

# C · M · G

## M O R T G A G E

THINK CMG MORTGAGE FOR ALL OF  
YOUR "FNMA" & "FHA" DEALS

### NATIONAL RATESHEET

3160 Crow Canyon Rd., #400, San Ramon, CA 94583  
(800) 356-3889 or (925) 983-3100

3/10/10 7:36 AM

[www.cmgbanking.com](http://www.cmgbanking.com)

### What's New

**HAVING TROUBLE WITH THE NEW GFE, CONTACT  
OUR HELP DESK**

**925-983-3140**

[GFEQ@CMGMORTGAGE.COM](mailto:GFEQ@CMGMORTGAGE.COM)

#### Rate Lock Information

Lock on our web site: [www.cmgbanking.com](http://www.cmgbanking.com)

Lock Term	File Due	Lock Expiration
8 Day	<u>Ready for Docs</u>	03/18/10
21 Day	<u>PLEASE REFER TO BROKER STATUS</u>	03/31/10
30 Day		04/09/10

Files not received by due date are  
subject to repricing or cancellation.

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#### Online File Submissions

Upload documents directly to :  
[www.cmgbanking.com](http://www.cmgbanking.com)

Rate locks accepted until 4:00 PM PT

#### Live Pricing and Lock Assistance

The CMG Lock Desk is here to Serve You!

Email Us [cmglockdesk@cmgmortgage.com](mailto:cmglockdesk@cmgmortgage.com)

Call Us Direct 925-983-3224

**PLEASE SEE OUR WEBSITE FOR ADMIN FEES BY  
STATE**

#### Turnaround Times

[Please visit www.cmgbanking.com for  
daily updated turn times](http://www.cmgbanking.com)

#### National Sales & Operations Management

MIKE LEE: WESTERN REGIONAL SALES MANAGER (925) 983-3108  
JOHN CATHRO: MOUNTAIN REGIONAL SALES MANAGER (702) 290-9210

#### Account Executives

SEE OUR WEBSITE FOR A COMPLETE LISTING OF OUR NATIONWIDE ACCOUNT EXECUTIVE TEAM

3/10/10 7:36 AM



# HOME OWNERSHIP ACCELERATOR™

#901



**BROKER MUST BE HOA CERTIFIED IN ORDER TO ORIGINATE THE HOA PRODUCT**



VISIT [www.homeownershipaccelerator.com](http://www.homeownershipaccelerator.com) FOR INFORMATION.

AVAILABLE IN THE FOLLOWING STATES:  
 CA, WA, AZ, CO, MN

**NEW ACCOUNT FEES**

CA, WA, CO: \$895  
 AZ: \$800  
 MN: \$870

**PRODUCT CODE -- #901**

MARGIN	21 DAY RATE LOCK BASE PRICING
3.250	0.000
3.000	0.625
2.750	1.250

**MARGIN IMPROVEMENTS**

LTV	FICO SCORE	IMPROVEMENT (TO MARGIN)
≤ 50%	700 - 739	(0.200)
≤ 50%	740 - 759	(0.300)
≤ 50%	≥ 760	(0.500)
> 50% - ≤ 60%	740 - 759	(0.100)
> 50% - ≤ 60%	≥ 760	(0.400)
> 60% - ≤ 75%	≥ 760	(0.200)

**ALL MARGINS POSTED, NO OFF SHEET PRICING AVAILABLE.**

**MISC. PROGRAM INFO.**

FEBRAURY INDEX = 1 MONTH LIBOR = 0.228	<u>LOWEST FICO SCORE FOR ALL BORROWERS USED TO PRICE AND QUALIFY.</u>
LIFE CAP = INITIAL NOTE RATE + 6.000% INITIAL NOTE RATE = 1 MONTH LIBOR + NET MARGIN FLOOR RATE IS 3.500 %	<u>FICO / DTI / LOAN AMOUNT PARAMETERS</u> MIN FICO - 700 (720 CA & AZ) MAX DTI - 45% MIN L/A - \$100K MAX L/A - \$2.5 MIL
LOAN CAN NOT BE LOCKED UNTIL DRAW AMOUNT FORM PTD CONDITION HAS BEEN SIGNED OFF	MIN DRAW OF 25%, MAXIMUM DRAW OF 97%. MAXIMUM THIRD PARTY FEES ARE \$795 NO IMPOUND ACCOUNTS
MAX. BROKER COMP. MAY NOT EXCEED 2% OF THE DRAW AMT AT CLOSING.	INTEREST ONLY ACCRUED MONTHLY. LINE OF CREDIT AMORTIZES FROM YEARS 11 - 30.

CMG MORTGAGE

DAILY INDICES	
1 MO LIBOR	0.230%
6 MO LIBOR	0.394%
12 MO LIBOR	0.837%
PRIME	3.250%
MTA	3.742%

ALL LOANS MUST PASS STATE, FEDERAL, AND FNMA HIGH COST TESTS TO BE ELIGIBLE FOR FUNDING.

ADJUSTMENTS NOT REPRESENTATIVE OF GUIDELINES - CALL FOR DETAILS OR VISIT OUR WEBSITE  
 FILES NOT RECEIVED BY DUE DATE ARE SUBJECT TO REPRICING OR CANCELLATION. RATE LOCKS ACCEPTED UNTIL 4:00 PT  
 RATES SUBJECT TO CHANGE WITHOUT NOTICE. THIS INFORMATION IS INTENDED FOR  
 PROFESSIONAL USE ONLY AND IS NOT FOR USE BY THE GENERAL PUBLIC.

LOCK TERM	LOCK EXPIRES
21 DAY	03/31/10

CMG MORTGAGE

**3/10/10 7:36 AM**

**AGENCY CONFORMING FIXED**

**#101 - #140**

30 YR FX - #101				30 YR FX I/O - #101 I/O				30 YR HIGH BALANCE - #101 HC				15 YR FX - #102				LOAN AMOUNT	
RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	\$50K - \$99,999 (\$50K MIN L/A)	0.150
4.375	1.807	1.932	1.807	5.750	(0.122)	0.003	(0.122)	4.375	3.307	3.432	3.557	3.875	0.903	1.028	0.903	<b>PROPERTY TYPE</b>	
4.500	1.148	1.273	1.148	5.875	(0.250)	(0.125)	(0.250)	4.500	2.648	2.773	2.898	4.000	0.343	0.468	0.343	2 UNIT 1.000	
4.625	0.585	0.710	0.585	6.000	(1.597)	(1.472)	(1.597)	4.625	2.085	2.210	2.335	4.125	(0.147)	(0.022)	(0.147)	3 - 4 UNIT 1.500	
4.750	(0.185)	(0.060)	(0.185)	6.125	(1.840)	(1.715)	(1.840)	4.750	1.315	1.440	1.565	4.250	(1.059)	(0.934)	(1.059)	CONDO LTV > 75% (N/O/O N/A & N/A IN FL) 0.750	
4.875	(0.983)	(0.858)	(0.983)	6.250	(2.047)	(1.922)	(2.047)	4.875	0.517	0.642	0.767	4.375	(1.767)	(1.642)	(1.767)	<b>NON-OWNER OCCUPIED</b>	
5.000	(1.626)	(1.501)	(1.626)	6.375	(1.925)	(1.800)	(1.925)	5.000	(0.126)	(0.001)	0.124	4.500	(2.306)	(2.181)	(2.306)	LTV ≤ 75% 1.750	
5.125	(1.968)	(1.843)	(1.968)	6.500	(2.703)	(2.578)	(2.703)	5.125	(0.468)	(0.343)	(0.218)	4.625	(2.748)	(2.623)	(2.748)	LTV > 75% - 80% 3.000	
5.250	(2.761)	(2.636)	(2.761)	6.625	(2.888)	(2.763)	(2.888)	5.250	(1.261)	(1.136)	(1.011)	4.750	(3.317)	(3.192)	(3.317)	<b>SUBORDINATE FINANCING - FULL AM</b>	
5.375	(3.406)	(3.281)	(3.406)	6.750	(2.838)	(2.713)	(2.838)	5.375	(1.906)	(1.781)	(1.656)	4.875	(3.890)	(3.765)	(3.890)	LTV & CLTV > 75% - 90% W/FICO < 720 0.250	
5.500	(3.790)	(3.665)	(3.790)	6.875	(3.047)	(2.922)	(3.047)	5.500	(2.290)	(2.165)	(2.040)	5.000	(4.143)	(4.018)	(4.143)	<b>SUBORDINATE FINANCING - INT ONLY</b>	
5.625	(4.027)	(3.902)	(4.027)	7.000	(3.231)	(3.106)	(3.231)	5.625	(2.527)	(2.402)	(2.277)	5.125	(4.382)	(4.257)	(4.382)	LTV & CLTV > 75% - 90% W/FICO ≥ 720 0.250	
5.750	(4.460)	(4.335)	(4.460)	7.125	(3.391)	(3.266)	(3.391)	5.750	(2.960)	(2.835)	(2.710)	5.250	(4.590)	(4.465)	(4.590)	LTV & CLTV > 75% - 90% W/FICO < 720 0.500	
5.875	(4.978)	(4.853)	(4.978)	7.250	(3.436)	(3.311)	(3.436)	5.875	(3.478)	(3.353)	(3.228)	5.375	(4.908)	(4.783)	(4.908)	<b>CASH OUT N/A &gt; 80%</b>	
25 YR FX (#125) 30 YR 0.000				<b>LOCK TERMS</b>				<b>FICO/LTV (ADJ N/A ON 15 YR FX)</b>				FICO/LTV ≤ 60% >60%-70% >70%-75% >75%-80% >80%-85% >85%-90%				620 - 639 0.250 1.250 1.250 2.750	
20 YR FX (#103) 30 YR 0.125				<b>8 DAY LOCK</b>				FICO/LTV				620 - 639 0.500 1.500 3.000 3.000 N/A N/A				640 - 659 0.250 1.250 1.250 2.250	
10 YR FX (#104) 15 YR 0.250				<b>LOAN MUST BE READY FOR DOCS</b>				620 - 639				640 - 659 0.500 1.250 2.500 3.000 N/A N/A				660 - 679 0.250 0.750 0.750 1.500	
<b>CONFORMING LOAN LIMITS</b>				<b>21 DAY LOCK</b>				640 - 659				660 - 679 0.000 1.000 2.000 2.500 N/A N/A				680 - 699 0.000 0.750 0.750 1.375	
1 UNIT: \$417,000				<b>FILE DUE 2 DAYS AFTER LOCK</b>				660 - 679				680 - 699 0.000 0.500 1.000 1.500 N/A N/A				700 - 719 0.000 0.625 0.625 0.750	
2 UNIT: \$533,850				<b>30 DAY LOCK</b>				680 - 699				700 - 719 (0.250) 0.500 0.500 0.750 N/A N/A				720 - 739 0.000 0.625 0.625 0.750	
3 UNIT: \$645,300				<b>FILE DUE 3 DAYS AFTER LOCK</b>				700 - 719				720 - 739 (0.250) 0.000 0.000 0.250 0.000 0.000				≥ 740 0.000 0.250 0.250 0.500	
4 UNIT: \$801,950				<b>LOWEST MID FICO SCORE USED TO PRICE LOANS WITH MORE THAN ONE BORROWER</b>				720 - 739				≥ 740 (0.250) 0.000 0.000 0.000 0.000 0.000				<b>CASH OUT (IN ADDITION TO CASH OUT GRID)</b>	
<b>MAX NET REBATE -- (3.000)</b>				620 MIN FICO & 90% MAX LTV/CLTV ON ALL CONFORMING FIXED LOANS				#101 HC CAN ONLY BE LOCKED AT TIME OF UW APPROVAL				<b>IMPOUND ADJUSTERS</b>				#101 HC 1.000	
												<b>NO IMPOUNDS</b>				<b>STATE ADJUSTERS</b>	
												0.250				TX PROPERTIES (0.150)	

**AGENCY CONFORMING ARMS - FULL AM**

**#1410C - #1471C**

3/1 ARM - #1436C				5/1 ARM - #1456C				7/1 ARM - #1471C				10/1 ARM - #1410C				PROPERTY TYPE	
RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	2 UNIT	1.000
3.500	0.269	0.431	0.540	3.250	0.706	0.867	0.974	3.500	0.662	0.852	0.972	4.000	1.492	1.694	1.830	3 - 4 UNIT 1.500	
3.625	0.094	0.250	0.363	3.375	0.199	0.368	0.480	3.625	0.600	0.784	0.908	4.125	1.148	1.359	1.499	<b>40 YR ARMORTIZATION</b>	
3.750	(0.172)	(0.007)	0.110	3.500	(0.043)	0.136	0.251	3.750	0.079	0.273	0.400	4.250	0.716	0.936	1.080	<b>NON-OWNER OCCUPIED</b>	
3.875	(0.324)	(0.150)	(0.029)	3.625	(0.318)	(0.145)	(0.026)	3.875	(0.315)	(0.113)	0.019	4.375	0.227	0.441	0.589	N/O/O ≤ 75% LTV 1.750	
4.000	(0.495)	(0.327)	(0.202)	3.750	(0.664)	(0.482)	(0.359)	4.000	(0.678)	(0.482)	(0.347)	4.500	(0.262)	(0.038)	0.114	N/O/O > 75% - 80% LTV 3.000	
4.125	(0.708)	(0.531)	(0.402)	3.875	(1.023)	(0.831)	(0.704)	4.125	(0.995)	(0.790)	(0.651)	4.625	(0.676)	(0.443)	(0.288)	N/O/O ≤ 75% LTV, 3 - 4 UNIT 3.000	
4.250	(0.924)	(0.738)	(0.606)	4.000	(1.276)	(1.091)	(0.960)	4.250	(1.333)	(1.118)	(0.976)	4.750	(1.126)	(0.899)	(0.740)	<b>SUBORDINATE FINANCING</b>	
4.375	(1.019)	(0.839)	(0.703)	4.125	(1.300)	(1.300)	(1.183)	4.375	(1.465)	(1.465)	(1.320)	4.875	(1.485)	(1.254)	(1.091)	CLTV > 75% - 90% W/FICO < 720 0.250	
4.500	(1.075)	(0.951)	(0.812)	4.250	(1.300)	(1.300)	(1.300)	4.500	(1.465)	(1.465)	(1.465)	5.000	(1.485)	(1.485)	(1.409)	<b>CASH OUT N/A &gt; 80%</b>	
4.625	(1.075)	(1.075)	(0.940)	4.375	(1.300)	(1.300)	(1.300)	4.625	(1.465)	(1.465)	(1.465)	5.125	(1.485)	(1.485)	(1.485)	FICO/LTV ≤ 60% >60%-70% >70%-75% >75%-80%	
4.750	(1.075)	(1.075)	(1.075)	4.500	(1.300)	(1.300)	(1.300)	4.750	(1.465)	(1.465)	(1.465)	5.250	(1.485)	(1.485)	(1.485)	620 - 639 0.250 1.250 1.250 2.750	
4.875	(1.075)	(1.075)	(1.075)	4.625	(1.300)	(1.300)	(1.300)	4.875	(1.465)	(1.465)	(1.465)	5.375	(1.485)	(1.485)	(1.485)	640 - 659 0.250 1.250 1.250 2.250	
2.250% MARGIN -- 2/2/6 CAPS				2.250% MARGIN -- 5/2/5 CAPS				2.250% MARGIN -- 5/2/5 CAPS				2.250% MARGIN -- 5/2/5 CAPS				660 - 679 0.250 0.750 0.750 1.500	
<b>MAX NET REBATE - (2.000)</b>				<b>LOCK TERMS</b>				<b>FICO/LTV</b>				FICO/LTV				680 - 699 0.000 0.750 0.750 1.375	
<b>ARM INDEX = 1 YR LIBOR</b>				<b>8 DAY LOCK</b>				FICO/LTV				620 - 639 0.500 1.500 3.000 3.000 N/A N/A				700 - 719 0.000 0.625 0.625 0.750	
<b>LOWEST MID FICO SCORE USED TO PRICE LOANS WITH MORE THAN ONE BORROWER.</b>				<b>LOAN MUST BE READY FOR DOCS</b>				620 - 639				640 - 659 0.500 1.250 2.500 3.000 N/A N/A				720 - 739 0.000 0.625 0.625 0.750	
				<b>21 DAY LOCK</b>				640 - 659				660 - 679 0.000 1.000 2.000 2.500 N/A N/A				≥ 740 0.000 0.250 0.250 0.500	
				<b>FILE DUE 2 DAYS AFTER LOCK</b>				660 - 679				680 - 699 0.000 0.500 1.000 1.500 N/A N/A				<b>IMPOUND ADJUSTERS</b>	
				<b>30 DAY LOCK</b>				680 - 699				700 - 719 (0.250) 0.500 0.500 0.750 N/A N/A				<b>NO IMPOUNDS</b>	
				<b>FILE DUE 3 DAYS AFTER LOCK</b>				700 - 719				720 - 739 (0.250) 0.000 0.000 0.250 0.000 0.000				0.250	
<b>620 MIN FICO &amp; 90% MAX LTV/CLTV ON ALL CONFORMING ARMS</b>												≥ 740 (0.250) 0.000 0.000 0.000 0.000 0.000				CONDO LTV > 75% (N/O/O N/A & N/A IN FL) 0.750	

**AGENCY CONFORMING ARMS - INT ONLY**

**#1410C I/O - #1471C I/O**

3/1 ARM - #1431C I/O				5/1 ARM - #1451C I/O				7/1 ARM - #1471C I/O				10/1 ARM - #1410C I/O				PROPERTY TYPE	
RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	2 UNIT	1.000
3.500	(0.047)	0.105	0.211	3.250	1.771	1.931	2.039	3.500	1.715	1.905	2.025	4.000	2.292	2.493	2.630	3 - 4 UNIT 1.500	
3.625	(0.338)	(0.176)	(0.067)	3.375	1.263	1.433	1.544	3.625	1.352	1.536	1.659	4.125	1.875	2.086	2.227	<b>NON-OWNER OCCUPIED</b>	
3.750	(0.588)	(0.433)	(0.320)	3.500	0.771	0.950	1.065	3.750	0.831	1.025	1.152	4.250	1.443	1.663	1.807	N/O/O ≤ 75% LTV 1.750	
3.875	(0.745)	(0.640)	(0.523)	3.625	0.448	0.620	0.739	3.875	0.460	0.663	0.794	4.375	0.963	1.177	1.325	N/O/O > 75% - 80% LTV 3.000	
4.000	(0.745)	(0.745)	(0.681)	3.750	0.052	0.234	0.357	4.000	0.097	0.293	0.428	4.500	0.474	0.697	0.849	N/O/O ≤ 75% LTV, 3 - 4 UNIT 3.000	
4.125	(0.745)	(0.745)	(0.745)	3.875	(0.293)	(0.102)	0.025	4.125	(0.206)	0.000	0.139	4.625	0.044	0.276	0.432	<b>SUBORDINATE FINANCING</b>	
4.250	(0.745)	(0.745)	(0.745)	4.000	(0.545)	(0.360)	(0.230)	4.250	(0.564)	(0.349)	(0.206)	4.750	(0.406)	(0.180)	(0.020)	ANY CLTV W/FICO ≥ 720 0.250	
4.375	(0.745)	(0.745)	(0.745)	4.125	(0.813)	(0.618)	(0.484)	4.375	(0.815)	(0.606)	(0.460)	4.875	(0.762)	(0.526)	(0.362)	ANY CLTV W/FICO < 720 0.500	
4.500	(0.745)	(0.745)	(0.745)	4.250	(0.970)	(0.848)	(0.710)	4.500	(1.135)	(0.977)	(0.827)	5.000	(1.093)	(0.848)	(0.680)	<b>CASH OUT N/A &gt; 80%</b>	
4.625	(0.745)	(0.745)	(0.745)	4.375	(0.970)	(0.970)	(0.834)	4.625	(1.135)	(1.135)	(1.071)	5.125	(1.155)	(1.155)	(0.993)	FICO/LTV ≤ 60% >60%-70% >70%-75% >75%-80%	
4.750	(0.745)	(0.745)	(0.745)	4.500	(0.970)	(0.970)	(0.970)	4.750	(1.135)	(1.135)	(1.135)	5.250	(1.155)	(1.155)	(1.155)	620 - 639 0.250 1.250 1.250 2.750	
4.875	(0.745)	(0.745)	(0.745)	4.625	(0.970)	(0.970)	(0.921)	4.875	(1.135)	(1.135)	(1.135)	5.375	(1.155)	(1.155)	(1.155)	640 - 659 0.250 1.250 1.250 2.250	
2.250% MARGIN -- 2/2/6 CAPS				2.250% MARGIN -- 5/2/5 CAPS				2.250% MARGIN -- 5/2/5 CAPS				2.250% MARGIN -- 5/2/5 CAPS				660 - 679 0.250 0.750 0.750 1.500	
<b>MAX NET REBATE - (2.000)</b>				<b>LOCK TERMS</b>				<b>FICO/LTV</b>				FICO/LTV				680 - 699 0.000 0.750 0.750 1.375	
<b>ARM INDEX = 1 YR LIBOR</b>				<b>8 DAY LOCK</b>				FICO/LTV				620 - 639 0.500 1.500 3.000 3.000 N/A N/A				700 - 719 0.000 0.625 0.625 0.750	
<b>LOWEST MID FICO SCORE USED TO PRICE LOANS WITH MORE THAN ONE BORROWER.</b>				<b>LOAN MUST BE READY FOR DOCS</b>				620 - 639				640 - 659 0.500 1.250 2.500 3.000 N/A N/A				720 - 739 0.000 0.625 0.625 0.750	
				<b>21 DAY LOCK</b>				640 - 659				660 - 679 0.000 1.000 2.000 2.500 N/A N/A				≥ 740 0.000 0.250 0.250 0.500	
				<b>FILE DUE 2 DAYS AFTER LOCK</b>				660 - 67									

**3/10/10 7:36 AM**

**JUMBO FIXED & ARMS**

**#720 - #727**

30 YR FX - #720				3/1 ARM - #723				5/1 ARM - #725				7/1 ARM - #727				PROPERTY TYPE					
RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY						
4.625	4.175	4.285	4.435	3.625	1.762	1.852	2.002	3.750	2.185	2.275	2.425	4.500	1.363	1.453	1.603	2 UNIT	0.500				
4.750	3.581	3.691	3.841	3.750	1.450	1.540	1.690	3.875	1.826	1.916	2.066	4.625	1.004	1.094	1.244	3 - 4 UNIT	1.000				
4.875	2.987	3.097	3.247	3.875	1.137	1.227	1.377	4.000	1.466	1.556	1.706	4.750	0.644	0.734	0.884	CONDO ≤ 4 STORIES	0.500				
5.000	2.456	2.566	2.716	4.000	0.856	0.946	1.096	4.125	1.154	1.244	1.394	4.875	0.332	0.422	0.572	CONDO > 4 STORIES	0.750				
5.125	1.925	2.035	2.185	4.125	0.575	0.665	0.815	4.250	0.841	0.931	1.081	5.000	0.019	0.109	0.259	<b>INTEREST ONLY</b>					
5.250	1.472	1.582	1.732	4.250	0.341	0.431	0.581	4.375	0.576	0.666	0.816	5.125	(0.277)	(0.187)	(0.037)	FIXED I/O ≤ 70% LTV (#720 I/O)	0.250				
5.375	1.018	1.128	1.278	4.375	0.106	0.196	0.346	4.500	0.310	0.400	0.550	5.250	(0.574)	(0.484)	(0.334)	FIXED I/O > 70% LTV (#720 I/O)	0.375				
5.500	0.643	0.753	0.903	4.500	(0.081)	0.009	0.159	4.625	0.060	0.150	0.300	5.375	(0.793)	(0.703)	(0.553)	ARM I/O (#723 I/O, #725 I/O, #727 I/O)	0.250				
5.625	0.268	0.378	0.528	4.625	(0.269)	(0.179)	(0.029)	4.750	(0.190)	(0.100)	0.050	5.500	(1.012)	(0.922)	(0.772)	<b>ADDITIONAL FICO ADJ's</b>					
5.750	(0.028)	0.082	0.232	4.750	(0.394)	(0.304)	(0.154)	4.875	(0.393)	(0.303)	(0.153)	5.625	(1.168)	(1.078)	(0.928)	FIXED 700-719 LTV > 70%	0.250				
5.875	(0.325)	(0.215)	(0.065)	4.875	(0.519)	(0.429)	(0.279)	5.000	(0.596)	(0.506)	(0.356)	5.750	(1.324)	(1.234)	(1.084)	<b>TOTAL BROKER COMPENSATION CAN NOT EXCEED THE GREATER OF 2% OF THE LOAN AMOUNT OR \$22,500</b>					
6.000	(0.560)	(0.450)	(0.300)	5.000	(0.644)	(0.554)	(0.404)	5.125	(0.753)	(0.663)	(0.513)	5.875	(1.481)	(1.391)	(1.241)	<b>ATTACHED CONDOS N/A</b>					
6.125	(0.794)	(0.684)	(0.534)	5.125	(0.769)	(0.679)	(0.529)	5.250	(0.909)	(0.819)	(0.669)	6.000	(1.637)	(1.547)	(1.397)						
<b>LOWEST MID FICO SCORE USED TO PRICE LOANS WITH MORE THAN ONE BORROWER.</b>				<b>LOCK TERMS</b>				<b>FIXED LTV PRICE GRID</b>				<b>≤ 60%</b>		<b>60.01 - 65%</b>		<b>65.01 - 70%</b>		<b>70.01 - 75%</b>		<b>75.01 - 80%</b>	
				<b>8 DAY LOCK</b>				> \$417,000 to \$650,000				0.000		0.000		0.000		0.000		0.250	
				<b>LOAN MUST BE READY FOR DOCS</b>				> \$1.0M to \$1.5M				0.000		0.125		0.250		0.250		0.500	
				<b>21 DAY LOCK</b>				> \$1.5M to \$2.0M				0.250		0.375		0.875		0.875		1.250	
<b>NO IMPOUNDS .250 WORSE IN FEE</b>				<b>FILE DUE 2 DAYS AFTER LOCK</b>				Cashout Refinance				0.000		0.250		0.375		0.375		0.500	
				<b>30 DAY LOCK</b>																	
<b>REFER TO ONLINE GUIDELINES OR TO YOUR ACCOUNT EXECUTIVE FOR LOAN PARAMETER ELIGIBILITY</b>				<b>FILE DUE 3 DAYS AFTER LOCK</b>				<b>ADDITIONAL ARM ADJ's</b>													
								Loan Amounts >\$1M - \$1.5M				0.250		DTI >40 - 45%		0.250					
								Loan Amounts >\$1.5M - \$2.0M				0.875		LTV ≤ 60%		(0.250)					
<b>ALL ARM PROGRAMS BASED ON 1 YR LIBOR AND 2.25 MARGIN</b>								Loan Amounts ≤ \$625,000				(0.250)		LTV >75 ≤ 80%		0.375					
								Cash Out				0.500									

**LOAN MUST RECEIVE UNDERWRITING APPROVAL BEFORE IT CAN BE LOCKED**

**FHA FIXED & ARM**

**#3101 - #3151**

30 YR FX - #3101				30 YR FX - #3101 HC				15 YR FX - #3102				5/1 CMT ARM - #3151				FHA PRICE ADJ's	
RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY	RATE	8 DAY	21 DAY	30 DAY		
4.250	2.108	2.208	2.458	4.500	3.487	3.770	3.946	4.625	(1.282)	(1.051)	(0.909)	3.500	2.625	2.556	2.672	FICO 640-659	0.250
4.375	1.408	1.508	1.758	4.625	3.197	3.481	3.657	4.750	(1.589)	(1.380)	(1.223)	3.625	2.255	2.187	2.302	FICO > 720	(0.125)
4.500	0.454	0.554	0.804	4.750	1.999	2.290	2.481	4.875	(1.975)	(1.827)	(1.670)	3.750	1.882	1.818	1.949	<b>640 MIN FICO FOR ALL FHA LOAN PRODUCTS</b>	
4.625	(0.081)	0.019	0.269	4.875	1.364	1.655	1.846	5.000	(1.975)	(1.940)	(1.783)	3.875	1.388	1.324	1.455	LN AMT < 50K	1.000
4.750	(0.947)	(0.847)	(0.597)	5.000	0.498	0.773	0.965	5.125	(1.848)	(1.639)	(1.482)	4.000	0.986	0.922	1.053	TX PROPERTIES	(0.875)
4.875	(1.416)	(1.316)	(1.066)	5.125	0.468	0.758	0.950	5.250	(1.874)	(1.665)	(1.508)	4.125	0.651	0.586	0.717	<b>CMG 's HUD ID # 7844200000</b>	
5.000	(2.535)	(2.435)	(2.185)	5.250	(0.722)	(0.439)	(0.232)	5.375	(1.808)	(1.715)	(1.543)	4.250	0.325	0.261	0.392	<b>LOCK TERMS</b>	
5.125	(2.676)	(2.576)	(2.326)	5.375	(1.276)	(0.993)	(0.786)	5.500	(1.975)	(1.975)	(1.975)	4.375	0.191	0.147	0.293	<b>8 DAY LOCK</b>	
5.250	(3.521)	(3.421)	(3.171)	5.500	(1.952)	(1.684)	(1.478)	5.625	1.233	1.327	1.499	4.500	(0.229)	(0.273)	(0.127)	<b>LOAN MUST BE READY FOR DOCS</b>	
5.375	(3.868)	(3.768)	(3.518)	5.625	(1.707)	(1.424)	(1.217)	5.750	1.065	1.159	1.331	4.625	(0.520)	(0.564)	(0.418)	<b>21 DAY LOCK</b>	
5.500	(4.785)	(4.685)	(4.435)	5.750	(1.585)	(1.302)	(1.095)	5.875	0.922	0.993	1.180	4.750	(0.787)	(0.830)	(0.685)	<b>FILE DUE 2 DAYS AFTER LOCK</b>	
5.625	(4.250)	(4.250)	(4.250)	5.875	2.051	2.264	2.486	6.000	0.587	0.658	0.845	0.000	0.000	0.000	0.000	<b>30 DAY LOCK</b>	
5.750	(4.250)	(4.250)	(4.250)	6.000	1.465	1.662	1.884	6.125	0.533	0.604	0.791	0.000	0.000	0.000	0.000	<b>FILE DUE 3 DAYS AFTER LOCK</b>	
5.875	(4.250)	(4.250)	(4.250)	6.125	1.249	1.462	1.684	6.250	0.400	0.472	0.659	0.000	0.000	0.000	0.000	<b>THE LAST DAY FOR FEB DOCS UNDER THE STREAMLINE PROGRAM IS FEB 19TH 2010</b>	
6.000	(4.250)	(4.250)	(4.250)	6.250	0.948	1.161	1.383	6.375	0.330	0.301	0.503	0.000	0.000	0.000	0.000	<b>THE FHA PROGRAM IS NO LONGER OFFERED FOR PROPERTIES IN THE STATE OF FL</b>	
<b>FHA MAX NET REBATE - (3.000)</b>				<b>PLEASE REFER TO GUIDES FOR OUR #3101 PROGRAM MAX LOAN AMOUNTS</b>				<b>2.250% MARGIN -- 1/1/5 CAPS INDEX = 1 YR CMT = 0.360</b>				<b>N/O/O CONDO &amp; N/O/O STREAMLINES N/A</b>					
<b>IMPOUNDS REQUIRED ON ALL FHA LOANS</b>																	
<b>LOWEST MID FICO SCORE USED TO PRICE LOANS WITH MORE THAN ONE BORROWER.</b>																	

**FNMA - HOME PATH & REFI PLUS**

**#101 HP & #101 RP**

30 YR FX - #101 HP & #101 RP				PROPERTY TYPE		HP ADJ's												
RATE	8 DAY	21 DAY	30 DAY			FICO/LTV		≤ 60%	>60%-70%	>70%-75%	>75%-80%	>80%-85%	>85%-90%	>90%-95%	>95%-97%	>97%-100%		
4.125	5.650	5.650	5.400	2-4 UNITS	1.000	FICO/LTV												
4.250	4.650	4.650	4.400	CONDO LTV > 75% (N/O/O N/A & N/A IN FL)	0.750	620 - 639		0.500	1.500	3.000	3.000	N/A	N/A	N/A	N/A	N/A		
4.375	3.650	3.650	3.400	<b>NON-OWNER OCCUPIED</b>		640 - 659	<b>HP RP</b>	0.500	1.250	2.500	3.000	N/A	N/A	N/A	N/A	N/A		
4.500	2.310	2.310	2.560	LTV ≤ 75%	1.500 1.750	660 - 679		0.000	1.000	2.000	2.500	2.250	1.750	1.250	N/A			
4.625	1.560	1.560	1.810	LTV > 75% - 80%	2.000 2.000	680 - 699		0.000	0.500	1.000	1.500	1.000	0.750	0.500	N/A			
4.750	0.810	0.810	1.060	LTV > 80 - 105% (HP MAX 90%)	2.500 2.000	700 - 719		(0.250)	0.500	0.500	0.750	0.500	0.500	0.500	N/A			
4.875	0.060	0.060	0.310	<b>IMPOUND ADJUSTERS</b>		720 - 739		(0.250)	0.000	0.000	0.250	0.000	0.000	0.000	N/A			
5.000	(0.650)	(0.650)	(0.400)	NO IMPOUNDS	0.250	≥ 740		(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	N/A			
5.125	(1.338)	(1.338)	(1.088)	<b>CLTV ADJ's</b>		<b>RP ADJ's</b>												
5.250	(2.025)	(2.025)	(1.775)	LTV RANGE CLTV RANGE FICO		FICO/LTV		≤ 60%	>60%-70%	>70%-75%	>75%-80%	>80%-85%	>85%-90%	>90%-95%	>95%-97%	>97%-105%		
5.375	(2.713)	(2.713)	(2.463)	65.01 - 75 % 90.01 - 95 % < 720	0.500	620 - 639		0.500	1.500	2.000	2.000	2.000	2.000	2.000	2.000	2.000		
5.500	(3.235)	(3.235)	(2.985)	75.01 - 95 % 90.01 - 95 % < 720	0.500	640 - 659		0.500	1.250	2.000	2.000	2.000	2.000	2.000	1.750	1.750		
<b>LOWEST MID FICO SCORE USED TO PRICE LOANS WITH MORE THAN ONE BORROWER.</b>				75.01 - 90 % 76.01 - 90% < 720	0.250	660 - 679		0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.750	1.250	1.250	
				65.01 - 75 % 90.01 - 95 % ≥ 720	0.250	680 - 699		0.000	0.500	0.750	0.750	0.750	0.750	0.750	0.750	0.500	0.500	
				75.01 - 95 % 90.01 - 95 % ≥ 720	0.250	700 - 719		(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
				# 101 RP CLTV > 95.00 %	1.500	720 - 739		(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<b>THE MAX CUMMULATIVE ADJUSTMENTS FOR THE 101 RP IS 2.000</b>				<b>ADDITIONAL LTV ADJ's (#101 HP ONLY)</b>		≥ 740		(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				LTV 80.01 - 85% (NO MI)	1.000	<b>LTV &lt; 80 %, 620 MIN FICO (#101 HP)</b>		<b>REFER TO ONLINE GUIDELINES FOR LOAN PARAMETER ELIGIBILITY</b>										
				LTV 85.01 - 90% (NO MI)	1.750	<b>LTV &gt; 80 %, 660 MIN FICO (#101 HP)</b>												
				LTV 90.01 - 95% (NO MI)	2.500	<b>MIN 620 FICO FOR ALL #101 RP LOANS</b>												
LTV 95.01 - 97% (NO MI)	3.625																	

DAILY INDICES	
1 MO LIBOR	0.230%
6 MO LIBOR	0.394%
12 MO LIBOR	0.837%
PRIME	3.250%
10 YR T-NOTE	3.742%

**ALL LOANS MUST PASS STATE, FEDERAL, AND FNMA HIGH COST TESTS TO BE ELIGIBLE FOR FUNDING.**

ADJUSTMENTS NOT REPRESENTATIVE OF GUIDELINES - CALL FOR DETAILS OR VISIT OUR WEBSITE

MAXIMUM BROKER COMPENSATION MAY NOT EXCEED THE LESSER OF PROGRAM MAX OR 4%

FILES NOT RECEIVED BY DUE DATE ARE SUBJECT TO REPRICING OR CANCELLATION. RATE LOCKS ACCEPTED UNTIL 4:00 PT

ADMINISTRATIVE FEES: PLEASE SEE RATESHEET COVER PAGE FOR STATE SPECIFIC ADMIN. FEES.

RATES SUBJECT TO CHANGE WITHOUT NOTICE. THIS INFORMATION IS INTENDED FOR PROFESSIONAL USE ONLY AND IS NOT FOR USE BY THE GENERAL PUBLIC.

LOCK TERM	FILE DUE	LOCK EXPIRES
8 DAY	DOCS	03/18/10
21 DAY	03/12/10	03

WHOLESALE PRODUCT LINE OVERVIEW

12/10/2009

**CMG Mortgage**  
(800) 356-3889  
[www.cmgbanking.com](http://www.cmgbanking.com)

AGENCY	Series	Reg. Prog.#	I/O Prog.#	Max Loan <sup>1</sup>	Purchase			Rate/Term			Cash Out			Max C/O	Ratios	Reserves	2-4 Units	Condo-Hi	Condo-Lo	Attached	Townhm	PUD	Listed Prop	Log	Rural	Modular	Manufactured	1st Time Non-Occ Co	Rpt	Permeation	Tring W/Earn	STREAMLINE <sup>8</sup>	ARM Index	ARM Margin	ARM Caps	Rebate / Earnings			
					Owner Occ	2nd Home	Investment	Owner Occ	2nd Home	Investment	Owner Occ	2nd Home	Investment																										
					Max LTV/CLTV - Min FICO			Max LTV/CLTV - Min FICO			Max LTV/CLTV - Min FICO																												
AGENCY	40 YR FX	FNMA	#140	---	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 680	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 680	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)		
	30 YR FX	FNMA	#101	see next product	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 680	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 680	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)	
	30 YR FX - IO	C	---	#101-IO	\$417,000	80% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	---	80% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	---	80% <sup>2</sup> - 620	70% - 620	---	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos) <sup>9</sup>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)	
	30 YR FX - 105% Refi Plus	FNMA	#101 RP	---	\$417,000	---	---	---	105% - 620	105% - 620	105% - 620	---	---	---	\$250	DU <sup>3</sup>	DU	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)		
	30 YR FX - HomePath	D	#101 HP	---	\$417,000	97% <sup>6</sup> - 620 <sup>14</sup>	90% - 620 <sup>14</sup>	90% - 620 <sup>14</sup>	---	---	---	---	---	---	---	45 <sup>3</sup>	DU	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)		
	25 YR FX	FNMA	#125	---	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 680	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 680	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)	
	20 YR FX	FNMA	#103	---	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 680	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 680	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)	
	15 YR FX	FNMA	#102	---	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 680	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 680	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)	
	10 YR FX	FNMA	#104	---	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 680	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 680	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)	
	3/1 ARM	E	#1431C	#1431C-IO	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 620	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 620	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1yr LIBOR	2.25%	2/2/6	(2.000)
5/1 ARM	E	#1451C	#1451C-IO	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 620	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 620	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1yr LIBOR	2.25%	5/2/5	(2.000)		
7/1 ARM	E	#1471C	#1471C-IO	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 620	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 620	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1yr LIBOR	2.25%	5/2/5	(2.000)		
10/1 ARM	E	#1410C	#1410C-IO	\$417,000	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	80% <sup>2</sup> - 620	90% <sup>2</sup> - 620 <sup>3</sup>	80% - 620	75% - 620	80% <sup>2</sup> - 620	75% - 620	75% <sup>2</sup> - 680	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1yr LIBOR	2.25%	5/2/5	(2.000)		
30 YR FX AGENCY HIGH BALANCE	E	#101 HC	---	\$729,750	85% <sup>16</sup> - 660	65% - 740	65% - 740	85% <sup>16</sup> - 660	65% - 740	65% - 740	60% - 740	---	---	No Limit <sup>5</sup>	45 <sup>3</sup>	DU (2ndHm=2mos, Invmt=6mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	(3.000)			
JUMBO	30 YR FX <sup>15</sup>	C	#720	#702-IO	\$2,000,000 <sup>1</sup>	80% <sup>10</sup> - 700 <sup>10</sup>	---	---	80% <sup>10</sup> - 700 <sup>10</sup>	---	---	80% <sup>11</sup> - 700 <sup>11</sup>	---	---	\$350,000 <sup>13</sup>	45 if <=80% LTV or <\$1M	6 or 12 months <sup>12</sup>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	---	---	---	n/a		
	3/1 ARM <sup>15</sup>	C	#723	#723-IO	\$2,000,000 <sup>1</sup>	80% <sup>10</sup> - 700 <sup>10</sup>	---	---	80% <sup>10</sup> - 700 <sup>10</sup>	---	---	80% <sup>11</sup> - 700 <sup>11</sup>	---	---	\$350,000 <sup>13</sup>	45 if <=80% LTV or <\$1M	6 or 12 months <sup>12</sup>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1yr LIBOR	2.25%	5/2/5	n/a		
	5/1 ARM <sup>15</sup>	C	#725	#725-IO	\$2,000,000 <sup>1</sup>	80% <sup>10</sup> - 700 <sup>10</sup>	---	---	80% <sup>10</sup> - 700 <sup>10</sup>	---	---	80% <sup>11</sup> - 700 <sup>11</sup>	---	---	\$350,000 <sup>13</sup>	45 if <=80% LTV or <\$1M	6 or 12 months <sup>12</sup>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1yr LIBOR	2.25%	5/2/5	n/a		
	7/1 ARM <sup>15</sup>	C	#727	#727-IO	\$2,000,000 <sup>1</sup>	80% <sup>10</sup> - 700 <sup>10</sup>	---	---	80% <sup>10</sup> - 700 <sup>10</sup>	---	---	80% <sup>11</sup> - 700 <sup>11</sup>	---	---	\$350,000 <sup>13</sup>	45 if <=80% LTV or <\$1M	6 or 12 months <sup>12</sup>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1yr LIBOR	2.25%	5/2/5	n/a		
FHA <sup>4</sup>	30 YR FX	E	#3101	---	\$417,000 <sup>1</sup>	96.5%-640	---	---	96.5%-640	---	---	85%-640	---	---	No Limit	31/43 or Inv.AUS	None (3-4 Units = 3 mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(3.000)		
	25 YR FX	E	#3103	---	\$417,000 <sup>1</sup>	96.5%-640	---	---	96.5%-640	---	---	85%-640	---	---	No Limit	31/43 or Inv.AUS	None (3-4 Units = 3 mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(3.000)		
	15 YR FX	E	#3102	---	\$417,000 <sup>1</sup>	96.5%-640	---	---	96.5%-640	---	---	85%-640	---	---	No Limit	31/43 or Inv.AUS	None (3-4 Units = 3 mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(3.000)		
	5/1 CMT ARM	E	#3151	---	\$417,000 <sup>1</sup>	96.5%-640	---	---	96.5%-640	---	---	85%-640	---	---	No Limit	31/43 or Inv.AUS	None (3-4 Units = 3 mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1yr CMT	2.25%	1/1/5	(3.000)
	30 YR FX HI BALANCE	E	#3101HC	---	\$729,750 <sup>1</sup>	96.5%-640	---	---	97.75%-640	---	---	85%-640	---	---	No Limit <sup>8</sup>	31/43 or Inv.AUS	None (3-4 Units = 3 mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(3.000)		
25 YR FX HI BALANCE	E	#3103HC	---	\$729,250 <sup>1</sup>	96.5%-640	---	---	97.75%-640	---	---	85%-640	---	---	No Limit <sup>8</sup>	31/43 or Inv.AUS	None (3-4 Units = 3 mos)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(3.000)			
HOME OWNERSHIP ACCELERATOR <sup>®</sup>	---	---	901	---	\$2,500,000	75%-700	---	---	75%-700	---	---	---	---	45%	4 mos ITI (fully indexed +2%, IO)	---	---	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> </																		

# CMG MORTGAGE NATIONAL LOAN SUBMISSION FORM

San Ramon Operations Center  
 3160 Crow Canyon Road, Suite 400  
 San Ramon, CA 94583  
 Ph# : 800.356.3889 | 925.983.3100



Upload documents directly to [www.cmgbanking.com](http://www.cmgbanking.com)

TBS: 011C-Green

ACCOUNT EXEC: \_\_\_\_\_  
 Cell: \_\_\_\_\_ Email \_\_\_\_\_

ACCOUNT MGR: \_\_\_\_\_

**THIS IS NOT A LOCK FORM, PLEASE USE OUR WEBSITE [www.cmgbanking.com](http://www.cmgbanking.com) TO LOCK LOANS**

*Broker/Branch Information*

CMG Broker ID# \_\_\_\_\_

Company Name \_\_\_\_\_  
 Address \_\_\_\_\_

Broker Agent Contact \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_  
 Email\* \_\_\_\_\_

Processor Contact \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_  
 Email\* \_\_\_\_\_

*\*required*

*Borrower/Property Information*

Borrower: \_\_\_\_\_  
 Co-Borrower: \_\_\_\_\_  
 Email Address\*: \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 County \_\_\_\_\_  
 State \_\_\_\_\_ Zip \_\_\_\_\_

**Property Type:**  
 \_\_\_\_\_ SFR  
 \_\_\_\_\_ No. Units  
 \_\_\_\_\_ PUD  
 \_\_\_\_\_ Condo

**Occupancy:**  
 \_\_\_\_\_ O/O  
 \_\_\_\_\_ 2<sup>nd</sup> Home  
 \_\_\_\_\_ N/O/O

*\*required*

*Loan Information*

CMG Loan Number: \_\_\_\_\_  
 CMG Program #: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Appraised Value: \_\_\_\_\_  
 Purchase Price: \_\_\_\_\_  
 LTV/CLTV: \_\_\_\_\_ / \_\_\_\_\_

**Doc Type:**  
 \_\_\_\_\_ Full Doc  
 \_\_\_\_\_ Streamline

**FHA Case #:**  
 \_\_\_\_\_

**Purpose:**  
 \_\_\_\_\_ Purchase  
 \_\_\_\_\_ R/T Refinance  
 \_\_\_\_\_ C/O Refinance  
 \_\_\_\_\_ Streamline

**DU Case File #:**  
 \_\_\_\_\_

**Impounds:**  
 Yes \_\_\_\_\_ No \_\_\_\_\_

**NOTES:**