

Broker Rate Sheets

New Login Process To Access The ImageQuick Application

Effective 8/27/07, in an effort to streamline access & provide increased security*, ImageQuick access will be integrated into our Webloan application

**security - this change is to comply with HSBC Information Security requirements for a dual login authentication for all online applications*

For most recent product updates visit Webloan.us.hsbc.com

Click the Newsletter dropdown menu on the Homepage for the most recent product updates



For Webloan access and support call (877) 433-4722

Account Executive Contacts

Mid Atlantic

Bill Lemmon, *Regional Mgr.* (301) 910-9727

New York, New England

Christopher Courage, *Regional Mgr.* (203) 363-0515

New York - LI, Brooklyn, Queens, Staten Isl

Janet Hoda, *Regional Mgr.* (516) 297-7832

New Jersey, Pennsylvania

Larry Frank, *Regional Mgr.* (215) 887-8459

New York, Michigan, Ohio, Indiana

Wendy Minter, *Regional Mgr.* (248) 538-9801

Mid-South

Leb Dixon, *Regional Mgr.* (704) 540-4244

Florida

Debra Keller, *Regional Mgr.* (407) 578-9506

Northwest/Colorado

Lisa Beers, *Regional Mgr.* (206) 612-3076

Southwest: AZ, NM, TX, OK, LA, S. NV

Cynthia Kuhn, *Regional Mgr.* (480) 380-1900

N. California / Nevada

Rhonda Munoz, *Regional Mgr.* (209) 473-3426

N. California / San Francisco Bay Area

Robert Onorato, *Regional Mgr.* (925) 735-3476

S. California / Orange County, Inland Empire

Robert Onorato, *Regional Mgr.* (925) 735-3476

LA / Ventura Counties

Maggie Liu, *Regional Mgr.* (626) 291-5108

Mid-West: IL, MN, WI, MO

Terry Maddrell, *Regional Mgr.* (630) 235-9313

Customer Relations Team **800.273.7039**

Superior customer service is our number one priority!

Hours: EST, Monday - Friday, 8am - 10pm

Mortgagee Clause: (1st & 2nd mtg- Hazard, Flood & Wind)

HSBC Mortgage Corporation (USA)

Its Successors and/or Assigns, As Their Interest May Appear

P.O. Box 11021 / Orange, CA 92856-8121

If you wish to discontinue receiving future advertisements from this sender, send your opt-out request to us by email at faxnomore@us.hsbc.com, by fax at 877-330-9797 or by telephone at 1-800-273-7039, option 5. Specify the telephone number(s) of the fax machine(s) covered by your request or email addresses along with your company name and we will remove you from our list within a reasonable time.

Webloan Help Desk **877.433.4722**

<https://webloan.us.hsbc.com>

We appreciate your business and will continue to find ways to provide you with competitive rates, programs and services.

Assignments & Legal Service: (ICPL & Title)

HSBC Mortgage Corporation (USA)

Its Successors and/or Assigns

2929 Walden Avenue / Depew, NY 14043



Pricing Effective:	10:00 AM EST	12/10/07	Until	09:59 AM EST	12/11/07	Extended Locks Fee		Locks Expiration Dates		
Rates shown are current market only and are subject to change **Additional Rate/Point combinations are available in WebLoan**						(Applies to 60 Day Price)	Fixed	Arms	15 Days	12/25/2007
						90 Day Up front Fee	0.125%	0.125%	30 Days	01/09/2008
						120 Day Up front Fee	0.250%	0.250%	60 Days	02/08/2008
						150 Day Up front Fee	0.500%	0.500%		
						180 Day Up front Fee	0.750%	0.750%		

Fannie Mae Conforming Fixed Rate Programs

30 Year Conforming			20 Year Conforming		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.875%	0.301%	0.361%	6.000%	-0.455%	-0.395%
6.000%	-0.289%	-0.229%	6.125%	-0.865%	-0.805%
6.125%	-0.759%	-0.699%	6.250%	-1.275%	-1.215%
6.250%	-1.229%	-1.169%	6.375%	-1.400%	-1.340%
6.375%	-1.354%	-1.294%	6.500%	-1.620%	-1.560%
6.500%	-1.584%	-1.504%	6.625%	-1.870%	-1.810%
6.625%	-1.884%	-1.824%	6.750%	-2.120%	-2.060%
6.750%	-2.324%	-2.264%	6.875%	-2.245%	-2.185%
6.875%	-2.894%	-2.834%	7.000%	-2.370%	-2.310%
7.000%	-3.019%	-2.959%	7.125%	-2.870%	-2.810%
7.125%	-3.589%	-3.529%	7.250%	-2.995%	-2.935%

15 Year Conforming			Overlays DU/DU		Fee
Rate	15 Day	30 Day			
5.375%	0.106%	0.166%	2 UNIT > 75%		0.500%
5.500%	-0.204%	-0.144%	Cashout 70.01-80.0%		0.500%
5.625%	-0.594%	-0.534%	Cashout >= 80.01%		0.750%
5.750%	-1.014%	-0.954%	LTV 95.01 - 97%		0.500%
5.875%	-1.404%	-1.344%	LTV 97.01 - 100% & FICO >= 680		1.250%
6.000%	-1.594%	-1.534%	80/20 and FICO >= 680		1.500%
6.125%	-1.934%	-1.874%	80/20 and FICO >= 680		1.000%
6.250%	-2.274%	-2.214%	75/25 and FICO < 680		1.000%
6.375%	-2.564%	-2.504%	75/25 and FICO >= 680		0.750%
6.500%	-2.689%	-2.629%	40 Year Amortization		1.625%
			Loan Arms < \$125K		0.250%
			Escrow Waiver (where applicable)		0.250%

Maximum Price	-3.00%
Additional Lock Terms	
60 Day - add to 30 Day	0.125%

20, 30, & 40yr Terms LTV > 70		Fee
FICO < 620		2.250%
FICO 620-639		2.000%
FICO 640-659		1.500%
FICO 660-679		1.000%

State FEE Adjustments				
Tier	States	<=180	<=240	>240
1	AR, KY, ND, NJ, OK, PA, TX	-0.100%	-0.100%	-0.100%
2	All Other States	0.000%	0.000%	0.000%
3	IL, IN, ME, NH, NV, OH, VT	0.050%	0.050%	0.050%
4	AZ, CO, MA, MI, MN, RI, UT	0.150%	0.150%	0.150%
	FL	-0.126%	-0.104%	-0.088%
	VA	0.047%	-0.099%	-0.127%
	DC, MD	0.125%	0.000%	-0.060%

SIVA			Quick & EZ (SISA)		
LTV	FICO	Fee	LTV	FICO	Fee
<=70	680 - 699	1.500%	<=70	680 - 699	0.750%
	>=700	1.500%		700 - 719	0.375%
<=70.01-75	680 - 699	1.625%		720-739	0.250%
	>=700	1.625%		>=740	0.250%
75.01 - 90	680 - 699	1.875%	<=70.01-75	680 - 699	0.875%
	>=700	1.625%		700 - 719	0.500%
				720-739	0.375%
				>=740	0.250%

Additional Fee Overlays			Quick & EZ Interest Only		
LTV <=70	LTV 70.01-90	Fee	Added to base Quick & Easy Overlays		
Condo	0.000%	0.250%	FICO		Fee
CLTV <=90 w/2nd	0.250%	0.250%	>=680		1.750%
2 - Units	0.500%	1.750%		FICO < 720	FICO >=720
				0.500%	0.250%
				80/10/10	0.500%

Fannie Expanded Approval		
	Rate	Fee
EA1	0.875%	
EA2	1.125%	
EA3	1.500%	
	Fee	
Level 2 & 3 Cashout Condo	0.500%	

Interest First		
10 / 20	1.500%	
15 / 15	1.500%	

Additional Interest First Fee Overlays		
FICO < 720	FICO >=720	Fee
75/20/5	0.500%	0.250%
80/10/10	0.500%	0.250%
80/15/5	0.500%	0.250%
90/5/5	0.500%	0.250%

MyCommunity Mortgage		
MCM Mortgage Program	0.625%	0.000%
Interest Only	0.000%	2.125%
Subordinate Financing	0.000%	0.750%
40 year Amortization	0.000%	2.750%
** No additional Overlays Apply**		

AAP Fee Overlays					
LTV	FICO:	Non-traditional	660-679	680-699	>=700
<=70%		1.875%	1.750%	1.750%	1.750%
70.01 - 75.00		2.250%	1.875%	1.875%	1.875%
75.01 - 80.00		N/A	N/A	2.125%	1.875%
80.01 - 90.00		N/A	N/A	2.125%	1.875%
Additional AAP Fee Overlays					
Condo	LTV <=70	LTV 70.01-90			
	0.000%	0.250%			
CLTV <=90 w/2nd	0.250%	0.250%			
2-4 Units	0.500%	1.750%			

Fannie Mae NOO Fee Overlays				
15 Year Term		> 15 Year Term		
	<=75 LTV	>75 LTV	<720 FICO	>720 FICO
<70 FICO	1.750%	1.500%	1.250%	2.000%
>=720 FICO	0.500%	1.500%	>=720 FICO	1.875%

* A DU/DU Approve/Eligible on Fannie Mae Conforming Loans is required (Excluding AAP & Lite Doc).

Fannie Mae Conforming Fixed Term LIBOR Arms

3/1 LIBOR 2/2/6			5/1 LIBOR 5/2/5		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.625%	-0.235%	-0.175%	5.625%	0.270%	0.330%
5.750%	-0.425%	-0.365%	5.750%	0.010%	0.070%
5.875%	-0.595%	-0.535%	5.875%	-0.250%	-0.190%
6.000%	-0.765%	-0.705%	6.000%	-0.600%	-0.540%
6.125%	-0.905%	-0.845%	6.125%	-0.950%	-0.890%
6.250%	-1.045%	-0.985%	6.250%	-1.160%	-1.100%
6.375%	-1.175%	-1.115%	6.375%	-1.370%	-1.310%
6.500%	-1.305%	-1.245%	6.500%	-1.560%	-1.500%
6.625%	-1.430%	-1.370%	6.625%	-1.750%	-1.690%
6.750%	-1.555%	-1.495%	6.750%	-1.875%	-1.815%
6.875%	-1.680%	-1.620%	6.875%	-2.000%	-1.940%

7/1 LIBOR 5/2/5			10/1 LIBOR 5/2/5		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.250%	-0.270%	-0.210%	6.250%	-0.025%	0.035%
6.375%	-0.540%	-0.480%	6.375%	-0.445%	-0.385%
6.500%	-0.730%	-0.670%	6.500%	-0.845%	-0.785%
6.625%	-0.920%	-0.860%	6.625%	-1.105%	-1.045%
6.750%	-1.045%	-0.985%	6.750%	-1.230%	-1.170%
6.875%	-1.170%	-1.110%	6.875%	-1.355%	-1.295%
7.000%	-1.295%	-1.235%	7.000%	-1.480%	-1.420%
7.125%	-1.420%	-1.360%	7.125%	-1.605%	-1.545%
7.250%	-1.545%	-1.485%	7.250%	-1.730%	-1.670%
7.375%	-1.670%	-1.610%	7.375%	-1.855%	-1.795%
7.500%	-1.795%	-1.735%	7.500%	-1.980%	-1.920%

State FEE Adjustments					
Group	States	3/1 Arm	5/1 Arm	7/1 Arm	10/1 Arm
3	AZ, CO, MA	0.260%	0.250%	0.160%	0.170%
	NH, NV, OR, UT, WA				
4	CT, DE, HI, IL, IN	0.190%	0.190%	0.100%	0.110%
	IL, ME, MO, NJ				
5	GA, MI, MN, MT	0.070%	0.040%	0.020%	0.040%
	NM, TN, VT, WV, WY				
6	All Other States	0.000%	0.000%	0.000%	0.000%
7	IA, MS, ND, NE, OK, SD	0.200%	0.010%	-0.030%	-0.040%
	FL	0.237%	0.225%	0.152%	0.135%
	VA, MD, DC	0.231%	0.259%	0.189%	0.168%

Maximum Price for all ARM Products: -1.000%

FNMA AGENCY LIBOR Arm Overlays		
Interest Only (not available for all loan scenarios)		0.125%
Cashout 75.01-80.0%		0.000%
Cashout 80.01-85.0%		0.000%
Cashout 85.01-90.0%		0.000%
1 unit w/ LTV > 90.00% <=95.01		0.000%
LTV 95.01% - 97%		0.000%
LTV 97.01 - 100% & FICO >= 680		0.000%
LTV 97.01 - 100% & FICO >= 680		0.000%
LTV > 90% or 90/5/5		0.250%
80/20 - FICO < 680 (5/1, 7/1 10/1 fully amort & purch only)		0.000%
80/20 - FICO >= 680 (5/1, 7/1 10/1 fully amort & purch only)		0.000%
2 UNIT > 75%		0.000%
NOO w/ <=75 LTV and >=720 FICO		0.000%
NOO w/ <=75 LTV and <720 FICO		0.000%
NOO w/ >75 LTV and >=720 FICO		0.000%
NOO w/ >75 LTV and <720 FICO		0.000%
FICO < 620 and LTV > 70		2.000%
FICO 620-639 and LTV > 70		0.000%
FICO 640-659 and LTV > 70		1.750%
FICO 660-679 and LTV > 70		0.000%
FICO 680-699 and LTV > 70		0.750%
Quick & EZ (SISA) - FICO < 680		N/A
Quick & EZ (SISA) - FICO 680 - 699		N/A
Quick & EZ (SISA) - FICO > 700-719		0.625%
Quick & EZ (SISA) - FICO > 720		0.000%
Quick & EZ Interest Only (Add to Base Quick & EZ overlays)		0.000%
FICO <= 680		0.125%
80/10/10 & FICO < 720		0.000%
80/10/10 & FICO >= 720		0.000%
40 Year Amortization		0.000%
Escrow Waiver (where applicable)		0.250%
Fannie Mae MyCommunity Mortgage 5's, 7's & 10's		Rate
My Community Mortgage Program		0.500%
5/1 ARM w/ LTV > 90		0.000%
Interest Only		0.000%
Subordinate Financing		0.000%
40 year Amortization		0.000%
40 year Amortization		0.125%

Fannie Expanded Approval 7's & 10's		
EA 1	0.625%	0.000%
EA 2	0.875%	0.000%
EA 3	1.250%	0.000%

Stated Income (Fully Amortizing Only) 5's, 7's, & 10's		
LTV <= 70 and Fico 680-699		0.000%
LTV <= 70 and Fico >= 700		0.000%
LTV 70.01-75 and Fico 680-699		0.000%
LTV 70.01-75 and Fico >= 700		0.000%
LTV 75.01-90 and Fico 680-699		0.000%
LTV 75.01-90 and Fico >= 700		0.000%

Additional Fee Overlays		
LTV <=70	0.250%	0.500%
LTV 70.01 - 75	0.250%	1.750%
LTV 75.01 - 80	0.250%	1.750%
LTV 80.01 - 90	0.250%	N/A

AAP Fee Overlays - 5/1, 7/1 & 10/1					
LTV	FICO:	Non-traditional	660-679	680-699	>=700
<=70%		1.625%	1.500%	1.500%	1.500%
70.01 - 75.00		2.000%	1.625%	1.625%	1.625%
75.01 - 80.00		N/A	N/A	1.875%	1.625%
80.01 - 90.00		N/A	N/A		

Pricing Effective:	10:00 AM EST	12/10/07	Until	09:59 AM EST	12/11/07	Extended Locks Fee			Locks Expiration Dates		
Rates shown are current market only and are subject to change						(Applies to 60 Day Price)			Fixed	Arms	
Additional Rate/Point combinations are available in WebLoan						90 Day Up front Fee	0.125%	0.125%	0.125%	0.125%	15 Days 12/25/2007
						120 Day Up front Fee	0.250%	0.250%	0.250%	0.250%	30 Days 01/09/2008
						150 Day Up front Fee	0.500%	0.500%	0.500%	0.500%	60 Days 02/08/2008
						180 Day Up front Fee	0.750%	0.750%	0.750%	0.750%	

Freddie Mac Conforming Fixed Rate Programs

30 Year Conforming			20 Year Conforming		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.875%	0.316%	0.376%	6.000%	-0.533%	-0.473%
6.000%	-0.294%	-0.234%	6.125%	-0.933%	-0.873%
6.125%	-0.764%	-0.704%	6.250%	-1.343%	-1.283%
6.250%	-1.234%	-1.174%	6.375%	-1.468%	-1.408%
6.375%	-1.359%	-1.299%	6.500%	-1.688%	-1.628%
6.500%	-1.579%	-1.519%	6.625%	-1.938%	-1.878%
6.625%	-1.899%	-1.839%	6.750%	-2.188%	-2.128%
6.750%	-2.339%	-2.279%	6.875%	-2.313%	-2.253%
6.875%	-2.909%	-2.849%	7.000%	-2.438%	-2.378%
7.000%	-3.034%	-2.974%	7.125%	-2.938%	-2.878%

15 Year Conforming			Maximum Price
Rate	15 Day	30 Day	-3.00%
5.375%	-0.177%	-0.117%	
5.500%	-0.302%	-0.242%	
5.625%	-0.692%	-0.632%	
5.750%	-1.112%	-1.052%	
5.875%	-1.502%	-1.442%	
6.000%	-1.692%	-1.632%	
6.125%	-2.032%	-1.972%	
6.250%	-2.372%	-2.312%	
6.375%	-2.662%	-2.602%	
6.500%	-2.787%	-2.727%	

State FEE Adjustments			
Tier	States	<=180	<=240
1	AR, KY, ND, NJ, OK, PA, TX	-0.100%	-0.100%
2	All Other States	0.000%	0.000%
3	IL, IN, ME, NH, NV, OH, VT	0.050%	0.050%
4	AZ, CO, MA, MI, MN, RI, UT	0.150%	0.150%
	FL	-0.126%	-0.104%
	VA	0.047%	-0.099%
	DC, MD	0.125%	0.000%

Overlays LP	Fee
2 UNIT > 75%	0.500%
3 to 4 Unit > 70%	1.250%
Cashout 70.01-80.0%	0.500%
Cashout 80.01-90.0%	0.750%
NOO 0.00% - 50.0%	0.250%
NOO 50.01 - 60.0%	1.250%
NOO 60.01 - 75.0%	1.500%
NOO 75.01 - 80.0%	2.000%
NOO 80.01 - 90.0%	2.500%
LTV 95.01% - 97.0%	0.750%
LTV>97% Term>180	1.625%
LTV>97% Term=180	1.125%
75/20/5	0.250%
80/10/10 and FICO < 720	0.250%
80/15/5	0.250%
90/5/5	0.250%
80/20 and FICO<680	2.000%
80/20 and FICO >=680	1.500%
75/25 and FICO >=680	1.000%
75/25 and FICO >=680	0.750%
Loan Amts <\$125K	0.250%
Initial Interest	1.750%
(Add to base Initial Interest Price)	Fee
Initial Interest 75/20/5	0.250%
Initial Interest 80/10/10 FICO < 720	0.750%
Initial Interest 80/10/10 FICO >= 720	0.500%
Initial Interest 80/15/5	0.500%
Initial Interest 90/5/5	0.500%
Escrow Waiver (where applicable)	0.250%

20, 30, & 40yr Terms LTV >70	Fee
FICO <620	2.250%
FICO 620-639	2.000%
FICO 640-659	1.500%
FICO 660-679	1.000%

Freddie A Minus	Rate
Level 1	0.625%
Level 2	0.750%
Level 3	1.000%
Level 4	1.500%
Level 5	1.875%

*An LP Accept on Freddie Mac Conforming Loans is require

Freddie Mac Conforming Fixed Term LIBOR Arms

3/1 LIBOR 2/2/6			5/1 LIBOR 5/2/5		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.625%	-0.235%	-0.175%	5.625%	0.270%	0.330%
5.750%	-0.425%	-0.365%	5.750%	0.010%	0.070%
5.875%	-0.595%	-0.535%	5.875%	-0.250%	-0.190%
6.000%	-0.765%	-0.705%	6.000%	-0.600%	-0.540%
6.125%	-0.905%	-0.845%	6.125%	-0.950%	-0.890%
6.250%	-1.045%	-0.985%	6.250%	-1.160%	-1.100%
6.375%	-1.175%	-1.115%	6.375%	-1.370%	-1.310%
6.500%	-1.305%	-1.245%	6.500%	-1.560%	-1.500%
6.625%	-1.430%	-1.370%	6.625%	-1.750%	-1.690%
6.750%	-1.555%	-1.495%	6.750%	-1.875%	-1.815%
6.875%	-1.680%	-1.620%	6.875%	-2.000%	-1.940%

7/1 LIBOR 5/2/5			10/1 LIBOR 5/2/5		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.250%	-0.270%	-0.210%	6.250%	-0.025%	0.035%
6.375%	-0.540%	-0.480%	6.375%	-0.445%	-0.385%
6.500%	-0.730%	-0.670%	6.500%	-0.845%	-0.785%
6.625%	-0.920%	-0.860%	6.625%	-1.105%	-1.045%
6.750%	-1.045%	-0.985%	6.750%	-1.230%	-1.170%
6.875%	-1.170%	-1.110%	6.875%	-1.355%	-1.295%
7.000%	-1.295%	-1.235%	7.000%	-1.480%	-1.420%
7.125%	-1.420%	-1.360%	7.125%	-1.605%	-1.545%
7.250%	-1.545%	-1.485%	7.250%	-1.730%	-1.670%
7.375%	-1.670%	-1.610%	7.375%	-1.855%	-1.795%
7.500%	-1.795%	-1.735%	7.500%	-1.980%	-1.920%

State FEE Adjustments					
Tier	States	3/1 Arm	5/1 Arm	7/1 Arm	10/1 Arm
3	AZ, CO, MA, NH, NV, OR, UT, WA	0.260%	0.250%	0.160%	0.170%
4	CT, DE, HI, ID, IL, ME, MO, NJ	0.190%	0.190%	0.100%	0.110%
5	GA, MI, MN, MT, NM, TN, VT, WV, WY	0.070%	0.040%	0.020%	0.040%
6	All Other States	0.000%	0.000%	0.000%	0.000%
7	IA, MS, ND, NE, OK, SD	0.000%	0.010%	-0.030%	-0.040%
	FL	0.237%	0.228%	0.152%	0.135%
	VA, MD, DC	0.231%	0.259%	0.189%	0.168%

Maximum Price for all ARM Products: -1.000%

FHLMC AGENCY LIBOR Arm Overlays	Rate	Fee
Initial Interest (not available for all loan scenarios)	0.125%	0.000%
Cashout 70.01-80.0%	0.000%	0.500%
Cashout > 80.00%	0.000%	0.750%
1 unit w/ LTV > 90.00% <95.01	0.000%	0.250%
75/20/5	0.000%	0.250%
80/10/10 and FICO < 720	0.000%	0.750%
80/10/10 and FICO >= 720	0.000%	0.500%
80/10/10 and FICO < 720 (Initial Interest)	0.000%	0.750%
80/10/10 and FICO >= 720 (Initial Interest)	0.000%	0.500%
80/15/5	0.000%	0.750%
90/5/5	0.000%	0.750%
80/20	0.000%	2.000%
2 UNIT > 75%	0.000%	0.500%
NOO 0.00% - 50.0%	0.000%	0.000%
NOO 50.01 - 60.0%	0.000%	1.000%
NOO 60.01 - 75.0%	0.000%	1.500%
NOO 75.01 - 80.0%	0.000%	2.000%
NOO 80.01 - 90.0%	0.000%	2.500%
3 to 4 Unit	0.000%	1.000%
FICO <620 and LTV > 70	0.000%	2.000%
FICO 620-639 and LTV > 70	0.000%	1.750%
FICO 640-659 and LTV > 70	0.000%	1.250%
FICO 660-679 and LTV > 70	0.000%	0.750%
Quick & EZ (SISA) - FICO < 680	N/A	N/A
Quick & EZ (SISA) - FICO 680 - 699	0.000%	0.750%
Quick & EZ (SISA) - FICO > 700	0.000%	0.500%
Quick & EZ Interest Only (Add to Base Quick & EZ overlays)		
FICO >= 680	0.125%	0.000%
LTV > 80 w/2nd	0.000%	0.250%
80/10/10 & FICO <720	0.000%	0.750%
80/10/10 & FICO >=720	0.000%	0.500%
Escrow Waiver (where applicable)	0.000%	0.250%

Freddie Mac A-Minus 3's, 5's, 7's & 10's	Rate	Fee
Level 1	0.000%	0.500%
Level 2	0.000%	1.000%
Level 3	0.000%	1.500%
Level 4	0.000%	2.750%
Level 5	0.000%	3.250%

Freddie Mac Home Possible 5's, 7's, & 10's	Rate	Fee
LTV <= 95.00 & 1 Unit	0.000%	1.000%
LTV <= 95.00 & 2-Units	0.000%	1.500%
LTV 95.01 - 97.00 & 1-Unit	0.000%	1.000%
LTV 95.01 - 97.00 & 2-Units	0.000%	1.875%
LTV 97.01 - 100.00	0.000%	2.000%
FICO < 720 w/2nd	0.000%	0.750%
FICO >= 720 w/2nd	0.000%	0.500%
2 Units & LTV 91.00 - 95.00	0.000%	1.000%
3-4 Unit > 90	0.000%	1.000%

All LIBOR Arms	Rate	Fee
1 Yr LIBOR 11/15/07	4.514%	
Base Margin	2.250%	

Additional Lock Terms	Fee
60 Day - add to 30 Day	0.125%

Pricing Effective:	10:00 AM EST	12/10/07	Until	09:59 AM EST	12/11/07	Extended Locks Fee			Locks Expiration Date	
Rates shown are current market only and are subject to change **Additional Rate/Point combinations are available in WebLoan**						(Applies to 60 Day Price)	Fixed	Arms	15 Days	12/25/2007
						90 Day Up front Fee	0.125%	0.125%	30 Days	01/09/2008
						120 Day Up front Fee	0.250%	0.250%	60 Days	02/08/2008
						150 Day Up front Fee	0.500%	0.500%		
						180 Day Up front Fee	0.750%	0.750%		

Jumbo Fixed Term LIBOR Arms

3/1 Jumbo 2/2/6		
Rate	15 Day	30 Day
5.750%	1.292%	1.352%
5.875%	0.992%	1.052%
6.000%	0.692%	0.752%
6.125%	0.392%	0.452%
6.250%	0.162%	0.222%
6.375%	-0.068%	-0.008%
6.500%	-0.298%	-0.238%
6.625%	-0.528%	-0.468%
6.750%	-0.708%	-0.648%
6.875%	-0.833%	-0.773%
7.000%	-0.958%	-0.898%
7.125%	-1.083%	-1.023%
7.250%	-1.208%	-1.148%

5/1 Jumbo 5/2/5		
Rate	15 Day	30 Day
5.750%	1.375%	1.435%
6.000%	0.925%	0.985%
6.125%	0.525%	0.585%
6.250%	0.225%	0.285%
6.375%	-0.075%	-0.015%
6.500%	-0.375%	-0.315%
6.625%	-0.675%	-0.615%
6.750%	-0.925%	-0.865%
6.875%	-1.175%	-1.115%
7.000%	-1.425%	-1.365%
7.125%	-1.675%	-1.615%
7.250%	-1.925%	-1.865%
7.375%	-2.175%	-2.115%

7/1 Jumbo 5/2/5		
Rate	15 Day	30 Day
5.750%	1.764%	1.824%
5.875%	1.314%	1.374%
6.000%	0.864%	0.924%
6.125%	0.414%	0.474%
6.250%	0.014%	0.074%
6.375%	-0.306%	-0.246%
6.500%	-0.626%	-0.566%
6.625%	-0.946%	-0.886%
6.750%	-1.216%	-1.156%
6.875%	-1.436%	-1.376%
7.000%	-1.686%	-1.626%
7.125%	-2.006%	-1.946%
7.250%	-2.326%	-2.266%

10/1 Jumbo 5/2/5		
Rate	15 Day	30 Day
5.750%	3.195%	3.255%
5.875%	2.695%	2.755%
6.000%	2.195%	2.255%
6.125%	1.695%	1.755%
6.250%	1.195%	1.255%
6.375%	0.695%	0.755%
6.500%	0.245%	0.305%
6.625%	-0.135%	-0.075%
6.750%	-0.465%	-0.405%
6.875%	-0.795%	-0.735%
7.000%	-1.125%	-1.065%
7.125%	-1.375%	-1.315%
7.250%	-1.585%	-1.525%

State FEE Adjustments

Tier	States	3/1 Arm	5/1 Arm	7/1 Arm	10/1 Arm
3	AZ, CO, MA NH, NV, OR, UT, WA	-0.216%	-0.382%	0.156%	0.227%
4	CT, DE, HI, ID IL, ME, MO, NJ	-0.251%	-0.431%	0.103%	0.149%
5	GA, MI, MN, MT NM, TN, VT, WV, WY	-0.317%	-0.510%	-0.010%	-0.002%
6	All Other States	0.000%	0.000%	0.000%	0.000%
7	IA, MS, ND, NE, OK, SD	-0.040%	-0.484%	-0.020%	-0.038%
	FL	-0.261%	-0.435%	0.104%	0.147%
	VA, MD, DC	-0.238%	-0.384%	0.158%	0.227%

Maximum Price: **-1.000%**

Jumbo LIBOR and Prepay LIBOR Arm Overlays

	Rate	Margin	Fee
LTV > 90.0%	0.000%	0.000%	0.500%
CLTV > 80	0.000%	0.000%	0.750%
Loan Amt > \$1mm to \$1.5mm	0.000%	0.000%	0.250%
Loan Amt > \$1.5mm to \$2mm	0.000%	0.000%	0.500%
Second Homes < 65 LTV	0.000%	0.000%	0.125%
Second Homes 65-80 LTV	0.000%	0.000%	0.250%
Second Homes > 80 LTV	0.000%	0.000%	0.500%
3 - 4 UNIT <= 80 LTV	0.000%	0.000%	0.500%
3 - 4 UNIT > 80 LTV	0.000%	0.000%	0.750%
Cashout > 75%	0.000%	0.000%	0.500%
3 Yr Prepay	0.000%	0.000%	-0.250%
NOO	0.000%	0.000%	1.250%
Jumbo Interest Only	0.000%	0.000%	0.250%
Escrow Waiver (where applicable)	0.000%	0.000%	0.250%

All LIBOR Arms

1 Yr LIBOR : 11/15/07	4.514%
Base Margin	2.250%

Limited Docs

AAP Non Prepay	0.125%
Lite Doc Non Prepay	0.125%

Additional Lock Terms

60 Day - add to 30 Day	0.125%
------------------------	--------

*****NOTE*****
Prepayment Arms are prohibited in certain states and restricted in others. Please refer to the HSBC selling guide.

Jumbo Fixed Rate Programs

30 Year JUMBO Fixed		
Rate	15 Day	30 Day
7.000%	-0.364%	-0.304%
7.125%	-0.774%	-0.714%
7.250%	-1.184%	-1.124%
7.375%	-1.384%	-1.324%
7.500%	-1.584%	-1.524%
7.625%	-1.784%	-1.724%
7.750%	-1.984%	-1.924%
7.875%	-2.109%	-2.049%
8.000%	-2.234%	-2.174%
8.125%	-2.359%	-2.299%
8.250%	-2.484%	-2.424%
8.375%	-2.609%	-2.549%
8.500%	-2.734%	-2.674%

15 Year JUMBO Fixed		
Rate	15 Day	30 Day
6.250%	1.113%	1.173%
6.375%	0.913%	0.973%
6.500%	0.713%	0.773%
6.625%	0.513%	0.573%
6.750%	0.313%	0.373%
6.875%	0.053%	0.113%
7.000%	-0.197%	-0.137%
7.125%	-0.447%	-0.387%
7.250%	-0.697%	-0.637%
7.375%	-0.947%	-0.887%
7.500%	-1.197%	-1.137%
7.625%	-1.447%	-1.387%
7.750%	-1.697%	-1.637%

Jumbo Overlays	Rate	Fee
LTV > 90	0.000%	0.500%
CLTV > 80	N/A	N/A
Loan Amt > \$650K <= \$1MM	0.000%	0.000%
Loan Amt > \$1mm to \$1.5mm	0.000%	0.500%
Loan Amt > \$1.5mm to \$2mm	0.000%	0.750%
Second Homes < 65 LTV	0.000%	0.125%
Second Homes 65-80 LTV	0.000%	0.250%
Second Homes > 80 LTV	0.000%	0.500%
Condominiums	0.000%	0.250%
Cashout LTV > 70 & <= 75%	0.000%	0.250%
Cashout & LTV > 75%	0.000%	0.500%
NOO	N/A	N/A
3 - 4 UNIT <= 80 LTV	0.000%	0.500%
3 - 4 UNIT > 80 LTV	0.000%	0.750%
Lite Doc	0.625%	0.000%
Escrow Waiver (where applicable)	0.000%	0.250%

30 YR Term Only	Fee
Interest Only	0.25%

Maximum Price **-1.000%**

State FEE Adjustments

Tier	States	<=180	>180
3	AZ, CO, MA NH, NV, OR, RI, UT, WA	0.230%	0.490%
4	CT, DE, HI, ID IL, ME, MO, NJ	0.160%	0.360%
5	GA, MI, MN, MT NM, TN, VT, WV, WY	0.070%	0.140%
6	All Other States	0.000%	0.000%
7	IA, MS, ND, NE, OK, SD	-0.160%	-0.140%
	FL	0.216%	0.490%
	VA, MD, DC	0.196%	0.476%

STATED INCOME: FIXED ONLY

Jumbo Fixed Overlays	FEE OVERLAY			
	<=65	65.01-75	75.01-80	80.01-90
SIVA > 780	N/A	N/A	N/A	N/A
SIVA 720-780	N/A	N/A	N/A	N/A
SIVA 700-719	N/A	N/A	N/A	N/A
SIVA 680-699	N/A	N/A	N/A	N/A
SIVA < 680	N/A	N/A	N/A	N/A
SISA >= 700	N/A	N/A	N/A	N/A
SISA < 700	N/A	N/A	N/A	N/A

FICO Fee Overlays

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85
>=740	-1.000%	-0.875%	-0.625%	-0.500%	-0.250%
720 - 739	-0.875%	-0.625%	-0.375%	-0.250%	0.000%
701 - 719	-0.625%	-0.500%	-0.250%	0.000%	0.000%

Additional Lock Terms

60 Day - add to 30 Day	0.125%
------------------------	--------

Government FHA

30 YEAR FIXED CRA HOME 97

30 Year FHA/VA		
Rate	15 Day	30 Day
5.500%	2.795%	2.855%
5.625%	2.195%	2.255%
5.750%	1.595%	1.655%
5.875%	1.015%	1.075%
6.000%	-0.815%	-0.755%
6.125%	-1.395%	-1.335%
6.250%	-1.975%	-1.915%
6.375%	-2.555%	-2.495%
6.500%	-3.135%	-3.075%
6.625%	-3.715%	-3.655%

15 Year FHA/VA		
Rate	15 Day	30 Day
5.375%	0.367%	0.427%
5.500%	-0.413%	-0.353%
5.625%	-0.538%	-0.478%
5.750%	-1.118%	-1.058%
5.875%	-1.698%	-1.638%
6.000%	-2.138%	-2.078%
6.125%	-2.263%	-2.203%
6.250%	-2.843%	-2.783%
6.375%	-3.423%	-3.363%
6.500%	-3.548%	-3.488%

Tier	States	<=180	>180
3	AZ, CO, MA NH, NV, OR, RI, UT, WA	0.180%	0.370%
4	CT, DE, HI, ID IL, ME, MO, NJ	0.140%	0.300%
5	GA, MI, MN, MT NM, TN, VT, WV, WY	0.030%	0.190%
6	All Other States	0.000%	0.000%
7	IA, MS, ND, NE, OK, SD	-0.010%	-0.030%
	FL	0.110%	0.348%
	VA, MD, DC	0.315%	0.387%

Maximum Price: **3.500%**

Government Extended Locks

60 Day - add to 30 day:	0.125%
90 Day - add to 30 day:	0.500%

****No Commitment/Underwriting Fees****

Rate	30 DAY
5.125%	1.948%
5.250%	0.948%
5.375%	-0.052%
5.500%	-0.682%
5.625%	-1.292%
5.750%	-1.892%
5.875%	-2.502%
6.000%	-3.002%
6.125%	-3.502%
6.250%	-3.992%
6.375%	-4.482%

Maximum Price **-3.000%**

Overlays	Rate
40 Yr Amortization	0.125%

Additional Lock Terms	
	Fee
15 Day - Add to 30 Day	-0.060%
60 Day - Add to 30 Day	0.125%

State FEE Adjustments

States	>240
PA	0.000%
CT, DE, IL, NJ	0.360%
OR, WA	0.490%
DC, MD, VA	0.526%
FL	0.492%

- ELIGIBLE STATES**
- | | | |
|--|---|---|
| Florida Counties
-Dade County
-Broward County
-Palm Beach County | New Jersey Counties
-Bergen -Morris
-Essex -Union
-Hudson | Oregon Counties
-Multnomah County |
| Illinois
Cook County | Connecticut
-Fairfield County | Washington Counties
-King County |
| Maryland
-Montgomery County | Virginia
-Fairfax County | Delaware
-New Castle |
| Pennsylvania Counties
-Philadelphia County | Washington DC | |

To check LMI & MM census tracts go to:
<http://www.fiec.gov/geocode/default.htm>
Issued By HSBC Mortgage Corporation (USA)



Pricing Effective: 10:00 AM EST 12/10/2007 Until 09:59 AM EST 12/11/07

Eligible States: ALL Except AK, AR, HI, KS, MT, ND, NM, SD, TX, VT, WV, WY

Home Equity Spotlight **CHECK IT OUT!**
Great Home Equity Line and Loan Rates!
Contact your Account Executive for details

STAND ALONE HELOC PRICING

Prime Rate as of 11/01/2007 7.50%
Add the Prime rate to the margin to determine the current rate

Line Amount	TLTV <= 80.00%				
	760+	759-720	719-700	699-680	679-660**
\$10,000 - \$29,999	2.090%	2.090%	2.190%	2.340%	2.690%
\$30,000 - \$49,999	0.490%	0.490%	0.590%	0.740%	0.990%
\$50,000 - \$99,999	0.340%	0.340%	0.490%	0.590%	0.840%
\$100,000 - \$149,999	-0.010%	-0.010%	0.090%	0.240%	0.490%
\$150,000 - \$500,000	-0.260%	-0.260%	-0.160%	-0.010%	0.240%

Line Amount	TLTV 80.01% - 89.99% (Full documentation only)				
	760+	759-720	719-700	699-680	679-660**
\$10,000 - \$29,999	2.240%	2.240%	2.490%	2.740%	3.490%
\$30,000 - \$49,999	0.990%	0.990%	1.240%	1.490%	2.240%
\$50,000 - \$99,999	0.790%	0.790%	0.990%	1.240%	1.740%
\$100,000 - \$149,999	0.490%	0.490%	0.740%	0.990%	1.240%
\$150,000 - \$500,000	-0.010%	0.240%	0.340%	0.490%	0.740%

Additional HELOC information: ** Rates/Margins for FICO scores 679-660 are eligible for Non-Traditional credit** (Full Doc Only)

* Stated Income not available in Maine or Minnesota.

LINE PROGRAM CODES - Stand Alone

HE20SF- Fully amortizing HELOC HE20FI6 - Stated Income interest-only
HE20SFI - Interest-only HELOC HE20PF - Full Amortizing Purchase First
HE20SF6 - Stated Income fully amortizing HE20PFI - Interest-only Purchase First

Additional Pricing and Compensation Information

BROKER COMPENSATION - Flat Fee Payment for Stand Alone & Blended HELOC's			
Line Amount	Broker Compensation	Maximum YSP	HELOC YSP Program
\$10,000 - \$49,999	\$500	\$499	+ .25% rate = .25% YSP
\$50,000 - \$99,999	\$750	\$750	+ .50% rate = .50% YSP
\$100,000 - \$500,000	\$1,000	\$500	+ .75% rate = .75% YSP +1.00% rate = 1.00% YSP
* Buyups are calculated on the line amount to a maximum of 1%			
* The total of the Flat Fee and YSP program for HELOC may not exceed \$1,500			
* Maximum YSP on lines \$100,000 and above is limited to \$500			
* Stand Alones - Broker may receive from the customer, a fee of up to 1% of approved line amount, up to a maximum of \$5,000.			
HSBC Mortgage Corporation (USA) does not originate any HOEPA or State High Cost transactions. Broker Premium Pricing buy-ups permitted provided the transaction does not exceed the applicable trigger rate for HOEPA or State High Cost thresholds.			
STAND ALONE & BLENDED HELOC OVERLAYS		ADDITIONAL HELOC PRODUCT INFORMATION	
Other	Rate Add	* Accessible for 10 years with a choice of repayment options:	
3-4 unit	0.250%	* Principal and interest payments; or	
2nd Home	0.250%	* 10 year interest only payment option	
Co-op	0.250%	* Once access expires, there are 20 years to repay with standard principal and interest payments	
Stated Inc.	0.250%	* Borrower to qualify at base interest rate (index plus any overlays) plus 1.50% based on a 240 month term. Use Standard Heloc/Full P&I payment factor table.	
Investments	1.500%	* Investment properties not eligible with the Purchase First product	
Interest-only	0.000%	* HELOC Rate Cap is 15.9%	
		* HELOC factor chart is available on Fax-on-Demand at 888-222-4114. In addition, a new HELOC qualifyng calculator is now available on Webloan.	
STANDALONE AND BLENDED FICO REQUIREMENTS AS OF 9/21/2007!!!			
*Minimum credit score requirement for Standalone HELOCs and Blended with full doc eligible Firsts is 660			
*Minimum credit score requirement for Standalone HELOCs and Blended with eligible Stated Income Firsts is 720			
Blended transactions are decisioned through DU or LP			

BLENDED HELOC PRICING

Prime Rate as of 11/01/2007 7.50%
Add the Prime rate to the margin to determine the current rate

Line Amount	TLTV <= 80.00%				
	760+	759-720	719-700	699-680	679-660
\$10,000 - \$29,999	1.490%	1.490%	1.590%	1.740%	2.090%
\$30,000 - \$49,999	0.240%	0.240%	0.340%	0.490%	0.740%
\$50,000 - \$99,999	0.090%	0.090%	0.240%	0.340%	0.590%
\$100,000 - \$149,999	-0.260%	-0.260%	-0.160%	-0.010%	0.240%
\$150,000 - \$500,000	-0.510%	-0.510%	-0.410%	-0.260%	-0.010%

Line Amount	TLTV 80.01% - 89.99% (Full documentation only)				
	760+	759-720	719-700	699-680	679-660
\$10,000 - \$29,999	1.740%	1.740%	1.990%	2.240%	2.990%
\$30,000 - \$49,999	0.740%	0.740%	0.990%	1.240%	1.990%
\$50,000 - \$99,999	0.540%	0.540%	0.740%	0.990%	1.490%
\$100,000 - \$149,999	0.240%	0.240%	0.490%	0.740%	0.990%
\$150,000 - \$500,000	-0.260%	-0.010%	0.090%	0.240%	0.490%

* Stated Income not available in Maine or Minnesota.

LINE PROGRAM CODES - Blended

HE20B- Fully amortizing HELOC HE20B6 - Stated Income fully amortizing HELOC
HE20BI - Interest-only HELOC HE20BI6 - Stated Income interest-only HELOC

Issued by HSBC Mortgage Corporation (USA)



Pricing Effective: 10:00 AM EST 12/10/07 Until 09:59 AM EST 12/11/07

Eligible States: ALL Except AK, AR, HI, KS, MT, ND, NM, SD, TX, VT, WV, WY

Home Equity Spotlight **CHECK IT OUT!**
Great Home Equity Line and Loan Rates!
Contact your Account Executive for details

STAND ALONE HELOAN PRICING

(Rates below are reflective of .50% YSP to Broker - see FIXED RATE LOAN YSP PROGRAM below for more pricing information)

Loan Amount	TLTV <= 80.00%				
	760+	759-720	719-700	699-680	679-660**
\$10,000 - \$29,999	8.890%	8.890%	9.240%	9.740%	10.490%
\$30,000 - \$49,999	8.490%	8.490%	8.590%	8.740%	8.990%
\$50,000 - \$99,999	8.240%	8.240%	8.340%	8.490%	8.740%
\$100,000 - \$149,999	7.990%	7.990%	8.090%	8.240%	8.490%
\$150,000 - \$500,000	7.890%	7.890%	7.990%	8.140%	8.390%

Loan Amount	TLTV 80.01% - 89.99% (Full documentation only)				
	760+	759-720	719-700	699-680	679-660**
\$10,000 - \$29,999	8.990%	8.990%	9.490%	9.990%	10.990%
\$30,000 - \$49,999	8.590%	8.590%	8.890%	9.240%	10.490%
\$50,000 - \$99,999	8.340%	8.340%	8.640%	8.900%	9.490%
\$100,000 - \$149,999	8.090%	8.090%	8.390%	8.890%	9.240%
\$150,000 - \$500,000	7.990%	7.990%	8.290%	8.790%	9.140%

Additional HELOAN information: Stand Alone HELOAN - Broker may receive from the customer, a fee of up to 1% of approved line amount, up to a maximum of \$5,000.
**** Rates/Margins for FICO scores 679-660 are eligible for Non-Traditional credit** (Full Doc Only)**

* Stated Income not available in Maine or Minnesota.

<p>STAND ALONE RATE OVERLAYS</p> <table border="0"> <tr> <td><u>Other</u></td> <td><u>Rate Add</u></td> <td><u>Other</u></td> <td><u>Rate Add</u></td> </tr> <tr> <td>3-4 unit</td> <td>0.25%</td> <td>Stated Inc.</td> <td>0.250%</td> </tr> <tr> <td>2nd Home</td> <td>0.25%</td> <td>Investments</td> <td>1.500%</td> </tr> <tr> <td>Co-op</td> <td>0.25%</td> <td>Amort > 180</td> <td>0.250%</td> </tr> <tr> <td>Balloon</td> <td>0.125%</td> <td></td> <td></td> </tr> </table>	<u>Other</u>	<u>Rate Add</u>	<u>Other</u>	<u>Rate Add</u>	3-4 unit	0.25%	Stated Inc.	0.250%	2nd Home	0.25%	Investments	1.500%	Co-op	0.25%	Amort > 180	0.250%	Balloon	0.125%			<p>LOAN PROGRAM CODES</p> <p><u>Stand Alone</u></p> <p>HF20SF - Fully amortizing HELOAN HFB15SF - 15/30 Balloon HELOAN HF20SF6 - Stated Inc. fully amortizing HFB15F6 - Stated Inc. Balloon HELOAN</p>	<p>FIXED RATE LOAN YSP PROGRAM</p> <p>BUY UPS at .125% to .25% ie: rate increase of 0.125% = .25% YSP Max buyup allowed is .50% (1.00% YSP)</p> <p>BUY DOWNS at .125% to .50% (4:1 ratio) ie: rate decrease of 0.125% = .50% loss in YSP Max buydown allowed is .25% (1.00% loss in YSP)</p>
<u>Other</u>	<u>Rate Add</u>	<u>Other</u>	<u>Rate Add</u>																			
3-4 unit	0.25%	Stated Inc.	0.250%																			
2nd Home	0.25%	Investments	1.500%																			
Co-op	0.25%	Amort > 180	0.250%																			
Balloon	0.125%																					

HSBC Mortgage Corporation (USA) does not originate any HOEPA or State High Cost transactions. Broker Premium Pricing buy-ups permitted provided the transaction does not exceed the applicable trigger rate for HOEPA or State High Cost thresholds.

STANDALONE AND BLENDED FICO REQUIREMENTS AS OF 9/21/2007!!!
*Minimum credit score requirement for Standalone HELOAN and Blended with full doc eligible Firsts is 660
*Minimum credit score requirement for Standalone HELOAN and Blended with eligible Stated Income Firsts is 720
Blended transactions are decisioned through DU or LP

Eligible States: ALL Except AK, AR, HI, KS, MT, ND, NM, SD, VT, WV, WY

BLENDED HELOAN PRICING

(Rates below are reflective of .50% YSP to Broker - see FIXED RATE LOAN YSP PROGRAM below for more pricing information)

Loan Amount	TLTV <= 80.00%				
	760+	759-720	719-700	699-680	679-660
\$10,000 - \$29,999	8.890%	8.890%	9.240%	9.740%	10.490%
\$30,000 - \$49,999	8.490%	8.490%	8.590%	8.740%	8.990%
\$50,000 - \$99,999	8.240%	8.240%	8.340%	8.490%	8.740%
\$100,000 - \$149,999	7.990%	7.990%	8.090%	8.240%	8.490%
\$150,000 - \$500,000	7.890%	7.890%	7.990%	8.140%	8.390%

Loan Amount	TLTV 80.01% - 89.99% (Full documentation only)				
	760+	759-720	719-700	699-680	679-660
\$10,000 - \$29,999	8.990%	8.990%	9.490%	9.990%	10.990%
\$30,000 - \$49,999	8.590%	8.590%	8.890%	9.240%	10.490%
\$50,000 - \$99,999	8.340%	8.340%	8.640%	8.900%	9.490%
\$100,000 - \$149,999	8.090%	8.090%	8.390%	8.890%	9.240%
\$150,000 - \$500,000	7.990%	7.990%	8.290%	8.790%	9.140%

* Stated Income not available in Maine or Minnesota.

<p>BLENDED RATE OVERLAYS</p> <table border="0"> <tr> <td><u>Other</u></td> <td><u>Rate Add</u></td> <td><u>Other</u></td> <td><u>Rate Add</u></td> </tr> <tr> <td>3-4 unit</td> <td>0.25%</td> <td>Stated Inc.</td> <td>0.250%</td> </tr> <tr> <td>2nd Home</td> <td>0.25%</td> <td>Investments</td> <td>1.500%</td> </tr> <tr> <td>Co-op</td> <td>0.25%</td> <td>Amort > 180</td> <td>0.250%</td> </tr> <tr> <td>Balloon</td> <td>0.125%</td> <td></td> <td></td> </tr> </table>	<u>Other</u>	<u>Rate Add</u>	<u>Other</u>	<u>Rate Add</u>	3-4 unit	0.25%	Stated Inc.	0.250%	2nd Home	0.25%	Investments	1.500%	Co-op	0.25%	Amort > 180	0.250%	Balloon	0.125%			<p>LOAN PROGRAM CODES</p> <p><u>Blended</u></p> <p>HF20B - Fully amortizing HELOAN HFB15B - 15/30 Balloon HELOAN HF20B6 - Stated Income fully amortizing HELOAN HFB15B6 - Stated Income Balloon HELOAN</p>	<p>FIXED RATE LOAN YSP PROGRAM</p> <p>BUY UPS at .125% to .25% ie: rate increase of 0.125% = .25% YSP Max buyup allowed is .50% (1.00% YSP)</p> <p>BUY DOWNS at .125% to .50% (4:1 ratio) ie: rate decrease of 0.125% = .50% loss in YSP Max buydown allowed is .25% (1.00% loss in YSP)</p>
<u>Other</u>	<u>Rate Add</u>	<u>Other</u>	<u>Rate Add</u>																			
3-4 unit	0.25%	Stated Inc.	0.250%																			
2nd Home	0.25%	Investments	1.500%																			
Co-op	0.25%	Amort > 180	0.250%																			
Balloon	0.125%																					

Contact Information	
<p>Home Equity Broker Team HE - Hours of operation: Monday - Friday 8am - 8pm EST (Blended packages go to the Broker's standard HSBC First Mortgage Team) For questions regarding rates, please call your Account Executive or: Stand Alone Home Equities 1-800-432-5632, then select option 2, then option 3</p> <p>Blended (HSBC 1st and 2nd) Transactions 1-800-273-7039, then selected option 0</p>	<p>Registrations: Please use Webloan - https://webloan.us.hsbc.com Webloan help desk phone: 877-433-4722 Email: us.mortgage.home.equity.broker@us.hsbc.com Fax: 866-592-0112</p> <p>Complete Express Docs Fax-on Demand Menu is now available on Webloan or by calling 1-888-220-4114</p>

Issued by HSBC Mortgage Corporation (USA)

If you wish to discontinue receiving future advertisements from this sender, send your opt-out request to us by email at faxnomore@us.hsbc.com, by fax at 877-330-9797 or by telephone at 1-800-273-7039 option 5. Specify the telephone number(s) of the fax machine(s) covered by your request or email addresses along with your company name. We will remove you from our list within 30 days. Our failure to do so may be unlawful.

