



"Express Service You Can Bank On"

May 26, 2004

CALL Mark Scott x243

Toll Free (888) 845-8888
 Local (818) 880-4444
 Cell (818) 419-6329
 Fax (818) 880-5698

Product 300 100% Purchase Special

Rates As LOW As
 1st - 5.50% 3Y
 2nd - 9.99% 15/15

100% Full Doc Combo Rates to \$500,000

80% 1st Liens & 20% 2nd Liens

PURCHASES ONLY

NO MI

NO DOWN

Tier 1 = Primary Wage Earner has an account rated 24 mos				
	3/27/3 1st Lien		30/30/3 1st Lien	30/15/3 2nd Lien
Score	Rate	Margin	Rate	Rate
580-599	7.99	6.99	8.99	11.49
600-619	6.99	5.99	7.99	11.49
620-639	6.75	5.75	7.74	11.49
640-659	6.50	5.50	7.38	11.49
660-679	6.25	5.25	7.00	10.49
680-699	6.13	5.13	7.00	10.49
*700+	6.00	5.00	7.00	10.49

**Full Doc Only - 50% DTI
6% Seller Paid NRCC OK!!**

- ◆ Add 0.375 for 2Y2
- ◆ Add 0.75% to 1st lien rate for all 1st liens < \$60K
- ◆ Add .50 for 2nd liens < \$20K
- ◆ For condo's, PUD, townhomes, add 0.25% to R/M

- ◆ 15/15 2nd lien rates are the same as 30/15 2nd rates. Some states place restrictions on 30/15 terms: call your AE for details.
- ◆ Add 0.50% to PAR R/M for <1> & add 1% to PAR R/M for <2>
- ◆ To buy prepayment penalty out completely, add 2 points to fee.

Prices Subject to Change Without Notice

If you have received this fax in error and wish to be removed from this mailing list, please call **888.845.8888**
Your number will be promptly removed.