



MORTGAGE SERVICES

CERTIFIED PUBLIC ACCOUNTANTS

The Next Step

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Price Code: 012109
 21-Jan-09

Rate Locks Accepted Until
 3:30 P.M. Mountain Time

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PRICING SUBJECT TO CHANGE!

ADDITIONAL PROGRAMS AVAILABLE! CALL DAN OR DEBI FOR MORE INFORMATION.

CONVENTIONAL FIXED RATE LOANS UP TO \$417,000

								Loan Characteristic Price (YSP) Adjustments*:	
TBW	30 Year Conventional - Fixed			TBW	15 Year Conventional - Fixed			Cash Out (call for details, not all FICO/LTV listed)	
Rate	15 Day	30 Day	60 Day	Rate	15 Day	30 Day	60 Day		
5.125%	0.007	0.132	0.507	4.750%	0.314	0.439	0.751	FICO <620/LTV 60.01-75%	1.750
5.250%	(0.200)	(0.075)	0.300	4.875%	(0.009)	0.116	0.428	FICO 620-659/LTV 60.01-75%	0.750
5.375%	(0.287)	(0.162)	0.119	5.000%	(0.155)	(0.030)	0.282	FICO 660-699/LTV 60.01-75%	0.250
5.500%	(0.516)	(0.391)	(0.110)	5.125%	(0.288)	(0.163)	0.149	FICO 700-739/LTV 60.01-75%	0.125
5.625%	(0.711)	(0.586)	(0.305)	5.250%	(0.416)	(0.291)	0.022	Investment Property <70% - 75%	1.750
5.750%	(0.878)	(0.753)	(0.471)	5.375%	(0.495)	(0.370)	(0.057)	Investment Property 75.01% - 80%	3.000
								2-4 Units	1.000
								Alt/ Affordable 97	0.750
*This rate sheet is intended as a guideline ONLY to reflect current market. Pricing does not include any add-ons which may be applicable to do loan size, loan to value, or FICO adjustments. Market conditions can change frequently.								State Adjustment - TN	0.050
								State Adjustment - ID	0.100
								State Adjustment - UT, WY	0.160
*CALL TO ENSURE CORRECT PRICING BEFORE LOCKING ANY LOAN.								State Adjustment - CO, MN	0.200

CONVENTIONAL ARM RATE LOANS UP TO \$417,000

								Loan Characteristic Price (YSP) Adjustments*:	
TBW	3/1 Conventional ARM			TBW	5/1 Conventional ARM			*Adjustments are the same as noted above for Conventional Fixed Loans up to \$417K.	
Rate	15 Day	30 Day	60 Day	Rate	15 Day	30 Day	60 Day		
4.250%	0.104	0.229	0.394	4.625%	0.088	0.213	0.378	ARM Program Information:	
4.375%	(0.007)	0.118	0.283	4.750%	(0.075)	0.050	0.215	3/1 & 5/1 ARM Margin	2.25
4.500%	(0.167)	(0.042)	0.123	4.875%	(0.236)	(0.111)	0.054	3/1 & 5/1 ARM Index	3.21
4.625%	(0.327)	(0.202)	(0.037)	5.000%	(0.389)	(0.264)	(0.099)	3/1 ARM Caps	2/2/6
4.750%	(0.474)	(0.349)	(0.184)	5.125%	(0.549)	(0.424)	(0.259)	5/1 ARM Caps	5/2/5
4.875%	(0.620)	(0.495)	(0.330)	5.250%	(0.686)	(0.561)	(0.396)		

JUMBO FIXED RATE LOANS \$417,001 to \$1,000,000

								Loan Characteristic Price (YSP) Adjustments*:	
TBW	30 Year Jumbo Fixed			TBW	15 Year Jumbo Fixed				
Rate	15 Day	30 Day		Rate	15 Day	30 Day			
7.625%	4.368	4.618		7.625%	1.625	1.875		Fico 660-679	0.750
7.750%	3.825	4.075		7.750%	1.562	1.812		Fico >=740	(0.250)
7.875%	3.755	4.005		7.875%	1.500	1.750		2nd Home	1.000
8.000%	3.703	3.953		8.000%	1.437	1.687		2 Units	0.500
8.125%	3.664	3.914		8.125%	1.375	1.625		3-4 Units	1.000
8.250%	3.623	3.873		8.250%	1.312	1.562		Cash Out	0.250

LENDER FEES

Flood Cert	\$20-25	Re-Run DU/LP	\$20	Underwriting Fee	\$350-700
Tax Service	\$78	Processing	\$425	Courier/Postage (if applicable)	\$25-50
Re-Draw Fee	\$150-200	Loan Prep	\$60		

Rates, fees and programs are subject to change without notice. This information provided is to assist mortgage brokers only and is not intended as advertisement to extend credit as defined by Title 12, Code of Federal Regulations, Section 226.2