



Broker Secondary Guide SM

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California - North

Monday, November 17, 2008

11:05 AM PST

Conventional Conforming

700 FICO

30 Yr. Fixed \$275,000 80% 30 Days	6.500%	30 Yr. Fixed \$275,000 80% 30 Days	6.250%	15 Yr. Fixed \$275,000 80% 30 Days	5.750%	40 Yr. Fixed \$275,000 80% 30 Days	7.125%
Provident Bank Mortgage	-1.125	JMAC Lending	-0.625	Vertice (AmNet)	-0.805	Taylor, Bean & Whitaker	0.163
Provident Funding	-1.125	Provident Bank Mortgage	-0.625	JMAC Lending	-0.750	Guaranteed Rate	0.408
LIME Financial	-1.117	Provident Funding	-0.625	Provident Funding	-0.750	Chase Manhattan Mtg.	0.419
Sierra Pacific Mortgage	-1.116	U.S. Bank Home Mortgage	-0.597	Chase Manhattan Mtg.	-0.745	Wells Fargo Home Mortgage	0.542 *
U.S. Bank Home Mortgage	-1.055	Vertice (AmNet)	-0.568	GB Mortgage	-0.566	Sierra Pacific Mortgage	0.584
Freedom Mortgage	-1.051	SunTrust	-0.520	Direct Mortgage Corp.	-0.566	CitiMortgage, Inc.	0.640
Guaranteed Rate	-1.025	Sierra Pacific Mortgage	-0.516	Guaranteed Rate	-0.560	Vertice (AmNet)	0.665
Taylor, Bean & Whitaker	-0.996	GB Mortgage	-0.508	Taylor, Bean & Whitaker	-0.521	Reunion Mortgage Inc.	0.676
Pinnacle Capital Mortgage	-0.950	AmericaHomeKey, Inc	-0.500	LIME Financial	-0.514	LIME Financial	0.765
SunTrust	-0.940	Stearns Lending	-0.500	Sierra Pacific Mortgage	-0.503	SunTrust	0.848
Vertice (AmNet)	-0.939	Franklin American Mortgage Co.	-0.492	Wells Fargo Home Mortgage	-0.466 *	Mountain West Financial	0.875
Home Savings of America	-0.899	Direct Mortgage Corp.	-0.463	U.S. Bank Home Mortgage	-0.408	American Southwest	0.895
Fortes Residential Mortgage	-0.875	Freedom Mortgage	-0.414	Austin Perry Financial	-0.375	CMG Mortgage, Inc.	1.045
Icon Residential Capital	-0.875	Wells Fargo Home Mortgage	-0.401 *	Just Mortgage, Inc.	-0.375	Amtrust Mortgage Banking	1.077
JMAC Lending	-0.875	LIME Financial	-0.383	Mountain West Financial	-0.375	EverBank Wholesale Lending	1.107
Just Mortgage, Inc.	-0.875	Pinnacle Capital Mortgage	-0.380	New Line Mortgage	-0.375	Funding Solutions Bancorp	1.125
MetLife Home Loans	-0.875	Just Mortgage, Inc.	-0.375	Stearns Lending	-0.375	Icon Residential Capital	1.125
CitiMortgage, Inc.	-0.859	New Line Mortgage	-0.375	SunTrust	-0.365	Franklin American Mortgage	1.163
CMG Mortgage, Inc.	-0.843	SecurityNational Mortgage Co.	-0.375	Pinnacle Capital Mortgage	-0.290	MortgageIT	1.183
Flagstar Bank	-0.808	Home Savings of America	-0.365	EverBank Wholesale Lending	-0.259	MetLife Home Loans	1.250
EverBank Wholesale Lending	-0.805	Guaranteed Rate	-0.323	HSBC Mortgage Corp.	-0.255	Countrywide Home Loans	1.500
FirstCal	-0.769	Taylor, Bean & Whitaker	-0.312	Fortes Residential Mortgage	-0.250	Plaza Home Mortgage	1.621
GB Mortgage	-0.757	Chase Manhattan Mtg.	-0.306	Provident Bank Mortgage	-0.250	JMAC Lending	1.750
AmericaHomeKey, Inc	-0.750	Flagstar Bank	-0.274	SecurityNational Mortgage Co.	-0.250	Flagstar Bank	1.790
Mountain West Financial	-0.750	FirstCal	-0.259	Franklin American Mortgage Co.	-0.230	New Line Mortgage	1.875
SecurityNational Mortgage Co.	-0.750	Plaza Home Mortgage	-0.256	CMG Mortgage, Inc.	-0.225		
Stearns Lending	-0.750	Reunion Mortgage Inc.	-0.183	FirstCal	-0.180		
Direct Mortgage Corp.	-0.748	CMG Mortgage, Inc.	-0.160	Flagstar Bank	-0.177		
Franklin American Mortgage Co.	-0.740	CitiMortgage, Inc.	-0.149	MBS Mortgage Company	-0.139		
Amtrust Mortgage Banking	-0.698	EverBank Wholesale Lending	-0.148	Home Savings of America	-0.134		
MBS Mortgage Company	-0.689	Greystone Financial Group	-0.145	Greystone Financial Group	-0.131		
Wells Fargo Home Mortgage	-0.662 *	Fortes Residential Mortgage	-0.125	CitiMortgage, Inc.	-0.127		
Chase Manhattan Mtg.	-0.625	Gateway Funding	-0.125	Countrywide Home Loans	-0.125		
New Line Mortgage	-0.625	Icon Residential Capital	-0.125	MetLife Home Loans	-0.125		
Paramount Residential Mortgage	-0.625	MetLife Home Loans	-0.125	Paramount Residential Mortgage	-0.125		
Greystone Financial Group	-0.603	Mountain West Financial	-0.125	Reunion Mortgage Inc.	-0.065		
Reunion Mortgage Inc.	-0.552	Paramount Residential Mortgage	-0.125	Plaza Home Mortgage	0.010		
American Southwest Mortgage	-0.538	MBS Mortgage Company	-0.087	Funding Solutions Bancorp	0.125		
HSBC Mortgage Corp.	-0.504	Amtrust Mortgage Banking	-0.028	Gateway Funding	0.125		
Plaza Home Mortgage	-0.504	Austin Perry Financial	0.000	Amtrust Mortgage Banking	0.196		
Austin Perry Financial	-0.500	Countrywide Home Loans	0.000	AmericaHomeKey, Inc	0.250		
Countrywide Home Loans	-0.500	American Southwest Mortgage	0.170	Icon Residential Capital	0.250		
Funding Solutions Bancorp	-0.250	HSBC Mortgage Corp.	0.216	WestAmerica Mortgage Co.	0.353		
Gateway Funding	-0.250	Funding Solutions Bancorp	0.250	American Southwest Mortgage	0.357		
WestAmerica Mortgage Co.	-0.139	First Mortgage Corporation	0.375	Freedom Mortgage	0.410		
First Mortgage Corporation	-0.125	WestAmerica Mortgage Co.	0.463	Golden1 Credit Union	1.750		
Golden1 Credit Union	0.500	MortgageIT	1.247	MortgageIT	1.796		

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FHA 3/1 & 5/1 on ARM Guide

Agency Jumbo & FHA Jumbo Guide

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Non-Agency Jumbo		FHA	
30 Yr. Fixed \$550,000 80% 30 Days	8.125%	30 Yr. Fixed \$225,000 90% 30 Days	6.000%
Home Savings of America	-0.377	MBS Mortgage Company	0.086
MBS Mortgage Company	-0.125	Franklin American	0.584
Stearns Lending	-0.125	Gateway Funding	0.750
Sierra Pacific Mortgage	-0.044	Home Savings of America	1.333
Icon Residential Capital	0.000	Mountain West Financial	1.375
LIME Financial	0.021	Sierra Pacific Mortgage	1.534
GB Mortgage	0.119	LIME Financial	1.546
Vertice (AmNet)	0.152	Icon Residential Capital	1.625
SecurityNational Mortgage	0.375	Vertice (AmNet)	1.904
First Mortgage Corporation	0.500	GB Mortgage	1.932
WestAmerica Mortgage Co.	0.983	Wells Fargo Home	2.538 *
U.S. Bank Home Mortgage	1.439	Taylor, Bean & Whitaker	2.625
Franklin American	1.681	New Line Mortgage	2.750
Direct Mortgage Corp.	2.174	Countrywide Home Loans	3.250
Gateway Funding	2.250	Just Mortgage, Inc.	3.875
Wells Fargo Home	3.236 *		
Taylor, Bean & Whitaker	3.570		

Market Forecast

Today's 24 Hour Forecast

Market Neutral

Forecast by Market Alert (800) 382-3865
http://www.mktalert.com

Common Indices

1 Month LIBOR	1.473
6 Mo LIBOR	2.713
1 Yr LIBOR	3.503
1 Yr Trsy CMT	1.240
3 Yr Trsy CMT	1.650
5 Yr Trsy CMT	2.430
7 Yr Trsy CMT	3.070
10 Yr Trsy CMT	3.840
FNMA 30 Yr / 60 Day	7.293
11th District COFI	2.769
Prime Rate	4.000

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