

Prices are subject to change at any time-Call for rates not on sheet.

CONVENTIONAL FIXED RATE LOANS

CONVENTIONAL CONFORMING 30 YEAR				
PLANS: 3501, 3503, 3505, 3508, 3514				
3601, 3610, 3642, 3666, 3667, 3630, 3672				
3630, 3662, 3663, 3687, 3688, 3691, 3692, 3698, 3699				
RATE	15 Day 12/19/08	30 Day 1/03/09	45 Day 1/18/09	60 Day 2/02/09
4.750%	98.543	98.418	98.293	98.168
4.875%	99.186	99.061	98.936	98.811
5.000%	99.563	99.438	99.313	99.188
5.125%	99.923	99.798	99.673	99.548
5.250%	100.779	100.654	100.529	100.404
5.375%	101.068	100.943	100.818	100.693
5.500%	101.239	101.114	100.989	100.864
5.625%	101.320	101.195	101.070	100.945
5.750%	101.368	101.243	101.118	100.993
5.875%	101.388	101.263	101.138	101.013
6.000%	101.410	101.285	101.160	101.035
6.125%	101.473	101.348	101.223	101.098
6.250%	101.605	101.480	101.355	101.230
6.375%	101.710	101.585	101.460	101.335
6.500%	101.878	101.753	101.628	101.503
6.625%	102.023	101.898	101.773	101.648
6.750%	102.114	101.989	101.864	101.739

CONVENTIONAL CONFORMING 15				
PLANS: 3502, 3506, 3507, 3602				
3611, 3643, 3668, 3631				
RATE	15 Day 12/19/08	30 Day 1/03/09	45 Day 1/18/09	60 Day 2/02/09
5.000%	100.737	100.636	100.534	100.432
5.125%	100.892	100.791	100.689	100.587
5.250%	100.963	100.862	100.760	100.658
5.375%	100.980	100.879	100.777	100.675
5.500%	101.018	100.917	100.815	100.713
5.625%	101.043	100.942	100.840	100.738
5.750%	101.072	100.971	100.869	100.767
5.875%	101.100	100.999	100.897	100.795
6.000%	101.112	101.011	100.909	100.807
6.125%	101.121	101.020	100.918	100.816
6.250%	101.156	101.055	100.953	100.851
6.375%	101.164	101.063	100.961	100.859
6.500%	101.172	101.071	100.969	100.867
6.625%	101.196	101.095	100.993	100.891
6.750%	101.296	101.195	101.093	100.991
6.875%	101.319	101.218	101.116	101.014
7.000%	101.369	101.268	101.166	101.064
7.125%	101.424	101.323	101.221	101.119

**FOR A- PRICING CONTACT YOUR LOCAL HELP DESK:
 BLOOMINGTON - 1-800-200-5881
 NEVADA - 1-800-874-7988**

LOAN SIZE AND STATE ADJUSTMENT FOR CONFORMING FIXED RATE	
Conventional 30 Yr. (Prime and Alt-A 30/20s)	
\$200,000 +	No Adjustment
\$100,000 - \$199,999	Deduct (0.025) from price
\$80,000 - \$99,999	Deduct (0.125) from price
\$60,000 - \$79,999	Deduct (0.325) from price
Less than \$60,000	Deduct (1.725) from price
Conventional 15 Yr. (Prime and Alt-A 15/10s)	
\$200,000 +	No Adjustment
\$100,000 - \$199,999	Deduct (0.150) from price
\$80,000 - \$99,999	Deduct (0.200) from price
\$60,000 - \$79,999	Deduct (0.600) from price
Less than \$60,000	Deduct (1.500) from price

PROGRAM PRICING ADJUSTMENTS (All adjs. are cumulative)	
2-4 unit property: Deduct 1.000pts	Conf. Ln Limits 1 Unit: \$417,000 2 Unit: \$533,850 3 Unit: \$645,300 4 Unit: \$801,950
Manufactured Homes: Deduct 1.125pts (Min FICO 600)	
Extended Locks: Currently unavailable	
20 Year Loans: Add .25pts to 30 Year pricing	
97 Plus (3630-3631): Deduct .500pts	
FICO >=700 & LTV <= 60% ADD 0.250 pts (30 Year Only)	
Please refer to the FNMA Delivery Fee Schedule for FNMA pricing adjustment.	

FHLMC & FNMA Subordinate Financing Delivery Fees:					
Financing Structure	Credit Score	LTV Ratios	TLTV Ratios	Delivery Fee	
75/20/5	<720	>65 & <=75	>90 & <=95	Deduct 0.500pts	
75/20/5	>=720	>65 & <=75	>90 & <=95	Deduct 0.250pts	
80/10/10	<720	>75 & <=80	>76 & <=90	Deduct 0.250pts	
80/10/10	>=720	>75 & <=80	>76 & <=90	No Fee	
80/15/5	<720	>75 & <=80	>90 & <=95	Deduct 0.500pts	
80/15/5	>=720	>75 & <=80	>90 & <=95	Deduct 0.250pts	
90/5/5	<720	>80 & <=90	>81 & <=95	Deduct 1.000pts	
90/5/5	>=720	>80 & <=90	>81 & <=95	Deduct 0.500pts	

FHLMC & FNMA Loan Level Delivery Fees:					
FICO Score	LTV Range / Delivery Fee				
	>60 - <=70%	>70 - <=75%	>75 - <=80%	>80 - <=85%	>85%
>=740	0.000	0.000	0.000	0.000	-0.250
720 - 739	0.000	0.000	0.250	0.000	-0.250
700 - 719	0.500	0.500	0.750	0.500	0.250
680 - 699	0.500	0.500	1.000	0.500	0.250
660 - 679	0.500	1.250	1.750	1.500	1.000
640 - 659	0.500	1.750	2.250	2.000	1.500
620 - 639	0.750	2.500	2.750	2.750	2.250
<620	0.750	2.750	2.750	2.750	2.750

*Fee does not apply to MCC (#3514-3515), Home Possible (#3633, 3687-3688, 3691-3692, 3698-3699)
 10 & 15 Yr. FHLMC/FNMA Products, or A-Minus Products.

FHLMC & FNMA Cashout Refinance Delivery Fee:					
FICO Score	LTV Range / Delivery Fee				
	<=60%	>60 - <=70%	>70 - <=75%	>75 - <=80%	80 - <=85%
>=740	0.000	0.000	0.000	0.250	0.375
720 - 739	0.000	0.125	0.125	0.500	1.000
700 - 719	0.000	0.125	0.125	0.500	1.000
680 - 699	0.000	0.250	0.250	0.875	2.000
660 - 679	0.000	0.250	0.250	1.000	2.000
640 - 659	0.000	0.750	0.750	1.750	2.500
620 - 639	0.000	0.750	0.750	2.250	2.500

FHLMC & FNMA Investment Property Delivery Fee:	
LTV	Delivery Fee
<= 75%	1.750
>75% & <= 80%	3.000
>80% & <= 85%	3.750

Home Possible: (Plan: 3633, 3687, 3688, 3691, 3692, 3698, 3699)
 LTV <= 95.00% Deduct 1.50pts
 LTV > 95% and <=97% Deduct 1.85pts
 Manufactured Home Deduct 1.125pts
 3-4 unit property: LTV >90% and <=95% Deduct 1.000pts

My Community Mortgage: (Plan: 3514, 3515)
 LTV <= 95.00% Deduct 1.50pts
 LTV > 95% and <=97% Deduct 1.85pts
 1 Unit max with LTV >95% and <=97%
 3-4 unit property: LTV >90% and <=95% Deduct 1.000pts

LP A-Minus Level Adjustments: (Plan: 3642 & 3643 & 3645) Contact your local Help Desk.
Barrier Buster: (Plan: 3672)
 LTV <= 95.00% Deduct 1.50pts
 LTV > 95% and <=97% Deduct 1.85pts

PRODUCT PAGE REFERENCE CHART	
Conventional Fixed Rate (30 Yr, 15 Yr)	PAGE 1
Fixed Rate Interest Only (10/10) & (10/20)	PAGE 2
Piggy Back Buster	PAGE 2
Agency Conforming Jumbo (30Yr & 15Yr)	PAGE 3
Government Fixed Rate	PAGE 3
Government ARM's (1/1) & (3/1)	PAGE 3
Jumbo Fixed Rate	PAGE 4
Treasury ARM's	PAGE 4
Second Mortgages (30 due in 15) & (1 yr Try)	PAGE 4
LIBOR ARM's	PAGE 5



Commitment Fee Per Loan File: \$649.00

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INTEREST ONLY 10/10 (20 YEAR) & 10/20 (30 YEAR) and PIGGY BACK BUSTER (LPMI)

10/10 20 YR. FIXED RATE INT. ONLY 1ST 10 YR.					10/20 30 YR. FIXED RATE INT. ONLY 1ST 10 YR.				
Plans: 3649					Plans: 3665				
RATE	15 Day	30 Day	45 Day	60 Day	RATE	15 Day	30 Day	45 Day	60 Day
	12/19/08	1/03/09	1/18/09	2/02/09		12/19/08	1/03/09	1/18/09	2/02/09
6.000%	99.222	99.097	98.972	98.847	6.500%	98.271	98.146	98.021	97.896
6.125%	99.284	99.159	99.034	98.909	6.625%	98.421	98.296	98.171	98.046
6.250%	99.345	99.220	99.095	98.970	6.750%	98.565	98.440	98.315	98.190
6.375%	99.374	99.249	99.124	98.999	6.875%	98.227	98.102	97.977	97.852
6.500%	99.722	99.597	99.472	99.347	7.000%	98.466	98.341	98.216	98.091
6.625%	99.842	99.717	99.592	99.467	7.125%	98.628	98.503	98.378	98.253
6.750%	99.959	99.834	99.709	99.584	7.250%	98.531	98.406	98.281	98.156
6.875%	99.980	99.855	99.730	99.605	7.375%	98.918	98.793	98.668	98.543
7.000%	100.036	99.911	99.786	99.661	7.500%	99.169	99.044	98.919	98.794
7.125%	100.079	99.954	99.829	99.704	7.625%	99.322	99.197	99.072	98.947
7.250%	100.217	100.092	99.967	99.842	7.750%	99.634	99.509	99.384	99.259
7.375%	100.263	100.138	100.013	99.888	7.875%	99.541	99.416	99.291	99.166
7.500%	100.526	100.401	100.276	100.151	8.000%	99.450	99.325	99.200	99.075
7.625%	100.668	100.543	100.418	100.293	8.125%	99.603	99.478	99.353	99.228
7.750%	100.811	100.686	100.561	100.436	8.250%	99.755	99.630	99.505	99.380

NO OFF-SHEET PRICING IS AVAILABLE.
LTV > 90% DEDUCT 0.250 POINTS FROM PRICE
 FICO >= 700 and LTV <= 60% ADD 0.250 POINTS
 80/10/10 FICO >= 720 LTV > 75.0% and <=80.0% and TLTV > 76% and <=90% LTV DEDUCT 0.250 POINTS FROM PRICE (3649, 3665)
 80/10/10 FICO < 720 LTV > 75.0% and <=80.0% and TLTV > 76% and <=90% LTV DEDUCT 0.500 POINTS FROM PRICE (3649, 3665)
 80/15/5 FICO < 720 LTV > 75.0% and <=80.0% and TLTV > 90% and <=95% LTV DEDUCT 0.750 POINTS FROM PRICE (3649, 3665)
 80/15/5 FICO >= 720 LTV > 75.0% and <=80.0% and TLTV > 90% and <=95% LTV DEDUCT 0.500 POINTS FROM PRICE (3649, 3665)
 90/5/5 FICO < 720 LTV > 80.0% and <=90.0% and TLTV > 81% and <=95% LTV DEDUCT 1.250 POINTS FROM PRICE (3649, 3665)
 90/5/5 FICO => 720 LTV > 80.0% and <=90.0% and TLTV > 81% and <=95% LTV DEDUCT 0.750 POINTS FROM PRICE (3649, 3665)
 FICO >= 700 and LTV <= 60% ADD 0.250 POINTS

FHLMC & FNMA Loan Level Delivery Fees:						FHLMC & FNMA Cashout Refinance Delivery Fee:					
FICO Score	LTV Range / Delivery Fee					FICO Score	LTV Range / Delivery Fee				
	>60 - <=70%	>70 - <=75%	>75 - <=80%	>80 - <=85%	>85%		<=60%	>60 - <=70%	>70 - <=75%	>75 - <=80%	80 - <=85%
>=740	0.000	0.000	0.000	0.000	-0.250	>=740	0.000	0.000	0.000	0.250	0.375
720 - 739	0.000	0.000	0.250	0.000	-0.250	720 - 739	0.000	0.125	0.125	0.500	1.000
700 - 719	0.500	0.500	0.750	0.500	0.250	700 - 719	0.000	0.125	0.125	0.500	1.000
680 - 699	0.500	0.500	1.000	0.500	0.250	680 - 699	0.000	0.250	0.250	0.875	2.000
660 - 679	0.500	1.250	1.750	1.500	1.000	660 - 679	0.000	0.250	0.250	1.000	2.000
640 - 659	0.500	1.750	2.250	2.000	1.500	640 - 659	0.000	0.750	0.750	1.750	2.500
620 - 639	0.750	2.500	2.750	2.750	2.250	620 - 639	0.000	0.750	0.750	2.250	2.500
<620	0.750	2.750	2.750	2.750	2.750						

PIGGY BACK BUSTER/SINGLE FILE PROGRAM				
PIGGY BACK BUSTER/SINGLE FILE 80.01-90.00% LTV				
Plan 3684				
RATE	15 Day	30 Day	45 Day	60 Day
	12/19/08	1/03/09	1/18/09	2/02/09
6.250%	100.300	100.175	100.050	
6.375%	100.318	100.193	100.068	
6.500%	100.473	100.348	100.223	
6.625%	100.624	100.499	100.374	
6.750%	100.719	100.594	100.469	
6.875%	100.764	100.639	100.514	
7.000%	100.796	100.671	100.546	
7.125%	100.852	100.727	100.602	
7.250%	101.010	100.885	100.760	
7.375%	101.109	100.984	100.859	
7.500%	101.261	101.136	101.011	
7.625%	101.414	101.289	101.164	

Piggy Back Buster/Single File Pricing Rules:

Purchase/Rate term Refinance:			Primary 1 Unit Purchase & Rate/Term Refinances		
LTV	Max Ln Amt		LTV	Max Debt-To-Income Ratio	FICO Score Minimum
90%	\$417,000		80.01-90%	45	720

Minimum LTV for this program is 80.01%
 Consult product guidelines for additional product rules & adjustments
 NO OFFSHEET PRICING IS AVAILABLE ON PIGGY BACK BUSTER PRICING.

FHLMC & FNMA Loan Level Delivery Fee:		
FICO Score	>80 - <=85%	>85%
>=740	0.000	-0.250
720 - 739	0.000	-0.250

CONFORMING LOAN SIZE AND STATE ADJUSTMENTS ON THE ABOVE PROGRAMS APPLY. SEE PAGE 1.



Commitment Fee Per Loan File: \$649.00

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AGENCY CONFORMING JUMBO and GOVERNMENT FIXED RATE and ARM PROGRAMS

AGENCY CONFORMING JUMBO 30 YEAR					AGENCY CONFORMING JUMBO 15 YEAR				
Plan: 3626					Plan: 3627				
RATE	15 Day	30 Day	45 Day	60 Day	RATE	15 Day	30 Day	45 Day	60 Day
	12/19/08	1/03/09	1/18/09	2/02/09		12/19/08	1/03/09	1/18/09	2/02/09
5.750%	99.445	99.320	99.195	99.070	5.750%	99.408	99.283	99.158	99.033
5.875%	99.918	99.793	99.668	99.543	5.875%	99.948	99.823	99.698	99.573
6.000%	100.196	100.071	99.946	99.821	6.000%	100.163	100.038	99.913	99.788
6.125%	100.336	100.211	100.086	99.961	6.125%	100.250	100.125	100.000	99.875
6.250%	100.435	100.310	100.185	100.060	6.250%	100.286	100.161	100.036	99.911
6.375%	100.475	100.350	100.225	100.100	6.375%	100.013	99.888	99.763	99.638
6.500%	100.605	100.480	100.355	100.230	6.500%	100.242	100.117	99.992	99.867
6.625%	100.688	100.563	100.438	100.313	6.625%	100.302	100.177	100.052	99.927
6.750%	100.753	100.628	100.503	100.378	6.750%	100.358	100.233	100.108	99.983
6.875%	100.764	100.639	100.514	100.389	6.875%	100.320	100.195	100.070	99.945
7.000%	100.765	100.640	100.515	100.390	7.000%	100.222	100.097	99.972	99.847
7.125%	100.785	100.660	100.535	100.410	7.125%	100.338	100.213	100.088	99.963
7.250%	100.904	100.779	100.654	100.529	7.250%	100.338	100.213	100.088	99.963
7.375%	100.941	100.816	100.691	100.566					
7.500%	101.078	100.953	100.828	100.703					
7.625%	101.231	101.106	100.981	100.856					
7.750%	101.383	101.258	101.133	101.008					

RULES: (Plans: 3626, 3627) All delivery fees are cumulative.
 Non-Owner Occupied LTV <= 60%: deduct 1.50 pts from price
 Rate/Term Refinance LTV > 75%: deduct 0.500 pts from price
 Cashout Refi Transactions: Deduct 1.000 pts from price
 FICO >= 700 and LTV <= 60% ADD 0.250 POINTS

FHLMC & FNMA Subordinate Financing Delivery Fees:					FHLMC & FNMA Loan Level Delivery Fees:					
Financing Structure	Credit Score	LTV Ratios	TLTV Ratios	Delivery Fee	FICO Score	LTV Range / Delivery Fee				
						>60 - <=70%	>70 - <=75%	>75 - <=80%	>80 - <=85%	>85%
75/20/5	All	>65 & <=75	>90 & <=95	Deduct 0.250pts	>=740	0.000	0.000	0.000	0.000	-0.250
80/10/10	<720	>75 & <=80	>76 & <=90	Deduct 0.250pts	720 - 739	0.000	0.000	0.250	0.000	-0.250
80/10/10	>=720	>75 & <=80	>76 & <=90	No Fee	700 - 719	0.500	0.500	0.750	0.500	0.250
80/15/5	All	>75 & <=80	>90 & <=95	Deduct 0.250pts	680 - 699	0.500	0.500	1.000	0.500	0.250
90/5/5	All	>80 & <=90	>81 & <=95	Deduct 0.250pts	660 - 679	0.500	1.250	1.750	1.500	1.000
					640 - 659	0.500	1.750	2.250	2.000	1.500
					620 - 639	0.750	2.500	2.750	2.750	2.250
					<620	0.750	2.750	2.750	2.750	2.750

FHLMC & FNMA Cashout Refinance Delivery Fee:					
FICO Score	LTV Range / Delivery Fee				
	<=60%	>60 - <=70%	>70 - <=75%	>75 - <=80%	80 - <=85%
>=740	0.000	0.000	0.000	0.250	0.375
720 - 739	0.000	0.125	0.125	0.500	1.000
700 - 719	0.000	0.125	0.125	0.500	1.000
680 - 699	0.000	0.250	0.250	0.875	2.000
660 - 679	0.000	0.250	0.250	1.000	2.000
640 - 659	0.000	0.750	0.750	1.750	2.500
620 - 639	0.000	0.750	0.750	2.250	2.500

GOVERNMENT FIXED LOAN PRODUCTS				
FHA/VA 30 YR FIXED				
PLANS: 1001, 2001				
RATE	15 Day	30 Day	45 Day	60 Day
	8/01/08	1/03/09	1/18/09	2/02/09
5.000%	99.591	99.442	99.294	99.146
5.125%	99.121	98.972	98.824	98.676
5.250%	99.621	99.472	99.324	99.176
5.375%	100.162	100.013	99.865	99.717
5.500%	101.530	101.381	101.233	101.085
5.625%	101.023	100.874	100.726	100.578
5.750%	101.130	100.981	100.833	100.685
5.875%	101.142	100.993	100.845	100.697
6.000%	101.404	101.255	101.107	100.959
6.125%	101.304	101.155	101.007	100.859
6.250%	101.397	101.248	101.100	100.952
6.375%	101.484	101.335	101.187	101.039
6.500%	101.662	101.513	101.365	101.217
6.625%	101.453	101.304	101.156	101.008
6.750%	101.271	101.122	100.974	100.826
6.875%	101.137	100.988	100.840	100.692
7.000%	101.387	101.238	101.090	100.942
0.07125	101.411875	101.263438	101.115	100.966563
0.0725	101.686875	101.538438	101.39	101.241563

Gov't (FHA ARMs, 30Yr, and 15Yr)	
\$100,001 - Limit	No Adjustment
\$80,001 - 100,000	Deduct .10pt
\$60,001 - 80,000	Deduct .25pt
<= 60,000	Deduct 1.00pt

GOVERNMENT JUMBO FIXED LOAN PRODUCTS				
FHA 30 YR FIXED				
PLANS: 1105				
RATE	15 Day	30 Day	45 Day	60 Day
	8/01/08	1/03/09	1/18/09	2/02/09
5.500%	99.737	99.588	99.440	99.292
5.625%	100.002	99.853	99.705	99.557
5.750%	99.209	99.060	98.912	98.764
5.875%	100.151	100.002	99.854	99.706
6.000%	100.189	100.040	99.892	99.744
6.125%	100.484	100.335	100.187	100.039
6.250%	100.540	100.391	100.243	100.095
6.375%	100.514	100.365	100.217	100.069
6.500%	100.576	100.427	100.279	100.131
6.625%	100.600	100.451	100.303	100.155
6.750%	100.675	100.526	100.378	100.230
6.875%	100.664	100.515	100.367	100.219

FHA/VA 15 YR FIXED				
PLANS: 1002, 2002				
RATE	15 Day	30 Day	45 Day	60 Day
	8/01/08	1/03/09	1/18/09	2/02/09
5.000%	100.757	100.695	100.632	100.530
6.000%	101.633	101.571	101.508	101.406
6.500%	101.945	101.883	101.820	101.718
7.000%	102.131	102.069	102.006	101.904

Program pricing adjustments
 Plans: 2001 & 2002: Deduct .25pts
 Plan: 2018 Deduct .625pts
 FHA/VA Temp Buydown: Deduct .375pts
 Manufactured Homes: Deduct 0.625 pts. (Min FICO 600)
 (Manufactured Homes fee is applicable to ALL Government products.)

VA & FHA Delivery Fees:	
Credit Score Range	Delivery Fee
580 - 599	Deduct -1.00
600 - 619	Deduct -0.25
>=620	No Charge

FHA 1/1 ARM - 2.75% MARGIN				
PLAN: 1006				
RATE	15 Day	30 Day	45 Day	60 Day
	8/01/08	1/03/09	1/18/09	2/02/09
4.750%	99.762	99.700	99.637	99.575
4.875%	100.075	100.013	99.950	99.888
5.000%	100.125	100.063	100.000	99.938
5.125%	100.287	100.225	100.162	100.100
5.250%	100.575	100.513	100.450	100.388
5.375%	100.637	100.575	100.512	100.450
5.500%	100.718	100.656	100.593	100.531
5.625%	100.762	100.700	100.637	100.575
5.750%	100.950	100.888	100.825	100.763
5.875%	101.387	101.325	101.262	101.200
6.000%	101.450	101.388	101.325	101.263

FHA/VA 3/1 HYBRID ARM - 2.0 MARGIN				
PLAN: 1018, 2018				
RATE	15 Day	30 Day	45 Day	60 Day
	8/01/08	1/03/09	1/18/09	2/02/09
5.000%	98.575	98.513	98.450	98.388
5.125%	99.075	99.013	98.950	98.888
5.250%	99.481	99.419	99.356	99.294
5.375%	99.687	99.625	99.562	99.500
5.500%	99.775	99.713	99.650	99.588
5.625%	99.950	99.888	99.825	99.763
5.750%	100.231	100.169	100.106	100.044
5.875%	100.475	100.413	100.350	100.288
6.000%	100.512	100.450	100.387	100.325
6.125%	100.887	100.825	100.762	100.700
6.250%	101.575	101.513	101.450	101.388

FHA ARM - 2.00% MARGIN deduct .375 pts from price

No off-pricing on Plan 1018

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Commitment Fee Per Loan File: \$649.00

Prices are subject to change at any time-Call for rates not on sheet.

JUMBO 30 /15 YEAR FIXED; JUMBO TREASURY ARMS; SECOND MORTGAGES (FIXED & 1 YR ARM) & HELOC

Rate%	30 YR FIXED RATE - PLAN 3776 & 3739 IO				Rate%	10/15 YR FIXED RATE - PLAN 3777			
	15 Day	30 day	45 Day	60 Day		30 day	30 day	45 Day	60 Day
	12/19/08	1/03/09	1/18/09	2/02/09		1/03/09	1/03/09	1/18/09	2/02/09
6.750%	97.160	97.035	96.910	96.785	6.500%	97.657	97.509	97.407	97.306
6.875%	97.309	97.184	97.059	96.934	6.625%	97.719	97.571	97.469	97.368
7.000%	97.457	97.332	97.207	97.082	6.750%	97.781	97.633	97.531	97.430
7.125%	97.606	97.481	97.356	97.231	6.875%	97.800	97.652	97.550	97.448
7.250%	97.754	97.629	97.504	97.379	7.000%	98.125	97.977	97.875	97.773
7.375%	97.824	97.699	97.574	97.449	7.125%	98.382	98.233	98.132	98.030
7.500%	97.895	97.770	97.645	97.520	7.250%	98.406	98.258	98.156	98.055
7.625%	97.940	97.815	97.690	97.565	7.375%	98.447	98.298	98.197	98.095
7.750%	97.960	97.835	97.710	97.585	7.500%	98.500	98.352	98.250	98.148
7.875%	98.029	97.904	97.779	97.654	7.625%	98.609	98.461	98.359	98.258
8.000%	98.038	97.913	97.788	97.663					
8.125%	98.117	97.992	97.867	97.742					

RULES: (Plans 3776, 3777, and 3739)

For 15 day price add 0.25 to 45 day price.

Min. FICO of 680 LTV/TLTV <= 75%.

For LTV/TLTV <= 65.0% ADD .25 pts to price.

C/O refinance deduct 0.250 pts from price.

MI Companies are authorized to U/W this program up to \$650,000.

Loan amounts between 1,000,001 and 1,500,000 subtract a 0.500pts from price

Non-Owner Occupied Loans deduct 1.500 pts to Disc. **(Not Allowed on IO Plan 3739)**

For 10 Year price refer to 15 year rates (plan 3777)

Minimum FICO Requirements	
LTV/TLTV	FICO
<=75.0%	680
> 75.0%	700
Ln Amts > \$1,000,000	700

Plan 3739 - Interest Only Deduct 0.375 pts from price.

Please refer to program parameters for complete guidelines

CONFORMING/JUMBO ADJUSTABLE RATE TREASURY ARM PRODUCTS: 2.750 MARGIN								***INTEREST ONLY ARMs*** Plans: 3330 (3/1), 3331 (5/1), 3332 (7/1) Deduct 0.250pts See loan Amt. Adj. Below
	3307 (3/1)	60 Day	3308 (5/1)	60 Day	3309 (7/1)	60 Day		
Rate %	2/02/09	Rate %	2/02/09	Rate %	2/02/09			
4.500%	97.900	5.125%	97.775	5.125%	97.775			
4.625%	98.275	5.250%	98.150	5.250%	98.150			
4.750%	98.650	5.375%	98.525	5.375%	98.525			
4.875%	98.900	5.500%	98.900	5.500%	98.900			
5.000%	99.150	5.625%	99.275	5.625%	99.275			
5.125%	99.400	5.750%	99.525	5.750%	99.525			
5.250%	99.650	5.875%	99.775	5.875%	99.775			
5.375%	99.775	6.000%	99.900	6.000%	100.025			
5.500%	99.900	6.125%	100.025	6.125%	100.150			
5.625%	100.025	6.250%	100.150	6.250%	100.275			
5.750%	100.150	6.375%	100.275	6.375%	100.525			
5.875%	100.275	6.500%	100.400	6.500%	100.650			
6.000%	100.400	6.625%	100.525					

RULES: (3307, 3308, 3309 ARM Loan Products)

1-Year CMT 0.96

Min Loan amts. \$35,000 & Max Loan amts. \$1,500,000

NO OFFSHEET PRICING

Loan amts. \$417,001-650,000 deduct 0.125 pts from price.

For 60 day Lock deduct 0.125 pts. From 30 day price

Loan amts \$650,001 - 1,000,000 deduct 0.375 pts. from price

Maximum Cashout: Consult guidelines

Loan amts. \$1,000,001 - 1,500,000 deduct 0.625 pts. from price

Non Owner Occ: deduct 1.500 pts from price.

Cashout Refi: deduct 0.250 pts. from price.

Selected MI companies are authorized to underwrite these programs up to \$650,000.

**Max. PRICE for all ARM products
101.500 after pricing adjustments.**

SECOND MORTGAGES: FIXED RATE & 1 YEAR ARM (MAX TLTV 75% FOR CA, FL, NV, MI, AZ all other STATES MAX TLTV 85%)						
USBHM Fixed Rate-2nd, PLANS: 3101(30 Due 15) & 3104 (15yr Amort.)				US Bank--1 Yr. ARM Second Mortgage - 3141		
Rate%	45 Day	60 Day	Rules:Plan 3101, 3104	Rate%	60 Day	Rules: Plan 3141
	1/18/09	2/02/09			2/02/09	
8.000%	99.250	99.125	30 yr amortization with a balloon after 15 yrs.	6.500%	99.500	This loan may only be used when US Bank
8.125%	99.500	99.375	is purchasing new first mortgage.	6.625%	99.750	is purchasing new first mortgage.
8.250%	99.750	99.625	Loan amount adjustments	6.750%	100.000	
8.375%	100.000	99.875	Ln amts from 10,000-14,999 deduct 2.00 pts	6.875%	100.250	Loan amt. \$15,000 - \$19,999 Deduct 1.00 point
8.500%	100.250	100.125	Ln amts 15,000 - 19,999 deduct 1.00pt	7.000%	100.500	Loan amt. \$10,000 - \$14,999 Deduct 2.00 points
8.625%	100.500	100.375		7.125%	100.750	
8.750%	100.750	100.625		7.250%	101.000	
8.875%	101.000	100.875	Please refer to specific US Bank 1st mtg.	7.375%	101.125	
9.000%	101.250	101.125	guidelines for possible additional subordinate	7.500%	101.250	
9.125%	101.500	101.375	financing requirements & restrictions.			

Please refer to specific US Bank 1st mtg. Guidelines for possible additional subordinate financing requirements/restrictions.

******FOR USBHM HELOC'S, PLEASE REFER TO THE HELOC RATE SHEET, DISTRIBUTED SEPARATELY******



Commitment Fee Per Loan File: \$649.00

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LIBOR ARMS (AMORTIZING, INTEREST ONLY) LOAN PRODUCTS

ARM Product Codes: 3371, 3372, 3373								
A Minus Product Codes: 3396, 3397, 3398								
I.O. ARM Product Codes: 3385, 3386, 3387								
3/1 ARM (2/6)			5/1 ARM (5/2/5)			7/1 ARM (5/2/5)		
Rate %	30 Day 1/03/09	60 Day 2/02/09	Rate %	30 Day 1/03/09	60 Day 2/02/09	Rate %	30 Day 1/03/09	60 Day 2/02/09
5.000%	99.159	98.909	5.000%	98.344	98.094	5.000%	97.682	97.432
5.125%	99.281	99.031	5.125%	98.732	98.482	5.125%	98.171	97.921
5.250%	99.487	99.237	5.250%	99.013	98.763	5.250%	98.428	98.178
5.375%	99.632	99.382	5.375%	99.263	99.013	5.375%	98.979	98.729
5.500%	99.815	99.565	5.500%	99.501	99.251	5.500%	99.242	98.992
5.625%	99.879	99.629	5.625%	99.647	99.397	5.625%	99.445	99.195
5.750%	100.039	99.789	5.750%	99.860	99.610	5.750%	99.682	99.432
5.875%	100.125	99.875	5.875%	100.030	99.780	5.875%	99.910	99.660
6.000%	100.262	100.012	6.000%	100.217	99.967	6.000%	100.122	99.872
6.125%	100.266	100.016	6.125%	100.412	100.162	6.125%	100.373	100.123
6.250%	100.369	100.119	6.250%	100.561	100.311	6.250%	100.548	100.298
6.375%	100.406	100.156	6.375%	100.645	100.395	6.375%	100.663	100.413
6.500%	100.475	100.225	6.500%	100.757	100.507	6.500%	100.800	100.550
6.625%	100.546	100.296	6.625%	101.025	100.775	6.625%	101.125	100.875
6.750%	100.595	100.345	6.750%	101.115	100.865	6.750%	101.239	100.989
6.875%	100.686	100.436	6.875%	101.257	101.007	6.875%	101.412	101.162
7.000%	100.715	100.465	7.000%	101.324	101.074	7.000%	101.500	101.254
7.125%	100.854	100.604	7.125%	101.488	101.238	7.125%	101.500	101.400
7.250%	100.871	100.621	7.250%	101.500	101.291	7.250%	101.500	101.400
>90% LTV DEDUCT 0.500PTS (3385, 3386, 3387) TLTV > 90.00% and <=95.00% deduct 0.250 pts. LTV > 90.00% deduct 0.250 pts 2 unit property: Deduct 0.500pts 3 -4 unit property: Deduct 1.000pts FICO >= 700 and LTV <= 60% ADD 0.250 POINTS						A Minus Adjustment Level 1 1.250 pts Level 2 1.500 pts Level 3 2.750 pts Level 4 4.000 pts Level 5 4.000 pts		
2.250 Margin 12 Month LIBOR 2.64875 SRP included in pricing Conforming Loan ONLY I.O. Deduct 0.250 pts. USBHM I/O ARM PRODUCT REQUIRES REGISTRATION/LOCKING ON THE SELL USWEBSITE ONLY (No Fax); CLOSING DOCUMENTS ARE REQUIRED TO BE PREPARED BY USBHM WEBSITE FOR DOCUMENT PREPARATION or BLACK MANN & GRAHAM or ACCURATE DOCUMENTS or DOC MAGIC or DOCUTECH or ONLINE DOCUMENT and INTYRE.(Consult your AE for Details)								
I.O. ARM Product Codes: 3385, 3386, 3387								
FICO >= 720 LTV > 75.0% and <=80.0% and TLTV > 76% and <=90% DEDUCT 0.250 POINTS FROM PRICE								
FICO < 720 LTV > 75.0% and <=80.0% and TLTV > 76% and <=90% DEDUCT 0.500 POINTS FROM PRICE								
See additional rules below for all LIBOR ARM products.								
Additional LIBOR ARM Rules for Products:								
ARM Product Codes: 3371, 3372, 3373								
A Minus Product Codes: 3396, 3397, 3398								
I.O. ARM Product Codes: 3385, 3386, 3387								
FHLMC & FNMA Loan Level Delivery Fees:								
LTV Range / Delivery Fee								
FICO Score	>60 - <=70%	>70 - <=75%	>75 - <=80%	>80 - <=85%	>85%			
>=740	0.000	0.000	0.000	0.000	-0.250			
720 - 739	0.000	0.000	0.250	0.000	-0.250			
700 - 719	0.500	0.500	0.750	0.500	0.250			
680 - 699	0.500	0.500	1.000	0.500	0.250			
660 - 679	0.500	1.250	1.750	1.500	1.000			
640 - 659	0.500	1.750	2.250	2.000	1.500			
620 - 639	0.750	2.500	2.750	2.750	2.250			
<620	0.750	2.750	2.750	2.750	2.750			
FHLMC & FNMA Subordinate Financing Delivery Fees:								
Financing Structure	Credit Score	LTV Ratios	TLTV Ratios	Delivery Fee				
75/20/5	<720	>65 & <=75	>90 & <=95	Deduct 0.500pts				
75/20/5	>=720	>65 & <=75	>90 & <=95	Deduct 0.250pts				
80/10/10	<720	>75 & <=80	>76 & <=90	Deduct 0.250pts				
80/10/10	>=720	>75 & <=80	>76 & <=90	No Fee				
80/15/5	<720	>75 & <=80	>90 & <=95	Deduct 0.500pts				
80/15/5	>=720	>75 & <=80	>90 & <=95	Deduct 0.250pts				
90/5/5	<720	>80 & <=90	>81 & <=95	Deduct 1.000pts				
90/5/5	>=720	>80 & <=90	>81 & <=95	Deduct 0.500pts				
FHLMC & FNMA Cashout Refinance Delivery Fee:								
LTV Range / Delivery Fee								
FICO Score	<=60%	>60 - <=70%	>70 - <=75%	>75 - <=80%	80 - <=85%			
>=740	0.000	0.000	0.000	0.250	0.375			
720 - 739	0.000	0.125	0.125	0.500	1.000			
700 - 719	0.000	0.125	0.125	0.500	1.000			
680 - 699	0.000	0.250	0.250	0.875	2.000			
660 - 679	0.000	0.250	0.250	1.000	2.000			
640 - 659	0.000	0.750	0.750	1.750	2.500			
620 - 639	0.000	0.750	0.750	2.250	2.500			
FHLMC & FNMA Investment Property Delivery Fee:								
LTV		Delivery Fee						
<= 75%		1.750						
>75% & <= 80%		3.000						
>80% & <= 85%		3.750						

