



**PINNACLE CAPITAL**  
mortgage corporation

**ACCOUNT EXECUTIVES:**

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**VP Regional Production Manager:**  
Brad Allen 480-239-3670  
7250 N. 16th Street Suite 310  
Phoenix, AZ 85020  
Office # (loans in process): 602-345-2300  
Transbox# :

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

[WWW.PCMLOAN.COM](http://WWW.PCMLOAN.COM)  
[lockdesk@pcmloan.com](mailto:lockdesk@pcmloan.com)  
Lock Desk Phone: 888.537.5407 Lock Desk Fax: 888-537-5408  
-LOCKS AVAILABLE UNTIL 4:30PM PACIFIC TIME-

**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**

30 YR FIXED			
CF30	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)
4.875	(2.00)	(1.75)	(1.50)
4.750	(1.45)	(1.20)	(0.92)
4.625	(1.19)	(0.94)	(0.66)
4.500	(0.89)	(0.64)	(0.36)
4.375	(0.49)	(0.24)	0.05
4.250	0.50	0.75	1.05
4.125	1.69	2.02	2.37
4.000	2.16	2.49	2.84
3.875	2.75	3.08	3.44
3.750	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
6.000	(1.48)	(1.21)	(0.88)
5.875	(2.12)	(1.84)	(1.51)
5.750	(1.64)	(1.36)	(1.03)
5.625	(1.22)	(0.95)	(0.62)
5.500	(1.11)	(0.84)	(0.51)
5.375	(1.22)	(0.94)	(0.61)
5.250	(0.61)	(0.33)	0.00

30 YR FIXED HOMEPATH			
CF30HP	10 day	25 day	40 day
5.875	(3.99)	(4.01)	(3.68)
5.750	(4.03)	(4.04)	(3.71)
5.625	(3.82)	(3.83)	(3.51)
5.500	(3.59)	(3.59)	(3.27)
5.375	(3.27)	(3.26)	(2.96)
5.250	(3.07)	(2.97)	(2.66)
5.125	(2.83)	(2.73)	(2.42)
5.000	(2.54)	(2.43)	(2.13)
4.875	(2.10)	(1.99)	(1.69)
4.750	(1.67)	(1.49)	(1.20)
4.625	(1.34)	(1.16)	(0.87)
4.500	(1.20)	(1.01)	(0.73)
4.375	(0.65)	(0.45)	(0.18)

CONF 30 HIGH BALANCE HOMEPATH			
CF30HBHP	10 day	25 day	40 day
6.375	(2.19)	(2.17)	(1.75)
6.250	(1.73)	(1.70)	(1.29)
6.125	(2.14)	(2.11)	(1.70)
6.000	(1.99)	(1.95)	(1.55)
5.875	(2.00)	(1.96)	(1.56)
5.750	(2.03)	(1.99)	(1.59)
5.625	(2.36)	(2.23)	(1.83)
5.500	(2.19)	(2.05)	(1.66)
5.375	(2.00)	(1.85)	(1.47)
5.250	(1.93)	(1.78)	(1.40)
5.125	(1.68)	(1.52)	(1.14)
5.000	(1.40)	(1.24)	(0.87)
4.875	(0.99)	(0.82)	(0.45)

CONF ARM 5/1 1 YR LIBOR			
CA5/1/525	10 day	25 day	40 day
4.250	(2.30)	(2.10)	(1.81)
4.125	(2.28)	(2.08)	(1.80)
4.000	(2.30)	(2.10)	(1.82)
3.875	(2.25)	(2.06)	(1.79)
3.750	(2.20)	(2.02)	(1.75)
3.625	(1.98)	(1.79)	(1.53)
3.500	(1.86)	(1.68)	(1.42)
3.375	(1.70)	(1.51)	(1.25)
3.250	(1.27)	(1.09)	(0.84)
3.125	(0.48)	(0.31)	(0.06)

Adjustments							
Escrow Waiver	0.250						
Escrow Waiver (CA)	0.150						
GEOGRAPHIC / STATE ADJUSTORS							
Group	State	Fixed Rate	CF15	ARMs			
Group 1	AZ, NM, CO, WA, ID	0.000	0.000	0.000			
Group 2	HI, NV	0.100	0.050	0.050			
Group 3	UT	(0.050)	(0.050)	0.000			
Group 4	CA	0.100	0.000	0.050			
Group 5	OR	(0.050)	(0.050)	0.000			
CREDIT SCORE (applies to loan terms > 15 years)							
LTV%	640-659	660-679	680-699	700-719	720-739	>=740	
<=60	0.750	0.000	0.000	(0.250)	(0.250)	(0.350)	
60.01-65	1.500	1.000	0.500	0.375	(0.125)	(0.125)	
65.01-70	1.625	1.125	0.625	0.500	0.000	0.000	
70.01-75	2.875	2.000	1.000	0.500	0.000	0.000	
75.01-80	3.375	2.500	1.500	0.750	0.200	0.000	
80.01-85	3.125	2.250	1.000	0.500	0.000	0.000	
85.01-90	2.750	1.750	0.750	0.500	0.000	0.000	
Fixed Rate	2.750	1.875	0.750	0.500	0.000	0.000	
ARMs	3.625	2.625	1.500	0.875	0.375	0.250	
CASH OUT							
LTV%	640-659	660-679	680-699	700-739	>=740		
<=60	0.250	0.125	0.000	0.000	0.000		
60.01-65	1.250	0.750	0.750	0.500	0.125		
65.01-75	1.375	0.875	0.875	0.625	0.250		
75.01-80	2.250	1.500	1.375	0.750	0.500		
80.01-85	3.000	3.000	2.500	1.500	0.625		
80.01-85	3.000	3.000	2.500	1.500	0.625		
85.01-90	n/a	n/a	n/a	0.875	0.625		
85.01-90	n/a	n/a	n/a	0.875	0.625		
90.01-97	2.750	1.875	0.750	0.500	0.000	0.000	
90.01-97	3.625	2.625	1.500	0.875	0.375	0.250	
DU REFI PLUS - (applies to loan terms > 15 years)							
LTV%	<=60	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	
*The above Credit Score Adjustments DO NOT apply to DU Refi Plus*							
USDA							
LTV%	640-659	660-679	680-699	700-739	>=740		
ALL	0.625	0.125	0.000	0.000	(0.125)		
HOMEPATH							
LTV%	Fixed Rate	ARMs					
80.01 - 85	1.000	1.000					
85.01 - 90	1.750	1.750					
90.01 - 95	2.625	2.625					
95.01-97	3.750	3.750					
Flex	0.625	n/a					
Flex with Subordinate Financing	1.625	n/a					
LOAN AMOUNT							
Loan Amount	Fixed Rate	ARMs					
Loan Amount > \$600,000 (High Balance Loans Only)	0.000	0.050					
Loan Amount > \$500,000 - \$600,000 (High Balance Loans Only)	(0.100)	0.050					
Loan Amount > \$425,000 - \$500,000 (High Balance Loans Only)	(0.175)	0.050					
Loan Amount >= \$400,000 - \$425,000	0.050	0.050					
Loan Amount >= \$150,000 - \$399,999	0.000	0.000					
Loan Amount >= \$100,000 - \$149,999	0.250	0.250					
Loan Amount \$75,000 - \$99,999	0.500	0.500					
SECOND & NON-OWNER RESIDENCES							
Second Home	Fixed Rate	ARMs					
Second Home	0.000	0.000					
Non-Owner with LTV <=75%	2.000	2.000					
Non-Owner with LTV >75% - 80% ***85% HomePath Only***	3.250	3.250					
PROPERTY TYPE							
Property Type	LTV > 75%	Fixed Rate	ARMs				
Condo	LTV > 75%	0.750	0.750				
2 Unit		1.000	1.000				
3-4 Units (Primary Residence)		1.500	1.500				
3-4 Units (Non-owner Occupied, Max 75% LTV)		2.250	2.500				
SUBORDINATE FINANCING							
CREDIT SCORE < 720							
LTV	FIXED Non-IO	IO	ARM Non-IO	IO	CREDIT SCORE >= 720		
LTV 65.01 - 75% & CLTV 90.01 - 95%	0.500	0.750	0.500	0.750	0.250	0.500	0.500
LTV 75.01 - 90% & CLTV 75.01 - 90%	0.250	0.500	0.250	0.500	0.000	0.250	0.250
LTV 75.01 - 95% & CLTV 90.01 - 95%	0.500	0.750	0.500	0.750	0.250	0.500	0.500
CLTV > 95%	1.625	1.625	1.625	1.625	1.500	1.500	1.500
SPLIT MI							
LTV	Coverage	Price Adjustment	Monthly Factor	Price Adjustment	Monthly Factor		
<=85	12%	0.750	0.140	1.000	0.050	1.250	0.040
85.01-90	25%	0.750	0.240	1.000	0.180	1.250	0.120
90.01-95	30%	0.750	0.470	1.000	0.400	1.250	0.330
Add to Monthly Factor	Coverage and Factors may vary - Please see Conforming UW Guidelines for Details						
Second Home	0.140	***Must price off CF30SMI Matrix - Off Sheet Pricing for other loan programs available***					
High Balance	0.250	***Must price off CF30SMI Matrix - Off Sheet Pricing for other loan programs available***					
Loans outside PCM Guidelines/Policy may be subject to Exception Pricing. Locked loans will be evaluated on a case by case basis and may be subject to market conditions. Please contact the lock desk for pricing.							

15 YR FIXED			
CF15	15 day	30 day	45 day
5.000	(2.94)	(2.69)	(2.44)
4.875	(3.33)	(3.08)	(2.83)
4.750	(3.18)	(2.93)	(2.68)
4.625	(2.96)	(2.71)	(2.46)
4.500	(2.76)	(2.51)	(2.26)
4.375	(2.60)	(2.35)	(2.10)
4.250	(2.40)	(2.15)	(1.90)
4.125	(2.16)	(1.91)	(1.66)
4.000	(1.92)	(1.67)	(1.42)
3.875	(1.65)	(1.48)	(1.15)
3.750	(1.03)	(0.78)	(0.53)
3.625	0.41	0.68	0.96
3.500	0.72	0.99	1.27

CF15DUP - DU Refi Plus

CONF 15 HIGH BALANCE			
CF15HB	15 day	30 day	45 day
5.250	(1.00)	(0.63)	(0.25)
5.125	(1.53)	(1.15)	(0.78)
5.000	(1.60)	(1.22)	(0.85)
4.875	(2.23)	(1.98)	(1.73)
4.750	(2.19)	(1.94)	(1.69)
4.625	(1.96)	(1.71)	(1.46)
4.500	(1.72)	(1.47)	(1.22)
4.375	(1.55)	(1.30)	(1.05)
4.250	(1.36)	(1.11)	(0.86)
4.125	(1.02)	(0.77)	(0.52)
4.000	(0.78)	(0.53)	(0.28)
3.875	(0.51)	(0.26)	(0.01)
3.750	0.20	0.48	0.78

20 YEAR FIXED			
CF20	15 day	30 day	45 day
5.000	(3.47)	(3.22)	(2.97)
4.875	(3.18)	(2.93)	(2.68)
4.750	(2.89)	(2.64)	(2.39)
4.625	(2.64)	(2.39)	(2.14)
4.500	(2.46)	(2.21)	(1.96)
4.375	(2.17)</		



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

-LOCKS AVAILABLE UNTIL 4:30PM PACIFIC TIME-

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**GOVERNMENT**

FHA 30 YEAR FIXED			
FHAF30	15 day	30 day	45 day
5.000	(4.15)	(3.90)	(3.65)
4.875	(3.94)	(3.69)	(3.44)
4.750	(3.60)	(3.35)	(3.10)
4.625	(2.75)	(2.48)	(2.23)
4.500	(2.60)	(2.41)	(2.10)
4.375	(2.02)	(1.77)	(1.47)
4.250	(1.49)	(1.29)	(0.94)
4.125	1.36	1.75	2.15
4.000	1.61	2.00	2.31
3.875	2.42	2.94	3.24
3.750	N/A	N/A	N/A

Adjustments			
GEOGRAPHIC / STATE ADJUSTORS			
	FHA 30	FHA15	ARMs
	Fixed Rate	Fixed Rate	
Group 1 AZ	0.000	0.000	0.000
Group 2 CA, HI, NV	0.050	0.050	0.050
Group 3 CO, NM, UT, WA, ID	(0.100)	0.000	0.000
Group 4 OR	(0.150)	(0.050)	0.000
CREDIT SCORE			
	640-659	660-719	>= 720
FHA (includes Streamline Refi)	0.500	0.000	(0.250)
VA	0.500	0.000	(0.250)
VA High Balance	n/a	1.000	0.000
MARGIN BUYDOWN			
	1.750	2.000	2.250
Government ARM Margin Buydowns	0.500	0.250	0.000
OCCUPANCY			
N/O/O FHA Streamline (Fixed Rate and Standard Loan Amounts ONLY)			1.750
LOAN AMOUNTS			
	Fixed Rate	ARMs	
*Minimum loan amount is \$75,000			
Loan Amount > \$400,000 - \$650,000 (VA Loans Only)	0.100	0.600	
Loan Amount > \$500,000 - \$600,000 (FHA High Balance Loans Only)	(0.100)	0.100	
Loan Amount > \$425,000 - \$500,000 (FHA High Balance Loans Only)	(0.175)	0.100	
Loan Amount => \$400,000 - \$425,000 (FHA/FHA High Balance Loans Only)	0.100	0.100	
Loan Amount \$150,000 - \$399,999 FHA and VA	0.000	0.000	
Loan Amount \$100,000 - \$149,999 FHA and VA	0.250	0.250	
Loan Amount \$75,000 - \$99,999 FHA and VA	0.500	0.500	
VA ADJUSTMENTS			
	Fixed Rate	ARMs	
VA (Adjustment applies to FHA Pricing)	0.250	0.250	
VAF30, VAF15, VAF30HB, VAA5/1, IRRLS			

FHA 15 YR FIXED			
FHAF15	15 day	30 day	45 day
5.250	(1.83)	(1.58)	(1.33)
5.125	(1.87)	(1.62)	(1.37)
5.000	(4.23)	(3.98)	(3.73)
4.875	(3.97)	(3.72)	(3.47)
4.750	(3.77)	(3.52)	(3.27)
4.625	(3.53)	(3.28)	(3.03)
4.500	(3.36)	(3.11)	(2.86)
4.375	(2.77)	(2.52)	(2.27)
4.250	(2.40)	(2.15)	(1.90)
4.125	(1.60)	(1.25)	(0.96)
4.000	(1.21)	(0.87)	(0.58)
3.875	(0.82)	(0.48)	(0.18)
3.750	N/A	N/A	N/A

**FHA STREAMLINE REFINANCES:**

Product codes:  
 FHAF30SR, FHAF15SR,  
 FHAF30HBSR, FHAA5/1HBS  
 Same price as FHAF30,15,HB  
 UFMIP on all FHA is 2.250%

**VA IRRLS:**

Pricing available online only!

Product Codes:  
 VAF30SR, VAF15SR, SAA5/1SR,  
 VAF30HBSR

Funding Fee on IRRLS is .500%

Loans outside PCM Guidelines/Policy may be subject to Exception Pricing. Locked loans will be evaluated on a case by case basis and may be subject to market conditions. Please contact the lock desk for pricing.

FHA 30 BUYDOWN			
FHAF30BD	15 day	30 day	45 day
5.000	(0.79)	(0.41)	0.04
4.875	(0.39)	(0.01)	0.44
4.750	(0.09)	0.28	0.75
4.625	0.95	1.39	1.83
4.500	1.25	1.68	2.13
4.375	1.72	2.15	2.60
4.250	2.19	2.62	3.07
4.125	4.22	4.73	5.16

FHA 30 YR HIGH BALANCE			
FHAF30HB	15 day	30 day	45 day
5.000	(3.83)	(3.58)	(3.33)
4.875	(3.53)	(3.28)	(3.03)
4.750	(3.18)	(2.93)	(2.68)
4.625	(2.16)	(1.91)	(1.62)
4.500	(2.03)	(1.78)	(1.48)
4.375	(1.45)	(1.20)	(0.91)
4.250	(0.92)	(0.67)	(0.38)
4.125	2.05	2.30	2.55
4.000	2.23	2.48	2.73
3.875	3.24	3.49	3.74
3.750	N/A	N/A	N/A

\*price includes 2/1 buydown fee

High Balance pricing is applied to any loan with BASE loan amount over the Conforming loan limit based on number of units

FHA 3/1 ARM TREASURY			
1-1-5 caps, 2.25 margin			
FHAA3/1	10 day	25 day	40 day
4.750	(2.78)	(2.78)	(2.66)
4.625	(2.75)	(2.75)	(2.63)
4.500	(2.75)	(2.65)	(2.36)
4.375	(2.55)	(2.35)	(2.06)
4.250	(2.60)	(2.48)	(2.21)
4.125	(2.44)	(2.26)	(1.99)
4.000	(2.26)	(2.08)	(1.81)
3.875	(2.11)	(1.93)	(1.65)
3.750	(1.84)	(1.66)	(1.39)
3.625	(1.72)	(1.56)	(1.31)
3.500	(1.59)	(1.43)	(1.18)
3.375	(1.46)	(1.30)	(1.04)
3.250	(1.20)	(1.06)	(0.82)
3.125	(0.90)	(0.76)	(0.52)
3.000	(0.50)	(0.31)	(0.02)

FHA 5/1 ARM HIGH BALANCE TREASURY			
1-1-5 caps, 2.25 margin			
FHAA5/1HB	10 day	25 day	40 day
4.750	(2.47)	(2.47)	(2.34)
4.625	(2.52)	(2.52)	(2.34)
4.500	(2.48)	(2.41)	(2.09)
4.375	(2.20)	(1.96)	(1.65)
4.250	(2.47)	(2.47)	(2.34)
4.125	(2.47)	(2.47)	(2.34)
4.000	(2.42)	(2.42)	(2.29)
3.875	(2.31)	(2.31)	(2.19)
3.750	(2.17)	(2.17)	(2.04)
3.625	(2.10)	(1.90)	(1.62)
3.500	(1.89)	(1.69)	(1.41)
3.375	(1.76)	(1.55)	(1.27)
3.250	(1.08)	(0.75)	(0.35)
3.125	(0.42)	(0.11)	0.28
3.000	0.08	0.39	0.77

FHA 5/1 ARM TREASURY			
1-1-5 caps, 2.25 margin			
FHAA5/1	10 day	25 day	40 day
4.500	(2.86)	(2.78)	(2.59)
4.375	(2.59)	(2.35)	(2.16)
4.250	(2.86)	(2.86)	(2.86)
4.125	(2.91)	(2.91)	(2.91)
4.000	(2.86)	(2.86)	(2.86)
3.875	(2.76)	(2.76)	(2.76)
3.750	(2.66)	(2.66)	(2.66)
3.625	(2.44)	(2.24)	(2.08)
3.500	(2.33)	(2.13)	(1.97)
3.375	(2.20)	(1.99)	(1.84)
3.250	(1.77)	(1.57)	(1.42)
3.125	(1.11)	(0.93)	(0.79)
3.000	(0.52)	(0.29)	(0.10)





**PINNACLE CAPITAL**  
mortgage corporation

**ACCOUNT EXECUTIVES:**  
Cameron Coop 801-870-2901  
Chad Spencer 602-505-0458  
Linda Burns 602-570-3433  
Kris Mikkelsen 303-881-6339  
Mark Marquardson 801-231-3180  
Mary Benedict 602-790-4813  
Matt Marvel 602-448-5917  
Miles Crawford 602-319-2337  
Scott Doren 602-451-8520  
Suzanne Nickolson Allen 602-370-0154  
**VP Regional Production Manager:**  
Brad Allen 480-239-3670  
7250 N. 16th Street Suite 310  
Phoenix, AZ 85020  
Office #(loans in process): 602-345-2300  
Transbox# :

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

[WWW.PCMLOAN.COM](http://WWW.PCMLOAN.COM)

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

-LOCKS AVAILABLE UNTIL 4:30PM PACIFIC TIME-

**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.

**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%	<=60	60-69	60-69	60-69	70-79	>=70
<=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	(1.72)	(1.53)	(1.22)
6.000	(1.56)	(1.37)	(1.06)
5.875	(1.40)	(1.21)	(0.91)
5.750	(1.25)	(1.06)	(0.75)
5.625	(1.01)	(0.82)	(0.52)
5.500	(0.78)	(0.59)	(0.28)
5.375	(0.48)	(0.29)	0.00
5.250	(0.14)	0.04	0.35
5.125	0.24	0.43	0.74
5.000	0.71	0.90	1.21
4.875	1.24	1.43	1.74
4.750	1.84	2.03	2.33
4.625	2.48	2.67	2.97
4.500	3.12	3.31	3.61
4.375	3.79	3.98	4.29

NON CONFORMING FIXED ADJUSTMENTS						
Escrow Waiver	0.250					
GEOGRAPHIC/STATE ADJUSTMENTS						
Group1	AZ, NM, ID, CO	0.000				
Group2	CA, UT, NV, HI	0.100				
Group3	OR, WA	(0.050)				
CREDIT SCORE						
LTV%	<=60	60-69	70-79	70-79	>=740	
<=60	N/A	0.000	0.000	0.000	(0.050)	
60.01-65	N/A	0.000	0.000	0.000	(0.050)	
65.01-70	N/A	0.000	0.000	0.000	(0.050)	
70.01-75	N/A	0.000	0.000	0.000	0.000	
75.01-80	N/A	0.000	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 >40 - 45	<=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	(1.07)	(0.91)	(0.62)
4.875	(0.94)	(0.78)	(0.50)
4.750	(0.82)	(0.66)	(0.37)
4.625	(0.69)	(0.53)	(0.25)
4.500	(0.57)	(0.41)	(0.12)
4.375	(0.44)	(0.28)	0.00
4.250	(0.32)	(0.16)	0.12
4.125	(0.19)	(0.03)	0.24
4.000	(0.07)	0.08	0.37
3.875	0.05	0.21	0.49
3.750	0.23	0.39	0.68
3.625	0.47	0.63	0.91
3.500	0.70	0.86	1.15
3.375	1.11	1.27	1.55
3.250	1.39	1.55	1.84

NON CONFORMING ARM ADJUSTMENTS						
Escrow Waiver	0.250					
GEOGRAPHIC/STATE ADJUSTMENTS						
Group1	AZ, NM, ID, CO	0.000				
Group2	CA, UT, NV, HI	0.100				
Group3	OR, WA	(0.040)				
CREDIT SCORE						
LTV%	<=60	60-69	70-79	70-79	>=740	
<=60	N/A	(0.250)	(0.250)	(0.250)	(0.250)	
60.01-65	N/A	0.000	0.000	0.000	0.000	
65.01-70	N/A	0.000	0.000	0.000	0.000	
70.01-75	N/A	0.420	0.375	0.375	0.375	
75.01-80	N/A	0.420	0.375	0.375	0.375	
PURPOSE						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
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 >40 - 45	<=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	(1.88)	(1.72)	(1.43)
5.250	(1.72)	(1.56)	(1.28)
5.125	(1.57)	(1.41)	(1.12)
5.000	(1.41)	(1.25)	(0.96)
4.875	(1.25)	(1.09)	(0.81)
4.750	(1.10)	(0.94)	(0.65)
4.625	(0.94)	(0.78)	(0.50)
4.500	(0.72)	(0.56)	(0.28)
4.375	(0.50)	(0.34)	(0.06)
4.250	(0.25)	(0.09)	0.18
4.125	0.00	0.16	0.45
4.000	0.35	0.51	0.79
3.875	0.71	0.86	1.15
3.750	1.08	1.24	1.53
3.625	1.49	1.65	1.93

JA7/1	ARM 7/1 1 YR LIBOR		
	10 day	25 day	40 day
5.750	(2.03)	(1.86)	(1.90)
5.625	(1.87)	(1.70)	(1.74)
5.500	(1.71)	(1.54)	(1.59)
5.375	(1.56)	(1.39)	(1.43)
5.250	(1.40)	(1.23)	(1.28)
5.125	(1.24)	(1.07)	(1.12)
5.000	(1.09)	(0.92)	(0.96)
4.875	(0.85)	(0.68)	(0.73)
4.750	(0.62)	(0.45)	(0.49)
4.625	(0.35)	(0.18)	(0.23)
4.500	(0.07)	0.09	0.04
4.375	0.29	0.46	0.42
4.250	0.70	0.87	0.82
4.125	1.12	1.29	1.25
4.000	1.57	1.74	1.70

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

Maximum Broker Compensation 1% on Non Conforming loan products

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