

# AMERICAN INTERBANC.COM

Mortgage Bankers

Fees		Indexes	Expirations
Admin.	\$999		30 Day 21-Dec
Doc Prep	0		45 Day 5-Jan
Processing	0		60 Day 20-Jan
Total AIM Fees	\$999		
<i>third party fees excluded</i>			

For our lock in policy go to the lock a loan button

Website: <http://www.americaninterbanc.com>

11/21/2008

Phone: 800-724-0004

1:53 PM

Fax: 714-957-9433 Fax

Lock A Loan

<http://www.americaninterbanc.com/lock.htm>

Apply Online

<http://www.americaninterbanc.com/apply>

CONFORMING 30 YR FIXED	30 YR FNMA STIMULUS	CONFORMING 15 YR FIXED
------------------------	---------------------	------------------------

Rate	30 day lock		
5.25	1.875		
5.375	1 pt AIM flatfee \$1499		
5.5	0 pt AIM flat fee \$2599		
5.625	0.25		
5.75	0		
5.875	-0.250		
6.000	-0.625		
6.125	-0.875		
6.250	-1.250		

Rate	30 day lock		
5.500	1 pt AIM flatfee \$2499		
5.875	0 pt AIM flatfee \$2999		

Rate	30 day lock		
4.750	2.375		
4.875	1.750		
5.000	1.250		
5.125	1.000		
5.250	0 pt AIM flatfee \$2499		
5.375	0.125		
5.500	-0.250		
5.625	-0.500		
5.750	-0.625		
5.875	-0.875		

15 YR FNMA STIMULUS	CONF. 3/1 ARM 30 year term	CONF. 5/1 ARM 30 year term
---------------------	----------------------------	----------------------------

Rate	30 day lock		
5.000	2 pt AIM flatfee \$1799		
5.250	1 pt AIM flatfee \$2299		
5.625	0 pt AIM flatfee \$2799		

Rate	30 day lock		
5.125	2.000		
5.250	1.875		
5.375	1.750		
5.500	1.500		
5.625	1.375		
5.750	1.250		
5.875	1.125		
6.000	1.000		
6.125	0.875		
6.250	0.750		

Rate	30 day lock		
4.875	2.625		
5.000	2.250		
5.125	1.875		
5.250	0.500		
5.375	0.375		
5.500	0.250		
5.625	0.125		

CONF. 7/1 ARM 30 year term	CONF. 10/1 INTEREST ONLY	CONF. 7/1 INTEREST ONLY
----------------------------	--------------------------	-------------------------

Rate	30 day lock		
5.625	0.750		
5.750	0.625		
5.875	0.625		
6.000	0.500		
6.125	0.500		
6.250	0.375		
6.375	0.000		
6.500	-0.125		
6.625	-0.375		

Rate	30 day lock		
5.875	0.750		
6.000	0.625		
6.125	0.500		
6.250	0.500		
6.375	0.375		
6.500	0.375		
6.625	0.125		
6.750	-0.375		

Rate	30 day lock		
5.750	1.375		
5.875	1.250		
6.000	1.125		

5/1 FNMA STIMULUS	CONF. 5/1 INTEREST ONLY	30 YEAR FIXED FHA
-------------------	-------------------------	-------------------

Rate	30 day lock		
5.625	0.000		

Rate	30 day lock		
5.125	2.125		
5.250	1.875		
5.375	1.500		
5.500	1.250		
5.625	1.000		
5.750	0.750		
5.875	0.625		
6.000	0.375		
6.125	0.250		

Rate	30 day lock	60	
<b>30 YEAR FHA STIMULUS</b>			
Rate	30 day lock	60	

### Typical Conforming Adjustments

No Impounds	0.250	Fee
Cash Out Refi > 60%	call	Fee
FNMA STIMULUS ltv >60	call	Fee
FNMA STIMULUS fico < 740	call	
FNMA STIMULUS Cash Out	call	
Investor <=75%	1.750	Fee
Investor 75.1-80%	call	Fee
2-Unit	1.000	Fee
Admin Flat Fee	\$999	Fee
LTV>75%-80% fico 720-739	0.250	
LTV>60%, term>180, FICO <720	call	Fee
LTV>60%, term>180, FICO < 680	call	Fee
LTV>90% term 180	0.250	Fee
LTV>90% term 360	0.500	Fee
Ln amounts<\$165,000>\$135,000	\$400	Fee
Ln amounts<\$135,000>\$110,000	\$500	Fee
Ln amounts<\$110,000>\$80,000	\$600	Fee

**Conforming loan limits:**

<b>1-Unit</b>	417,000
<b>2-Unit</b>	533,850
<b>3-Unit</b>	645,300
<b>4-Unit</b>	801,950

**Add-ons are cumulative.**

Adjustments apply to the conforming fixed programs.

Call for ARM Adjustments and Caps

No APR's are calculated. For a Truth In Lending disclosure, please contact one of our specialists

**ALL QUOTES ARE BASED ON MINIMUM LOAN AMOUNTS OF \$165,000 SINGLE FAMILY DWELLINGS AND OWNER OCCUPIED**

**CALL FOR QUOTES BELOW \$165,000 OR SEE ADJUSTMENTS**

No Texas Equity/Cash Out Loans

Rates, terms and conditions subject to change without notice. Information intended for American Interbanc Mortgage, LLC only!!!

# AMERICAN INTERBANC.COM

Mortgage Bankers

Fees		Indexes	Expirations
Admin.	\$999		15 Day 6-Dec
Doc Prep	0		30 Day 21-Dec
Processing	0		45 Day 5-Jan
Total AIM Fees	\$999		
<i>third party fees excluded</i>			

For our lock in policy go to the lock a loan button

Website: <http://www.americaninterbanc.com>

11/21/2008

1:53 PM

Phone: 800-724-0004

Fax: 714-957-9433 Fax

Lock A Loan

<http://www.americaninterbanc.com/lock.htm>

Apply Online

<http://www.americaninterbanc.com/apply>

**NOTE: Minimum loan amount of \$417,001**

### JUMBO 30 YR FIXED

Rate	30 day lock		

### JUMBO 15 YR FIXED

Rate	30 day lock		

### JUMBO ONE MONTH-MTA ARM

Rate	30 day lock		

### JUMBO 3/1 ARM 30 year term

Rate	30 day lock		

### JUMBO 5/1 ARM 30 year term

Rate	30 day lock		

### JUMBO 7/1 ARM 30 year term

Rate	30 day lock		

### JUMBO 10/1 ARM 30 year term

Rate	30 day lock		

### JUMBO 5/1 INT. ONLY 30 yr term

Rate	30 day lock		

### JUMBO 7/1 INTEREST ONLY

Rate	30 day lock		

### Typical Jumbo Adjustments

No Impounds	0.250 Fee	Under NJ law, our admin. fee will be disclosed as a commitment fee.
Cash Out Refi <65%	Call Fee	Under AZ law, our admin. fee will be disclosed as a processing fee.
Cash Out Refi >65% = < 70%	0.250 Fee	<b>Call for ARM Adjustments and Caps</b>
Cash Out Refi >70% = < 80%	0.500 Fee	<b>Jumbo ARM's are not currently offered in AK</b>
LTV > 90%	0.500 Fee	<b>0</b>
LTV'S > 75%	call	
Condos and Second Home/Vacation	call	
No Texas Equity/Cash Out Loans		

### Bulletin Board

This is not an advertisement for credit defined by paragraph 226.24 of regulation Z

APR's not calculated. For a Truth in Lending disclosure, please contact one of our mortgage specialists

Rates, terms and conditions subject to change without notice. Information intended for American Interbanc Mortgage, LLC