

Great Western Financial Services Wholesale Lending

07/11/11 9:20

Conforming 30			Conforming 15			Conforming 10		
Rate	10 Day	25 Day	Rate	10 Day	25 Day	Rate	10 Day	25 Day
4.250	99.500	99.250	3.250	99.250	99.000	3.250	101.375	101.000
4.375	100.625	100.375	3.375	100.000	99.625	3.375	102.000	101.750
4.500	101.500	101.125	3.500	100.375	100.000	3.500	102.375	102.000
4.625	102.125	101.875	3.625	100.750	100.500	3.625	102.750	102.375
4.750	102.750	102.500	3.750	101.500	101.250	3.750	103.125	102.875
4.875	103.750	103.500	3.875	102.125	101.875	3.875	103.625	103.500
5.000	103.875	103.875	4.000	102.500	102.250	4.000	103.625	103.625
5.125	103.875	103.875	4.125	102.875	102.625	4.125	103.625	103.625
			4.250	103.625	103.375			

5/1 ARM			Conforming 20		
Rate	10 Day	25 Day	Rate	10 Day	25 Day
			3.750	98.875	98.750
			3.875	99.625	99.500
			4.000	100.000	99.875
			4.125	100.500	100.375
			4.250	101.625	101.500
			4.375	102.375	102.250
			4.500	102.750	102.750
			4.625	103.250	103.250
			4.750	103.625	103.625

ADJUSTMENTS

Sub Financing	FICO>=720 LTV<=65 CLTV>80	(0.250) Non-Escrowed Loans	(0.250)
Sub Financing	FICO<720 LTV<=65 CLTV>80	(0.500) 2 Units	(1.000)
Sub Financing	FICO>=720 LTV>65-75 CLTV>80 -95	(0.500) 3-4 Units	(1.000)
Sub Financing	FICO<720 LTV>65-75 CLTV>80 -95	(0.750) Inv Property LTV <= 75%	(1.750)
Sub Financing	FICO>=720 LTV/CLTV >75	(0.750) Inv Property LTV 75.01-80%	(3.000)
Sub Financing	FICO<720 LTV/CLTV >75	(1.000) Inv Property LTV >80%	(3.750)
Sub Financing	LTV/CLTV > =95	(1.500) Loan Amount 40,000-59,999	(0.500)
Condo/Coop	LTV > 75%, term > 180	(0.750) Loan Amount < 40,000	(0.750)
MI Coverage < 17%	LTV 85-90%, term > 240, DU	(0.375) Second Home	(0.125)
MI Coverage < 25%	LTV >90%, term > 240, DU	(0.750)	
Loan Amount < \$250,000		(0.125)	
Maximum Price		102.000	

Agency FICO/LTV GRID (Terms greater than 15 years)

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
740+	0.250	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
720-739	0.250	0.000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
700-719	0.250	(0.500)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
680-699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.500)	(1.500)	(1.500)
660-679	0.000	(1.000)	(2.000)	(2.500)	(2.750)	(2.750)	(2.750)	(2.750)
640-659	(0.500)	(1.250)	(2.500)	(3.000)	(3.250)	(3.250)	(3.250)	(3.250)
620-639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.250)
<620	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.250)

Agency Fixed Cashout Refi FICO/LTV Grid All Loan Terms

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	State Adjustments	
						30 Yr	15 Yr
740+	0.000	(0.250)	(0.250)	(0.500)	(0.625)	CT	(0.250) (0.125)
720-739	0.000	(0.625)	(0.625)	(0.750)	(1.500)	IN	(0.250) (0.125)
700-719	0.000	(0.625)	(0.625)	(0.750)	(1.500)	NM	(0.375) (0.250)
680-699	0.000	(0.750)	(0.750)	(1.375)	(2.500)	OK	(0.250) (0.125)
660-679	(0.250)	(0.750)	(0.750)	(1.500)	(2.500)	SC	(0.250) (0.250)
640-659	(0.250)	(1.250)	(1.250)	(2.250)	(3.000)	TX	0.000 0.000
620-639	(0.250)	(1.250)	(1.250)	(2.750)	(3.000)		
<620	(1.250)	(2.250)	(2.250)	(2.750)	(3.000)		

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