



www.justmtg.com

Trans-Box: RED 211-C

Effective: 12/3/2008

08:30:00 AM (PST)

Just Mortgage, Inc.

9680 Haven Avenue, Suite 200

Rancho Cucamonga, CA 91730

Office: 909-348-1600

Market Commentary

Challenger Job-Cut Report posts layoffs level at 181,671 for November 2008

ADP Nonfarm Private Payroll Employment -250,00 M/M Difference for November 2008

Nonfarm productivity - Q/Q change - SAAR = 1.3%, Unit labor costs - Q/Q change - SAAR - 2.8%

Institute of Supply Management Composite Index Level = 37.3 for November 2008

Economic Calendar: Week of December 1, 2008

	Monday 1-Dec	Tuesday 2-Dec	Wednesday 3-Dec	Thursday 4-Dec	Friday 5-Dec
7:00 ET		* ICS-UBS Store Sales	* Challenger Job-Cut Report		
8:00 ET			* ADP Employment Report * Productivity and Costs	* Weekly Jobless & Continuing Claims	* Employment Report (Nov)
9:00 ET					
10:00 ET	* ISM Mfg Index (Nov) * Construction Spending		* ISM Non-Mfg Survey (Nov)	* Factory Orders (Oct)	
11:00 ET					
1:00 ET					
2:00 ET					
3:00 ET					* Consumer Credit
4:00 ET					

Lock Desk Information

Lock Desk hours: 8:30 AM - 1:50 PM PST

Extension and Re-Lock Requests: ratelock@justmtg.comOff-Sheet Pricing: secondary@justmtg.com**Lock Extension Fees**

Extension Term	Fee
7-Day Extension	0.125
14-Day Extension	0.250

Announcements

The Federal Reserve announced on November 25th, that it will purchase as much as \$600 billion in debt and MBS issued by Fannie, Freddie and Ginnie. As well as lending up to \$200 billion on newly originated securities backed by education, auto, credit card and SBA loans. In their written statement the Fed said, "This action is being taken to reduce the cost and increase the availability of credit for the purchase of houses, which in turn should support housing markets and foster improved conditions in financial markets more generally."

With the improvement in rates, we are monitoring the required pull-through ratio of 75% very closely with every broker. This ratio ultimately effects your broker standing with Just Mortgage, Inc. We may be able to temporarily offer rate lock renegotiations, but on a case by case basis only. Please email secondary@justmtg.com for renegotiation inquiries.

If for any reason a lock must be cancelled, please notify our lock desk immediately by emailing to ratelock@justmtg.com. Please reference the loan number and specify the reason for cancellation. Please be advised, that a \$395.00 fee will be applied to all cancellations.

We are also monitoring loans which are early pay offs. The terms of an early pay off is outlined in your broker agreement. Please review your agreement thoroughly for details. All loans paid off early within the first four months of closing date of the sale of the loan, will require the broker to pay all of the yield spread premium received by the broker for the loan.

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Lock-In Cut-Off: 1:50 P.M. (PST) - FOR ALL PROGRAMS

CONFORMING FIXED & ARM PROGRAMS

** Loans must be U/W Approved prior to lock

1 Year LIBOR Index: 2.704%

ARM Margin: 2.250%

30 YR FIXED (CC300)

Rate	15-DAY	30-DAY
6.000	(1.625)	(1.375)
5.875	(1.625)	(1.375)
5.750	(1.625)	(1.375)
5.625	(1.375)	(1.125)
5.500	(1.125)	(0.875)
5.375	(1.000)	(0.750)
5.250	(0.625)	(0.375)
5.125	(0.250)	0.000
5.000	0.250	0.500

30YR FIXED INTEREST ONLY (CC300 IO)

Rate	15-DAY	30-DAY
7.375	(1.125)	(0.875)
7.250	(1.000)	(0.750)
7.125	(0.875)	(0.625)
7.000	(0.750)	(0.500)
6.875	(0.375)	(0.125)
6.750	(0.250)	0.000
6.625	(0.125)	0.125
6.500	0.125	0.375
6.375	0.375	0.625

15YR FIXED (CC150)

Rate	15-DAY	30-DAY
5.750	(1.250)	(1.000)
5.625	(1.125)	(0.875)
5.500	(1.000)	(0.750)
5.375	(0.875)	(0.625)
5.250	(0.750)	(0.500)
5.125	(0.625)	(0.375)
5.000	(0.250)	0.000
4.875	0.000	0.250
4.750	0.500	0.750

3/1 ARM (PC310)

Rate	15-DAY	30-DAY
6.750	(1.250)	(1.000)
6.625	(1.000)	(0.750)
6.500	(0.750)	(0.500)
6.375	(0.625)	(0.375)
6.250	(0.500)	(0.250)
6.125	(0.375)	(0.125)
6.000	(0.250)	0.000
5.875	(0.125)	0.125
5.750	0.000	0.250

5/1 ARM (PC510)

Rate	15-DAY	30-DAY
6.625	(1.375)	(1.125)
6.500	(1.250)	(1.000)
6.375	(1.125)	(0.875)
6.250	(0.875)	(0.625)
6.125	(0.625)	(0.375)
6.000	(0.500)	(0.250)
5.875	(0.250)	0.000
5.750	0.125	0.375
5.625	0.250	0.500

7/1 ARM (PC710)

Rate	15-DAY	30-DAY
6.750	(1.375)	(1.125)
6.625	(1.250)	(1.000)
6.500	(1.000)	(0.750)
6.375	(0.875)	(0.625)
6.250	(0.625)	(0.375)
6.125	(0.375)	(0.125)
6.000	(0.250)	0.000
5.875	0.125	0.375
5.750	0.500	0.750

NEW JUST QUICK PROGRAM - No Asset Verification for Refinance and 1 Month Bank Statement for Purchase!!

*** Wage Earner: 1 Paystub & 1 Year W2's ***

*** Self Employed: CPA Letter & Only First 2 pages of 1 Year Tax Returns ***

Price Adjustments

Just Quick Program (JQ300)	0.000	Investment LTV <= 75.00%	1.750
VOE / AUS Income Waiver with LTV > 80.00%	1.000	Investment LTV 75.01 - 80.00%	3.000
VOE / AUS Income Waiver with LTV 70.01 - 80.00%	0.500	Purchase or R/T with LTV > 90.00%	0.250
I/O for 3/1 & 5/1 ARM	0.250	FLEX 97 (FX) FICO 660 - 679	3.250
I/O for 7/1 ARM	0.500	FLEX 97 (FX) FICO 680 - 719	2.500
2-4 Units	1.000	FLEX 97 (FX) FICO >= 720	2.000
Impound Waiver	0.250	\$60,000 - \$99,999	\$295

Risk Based Price Adjustments **	<= 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 95%
740+	(0.250)	0.000	0.000	0.000	0.000	0.000
720 - 739	(0.125)	0.000	0.000	0.250	0.250	0.000
700 - 719	0.000	0.500	0.500	0.875	0.750	0.500
680 - 699	0.000	0.625	0.625	1.125	0.750	0.500
660 - 679	0.125	0.625	1.375	2.000	1.750	1.250
640 - 659	0.125	0.625	2.000	2.500	2.250	1.750
620 - 639	0.125	0.750	2.500	2.750	2.750	2.250
Cash-Out Refinance	<= 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 95%
740+	0.000	0.125	0.125	0.375	0.500	-
700 - 739	0.000	0.125	0.125	0.500	1.000	-
660 - 699	0.000	0.250	0.250	1.000	2.000	-
620 - 659	0.000	0.750	0.750	2.250	2.500	-

** Do not apply for terms <= 15 Years

CLTV Price Adjustments

Interest Only	FICO < 720	FICO >= 720	Non-Interest Only	FICO < 720	FICO >= 720
LTV > 65.00 - 80%, CLTV > 90%	0.750	0.500	LTV > 65.00 - 80%, CLTV > 90%	0.500	0.250
LTV > 75.00 - 80%, CLTV < 90%	0.500	0.250	LTV > 75.00 - 80%, CLTV < 90%	0.250	0.250
LTV > 80%, CLTV > 80%	1.250	0.750	LTV > 80%, CLTV > 80%	1.000	0.500

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CONFORMING JUMBO FIXED & ARM PROGRAMS

** Loans must be U/W Approved prior to lock

1 Year LIBOR Index: 2.704%
ARM Margin: 2.250%

30 YR FIXED (CJ300)

Rate	15-DAY	30-DAY
7.375	(0.750)	(0.500)
7.250	(0.625)	(0.375)
7.125	(0.500)	(0.250)
7.000	(0.375)	(0.125)
6.875	(0.250)	0.000
6.750	(0.125)	0.125
6.625	0.000	0.250
6.500	0.250	0.500
6.375	0.375	0.625

15 YR FIXED (CJ150)

Rate	15-DAY	30-DAY
6.875	(0.125)	0.125
6.750	0.000	0.250
6.625	0.125	0.375
6.500	0.250	0.500
6.375	0.500	0.750
6.250	0.625	0.875
6.125	0.750	1.000
6.000	0.875	1.125
5.875	1.000	1.250

5/1 ARM (CJ510)

Rate	15-DAY	30-DAY
6.750	(1.000)	(0.750)
6.625	(0.875)	(0.625)
6.500	(0.625)	(0.375)
6.375	(0.375)	(0.125)
6.250	(0.125)	0.125
6.125	0.125	0.375
6.000	0.375	0.625
5.875	0.500	0.750
5.750	0.750	1.000

FICO / LTV **	<= 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
720+	0.000	0.000	0.500	0.250	0.250
700 - 719	0.500	0.500	1.000	0.750	0.500
680 - 699	0.750	0.750	1.250	-	-
660 - 679	0.750	1.500	2.000	-	-

Price Adjustment			
Cash-Out	1.125	Investment	1.750
R/T with LTV/CLTV > 75%	0.500	Escrow Waiver	0.250
ARM with LTV/CLTV > 75%	0.750	Interest Only (5/1 ARM)	0.250
VOE / AUS Income Waiver, LTV > 80%	1.000	30 YR FIXED with CLTV >75%	0.250
VOE / AUS Income Waiver, LTV > 70.01 - 80.00%	0.500		

** Do not apply for terms <= 15 Years

Just Conforming Jumbo Product Matrix						
Occupancy	Purchase		Rate and Term Refinance		Cash-Out Refinance	
	LTV / CLTV	FICO	LTV / CLTV	FICO	LTV / CLTV	FICO
Primary Residence	90 / 90%	700	90 / 90%	700	75 / 75%	700
	80 / 80%	660	80 / 80%	660		
Second Home / Investment	60 / 60%	660	60 / 60%	660	N/A	

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*Lock/Re-Lock Policy: worse pricing +0.25 penalty. Lock Cancellation Policy: \$395 penalty for any cancelled loan.

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NON-CONFORMING FIXED & ARM PROGRAMS

** Loans must be U/W Approved prior to lock

1 Year LIBOR Index: 2.704%

ARM Margin: 2.250%

30 YR FIXED (JC300)

Rate	15-DAY	30-DAY
10.000	4.250	4.500
9.875	4.125	4.375
9.750	4.250	4.500
9.625	4.375	4.625
9.500	4.500	4.750
9.375	4.625	4.875
9.250	4.750	5.000
9.125	4.875	5.125
9.000	5.000	5.250

15YR FIXED (JC150)

Rate	15-DAY	30-DAY
8.375	3.000	3.250
8.250	3.125	3.375
8.125	3.250	3.500
8.000	3.375	3.625
7.875	3.500	3.750
7.750	3.625	3.875
7.625	3.750	4.000
7.500	3.875	4.125
7.375	4.000	4.250

3/1 ARM (JB310)

Rate	15-DAY	30-DAY
8.375	3.000	3.250
8.250	3.125	3.375
8.125	3.250	3.500
8.000	3.375	3.625
7.875	3.500	3.750
7.750	3.625	3.875
7.625	3.750	4.000
7.500	3.875	4.125
7.375	4.000	4.250

5/1 ARM (JB510)

Rate	15-DAY	30-DAY
8.250	3.000	3.250
8.125	3.125	3.375
8.000	3.250	3.500
7.875	3.375	3.625
7.750	3.500	3.750
7.625	3.625	3.875
7.500	3.750	4.000
7.375	3.875	4.125
7.250	4.000	4.250

7/1 ARM (JB710)

Rate	15-DAY	30-DAY
8.250	3.000	3.250
8.125	3.125	3.375
8.000	3.250	3.500
7.875	3.375	3.625
7.750	3.500	3.750
7.625	3.625	3.875
7.500	3.750	4.000
7.375	3.875	4.125
7.250	4.000	4.250

Price Adjustments		
Loan Amt \$1,000,000 - \$1,500,000	0.375	Cash-Out Refinance LTV <= 70.00%
Loan Amt \$1,500,001 - \$2,000,000	0.500	Cash-Out Refinance LTV > 70.00%
2nd Home LTV <= 70.00%	0.250	2 Units
2nd Home LTV > 70.00%	0.500	3 - 4 Units
FICO <= 759, with LTV > 75.00%	0.125	Condo
Impound Waiver	0.250	CLTV 80.01 - 90.00%
LTV > 80.00%	0.250	

*Max Price for Loan Amt > \$650,000 - \$1.5MM (1.000)

*Max Price for Loan Amt > \$1.5MM - \$2.0MM (0.500)

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GOVERNMENT FIXED & ARM PROGRAMS

FHA JUMBO 30 Now Available!!

For 30-Day Price, add 0.250 to 15-Day Price

** Loans must be U/W Approved prior to lock

1 Year ARM Index: 0.930%

FHA 30 - (FA300)		FHA 15 - (FA150)		FHA JUMBO 30 - (FJ300)		FHA 1 YR ARM - (FA110)		FHA 5/1 ARM - (FA510)	
Rate	15-DAY	Rate	15-DAY	Rate	15-DAY	Rate	15-DAY	Rate	15-DAY
6.500	(1.750)	6.250	(1.000)	7.250	(0.250)	7.250	(0.625)	6.500	(1.250)
6.375	(1.375)	6.125	(1.000)	7.125	0.000	7.125	(0.625)	6.375	(1.250)
6.250	(1.625)	6.000	(1.000)	7.000	0.125	7.000	(0.500)	6.250	(1.000)
6.125	(1.500)	5.875	(0.625)	6.875	0.250	6.875	(0.375)	6.125	(1.000)
6.000	(1.750)	5.750	(0.625)	6.750	0.375	6.750	(0.250)	6.000	(0.875)
5.875	(1.000)	5.625	(0.625)	6.625	0.500	6.625	(0.250)	5.875	(0.750)
5.750	(1.250)	5.500	(0.625)	6.500	0.750	6.500	(0.125)	5.750	(0.500)
5.625	(1.125)	5.375	0.500	6.375	0.875	6.375	0.000	5.625	(0.500)
5.500	(1.250)	5.250	0.500	6.250	1.000	6.250	0.250	5.500	(0.375)
5.375	(0.500)	5.125	0.500	6.125	1.250	6.125	0.750	5.375	(0.125)
5.250	(0.125)	5.000	0.500	6.000	1.375	6.000	1.000	5.250	0.000

Price Adjustment

FICO >= 580 to 599	1.000	Loan Amt. < 70k	0.625
FICO >= 600 to 619	0.250	VOE with LTV > 90%	1.000
FICO < 620 (ARM)	0.500		

** Max Loan Amount for FICO < 620 = \$362,790

MyCommunity / Home Possible Loan Programs

**Max Rebate = (102.000) or \$15,000

1 Year LIBOR Index: 2.704%

30 YR FIXED (MC300)		15 YR FIXED (MC150)		5/1 ARM (MC510)		7/1 ARM (MC710)		10/1 ARM (MC101)	
Rate	15-DAY	Rate	15-DAY	Rate	15-DAY	Rate	15-DAY	Rate	15-DAY
7.125	(1.250)	6.500	(1.125)	7.000	(0.625)	7.125	(0.500)	7.250	(0.500)
7.000	(1.125)	6.375	(1.000)	6.875	(0.500)	7.000	(0.375)	7.125	(0.375)
6.875	(1.000)	6.250	(0.750)	6.750	(0.375)	6.875	(0.250)	7.000	(0.125)
6.750	(0.875)	6.125	(0.625)	6.625	(0.125)	6.750	0.000	6.875	0.250
6.625	(0.750)	6.000	(0.500)	6.500	0.000	6.625	0.250	6.750	0.500
6.500	(0.625)	5.875	(0.375)	6.375	0.250	6.500	0.375	6.625	0.750
6.375	(0.500)	5.750	(0.250)	6.250	0.375	6.375	0.500	6.500	1.250
6.250	(0.375)	5.625	(0.125)	6.125	0.500	6.250	0.750	6.375	1.500
6.125	(0.250)	5.500	0.000	6.000	1.000	6.125	1.000	6.250	1.750

Home Possible		0.500	MyCommunity		0.375 (Rate)
LTV <= 95.00%		1.000	3-4 Units		0.250
LTV > 95 - 97.00%		0.250	LTV > 90.00% (5/1 ARM Only)		1.000
LTV > 90.00% (5/1 ARM Only)		1.000	VOE / AUS Income Waiver, LTV > 80%		0.500
VOE / AUS Income Waiver, LTV > 80%		0.500	VOE / AUS Income Waiver, LTV > 70.01 - 80.00%		
VOE / AUS Income Waiver, LTV > 70.01 - 80.00%					

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