



GATEWAY BANK, F.S.B.

Wholesale Ratesheet

2336 Merced Street, San Leandro, CA 94577
 Office: (510) 667-0475 Transbox GR0667 (Green)
 Underwriting Fax: (510) 667-0497
 Funding Fax: (510) 667-0488

Effective Date: 10/01/2008 8:59 AM

Ratesheet #: 2008-39519.3549165509

Lock Desk Hotline: (510) 297-4289

Lock Desk Fax: (877) 228-0375

Lock Desk Hours: 8:00am -2:30pm

Lock confirmations faxed within 24 hours

Lock Desk Hotline: (510) 297-4719 * Lock Desk Fax: (877) 228-0375 * Lock Desk Hours: 8:00am -2:30pm PST * Lock confirmations faxed within 24 hours Page 1

RATES & ADJUSTMENTS ARE INDICATIONS ONLY. PLEASE ACCESS GATEPRICE ONLINE TO SUBMIT LOCK REQUESTS.

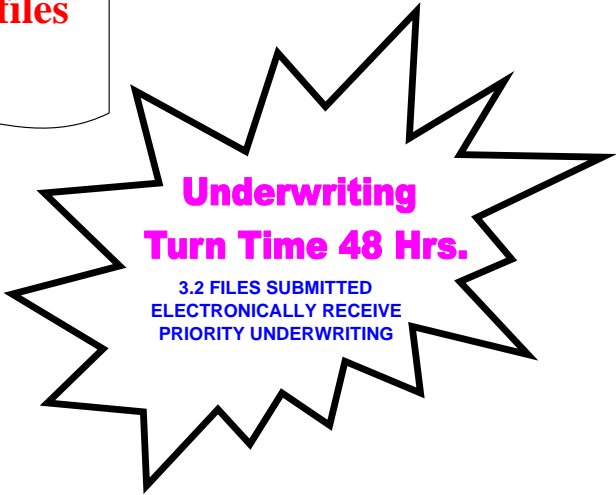
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Loan Packages Must Be Submitted & Approved Prior to Lock

News & Notes

Priority underwriting for 3.2 electronically received files

All pricing assumes FICO >=720 and LTV's <= 80%. Call your Rep prior to submission for loans outside the above paramters.



3-4 Units (Excludes Affordable Programs)

2-unit properties (Excludes Affordable Programs)

ACCOUNT EXECUTIVES:

Mimi Azevedo (510) 917-1305
 William Young (650) 576-5967
 Elsa Cheng (408) 666-9683
 Paula Klein (818) 644-9180
 Nanci Burney (714)-335-3403
 Daniel Bounds (845) 772-1906
 Matthew Sanders (510) 297-4744

Kristine Ringrose (415) 377-4837
 Teronze Harris (707) 373-6630
 Kalwant Gill (510) 853-4547
 Phil Zacca (909) 861-5219
 Cyrus Davehlo (305) 766-6805
 Rasheed Bullock (267) 616-8876

Regional Sales Manager - Louise Woods (925) 216-3452

CUSTOMER SERVICE REPRESENTATIVES & INFORMATION

Loan Submission E-fax: (866) 304-1441
 Loan Submission Email - Mailroom@Gatewayfsb.com
 Loan Registration - Judy Lopez (510) 297-4281
 Client Services - File Status Judy Lopez (510) 297-4281

Visit our new enhanced Website at www.gatewaywholesale.com

Please Click or Copy the link below to Review Jumbo Conforming Loan Limits in your area.

TURN TIMES:	EXPIRATION DATES:	DELIVER FILE BY:	FEES:	1st Fees	Prime
UNDERWRITING: 48 Hrs	15 Days: 10/16/2008 25 Days: 10/26/2008	Approved & No PTDs 10/11/2008	Admin Fee: \$ 625 Wire Fee: \$ 40 Tax Service Fee: \$ 125 Flood: \$ 16 Doc. Prep: \$ 200 UW Fee \$ -		0.000
		1-Unit \$ 417,000 2-Unit \$ 533,850 3-Unit \$ 645,300 4-Unit \$ 801,950			3.528
					3.280
					2.802
					2.963
					1.740
					3.078

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CONFORMING

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30 Yr Fixed Prog #00-30		30 Yr IO Fixed Prog #00-30IO		15 Yr Fixed Prog #00-15		1-0 BUYDOWN Prog #00-30BD		
Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	Note Rate
6.000	0.000	6.625	0.000	5.750	0.000	5.000	1.000	6.000
6.125	(0.250)	6.750	(0.375)	5.875	(0.250)	5.125	0.750	6.125
6.250	(0.625)	6.875	(0.250)	6.000	(0.500)	5.250	0.375	6.250
6.375	(1.000)	7.000	(0.625)	6.125	(0.875)	5.375	0.000	6.375
6.500	(1.375)	7.125	(0.875)	6.250	(1.125)	5.500	(0.375)	6.500
6.625	(1.625)	7.250	(1.000)	6.375	(1.250)	5.625	(0.625)	6.625
6.750	(2.000)	7.375	(1.125)	6.500	(1.375)	5.750	(1.000)	6.750

ALL LOANS MUST BE APPROVED PRIOR TO RATE LOCK

3/1 ARM Prog #00-31		5/1 ARM Prog #00-51					
Rate	15 Day	Rate	15 Day				
5.250	0.000	5.750	0.125				
5.500	(0.250)	6.000	(0.250)				
5.750	(0.500)	6.250	(0.625)				
6.000	(0.875)	6.500	(1.125)				
6.250	(1.125)	6.750	(0.375)				

ALL LOANS MUST BE APPROVED PRIOR TO RATE LOCK

Agency Jumbo Conforming - FANNIE MAE GUIDELINES

30 Yr Prog #00-30CJ		15 Yr Prog #00-15CJ		5/1JUMBO CONFORMING Prog #00-51CJ		<p>ALL LOANS MUST BE APPROVED & READY for DOCS PRIOR TO RATE LOCK</p>
Rate	10 Day	Rate	10 Day	Rate	10 Day	
6.375	0.000	5.875	0.000	6.250	0.000	
6.500	(0.250)	6.000	(0.250)	6.375	0.000	
6.625	(0.500)	6.125	(0.500)	6.500	(0.250)	
6.750	(0.875)	6.250	(0.625)	6.625	(0.375)	
6.875	(1.125)	6.375	(0.750)	6.750	(0.375)	
7.000	(1.500)	6.500	(1.000)	6.875	(0.500)	
7.125	(1.875)	6.625	(1.125)	7.000	(0.500)	

See gateprice for prices

See gateprice for prices

See gateprice for prices

Standard JUMBO

30 Yr Fixed Prog #00-30J			15 Yr Fixed Prog #00-15J			30 Yr IO Fixed Prog #00-30JIO			<p>Contact your Gateway AE to sign up for GATEPRICE access or visit www.Gatewaywholesale.com</p>
Rate	10 Day	25 Day	Rate	10 Day	25 Day	Rate	10 Day	25 Day	
7.875	2.425	2.500	7.125	1.250	1.375				
8.000	2.300	2.375	7.250	1.125	1.250				
8.125	2.175	2.250	7.375	1.000	1.125				
8.250	2.050	2.125	7.500	0.875	1.000				
8.375	1.925	2.000	7.625	0.750	0.875				



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Loan Packages Must Be Submitted & Approved Prior to Lock

CONFORMING ADJUSTMENTS

CONFORMING Fixed AND ARM ADJUSTERS (If multiple adjusters apply, all adjusters must be used)

RATES & ADJUSTMENTS ARE INDICATIONS ONLY. PLEASE ACCESS GATEPRICE ONLINE TO SUBMIT LOCK REQUESTS.

Credit Score & LTV Adjustments

LTV Ratios

Credit Score	<=60.00%	60.01 70.00	70.01 75.00	75.01 80.00	80.01 85.00	85.01 90.00	90.01 95.00	95.01 97.00	97.01 100
	=> 740	(0.250)	0.000	0.000	0.000	0.000	(0.250)	(0.250)	N/A
720 - 739	(0.250)	0.000	0.000	0.250	0.000	(0.250)	(0.250)	N/A	N/A
700 - 719	(0.250)	0.500	0.500	0.750	0.500	0.250	0.250	N/A	N/A
680 - 699	0.000	0.500	0.500	1.000	0.500	0.250	0.250	N/A	N/A
660 - 679	0.000	0.500	1.250	1.750	1.500	1.000	1.000	N/A	N/A
640 - 659	0.000	0.500	1.750	2.250	2.000	1.500	1.500	N/A	N/A
620 - 639	0.000	0.750	2.500	2.750	2.750	2.250	2.250	N/A	N/A
<620	0.000	0.750	2.750	2.750	2.750	2.750	2.750	N/A	N/A
Credit Score	In Addition to above Matrix		CASH OUT REFINANCES LTV RATIOS			In addition to above Matrix			
	<=60.00%	60.01 70.00	70.01 75.00	75.01 80.00	80.01 85.00	85.01 90.00	90.01 95.00	95.01 97.00	97.01 100
=> 740	0.000	0.000	0.000	0.250	0.375	0.375	N/A	N/A	N/A
720 - 739	0.000	0.125	0.125	0.500	1.000	0.500	N/A	N/A	N/A
700 - 719	0.000	0.125	0.125	0.500	1.000	0.500	N/A	N/A	N/A
680 - 699	0.000	0.250	0.250	0.875	2.000	1.500	N/A	N/A	N/A
660 - 679	0.000	0.250	0.250	1.000	2.000	1.500	N/A	N/A	N/A
640 - 659	0.000	0.750	0.750	1.750	2.500	2.000	N/A	N/A	N/A
620 - 639	0.000	0.750	0.750	2.250	2.500	2.000	N/A	N/A	N/A
<620	1.000	1.750	1.750	2.750	3.000	3.000	N/A	N/A	N/A

Use the above matrix for all programs with the exception of MyCommunity, Expanded Approval and Home Possible programs which have their own adjustments

Adjustments above do not apply to loans with amortization terms of 15 years or less

Loans with credit score less than 620 must have DU or LP approval. Loans >80% must receive MI approval.

Flex Products

Product	LTV Range	CLTV Range	MI Coverage of 35% Required for LTVs over 80%	
Flexible 97	95.01 - 97	95.01 - 97		0.500
Flexible 90-95	90.00 - 95	95.01 - 95		0.500
Other Flexible	80.01 - 95	95.01 - 95		1.500
Mortgages	<= 80%	95.01 - 95		1.500

Flexible Mortgages that receive EA recommendations are not available.

Non-Owner

NonOwner with LTV ≤ 75%	1.750
NonOwner with LTV > 75% to 80%	3.000
NonOwner with LTV > 80% to 90%	3.750
NonOwner 3-4 Units with LTV ≤ 80%	Call for add

Loan Term

ARM with LTV > 90.00%	0.250
Fixed w/ 40year term	0.125

Property Type

3-4 Units Maximum LTV < 80.01% (Excludes Affordable Programs)	1.000
2-unit properties (Excludes Affordable Programs)	0.500

Subordinate Financing

Subordinate Financing		Non Interest-Only		Interest-Only	
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720	Credit Score < 720	Credit Score > 720
65.01 - 75%	90.01 - 95%	0.250	0.250	0.500	0.250
75.01 - 95%	90.01 - 95%	0.250	0.250	0.500	0.250
75.01 - 90%	76.01 - 90%	0.250	0.000	0.500	0.250

Expanded Approval loans are not available

AGENCY JUMBO ADDS- in addition to all other applicable adjustments. Reminder - Adverse market fee also applies. - AGENCY JUMBO ADDS

Fixed Rate & Term > 15 years, Fully amortizing and LTV/CLTV ≤ 75% and FICO => 700	0.000
Fixed Rate & Term > 15 years, Fully amortizing and LTV/CLTV > 75% or FICO < 700	0.250
Interest Only Feature is not available at this time.	
Limited Cash Out Refinance, LTV/CLTV > 75%	0.500
Cash Out Refinances max (\$100,000) all LTVs, in addition to Cash Out Refinance Matrix above	1.000
Interest Only Feature is not available at this time.	N/A

Affordable Programs - MyCommunity and Home Possible

1-unit property w/ LTV ≤ 97% subject to MI availability. 30 year fixed rate program only	1.850
2-4 units properties w/LTV ≤ 95% subject to MI availability. 30 Year fixed rate program only.	1.850

Other

Interest Only Fixed with LTV > 90%	0.250
Maximum Total Price (base price, any price adjustment, base SRP and any SRP adjustment) paid is	(4.000)

FHLMC A Minus

	Level 1	Level 2	Level 3	Level 4	Level 5
FHLMC A Minus Program	1.250	1.500	2.750	3.250	3.750

Custom MI

Lower Cost or Custom MI Option on > 20 year fixed rate loans with LTV's > 85% to 90% and MI coverage of 12%	0.375
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*3-4 unit properties will be treated as non-owner occupied properties from both an underwriting and pricing perspective unless delivered with AU approval through either DU or LP.

Escrow Waviers - all States excluding CA	0.250
Escrow Waviers - California	0.150

Adverse Market Fee 0.500 (Must have DU or LP approval)	
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JUMBO ADJUSTMENTS

Jumbo Fixed AND ARM ADJUSTERS (If multiple adjusters apply, all adjusters must be used)

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LTV %		<=65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
Occupancy, Purpose, Property Type, Borrower								
Full Doc	Fixed	0.000	0.000	0.000	0.000	0.000	0.000	n/a
Escrow Waiver	Fixed	0.250	0.250	0.250	0.250	0.250	0.250	n/a
2nd Home	Fixed	0.250	0.250	0.375	0.375	n/a	n/a	n/a
Investor	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cashout	Fixed	0.000	0.250	0.375	0.375	0.375	0.375	n/a
2 Units	Fixed	0.250	0.250	0.250	0.250	0.500	0.500	n/a
3-4 Units	Fixed	0.375	0.375	0.500	0.500	n/a	n/a	n/a
Condo<=4 stories	Fixed	0.000	0.000	0.000	0.000	0.000	0.500	n/a
Condo>4 stories	Fixed	0.000	0.250	0.375	0.375	0.750	1.000	n/a
All 30 year Interest Only	Fixed	0.250	0.250	0.250	0.250	0.250	0.250	n/a
LTV	Fixed/ARM	0.000	0.000	0.000	0.000	1.500	1.500	n/a
Full Doc	ARM	0.000	0.000	0.000	0.000	0.000	0.000	
Escrow Waiver	ARM	0.250	0.250	0.250	0.250	0.250	0.250	n/a
2nd Home	ARM	0.125	0.125	0.250	0.250	n/a	n/a	n/a
Investor	ARM	2.500	2.625	3.500	3.500	n/a	n/a	n/a
Cashout	ARM	0.000	0.250	0.250	0.250	n/a	n/a	n/a
2 Units	ARM	0.250	0.250	0.250	0.250	0.375	0.500	n/a
3-4 Units	ARM	0.375	0.375	0.375	0.375	n/a	n/a	n/a
Condo<=4 stories	ARM	0.000	0.000	0.000	0.000	0.125	0.500	n/a
Condo>4 stories	ARM	0.000	0.250	0.375	0.375	0.625	0.875	n/a
Interest Only	ARM	0.000	0.000	0.000	0.250	0.250	0.250	n/a
FICO => 780	Fixed/ARM	(0.250)	(0.250)	(0.250)	(0.250)	n/a	n/a	n/a
FICO 720 - 779	Fixed/ARM	(0.125)	(0.125)	(0.125)	(0.125)	n/a	n/a	n/a
FICO 661 - 719	Fixed	0.000	0.000	0.000	0.750	1.500	1.500	n/a
FICO 661 - 719	ARM	0.000	0.000	0.000	0.750	1.500	1.500	n/a
FICO 620 - 660	Fixed	0.000	0.250	0.250	1.000	1.750	1.750	n/a
FICO 620 - 660	ARM	0.250	0.250	0.750	1.000	2.000	2.250	n/a
CLTV 80.01-90	Fixed/ARM	1.500	1.500	1.500	1.500	1.500	1.500	n/a
CLTV 75.01-90	IO ARM	0.250	0.250	0.250	0.250	0.250	0.250	n/a
CLTV 95.01-100	Fixed/ARM	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<=\$400,000	Fixed/ARM	0.000	0.000	0.000	0.000	0.000	0.125	n/a
\$400,001-\$650,000	Fixed/ARM	0.000	0.000	0.000	0.000	0.125	0.125	n/a
\$650,001-\$1,000,000	Fixed/ARM	0.000	0.000	0.000	0.000	n/a	n/a	n/a
\$1,000,001-\$1,500,000	Fixed/ARM	0.000	0.000	0.000*	n/a	n/a	n/a	n/a
\$1,500,001-\$2,000,000	Fixed/ARM	0.500	0.500	n/a	n/a	n/a	n/a	n/a



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GATEWAY BANK PORTFOLIO JUMBO INTERMEDIATE ARMS

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INTERMEDIATE ARMS

GATEWAY BANK PORTFOLIO INTERMEDIATE ARMS

3/1 JUMBO LIBOR			5/1 JUMBO LIBOR			PORTFOLIO HIGHLIGHTS		
- Interest Only Optional - 3 Yrs - 2.25 Gross Margin for 12 Mo LIBOR			- Interest Only Optional - 5 Yrs - 2.25 Gross Margin for 12 Mo LIBOR			Loan Size	Minimum conforming* / maximum \$3,000,000	
Note Rate			Note Rate			Full	Purchase /Rate&Term 75%	
Base Prices			Base Prices			Full	Cash out 70%	
14 Day 25 Day			14 Day 25 Day			SISA/SIVA	Purchase /Rate&Term 60%	
7.500 (0.500) (0.375)			7.625 (0.500) (0.375)			SISA/SIVA	Cash out 50% Maximum Cash Out \$300,000	
7.375 (0.250) (0.125)			7.500 (0.250) (0.125)			Ratios	FULL 50%	
7.250 0.000 0.125			7.375 0.000 0.125				SISA/SIVA 43%	
7.125 0.250 0.375			7.250 0.250 0.375			CREDIT	FULL 680	
7.000 0.625 0.750			7.125 0.625 0.750			SCORE	SISA/SIVA 720	

RESERVES
 <\$1,000,000 4 MONTHS
 >\$1,000,000 12 MONTHS

4506T and Corelogic will be processed on each loan

*** The Credit Package must be received by our Loan Center ***
 before you can ratelock under the Portfolio ARM program.

Contact your Account Executive for Underwriting guidelines

Caps (Initial/Periodic/Life): 1 Yr Index: 2/2/5

Caps (Initial/Periodic/Life): 1 Yr Index: 5/2/5

Loan Amount Rate Adjustments		
	3/1 LIBOR	5/1 LIBOR
>\$417,000, <=\$1,500,000	0.000	0.000
>\$1,500,000, <=\$3,000,000	0.125	0.250

Credit Score PRICE Adjustments				
Credit Score	<=50	50.01 - 60	60.01 - 70	70.01 - 75
>=780	0-.125	0-.125	0-.125	0.000
779-720	0-.125	0-.125	0.000	0.000
719-700	0-.125	0.000	0.125	0.125
699-680	0.000	0.000	0.000	0.250
<680	N/A	N/A	N/A	N/A

Other PRICE Adjustments				
LTV / CLTV	<=50	50.01 - 60	60.01 - 70	70.01 - 75
3-4 Units	0.250	0.250	0.375	0.625
2-unit properties	0.250	0.250	0.250	0.500
SISA/SIVA	0.500	0.500	N/A	N/A
Cash Out	0.500	0.500	0.500	0.625
Second Home	0.125	0.125	0.125	0.125
Subordinate Financing	0.000	0.125	0.375	0.625

This Morning's Market

1 Month LIBOR: 2.469 6 Month LIBOR: 3.118 12 Month LIBOR: 3.231 1 Year CMT: 2.190

- All Rates, Fees, Terms and Guidelines are subject to change without notice.
- Exceptions to standard underwriting guidelines are subject to pricing adjustments.
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- Additional product guidelines and information can be accessed at www.gatewaywholesale.com