



Conventional/Jumbo/FHA

714.577.7700

December 12, 2008

Conforming

30 YR FIXED : C30			
RATE	15	30	
4.875	0.125	0.625	
5.000	(0.250)	0.250	
5.125	(0.750)	(0.250)	
5.250	(1.125)	(0.625)	
5.375	(1.125)	(0.625)	
5.500	(0.875)	(0.375)	
5.625	(1.000)	(0.500)	
5.750	(1.000)	(0.500)	
5.875	(1.000)	(0.500)	
6.000	(1.125)	(0.625)	
6.125	(1.250)	(0.750)	
6.250	(1.500)	(1.000)	

15 YR FIXED : C15			
RATE	15	30	
4.875	0.500	1.000	
5.000	0.125	0.625	
5.125	(0.250)	0.250	
5.250	(0.500)	0.000	
5.375	(0.500)	0.000	
5.500	(0.625)	(0.125)	
5.625	(0.875)	(0.375)	
5.750	(1.000)	(0.500)	
5.875	(1.000)	(0.500)	
6.000	(1.000)	(0.500)	
6.125	(1.125)	(0.625)	
6.250	(1.500)	(1.000)	

FULL PAYMENT						
PURPOSE	OCCUPY	UNITS	LTV	CLTV	CREDIT	
Purchase & R/T Refi	Primary	1 - 2	95%	95%	AU	
		3 - 4	80%	80%		
	2nd Home	1	95%	95%		
		1 - 2	80%	80%		
Cash-Out (No Limit)	Non Owner	3 - 4	75%	75%		
		1 - 2	85%	85%		
	Primary	3 - 4	70%	70%		
		1	85%	85%		
	2nd Home	1 - 2	80%	80%		
		3 - 4	70%	70%		

20 YR FIXED : C20			
RATE	15	30	
5.250	(1.000)	-0.500	
5.375	(1.000)	-0.500	
5.500	(0.750)	(0.250)	
5.625	(1.125)	(0.625)	
5.750	(1.250)	(0.750)	
5.875	(1.250)	(0.750)	

5/1 ARM : C5/1 INT ONLY			
RATE	15	30	
5.875	(0.125)	0.375	
6.000	(0.500)	0.000	
6.125	(0.625)	(0.125)	
6.250	(0.750)	(0.250)	
6.375	(1.000)	(0.500)	
6.500	(0.750)	(0.250)	

***FICO ADD-ONS		ADD TO FEE	
FICO	<=60	60.01-70	70.01-75 75.01-80 80.01-97
740+	0.000	0.000	0.000 0.000 0.000
720-739	0.000	0.000	0.000 0.250 0.000
700-719	0.000	0.500	0.500 0.750 0.500
680-699	0.000	0.500	0.500 1.000 0.500
660-679	0.000	0.500	1.250 1.750 1.500
640-659	0.000	0.500	1.750 2.250 2.000
620-639	0.000	0.750	2.500 2.750 2.750
<620	0.000	0.750	2.750 2.750 2.750

THESE APPLY TO ALL CASH OUT LOANS PLUS THE FICO ADD ONS TO THE LEFT

Cash Out Add-ons		In addition to above add ons			
FICO	<=60	60.01-75	75.01-80	>80	
740+	0.000	0.000	0.250	0.375	
700-739	0.000	0.125	0.500	1.000	
660-699	0.000	0.250	1.000	2.000	
620-659	0.000	0.750	2.250	2.500	
<620	1.000	1.750	2.750	3.000	

AGENCY JUMBO

30 YR FIXED : CJ30			
RATE	15	30	
5.375	1.250	1.750	
5.500	1.500	2.000	
5.625	1.375	1.875	
5.750	1.125	1.625	
5.875	1.000	1.500	
6.000	1.250	1.750	
6.125	1.000	1.500	
6.250	0.875	1.375	
6.375	0.750	1.250	
6.500	0.625	1.125	
6.625	0.375	0.875	

15 YR FIXED : CJ15			
RATE	15	30	
5.250	1.375	1.875	
5.375	1.375	1.875	
5.500	1.250	1.750	
5.625	1.125	1.625	
5.750	0.875	1.375	
5.875	0.875	1.375	
6.000	0.875	1.375	
6.125	0.750	1.250	
6.250	0.500	1.000	
6.375	0.625	1.125	
6.500	0.625	1.125	

OCCUPY		UNITS	LTV	CLTV	CREDIT
Purchase & R/T Refi	Primary	1	90%	90%	700
		1	<75%	90%	700
		1	<75%	<75%	660
	2nd Home	1	60%	60%	660
Cash-Out \$100,000 Limit	Non Owner	1	60%	60%	660
Cash-Out	Primary	1	75%	75%	720

FHA RATES

FHA 30 YR FIXED			
RATE	15	30	
5.000	0.500	1.000	
5.125	(0.125)	0.375	
5.250	(0.500)	0.000	
5.375	(0.750)	(0.250)	
5.500	(1.125)	(0.625)	
5.625	(1.375)	(0.875)	
5.750	(1.750)	(1.250)	
5.875	(1.125)	(0.625)	
6.000	(1.375)	(0.875)	

FHA 15 YR FIXED			
RATE	15	30	
4.500	2.125	2.625	
5.000	0.375	0.875	
5.500	(0.500)	0.000	
6.000	(0.875)	(0.375)	
6.500	(1.000)	(0.500)	

FHA Notes and Adjustments

FHA ONLY IN CALIFORNIA

FICO 600 - 619 add 0.250 to price
FICO 585 - 599 add 1.000 to price

FHA 'Jumbo' 30 year add 2.500 to price
FHA 'Jumbo' 15 year add 3.000 to price

FHA 1 YR ARM			
RATE	15	30	
5.375	2.500	2.875	
5.500	2.375	2.750	
5.625	2.375	2.750	
5.750	2.375	2.750	
5.875	2.375	2.750	
6.000	2.250	2.625	

2.75 MARGIN

FHA 3 YR ARM			
RATE	15	30	
5.875	1.875	2.250	
6.000	1.750	2.125	
6.125	1.625	2.125	
6.250	1.500	2.000	
6.375	1.750	2.125	
6.500	1.500	2.000	

2.00 MARGIN

1 Unit - \$417,000	3 Unit - \$645,300
2 Unit - \$533,850	4 Unit - \$801,950

ADD - ONS

Purchase and R/T Refi LTV >	+0.250
2 Units	+1.000
3-4 Units	+1.000
CLTV > 90%	+0.500

NO IMPOUNDS +0.250

Non-Owner

LTV < = 75%	+1.750
LTV 75.01 - 80%	+3.000
LTV > 80%	+3.750

Interest First Feature - Fixed

Interest Only	+1.250
With subordinate financing and LTV > 75%	+1.500

MAX REBATE 2.000

EA Approval Add-ons

EA 1	+0.625 to RATE
EA 2	+1.00 to RATE
LTV >70% & FICO <620	+1.750
LTV>70% & FICO 620-639	+1.000
LTV>70% & FICO 640-659	+0.250

In addition, increase price .875

Max rebate on EA = 1.000

MAX REBATE 2.500

NO IMPOUNDS +0.250

Notes

Cash Out LP Only

MAX DTI = - 45%

2 Months Reserves Required

Verify Loan amount here

Set limit to Fannie/Freddie

<https://entp.hud.gov/idapp/html/hicostlook.cfm>

LTV >75% & FICO <700 +0.250

Interest Only +0.500

Cash Out +1.000

R&T LTV > 75% +0.500

ARM LTV > 75% +0.750

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Rates subject to change

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Equal Housing Lender