

30 Year Fixed Rate (JS30)			
No Prepay Rate	15 Day	30 Day	45 Day
6.375	2.611	2.986	2.986
6.500	2.385	2.760	2.760
6.625	2.158	2.533	2.533
6.750	1.932	2.307	2.307
6.875	1.893	2.268	2.268
7.000	1.854	2.229	2.229
7.125	1.815	2.190	2.190
7.250	1.775	2.150	2.150
7.375	1.725	2.100	2.100
7.500	1.675	2.050	2.050

15 Year Fixed Rate (JS15)			
No Prepay Rate	15 Day	30 Day	45 Day
5.875	1.476	1.757	1.757
6.000	1.257	1.538	1.538
6.125	1.051	1.332	1.332
6.250	0.819	1.100	1.100
6.375	0.691	0.972	0.972
6.500	0.233	0.514	0.514
6.625	0.289	0.570	0.570
6.750	0.521	0.802	0.802
6.875	0.602	0.883	0.883
7.000	0.384	0.665	0.665

Lock Expirations	
15 day*	3/6/2009
30 day	3/21/2009
45 day	4/5/2009

Administrative Fees	
1st Lien Jumbo	\$1,250.00

JUMBO SPECIAL FULL DOC - PRICE ADJUSTERS	
ADJUSTMENTS	
LTV <= 65%	(0.250)
LTV = 90%	0.250
Non-Owner Occupied	1.500
Cash out refinance	0.250
Condo > 4 stories	1.000
Loan amounts \$1,000,001 to \$2,000,000	0.500
FICO between 640 and 659	0.250
No Escrow*	0.250

*Waiving escrows at <=90 LTV available in CA only on Primary 1 Unit only, adj will apply.

AGENCY PB SECOND	
Rate	30 Day
7.125	2.625
7.250	2.250
7.375	2.000
7.500	1.750
7.625	1.500
7.750	1.250
7.875	1.000

PB SECOND PRICE ADJ.	
Amt < \$20k*	2.000

* Minimum loan amount is \$10,000
 Please refer to matrix to determine eligibility



Wholesale (Best Effort) Rate Sheet
Prices Good until 6:00 pm ET
Contact your Account Executive or Account Manager
Prelims AND appraisal must be approved AND signed off before locking.

Rate Sheet # 2395
Date 02/19/09
Effective time 9:00 AM PST

3/1 ARM (JE31)				
No Prepay				
Rate	15 Day	30 Day	45 Day	
4.375	3.250	3.375	3.375	
4.500	2.875	3.000	3.000	
4.625	2.500	2.625	2.625	
4.750	2.125	2.250	2.250	
4.875	1.875	2.000	2.000	
5.000	1.625	1.750	1.750	
5.125	1.375	1.500	1.500	
5.250	1.125	1.250	1.250	
5.375	1.000	1.125	1.125	
5.500	0.875	1.000	1.000	

JUMBO ELITE FULL DOC - PRICE ADJUSTERS	
ADJUSTMENTS	
LTV = 90%	0.500
Non-Owner Occupied	1.500
Cash out refinance	0.250
Condo > 4 stories	1.000
Loan amounts \$417,001 to \$650,000	0.125
Loan amounts \$650,001 to \$1,000,000	0.375
Loan amounts \$1,000,001 to \$2,000,000	0.625
No Escrow*	0.250

*Waiving escrows at <=90 LTV available in CA only on Primary 1 Unit only, adj will apply.

5/1 ARM (JE51)				
No Prepay				
Rate	15 Day	30 Day	45 Day	
5.375	3.500	3.625	3.625	
5.500	3.125	3.125	3.125	
5.625	2.750	2.750	2.750	
5.750	2.375	2.375	2.375	
5.875	2.000	2.000	2.000	
6.000	1.625	1.625	1.625	
6.125	1.375	1.375	1.375	
6.250	1.125	1.125	1.125	
6.375	0.875	0.875	0.875	
6.500	0.750	0.750	0.750	

2.75 Margin
T-BILL INDEX
PRICING CAPPED @ 101.00

Jumbo ELITE PB Second	
Rate	Price
7.125	2.625
7.250	2.250
7.375	2.000
7.500	1.750
7.625	1.500
7.750	1.250
7.875	1.000

7/1 ARM (JE71)				
No Prepay				
Rate	15 Day	30 Day	45 Day	
5.125	4.375	4.500	4.500	
5.250	3.875	4.000	4.000	
5.375	3.500	3.625	3.625	
5.500	3.125	3.250	3.250	
5.625	2.750	2.875	2.875	
5.750	2.375	2.500	2.500	
5.875	2.000	2.125	2.125	
6.000	1.625	1.750	1.750	
6.125	1.375	1.500	1.500	
6.250	1.125	1.250	1.250	

Lock Expirations	
15 day*	3/6/2009
30 day	3/21/2009
45 day	4/5/2009

