

# T. J. Financial, Inc.

181 W. Huntington Dr., #108, Monrovia, CA 91016

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Orange / South Bay:  
Los Angeles / San Gabriel:  
Los Angeles / San Gabriel:  
San Fernando / Ventura:  
San Fernando / Ventura:  
North California:  
North California:

Jannie H. Lau 714-460-3294  
Stephen Tsai 626-384-1220  
Judy Lee 714-571-7373  
Jesse Carmona 626-512-2415  
Abel Torres 310-995-5751  
Jerry Li 408-687-8142  
Sandy Lee 415-609-0477

Phone #: 626-599-9700  
Fax #: 626-599-9704  
Website: tjfinancial.com  
Trans-Box: Red-305-C

|          |       |
|----------|-------|
| 12/18/08 |       |
| Prime    | 4.000 |
| 1YrLibor | 2.705 |

| CONF FIXED         |        |                 | CF150: 15 yr Fixed |                 |  |
|--------------------|--------|-----------------|--------------------|-----------------|--|
| CF300: 30 yr Fixed |        |                 |                    |                 |  |
|                    | 14 Day | 30 Day          | 14 Day             | 30 Day          |  |
|                    | 5.625  | (1.625) (1.375) | 5.625              | (1.625) (1.375) |  |
|                    | 5.500  | (1.625) (1.375) | 5.500              | (1.375) (1.125) |  |
|                    | 5.375  | (1.500) (1.250) | 5.375              | (1.500) (1.250) |  |
|                    | 5.250  | (1.250) (1.000) | 5.250              | (1.375) (1.125) |  |
|                    | 5.125  | (1.000) (0.750) | 5.125              | (1.125) (0.875) |  |
|                    | 5.000  | (0.750) (0.500) | 5.000              | (0.875) (0.625) |  |
|                    | 4.875  | (0.375) (0.125) | 4.875              | (0.625) (0.375) |  |
|                    | 4.750  | 0.000 0.250     | 4.750              | (0.250) 0.000   |  |
|                    | 4.625  | 0.625 0.875     | 4.625              | 0.125 0.375     |  |
|                    | 4.500  | 1.000 1.250     |                    |                 |  |

2-4Units +1.000 Fee N/O/O: <=75%: +2.000 Fee  
VOE: +0.250 Fee (1-2U) 75.01-80%: +3.750 Fee

**High Balance Conforming for counties that apply:**

All Files: +1.000 Fee  
Cashout: +1.000 Fee

|    | Conforming | High Balance |
|----|------------|--------------|
| 1U | \$417,000  | \$625,500    |
| 2U | \$533,850  | --           |
| 3U | \$645,300  | --           |
| 4U | \$801,950  | --           |

  

| CashOut   | <=60% | 60.01-75% | 75.01-80% | >=80.01% |
|-----------|-------|-----------|-----------|----------|
| 740+      | 0     | 0         | 0.500     | --       |
| 700 - 739 | 0     | 0.125     | 0.750     | --       |
| 680 - 699 | 0     | 0.250     | 1.125     | --       |
| 660 - 679 | 0     | 0.250     | 1.250     | --       |
| 640 - 659 | 0     | 0.750     | 2.000     | --       |
| 620 - 639 | 0     | 0.750     | 2.500     | --       |
| 600 - 619 | 1.000 | 1.750     | 3.000     | --       |

  

| 30/20/ARM | <=60%   | 60.01-70% | 70.01-75% | 75.01-80% | 80.01-90% |
|-----------|---------|-----------|-----------|-----------|-----------|
| 740+      | (0.250) | 0.000     | 0.000     | 0.250     | 0.500     |
| 720 - 739 | (0.250) | 0.000     | 0.000     | 0.500     | 0.500     |
| 700 - 719 | (0.250) | 0.500     | 0.500     | 1.000     | --        |
| 680 - 699 | 0.000   | 0.500     | 0.500     | 1.250     | --        |
| 660 - 679 | 0.000   | 0.500     | 1.250     | 2.000     | --        |
| 640 - 659 | 0.000   | 0.500     | 1.750     | 2.500     | --        |
| 620 - 639 | 0.000   | 0.750     | 2.500     | 3.000     | --        |
| <= 619    | 0.250   | 1.000     | 3.000     | 3.250     | --        |

  

| 15/10  | <=80% | >=80.01% |
|--------|-------|----------|
| 620+   | 0.000 | 0.500    |
| <= 619 | 0.250 | 0.500    |

Max. LTV/CLTV for 2-4U or 2ndH or NOO: 80%

| CM300: 30 yr Fixed |       |                 | CM150: 15 yr Fixed |                 |  |
|--------------------|-------|-----------------|--------------------|-----------------|--|
|                    | 8.125 | (1.250) (1.000) | 8.375              | (1.625) (1.375) |  |
|                    | 8.000 | (1.125) (0.875) | 8.250              | (1.625) (1.375) |  |
|                    | 7.875 | (0.875) (0.625) | 8.125              | (1.625) (1.375) |  |
|                    | 7.750 | (0.625) (0.375) | 8.000              | (1.625) (1.375) |  |
|                    | 7.625 | (0.500) (0.250) | 7.875              | (1.250) (1.000) |  |

Max. Rebate: (1.00)  
No EZ Doc.

3 Units: +0.500 Fee  
4 Units: +1.000 Fee  
CashOut: +0.250 Fee

| CA331:3yr LIBOR 2.25/2/2/6 |       |               | CA351: 5yr LIBOR 2.25/5/2/5 |                 |  |
|----------------------------|-------|---------------|-----------------------------|-----------------|--|
|                            | 6.250 | (0.250) 0.000 | 6.250                       | (0.750) (0.500) |  |
|                            | 6.125 | (0.125) 0.125 | 6.125                       | (0.500) (0.250) |  |
|                            | 6.000 | 0.000 0.250   | 6.000                       | (0.375) (0.125) |  |
|                            | 5.875 | 0.125 0.375   | 5.875                       | (0.250) 0.000   |  |
|                            | 5.750 | 0.250 0.500   | 5.750                       | (0.125) 0.125   |  |
|                            | 5.625 | 0.375 0.625   | 5.625                       | 0.125 0.375     |  |
|                            | 5.500 | 0.625 0.875   | 5.500                       | 0.250 0.500     |  |

  

| CA371: 7yr LIBOR 2.25/5/2/5 |       |                 | CA310: 10yr LIBOR 2.25/5/2/5 |                 |  |
|-----------------------------|-------|-----------------|------------------------------|-----------------|--|
|                             | 6.500 | (0.750) (0.500) | 6.625                        | (0.750) (0.500) |  |
|                             | 6.375 | (0.750) (0.500) | 6.500                        | (0.750) (0.500) |  |
|                             | 6.250 | (0.625) (0.375) | 6.375                        | (0.750) (0.500) |  |
|                             | 6.125 | (0.375) (0.125) | 6.250                        | (0.625) (0.375) |  |
|                             | 6.000 | (0.250) 0.000   | 6.125                        | (0.375) (0.125) |  |
|                             | 5.875 | (0.125) 0.125   | 6.000                        | (0.125) 0.125   |  |
|                             | 5.750 | 0.125 0.375     | 5.875                        | 0.125 0.375     |  |

  

| CIN331:3yr LIBOR 2.25/2/2/6 |       |             | CIN351: 5yr LIBOR 2.25/5/2/5 |                 |  |
|-----------------------------|-------|-------------|------------------------------|-----------------|--|
|                             | 6.250 | 0.000 0.250 | 6.250                        | (0.500) (0.250) |  |
|                             | 6.125 | 0.125 0.375 | 6.125                        | (0.250) 0.000   |  |
|                             | 6.000 | 0.250 0.500 | 6.000                        | (0.125) 0.125   |  |
|                             | 5.875 | 0.375 0.625 | 5.875                        | 0.000 0.250     |  |
|                             | 5.750 | 0.500 0.750 | 5.750                        | 0.125 0.375     |  |
|                             | 5.625 | 0.625 0.875 | 5.625                        | 0.375 0.625     |  |
|                             | 5.500 | 0.875 1.125 | 5.500                        | 0.500 0.750     |  |

  

| CIN371: 7yr LIBOR 2.25/5/2/5 |       |                 | CIN310: 10yr LIBOR 2.25/5/2/5 |                 |  |
|------------------------------|-------|-----------------|-------------------------------|-----------------|--|
|                              | 6.500 | (0.500) (0.250) | 6.625                         | (0.500) (0.250) |  |
|                              | 6.375 | (0.500) (0.250) | 6.500                         | (0.500) (0.250) |  |
|                              | 6.250 | (0.375) (0.125) | 6.375                         | (0.500) (0.250) |  |
|                              | 6.125 | (0.125) 0.125   | 6.250                         | (0.375) (0.125) |  |
|                              | 6.000 | 0.000 0.250     | 6.125                         | (0.125) 0.125   |  |
|                              | 5.875 | 0.125 0.375     | 6.000                         | 0.125 0.375     |  |
|                              | 5.750 | 0.375 0.625     | 5.875                         | 0.375 0.625     |  |

Conf. Add ons apply

| LB331G: 3yr LIBOR 2.25/2/2/6 |       |                 | LB351G: 5yr LIBOR 2.25/5/2/5 |                 |  |
|------------------------------|-------|-----------------|------------------------------|-----------------|--|
|                              | 7.500 | (0.500) (0.250) | 7.250                        | (0.500) (0.250) |  |
|                              | 7.375 | (0.375) (0.125) | 7.125                        | (0.375) (0.125) |  |
|                              | 7.250 | (0.125) 0.125   | 7.000                        | (0.125) 0.125   |  |
|                              | 7.125 | 0.000 0.250     | 6.875                        | 0.125 0.375     |  |
|                              | 7.000 | 0.250 0.500     | 6.750                        | 0.250 0.500     |  |
|                              | 6.875 | 0.500 0.750     | 6.625                        | 0.500 0.750     |  |
|                              | 6.750 | 0.750 1.000     | 6.500                        | 0.875 1.125     |  |
|                              | 6.625 | 1.000 1.250     | 6.375                        | 1.125 1.375     |  |

  

| LB371G: 7yr LIBOR 2.25/5/2/5 |       |               | LB310G: 10yr LIBOR 2.25/5/2/5 |             |  |
|------------------------------|-------|---------------|-------------------------------|-------------|--|
|                              | 8.000 | (0.250) 0.000 | 8.125                         | 0.625 0.875 |  |
|                              | 7.875 | (0.125) 0.125 | 8.000                         | 0.875 1.125 |  |
|                              | 7.750 | 0.125 0.375   | 7.875                         | 1.250 1.500 |  |
|                              | 7.625 | 0.375 0.625   | 7.750                         | 1.500 1.750 |  |
|                              | 7.500 | 0.625 0.875   | 7.625                         | 1.875 2.125 |  |
|                              | 7.375 | 0.875 1.125   | 7.500                         | 2.250 2.500 |  |
|                              | 7.250 | 1.250 1.500   | 7.375                         | 2.625 2.875 |  |
|                              | 7.125 | 1.500 1.750   | 7.250                         | 3.000 3.250 |  |

Non-Conforming \$ only  
>1M - 1.5M 0.625  
CashOut: 0.500

2nd Home 0.500 JIN331G, JIN351G, JIN371G, JIN310G:  
2Units: 0.250 (IntOnly) <680 0.375  
3-4Units: 0.750 >=680 0.250

L/R Condo: 0.375 DTI>40, <=45 0.125  
H/R Condo: 0.625 LTV<=60% (0.250)  
FICO 660-679 0.750 LTV>75, <=80% 0.375  
FICO 680-699 0.250

Max. Rebate: (1.00)  
Max. LTV/CLTV: 80%

Rates, fees and programs subject to change without notice;  
For brokers use only. No APR computed.  
U/W: \$385; Docs: \$220; Tax: \$90; Wire: \$50; \$40K-\$80K: \$295;  
FieldRev: \$250 - 350; 30 Day Advanced Lock; Lock-In Cutoff: 4PM

**Last day to fund EZ Doc files: 12/22/08**