

Note: This ratesheet does not represent guidelines. Refer to Gemstone for specific parameters and additional product prices. The prices indicated on the rate sheet are subject to change at any time.

FEE SCHEDULE				LOCK EXPIRATION DATES	
	Delegated	AmTrust Advant	Contract/Hi-Speed		
First Mortgage Set Up Fee	380.00	405.00	455.00	10-DAY	11/17/08
First Mortgage Table Funding Fee	350.00	350.00	350.00	15-DAY	11/21/08
Property Inspection Waiver Fee	50.00	50.00	50.00	30-DAY	12/08/08
MCC Registration Fee	25.00	25.00	25.00	45-DAY	12/22/08
				60-DAY	01/05/09
				90-DAY	02/04/09
				120-DAY	03/06/09

Overnight / Weekend Price Protection is in effect until 8:00 AM ET next business day.

FIXED RATE LOAN PROGRAMS			Other Lock Periods		Upfront Fee
General Guidelines:			10 Day from 30 Day	+0.250	-
Mandatory Pricing: 10 Day locks are mandatory. Pairoff fees will be assessed for non-delivery.			15 Day from 30 Day	+0.150	-
Max Net Price	Loan Amount <= 650,000	102,500	45 Day from 30 Day	-0.150	-
Max Net Price	Loan Amount > 650,000	102,000	60 Day from 30 Day	-0.300	-
Max Premium		30,000	90 Day from 30 Day	-0.750	-
Daily Lock Extension Fee			120 Day from 30 Day	-1.000	0.500
Best effort locks (90 days or less)		0.015	Upfront fee is required 20 days from lock and is credited at closing.		
Extended locks (> 90 days)		0.020			

CONFORMING FIXED RATE PROGRAMS									
40 YEAR CONFORMING FIXED			30 YEAR CONFORMING FIXED				15 YEAR CONFORMING FIXED		
Rate	15-DAY	30-DAY	Rate	15-DAY	30-DAY	45-DAY	Rate	15-DAY	30-DAY
6.000	97.907	97.757	5.625	98.492	98.342	98.192	5.125	98.147	97.997
6.125	98.161	98.011	5.750	99.333	99.183	99.033	5.250	99.266	99.116
6.250	98.245	98.095	5.875	99.979	99.829	99.679	5.375	99.639	99.489
6.375	98.745	98.595	6.000	100.303	100.153	100.003	5.500	99.926	99.776
6.500	99.026	98.876	6.125	100.526	100.376	100.226	5.625	100.166	100.016
6.625	99.242	99.092	6.250	100.742	100.592	100.442	5.750	100.663	100.513
6.750	99.342	99.192	6.375	101.238	101.088	100.938	5.875	100.924	100.774
6.875	99.561	99.411	6.500	101.489	101.339	101.189	6.000	101.163	101.013
7.000	99.803	99.653	6.625	101.685	101.535	101.385	6.125	101.358	101.208
7.125	99.985	99.835	6.750	101.811	101.661	101.511	6.250	101.497	101.347
7.250	100.259	100.109	6.875	102.054	101.904	101.754	6.375	101.588	101.438

Conforming Fixed: Core, Flex & Conforming Plus - NOT applicable to MCM										Price Adjustments
LTV	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90		
FICO: 20, 25, 30, 35 & 40 Yr Terms										
FICO >=740	+ 0.250	-	-	-	-	-	+ 0.250	+ 0.250		
FICO 720 - 739	+ 0.250	-	-	-	-0.250	-	+ 0.250	+ 0.250		
FICO 700 - 719	+ 0.250	-0.500	-0.500	-0.500	-0.750	-0.500	-0.250	-0.250		
FICO 680 - 699	-	-0.500	-0.500	-0.500	-1.000	-0.500	-0.250	-0.250		
FICO 660 - 679	-	-0.500	-0.500	-1.250	-1.750	-1.500	-1.000	-1.000		
FICO 640 - 659	-	-0.500	-0.500	-1.750	-2.250	-2.000	-1.500	-1.500		
FICO 620 - 639	-	-0.750	-0.750	-2.500	-2.750	-2.750	-2.250	-2.250		
FICO <620	-	-0.750	-0.750	-2.750	-2.750	-2.750	-2.750	-2.750		
Secondary Financing Attached ⁽¹⁾										
Non-IO: CLTV/HCLTV >90	-	-	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
Non-IO: CLTV/HCLTV <=90 FICO <720	-	-	-	-	-0.250	-0.250	-0.250	-0.250		
IO: CLTV/HCLTV >90 FICO >=720	-	-	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
IO: CLTV/HCLTV >90 FICO <720	-	-	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
IO: CLTV/HCLTV 75.01-90 FICO >=720	-	-	-	-	-0.250	-0.250	-0.250	-0.250		
IO: CLTV/HCLTV 75.01-90 FICO <720	-	-	-	-	-0.500	-0.500	-0.500	-0.500		
Cash-Out Refi										
FICO >=740	-	-	-	-	-0.250	-0.375	-0.375	NA		
FICO 700 - 739	-	-0.125	-0.125	-0.125	-0.500	-1.000	-1.000	-0.500		
FICO 680 - 699	-	-0.250	-0.250	-0.250	-0.875	-2.000	-1.500	NA		
FICO 660 - 679	-	-0.250	-0.250	-0.250	-1.000	NA	NA	NA		
FICO 640 - 659	-	-0.750	-0.750	-0.750	NA	NA	NA	NA		
FICO 620 - 639	-	-0.750	-0.750	-0.750	-2.250	NA	NA	NA		
FICO <620	-1.000	-1.750	-1.750	-1.750	-2.750	NA	NA	NA		
Other Adjustments										
Escrow waiver (Except: ID,NV,CA,MT,OR,NY,WA)	-0.200	-0.200	-0.200	-0.200	-0.200	NA	NA	NA		
Interest Only	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750		
Investment	-1.750	-1.750	-1.750	-1.750	-3.000	NA	NA	NA		
Loan amount <35K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
Loan amount 35K - 74,999.99	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
Property Type										
2 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
3-4 Units	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA		
Flexible Add-ons										
Flex Add-on	NA	NA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
Flex 97 ⁽³⁾	NA	NA	NA	NA	NA	NA	NA	-0.500		
Flex Combination	NA	NA	-1.500 ⁽²⁾	-1.500	-1.500	NA	NA	NA		
Conforming Plus Add-ons										
LTV/CLTV/HCLTV	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90		
Conforming Plus	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375		
Term > 15 Yrs. & FICO >= 700	-	-	-	-	-0.250	-0.250	-0.250	-0.250		
Term > 15 Yrs. & FICO < 700	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
Cash-Out Refi.	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA		
Rate & Term Refi.	-	-	-	-	-0.500	-0.500	-0.500	-0.500		
Interest Only	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250		

⁽¹⁾ Not applicable to Flexible Combination ⁽²⁾ LTV = 70% ⁽³⁾ LTV <= 97%

My Community Mortgage	Rate Adjustments
MCM	+0.250%
My Community Mortgage	Price Adjustments
Escrow waiver (Except: ID,NV,CA,MT,OR,NY,WA)	-0.200
Loan amount <35K	-1.000
Loan amount 35K - 74,999.99	-0.500
MCM	-1.000
Interest Only	-2.000
Non-MCM Second Attached	-0.500

For LPMI adjustments refer to Page 3

JUMBO FIXED RATE LOAN PROGRAM									
JUMBO 30 YEAR FIXED					JUMBO 15 YEAR FIXED				
Rate	15-DAY	30-DAY	45-DAY	60-DAY	Rate	15-DAY	30-DAY	45-DAY	60-DAY
7.125	96.896	96.746	96.596	96.446	6.375	95.840	95.690	95.540	95.390
7.250	97.222	97.072	96.922	96.772	6.500	95.952	95.802	95.652	95.502
7.375	97.358	97.208	97.058	96.908	6.625	96.095	95.945	95.795	95.645
7.500	97.504	97.354	97.204	97.054	6.750	96.145	95.995	95.845	95.695
7.625	97.650	97.500	97.350	97.200	6.875	96.195	96.045	95.895	95.745
7.750	97.800	97.650	97.500	97.350	7.000	96.245	96.095	95.945	95.795
7.875	97.875	97.725	97.575	97.425	7.125	96.295	96.145	95.995	95.845
8.000	97.950	97.800	97.650	97.500	7.250	96.345	96.195	96.045	95.895
8.125	98.025	97.875	97.725	97.575	7.375	96.395	96.245	96.095	95.945
8.250	98.100	97.950	97.800	97.650	7.500	96.445	96.295	96.145	95.995
8.375	98.150	98.000	97.850	97.700	7.625	96.495	96.345	96.195	96.045

Jumbo Fixed										Price Adjustments
FICO \ LTV	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95	
FICO >=720	+ 0.250	+ 0.250	+ 0.125	-	-	-0.250	-0.250	-0.750		
Loan Amount										
<=650K	+ 0.125	+ 0.125	+ 0.125	+ 0.125	+ 0.125	-	-	-0.500		
>1MM - 1.5MM	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA		
>1.5MM - 2MM	-0.500	-0.500	NA	NA	NA	NA	NA	NA		
Property Type										
Condo <=4	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA		
Condo >4	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	NA		
2 Units	-	-	-	-0.125	NA	NA	NA	NA		
3-4 Units	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	NA		
Other Adjustments										
Cash-Out Refi	-0.125	-0.125	-0.250	-0.375	NA	NA	NA	NA		
Escrow waiver (Except: ID,NV,CA,MT,OR,NY,WA)	-0.200	-0.200	-0.200	-0.200	-0.200	NA	NA	NA		
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.375	-0.750	-0.750	-0.750		
Investment	-0.625	-0.625	-1.000	-1.750	NA	NA	NA	NA		
2nd Home	-0.125	-0.125	-0.250	-0.500	-0.500	-0.750	-0.750	NA		

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LIBOR ARM LOAN PROGRAMS

General Guidelines:

Margin	Standard Conforming ARMs	2.250
Margin	Portfolio ARMs	2.750
Conversion Margin	Standard Conforming ARMs	0.375
Max Price	1/1 Non-prepay	101.000
Max Price	All ARMs excl. 1/1 non-PP	102.000
Max Price	Arm Refis 1/1, 2/1 <15 months	100.500
Max Premium	Port ARMs	15.000
Max Premium	Standard ARMs	30.000
Daily Lock Extension Fee	Best effort locks (90 days or less)	0.015
Daily Lock Extension Fee	Extended locks (> 90 days)	0.020

Other Lock Periods

15 Day from 30 Day	+0.150	Upfront Fee
45 Day from 30 Day	-0.150	-
60 Day from 30 Day	-0.300	-
90 Day from 30 Day	-0.750	-
120 Day from 30 Day	-1.000	0.500
Upfront fee is required 20 days from lock and is credited at closing.		

STANDARD LIBOR ARM LOAN PROGRAM

1/1 CONFORMING 2/2/6		2/1 CONFORMING 2/2/6		3/1 CONFORMING 2/2/6		5/1 CONFORMING 5/2/5		7/1 CONFORMING 5/2/5	
Rate	30-DAY	Rate	30-DAY	Rate	30-DAY	Rate	30-DAY	Rate	30-DAY
6.875	99.725	7.000	99.725	5.500	98.997	5.625	98.596	6.000	98.304
7.000	99.850	7.125	99.850	5.625	99.122	5.750	98.856	6.125	98.606
7.125	99.975	7.250	99.975	5.750	99.264	5.875	99.116	6.250	98.920
7.250	100.100	7.375	100.100	5.875	99.430	6.000	99.263	6.375	99.257
7.375	100.225	7.500	100.225	6.000	99.612	6.125	99.410	6.500	99.493
7.500	100.350	7.625	100.350	6.125	99.796	6.250	99.575	6.625	99.705
7.625	100.475	7.750	100.475	6.250	99.979	6.375	99.740	6.750	99.900
7.750	100.600	7.875	100.600	6.375	100.163	6.500	99.904	6.875	100.091
7.875	100.725	8.000	100.725	6.500	100.301	6.625	100.068	7.000	100.180
8.000	100.850	8.125	100.850	6.625	100.422	6.750	100.232	7.125	100.246
8.125	100.975	8.250	100.975	6.750	100.543	6.875	100.396	7.250	100.421
8.250	101.100	8.375	101.100	6.875	100.664	7.000	100.509	7.375	100.596
8.375	101.225	8.500	101.225	7.000	100.745	7.125	100.610	7.500	100.646

Standard ARMs: Core, Flex (7/1) & Conforming Plus

LTV:	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	Price Adjustments	>90
FICO									
FICO >=740	+ 0.250	-	-	-	-	-	+ 0.250	-	-
FICO 720 - 739	+ 0.250	-	-	-	-0.250	-	+ 0.250	-	-
FICO 700 - 719	+ 0.250	-0.500	-0.500	-0.500	-0.750	-0.500	-0.250	-0.500	-
FICO 680 - 699	-	-0.500	-0.500	-0.500	-1.000	-0.500	-0.250	-0.500	-0.500
FICO 660 - 679	-	-0.500	-0.500	-1.250	-1.750	-1.500	-1.000	-1.250	-1.250
FICO 640 - 659	-	-0.500	-0.500	-1.750	-2.250	-2.000	-1.500	-1.750	-1.750
FICO 620 - 639	-	-0.750	-0.750	-2.500	-2.750	-2.750	-2.250	-2.500	-2.500
FICO <620	-	-0.750	-0.750	-2.750	-2.750	NA	NA	NA	NA
Secondary Financing Attached⁽¹⁾									
Non-IO: CLTV/HCLTV >90	-	-	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Non-IO: CLTV/HCLTV <=90 FICO <720	-	-	-	-	-0.250	-0.250	-0.250	-0.250	-0.250
IO: CLTV/HCLTV >90 FICO >=720	-	-	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
IO: CLTV/HCLTV >90 FICO <720	-	-	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
IO: CLTV/HCLTV 75.01-90 FICO >=720	-	-	-	-	-0.250	-0.250	-0.250	-0.250	-0.250
IO: CLTV/HCLTV 75.01-90 FICO <720	-	-	-	-	-0.500	-0.500	-0.500	-0.500	-0.500
Cash-Out Refi									
FICO >=740	-	-	-	-	-0.250	-0.375	-0.375	NA	NA
FICO 700 - 739	-	-0.125	-0.125	-0.125	-0.500	-1.000	-0.500	NA	NA
FICO 680 - 699	-	-0.250	-0.250	-0.250	-0.875	-2.000	-1.500	NA	NA
FICO 660 - 679	-	-0.250	-0.250	-0.250	-1.000	NA	NA	NA	NA
FICO 640 - 659	-	-0.750	-0.750	-0.750	-1.750	NA	NA	NA	NA
FICO 620 - 639	-	-0.750	-0.750	-0.750	-2.250	NA	NA	NA	NA
FICO <620	-1.000	-1.750	-1.750	-1.750	-2.750	NA	NA	NA	NA
Other Adjustments									
Escrow waiver (Except: ID,NV,CA,MT,OR,NY,WA)	-0.200	-0.200	-0.200	-0.200	-0.200	NA	NA	NA	NA
Convertibility (3/1 & 5/1 only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Investment	-1.750	-1.750	-1.750	-1.750	-3.000	NA	NA	NA	NA
Interest Only (3/1 & 5/1)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Interest Only 7/1	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
Loan amount <35K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Loan amount 35K - 74,999.99	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Property Type									
2 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
3-4 Units	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
Flex Adjustments (7/1 Standard ARM)									
Flex Add-on	NA	NA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Flex 97	NA	NA	NA	NA	NA	NA	NA	NA	-0.500
Flex Combination	NA	NA	-1.500 ⁽²⁾	-1.500	-1.500	NA	NA	NA	NA
Conforming Plus Add-ons									
LTV/CLTV/HCLTV	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90	
Conforming Plus	-1.250	-1.250	-1.250	-1.250	-2.000	-2.000	-2.000	NA	NA
Cash-Out Refi.	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA
Rate & Term Refi.	-	-	-	-	-0.500	-0.500	-0.500	NA	NA
Interest Only	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA

My Community Mortgage (7/1 Standard ARM)

	Rate Adjustments	Price Adjustments
MCM	+0.250%	-1.000
Loan amount <35K	-1.000	-1.000
Loan amount 35K - 74,999.99	-0.500	-0.500
Non-MCM Second Attached	-0.500	-0.500

For LPMI adjustments refer to Page 3

PORTFOLIO LIBOR ARM LOAN PROGRAM

1/1 PORT ARM 2/2/6		2/1 PORT ARM 2/2/6		3/1 PORT ARM 2/2/6		5/1 PORT ARM 6/2/6		7/1 PORT ARM 6/2/6	
Rate	30-DAY	Rate	30-DAY	Rate	30-DAY	Rate	30-DAY	Rate	30-DAY
8.750	99.525	8.875	99.525	8.125	98.814	8.500	98.746	9.000	98.554
8.875	99.650	9.000	99.650	8.250	99.002	8.625	99.006	9.125	98.856
9.000	99.775	9.125	99.775	8.375	99.147	8.750	99.266	9.250	99.170
9.125	99.900	9.250	99.900	8.500	99.272	8.875	99.413	9.375	99.507
9.250	100.025	9.375	100.025	8.625	99.414	9.000	99.560	9.500	99.743
9.375	100.150	9.500	100.150	8.750	99.580	9.125	99.725	9.625	99.955
9.500	100.275	9.625	100.275	8.875	99.762	9.250	99.890	9.750	100.150
9.625	100.400	9.750	100.400	9.000	99.946	9.375	100.054	9.875	100.341
9.750	100.525	9.875	100.525	9.125	100.129	9.500	100.218	10.000	100.430
9.875	100.650	10.000	100.650	9.250	100.313	9.625	100.382	10.125	100.480
10.000	100.775	10.125	100.775	9.375	100.451	9.750	100.546	10.250	100.530
10.125	100.900	10.250	100.900	9.500	100.501	9.875	100.659	10.375	100.580

Portfolio ARM

FICO \ LTV	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
FICO >=720	+ 0.375	+ 0.375	+ 0.125	-	-0.375	-0.250	-0.250	-0.500
Loan Amount								
Conforming loan amount	+ 0.250	+ 0.250	+ 0.250	-	-	-	-	-
Loan amount <35K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Loan amount 35K - 74,999.99	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Jumbo loan amount <=650K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
>650K - 1MM	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
>1MM - 1.5MM	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA
>1.5MM - 2MM	-1.500	-1.500	NA	NA	NA	NA	NA	NA
Other Adjustments								
Escrow waiver (Except: ID,NV,CA,MT,OR,NY,WA)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	NA
Interest Only	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	-0.625	-0.625
Investment	-0.625	-0.625	-1.000	-1.000	NA	NA	NA	NA
2nd Home	-0.125	-0.125	-0.375	-0.500	-0.750	-0.750	-1.000	NA
Property Type								
Condo <=4	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-0.750	NA
Condo >4	-0.500	-0.500	-0.500	-0.750	-0.750	-0.875	-1.000	NA
2 Units	-	-	-	-	NA	NA	NA	NA
3-4 Units	-	-	-0.500	-0.750	NA	NA	NA	NA

Note: This ratesheet does not represent guidelines. Refer to Gemstone for specific parameters and additional product prices. The prices indicated on the rate sheet are subject to change at any time.

NICHE PROGRAMS

LOT LOANS			
Rate	30-DAY	60-DAY	90-DAY
9.000	99.500	99.250	99.000
9.125	99.750	99.500	99.250

Lender Paid MI

Lender Paid MI					Price Adjustments				
LTV	FICO	620-679	680-699	>= 700	LTV	FICO	620-679	680-699	>= 700
40, 35 & 30-Year Conforming Fixed, Conforming Plus Fixed & Jumbo Fixed					1/1, 2/1 & 3/1 Standard & Portfolio ARMs				
<=85	MCM	-1.150	-1.000	-0.900	<=85	non-MCM	-1.700	-1.500	-1.250
	non-MCM	-1.350	-1.100	-1.000	85.01-90	non-MCM	-2.950	-2.300	-1.750
85.01-90	MCM	-1.700	-1.400	-1.100	90.01-95	non-MCM	-4.900	-3.850	-2.950
	non-MCM	-2.300	-1.800	-1.400	5/1 & 7/1 Standard ARMs, Conforming Plus ARMs & Portfolio ARMs				
90.01-95	MCM	-2.550	-2.000	-1.700	<=85	MCM	-1.150	-1.000	-0.900
	non-MCM	-3.850	-2.950	-2.400	85.01-90	non-MCM	-1.350	-1.100	-1.000
95.01-97	MCM	NA	-2.650	-1.900	90.01-95	MCM	-1.700	-1.400	-1.100
	non-MCM	NA	-4.100	-3.100	90.01-95	non-MCM	-2.300	-1.800	-1.400
25-Year Conforming Fixed & Jumbo Fixed					LPMI Add-ons: All Programs and Terms				
<=85	MCM	-0.700	-0.450	-0.350	Second Home		-0.700	-0.700	-0.700
	non-MCM	-0.800	-0.550	-0.450	Cash-Out Refi		-0.800	-0.800	-0.800
85.01-90	MCM	-1.150	-0.850	-0.550	Rate & Term Refi		-0.400	-0.400	-0.400
	non-MCM	-1.750	-1.250	-0.850	Loan Amount > 417,000		-1.250	-1.250	-1.250
90.01-95	MCM	-1.950	-1.450	-1.150	Flex 97 LTV 90.01-95		-1.000	-0.625	-0.300
	non-MCM	-3.300	-2.400	-1.850	MGIC: Term >=25		-0.375	-	-
95.01-97	MCM	NA	-2.000	-1.350	MGIC: Term <25		-0.375	-0.250	-0.250
	non-MCM	NA	-3.550	-2.550	Radian: LTV >95		NA	-0.750	-0.750
20, 15 & 10-Year Conforming Fixed, Conforming Plus Fixed & Jumbo Fixed									
<=85	MCM	-0.700	-0.450	-0.350					
	non-MCM	-0.600	-0.450	-0.450					
85.01-90	MCM	-1.150	-0.850	-0.550					
	non-MCM	-1.150	-0.850	-0.550					
90.01-95	MCM	-1.950	-1.450	-1.150					
	non-MCM	-2.650	-2.150	-1.700					
95.01-97	MCM	NA	-2.000	-1.350					
	non-MCM	NA	-3.550	-2.550					

INDICES

1 Year LIBOR	2.841
1-Year CMT	1.220
60 Day FNMA Required Net Yield	6.053
FHLMC 30/30	6.370
Prime Rate	4.000