

Effective 2/8/08, pending state approvals

LOAN TO VALUE CATEGORY	COVERAGE	REFUNDABLE						NON-REFUNDABLE					
		FIXED		1% ARM		2% ARM		FIXED		1% ARM		2% ARM	
		30 Year	25 Year or Less	30 Year	25 Year or Less	30 Year	25 Year or Less	30 Year	25 Year or Less	30 Year	25 Year or Less	30 Year	25 Year or Less
97.01% and Above	40%	4.60%	2.80%	5.60%	4.15%	5.80%	4.35%	4.15%	2.60%	5.00%	3.85%	5.25%	3.95%
	35%	3.95%	2.65%	5.00%	3.70%	5.15%	3.85%	3.70%	2.45%	4.55%	3.40%	4.85%	3.45%
	30%	3.25%	2.30%	4.40%	3.50%	4.60%	3.60%	3.10%	2.10%	4.05%	3.20%	4.20%	3.20%
	28%	3.05%	2.20%	4.15%	3.40%	4.35%	3.55%	2.90%	2.00%	3.85%	3.10%	4.00%	3.15%
	25%	2.70%	1.85%	3.80%	3.20%	4.00%	3.30%	2.50%	1.65%	3.50%	2.90%	3.65%	2.90%
	20%	2.10%	1.65%	3.20%	2.40%	3.40%	2.70%	1.95%	1.45%	3.00%	2.10%	3.20%	2.30%
95.01% to 97.00%	18%	1.75%	1.55%	3.00%	1.85%	3.20%	2.25%	1.60%	1.35%	2.80%	1.55%	3.00%	1.85%
	35%	3.00%	2.45%	4.50%	3.10%	4.60%	3.00%	2.50%	2.25%	3.75%	2.80%	4.30%	2.70%
	30%	2.55%	2.20%	3.90%	3.00%	4.10%	2.80%	2.30%	2.00%	3.60%	2.70%	3.75%	2.50%
	28%	2.30%	2.00%	3.70%	2.90%	3.85%	2.60%	2.05%	1.80%	3.40%	2.60%	3.55%	2.30%
	25%	2.05%	1.70%	3.40%	2.50%	3.55%	2.40%	1.90%	1.55%	3.10%	2.20%	3.25%	2.10%
	20%	1.90%	1.35%	2.85%	2.05%	3.00%	2.20%	1.70%	1.20%	2.65%	1.75%	2.80%	1.90%
90.01% to 95.00%	18%	1.70%	1.25%	2.65%	1.65%	2.80%	2.05%	1.50%	1.10%	2.50%	1.35%	2.65%	1.75%
	35%	2.80%	1.80%	3.20%	1.90%	3.65%	2.15%	2.45%	1.60%	3.00%	1.60%	3.30%	1.85%
	30%	2.35%	1.50%	2.70%	1.60%	2.90%	1.75%	2.20%	1.30%	2.50%	1.30%	2.70%	1.45%
	27%	2.10%	1.40%	2.30%	1.50%	2.50%	1.60%	1.95%	1.20%	2.15%	1.20%	2.30%	1.30%
	25%	1.95%	1.25%	2.15%	1.35%	2.40%	1.55%	1.80%	1.05%	1.95%	1.05%	2.15%	1.25%
	22%	1.85%	1.15%	2.05%	1.25%	2.25%	1.40%	1.55%	0.95%	1.70%	0.95%	1.90%	1.10%
85.01% to 90.00%	18%	1.50%	1.00%	1.80%	1.10%	1.95%	1.15%	1.40%	0.80%	1.60%	0.80%	1.70%	0.85%
	16%	1.45%	0.90%	1.70%	1.00%	1.85%	1.10%	1.20%	0.70%	1.35%	0.70%	1.45%	0.80%
	35%	2.10%	1.20%	2.40%	1.30%	2.70%	1.60%	1.75%	1.00%	2.00%	1.15%	2.25%	1.45%
	30%	1.80%	0.95%	2.05%	1.05%	2.20%	1.25%	1.55%	0.75%	1.75%	0.90%	1.90%	1.10%
	25%	1.50%	0.75%	1.65%	0.85%	1.75%	1.00%	1.25%	0.55%	1.35%	0.70%	1.50%	0.85%
	20%	1.20%	0.65%	1.25%	0.65%	1.40%	0.90%	1.15%	0.45%	1.20%	0.50%	1.30%	0.75%
85.00% and under	17%	1.05%	0.35%	1.10%	0.50%	1.25%	0.65%	0.95%	0.25%	1.00%	0.35%	1.10%	0.50%
	12%	0.80%	0.20%	0.90%	0.25%	0.95%	0.35%	0.70%	0.15%	0.80%	0.20%	0.80%	0.30%
	30%	1.35%	0.75%	1.65%	1.00%	1.75%	1.20%	1.25%	0.65%	1.55%	0.90%	1.60%	1.10%
	25%	1.15%	0.60%	1.30%	0.80%	1.50%	0.95%	1.05%	0.55%	1.25%	0.70%	1.40%	0.85%
	20%	0.90%	0.50%	1.10%	0.65%	1.20%	0.75%	0.80%	0.45%	0.95%	0.55%	1.10%	0.65%
	17%	0.85%	0.35%	0.90%	0.50%	1.05%	0.60%	0.75%	0.30%	0.80%	0.40%	0.90%	0.50%
12%	0.70%	0.20%	0.75%	0.25%	0.90%	0.35%	0.60%	0.18%	0.65%	0.20%	0.75%	0.32%	
6%	0.45%	0.15%	0.55%	0.20%	0.70%	0.30%	0.40%	0.12%	0.45%	0.15%	0.55%	0.25%	