



### 1c) FNMA INTEREST ONLY FIXED RATE

30 Yr FNMA InterestFirst Fixed (FNIF3010)					FNMA InterestFirst Fixed Rate Pricing Adjustments - Max Price after Adjustments - 103.00								
Rate	15 Day	30 Day	45 Day	60 Day	Fico Score (20-40 Year)								
5.500	97.475	97.308	97.201	97.064	≥ 740	00-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	2 Unit all LTV's	- .50
5.625	98.027	97.855	97.753	97.611	720 - 739	+ .25	0	0	0	0	+ .25	3-4 Unit all LTV's	- 1.00
5.750	98.744	98.567	98.471	98.323	700 - 719	+ .25	- .50	- .50	- .75	- .50	+ .25	Escrow Waiver	- .15
5.875	98.968	98.786	98.665	98.512	680 - 699	0	- .50	- .50	- 1.00	- .50	- .25	Investment	
6.000	99.605	99.417	99.302	99.144	660 - 679	0	- .50	- 1.25	- 1.75	- 1.50	- 1.00	LTV 0 - 75%	- 1.75
6.125	100.060	99.867	99.758	99.595	640 - 659	0	- .50	- 1.75	- 2.25	- 2.00	- 1.50	LTV 75.01-80%	- 3.00
6.250	100.603	100.405	100.301	100.133	620 - 639	0	- .75	- 2.50	- 2.75	- 2.75	- 2.25	LTV 80.01 - 85%	- 3.75
Loans available to conforming loan limits					≤ 619	- .50	- 1.25	- 3.25	- 3.25	- 3.75	- 3.75		
Loan Amount					NTC	- .50	- 3.25	- 3.25	- 3.25	- 3.75	- 3.75		
< \$50,000					call								
50,000 - 74,999					- 1.00								
75,000 - 99,999					- .50								
100,000 - 149,999					- .25								
150,000 - Limit					Base Price								
Subordinate Financing					Cash Out	00-60	60.01-75	75.01-80	80.01-85				
LTV CLTV FICO					NTC	- 1.00	- 1.75	- 2.75	- 3.00				
> 65 > 90 < 720					≤ 619	- 1.00	- 1.75	- 2.75	n/a				
> 65 > 90 ≥ 720					620 - 639	0	- .75	- 2.25	n/a				
> 75 75.01-90 < 720					640 - 659	0	- .75	- 1.75	n/a				
> 75 75.01-90 ≥ 720					660 - 679	0	- .25	- 1.00	n/a				
					680 - 699	0	- .25	- .875	- 2.00				
					700 - 739	0	- .125	- .50	- 1.00				
					≥ 740	0	0	- .25	- .375				

### 1d) FNMA FLEXIBLE 80/20 with Interest Only Option available

20-30 Yr Fixed FLEX 80/20 Fully Amortizing - 30FN8020					Loans available to \$417,000	30 Yr Interest Only IOFN8020					See Pricing Adjustments below	15 Yr Fixed FLEX 80/20 Fully Amortizing - 15FN8020					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	97.620	97.432	97.317	97.159		6.000	96.245	96.057	95.942	95.784		6.000	97.633	97.605	97.481	97.344	
6.125	98.075	97.882	97.773	97.610		6.125	96.700	96.507	96.398	96.235		6.125	98.429	98.256	98.148	97.995	
6.250	98.618	98.420	98.316	98.148		6.250	97.243	97.045	96.941	96.773		6.250	98.911	98.733	98.599	98.441	
6.375	98.765	98.557	98.465	98.286		6.375	97.390	97.182	97.090	96.911		6.375	99.130	98.941	98.819	98.651	
6.500	98.890	98.682	98.590	98.411		6.500	97.515	97.307	97.215	97.036		6.500	99.255	99.066	98.944	98.776	
6.625	99.266	99.052	98.967	98.783		6.625	97.891	97.677	97.592	97.408							
6.750	99.653	99.434	99.354	99.165		6.750	98.278	98.059	97.979	97.790							
Loan Amount						FNMA FLEX 80/20 Pricing Adjustments - Max Price after Adjustments 103.00						Fico Score (20-30 Year)					
< \$50,000					call		Subordinate Financing - Non Interest Only						720 - 739 - .25				
50,000 - 74,999					- 1.00		LTV CLTV FICO						700 - 719 - .75				
75,000 - 99,999					- .50		> 75 > 90 All						680 - 699 - 1.00				
100,000 - 149,999					- .25		> 75 75.01-90 < 720						660 - 679 - 1.75				
150,000 - Limit					Base Price		Subordinate Financing - Interest Only						640 - 659 - 2.25				
							LTV CLTV FICO						620 - 639 - 2.75				
							> 75 > 90 < 720						≤ 619 - 3.25				
							> 75 > 90 ≥ 720						Fico Score (15 Yr)				
							> 75 75.01-90 < 720						≤ 619 - .50				
							> 75 75.01-90 ≥ 720										

### 1k) FNMA FLEXIBLE 75/25 with Interest Only Option available

20-30 Yr Fixed FLEX 75/25 Fully Amortizing - 30FN7525					Loans available to \$417,000	30 Yr Interest Only IOFN7525 (Min FICO 680)					See Pricing Adjustments below	15 Yr Fixed FLEX 75/25 Fully Amortizing - 15FN7525					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.239	98.062	97.934	97.787		5.750	96.338	96.156	96.035	95.882		5.750	98.148	98.001	97.897	97.770	
5.875	98.463	98.281	98.160	98.007		6.000	96.745	96.557	96.442	96.284		5.625	98.519	98.367	98.268	98.136	
6.000	98.870	98.682	98.567	98.409		6.125	97.200	97.007	96.898	96.735		5.750	99.013	98.855	98.731	98.594	
6.125	99.325	99.132	99.023	98.860		6.250	97.743	97.545	97.441	97.273		5.875	99.183	99.021	98.902	98.760	
6.250	99.868	99.670	99.566	99.398		6.375	97.890	97.682	97.590	97.411		6.000	99.353	99.186	99.072	98.925	
6.375	100.015	99.807	99.715	99.536		6.500	98.015	97.807	97.715	97.536		6.125	99.679	99.506	99.398	99.245	
6.500	100.140	99.932	99.840	99.661		6.625	98.391	98.177	98.092	97.908		6.250	100.161	99.983	99.849	99.691	
6.625	100.516	100.302	100.217	100.033		6.750	98.778	98.559	98.479	98.290		6.375	100.380	100.191	100.069	99.901	
Loan Amount						FNMA FLEX 75/25 Pricing Adjustments - Max Price after Adjustments 103.00						Fico Score (20-30 Yr)					
< \$50,000					call		Subordinate Financing - Interest Only						≥ 720 + .25 0 0				
50,000 - 74,999					- 1.00		LTV CLTV FICO						700 - 719 + .25 - .50 - .50				
75,000 - 99,999					- .50		> 65 > 90 < 720						680 - 699 0 - .50 - .50				
100,000 - 149,999					- .25		> 65 > 90 ≥ 720						660 - 679 0 - .50 - 1.25				
150,000 - Limit					Base Price								640 - 659 0 - .50 - 1.75				
Subordinate Financing - Non Int Only						Subordinate Financing - Interest Only						620 - 639 0 - .75 - 2.50					
LTV CLTV FICO						LTV CLTV FICO						≤ 619 - .50 - 1.25 - 3.25					
> 65 > 90 All - .25						> 65 > 90 < 720 - .50						Fico Score (15 Yr)					
						> 65 > 90 ≥ 720 - .25						00-60 60.01-70 70.01-75					
												≤ 619 - .50 - .50 - .50					

### 1p) FNMA JUMBO CONFORMING FIXED RATE

30 Yr FNMA Jumbo (FNJM30F)					See product guidelines for eligibility and max loan amounts by location. <b>This product is not available in all locations.</b> Minimum loan amount \$417,001					15 Yr FNMA Jumbo (FNJM15F)					
Rate	15 Day	30 Day	45 Day	60 Day	Please contact your branch to lock a loan under this program. Pricing is unavailable on line at this time.					Rate	15 Day	30 Day	45 Day	60 Day	
6.125	100.199	100.002	99.321	98.562							5.375	99.222	99.061	98.436	97.781
6.250	100.582	100.385	99.705	98.946							5.500	99.562	99.395	98.764	98.109
6.375	100.972	100.767	100.086	99.328							5.625	99.896	99.729	99.093	98.375
6.500	101.281	101.068	100.387	99.628							5.750	100.235	100.062	99.426	98.708
6.625	101.556	101.351	100.663	99.904							5.875	100.573	100.396	99.759	99.041
6.750	101.837	101.624	100.936	100.178							6.000	100.842	100.659	100.022	99.305
6.875	102.116	101.904	101.216	100.458							6.125	101.116	100.927	100.285	99.537
7.000	102.497	102.285	101.589	100.862							6.250	101.384	101.195	100.548	99.799
Fico Score - 30 Year loans ONLY					FNMA Jumbo Conforming Pricing Adjustments					Max Price after Adjustments 103.00					
≥ 740 + .25 0 0 0 + .25					LTV, CLTV or HCLTV > 75 %					- .25					
720 - 739 + .25 0 0 - .25 0 + .25					(30 Year loans only)										
700 - 719 + .25 - .50 - .50 - .75 - .50 - .25					Subordinate Financing										
680 - 699 - .25 - .75 - .75 - 1.25 n/a n/a					LTV CLTV FICO					- .25					
660 - 679 - .25 - .75 - 1.50 - 2.00 n/a n/a					> 75 75.01-90 < 720										
Limited Cash Out					Investment (all LTV's)					- 1.75					
if LTV, CLTV or HCLTV > 75%					Cash Out					700-739 740+					
					LTV 0 - 60.00					- 1.00 - 1.00					
					LTV 60.01-75					- 1.125 - 1.00					
					Escrow Waiver					- .15					

See Mini Matrix for product info and LTV's @

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09/22/2008

Rate Sheet 5210

### 1f) FNMA FLEX 97

20-30 Year FLEX 97 - 35% MI					Loans available to \$417,000					15 Year FLEX 97 - 35% MI				
Fully Amortizing										Fully Amortizing				
Rate	15 Day	30 Day	45 Day	60 Day						Rate	15 Day	30 Day	45 Day	60 Day
5.625	98.022	97.850	97.748	97.606	<p>20-30 Yr <b>18% MI</b> <b>30FLEX97</b> <b>35% MI</b> <b>30FLX97M</b></p> <p>15 Yr <b>15FLEX97</b> <b>15FLX97M</b></p> <p>See Pricing Adjustments below</p> <p><b>FNMA FLEX 97 - Max Price after Adjustments 103.00</b></p>					5.375	98.202	98.061	97.951	97.829
5.750	98.739	98.562	98.434	98.287						5.500	98.648	98.501	98.397	98.270
5.875	98.963	98.781	98.660	98.507						5.625	99.019	98.867	98.768	98.636
6.000	99.370	99.182	99.067	98.909						5.750	99.513	99.355	99.231	99.094
6.125	99.825	99.632	99.523	99.360						5.875	99.683	99.521	99.402	99.260
6.250	100.368	100.170	100.066	99.898						6.000	99.853	99.686	99.572	99.425
6.375	100.515	100.307	100.215	100.036						6.125	100.179	100.006	99.898	99.745
6.500	100.640	100.432	100.340	100.161						6.250	100.661	100.483	100.349	100.191
6.625	101.016	100.802	100.717	100.533						6.375	100.880	100.691	100.569	100.401
<b>Loan Amount</b>										<b>Fico Score (20-30 Yr)</b>				
< \$50,000 call					≥ 720					+ .25				
50,000 - 74,999 - 1.00					680 - 719					- .25				
75,000 - 99,999 - .50					<b>Subordinate Financing</b>					- .25				
100,000 - 149,999 - .25					<b>MI coverage at 18%</b>					- 1.25				
150,000 - Limit <b>Base Price</b>														

### 1i) FNMA MY COMMUNITY

30 Yr Fully Amortized (30FNMC)					Loans available to conforming loan limits					40 Yr Fully Amortized (40FNMC)									
Rate	15 Day	30 Day	45 Day	60 Day	See Pricing Adjustments below					Rate	15 Day	30 Day	45 Day	60 Day					
6.375	97.795	97.592	97.494	97.321	<p>My Community Pricing Adjustments - Max Price after Adjustments - 103.00</p> <p><b>LTV ≤ 97 (1 unit only) + .25</b></p> <p><b>3 - 4 Unit - .50</b></p>					7.000	97.878	97.649	97.612	97.413					
6.500	98.071	97.857	97.772	97.588						7.125	98.240	98.005	97.974	97.770					
6.625	98.196	97.982	97.897	97.713						7.250	98.904	98.664	98.483	98.273					
6.750	98.360	98.141	98.061	97.872						7.375	99.370	99.125	98.949	98.734					
6.875	98.697	98.473	98.430	98.236						7.500	99.645	99.395	99.569	99.349					
7.000	99.128	98.899	98.862	98.663															
7.125	99.490	99.255	99.224	99.020															
7.250	100.154	99.914	99.733	99.523															
<b>Loan Amount</b>										<b>FICO Score &lt;620 or Non-Traditional Credit</b>									
< \$50,000 call										LTV 0-80%					- .50				
50,000 - 74,999 - 1.00					LTV 80.01-95%					- 1.00									
75,000 - 99,999 - .50					LTV 95.01-97%					- 1.50									
100,000 - 149,999 - .25																			
150,000 - Limit <b>Base Price</b>																			

### 1n) FHLMC HOME POSSIBLE 97

30 Yr Fully Amortized (30FMHP97)					Loans available to conforming loan limits - See Pricing Adjustments below														
Rate	15 Day	30 Day	45 Day	60 Day	Home Possible Pricing Adjustments - Max Price after Adjustments - 103.00														
6.625	98.922	98.479	98.575	98.192	<p><b>Loan Amount</b></p> <p>&lt; \$50,000 call</p> <p>50,000 - 74,999 - 1.00</p> <p>75,000 - 99,999 - .50</p> <p>100,000 - 149,999 - .25</p> <p>150,000 - Limit <b>Base Price</b></p>					<b>Sub Financing FICO ≥ 720 - .50</b>									
6.750	99.065	98.616	98.718	98.330						<b>Sub Financing FICO &lt; 720 - .75</b>									
6.875	99.208	98.754	98.862	98.469						<b>FICO Score 600-619</b>									
7.000	98.908	98.679	98.642	98.443						LTV 0-80%					- .50				
7.125	100.119	99.645	99.620	99.206						2 Unit					- .50				
7.250	99.784	99.544	99.363	99.153						3 - 4 Unit					- 1.00				
7.375	100.885	100.885	100.885	100.724															
<b>Loan Amount</b>																			
< \$50,000 call																			
50,000 - 74,999 - 1.00																			
75,000 - 99,999 - .50																			
100,000 - 149,999 - .25																			
150,000 - Limit <b>Base Price</b>																			

### 3a) FNMA INTEREST ONLY CONFORMING LIBOR ARMS - 10 Year IO Period

3/1 ARM - FN310YIO						INDEX 3.513	7/1 ARM - FN710YIO						
Rate	15 Day	30 Day	45 Day	60 Day	Rate		15 Day	30 Day	45 Day	60 Day			
5.000	98.002	97.702	97.252	96.952	6.000		98.925	98.625	98.175	97.875			
5.125	98.257	97.957	97.507	97.207	6.125		99.148	98.848	98.398	98.098			
5.250	98.427	98.127	97.677	97.377	6.250		99.395	99.095	98.645	98.345			
5.375	98.582	98.282	97.832	97.532	6.375		99.590	99.290	98.840	98.540			
5.500	98.773	98.473	98.023	97.723	6.500		99.746	99.446	98.996	98.696			
5.625	98.912	98.612	98.162	97.862	6.625		99.945	99.645	99.195	98.895			
available to conforming loan limits See Conf Pricing Adjustment:							available to conforming loan limits See Conf Pricing Adjustments						
5/1 ARM - FN510YIO							MARGIN 2.25	10/1 ARM - FN10YIO					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day		30 Day	45 Day	60 Day			
5.750	98.899	98.599	98.149	97.849	5.750	97.459		97.139	96.859	96.569			
5.875	99.091	98.791	98.341	98.041	5.875	97.840		97.520	97.240	96.950			
6.000	99.249	98.949	98.499	98.199	6.000	98.091		97.771	97.491	97.201			
6.125	99.387	99.087	98.637	98.337	6.125	98.357		98.037	97.757	97.467			
6.250	99.497	99.197	98.747	98.447	6.250	98.718		98.398	98.118	97.828			
6.375	99.499	99.199	98.749	98.449	6.375	99.019		98.699	98.419	98.129			
available to conforming loan limits See Conf Pricing Adjustment:						available to conforming loan limits See Conf Pricing Adjustments							
<b>FNMA InterestFirst Conforming LIBOR ARM Pricing Adjustments - Max price after adjustments 102.00</b>													
<b>Loan Amount</b>		<b>Cash Out</b>				<b>Fico Score</b>							
less than \$40,000 call		NTC				00-60 60.01-75 75.01-80 80.01-85				00-60 60.01-70 70.01-75 75.01-80 80.01-85 85.01-95			
\$40,000 - \$74,999 - 2.00		≤ 619				≥ 740				+ .25 0 0 0 0 + .25			
\$75,000 - \$99,999 - .50		620 - 639 0 - .75 - 2.25 n/a				720 - 739 + .25 0 0 - .25 0 + .25				700 - 719 + .25 - .50 - .50 - .75 - .50 - .25			
2 Unit all LTV's - .50		640 - 659 0 - .75 - 1.75 n/a				680 - 699 0 - .50 - .50 - 1.00 - .50 - .25				660 - 679 0 - .50 - 1.25 - 1.75 - 1.50 - 1.00			
3-4 Unit all LTV's - 1.00		660 - 679 0 - .25 - 1.00 n/a				640 - 659 0 - .50 - 1.75 - 2.25 - 2.00 - 1.50				620 - 639 0 - .75 - 2.50 - 2.75 - 2.75 - 2.25			
LTV > 90% - .25		680 - 699 0 - .25 - .875 - 2.00				≤ 619 - .50 - 1.25 - 3.25 - 3.25 - 3.75 - 3.75				NTC - .50 - 3.25 - 3.25 - 3.25 - 3.75 - 3.75			
Escrow Waiver - .25		700 - 739 0 - .125 - .50 - 1.00											
		≥ 740 0 0 - .25 - .375											
		<b>Subordinate Financing</b>											
		<b>LTV CLTV FICO</b>											
<b>Investment</b>		> 65 > 90 < 720 - .50											
LTV 0-75.00% - 1.75		> 65 > 90 ≥ 720 - .25											
LTV 75.01-80% - 3.00		> 75 75.01-90 < 720 - .50											
LTV 80.01 - 85% - 3.75		> 75 75.01-90 ≥ 720 - .25											

### 3d) FNMA/FHLMC - AGENCY CONFORMING LIBOR ARMS

1/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day	INDEX 3.513	7/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day	
FNMA CONFN1YL / FHLMC CON1YLB	5.750	93.366	93.241	93.116	92.991		MARGIN 2.25	FNMA CONFN7YL / FHLMC CON7YLB	6.000	99.175	98.875	98.425	98.125
	5.875	93.491	93.366	93.241	93.116			6.125	99.398	99.098	98.648	98.348	98.048
	6.000	93.616	93.491	93.366	93.241	6.250		99.645	99.345	98.895	98.595	98.295	
3/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day	MARGIN 2.25	10/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day	
FNMA CONFN3YL / FHLMC CON3YLB	5.000	98.252	97.952	97.502	97.202		FNMA CONFN10Y / FHLMC CON10YLB	5.625	97.359	97.039	96.759	96.469	
	5.125	98.507	98.207	97.757	97.457		5.750	97.709	97.389	97.109	96.819		
available to conforming loan limits See Agency Conf Pricing Adjs	5.250	98.677	98.377	97.927	97.627		5.875	98.090	97.770	97.490	97.200		
	5.375	98.832	98.532	98.082	97.782								
	5.500	99.023	98.723	98.273	97.973								

Agency Conforming LIBOR ARM Pricing Adjustments - Max price after adjustments 102.00

Fico Score	00-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95
≥ 740	+ .25	0	0	0	0	+ .25
720 - 739	+ .25	0	0	-.25	0	+ .25
700 - 719	+ .25	-.50	-.50	-.75	-.50	+.25
680 - 699	0	-.50	-.50	-1.00	-.50	-.25
660 - 679	0	-.50	-1.25	-1.75	-1.50	-1.00
640 - 659	0	-.50	-1.75	-2.25	-2.00	-1.50
620 - 639	0	-.75	-2.50	-2.75	-2.75	-2.25
≤ 619	-.50	-1.25	-3.25	-3.25	-3.75	-3.75
NTC	-.50	-3.25	-3.25	-3.25	-3.75	-3.75

2 Unit all LTV's	- .50													
3-4 Unit all LTV's	- 1.00													
Investment		Escrow Waiver	- .25	NTC		Cash Out	00-60	60.01-75	75.01-80	80.01-85	Subordinate Financing FNMA only			
LTV 0-75%	- 1.75			≤ 619			- 1.00	- 1.75	- 2.75	- 3.00	LTV	CLTV	FICO	
LTV 75.01-80%	- 3.00			620 - 639			- 1.00	- 1.75	- 2.50	n/a	> 65	> 90	All	- .25
LTV 80.01 - 85%	- 3.75			LTV > 90%	- .25	640 - 659	0	-.75	- 1.75	n/a	> 75	75.01-90	<720	- .25
FHLMC loans	- .25	Loan Amount		660 - 679			0	-.25	- 1.00	n/a	Subordinate Financing FHLMC only			
		less than \$40,000	call	680 - 699			0	-.25	-.875	- 2.00	LTV	CLTV	FICO	
		\$40,000 - \$74,999	- 2.00	700 - 739			0	-.125	-.50	- 1.00	65.01-80	> 90	All	- .25
		\$75,000 - \$99,999	- .50	≥ 740			0	0	-.25	-.375	80.01-90	> 80	All	- .25
											75.01-80	> 75	< 720	- .25

### 3j) FNMA JUMBO 5/1 LIBOR ARM with Interest Only Option Available

5/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day	INDEX 3.513	5/1 INTEREST ONLY ARM	Rate	15 Day	30 Day	45 Day	60 Day	
FNJM5YL	5.750	98.374	98.214	97.905	97.754		MARGIN 2.25	FNJM5YIO	5.750	97.993	97.834	97.529	97.378
	5.875	98.635	98.471	98.157	98.007			5.875	98.246	98.086	97.777	97.626	97.475
	6.000	98.896	98.728	98.414	98.263	6.000		98.506	98.343	98.029	97.878	97.727	
	6.125	99.084	98.912	98.594	98.447		6.125	98.741	98.573	98.256	98.109	97.958	
	6.250	99.255	99.083	98.765	98.623		6.250	98.917	98.745	98.427	98.280	98.129	
	6.375	99.401	99.220	98.898	98.760		6.375	99.079	98.903	98.581	98.443	98.299	
	6.500	99.533	99.353	99.027	98.893		6.500	99.216	99.036	98.710	98.576	98.433	

FNMA JUMBO 5-1 LIBOR ARM Pricing Adjustments - Max price after adjustments 102.00

Fico Score	00-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90						
≥ 740	+ .25	0	0	0	0	+ .25	LTV, CLTV or HCLTV > 75 %	- .75				
720 - 739	+ .25	0	0	-.25	0	+ .25	Cash Out	FICO	FICO			
700 - 719	+ .25	-.50	-.50	-.75	-.50	-.25		700-739	740 ±			
680 - 699	-.25	-.75	-.75	-1.25	n/a	n/a	LTV 0 - 60.00	- 1.00	- 1.00			
660 - 679	-.25	-.75	-1.50	-2.00	n/a	n/a	LTV 60.01-75	- 1.125	- 1.00			
							Limited Cash Out					
							LTV, CLTV or HCLTV > 75% -	.50				

See product guidelines for eligibility and max loan amounts by location.  
This product is not available in all locations.  
loan amount \$417,001.

Please contact your branch to lock a loan under this program. Pricing is unavailable on line at this time.

Escrow Waiver - .25  
Investment (all LTV's) - 1.75

### 5) PREFERRED LIBOR ARM

Interest Only and Hard/Soft PrePayment Penalty Options available

PREFERRED LIBOR 3/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day	PREFERRED LIBOR 3/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day
FD Non IO - JB3YLB / IO - IO3LB10P	6.500	99.888	99.763	99.638	99.513	with PrePayment Penalty	6.375	99.950	99.825	99.700	99.575
	6.625	100.200	100.075	99.950	99.825	FD Non IO-JB3YLPP / IO-IO3LBPP	6.500	100.263	100.138	100.013	99.888
	6.750	100.450	100.325	100.200	100.075		6.625	100.575	100.450	100.325	100.200
	6.875	100.700	100.575	100.450	100.325		6.750	100.825	100.700	100.575	100.450
available to \$2,000,000	7.000	100.950	100.825	100.700	100.575	available to \$2,000,000	6.875	101.075	100.950	100.825	100.700
See Preferred LIBOR ARM	7.125	101.200	101.075	100.950	100.825	See Preferred LIBOR Pricing Adjs	7.000	101.325	101.200	101.075	100.950
Pricing Adjustments & Rate Adjustments	7.250	101.450	101.325	101.200	101.075	Pricing Adjustments & Rate Adjustments	7.125	101.575	101.450	101.325	101.200
PREFERRED LIBOR 5/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day	PREFERRED LIBOR 5/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day
FD Non IO - JB5YLB / IO - IO5LB10P	6.500	99.625	99.500	99.375	99.250	with PrePayment Penalty	6.500	100.000	99.875	99.750	99.625
	6.625	99.938	99.813	99.688	99.563	FD Non IO - JB5YLPP / IO - IO5LBPP	6.625	100.313	100.188	100.063	99.938
	6.750	100.250	100.125	100.000	99.875		6.750	100.625	100.500	100.375	100.250
	6.875	100.531	100.406	100.281	100.156		6.875	100.906	100.781	100.656	100.531
available to \$2,000,000	7.000	100.813	100.688	100.563	100.438	available to \$2,000,000	7.000	101.188	101.063	100.938	100.813
See Preferred LIBOR ARM	7.125	101.094	100.969	100.844	100.719	See Preferred LIBOR Pricing Adjs	7.125	101.469	101.344	101.219	101.094
Pricing Adjustments & Rate Adjustments	7.250	101.375	101.250	101.125	101.000	Pricing Adjustments & Rate Adjustments	7.250	101.750	101.625	101.500	101.375
PREFERRED LIBOR 7/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day	PREFERRED LIBOR 7/1 ARM	Rate	15 Day	30 Day	45 Day	60 Day
FD Non IO - JB7YLB / IO - IO7LB10P	6.625	99.269	99.144	99.019	98.894	with PrePayment Penalty	6.625	99.644	99.519	99.394	99.269
	6.750	99.613	99.488	99.363	99.238	FD Non IO - JB7YLPP / IO - IO7LBPP	6.750	99.988	99.863	99.738	99.613
	6.875	99.956	99.831	99.706	99.581		6.875	100.331	100.206	100.081	99.956
available to \$2,000,000	7.000	100.300	100.175	100.050	99.925	available to \$2,000,000	7.000	100.675	100.550	100.425	100.300
See Preferred LIBOR ARM	7.125	100.613	100.488	100.363	100.238	See Preferred LIBOR Pricing Adjs	7.125	100.988	100.863	100.738	100.613
Pricing Adjustments & Rate Adjustments	7.250	100.925	100.800	100.675	100.550	Pricing Adjustments & Rate Adjustments	7.250	101.300	101.175	101.050	100.925
	7.375	101.238	101.113	100.988	100.863		7.375	101.613	101.488	101.363	101.238

Preferred LIBOR ARM Pricing and Rate Adjustments

Max price after adjustments Without PrePay 101.375 - With PrePay 102.00 / All Loans > \$650,000 101.50

Pricing Adjustments			Rate Adjustments		
Loan Amount		Interest Only	- .25	Loan Amounts ≥ \$ 1,000,000	+ .25 add to rate
\$40,000 - \$74,999	- 2.00	Condo's	- .50		
\$75,000 - \$99,999	- .50				
Investment	- 1.50	Escrow Waiver	FREE - NO ADJUSTMENT		
		2 - 4 Unit	FREE - NO ADJUSTMENT		
		Second Home	FREE - NO ADJUSTMENT		
		FICO Score	FREE - NO ADJUSTMENT		
Minimum FICO 680		MARGIN	2.25	INDEX	3.513
Max DTI 45%					

See Mini Matrix for product info and LTV's @

www.everbankwholesale.com



09/22/2008

Rate Sheet 5210

LOCK IN YOUR LOANS ON OUR SECURE WEBSITE TODAY  
YOU CAN ALSO ACCESS OUR PRODUCT MANUAL, GET FORMS AND OUR DAILY RATES ON OUR WEBSITE

FHA CONFORMING FIXED RATE						VA CONFORMING FIXED RATE					
<b>Non Streamline FHA 30 Year</b>						<b>Non Streamline VA 30 Year</b>					
30 Year Fixed - FHA30F	Rate	15 Day	30 Day	45 Day	60 Day	30 Year Fixed - VA30F	Rate	15 Day	30 Day	45 Day	60 Day
25 Year Fixed - FHA30F	5.500	98.165	97.998	97.748	97.498	20 Year Fixed - VA20F	5.625	97.925	97.753	97.503	97.248
20 Year Fixed - FHA20F	5.625	98.175	98.003	97.753	97.503		5.750	98.646	98.468	98.218	97.968
	5.750	98.896	98.718	98.468	98.218		5.875	99.364	99.181	98.931	98.681
	5.875	99.614	99.431	99.181	98.931		6.000	100.747	100.559	100.309	100.059
	6.000	100.997	100.809	100.559	100.309		6.125	100.546	100.353	100.103	99.853
	6.125	100.796	100.603	100.353	100.103		6.250	101.004	100.806	100.556	100.306
	6.250	101.254	101.056	100.806	100.556		6.375	101.048	100.845	100.595	100.345
	6.375	101.298	101.095	100.845	100.595		6.500	102.079	101.871	101.621	101.371
	6.500	102.329	102.121	101.871	101.621						
<b>Streamline FHA 30 Year Refinances</b>						<b>Streamline VA 30 Year Refinances</b>					
30 Year Fixed - FHA30FSL	Rate	15 Day	30 Day	45 Day	60 Day	30 Year Fixed - VA30FSL	Rate	15 Day	30 Day	45 Day	60 Day
25 Year Fixed - FHA30FSL	5.500	98.165	97.998	97.748	97.498	25 Year Fixed - VA30FSL	6.500	99.079	98.871	98.621	98.371
20 Year Fixed - FHA20FSL	5.625	98.175	98.003	97.753	97.503	20 Year Fixed - VA20FSL	6.625	98.843	98.629	98.379	98.129
	5.750	98.896	98.718	98.468	98.218		6.750	99.189	98.970	98.720	98.470
	5.875	99.614	99.431	99.181	98.931		6.875	98.948	98.724	98.474	98.224
	6.000	100.997	100.809	100.559	100.309		7.000	99.911	99.682	99.432	99.182
<b>30 Year Fixed FHASecure (FHASC30F)</b>						<b>Minimum FICO 580 for all government products (Fixed and ARM)</b>					
	Rate	15 Day	30 Day	45 Day	60 Day	<b>Non Streamline VA 15 Year</b>					
	6.125	98.846	98.653	98.403	98.153	<b>15 Year Fixed - VA15F</b>					
	6.250	99.304	99.106	98.856	98.606		Rate	15 Day	30 Day	45 Day	60 Day
	6.375	99.348	99.145	98.895	98.645		5.000	96.254	96.128		95.628
	6.500	100.379	100.171	99.921	99.671		5.500	97.719	97.572	97.322	97.072
							6.000	99.609	99.442	99.192	98.942
							6.500	100.562	100.374	100.124	99.874
<b>Non Streamline FHA 15 Year</b>						<b>Streamline VA 15 Year Refinances</b>					
15 Year Fixed - FHA15F	Rate	15 Day	30 Day	45 Day	60 Day	<b>15 Year Fixed - VA15FSL)</b>					
	5.000	96.504	96.378		95.878		Rate	15 Day	30 Day	45 Day	60 Day
	5.500	97.969	97.822	97.572	97.322		5.000	93.254	93.128		92.628
	6.000	99.859	99.692	99.442	99.192		5.500	94.719	94.572	94.322	94.072
	6.500	100.812	100.624	100.374	100.124		6.000	96.609	96.442	96.192	95.942
							6.500	97.562	97.374	97.124	96.874
<b>Streamline FHA 15 Year Refinances</b>						<b>Government Fixed Rate Pricing Adjustments</b>					
15 Year Fixed - FHA15FSL	Rate	15 Day	30 Day	45 Day	60 Day	<b>Max Rebate 103.00</b>					
	5.000	96.504	96.378		95.878	<b>Loan Amount</b>					
	5.500	97.969	97.822	97.572	97.322	<b>&lt; \$40,000 call for quote</b>					
	6.000	99.859	99.692	99.442	99.192	<b>\$40,000 - \$99,999 - .63</b>					
	6.500	100.812	100.624	100.374	100.124	<b>\$100,000 - \$129,999 - .10</b>					
						<b>FICO Score (Non Streamline only)</b>					
						<b>600 - 619 - 1.00</b>					
						<b>580 - 599 - 3.00</b>					
<b>FHA JUMBO FIXED RATE</b>											
<b>30 Year Fixed - FHAJM30F</b>											
	Rate	15 Day	30 Day	45 Day	60 Day						
	6.375	100.173	99.970	99.720	99.470						
	6.500	100.048	99.840	99.590	99.340						
	6.625	100.989	100.775	100.525	100.275						
	6.750	101.349	101.130	100.880	100.630						
	6.875	101.080	100.856	100.606	100.356						
	7.000	100.789	100.560	100.310	100.060						
	7.125	101.560	101.325	101.075	100.825						
<b>This program is not available in all areas. See guidelines for availability.</b>											

FHA ARMS										
<b>1/1 ARM (FHA1YR - FHA1YRSL)</b>										
	Rate	15 Day	30 Day	45 Day	60 Day					
	5.125	94.046	93.922	93.753	93.647					
	5.250	94.072	93.952	93.777	93.678					
	5.375	94.301	94.186	94.006	93.869					
	5.500	94.439	94.329	94.144	94.013					
<b>3/1 ARM (FHA3YR - FHA3YRSL)</b>										
	Rate	15 Day	30 Day	45 Day	60 Day					
	5.750	99.086	98.847	98.605	98.393					
	5.875	99.373	99.138	98.891	98.686					
	6.000	99.514	99.284	99.032	98.833					
	6.125	99.556	99.330	99.073	98.881					
	6.250	99.698	99.476	99.214	99.029					
						<b>5/1 ARM (FHA5YR - FHA5YRSL)</b>				
						Rate	15 Day	30 Day	45 Day	60 Day
						6.000	97.850	97.601	97.370	97.181
						6.125	98.071	97.827	97.591	97.409
						6.250	98.448	98.177	97.936	97.723
						6.375	98.787	98.521	98.275	98.069
						6.500	99.038	98.776	98.524	98.325

Government ARM Pricing Adjustments - Max Rebate 103.00	
FICO Score (Non Streamline only)	
600 - 619	- 1.00
580 - 599	- 3.00

FHA CONFORMING FIXED AND ARMS			
PRODUCT CODES	Full Doc	Streamline	FHASecure
Fixed 30 Year	FHA30F	FHA30FSL	FHASC30F
Fixed 25 Year	FHA30F	FHA30FSL	n/a
Fixed 20 Year	FHA20F	FHA20FSL	n/a
Fixed 15 Year	FHA15F	FHA15FSL	n/a
ARM - 1 Year	FHA1YR	FHA1YRSL	n/a
ARM - 3 Year	FHA3YR	FHA3YRSL	n/a
ARM - 5 Year	FHA5YR	FHA5YRSL	n/a
Available Terms	Fixed Rate 15, 20, 25 & 30 Year ARMS 30 Year Only		
Loan Amounts Available	- generally the max insurable mortgage is the lesser of FHA's statutory limit for the area of the applicable LTV limit. This limit applies to base loan amount before UFMP is added.		
ARM Features	Conversion Option:	none	
	Caps:	1% Annual, 5% Lifetime	
	Margin:	2.00%	
	Interest Only Option:	not available	
Ratios	manually - 31 / 43 AUS - as determined by AUS with TOTAL scorecard approval decision		
Min FICO	FHA - 580 Min FICO. FHASecure - 580 Min FICO.		
FHASecure	see guidelines for specific requirements		
Occupancy	Primary Residence only		
Qualifying Rate:	Fixed Rate at note rate 1/1 ARM - LTV < 95% at note rate 1/1 ARM - LTV ≥ 95% at initial rate + 1.00 3/1 & 5/1 ARM - all LTV's at note rate		

VA CONFORMING FIXED			
PRODUCT CODES	Full Doc	Streamline	
Fixed 25-30 Year	VA30F	VA30FSL	
Fixed 20 Year	VA20F	VA20FSL	
Fixed 15 Year	VA15F	VA15FSL	
Available Terms	15, 20, 25 & 30 Year		
Loan Amounts -	4 times available entitlement up to a max of \$417,000 (includes financed funding fee). See guidelines for complete details.		
Ratios	41% AUS - as determined by AUS approval		
Min FICO	580		
Occupancy	Primary Residence only		
Qualifying Rate:	at note rate		
FHA JUMBO FIXED			
PRODUCT CODES	Full Doc	Streamline	
Fixed 30 Year	FHAJM30F	n/a	This program is not available in all areas. See guidelines for availability.
Min FICO	580		
Available Terms	30 Year		
Loan Amounts Available	- in all cases, the lesser of Hud max as defined by county or max set forth below cannot be exceeded:		
	Minimum	Maximum	
1 Unit	362,791	729,750	
2 Unit	464,450	934,200	
3 Unit	561,412	1,129,250	
4 Unit	697,697	1,403,400	

PLEASE SEE PROGRAM DESCRIPTION FOR COMPLETE GUIDELINES AND PRODUCT FEATURES.