing Conditions	2 bus. days	2 bus. days
Closing/Signing	3 bus. days	3 bus. days

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	
3.125	3.000	Yes	3.375	2.000	Yes	Price Adjustments and Incentives - 0.500 Purchase Loan Promotion + 0.250 Second home + 0.500 Loan amt. above \$850,000 Rate Adjustments + 0.375 Interest Only (I/O term is 10 years) If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives). The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee). 1-year LIBOR Index: 0.961% Margin: 2.50% Caps for 5/1 & 7/1: 2/2/6 Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)
3.250	2.000	Yes	3.500	1.000	Yes	
3.375	1.000	Yes	3.625	0.500	Yes	
3.500	(0.500)	Yes	3.750	(0.500)	Yes	
3.625	(1.000)	Yes	3.875	(1.000)	Yes	
3.750	(1.250)	Yes	4.000	(1.250)	Yes	
3.875	(1.500)	Yes	4.125	(1.500)	Yes	
4.000	(1.750)	Yes	4.250	(1.750)	Yes	
4.125	(2.000)	Yes	4.375	(2.000)	Yes	
4.250	(2.250)	Yes	4.500	(2.250)	Yes	

Portfolio ARM: Loan Limits & Maximum LTV/CLTV

	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score: 660 Employed - 700 Self Employed				Min. Credit Score: 680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase	Up to 850,000	80%	75%	70%	65%	75%	70%	65%	60%
	1,500,000	75%	70%	65%	60%	70%	65%	60%	55%
	2,000,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,500,000	60%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%

Refinances are not permitted in Texas

Subordinate financing is not permitted in Texas

1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).

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5 Yr Easy Orange Rate		10 Yr Easy Orange Rate		
Rate	1 Yr Prepay	Rate	1 Yr Prepay	
3.375	Yes	4.000	Yes	
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)				
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)				
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check				
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV				
Primary Residence Only. I/O not available. Min. Credit Score: 700		Max. Loan Amount	Non-Condo	Condo
Purchase		750,000	80%	70%
1 For new construction (newly built, never occupied) reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).				

Portfolio ARM and Easy Orange: Rate Locks, Prepay Penalty and Fees

Advance Lock		Lock at Submission	
Use our Advance Lock form to lock your loan today and take up to 7 days to submit your file	Loans Advance Locked today must be submitted by:	If you don't advance lock your loan, it will be locked when submitted.	60 day locks will expire on
	8/25/2010		10/17/2010
	or the lock will be cancelled		45 day locks will expire on
		10/2/2010	
Prices quoted: 60-day locks on purchases & 45-day locks on refs (or 60-days w/price adjust on Portfolio ARM's at submission).			
Locks may not be extended. Expired loans are re-locked on the business day following lock expiration at the terms on the rate sheet at that time.			
A one-year prepayment penalty applies on all loans			
A prepayment penalty of 1% of the principal balance will apply if the loan is paid off within the first year unless the payoff is due to a refinance, or new home purchase, financed with us by the borrower.			
ING Mortgage GFE Fees			
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00		
GFE Box 3	ING flood cert: \$6.00		
	ING credit report*: \$6.39 for single or \$11.53 for joint		
	ING Exempt Broker Appraisal Review*: \$250		
	ING Ordered Appraisal*:		
	Loan Amounts up to \$500,000:	\$400	
	Loan Amounts \$500,001 - \$750,000:	\$600	
Loan Amounts \$750,001 - \$1,000,000:	\$750		
Loan Amounts above \$1,000,000:	\$900		
*These are estimated fees; the lower of the estimated fee or actual fee will be charged.			

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Wholesale Rate Sheet



8/18/2010

All States except AZ, CA, CT, FL,
HI, IL, MA, MI, NM, NJ, NV, NY, TX & WA

Current Average Turn-times:

* Turn Time estimates are based on receiving a complete application package.

	Purch.	Refi
Opening/Underwriting	3 bus. days*	4 bus. days*
ING Ordered Appraisal	9 bus. days	9 bus. days
ING Appraisal Review	6 bus. days	6 bus. days
Clearing Conditions	2 bus. days	2 bus. days
Closing/Signing	3 bus. days	3 bus. days

5/1 Portfolio ARM Rates			7/1 Portfolio ARM Rates			Portfolio ARM Adjustments and Incentives			
Rate	Points or (Rebate)	1-Year Prepay	Rate	Points or (Rebate)	1-Year Prepay	<u>Price Adjustments and Incentives</u> - 0.500 Purchase Loan Promotion + 0.250 Second home + 0.500 Loan amt. above \$850,000 + 0.125 60-day lock (refis only) <u>Rate Adjustments</u> + 0.375 Interest Only (I/O term is 10 years) If eligible for any price incentive, the max. net rebate is 1.50% (after applicable price adjustments & price incentives). The total net earned by Broker cannot exceed 3.0% (GFE Box 1 less ING UW Fee). 1-year LIBOR Index: 0.961% Margin: 2.50% Caps for 5/1 & 7/1: 2/2/6 Max Ratios: 38% - Housing 45% - DTI (based on full PITI, even on I/Os)			
3.125	3.000	Yes	3.375	2.000	Yes				
3.250	2.000	Yes	3.500	1.000	Yes				
3.375	1.000	Yes	3.625	0.500	Yes				
3.500	(0.500)	Yes	3.750	(0.500)	Yes				
3.625	(1.000)	Yes	3.875	(1.000)	Yes				
3.750	(1.250)	Yes	4.000	(1.250)	Yes				
3.875	(1.500)	Yes	4.125	(1.500)	Yes				
4.000	(1.750)	Yes	4.250	(1.750)	Yes				
4.125	(2.000)	Yes	4.375	(2.000)	Yes				
4.250	(2.250)	Yes	4.500	(2.250)	Yes				
Portfolio ARM: Loan Limits & Maximum LTV/CLTV									
	Max. Loan Amount	Primary Residence				Second Home			
		Min. Credit Score: 660 Employed - 700 Self Employed				Min. Credit Score: 680 Employed - 700 Self Employed			
		Non-Condo		Condo		Non-Condo		Condo	
		Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹	Fully Amortized ¹	Interest Only ¹
Stand-alone Purchase or Rate/Term Refi	Up to 850,000	80%	75%	70%	65%	75%	70%	65%	60%
	1,500,000	75%	70%	65%	60%	70%	65%	60%	55%
	2,000,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,500,000	60%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
Cash-out Refi	Up to 850,000	75%	70%	65%	60%	70%	65%	60%	55%
	1,500,000	70%	65%	60%	55%	65%	60%	55%	55%
	2,000,000	65%	60%	55%	55%	60%	55%	55%	55%
	2,500,000	55%	55%	55%	55%	55%	55%	55%	55%
	3,000,000	55%	55%	55%	55%	55%	55%	55%	55%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).									

5 Yr Easy Orange Rate		10 Yr Easy Orange Rate		
Rate	1 Yr Prepay	Rate	1 Yr Prepay	
3.375	Yes	4.000	Yes	
No Price/Rate Adjustments - One Rate @ Par Only. Total net earned by Broker cannot exceed 1% (GFE Box 1 less ING UW Fee)				
Max Ratios: DTI - 45% Housing - 38% (based on Note Rate + 2.0% for 5 Yr, and Note Rate only for 10 Yr)				
Easy Orange is a 5 or 10 Yr Fixed Rate Balloon. Bi-weekly pmts amortized over 30 yrs. Matures at 5 or 10 yrs unless Borrower qualifies for Rate Renewal for another 5 or 10 years. Bi-weekly pmts must be electronic or \$50 charge per paper check				
5 Yr & 10 Yr Easy Orange: Loan Limits & Maximum LTV / CLTV				
Primary Residence Only. I/O not available. Min. Credit Score: 700		Max. Loan Amount	Non-Condo	Condo
Purchase or Rate/Term Refi		750,000	80%	70%
Cash Out Refi			75%	65%
1 For new construction (newly built, never occupied) and construction loan payoffs, reduce max. LTV/CLTV limits shown above by 10% (but not below 55%).				

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ING Mortgage GFE Fees			
GFE Box 1	ING Mortgage Underwriting Fee: \$795.00		
GFE Box 3	ING flood cert: \$6.00		
	ING credit report*: \$6.39 for single or \$11.53 for joint		
	ING Exempt Broker Appraisal Review*: \$250		
	ING Ordered Appraisal*:	Loan Amounts up to \$500,000:	\$400
		Loan Amounts \$500,001 - \$750,000:	\$600
	Loan Amounts \$750,001 - \$1,000,000:	\$750	
	Loan Amounts above \$1,000,000:	\$900	
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Wholesale Rate Sheet

Product Overview		Borrower	
Prod. Description/Limits	See rate sheet and Product Guidelines	Max. # of Borrowers	Max. of 2 borrowers per loan
Doc Type	Verified Income / No Asset - Income and employment shown on 1003 & verified - Assets not shown on 1003 & not verified (see exceptions in "Verification of Assets" section of Product Guidelines)	Max. Loans with ING	Max. of 2 loans with ING per borrower
Interest-Only (I/O)	Check your rate sheet to see if I/O is offered	Eligible Borrowers	Anyone with a valid U.S. social security number
IRS 4506-T	Completed/signed 4506-T required	Ineligible Borrowers	Co-signers, not 18 yrs. of age, self-employed less than 2 yrs.
Product Disclosure	Use our product disclosure (posted on our website)	Ownership	Must be fee simple
Escrows / Impounds	No escrows/impounds on any loan, regardless of LTV	Living Trust	Living Trusts are permitted. See Product Guidelines
Occupancy	Portfolio ARM - Primary res. or 2 nd home (only primary res. in CA) Easy Orange - Primary residence Only	Land Trust	Not permitted
Non-arm's-length	Non-arm's-length transactions not permitted	Power of Attorney	- One borrower must be present at closing - POA must be specific to transaction & approved by U/W
Subordinate Financing	- Sub. financing permitted only on refi with existing 2nd lien - Sub. financing terms must be approved by underwriting - Sub. Agree must show "ING Bank, fsb" as 1st mtg. lender	Income / Employment	
Ineligible Existing Loan	Can't pay off private-party lien, contract, or "wrap"	Employment Verif.	- Employed: verbal obtained by ING - Self-employed (min. 2 yrs.): submit the following: - Applicable tax returns for 2 yrs. (all schedules)
Seasoning	See "Seasoning" section of Product Guidelines	Income Verification	- Employed: most recent paystub (dated within 30 days of loan submission) <u>and</u> W-2s or tax returns for 2 years - Self-employed: tax returns for 2 years (all schedules) <u>and</u> evidence of extension if applicable
Refi of Property Listed for Sale	Rate/term refi ok if not listed in the 3 mos. prior to submission; cash-out refi ok if not listed in the 6 mos. prior to submission	Other Income	- Rental Income: must show 2-yr. history of owning at least one rental property and must submit tax returns for two years (lease agreements are not acceptable verification) - See Product Guidelines for addtl. income requirements
Cash-out Refi	A cash-out refi is one in which the new loan is greater than: (a) 103% of the balances of any mortgages being paid off on the property, <u>plus</u> (b) the total of closing costs and prepaids	Credit	
Ineligible Refis	- Refis in Texas - Refi of property acquired through a gift within the past 6 mos. - Refi of property listed for sale within the past 3 months	Credit Report	- ING's credit report is used to qualify (no rapid rescoring) - We can't use your CR or supplement to show account status, but will consider a letter from the creditor
Construction/Perm	When the construction loan & title are in the borrower's name: - Refi limits are used for loan amt., LTV/CLTV & lock period - LTV/CLTV is based on current appraised value	Min. Trade-lines	- 12 months active mortgage history with no delinquencies; OR - Min. of 3 <u>major</u> trade-lines (incl. at least one installment acct). installment and/or revolving trade lines need to be open for at least 24 months (see Product Guidelines)
Prepay Penalty	Applicable in all states except IL and NM; Check your rate sheet	Qualifying Credit Score	Determined by the lowest representative score
General Underwriting		Min. Credit Score	See rate sheet or Product Guidelines
Loan Submission	Submit by <u>faxing</u> : Loan Submission form, Loan application (1003) signed & dated by borrower(s) & loan officer, Initial Good Faith Estimate (BINDING), Settlement Service Provider List - Your loan will be locked when submitted if not advance locked - If your loan is invalid you must fax a new and complete Loan Submission package for reconsideration	Mtg. & Rental History	Need for past 12 months (if not verified on credit report)
Qualifying Rate	- Greater of the fully indexed rate or Note rate for 5/1 ARM and 5/1 & 7/1 ARM with an Interest Only feature. - Initial Note Rate for 7/1 ARM - Add 2.0% to Note Rate for 5 Year Easy Orange	Debts Included in DTI Ratio	- Can't <u>pay down</u> revolving or installment debt to qualify - Installment debt can be <u>paid off</u> to qualify - Revolving debt can be <u>paid off</u> and closed to qualify, but must be paid off prior to docs being drawn - Usually not included in DTI: deferred student loans and installment debt with less than 10 payments - Lease payments included in DTI - See Product Guidelines for info on contingent liabilities
Housing & DTI Ratios	38% Housing & 45% DTI (using full PITI, even on I/O)	Adverse Credit	Late pays (2x30 or 1x60 in past 12 mos.) on any mortgage, installment or revolving loan require addtl. documentation
Document Expiration	- Credit report must be <= 60 days old when docs drawn - Income verification must be <= 30 days old when received - Appraisal must be <= 60 days old when submitted and <=120 days old when docs drawn - Title report must be <= 90 days old when loan funds or have gap coverage - Closing protection letter must be <=90 days old when loan funds	Judgment, Tax Lien, Charge-off, Collection	Must pay off and/or satisfy prior to docs being drawn if: (a) shows on title, (b) aggregate collections exceed \$2,000, <u>or</u> (c) any judgment, tax lien or charge-off exceeds \$2,000
Appraisal	- Fax completed/signed Appraisal Request to 888-235-0669 (Purchase Agreement required on purchase transactions) - Exempt Brokers Only - see details in Product Guidelines; email PDF appraisal to broker-appraisals@ingloans.com & fax completed/signed Review Service request to 888-235-0669 - ING must order all appraisals for CA properties - Appraisal/Review Service fees must be paid upfront by credit card - If the Borrower's card is used, authorization will be processed on the fourth business day after ING mails the TIL disclosure - The appraisal fee will not exceed the following <u>estimated</u> fees; if the appraiser's actual fee is less, the lower fee will be charged: \$400 for loans up to \$500,000; \$600 for loans from \$500,001 to \$750,000; \$750 for loans from \$750,001 to \$1,000,000; \$900 for loans above \$1,000,000 - The Exempt Broker review service fee will not exceed \$250.00. - To cancel an appraisal or review service, call your Loan Coordinating Team at 866-464-9615 (option #1) or email cancelappraisal@ingloans.com	Bankruptcy	Permitted if at least 4 years have passed since the discharge & credit has been re-established. See Product Guidelines.
Title, Hazard & Flood	See Product Guidelines or How to Do Business with Us	Foreclosure	Permitted if at least 5 years have passed since the date of sale & credit has been re-established. See Product Guidelines.
Funds		Property	
Verification of Assets & Reserves	Assets are not stated on the 1003 and are not verified unless: Bridge Loan used to close, relocation income used to qualify or new payment greater than 150% of existing (See Product Guidelines for Details)	Eligible States	- Loans accepted from all 50 states; state-specific broker approval must be obtained before submitting loans - Refinances and subordinate financing are not permitted in Texas
Allowed Contributions	Contributions by others are ok up to 9% on LTVs <=75%. For LTVs >75% we cap contributions at 6% (see requirements)	Eligible Properties	Single family (1-unit); fee simple
		Ineligible Properties	Investment property, second home in California, second home in rental pool, leasehold, coop, timeshare, condotel, mobile home, manufactured home, more than 10 acres, unimproved land, property in Hawaii in lava zones 1 or 2
		Condo / PUD (attached units)	- Owner-occupancy ratio must be >= 70% (of sold units) - New Construction or conversion: - Project or condo conversion must be complete - >= 51% sold/under contract as Primary/Second Home - Mixed use acceptable if it doesn't exceed 25% of project (light retail and/or professional space ok)
		Additional Items to Note	
		Taxes & Insurance	Estimates used (if not noted): 1.0% for taxes; 0.3% for insurance
		Purchase Agreement	The purchase agreement (with all applicable addendums) must be signed/initialled by all parties, as applicable
		Statement of Truth	A "Statement of Truth" is included with initial disclosures; must be completed, signed and faxed back
		Closing Documents	Mail-aways are permitted within the U.S., but require more time



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(08-10-10)