

ANNOUNCEMENT

**NBGI Express
Product/Price Finder**

NBGI's automated Product/Price Finder allows you to conveniently get quick and competitive price quotes.

Visit www.nbgi.com

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11/28/2008

8:00 AM (PST)



NATIONAL BANKERS GROUP, INC.
3330 Cahuenga Blvd 2nd Floor

Los Angeles, CA 90068

Tel : 323.850.2200 Fax : 323.850.2285

TOLL FREE Tel : 877.818.NBGI (6244)

Business Hours: 8:30 AM - 5:30 PM (PST)

Rate Locks Must Be In By 4:00 PM (PST)

www.nbgi.com

NORTHERN CALIFORNIA AREA

DAN LEE

408.612.2639

danlee@nbgi.com

Trans-Box / Red 003-C

PAGE 1 OF 2

SPECIAL CONFORMING FIXED / ARMS

Full Doc / VOE Only up to 95% LTV

**High Balance Conforming Loan
Now Available upto \$625,500**

30yr Fixed

CODE:	SC 30	
Rate	12 Day	25 Day
6.125	(1.750)	(1.500)
6.000	(1.625)	(1.375)
5.875	(1.500)	(1.250)
5.750	(1.375)	(1.125)
5.625	(1.000)	(0.750)
5.500	(0.750)	(0.500)
5.375	(0.375)	(0.125)
5.250	0.000	0.250

30yr Fixed Int. Only

CODE:	SC 30INT	
Rate	12 Day	25 Day
6.875	(1.375)	(1.125)
6.750	(0.875)	(0.625)
6.625	(0.750)	(0.500)
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	0.250	0.500

15yr Fixed

CODE:	SC 15	
Rate	12 Day	25 Day
5.875	(1.750)	(1.500)
5.750	(1.500)	(1.250)
5.625	(1.250)	(1.000)
5.500	(1.000)	(0.750)
5.375	(0.625)	(0.375)
5.250	(0.375)	(0.125)
5.125	(0.250)	0.000
5.000	0.125	0.375

10yr Fixed

CODE:	SC 10	
Rate	12 Day	25 Day
5.875	(1.625)	(1.375)
5.750	(1.500)	(1.250)
5.625	(0.875)	(0.625)
5.500	(0.625)	(0.375)
5.375	(0.250)	0.000
5.250	(0.125)	0.125
5.125	0.000	0.250
5.000	0.625	0.875

3/1 ARM

CODE:	SC 3-1	
Rate	12 Day	25 Day
6.500	(0.875)	(0.625)
6.375	(0.750)	(0.500)
6.250	(0.500)	(0.250)
6.125	(0.250)	0.000
6.000	(0.125)	0.125
5.875	0.125	0.375
5.750	0.375	0.625
5.625	0.625	0.875

5/1 ARM

CODE:	SC 5-1	
Rate	12 Day	25 Day
6.625	(0.750)	(0.500)
6.500	(0.500)	(0.250)
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	0.750	1.000
5.750	1.000	1.250

7/1 ARM

CODE:	SC 7-1	
Rate	12 Day	25 Day
6.875	(1.000)	(0.750)
6.750	(0.750)	(0.500)
6.625	(0.375)	(0.125)
6.500	0.000	0.250
6.375	0.250	0.500
6.250	0.625	0.875
6.125	1.000	1.250
6.000	1.375	1.625

10/1 ARM

CODE:	SC 10-1	
Rate	12 Day	25 Day
7.250	(1.500)	(1.250)
7.125	(1.375)	(1.125)
7.000	(1.125)	(0.875)
6.875	(1.000)	(0.750)
6.750	(0.750)	(0.500)
6.625	(0.375)	(0.125)
6.500	(0.125)	0.125
6.375	0.125	0.375

3/1 ARM Int. Only

CODE:	SC 3-1INT	
Rate	12 Day	25 Day
6.500	(0.875)	(0.625)
6.375	(0.625)	(0.375)
6.250	(0.375)	(0.125)
6.125	(0.250)	0.000
6.000	0.000	0.250
5.875	0.250	0.500
5.750	0.375	0.625
5.625	0.625	0.875

5/1 ARM Int. Only

CODE:	SC 5-1INT	
Rate	12 Day	25 Day
6.625	(0.625)	(0.375)
6.500	(0.375)	(0.125)
6.375	(0.125)	0.125
6.250	0.125	0.375
6.125	0.375	0.625
6.000	0.625	0.875
5.875	0.875	1.125
5.750	1.250	1.500

7/1 ARM Int. Only

CODE:	SC 7-1INT	
Rate	12 Day	25 Day
6.875	(0.750)	(0.500)
6.750	(0.500)	(0.250)
6.625	(0.125)	0.125
6.500	0.125	0.375
6.375	0.500	0.750
6.250	0.875	1.125
6.125	1.250	1.500
6.000	1.625	1.875

10/1 ARM Int. Only

CODE:	SC 10-1INT	
Rate	12 Day	25 Day
7.250	(1.250)	(1.000)
7.125	(1.000)	(0.750)
7.000	(0.875)	(0.625)
6.875	(0.625)	(0.375)
6.750	(0.250)	0.000
6.625	(0.125)	0.125
6.500	0.250	0.500
6.375	0.500	0.750

Price Adjustments

LTV	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Fico ≥=740	(0.250)	0.000	0.000	0.000	0.000	0.250	0.250
Fico 720-739	(0.250)	0.000	0.000	0.375	0.250	0.250	0.250
Fico 700-719	(0.250)	0.500	0.500	0.875	0.875	0.750	0.750
Fico 680-699	0.000	0.625	0.750	1.375	0.875	0.875	0.875
Fico 660-679	0.125	0.625	1.500	2.000	1.875	1.500	1.625
Fico 640-659	0.125	0.750	2.125	2.625	2.500	2.125	2.500
Fico 620-639	0.250	1.000	2.875	3.375	3.250	2.875	3.250
Fico ≤= 619	1.000	1.000	3.250	3.375	3.250	3.375	4.000
Cashout, Fico ≥=740	0.000	0.000	0.000	0.250	0.375	0.375	N/A
Cashout, Fico 700-739	0.000	0.125	0.125	0.500	1.000	1.000	N/A
Cashout, Fico 660-699	0.000	0.250	0.250	1.000	2.000	2.000	N/A
Cashout, Fico 620-659	0.000	0.750	1.500	2.250	2.500	2.500	N/A
Cashout, Fico ≤=619	1.000	1.750	1.750	2.750	3.000	3.000	N/A
Non-Owner	2.000	2.000	2.000	3.250	4.000	4.000	N/A

No Impound : Add 0.250% to Fee
 2-4 Units: Add 1.000% to Fee
 40yr Term - Fixed: Add 2.000% to Fee
 40yr Term - ARMs: Add 0.750% to Fee

CLTV>75%: Add 0.500% to Fee
 CLTV>75% & Fico<720: Add 0.500% to Fee
 CLTV>75% & Int. Only: Add 0.250% to Fee

Additional Price Adjustments for High Balance Conforming Loans

All High Balance loans: Add 0.500% to Fee
Cash Out: Add 1.000% to Fee
High Balance Conforming Loan Max Loan Limits: \$625,500
Max loan limits are determined by geographic area.
Please call your A.E. or visit link below for your Loan limits https://entp.hud.gov/idapp/html/hicostlook.cfm
- 1 unit SFRs, PUD, Condos only
- 30yr Fixed Only
- Pur./R&T: 90% LTV for Primary, 2nd Home 85% LTV for Non-Owner
- Cashout: 80% LTV for Primary 75% LTV for 2nd Home, Non-Owner \$200,000 Max. Cash Out

* Funding fee applies to any 1st T.D. loan with less than \$100,000 loan amount.*

Rate Lock Expiration Schedule

12 Day	December 9, 2008
25 Day	December 22, 2008

Re-Lock Policy : Worst Pricing - 0.250%

\$500 penalty for Undelivered or Canceled Loan
 Extension Policy : 2day (-0.125%), 7day(-0.250%) to fee

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NORTHERN CALIFORNIA AREA

DAN LEE

408.612.2639

danlee@nbgi.com

MY COMMUNITY™ MORTGAGE

30yr Fixed			5 / 1 ARM			7 / 1 ARM			Price Adjustments	
CODE:	MC 30		CODE:	MC 5-1		CODE:	MC 7-1			
Rate	12 Day	25 Day	Rate	12 Day	25 Day	Rate	12 Day	25 Day		
7.375	(0.250)	0.000	6.500	2.750	3.000	6.750	2.250	2.500	5/1 ARM & LTV>90: Add 0.250% to Fee	
7.250	0.125	0.375	6.375	3.000	3.250	6.625	2.750	3.000	40yr Term: Add 2.000% to Fee	
7.125	0.250	0.500	6.250	3.250	3.500	6.500	3.000	3.250	Non-Traditional Credit Allowed!	
7.000	0.500	0.750	6.125	3.500	3.750	6.375	3.375	3.625	Flexible Reserve Requirement!	
6.875	0.625	0.875	6.000	3.750	4.000	6.250	3.750	4.000		
6.750	0.750	1.000	5.875	4.000	4.250	6.125	4.125	4.375		
6.625	0.875	1.125	5.750	4.375	4.625	6.000	4.500	4.750		
6.500	1.000	1.250	5.625	4.625	4.875	5.875	4.875	5.125		

FAMILY OPPORTUNITY

Full Doc up to 95% LTV						Fannie Mae Program				
30yr Fixed			30yr Fixed Int. Only			15yr Fixed			Price Adjustments for FIXED & ARMs	
CODE:	FO 30		CODE:	FO 30INT		CODE:	FO 15			
Rate	12 Day	25 Day	Rate	12 Day	25 Day	Rate	12 Day	25 Day		
6.250	(1.500)	(1.250)	6.875	(0.875)	(0.625)	6.250	(1.375)	(1.125)	No Impound 0.250	
6.125	(1.250)	(1.000)	6.750	(0.625)	(0.375)	6.125	(1.250)	(1.000)	LTV>90% 0.250	
6.000	(1.000)	(0.750)	6.625	(0.500)	(0.250)	6.000	(1.000)	(0.750)	LTV>70%, Term>15yr, FICO 680-719 0.500	
5.875	(1.125)	(0.875)	6.500	(0.375)	(0.125)	5.875	(0.875)	(0.625)	LTV>70%, Term>15yr, FICO 660-679 1.250	
5.750	(0.875)	(0.625)	6.375	(0.125)	0.125	5.750	(0.625)	(0.375)	LTV>70%, Term>15yr, FICO 640-659 1.750	
5.625	(0.500)	(0.250)	6.250	0.125	0.375	5.625	(0.500)	(0.250)	LTV>70%, Term>15yr, FICO 620-639 2.500	
5.500	(0.250)	0.000	6.125	0.375	0.625	5.500	(0.125)	0.125	LTV>70%, Term>15yr, FICO <= 619 2.750	
5.375	0.125	0.375	6.000	0.500	0.750	5.375	0.125	0.375	LTV 60.01-70%, Term>15yr, FICO 640-719 0.500	
									LTV 60.01-70%, Term>15yr, FICO<=639 0.750	
									40yr Term Fixed 2.000	
									40yr Term ARMs 0.625	
									25 Day lock: Add 0.250% to 12 day pricing	
3/1 ARM			5/1 ARM			7/1 ARM			Price Adjustments for FIXED Only	
CODE:	FO 3-1	FO 3-1INT	CODE:	FO 5-1	FO 5-1INT	CODE:	FO 7-1	FO 7-1INT		
Rate	12 Day	12 Day	Rate	12 Day	12 Day	Rate	12 Day	12 Day		
6.500	(0.500)	(0.375)	6.500	(0.125)	0.000	6.750	(0.500)	(0.250)	LTV	
6.375	(0.250)	(0.125)	6.375	0.125	0.250	6.625	(0.375)	(0.125)	60.01-70	
6.250	(0.125)	0.000	6.250	0.375	0.500	6.500	0.000	0.250	70.01-80	
6.125	0.125	0.250	6.125	0.625	0.750	6.375	0.500	0.750	>80%	
6.000	0.375	0.375	6.000	0.875	1.000	6.250	0.875	1.125	Fico >=740 0.000 0.000 0.125	
5.875	0.500	0.625	5.875	1.125	1.375	6.125	1.375	1.500	Fico 700 - 739 0.000 0.375 0.375	
5.750	0.750	0.875	5.750	1.500	1.625	6.000	1.625	1.750	Fico 660 - 699 0.125 0.875 0.875	
5.625	1.000	1.125	5.625	1.750	2.000	5.875	2.000	2.250	Fico 620 - 659 0.250 1.000 1.000	
									Fico <=619 0.375 1.000 1.000	

PREMIUM JUMBO FIXED / ARMS

FULL DOC from 660 FICO

30yr Fixed			30yr Fixed Int. Only			15yr Fixed			Price Adjustments		
CODE:	PSEJ 30		CODE:	PSEJ 30INT		CODE:	PSEJ 15				
Rate	12 Day	25 Day	Rate	12 Day	25 Day	Rate	12 Day	25 Day			
8.500	(2.250)	(2.000)	8.500	(1.750)	(1.500)	8.375	(1.000)	(0.750)	No Impound : Add 0.250% to Fee		
8.375	(2.000)	(1.750)	8.375	(1.500)	(1.250)	8.250	(0.875)	(0.625)	Cash Out : Add 0.250% to Fee		
8.250	(1.625)	(1.375)	8.250	(1.125)	(0.875)	8.125	(0.750)	(0.500)	2nd Home : Add 0.125% to Fee		
8.125	(1.375)	(1.125)	8.125	(0.875)	(0.625)	8.000	(0.500)	(0.250)	L.A. <= \$417k & 30yr I/O : Add 1.000% to Fee		
8.000	(0.875)	(0.625)	8.000	(0.375)	(0.125)	7.875	(0.125)	0.125	25 Day lock: Add 0.250% to 12 day pricing		
7.875	(0.500)	(0.250)	7.875	0.000	0.250	7.750	0.125	0.375			
7.750	0.000	0.250	7.750	0.500	0.750	7.625	0.750	1.000			
7.625	0.500	0.750	7.625	1.000	1.250	7.500	1.125	1.375			
3 / 1 ARM			3/1 ARM Int. Only			5/1 ARM			7/1 ARM		
CODE:	PSEJ 3-1		CODE:	PSEJ 3-1 INT		CODE:	PSEJ 5-1	PSEJ 5-1INT	CODE:	PSEJ 7-1	PSEJ 7-1INT
Rate	12 Day	25 Day	Rate	12 Day	25 Day	Rate	12 Day	12 Day	Rate	12 Day	25 Day
6.875	0.000	0.250	7.500	(1.125)	(0.875)	7.625	(0.875)	(0.625)	7.750	(1.125)	(0.875)
6.750	0.125	0.375	7.375	(1.000)	(0.750)	7.500	(0.625)	(0.375)	7.625	(0.875)	(0.625)
6.625	0.375	0.625	7.250	(0.875)	(0.625)	7.375	(0.500)	(0.250)	7.500	(0.500)	(0.250)
6.500	0.625	0.875	7.125	(0.750)	(0.500)	7.250	(0.250)	0.000	7.375	(0.125)	0.125
6.375	0.875	1.125	7.000	(0.500)	(0.250)	7.125	0.000	0.250	7.250	0.250	0.500
6.250	1.125	1.375	6.875	(0.375)	(0.125)	7.000	0.375	0.625	7.125	0.750	1.000
6.125	1.500	1.750	6.750	(0.125)	0.125	6.875	0.750	1.000	7.000	1.125	1.375
6.000	1.750	2.000	6.625	0.125	0.375	6.750	1.125	1.375	6.875	1.625	1.875

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