



April 6, 2011

Conventional First Mortgage loans, owner occupied, single family residence *					
Program	Rate	APR	Loan Fee	Caps	Margin
30 year fixed	4.875%	4.939%	0.50%		
15 year fixed	4.125%	4.233%	0.50%		
5/1 LIBOR ARM	3.500%	3.220%	0.50%	5/2/5	2.250%

APR based on loan amount of \$350,000, loan fee, and \$795 processing fee.
Based on credit score of 740 and a loan-to-value of 80%. (Increasing loan-to-value ratio may increase rate.)

Conventional Non-Owner occupied, single family residence *					
Program	Rate	APR	Loan Fee	Caps	Margin
30 year fixed	5.250%	5.315%	0.50%		
15 year fixed	4.625%	4.735%	0.50%		
5/1 LIBOR ARM	4.000%	3.361%	0.50%	5/2/5	2.250%

APR based on loan amount of \$350,000, loan fee, and \$795 processing fee.
Based on credit score of 740 and a loan-to-value of 80%. (Increasing loan-to-value ratio may increase rate.)

Conventional Conforming High Balance *					
Program	Rate	APR	Loan Fee	Caps	Margin
30 year fixed	5.125%	5.185%	0.50%		
15 year fixed	4.375%	4.476%	0.50%		
5/1 LIBOR ARM	3.875%	3.322%	0.50%	5/2/5	2.250%

APR based on loan amount of \$450,000, loan fee, and \$795 processing fee.
\$580,000 for El Dorado, Placer, Sacramento (Metro area, Arden, Arcade, Roseville) and Yolo Counties.
\$423,750 for Redding (Metro area), call for other counties.
Credit scores below 740 and/or cash-out refinances will increase rate

Owner Occupied Single Family Residence "Portfolio Loan" program					
Rates available for loan amounts up to \$417,000					
Program	Rate	APR	Loan Fee	Caps	Margin
3/1 LIBOR ARM	4.750%	3.631%	1.00%	2/2/6	2.500%
5/1 LIBOR ARM	5.125%	3.892%	1.00%	2/2/6	2.500%
7/1 LIBOR ARM	5.500%	4.219%	1.00%	2/2/6	2.500%
10/1 LIBOR ARM	6.000%	4.781%	1.00%	2/2/6	2.500%

APR based on loan amount of \$350,000, loan fee and current index. Processing fee \$795.

Rates available for loan amounts greater than \$417,000 up to \$1,000,000					
Program	Rate	APR	Loan Fee	Caps	Margin
3/1 LIBOR ARM	5.250%	3.707%	1.00%	2/2/6	2.500%
5/1 LIBOR ARM	5.625%	4.020%	1.00%	2/2/6	2.500%
7/1 LIBOR ARM	6.000%	4.394%	1.00%	2/2/6	2.500%
10/1 LIBOR ARM	6.500%	5.021%	1.00%	2/2/6	2.500%

APR based on loan amount of \$650,000, loan fee and current index. Processing fee \$795.

Owner occupied and second home only.
LTV 75%; full documentation only; minimum credit score 680.
Loans from \$1 million to \$1.5 million available by exception.

Adjustable rate current index = 1 Year LIBOR as of 04/06/11 is 0.778%

* Loans brokered to Flagstar Bank.
Other fees to borrower include appraisal and title insurance.

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RATES AND FEES SUBJECT TO CHANGE WITHOUT NOTICE