



Conventional/Jumbo/FHA

714.577.7700

January 6, 2009

Conforming

30 YR FIXED : C30		
RATE	15	30
4.875	0.375	0.875
5.000	0.125	0.625
5.125	(0.125)	0.375
5.250	(0.125)	0.375
5.375	(0.500)	0.000
5.500	(0.750)	(0.250)
5.625	(0.750)	(0.250)
5.750	(0.875)	(0.375)
5.875	(0.875)	(0.375)
6.000	(1.000)	(0.500)
6.125	(1.000)	(0.500)
6.250	(1.125)	(0.625)

15 YR FIXED : C15		
RATE	15	30
4.875	(0.750)	(0.250)
5.000	(1.000)	(0.500)
5.125	(1.125)	(0.625)
5.250	(1.125)	(0.625)
5.375	(1.125)	(0.625)
5.500	(1.250)	(0.750)
5.625	(1.375)	(0.875)
5.750	(1.500)	(1.000)
5.875	(1.500)	(1.000)
6.000	(1.625)	(1.125)
6.125	(1.750)	(1.250)
6.250	(1.750)	(1.250)

FULL PAYMENT						
PURPOSE	OCCUPY	UNITS	LTV	CLTV	CREDIT	
Purchase & R/T Refi	Primary	1 - 2	95%	95%	AU	
		3 - 4	80%	80%		
	2nd Home		1	95%		95%
	Non Owner	1 - 2	80%	80%		
3 - 4		75%	75%			
Cash-Out (No Limit)	Primary	1 - 2	85%	85%	AU	
		3 - 4	70%	70%		
	2nd Home		1	85%		85%
	Non Owner	1 - 2	80%	80%		
3 - 4		70%	70%			

1 Unit - \$417,000	3 Unit - \$645,300
2 Unit - \$533,850	4 Unit - \$801,950

ADD - ONS	
Purchase and R/T Refi LTV >	+0.250
2 Units	+1.000
3-4 Units	+1.000
CLTV > 90%	+0.500

NO IMPOUNDS +0.250

Non-Owner	
LTV < = 75%	+1.750
LTV 75.01 - 80%	+3.000
LTV > 80%	+3.750

Interest First Feature - Fixed	
Interest Only	+1.250
With subordinate financing and LTV > 75%	+1.500

MAX REBATE 2.000

EA Approval Add-ons

EA 1	+ .625 to RATE
EA 2	+1.00 to RATE
LTV >70% & FICO <620	+1.750
LTV >70% & FICO 620-639	+1.000
LTV >70% & FICO 640-659	+0.250
In addition, increase price .875	
Max rebate on EA = 1.000	

MAX REBATE 2.500

NO IMPOUNDS +0.250

Notes	
Cash Out LP Only	
MAX DTI = - 45%	
2 Months Reserves Required	
Verify Loan amount here	
Set limit to Fannie/Freddie	
https://entp.hud.gov/idapp/html/hicostlook.cfm	
LTV >75% & FICO <700	+0.250
Interest Only	+0.500
Cash Out	+1.000
R&T LTV > 75%	+0.500
ARM LTV > 75%	+0.750

20 YR FIXED : C20		
RATE	15	30
4.750	0.125	0.625
4.875	(0.125)	0.375
5.000	(0.500)	0.000
5.125	(0.875)	(0.375)
5.250	(1.125)	(0.625)
5.375	(1.000)	(0.500)

5/1 ARM : C5/1 INT ONLY		
RATE	15	30
5.875	(0.500)	0.000
6.000	(0.750)	(0.250)
6.125	(0.875)	(0.375)
6.250	(1.000)	(0.500)
6.375	(1.000)	(0.500)
6.500	(1.000)	(0.500)

****NO Pre-Locks accepted**

THESE APPLY TO ALL CASH OUT LOANS PLUS THE FICO ADD ONS TO THE LEFT

Cash Out Add-ons	In addition to above add ons		
FICO	<=60	60.01-75	75.01-80 >80
740+	0.000	0.000	0.000
720-739	0.000	0.000	0.250
700-719	0.000	0.500	0.500
680-699	0.000	0.500	1.000
660-679	0.000	1.250	1.500
640-659	0.000	1.750	2.000
620-639	0.000	2.500	2.750
<620	0.000	2.750	3.000

***FICO ADD-ONS ADD TO FEE

FICO	<=60	60.01-70	70.01-75	75.01-80	80.01-97
740+	0.000	0.000	0.000	0.000	0.000
720-739	0.000	0.000	0.000	0.250	0.000
700-719	0.000	0.500	0.500	0.750	0.500
680-699	0.000	0.500	0.500	1.000	0.500
660-679	0.000	0.500	1.250	1.750	1.500
640-659	0.000	0.500	1.750	2.250	2.000
620-639	0.000	0.750	2.500	2.750	2.750
<620	0.000	0.750	2.750	2.750	2.750

AGENCY JUMBO

30 YR FIXED : CJ30		
RATE	15	30
4.875	2.125	2.625
5.000	2.000	2.500
5.125	1.875	2.375
5.250	1.500	2.000
5.375	1.375	1.875
5.500	1.250	1.750
5.625	1.125	1.625
5.750	1.125	1.625
5.875	1.125	1.625
6.000	1.000	1.500
6.125	1.000	1.500

15 YR FIXED : CJ15		
RATE	15	30
5.250	0.750	1.250
5.375	0.875	1.375
5.500	0.625	1.125
5.625	0.625	1.125
5.750	0.500	1.000
5.875	0.500	1.000
6.000	0.250	0.750
6.125	0.250	0.750
6.250	0.125	0.625
6.375	(0.125)	0.375
6.500	(0.250)	0.250

OCCUPY UNITS LTV CLTV CREDIT					
Purchase & R/T Refi	Primary	1	90%	90%	700
		1	<75%	90%	700
		1	<75%	<75%	660
	2nd Home		1	60%	60%
Cash-Out \$100,000 Limit	Primary	1	75%	75%	720

FHA RATES

FHA 30 YR FIXED		
RATE	15	30
4.750	0.500	1.000
4.875	(0.125)	0.375
5.000	(0.250)	0.250
5.125	(0.375)	0.125
5.250	(1.000)	(0.500)
5.375	(1.375)	(0.875)
5.500	(1.500)	(1.000)
5.625	(1.625)	(1.125)
5.750	(2.125)	(1.625)

FHA 15 YR FIXED		
RATE	15	30
4.500	0.125	0.625
5.000	(1.000)	(0.500)
5.500	(1.125)	(0.625)
6.000	(1.375)	(0.875)
6.500	(1.750)	(1.250)

FHA Notes and Adjustments

FHA ONLY IN CALIFORNIA and OREGON

FICO 600 - 619 add 0.250 to price
FICO 585 - 599 add 1.000 to price

FHA 'Jumbo' 30 year add 2.500 to price
FHA 'Jumbo' 15 year add 3.000 to price

FHA 1 YR ARM		
RATE	15	30
5.375	2.375	2.750
5.500	2.250	2.625
5.625	2.250	2.625
5.750	2.250	2.625
5.875	2.250	2.625
6.000	2.125	2.500

FHA 3 YR ARM		
RATE	15	30
5.875	1.250	1.750
6.000	1.125	1.500
6.125	1.000	1.500
6.250	0.625	1.125
6.375	0.375	0.875
6.500	0.250	0.750

2.75 MARGIN

2.00 MARGIN

www.pacresfunds.com

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Rates subject to change

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Equal Housing Lender