

Rate Sheet

Effective: 9/9/2009 14:08

Conforming (up to \$417,000)	
30 Year Fixed (Principle & Int)	
5.250%	0.000 Points
5.000%	0.750 Points
4.875%	1.125 Points
5/1 ARM - (Principle & Interest)	
4.625%	0.000 Points
3.875%	1.000 Points

Hi Balance (\$417k-\$729k)	
30 Year Fixed	
5.375%	0.250 Points
5.250%	0.500 Point
5/1 ARM	
4.875%	0.000 Points
4.125%	1.000 Points

Government Lending	
30 Year Fixed	
FHA or VA (up to \$417,000)	
5.250%	0.250 Points
5.000%	1.250 Points
30 Year Fixed "Hi Balance"	
FHA or VA (\$417k to \$729k)	
5.500%	0.000 Points
5.250%	1.000 Point
5/1 ARM	
FHA or VA (up to \$417,000)	
4.125%	0.000 Points
3.875%	1.000 Point

NEW Jumbo (\$729k - \$1.5MM) 75%LTV	
30 Year Fixed	
6.250%	0.750 Point
6.500%	0.000 Points
5/1 ARM	
5.625%	0.000 Points
5.375%	1.000 Point

* For informational purposes only - Rates subject to change.

PURCHASE RATES ONLY. For additional rates and scenarios, please contact me directly.

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