



PINNACLE CAPITAL
mortgage corporation

WWW.PCMLOAN.COM
lockdesk@pcmloan.com

Lock Desk Phone: 888.537.5407 Lock Desk Fax: 888-537-5408

-LOCKS AVAILABLE UNTIL 4:30PM PACIFIC TIME-

ACCOUNT EXECUTIVES

Erik Anderson - Regional VP 425-417-1610

Craig Davis 503-707-2400
Eric Severson 971-645-6923
Julie Peterson 503-703-9398
Justin Dimler 206-679-1418
Kristin DeBisschop 503-799-9514
Mike Bon 206-498-6266
Norris Smith 206-947-4204
Scott Davis 503-816-4456
Wendi Klein 425-495-7622

NW OFFICE (for loans in process):

503-718-9800 or 888-406-9290
16520 SW Upper Boones Ferry Rd. #250 Portland, OR 97224
Transbox #: YELLOW 2031

LOCK EXPIRATIONS	
10 day lock	9/20/2010
15 day lock	9/27/2010
25 day lock	10/5/2010
30 day lock	10/12/2010
40 day lock	10/20/2010
45 day lock	10/25/2010
55 day lock*	11/4/2010
*55 day lock for purchases only, add .375 to 40 day price	
CURRENT INDEX	
PRIME	3.250
1yr LIBOR	0.822
US Treasury 1 Year	0.250

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

Enhanced DU Refinance Plus is here!!!

LTV up to 105%, Unlimited CLTV, Standard and HB Loan Amounts!!!

See Page 3 of the Rate Sheet for details!!! CF15EDUP available online!

Contact your AE with questions!

HomePath is Available!!!

30 Year Fixed, 5/1 ARM, FLEX (Fixed only) and High Balance options available
ARM pricing available online only

CHECK OUT OUR IMPROVED 40/45 DAY PRICING!!!

**This information is intended for mortgage professionals only and is not an advertisement to extend credit. All rates and programs subject to change without notice.

CONFORMING FIXED & ARM

CF30	30 YR FIXED		
	15 day	30 day	45 day
5.000	(3.16)	(2.91)	(2.66)
4.875	(2.90)	(2.65)	(2.40)
4.750	(2.36)	(2.11)	(1.86)
4.625	(2.10)	(1.85)	(1.60)
4.500	(1.79)	(1.60)	(1.29)
4.375	(1.39)	(1.14)	(0.89)
4.250	(0.39)	(0.22)	0.10
4.125	0.33	0.68	1.28
4.000	0.74	1.09	1.69
3.875	1.80	2.13	2.48
3.750	N/A	N/A	N/A

CF30DUP - DU Refi Plus
CF30BD - 2/1 Buydown*

*Price does not include cost of Buydown

CONF 30 HIGH BALANCE

CF30HB	15 day			30 day			45 day		
	5.000	(2.25)	(2.00)	(1.75)	(2.25)	(2.00)	(1.75)	(2.25)	(2.00)
4.875	(2.00)	(1.75)	(1.50)	(2.00)	(1.75)	(1.50)	(2.00)	(1.75)	(1.50)
4.750	(1.45)	(1.20)	(0.92)	(1.45)	(1.20)	(0.92)	(1.45)	(1.20)	(0.92)
4.625	(1.19)	(0.94)	(0.66)	(1.19)	(0.94)	(0.66)	(1.19)	(0.94)	(0.66)
4.500	(0.89)	(0.64)	(0.36)	(0.89)	(0.64)	(0.36)	(0.89)	(0.64)	(0.36)
4.375	(0.49)	(0.24)	0.05	(0.49)	(0.24)	0.05	(0.49)	(0.24)	0.05
4.250	0.50	0.75	1.05	0.50	0.75	1.05	0.50	0.75	1.05
4.125	1.69	2.02	2.37	1.69	2.02	2.37	1.69	2.02	2.37
4.000	2.16	2.49	2.84	2.16	2.49	2.84	2.16	2.49	2.84
3.875	2.75	3.08	3.44	2.75	3.08	3.44	2.75	3.08	3.44
3.750	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

30 YR INTEREST ONLY (10/20)

CF30IO	15 day			30 day			45 day		
	6.125	0.07	0.34	0.68	0.07	0.34	0.68	0.07	0.34
6.000	(1.48)	(1.21)	(0.88)	(1.48)	(1.21)	(0.88)	(1.48)	(1.21)	(0.88)
5.875	(2.12)	(1.84)	(1.51)	(2.12)	(1.84)	(1.51)	(2.12)	(1.84)	(1.51)
5.750	(1.64)	(1.36)	(1.03)	(1.64)	(1.36)	(1.03)	(1.64)	(1.36)	(1.03)
5.625	(1.22)	(0.95)	(0.62)	(1.22)	(0.95)	(0.62)	(1.22)	(0.95)	(0.62)
5.500	(1.11)	(0.84)	(0.51)	(1.11)	(0.84)	(0.51)	(1.11)	(0.84)	(0.51)
5.375	(1.22)	(0.94)	(0.61)	(1.22)	(0.94)	(0.61)	(1.22)	(0.94)	(0.61)
5.250	(0.61)	(0.33)	0.00	(0.61)	(0.33)	0.00	(0.61)	(0.33)	0.00

30 YR FIXED HOMEPATH

CF30HP	10 day			25 day			40 day		
	5.875	(4.06)	(4.08)	(3.75)	(4.06)	(4.08)	(3.75)	(4.06)	(4.08)
5.750	(4.10)	(4.11)	(3.78)	(4.10)	(4.11)	(3.78)	(4.10)	(4.11)	(3.78)
5.625	(3.89)	(3.90)	(3.58)	(3.89)	(3.90)	(3.58)	(3.89)	(3.90)	(3.58)
5.500	(3.66)	(3.66)	(3.34)	(3.66)	(3.66)	(3.34)	(3.66)	(3.66)	(3.34)
5.375	(3.34)	(3.33)	(3.03)	(3.34)	(3.33)	(3.03)	(3.34)	(3.33)	(3.03)
5.250	(3.14)	(3.04)	(2.73)	(3.14)	(3.04)	(2.73)	(3.14)	(3.04)	(2.73)
5.125	(2.90)	(2.80)	(2.49)	(2.90)	(2.80)	(2.49)	(2.90)	(2.80)	(2.49)
5.000	(2.61)	(2.50)	(2.20)	(2.61)	(2.50)	(2.20)	(2.61)	(2.50)	(2.20)
4.875	(2.17)	(2.06)	(1.76)	(2.17)	(2.06)	(1.76)	(2.17)	(2.06)	(1.76)
4.750	(1.74)	(1.56)	(1.27)	(1.74)	(1.56)	(1.27)	(1.74)	(1.56)	(1.27)
4.625	(1.41)	(1.23)	(0.94)	(1.41)	(1.23)	(0.94)	(1.41)	(1.23)	(0.94)
4.500	(1.27)	(1.08)	(0.80)	(1.27)	(1.08)	(0.80)	(1.27)	(1.08)	(0.80)

CONF 30 HIGH BALANCE HOMEPATH

CF30HBHP	10 day			25 day			40 day		
	6.375	(2.26)	(2.23)	(1.82)	(2.26)	(2.23)	(1.82)	(2.26)	(2.23)
6.250	(1.80)	(1.77)	(1.35)	(1.80)	(1.77)	(1.35)	(1.80)	(1.77)	(1.35)
6.125	(2.20)	(2.17)	(1.77)	(2.20)	(2.17)	(1.77)	(2.20)	(2.17)	(1.77)
6.000	(2.05)	(2.02)	(1.61)	(2.05)	(2.02)	(1.61)	(2.05)	(2.02)	(1.61)
5.875	(2.06)	(2.02)	(1.63)	(2.06)	(2.02)	(1.63)	(2.06)	(2.02)	(1.63)
5.750	(2.10)	(2.05)	(1.66)	(2.10)	(2.05)	(1.66)	(2.10)	(2.05)	(1.66)
5.625	(2.43)	(2.29)	(1.66)	(2.43)	(2.29)	(1.66)	(2.43)	(2.29)	(1.66)
5.500	(2.26)	(2.12)	(1.73)	(2.26)	(2.12)	(1.73)	(2.26)	(2.12)	(1.73)
5.375	(2.07)	(1.92)	(1.53)	(2.07)	(1.92)	(1.53)	(2.07)	(1.92)	(1.53)
5.250	(1.99)	(1.84)	(1.46)	(1.99)	(1.84)	(1.46)	(1.99)	(1.84)	(1.46)
5.125	(1.74)	(1.58)	(1.21)	(1.74)	(1.58)	(1.21)	(1.74)	(1.58)	(1.21)
5.000	(1.47)	(1.31)	(0.93)	(1.47)	(1.31)	(0.93)	(1.47)	(1.31)	(0.93)
4.875	(1.05)	(0.88)	(0.52)	(1.05)	(0.88)	(0.52)	(1.05)	(0.88)	(0.52)

CONF ARM 5/1 1 YR LIBOR

CAS1/525	10 day			25 day			40 day		
	4.250	(2.03)	(1.83)	(1.54)	(2.03)	(1.83)	(1.54)	(2.03)	(1.83)
4.125	(2.01)	(1.81)	(1.53)	(2.01)	(1.81)	(1.53)	(2.01)	(1.81)	(1.53)
4.000	(2.03)	(1.83)	(1.55)	(2.03)	(1.83)	(1.55)	(2.03)	(1.83)	(1.55)
3.875	(1.98)	(1.79)	(1.52)	(1.98)	(1.79)	(1.52)	(1.98)	(1.79)	(1.52)
3.750	(1.93)	(1.75)	(1.48)	(1.93)	(1.75)	(1.48)	(1.93)	(1.75)	(1.48)
3.625	(1.71)	(1.52)	(1.26)	(1.71)	(1.52)	(1.26)	(1.71)	(1.52)	(1.26)
3.500	(1.59)	(1.41)	(1.15)	(1.59)	(1.41)	(1.15)	(1.59)	(1.41)	(1.15)
3.375	(1.43)	(1.24)	(0.98)	(1.43)	(1.24)	(0.98)	(1.43)	(1.24)	(0.98)
3.250	(1.00)	(0.82)	(0.57)	(1.00)	(0.82)	(0.57)	(1.00)	(0.82)	(0.57)
3.125	(0.21)	(0.04)	0.20	(0.21)	(0.04)	0.20	(0.21)	(0.04)	0.20

CONF ARM 5/1 1 YR LIBOR IO

CA51/525IO	10 day			25 day			40 day		
	4.250	(2.04)	(1.84)	(1.55)	(2.04)	(1.84)	(1.55)	(2.04)	(1.84)
4.125	(2.01)	(1.81)	(1.53)	(2.01)	(1.81)	(1.53)	(2.01)	(1.81)	(1.53)
4.000	(2.02)	(1.82)	(1.55)	(2.02)	(1.82)	(1.55)	(2.02)	(1.82)	(1.55)
3.875	(2.00)	(1.81)	(1.54)	(2.00)	(1.81)	(1.54)	(2.00)	(1.81)	(1.54)
3.750	(1.88)	(1.69)	(1.42)	(1.88)	(1.69)	(1.42)	(1.88)	(1.69)	(1.42)
3.625	(1.62)	(1.44)	(1.17)	(1.62)	(1.44)	(1.17)	(1.62)	(1.44)	(1.17)
3.500	(1.38)	(1.20)	(0.94)	(1.38)	(1.20)	(0.94)	(1.38)	(1.20)	(0.94)
3.375	(0.93)	(0.75)	(0.49)	(0.93)	(0.75)	(0.49)	(0.93)	(0.75)	(0.49)
3.250	(0.40)	(0.17)	0.12	(0.40)	(0.17)	0.12	(0.40)	(0.17)	0.12
3.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

CONF ARM 5/1 HIGH BALANCE

CA5/1525HB	10 day			25 day			40 day		
	4.500	(1.27)	(1.07)	(0.78)	(1.27)	(1.07)	(0.78)	(1.27)	(1.07)
4.375	(1.38)	(1.17)	(0.88)	(1.38)	(1.17)	(0.88)	(1.38)	(1.17)	(0.88)
4.250	(1.28)	(1.08)	(0.79)	(1.28)	(1.08)	(0.79)	(1.28)	(1.08)	(0.79)
4.125	(1.16)	(0.96)	(0.68)	(1.16)	(0.96)	(0.68)	(1.16)	(0.96)	(0.68)
4.000	(1.15)	(0.95)	(0.67)	(1.15)	(0.95)	(0.67)	(1.15)	(0.95)	(0.67)
3.875	(1.09)	(0.89)	(0.62)	(1.09)	(0.89)	(0.62)	(1.09)	(0.89)	(0.62)
3.750	(0.93)	(0.75)	(0.48)	(0.93)	(0.75)	(0.48)	(0.93)	(0.75)	(0.48)
3.625	(0.71)	(0.52)	(0.26)	(0.71)	(0.52)	(0.26)	(0.71)	(0.52)	(0.26)
3.500	(0.57)	(0.39)	(0.13)	(0.57)	(0.39)	(0.13)	(0.57)	(0.39)	(0.13)
3.375	(0.43)	(0.24)	0.01	(0.43)	(0.24)	0.01	(0.43)	(0.24)	0.01
3.250	0.00	0.17	0.42	0.00	0.17	0.42	0.00	0.17	0.42
3.125	0.78	0.95	1.20	0.78	0.95	1.20	0.78	0.95	1.20

CONF ARM 7/1 1 YR LIBOR

CA71	10 day			25 day			40 day		
	4.500	(1.65)	(1.43)	(1.12)	(1.65)	(1.43)	(1.12)	(1.65)	(1.43)
4.375	(2.20)	(1.97)	(1.67)	(2.20)	(1.97)	(1.67)	(2.20)	(1.97)	(1.67)
4.250	(2.19)	(1.96)	(1.66)	(2.19)	(1.96)	(1.66)	(2.19)	(1.96)	(1.66)
4.125	(2.05)	(1.83)	(1.54)	(2.05)	(1.83)	(1.54)	(2.05)	(1.83)	(1.54)
4.000	(1.94)	(1.72)	(1.43)	(1.94)	(1.72)	(1.43)	(1.94)	(1.72)	(1.43)
3.875	(1.96)	(1.75)	(1.46)	(1.96)	(1.75)	(1.46)	(1.96)	(1.75)	(1.46)
3.750	(1.66)	(1.46)	(1.18)	(1.66)	(1.46)	(1.18)	(1.66)	(1.46)	(1.18)
3.625	(1.26)	(1.05)	(0.77)	(1.26)	(1.05)	(0.77)	(1.26)	(1.05)	(0.77)
3.500	(0.81)	(0.61)	(0.34)	(0.81)	(0.61)	(0.34)	(0.81)	(0.61)	(0.34)
3.375	(0.27)	(0.06)	0.20	(0.27)	(0.06)	0.20	(0.27)	(0.06)	0.20
3.250	0.19	0.52	0.79	0.19	0.52	0.79	0.19	0.52	0.79
3.125	0.71	1.04	1.30	0.71	1.04	1.30	0.71	1.04	1.30

Adjustments						
Escrow Waiver	0.250					
Escrow Waiver (CA)	0.150					
GEOGRAPHIC / STATE ADJUSTORS						



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SPECIALTY PRODUCTS & NON CONFORMING

CF30EDUP	30 YR FIXED		
	15 day	30 day	45 day
5.000	(2.94)	(2.80)	(2.53)
4.875	(2.54)	(2.40)	(2.12)
4.750	(2.19)	(2.04)	(1.76)
4.625	(1.75)	(1.59)	(1.29)
4.500	(1.30)	(1.13)	(0.83)
4.375	(0.69)	(0.52)	(0.21)
4.250	0.03	0.20	0.50
4.125	0.76	0.92	1.23
4.000	1.48	1.65	1.95
3.875	2.22	2.39	2.69
3.750	2.97	3.14	3.46
3.625	3.72	3.90	4.22
3.500	4.47	4.65	4.98
3.375	5.67	5.86	6.18
3.250	N/A	N/A	N/A

ENHANCED DU REFI PLUS - (applies to loan terms > 15 years)						
LTV%	<=640	640-659	660-679	680-699	700-719	>=720
<=60	n/a	0.750	0.250	0.125	0.000	0.000
60.01-65	n/a	1.500	1.250	0.625	0.500	0.000
65.01-70	n/a	1.500	1.250	0.625	0.500	0.000
70.01-75	n/a	2.250	1.750	0.750	0.500	0.000
75.01-80	n/a	2.500	2.000	0.875	0.500	0.000
80.01-85	n/a	n/a	n/a	0.875	0.625	0.000
85.01-90	n/a	n/a	n/a	0.875	0.625	0.000
90.01-95	n/a	n/a	n/a	0.875	0.625	0.000
95.01-97	n/a	n/a	n/a	1.250	1.125	0.500
97.01-105	n/a	n/a	n/a	1.750	1.625	1.000
ENHANCED DU REFI PLUS CLTV						
CLTV				FICO <=720	FICO >=720	
75.01-90				0.375	0.125	
90.01-95				0.500	0.250	
>95				1.500	1.500	
ENHANCED DU REFI PLUS						
Max Rebate				1.750		
Condo				0.750		
Adjustment Cap (any excess will be waived)				2.000		

CF30HBEDUP	30 YR FIXED HB		
	15 day	30 day	45 day
5.500	(2.69)	(2.55)	(2.27)
5.375	(2.45)	(2.31)	(2.04)
5.250	(2.16)	(2.02)	(1.75)
5.125	(1.87)	(1.73)	(1.46)
5.000	(1.58)	(1.44)	(1.17)
4.875	(1.22)	(1.08)	(0.81)
4.750	(0.82)	(0.68)	(0.39)
4.625	(0.43)	(0.27)	0.02
4.500	(0.03)	0.13	0.43
4.375	0.65	0.82	1.12
4.250	1.52	1.69	1.99
4.125	2.40	2.56	2.87
4.000	3.27	3.44	3.74
3.875	4.18	4.35	4.65
3.750	5.12	5.29	5.60

Conforming Adjustments Also Apply: Property Type, Loan Amount, Escrow Waiver, Geographic/State***

JF30	30 YR FIXED		
	10 day	25 day	40 day
6.125	(1.64)	(1.45)	(1.14)
6.000	(1.48)	(1.29)	(0.98)
5.875	(1.32)	(1.13)	(0.83)
5.750	(1.17)	(0.98)	(0.67)
5.625	(0.93)	(0.74)	(0.44)
5.500	(0.70)	(0.51)	(0.20)
5.375	(0.40)	(0.21)	0.08
5.250	(0.06)	0.12	0.43
5.125	0.32	0.51	0.82
5.000	0.79	0.98	1.29
4.875	1.32	1.51	1.82
4.750	1.92	2.11	2.41
4.625	2.56	2.75	3.05
4.500	3.20	3.39	3.69
4.375	3.87	4.06	4.37

NON CONFORMING FIXED ADJUSTMENTS						
Escrow Waiver						0.250
GEOGRAPHIC/STATE ADJUSTMENTS						
Group1	CA					0.150
Group2	ID					0.070
Group3	OR, WA					0.000
CREDIT SCORE						
LTV%	<=60	60-699	700-719	720-739	>=740	
<=60	N/A	N/A	0.000	0.000	(0.050)	
60.01-65	N/A	N/A	0.000	0.000	(0.050)	
65.01-70	N/A	N/A	0.000	0.000	(0.050)	
70.01-75	N/A	N/A	0.000	0.000	0.000	
75.01-80	N/A	N/A	0.000	0.000	0.000	
PURPOSE						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
Cash out	0.000	0.250	0.375	0.375	0.500	
LOAN AMOUNT						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
> \$417k - \$650k	0.000	0.000	0.000	0.000	0.250	
> \$650k - \$1MM	0.000	0.000	0.000	0.000	0.000	
> \$1MM-\$1.5MM	0.300	0.400	0.450	0.500	0.650	
> \$1.5MM-\$2MM	0.500	0.625	1.000	1.150	1.420	
PROPERTY TYPE						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
2 Units	0.550	0.550	0.550	0.550	0.550	
3-4 Units	1.000	1.125	1.125	1.125	1.250	
Condo <= 4 Stories	0.500	0.500	0.625	0.625	0.625	
Condo > 4 Stories	0.750	0.750	0.875	0.875	1.000	
DTI						
DTI	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
DTI >40 - 45	0.250	0.250	0.250	n/a	n/a	

JA3/1	ARM 3/1 1 YR LIBOR		
	10 day	25 day	40 day
5.000	(1.01)	(0.85)	(0.56)
4.875	(0.88)	(0.72)	(0.44)
4.750	(0.76)	(0.60)	(0.31)
4.625	(0.63)	(0.47)	(0.19)
4.500	(0.51)	(0.35)	(0.06)
4.375	(0.38)	(0.22)	0.05
4.250	(0.26)	(0.10)	0.18
4.125	(0.13)	0.02	0.30
4.000	(0.01)	0.14	0.43
3.875	0.11	0.27	0.55
3.750	0.29	0.45	0.74
3.625	0.53	0.69	0.97
3.500	0.76	0.92	1.21
3.375	1.17	1.33	1.61
3.250	1.45	1.61	1.90

NON CONFORMING ARM ADJUSTMENTS						
Escrow Waiver						0.250
GEOGRAPHIC/STATE ADJUSTMENTS						
Group1	CA					0.120
Group2	ID					0.040
Group3	OR, WA					0.000
CREDIT SCORE						
LTV%	<=60	60-699	700-719	720-739	>=740	
<=60	N/A	N/A	(0.250)	(0.250)	(0.250)	
60.01-65	N/A	N/A	0.000	0.000	0.000	
65.01-70	N/A	N/A	0.000	0.000	0.000	
70.01-75	N/A	N/A	0.420	0.375	0.375	
75.01-80	N/A	N/A	0.420	0.375	0.375	
PURPOSE						
Cash out						0.500
LOAN AMOUNT						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
<=\$625k						0.000
>\$1MM-\$1.5MM						0.375
>\$1.5MM-\$2MM						1.125
PROPERTY TYPE						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
2 Units						0.500
3-4 Units						1.250
Condo <= 4 Stories						0.500
Condo > 4 Stories						0.750
DTI						
DTI	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
DTI >40 - 45	0.250	0.250	0.250	n/a	n/a	

JA5/1	ARM 5/1 1 YR LIBOR		
	10 day	25 day	40 day
5.375	(1.82)	(1.66)	(1.37)
5.250	(1.66)	(1.50)	(1.22)
5.125	(1.51)	(1.35)	(1.06)
5.000	(1.35)	(1.19)	(0.90)
4.875	(1.19)	(1.03)	(0.75)
4.750	(1.04)	(0.88)	(0.59)
4.625	(0.88)	(0.72)	(0.44)
4.500	(0.66)	(0.50)	(0.22)
4.375	(0.44)	(0.28)	0.00
4.250	(0.19)	(0.03)	0.24
4.125	0.06	0.22	0.51
4.000	0.41	0.57	0.85
3.875	0.76	0.92	1.21
3.750	1.14	1.30	1.59
3.625	1.55	1.71	1.99

JA7/1	ARM 7/1 1 YR LIBOR		
	10 day	25 day	40 day
5.750	(1.97)	(1.80)	(1.84)
5.625	(1.81)	(1.64)	(1.69)
5.500	(1.65)	(1.48)	(1.53)
5.375	(1.50)	(1.33)	(1.37)
5.250	(1.34)	(1.17)	(1.22)
5.125	(1.19)	(1.02)	(1.06)
5.000	(1.03)	(0.86)	(0.90)
4.875	(0.79)	(0.62)	(0.67)
4.750	(0.56)	(0.39)	(0.43)
4.625	(0.29)	(0.12)	(0.17)
4.500	(0.01)	0.15	0.10
4.375	0.35	0.52	0.48
4.250	0.76	0.93	0.88
4.125	1.18	1.35	1.31
4.000	1.63	1.80	1.76

Must have Investor UW Approval before locking all Non-Conforming Loan Programs

