

# IMAC MORTGAGE BANKERS

1740 Gillette Road, Fairplex, CA 91768  
800-753-5626

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Corporate: 800-753-5626  Jim Bruins, x 3164 <a href="mailto:jbruins@imacmortgage.com">jbruins@imacmortgage.com</a>  Todd Hull, x 3165 <a href="mailto:thull@imacmortgage.com">thull@imacmortgage.com</a>  Richard Porter <a href="mailto:richardasa@yahoo.com">richardasa@yahoo.com</a> (626) 675-2929	<b>ANNOUNCEMENTS:</b>  Call Jim or Todd for information on our Reverse Mortgage Program	<b>PRICE INDICATION SHEET</b>  Best Efforts Pricing  Marketing/ Lock-in (909) 620-9471 Lock in cut off: 3:00 PM PST
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## FHA / VA PROGRAMS - Best Efforts

#100 FHA / VA 30 Yr Fixed					FHASecure - 30 yr Fixed					<b>REVERSE MORTGAGE PROGRAM!</b>
RATE	15 DAY	45 DAY			RATE	15 DAY	45 DAY			
6.625	1.750	2.125	VA	0.500	6.875	1.750	2.000	Ln Amt >\$362,790	2.250	NO INCOME/ASSET DOCUMENTATION NO FICO NO MORTGAGE PAYMENT!!!!  Call for more details!!!!
6.750	0.125	0.500	N/O/O-Streamline only	1.500	7.000	1.375	1.625	<\$99,000	0.250	
6.875	0.000	0.375	Mfg Housing	1.000	7.125	0.750	1.000	<75,000	0.750	
7.000	-0.250	0.125			7.250	0.125	0.375	<\$50,000	2.000	
7.125	-0.375	0.000	Ln Amt >\$362,790	1.500	7.375	-0.500	-0.250			
7.250	-1.625	-1.250	<\$99,000	0.250	7.500	-0.875	-0.625			
Credit Score:	600-619	0.500	<75,000	0.750	Credit Score:	600-619	0.500			
	580-599	1.000	<\$50,000	2.000		580-599	1.000			
	<580	2.000				<580	2.000			
	<530 VA only	2.000								

## CONFORMING SOLUTIONS - Best Efforts

# 200 30 YEAR FIXED			#200-IO - 30 YEAR - INTEREST ONLY			#250 - 15 YEAR FIXED			#231 5/1 ARM - 1 YR LIBOR		
RATE	10 DAY	30 DAY	RATE	10 DAY	30 DAY	RATE	10 DAY	30 DAY	RATE	10 DAY	30 DAY
6.500	0.750	1.000	6.500	1.500	1.750	6.125	0.750	1.000	6.000	1.375	1.625
6.625	0.375	0.625	6.625	1.000	1.250	6.250	0.375	0.625	6.125	1.000	1.250
6.750	-0.250	0.000	6.750	0.625	0.875	6.375	-0.125	0.125	6.250	0.750	1.000
6.875	-0.875	-0.625	6.875	-0.125	0.125	6.500	-0.500	-0.250	6.375	0.500	0.750
7.000	-1.250	-1.000	7.000	-0.625	-0.375	6.625	-0.750	-0.500	6.500	0.250	0.500
7.125	-1.250	-1.000				6.750	-0.875	-0.625	6.625	-0.125	0.125
7.250	-1.625	-1.375				6.875	-1.375	-1.125			
<i>Purchase? - Improve price by .125 on Prog #200, #200-IO, #250, #231</i>									CAPS 2/2/6      Margin 2.25		

## CONFORMING PRICE ADJUSTMENTS

Risk-Based Pricing:	<620	620-639	640-659	660-679	680-699	>=700	Cash Out <= 70%	0.125	INTEREST ONLY- IO - Arms
CONFORMING Agency Lns:	2.000	1.750	1.250	0.750	0.000	0.000	Cash Out 70.01-80%	0.625	Purchase                    0.250
Full Doc - Fx & Arms >70%							Cash Out 80.01-90%	0.875	Refinance                    0.500
Jumbo		0.500	N/O/O <= 70%		1.000		2 Unit	0.500	IO - Agency Fixed 30 Yr - see above price
R/T >75%		0.500	N/O/O- 70.01 - 75%		1.500		O/O 3-4 unit	1.500	IO (all products) >90% (Fx)    0.250
C/O		1.000	N/O/O- 75.01 - 80%		2.000		Subordinate Financing:		Ln Amt \$100k-140k            0.250
			N/O/O > 80.01- 90%		2.500		CLTV 90.01-95%	0.250	Ln Amt \$50,000-99,000    0.500
			2ND HOME		0.250		LTV 75.01-90% (Non-IO)	0.250	Ln Amt <\$50,000            1.500
							LTV >65% (IO)	0.500	No Impds                    0.250

LOW DOC (SIVA/NIV)			SISA				Low Doc - Price Adjustments						
#202 30 YR FIXED-Low Doc			#231-SI 30 Yr Fixed - SISA				Risk-Based Pricing:	<620	620-639	640-659	660-679	680-699	>=700
RATE	10 DAY	30 DAY	RATE	10 DAY	30 DAY	Low Doc <=60	N/A	N/A	1.500	1.500	0.375	0.250	
6.500	1.000	1.250	NOT  CURRENTLY AVAILABLE				SIVA/NIV 60.01-70	N/A	N/A	1.750	0.750	0.750	0.500
6.625	0.625	0.875					70.01-75	N/A	N/A	2.750	1.750	1.625	1.125
6.750	0.000	0.250					SISA -	N/A	N/A	N/A	N/A	N/A	N/A
6.875	-0.625	-0.375					Cash Out <= 70%	0.375	2nd Home 0.250 to RATE				
7.000	-1.000	-0.750							2-Units 0.250 to RATE				
7.125	-1.000	-0.750					INT ONLY-IO (Fx onl 0.625 to Rate						
7.250	-1.375	-1.125					INT ONLY-IO (Arms) Pur .250		No Impounds                    0.250				
No Wage Earners						Refi .50							

EXPANDED APPROVAL SOLUTIONS									EAI			EAIL			EAIL			ABOVE CONFORMING ADJUSTMENTS APPLY:		
#200EA-I 30 yr fx			#200EA-II 30 yr fx			# 200EA-III 30 yr fx														
RATE	10 DAY	30 DAY	RATE	10 DAY	30 DAY	RATE	10 DAY	30 DAY	Add'l Expanded Adjustments:											
6.500	1.375	1.625	6.625	1.625	1.875	6.875	1.750	2.000	C/O Condo - level II                    0.500											
6.625	1.000	1.250	6.750	1.000	1.250	7.000	1.125	1.375												
6.750	0.375	0.625	6.875	0.375	0.625	7.125	0.625	0.875												
6.875	-0.250	0.000	7.000	0.000	0.250	7.250	0.125	0.375												
7.000	-0.625	-0.375	7.125	-0.375	-0.125	7.375	-0.375	-0.125												
7.125	-1.000	-0.750	7.250	-1.125	-0.875															
7.250	-1.750	-1.500	7.375	-1.625	-1.375															

RATES SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE

10 DAY LOCKS AVAILABLE FOR APPROVED FILES ONLY