PMC BanCorp
17800 Castleton St. #488 City of Industry, CA 91748
www.pmcmtg.com

New Broker Agreement

Required by 10/04/10

Recent changes within PMC BanCorp and the industry at large, have caused us to revise our Broker Agreement, specifically the section referring to Early Payoffs (Section 13).

A new Agreement must be executed by all PMC BanCorp active Brokers by 10/4/10 to avoid interruption in drawing documents for doc orders after 10/4/10.

Revised As Of: August 2010

PMC BanCorp

For updated pricing, announcements, pipeline management and all things PMC visit us at: www.PMCMTG.com 8/18/2010

Announcements

PMC IS PLEASED TO OFFER LOAN OFFICER TRAINING FULFILLING THE LICENSING REQUIREMENTS FOR NMLS

To sign up for live classroom, webinars or online instructor led classes please visit our website at www.pmcmtg.com and click "Are You Prepared?"

!!!!! Program Highlights !!!!!

Business funds allowed for down payment on primary residence

Check with your Account Executive for details and information on all our programs

PMC Turn Times

Purchase Underwriting:	24 - 48 Hours
Refinance Underwriting:	48 - 72 Hours
Doc Order Turn Time:	24 Hours
Funding Assignment:	24 Hours
PTD's SIGNOFF:	24 - 48 Hours

PMC Contact Info:

PMC Bancorp — 17800 Castleton St Suite 488, City of Industry, CA 91748
Tel: 626 - 964 - 4040
Fax: 626 -964 - 4010

Lock Desk: Tel: 626 - 363 - 8088
Fax: 626 - 529 - 1522

Doc Department: Fax: 626 - 529-0820

Lock Policies

3 Ways to Lock:
1) Online (See P-Pricer)
2) Email (lock@pmcmtg.com)
3) Fax (626-529-1522)

LOCK CUT-OFF: 3:00PM

Extensions:
- 1-5 Days = 0.125 Cost
- 6-10 Days = 0.250 Cost
- 11 - 14 Days = 0.375 Cost

(Extensions allowed one time only.
2nd Extension = Worst Case Pricing)

Lock Expiration Dates:		
	14 Day Lock:	9/1/2010
	25 Day lock:	9/12/2010
	35 Day Lock:	9/22/2010

P - Pricer™ & P - Finder™

Got a Scenario?
Want instant pricing and program selection?
Use our On-Line

P-Finder: http://www.pmcmtg.com/LoanFinder/Default.aspx
P-Pricer: http://www.pmcmtg.com/LoanPricer/Default.aspx

For User I.D. and Password, contact our Broker Coordinator (626-410-7018)

Pricing Specials

(0.125) Online Lock Bonus!

Call your Account Executive for more information

Conforming Loan Limits

	California	Alaska & Hawaii
SFR (1-Unit)	$417,000	$625,500
2 - Unit	$533,850	$800,775
3 - Unit	$645,300	$967,950
4 - Unit	$801,950	$1,202,925

Doc Schedule for Oct 1st Payment:

Last Day To Draw:	8/27/2010
Last Day To Return Docs:	8/30/2010
Last Day To Fund:	9/3/2010

Lender Fees: $998.00
(Lender Fees for Texas Loans: $1,198.00)

Redraw Fee:	$150.00	Cancellation:	$150.00
Field Review:	Market Price		
Desk Review:	$125.00		

1 Year Libor: 1.210

Approved States: CA, HI, IL, NV, TX, WA, CO

17800 CASTLETON ST., SUITE 488,
CITY OF INDUSTRY, CA 91748
Tel: (626) 964-4040
Fax: (626) 964-4010

PMC BanCorp

Last updated 9:30 am
8/18/2010

CONFORMING FIXED

30 YEAR FIXED			15 YEAR FIXED		
Code: DF00-30			Code: DF00-15		
Rate	14 Days	25 Days	Rate	14 Days	25 Days
5.250	(3.250)	(3.000)	4.750	(3.375)	(3.125)
5.125	(3.250)	(3.000)	4.625	(3.500)	(3.250)
5.000	(3.000)	(2.750)	4.500	(3.125)	(2.875)
4.875	(2.750)	(2.500)	4.375	(2.875)	(2.625)
4.750	(2.375)	(2.125)	4.250	(2.375)	(2.125)
4.625	(2.125)	(1.875)	4.125	(1.875)	(1.625)
4.500	(1.750)	(1.500)	4.000	(1.875)	(1.625)
4.375	(1.375)	(1.125)	3.875	(1.375)	(1.125)
4.250	(0.625)	(0.375)	3.750	(0.750)	(0.500)

40 YEAR FIXED / **30 YEAR FIXED IO**

PLEASE CALL LOCK DESK FOR PRICING

Conforming Loan Limits

	California	Alaska & Hawaii
SFR (1-Unit)	$417,000	$625,500
2 - Unit	$533,850	$800,775
3 - Unit	$645,300	$967,950
4 - Unit	$801,950	$1,202,925

ONLINE BONUS! LOCK YOUR LOAN ONLINE AND EARN AN EXTRA (0.125) ON ALL PROGRAMS!!

PRICE ADJUSTMENTS

NO IMPOUNDS	0.125
VOE Doc (VDF00-30 and VDF00-15 only)	1.750
Loan Amount 75K - 100K	0.500
LTV ≥ 75.01% & CLTV ≤ 80% & FICO ≤ 719	0.500
Condo & LTV ≥ 75.01% (Excludes 10 & 15 yr Fixed)	0.750
Interest Only	0.750
2-4 Unit Property (+)	1.000
(IO Subordinate Financing Hits)	
LTV ≥ 75.01% & CLTV ≤ 80% & FICO ≥ 720	0.250
LTV ≥ 75.01% & CLTV ≤ 80% & FICO ≤ 719	0.500
All N/O/O	
N/O/O & LTV ≤ 75.0%	1.750
N/O/O & LTV 75.01 - 80.0%	3.000

30,30 IO,40 YR FICO Adjuster(Excludes 10 & 15 yr Fixed)

	≤ 60.0%	60.01-70	70.01-75	75.01-80
740 +	(0.250)	0.000	0.000	0.000
720-739	(0.250)	0.000	0.000	0.250
700-719	(0.250)	0.500	0.500	0.750
680-699	0.000	0.500	1.000	1.500
660-679	0.000	1.000	2.000	2.500
640-659	0.500	1.250	2.500	3.000
620-639	0.500	1.500	3.000	3.000

All Fixed *Cash Out* FICO Adjusters

LTV:	≤ 60.0%	60.01-75	75.01-80
740 +	0.000	0.250	0.500
720-739	0.000	0.625	0.750
700-719	0.000	0.625	0.750
680-699	0.000	0.750	1.375
660-679	0.250	0.750	1.500
640-659	0.250	1.250	2.250
620-639	0.250	1.250	2.750

Max Rebate = (3.0)

Max RATE for VOE loans (30 YR) = 5.375%

Max RATE for VOE loans (15 YR) = 4.75%

Contact your Account Executive for Program Guidelines

CONFORMING HIGH BALANCED

30 YEAR FIXED			15 YEAR FIXED		
Code: HF00-30			Code: HF00-15		
Rate	14 Days	25 Days	Rate	14 Days	25 Days
5.875	(3.000)	(2.750)	5.000	(2.750)	(2.500)
5.750	(2.875)	(2.625)	4.875	(2.500)	(2.250)
5.625	(2.625)	(2.375)	4.750	(2.250)	(2.000)
5.500	(2.500)	(2.250)	4.625	(2.125)	(1.875)
5.375	(2.375)	(2.125)	4.500	(2.125)	(1.875)
5.250	(2.375)	(2.125)	4.375	(1.750)	(1.500)
5.125	(2.250)	(2.000)	4.250	(1.250)	(1.000)
5.000	(2.250)	(2.000)	4.125	(0.625)	(0.375)
4.875	(2.125)	(1.875)	4.000	0.000	0.250
4.750	(1.625)	(1.375)	3.875	0.750	1.000
4.625	(1.250)	(1.000)	3.750	1.375	1.625

High Balance Loan Amount Caps

	Continguous States	Alaska and Hawaii
1-Unit/PUD	$729,750	$938,250
2-Unit	$934,200	$1,201,150

FICO Adjustors(Excludes 10 & 15 yr Fixed)

	≤ 60.0%	60.01-70	70.01-75	75.01-80
740 +	(0.250)	0.000	0.000	0.000
720-739	(0.250)	0.000	0.000	0.250
700-719	(0.250)	0.500	0.500	0.750
680-699	0.000	0.500	1.000	1.500
660-679	0.000	1.000	2.000	2.500

Max Rate for High Balance VOE (30 Yr) = 5.625%

Max Rate for High Balance VOE (15 Yr) = 5.125%

PRICE ADJUSTMENTS

VOE (VHF-30 and VHF-15 only)	1.750
NO IMPOUNDS	0.125
Cash Out	1.000
2-4 Unit Property (+)	1.000
Condo & LTV ≥ 75.01% (Excludes 10 & 15 yr Fixed)	0.750
N/O/O	1.750
LTV ≥ 75.01% & CLTV ≤ 80% & FICO ≤ 719	0.500

DU REFI PLUS

30 YEAR FIXED			15 YEAR FIXED		
Code: MP-30			CODE: MP-15		
Rate	14 Days	25 Days	Rate	14 Days	25 Days
5.375	(3.750)	(3.500)	4.750	(3.375)	(3.125)
5.250	(3.250)	(3.000)	4.625	(3.500)	(3.250)
5.125	(3.250)	(3.000)	4.500	(3.125)	(2.875)
5.000	(3.000)	(2.750)	4.375	(2.875)	(2.625)
4.875	(2.750)	(2.500)	4.250	(2.375)	(2.125)
4.750	(2.375)	(2.125)	4.125	(1.875)	(1.625)
4.625	(2.125)	(1.875)	4.000	(1.875)	(1.625)
4.500	(1.750)	(1.500)	3.875	(1.375)	(1.125)
4.375	(1.375)	(1.125)	3.750	(0.750)	(0.500)

LTV up to 105%!!

Max RATE for VOE loans (30 YR) = 5.375%

Max Rate for High Balance VOE (30 Yr) = 5.625%

Max RATE for VOE loans (15 YR) = 4.75%

Max Rate for High Balance VOE (15 Yr) = 5.125%

To Find out if your loan is owned by Fannie Mae visit:

https://www.efanniemae.com/sf/mha/index.jsp

30 YEAR High Balance			15 YEAR High Balance		
Code: MPH-30			Code: MPH-15		
Rate	14 Days	25 Days	Rate	14 Days	25 Days
5.625	(2.625)	(2.375)	4.625	(2.125)	(1.875)
5.500	(2.500)	(2.250)	4.500	(2.125)	(1.875)
5.375	(2.375)	(2.125)	4.375	(1.750)	(1.500)
5.250	(2.375)	(2.125)	4.250	(1.250)	(1.000)
5.125	(2.250)	(2.000)	4.125	(0.625)	(0.375)
5.000	(2.250)	(2.000)	4.000	0.000	0.250
4.875	(2.125)	(1.875)	3.875	0.750	1.000
4.750	(1.625)	(1.375)	3.750	1.375	1.625

FICO Adjuster (excludes 10 and 15 Yr Fixed)

	≤ 60.0%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	97.01-105
740 +	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
720-739	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
700-719	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	1.000	1.500
680-699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	1.000	1.500
660-679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.750	1.750

Note: In support of Fannie Mae's guidance on adjustment caps on the Fannie Mae Du Refi Plus product, PMC BanCorp will limit total adjustments to 1.75%, with the exception of the adjustments highlighted with an " * " above.

Price Adjustments

VOE Doc* (VMP-30, VMP-15, VMPH-30, VMP-15 only)	1.750
N/O/O	1.750
2 -4 Unit Property	1.000
Condo & LTV ≥ 75.01% (Excludes 10 & 15 yr Fixed)	0.750
No Impounds*	0.125
LTV ≥ 65.01% & CLTV 90.01-95% & FICO ≥ 720	0.250
LTV ≥ 65.01% & CLTV 90.01-95% & FICO ≤ 719	0.500
LTV ≥ 75.01% & CLTV ≤ 90% & FICO ≤ 719	0.250
CLTV ≥ 95.01% (Sub. Financing)	1.500

PLEASE REFER TO WWW.PMCMTG.COM FOR THE RATE LOCK POLICY.

RATES, TERMS, FEES AND ADD-ONS ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT PRIOR NOTICE

17800 CASTLETON ST., SUITE 488,
CITY OF INDUSTRY, CA 91748
Tel: (626) 964-4040
Fax: (626) 964-4010

PMC BanCorp

www.pmcmtg.com

Last updated 9:30 am
8/18/2010

DEPARTMENT FAX NUMBERS

Lock-In:	626-529-1522	Doc Dept.:	626-529-0820	Funding:	626-964-0680	LOCK CUT OFF IS 3:00 PM

CONFORMING ARM

3/1 ARM — Code: CA10-3

Rate	14 Day	25 Day
3.625	(0.625)	(0.375)
3.500	(0.500)	(0.250)
3.375	(0.250)	0.000
3.250	(0.125)	0.125
3.125	0.125	0.375
3.000	0.250	0.500
2.875	0.625	0.875

3/1 ARM IO — Code: CA05-3

Rate	14 Day	25 Day
3.625	(0.125)	0.125
3.500	0.000	0.250
3.375	0.250	0.500
3.250	0.375	0.625
3.125	0.625	0.875
3.000	0.750	1.000

5/1 ARM — Code: CA10-5

Rate	14 Day	25 Day
4.250	(0.625)	(0.375)
4.125	(0.500)	(0.250)
4.000	(0.375)	(0.125)
3.875	(0.375)	(0.125)
3.750	0.250	0.500
3.625	0.750	1.000

5/1 ARM IO — Code: CA05-5

Rate	14 Day	25 Day
4.250	(0.125)	0.125
4.125	0.000	0.250
4.000	0.125	0.375
3.875	0.125	0.375
3.750	0.750	1.000
3.625	1.250	1.500

7/1 ARM — Code: CA10-7

Rate	14 Day	25 Days
4.625	(0.625)	(0.375)
4.500	(0.500)	(0.250)
4.375	(0.375)	(0.125)
4.250	(0.375)	(0.125)

7/1 ARM I/O — Code: CA05-7

Rate	14 Day	25 Day
4.625	(0.125)	0.125
4.500	0.000	0.250
4.375	0.125	0.375
4.250	0.250	0.500

10/1 ARM — Code: CA10-10

Rate	14 Day	25 Day
4.625	(0.375)	(0.125)
4.500	(0.375)	(0.125)
4.375	(0.375)	(0.125)
4.250	0.000	0.250
4.125	0.250	0.500
4.000	0.625	0.875

10/1 ARM IO — Code: CA05-10

Rate	14 Day	25 Day
4.625	0.125	0.375
4.500	0.125	0.375
4.375	0.125	0.375
4.250	0.500	0.750
4.125	0.750	1.000
4.000	1.125	1.375

PRICE ADJUSTMENTS

2-4 Unit Property	**1.000**
NO IMPOUNDS	**0.125**
Interest Only	0.250
Loan Amount 75K - 100K	0.500
Condo & LTV ≥ 75.01%	0.750
Non-Owner	
LTV ≤ 75.0%	1.750
LTV ≤ 75.01 - 80.0%	3.000
Subordinate Financing (with 2nd TD only)	
LTV ≥ 75.01 - 80% & CLTV ≥ 75.01 - 80.0% & FICO ≤ 720 (Fully Am.)	0.250
LTV ≥ 75.01 - 80.0% & CLTV 75.01 - 80.0% & FICO ≥ 720 (Int. Only)	0.250
LTV ≥ 75.01 - 80.0% & CLTV 75.01 - 80.0% & FICO ≤ 719 (Int. Only)	0.500

ARM FICO Adjuster (+)

	≤ 60.0%	60.01-70	70.01-75	75.01-80
740 +	(0.250)	0.000	0.000	0.000
720-739	(0.250)	0.000	0.000	0.250
700-719	(0.250)	0.500	0.500	0.750
680-699	0.000	0.500	1.000	1.500
660-679	0.000	1.000	2.000	2.500
640-659	0.500	1.250	2.500	3.000
620-639	0.500	1.500	3.000	3.000
≤ 619	0.500	1.500	3.000	3.000

Min. FICO of 620

****Cash-Out FICO Adjuster****

LTV:	≤ 60.0%	60.01-75	75.01-80
740 +	0.000	0.250	0.500
720-739	0.000	0.625	0.750
700-719	0.000	0.625	0.750
680-699	0.000	0.750	1.375
660-679	0.250	0.750	1.500
640-659	0.250	1.250	2.250
620-639	0.250	1.250	2.750
≤ 619	1.250	2.250	2.750

40 Year Term Not Available

ARM Info:

Margin:	2.25
Caps (5, 7, 10 YR):	5 / 2 / 5
(3 YR):	2 / 2 / 6
Index (1Yr. LIBOR):	#REF!