

Current Interest Rates



Concord Branch

Branch Contact Information			SunTrust Mortgage Account Executives	
SunTrust Mortgage 1800 Sutter Street #650 Concord CA 94520	Toll Free Local	(877) 215-5017 (925) 826-1601	Concord Account Executives	
TransBox - Concord	GRO 225	GREEN	Bart Bartholomew	(408) 218-0466
Conditions Fax		(866) 638-2948	Mike Berlinski	(408) 686-1825
			Tony Cano	(209) 795-4595
			Mike Chatfield	(925) 497-2218
			Jennifer Escola	(559) 978-5768
			Ron Holland	(925) 872-8722
			Jeannette Hull	(650) 430-0182
			Chris Louie	(408) 205-8167
			Michele Murphy	(925) 339-3353
			Laurie Nilsen	(888) 291-2955
			Dee Shannon	(888) 383-4440
			Scott Wise	(510) 228-9940
			Nancy Fitzgerald	(916) 208-0934
			Katie Bianchi	(916) 622-7736
Roseville Account Executives				
Matt Ellis		(916) 960-9978		
Bruce Kolts		(916) 600-7508		
Traci Nordell		(916) 208-5904		

Prices are effective until 7.00 pm PST via www.stmpartners.com.

Fee Structure		Important – Max Allowable Rebate (after adj) by product:	
Administration Fee	\$798.00	Agency Fixed	2.875
Tax Service	\$83.00	Agency Jumbo	2.500
Re-Draw	\$100.00	Agency Arms	2.490
		Jumbo 1 and 6 mo and 1 Year Arms	0.715
		Jumbo 3/1,5/1,7/1 and 10/1	1.465

SunTrust Mortgage Spotlight

Limited Time Special!

There will be a 0.250 price improvement on all
FHA products with a FICO score of =>700.

Effective August 1, 2008 SunTrust will implement a .125% hit to the pricing for any loan that is not locked online via STMPartners.com (i.e. faxed locks). This hit does not apply to FHA, VA or conventional loans with LPMI.

LPMI – For information on LPMI rates please click on the link below
<https://www.stmpartners.com/manual/bro/general/lpmipriceadjustmentmatrix.pdf>

IMPORTANT NOTICE: Max Broker Compensation to be 3.5%.

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You're good. We're good. Together we're great.



TODAY 12/3/2008
 7 DAY 12/10/2008
 15 DAY 12/18/2008
 30 DAY 1/2/2009
 45 DAY 1/19/2009
 60 DAY 2/2/2009
 SHEET: 12/3/2008 10:23 AM

1 MO LIBOR 2.050
 1 YR LIBOR 2.650
 1 YR TBILL 0.930
 6 MO LIBOR 2.550

CONVENTIONAL CONFORMING																			
FNMA/FHLMC 30 YR FIXED					FNMA/FHLMC 20 YR FIXED					FNMA/FHLMC 15 YR FIXED					FNMA/FHLMC 40 YR FIXED				
Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day
6.750	-2.126	-1.876	-1.751	-1.501	7.375	-3.527	-3.277	-3.152	-2.902	6.875	-2.225	-1.975	-1.850	-1.600	7.625	-0.365	-0.115	0.010	0.260
6.625	-1.999	-1.749	-1.624	-1.374	7.250	-3.203	-2.953	-2.828	-2.578	6.750	-2.200	-1.950	-1.825	-1.575	7.500	-0.254	-0.004	0.121	0.371
6.500	-1.934	-1.684	-1.559	-1.309	7.125	-2.891	-2.641	-2.516	-2.266	6.625	-2.112	-1.862	-1.737	-1.487	7.375	-0.137	0.113	0.238	0.488
6.375	-1.891	-1.641	-1.516	-1.266	7.000	-2.861	-2.611	-2.486	-2.236	6.500	-1.879	-1.629	-1.504	-1.254	7.250	0.241	0.491	0.616	0.866
6.250	-1.861	-1.611	-1.486	-1.236	6.875	-2.776	-2.526	-2.401	-2.151	6.375	-1.739	-1.489	-1.364	-1.114	7.125	0.586	0.836	0.961	1.211
6.125	-1.740	-1.490	-1.365	-1.115	6.750	-2.400	-2.150	-2.025	-1.775	6.250	-1.708	-1.458	-1.333	-1.083	7.000	0.687	0.937	1.062	1.312
6.000	-1.727	-1.477	-1.352	-1.102	6.625	-2.255	-2.005	-1.880	-1.630	6.125	-1.594	-1.344	-1.219	-0.969	6.875	0.707	0.957	1.082	1.332
5.875	-1.695	-1.445	-1.320	-1.070	6.500	-2.143	-1.893	-1.768	-1.518	6.000	-1.413	-1.163	-1.038	-0.788	6.750	0.720	0.970	1.095	1.345
5.750	-1.567	-1.317	-1.192	-0.942	6.375	-2.103	-1.853	-1.728	-1.478	5.875	-1.384	-1.134	-1.009	-0.759	6.625	0.802	1.052	1.177	1.427
5.625	-1.505	-1.255	-1.130	-0.880	6.250	-2.098	-1.848	-1.723	-1.473	5.750	-1.344	-1.094	-0.969	-0.719	6.500	0.856	1.106	1.231	1.481
5.500	-1.226	-0.976	-0.851	-0.601	6.125	-2.079	-1.829	-1.704	-1.454	5.625	-1.200	-0.950	-0.825	-0.575	6.375	0.899	1.149	1.274	1.524
5.375	-0.853	-0.603	-0.478	-0.228	6.000	-1.973	-1.723	-1.598	-1.348	5.500	-0.921	-0.671	-0.546	-0.296	6.250	0.975	1.225	1.350	1.600
5.250	-0.505	-0.255	-0.130	0.120	5.875	-1.930	-1.680	-1.555	-1.305	5.375	-0.920	-0.670	-0.545	-0.295					
5.125	-0.149	0.101	0.226	0.476	5.750	-1.919	-1.669	-1.544	-1.294	5.250	-0.861	-0.611	-0.486	-0.236					
5.000	0.302	0.552	0.677	0.927	5.625	-1.706	-1.456	-1.331	-1.081	5.125	-0.596	-0.346	-0.221	0.029					
4.875	0.793	1.043	1.168	1.418	5.500	-1.362	-1.112	-0.987	-0.737	5.000	-0.254	-0.004	0.121	0.371					
4.750	1.534	1.784	1.909	2.159	5.375	-1.024	-0.774	-0.649	-0.399	4.875	0.197	0.447	0.572	0.822					
Agency 3/1 LIBOR ARM					Agency 5/1 LIBOR ARM					Agency 7/1 LIBOR ARM					Agency 10/1 LIBOR ARM				
Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day
6.375	-0.989	-0.739	-0.614	-0.364	6.125	-1.467	-1.217	-1.092	-0.842	6.250	-1.448	-1.198	-1.073	-0.823	6.500	-1.632	-1.382	-1.257	-1.007
6.250	-0.846	-0.596	-0.471	-0.221	6.000	-1.270	-1.020	-0.895	-0.645	6.125	-1.218	-0.968	-0.843	-0.593	6.375	-1.408	-1.158	-1.033	-0.783
6.125	-0.703	-0.453	-0.328	-0.078	5.875	-1.040	-0.790	-0.665	-0.415	6.000	-0.988	-0.738	-0.613	-0.363	6.250	-1.139	-0.889	-0.764	-0.514
6.000	-0.530	-0.280	-0.155	0.095	5.750	-0.809	-0.559	-0.434	-0.184	5.875	-0.758	-0.508	-0.383	-0.133	6.125	-0.869	-0.619	-0.494	-0.244
5.875	-0.357	-0.107	0.018	0.268	5.625	-0.578	-0.328	-0.203	0.047	5.750	-0.529	-0.279	-0.154	0.096	6.000	-0.599	-0.349	-0.224	0.026
5.750	-0.184	0.066	0.191	0.441	5.500	-0.347	-0.097	0.028	0.278	5.625	-0.274	-0.024	0.101	0.351	5.875	-0.349	-0.099	0.026	0.276
5.625	-0.011	0.239	0.364	0.614	5.375	-0.120	0.130	0.255	0.505	5.500	0.010	0.260	0.385	0.635	5.750	-0.045	0.205	0.330	0.580
5.500	0.163	0.413	0.538	0.788	5.250	0.135	0.385	0.510	0.760	5.375	0.294	0.544	0.669	0.919	5.625	0.260	0.510	0.635	0.885
5.375	0.340	0.590	0.715	0.965	5.125	0.391	0.641	0.766	1.016	5.250	0.577	0.827	0.952	1.202	5.500	0.561	0.811	0.936	1.186
5.250	0.561	0.811	0.936	1.186	5.000	0.646	0.896	1.021	1.271	5.125	0.947	1.197	1.322	1.572	5.375	0.966	1.216	1.341	1.591
5.125	0.783	1.033	1.158	1.408	4.875	0.944	1.194	1.319	1.569	5.000	1.316	1.566	1.691	1.941	5.250	1.371	1.621	1.746	1.996
5.000	1.004	1.254	1.379	1.629	4.750	1.267	1.517	1.642	1.892	4.875	1.676	1.926	2.051	2.301	5.125	1.776	2.026	2.151	2.401
4.875	1.225	1.475	1.600	1.850	4.625	1.590	1.840	1.965	2.215	4.750	2.200	2.450	2.575	2.825	5.000	2.374	2.624	2.749	2.999
4.750	1.469	1.719	1.844	2.094	4.500	1.933	2.183	2.308	2.558	4.625	2.724	2.974	3.099	3.349					
4.625	1.713	1.963	2.088	2.338	4.375	2.304	2.554	2.679	2.929										
Margin 2.250					Margin 2.250					Margin 2.250					Margin 2.250				
Caps 2/6					Caps 5/2/5					Caps 5/2/5					Caps 5/2/5				

CONFORMING ADJUSTMENTS

FNMA Interest Only 30 or 40 Yr Fixed	2.500 Points	All My Community Loans	0.750 Points PLUS Applicable MCM Adjustments
FNMA Interest Only 3/1, 5/1, 7/1 & 10/1 ARM	0.375 Points	FNMA My Community 2-4 Unit	0.500 Rate (ARMs add 1.00 to Points & 0.500 to Margin)
All Non Owner Occupied	0.250 Points	FNMA My Community 97% 1 unit	0.250 Rate (ARMs add 1.00 to Points & 0.250 to Margin)
Inv Property <= 75.00% LTV	1.750 Points	FNMA My Community TEACHER	0.375 Rate (ARMs add 1.00 to Points & 0.375 to Margin)
2 Units	0.500 Points	LTV 90.01% - 95.00% ALL ARMS	0.250 Points
3 - 4 Units	1.000 Points	FHLMC Alt 97 35% MI	0.500 Points
Loan Amounts < \$60,000	0.250 Points	FNMA Flex 97 35% MI - Fixed & ARM	0.500 Points
Loan Amounts < \$35,000	1.000 Points	FNMA Flex 97 18% MI - Fixed & ARM	1.750 Points
Loan Amounts < \$25,000	2.000 Points	60 Day Lock	45 Day price + 0.125

All Eligible Mortgages *						
FICO/LTV	<= 60.00%	60.01% - 70.00%	70.01% - 75.00%	75.01% - 80.00%	80.01% - 85.00%	>= 85.01
>= 740	- 0.250	0.000	0.000	0.000	0.000	- 0.250
720 - 739	- 0.250	0.000	0.000	0.250	0.000	- 0.250
700 - 719	- 0.250	0.500	0.500	0.750	0.500	0.250
680 - 699	0.000	0.500	0.500	1.000	0.500	0.250
660 - 679	0.000	0.500	1.250	1.750	1.500	1.000
640 - 659	0.000	0.500	1.750	2.250	2.000	1.500
620 - 639	0.000	0.750	2.500	2.750	2.750	2.250
< 620	0.000	0.750	2.750	2.750	2.750	2.750

* Does not apply to terms <= 15 Years, MCM, or Agency Express

Cash Out Refinances **					
FICO/LTV	<=60.00%	60.01% - 75.00%	75.01% - 80.00%	80.01% - 85.00%	85.01% - 90.00%
>= 740	0.000	0.000	0.250	0.375	0.375
700 - 739	0.000	0.125	0.500	1.000	0.500
680 - 699	0.000	0.250	0.875	2.000	1.500
660 - 679	0.000	0.250	1.000	N/A	N/A
640 - 659	0.000	0.750	1.750	N/A	N/A
620 - 639	0.000	0.750	2.250	N/A	N/A
< 620	1.000	1.750	2.750	N/A	N/A

** Owner Occupied Only

Subordinate Financing		Non Interest Only	Non Interest Only	Interest Only	Interest Only
LTV	TLTV	FICO < 720	FICO >= 720	FICO < 720	FICO >= 720
65.01 - 75.00	90.01 - 95.00	0.250 Points	0.250 Points	0.500 Points	0.250 Points
75.01 - 95.00	90.01 - 95.00	0.250 Points	0.250 Points	0.500 Points	0.250 Points
75.01 - 90.00	75.01 - 90.00	0.250 Points	0.000 Points	0.500 Points	0.250 Points



TODAY 12/3/2008
 7 DAY 12/10/2008
 15 DAY 12/18/2008
 30 DAY 1/2/2009
 45 DAY 1/19/2009
 60 DAY 2/2/2009
 SHEET: 12/3/2008 10:23 AM

AGENCY JUMBO PRODUCTS

FNMA 30 YR JUMBO **					FNMA 30 YR JUMBO - Interest Only**					FNMA 15 YR JUMBO **				
Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day
7.125	-1.677	-1.427	-1.302	-1.052	7.125	0.823	1.073	1.198	1.448	6.875	-1.638	-1.388	-1.263	-1.013
7.000	-1.556	-1.306	-1.181	-0.931	7.000	0.944	1.194	1.319	1.569	6.750	-1.613	-1.363	-1.238	-0.988
6.875	-1.407	-1.157	-1.032	-0.782	6.875	1.093	1.343	1.468	1.718	6.625	-1.525	-1.275	-1.150	-0.900
6.750	-1.364	-1.114	-0.989	-0.739	6.750	1.136	1.386	1.511	1.761	6.500	-1.292	-1.042	-0.917	-0.667
6.625	-1.237	-0.987	-0.862	-0.612	6.625	1.263	1.513	1.638	1.888	6.375	-1.152	-0.902	-0.777	-0.527
6.500	-1.172	-0.922	-0.797	-0.547	6.500	1.328	1.578	1.703	1.953	6.250	-1.121	-0.871	-0.746	-0.496
6.375	-1.129	-0.879	-0.754	-0.504	6.375	1.371	1.621	1.746	1.996	6.125	-1.007	-0.757	-0.632	-0.382
6.250	-1.099	-0.849	-0.724	-0.474	6.250	1.401	1.651	1.776	2.026	6.000	-0.826	-0.576	-0.451	-0.201
6.125	-0.978	-0.728	-0.603	-0.353	6.125	1.522	1.772	1.897	2.147	5.875	-0.797	-0.547	-0.422	-0.172
6.000	-0.965	-0.715	-0.590	-0.340	6.000	1.535	1.785	1.910	2.160	5.750	-0.757	-0.507	-0.382	-0.132
5.875	-0.933	-0.683	-0.558	-0.308	5.875	1.567	1.817	1.942	2.192	5.625	-0.613	-0.363	-0.238	0.012
5.750	-0.805	-0.555	-0.430	-0.180	5.750	1.695	1.945	2.070	2.320	5.500	-0.334	-0.084	0.041	0.291
5.625	-0.743	-0.493	-0.368	-0.118	5.625	1.757	2.007	2.132	2.382	5.375	-0.333	-0.083	0.042	0.292
5.500	-0.464	-0.214	-0.089	0.161	5.500	2.036	2.286	2.411	2.661	5.250	-0.274	-0.024	0.101	0.351
5.375	-0.091	0.159	0.284	0.534	5.375	2.409	2.659	2.784	3.034	5.125	-0.009	0.241	0.366	0.616

FNMA 5/1 JUMBO **					FNMA 7/1 JUMBO **					FNMA 10/1 JUMBO **				
Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day
6.250	-0.775	-0.525	-0.400	-0.150	6.500	-0.910	-0.660	-0.535	-0.285	6.625	-0.809	-0.559	-0.434	-0.184
6.125	-0.584	-0.334	-0.209	0.041	6.375	-0.646	-0.396	-0.271	-0.021	6.500	-0.581	-0.331	-0.206	0.044
6.000	-0.392	-0.142	-0.017	0.233	6.250	-0.394	-0.144	-0.019	0.231	6.375	-0.338	-0.088	0.037	0.287
5.875	-0.161	0.089	0.214	0.464	6.125	-0.164	0.086	0.211	0.461	6.250	-0.068	0.182	0.307	0.557
5.750	0.069	0.319	0.444	0.694	6.000	0.065	0.315	0.440	0.690	6.125	0.202	0.452	0.577	0.827
5.625	0.300	0.550	0.675	0.925	5.875	0.295	0.545	0.670	0.920	6.000	0.471	0.721	0.846	1.096
5.500	0.531	0.781	0.906	1.156	5.750	0.527	0.777	0.902	1.152	5.875	0.775	1.025	1.150	1.400
5.375	0.756	1.006	1.131	1.381	5.625	0.811	1.061	1.186	1.436	5.750	1.079	1.329	1.454	1.704
5.250	1.011	1.261	1.386	1.636	5.500	1.094	1.344	1.469	1.719	5.625	1.383	1.633	1.758	2.008
5.125	1.267	1.517	1.642	1.892	5.375	1.377	1.627	1.752	2.002	5.500	1.722	1.972	2.097	2.347
5.000	1.522	1.772	1.897	2.147	5.250	1.746	1.996	2.121	2.371	5.375	2.126	2.376	2.501	2.751
4.875	1.810	2.060	2.185	2.435	5.125	2.115	2.365	2.490	2.740	5.250	2.530	2.780	2.905	3.155
4.750	2.133	2.383	2.508	2.758	5.000	2.446	2.696	2.821	3.071					
4.625	2.456	2.706	2.831	3.081										

Margin	2.250	Margin	2.250	Margin	2.250									
Caps	5/2/5	Caps	5/2/5	Caps	5/2/5									
FNMA 5/1 JUMBO Interest Only**		FNMA 7/1 JUMBO Interest Only**		FNMA 10/1 JUMBO Interest Only**										
Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day
6.375	-0.815	-0.565	-0.440	-0.190	6.500	-0.771	-0.521	-0.396	-0.146	6.750	-0.898	-0.648	-0.523	-0.273
6.250	-0.630	-0.380	-0.255	-0.005	6.375	-0.514	-0.264	-0.139	0.111	6.625	-0.674	-0.424	-0.299	-0.049
6.125	-0.432	-0.182	-0.057	0.193	6.250	-0.280	-0.030	0.095	0.345	6.500	-0.450	-0.200	-0.075	0.175
6.000	-0.220	0.030	0.155	0.405	6.125	-0.046	0.204	0.329	0.579	6.375	-0.172	0.078	0.203	0.453
5.875	0.015	0.265	0.390	0.640	6.000	0.188	0.438	0.563	0.813	6.250	0.105	0.355	0.480	0.730
5.750	0.250	0.500	0.625	0.875	5.875	0.426	0.676	0.801	1.051	6.125	0.383	0.633	0.758	1.008
5.625	0.486	0.736	0.861	1.111	5.750	0.718	0.968	1.093	1.343	6.000	0.672	0.922	1.047	1.297
5.500	0.727	0.977	1.102	1.352	5.625	1.009	1.259	1.384	1.634	5.875	0.987	1.237	1.362	1.612
5.375	0.988	1.238	1.363	1.613	5.500	1.301	1.551	1.676	1.926	5.750	1.303	1.553	1.678	1.928
5.250	1.250	1.500	1.625	1.875	5.375	1.593	1.843	1.968	2.218	5.625	1.644	1.894	2.019	2.269
5.125	1.512	1.762	1.887	2.137	5.250	1.978	2.228	2.353	2.603	5.500	2.070	2.320	2.445	2.695
5.000	1.805	2.055	2.180	2.430	5.125	2.362	2.612	2.737	2.987	5.375	2.496	2.746	2.871	3.121
4.875	2.139	2.389	2.514	2.764										
4.750	2.474	2.724	2.849	3.099										

Margin	2.250	Margin	2.250	Margin	2.250
Caps	5/2/5	Caps	5/2/5	Caps	5/2/5

** Geographic Restrictions Apply to Agency Jumbo
 All Non Owner Occupied 0.250 Points
 Inv Property <= 60.00% LTV 1.750 Points
 LTV or TLTV > 75.00% (ARMs Only) 0.750 Points

60 Day Lock
 Refinance w/ LTV or TLTV > 75% - Excludes Cash Out
 Fixed Term > 15 Yr w/LTV or TLTV > 75% or FICO < 700
 Escrow Waiver (N/A CA Properties)

45 Day price + 0.125
 0.500 Points
 0.250 Points
 0.250 Points

All Eligible Mortgages *						
FICO/ LTV	<= 60.00%	60.01% - 70.00%	70.01% - 75.00%	75.01% - 80.00%	80.01% - 85.00%	>= 85.01
>= 740	- 0.250	0.000	0.000	0.000	0.000	- 0.250
720 - 739	- 0.250	0.000	0.000	0.250	0.000	- 0.250
700 - 719	- 0.250	0.500	0.500	0.750	0.500	0.250
680 - 699	0.000	0.500	0.500	1.000	0.500	0.250
660 - 679	0.000	0.500	1.250	1.750	1.500	1.000

Cash Out Refinances		
FICO/ LTV	<=60.00%	60.01% - 75.00%
>= 740	1.000	1.000
700 - 739	1.000	1.125

* Does not apply to 15 Year terms

Subordinate Financing		Non Interest Only	Non Interest Only	Interest Only	Interest Only
LTV	TLTV	FICO < 720	FICO >= 720	FICO < 720	FICO >= 720
75.01 - 90.00	75.01 - 90.00	0.250 Points	0.000 Points	0.500 Points	0.250 Points



1 MO LIBOR 2.050
 1 YR LIBOR 2.650
 1 YR TBILL 0.930
 6 MO LIBOR 2.550

TODAY 12/3/2008
 7 DAY 12/10/2008
 15 DAY 12/18/2008
 30 DAY 1/2/2009
 45 DAY 1/19/2009
 60 DAY 2/2/2009
 SHEET: 12/3/2008 10:23 AM

GOVERNMENT PROGRAMS														
FHA 30 YR FIXED					FHA 15 YR FIXED									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.125	-1.840	-1.715	-1.465	-1.340	7.000	-1.057	-0.932	-0.682	-0.557					
7.000	-1.838	-1.713	-1.463	-1.338	6.500	-1.176	-1.051	-0.801	-0.676					
6.875	-1.360	-1.235	-0.985	-0.860	6.000	-0.605	-0.480	-0.230	-0.105					
6.750	-1.543	-1.418	-1.168	-1.043	5.500	-0.122	0.003	0.253	0.378					
6.625	-1.437	-1.312	-1.062	-0.937										
6.500	-1.462	-1.337	-1.087	-0.962										
6.375	-0.903	-0.778	-0.528	-0.403										
6.250	-1.400	-1.275	-1.025	-0.900										
6.125	-1.257	-1.132	-0.882	-0.757										
6.000	-1.214	-1.089	-0.839	-0.714										
5.875	-0.619	-0.494	-0.244	-0.119										
5.750	-1.057	-0.932	-0.682	-0.557										
5.625	-0.828	-0.703	-0.453	-0.328										
5.500	-0.749	-0.624	-0.374	-0.249										
FHA 5/1 TREASURY ARM					FHA 3/1 TREASURY ARM					FHA 1 YR ARM				
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
6.625	-1.443	-1.318	-1.068	-0.943	6.375	-1.231	-1.106	-0.856	-0.731	6.625	-1.321	-1.196	-0.946	-0.821
6.500	-1.446	-1.321	-1.071	-0.946	6.250	-1.089	-0.964	-0.714	-0.589	6.500	-1.287	-1.162	-0.912	-0.787
6.375	-1.449	-1.324	-1.074	-0.949	6.125	-0.902	-0.777	-0.527	-0.402	6.375	-1.177	-1.052	-0.802	-0.677
6.250	-1.451	-1.326	-1.076	-0.951	6.000	-0.715	-0.590	-0.340	-0.215	6.250	-1.072	-0.947	-0.697	-0.572
6.125	-1.359	-1.234	-0.984	-0.859	5.875	-0.528	-0.403	-0.153	-0.028	6.125	-0.880	-0.755	-0.505	-0.380
6.000	-1.154	-1.029	-0.779	-0.654	5.750	-0.341	-0.216	0.034	0.159	6.000	-0.680	-0.555	-0.305	-0.180
5.875	-0.923	-0.798	-0.548	-0.423	5.625	-0.155	-0.030	0.220	0.345	5.875	-0.481	-0.356	-0.106	0.019
5.750	-0.692	-0.567	-0.317	-0.192	5.500	0.023	0.148	0.398	0.523	5.750	-0.281	-0.156	0.094	0.219
5.625	-0.461	-0.336	-0.086	0.039	5.375	0.245	0.370	0.620	0.745					
5.500	-0.230	-0.105	0.145	0.270	5.250	0.466	0.591	0.841	0.966					
5.375	0.026	0.151	0.401	0.526	5.125	0.687	0.812	1.062	1.187					
5.250	0.281	0.406	0.656	0.781	5.000	0.908	1.033	1.283	1.408					
5.125	0.537	0.662	0.912	1.037	4.875	1.179	1.304	1.554	1.679					
5.000	0.800	0.925	1.175	1.300	4.750	1.449	1.574	1.824	1.949					
					4.625	1.719	1.844	2.094	2.219					
					4.500	2.086	2.211	2.461	2.586					
Margin Caps	2.250				Margin Caps	2.250				Margin Caps	2.250			
	1/5					1/5					1/5			
FHA 30 YR JUMBO					VA 30 YR JUMBO									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
6.875	-0.695	-0.570	-0.320	-0.195	6.875	-0.070	0.055	0.305	0.430					
6.750	-0.670	-0.545	-0.295	-0.170	6.750	-0.045	0.080	0.330	0.455					
6.625	-0.577	-0.452	-0.202	-0.077	6.625	0.048	0.173	0.423	0.548					
6.500	-0.460	-0.335	-0.085	0.040	6.500	0.165	0.290	0.540	0.665					
6.375	0.027	0.152	0.402	0.527	6.375	0.652	0.777	1.027	1.152					
6.250	0.552	0.677	0.927	1.052	6.250	1.177	1.302	1.552	1.677					
6.125	-0.068	0.057	0.307	0.432	6.125	0.557	0.682	0.932	1.057					
6.000	0.130	0.255	0.505	0.630	6.000	0.755	0.880	1.130	1.255					
5.875	0.688	0.813	1.063	1.188	5.875	1.313	1.438	1.688	1.813					
5.750	0.641	0.766	1.016	1.141	5.750	1.266	1.391	1.641	1.766					
5.625	0.898	1.023	1.273	1.398	5.625	1.523	1.648	1.898	2.023					
5.500	1.236	1.361	1.611	1.736	5.500	1.861	1.986	2.236	2.361					

- BROKER MUST BE FHA/VA APPROVED WITH SUNTRUST TO SUBMIT OR LOCK GOVERNMENT LOANS
 - VA Conforming Loans 0.125 from Points
 - FHA Secure 2.000 from Points (Can not be locked online)

- Base Loan Amnts <\$60,000 0.250 Points
 - Base Loan Amnts <\$50,000 0.500 Points
 - Base Loan Amnts <\$40,000 0.750 Points



TODAY 12/3/2008
 7 DAY 12/10/2008
 15 DAY 12/18/2008
 30 DAY 1/2/2009
 45 DAY 1/19/2009
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 SHEET: 12/3/2008 10:23 AM

1 MO LIBOR 2.050
 1 YR LIBOR 2.650
 1 YR TBILL 0.930
 6 MO LIBOR 2.550

KEY LOAN PROGRAMS - FIXED									
KEY 30 YR FIXED					KEY 15 YR FIXED				
Rate	7 Day	15 Day	30 Day	45 Day	Rate	7 Day	15 Day	30 Day	45 Day
8.500	6.216	6.466	6.591	6.841	7.500	3.731	3.981	4.106	4.356
8.375	6.441	6.691	6.816	7.066	7.375	4.088	4.338	4.463	4.713
					7.250	4.414	4.664	4.789	5.039
					7.125	4.709	4.959	5.084	5.334

KEY LOAN PROGRAMS - ARMS																			
10/1 KEY ARM					7/1 KEY ARM					5/1 KEY ARM					3/1 KEY ARM				
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	Rate	15 Day	30 Day	45 Day	60 Day
8.000	-0.939	-0.814	-0.689	-0.564	7.750	-0.907	-0.782	-0.657	-0.532	7.625	-0.923	-0.798	-0.673	-0.548	7.750	-0.924	-0.799	-0.674	-0.549
7.875	-0.757	-0.632	-0.507	-0.382	7.625	-0.753	-0.628	-0.503	-0.378	7.500	-0.772	-0.647	-0.522	-0.397	7.625	-0.815	-0.690	-0.565	-0.440
7.750	-0.576	-0.451	-0.326	-0.201	7.500	-0.599	-0.474	-0.349	-0.224	7.375	-0.620	-0.495	-0.370	-0.245	7.500	-0.687	-0.562	-0.437	-0.312
7.625	-0.394	-0.269	-0.144	-0.019	7.375	-0.445	-0.320	-0.195	-0.070	7.250	-0.469	-0.344	-0.219	-0.094	7.375	-0.559	-0.434	-0.309	-0.184
7.500	-0.213	-0.088	0.037	0.162	7.250	-0.291	-0.166	-0.041	0.084	7.125	-0.317	-0.192	-0.067	0.058	7.250	-0.430	-0.305	-0.180	-0.055
7.375	-0.031	0.094	0.219	0.344	7.125	-0.137	-0.012	0.113	0.238	7.000	-0.166	-0.041	0.084	0.209	7.125	-0.302	-0.177	-0.052	0.073
7.250	0.279	0.404	0.529	0.654	7.000	0.037	0.162	0.287	0.412	6.875	0.002	0.127	0.252	0.377	7.000	-0.174	-0.049	0.076	0.201
7.125	0.589	0.714	0.839	0.964	6.875	0.352	0.477	0.602	0.727	6.750	0.290	0.415	0.540	0.665	6.875	-0.046	0.079	0.204	0.329
7.000	0.877	1.002	1.127	1.252	6.750	0.668	0.793	0.918	1.043	6.625	0.577	0.702	0.827	0.952	6.750	0.097	0.222	0.347	0.472
6.875	1.370	1.495	1.620	1.745	6.625	0.983	1.108	1.233	1.358	6.500	0.865	0.990	1.115	1.240	6.625	0.296	0.421	0.546	0.671
6.750	1.795	1.920	2.045	2.170	6.500	1.621	1.746	1.871	1.996	6.375	1.348	1.473	1.598	1.723	6.500	0.496	0.621	0.746	0.871
6.625	2.334	2.459	2.584	2.709	6.375	2.159	2.284	2.409	2.534	6.250	1.748	1.873	1.998	2.123	6.375	0.695	0.820	0.945	1.070
6.500	2.855	2.980	3.105	3.230	6.250	2.576	2.701	2.826	2.951	6.125	2.183	2.308	2.433	2.558	6.250	0.894	1.019	1.144	1.269
Margin Caps	2.250 5/2/5				Margin Caps	2.250 5/2/5				Margin Caps	2.250 5/2/5				Margin Caps	2.250 2/6			
1 YEAR KEY ARM					6 MONTH KEY ARM						1 MONTH KEY ARM								
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Margin	Rate	15 Day	30 Day	45 Day	60 Day	Margin			
7.000	-0.239	-0.114	0.011	0.136	5.125	-1.090	-0.965	-0.840	-0.715	2.250	4.500	-1.090	-0.965	-0.840	-0.715	2.250			
6.875	-0.136	-0.011	0.114	0.239	5.000	-0.840	-0.715	-0.590	-0.465	2.125	4.375	-0.840	-0.715	-0.590	-0.465	2.125			
6.750	-0.032	0.093	0.218	0.343	4.875	-0.590	-0.465	-0.340	-0.215	2.000	4.250	-0.590	-0.465	-0.340	-0.215	2.000			
6.625	0.071	0.196	0.321	0.446	4.750	-0.215	-0.090	0.035	0.160	1.875	4.125	-0.215	-0.090	0.035	0.160	1.875			
6.500	0.175	0.300	0.425	0.550	4.625	0.160	0.285	0.410	0.535	1.750	4.000	0.160	0.285	0.410	0.535	1.750			
6.375	0.276	0.401	0.526	0.651															
6.250	0.346	0.471	0.596	0.721															
6.125	0.482	0.607	0.732	0.857															
6.000	0.618	0.743	0.868	0.993															
5.875	0.754	0.879	1.004	1.129															
5.750	0.889	1.014	1.139	1.264															
5.625	1.025	1.150	1.275	1.400															
5.500	1.225	1.350	1.475	1.600															
Margin Caps	2.250				Margin Caps	2/6													

KEY ADJUSTMENTS	60 Day Lock		45 Day price + 0.125		
	LTV RANGE	<= 65.00%	65.01% - 70.00%	70.01% - 75.00%	75.01% - 80.00%
ADJUSTMENTS ARE TO PRICE					
Loan \$650,001 - \$1,000,000		0.000	0.000	0.000	0.000
Loan \$1,000,001 - \$1,500,000		0.375	0.375	0.375	N/A
Loan \$1,500,001 - \$2,000,000		0.500	N/A	N/A	N/A
Cash Out Refinance		0.250	0.250	0.375	0.375
2 Units		0.125	0.125	0.250	0.250
3 - 4 Units		0.500	0.500	0.625	N/A
Low Rise Condos < 4 floors		0.250	0.250	0.375	N/A
High Rise Condos > 4 floors		0.375	0.375	0.375	N/A
Second Homes		0.250	0.250	0.500	0.500
Interest Only		0.375	0.375	0.375	0.375
Escrow Waiver N/A CA Property		0.250	0.250	0.250	0.250
FICO BASED PRICE ADJUSTMENTS					
720 - 739		(0.125)	(0.125)	0.000	0.125
740 - 759		(0.375)	(0.125)	0.000	0.125
760 - 799		(0.500)	(0.375)	(0.125)	0.000
800 +		(0.500)	(0.375)	(0.250)	(0.125)

* MAX REBATE AFTER ADJUSTMENTS 0.715 on the KEY ARMS
 * Key Loan Programs not available for properties located in AK, AZ, FL, MI, and NV.

All programs have a maximum net price. Contact your local office for details.
 Pricing subject to change at any time without notice.



TODAY 12/3/2008
 SHEET # 2008 234

CONVENTIONAL 2/1 BUYDOWN ARM ALTERNATIVE 2-1 LENDER PAID BUYDOWN

Conventional

RATE	RATE	NOTE				
1st 12 months	2nd 12 months	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.250	6.250	7.250	0.113	0.238	0.488	0.613
5.125	6.125	7.125	0.445	0.570	0.820	0.945
5.000	6.000	7.000	0.553	0.678	0.928	1.053
4.875	5.875	6.875	0.689	0.814	1.064	1.189
4.750	5.750	6.750	0.718	0.843	1.093	1.218
4.625	5.625	6.625	0.831	0.956	1.206	1.331
4.500	5.500	6.500	0.868	0.993	1.243	1.368

Qualify at 2nd year rate on conventional 2-1-0 buydown

All conforming adjustments apply; check guidelines for restrictions
 Buydown loans are not available to lock online, please fax locks for this program

FHA 2/1 BUYDOWN ARM ALTERNATIVE 2-1 LENDER PAID BUYDOWN

FHA

RATE	RATE	NOTE				
1st 12 months	2nd 12 months	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.000	6.000	7.000	1.470	1.595	1.845	1.970
4.750	5.750	6.750	1.237	1.362	1.612	1.737
4.500	5.500	6.500	1.791	1.916	2.166	2.291

Qualify at note rate on FHA 2-1-0 buydown

All FHA adjustments apply, check FHA guidelines for restrictions
 Buydown loans are not available to lock online, please fax locks for this program



SUNTRUST MORTGAGE
 1800 Sutter Street, #650
 Concord, CA 94520
 Toll Free 877-215-5017
 Local 925-826-1601
 Transbox GRO 225 GREEN

TODAY 12/3/2008
 15 DAY 12/18/2008
 30 DAY 1/2/2009
 45 DAY 1/17/2009

SHEET # 2008 234

ALL LOANS MUST BE LOCKED BY 1:30 PM PACIFIC TIME
 PRICES SUBJECT TO CHANGE WITH OUT NOTICE

PLEASE CONTACT YOUR ACCOUNT EXECUTIVE FOR FURTHER INFORMATION

GUARANTEED RURAL HOUSING

30 YEAR FIXED				PRICING ADJUSTMENTS	
RATE	15 DAY	30 DAY	45 DAY	Loan Amounts	Points
6.000	-0.285	-0.160	-0.035	\$72,501-\$95,000	.250 Points
5.875	1.022	1.147	1.272	\$67,501-\$72,500	.550 Points
5.750	0.409	0.534	0.659	\$62,501-\$67,500	.650 Points
5.625	0.931	1.056	1.181	\$57,501-\$62,500	.700 Points
5.500	-0.347	-0.222	-0.097	\$52,501-\$57,500	.750 Points
5.375	2.037	2.162	2.287	\$47,501-\$52,500	.850 Points
				<= \$47,500	1.70 Points

Rate can not exceed GRH Maximum Note Rate
 Rural Housing loans can not be locked online; please submit a lock form

The Guaranteed Rural Housing (GRH) loan program is a government insured single-family home loan program for low-to-moderate income borrowers looking to purchase a home in a rural development area. This program is an excellent option to offer borrowers who aren't able to make a significant down payment on a home. It is an affordable way to achieve the dream of home ownership.

Here are some key features and benefits about this loan program:

- Eligible with fixed rate loan programs only (30 year terms)
 - Maximum financing up to 100% of the appraised LTV
 - Maximum 6% seller contribution allowed
 - Eligible for Primary Residences (1 Unit) only
- Purchases and Guaranteed Rural Housing Rate/Term Refinance transactions Eligible
 - Full Doc option only
 - Maximum loan amount = \$417,000
 - No cash reserves required
 - No minimum contribution from the borrower's own funds required
- No PMI required; Upfront USDA Guaranteed Fee of 2% can be financed into the loan amount for purchase transactions and .5% for rate/term refinances
 - No additional broker approval required

Check Eligibility for Income and Property First!

Eligibility Website: <http://eligibility.sc.egov.usda.gov>

PRICES SUBJECT TO CHANGE WITHOUT NOTICE