

FHA Standard					FHA High Balance						
30-yr		5/1		30-yr HB		5/1 HB					
15-day	30-day	15-day	30-day	15-day	30-day	15-day	30-day	15-day	30-day		
5.875	(6.433)	(6.268)	4.875	-	-	5.875	(3.277)	(3.112)	4.875	-	-
5.750	(6.244)	(6.083)	4.750	-	-	5.750	(3.945)	(3.784)	4.750	-	-
5.625	(6.029)	(5.872)	4.625	-	-	5.625	(3.779)	(3.622)	4.625	-	-
5.500	(6.043)	(5.897)	4.500	(2.850)	(2.850)	5.500	(3.793)	(3.647)	4.500	(1.850)	(1.850)
5.375	(5.652)	(5.502)	4.375	(2.850)	(2.850)	5.375	(3.402)	(3.252)	4.375	(1.850)	(1.850)
5.250	(5.435)	(5.289)	4.250	(2.850)	(2.850)	5.250	(3.185)	(3.039)	4.250	(1.850)	(1.850)
5.125	(4.775)	(4.623)	4.125	(2.850)	(2.850)	5.125	(2.775)	(2.623)	4.125	(1.850)	(1.850)
5.000	(4.745)	(4.605)	4.000	(2.850)	(2.815)	5.000	(2.745)	(2.605)	4.000	(1.850)	(1.815)
4.875	(4.330)	(4.186)	3.875	(2.768)	(2.618)	4.875	(2.330)	(2.186)	3.875	(1.768)	(1.618)
4.750	(4.000)	(3.860)	3.750	(2.542)	(2.392)	4.750	(2.000)	(1.860)	3.750	(1.542)	(1.392)
4.625	(2.548)	(2.416)	3.625	(2.249)	(2.099)	4.625	(0.392)	(0.260)	3.625	(1.249)	(1.099)
4.500	(2.462)	(2.342)	3.500	(1.957)	(1.807)	4.500	(0.306)	(0.186)	3.500	(0.957)	(0.807)
4.375	(1.857)	(1.733)	3.375	(1.648)	(1.498)	4.375	0.299	0.423	3.375	(0.648)	(0.498)
4.250	(1.550)	(1.429)	3.250	(1.339)	(1.189)	4.250	-	-	3.250	(0.339)	(0.189)
4.125	-	-	3.125	-	-	4.125	-	-	3.125	-	-
Code	G30		Code	G51		Code	G30HB		Code	G51HB	
			Caps	1/1/5					Caps	1/1/5	
			Margin	2.250					Margin	2.250	
			Index	1-yr Treas					Index	1-yr Treas	
			Value	0.260					Value	0.260	
Max	(3.000)		Max	(2.000)		Max	(2.500)		Max	(2.000)	

FHA Price Adj.		FHA Notes		AHEC Operations Turn-Time			
45-day lock term (add to 30-day price)		640 min. score for all borrowers.					
-Fixed Rate	add	0.350	FHA Streamline refi's now available on 30-yr Fixed Standard & High Balance! FHA Loan Amt > \$426,382 require FHA High Balance pricing (L/A = Base L/A + MIP) Impounds are required on ALL FHA loans. SRP is included in pricing.	Underwriting: Docs: 24 hrs. Funding: 24 - 48 hrs.	Conv. Purchase	Conv. Refinance	FHA All
-ARMs	add	0.350			Loans rec'd	Loans rec'd	Loans rec'd
Loan Amt \$120,000 - \$149,999	add	0.250			08/30/2010	08/27/2010	08/30/2010
Loan Amt \$70,000 - \$119,999	add	0.375			24 hrs.	24 hrs.	24 hrs.
Loan Amt < \$70,000	add	1.000					
Fico 640 - 659	add	0.250					
Fico 660 - 699	add	0.000					
Fico >= 700 (Streamline not applicable)	add	(0.125)					

15 day lock term requires AHEC underwriting approval and all PTD conditions signed off. 30 day lock term requires loan submission within 48 hrs from time of lock. 45 day lock term requires loan submission within 96 hrs from time of lock.

ANNOUNCEMENT

LOCK DESK will close today at 1 PM PST in observance of Labor Day Holiday.

Sales Team					
Vice President of Production					
Name	Email	Phone			
John Bell	johnb@ahedirect.com	(949) 632-4746			
Account Executive					
Name	Email	Phone	Name	Email	Phone
Fred Lambert	fred@ahedirect.com	(949) 783-3841	Bonnie O'Hern	bonnieo@ahedirect.com	(714) 745-2642
Michael Stephens	michaels@ahedirect.com	(760) 215-3835	Patrick Lynch	patrick@ahedirect.com	(818) 262-5501
Mike Harris	mikeh@ahedirect.com	(619) 502-0545	Tiffany Telem	tiffanyt@ahedirect.com	(818) 402-8225
Teresa Wenstrand	teresaw@ahedirect.com	(619) 807-9000	Marsha Curry	marshac@ahedirect.com	(714) 325-7140
Kelly Cowan	kellyc@ahedirect.com	(951) 205-0754			
Aaron Armendariz	aaron@ahedirect.com	(949) 533-5748			

Agency Standard											
30-yr		20-yr		15-yr		10-yr					
15-day	30-day	15-day	30-day	15-day	30-day	15-day	30-day	15-day	30-day		
5.750	(4.565)	(4.411)	5.750	(4.657)	(4.503)	5.375	(4.760)	(4.616)	5.375	(5.608)	(5.463)
5.625	(4.345)	(4.194)	5.625	(4.443)	(4.292)	5.250	(4.547)	(4.406)	5.250	(5.412)	(5.271)
5.500	(4.063)	(3.916)	5.500	(4.176)	(4.030)	5.125	(4.322)	(4.157)	5.125	(5.657)	(5.492)
5.375	(3.792)	(3.649)	5.375	(3.906)	(3.763)	5.000	(4.088)	(3.926)	5.000	(5.454)	(5.293)
5.250	(3.547)	(3.399)	5.250	(3.786)	(3.638)	4.875	(3.883)	(3.726)	4.875	(5.270)	(5.112)
5.125	(3.308)	(3.164)	5.125	(3.536)	(3.392)	4.750	(3.805)	(3.651)	4.750	(5.104)	(4.951)
5.000	(2.972)	(2.831)	5.000	(3.251)	(3.110)	4.625	(3.549)	(3.399)	4.625	(4.891)	(4.741)
4.875	(2.561)	(2.424)	4.875	(2.912)	(2.776)	4.500	(3.463)	(3.317)	4.500	(4.551)	(4.405)
4.750	(1.992)	(1.862)	4.750	(2.550)	(2.419)	4.375	(3.228)	(3.086)	4.375	(4.165)	(4.023)
4.625	(1.718)	(1.591)	4.625	(2.238)	(2.111)	4.250	(2.709)	(2.571)	4.250	(3.619)	(3.481)
4.500	(1.582)	(1.459)	4.500	(2.178)	(2.055)	4.125	(2.182)	(2.047)	4.125	(2.775)	(2.641)
4.375	(1.238)	(1.118)	4.375	(1.921)	(1.802)	4.000	(1.823)	(1.692)	4.000	(2.518)	(2.387)
4.250	(0.290)	(0.174)	4.250	(1.042)	(0.926)	3.875	(1.538)	(1.410)	3.875	(2.257)	(2.130)
4.125	0.386	0.498	4.125	-	-	3.750	(0.964)	(0.841)	3.750	(1.695)	(1.571)
4.000	-	-	4.000	-	-	3.625	-	-	3.625	-	-
Code	C30		Code	C20		Code	C15		Code	C10	
Max	(3.000)		Max	(3.000)		Max	(3.000)		Max	(3.000)	

Agency Standard											
5/1		5/1 I/O		7/1		7/1 I/O					
15-day	30-day	15-day	30-day	15-day	30-day	15-day	30-day	15-day	30-day		
4.875	-	-	4.875	-	-	4.875	-	-	4.875	-	-
4.750	-	-	4.750	-	-	4.750	-	-	4.750	-	-
4.625	-	-	4.625	-	-	4.625	-	-	4.625	-	-
4.500	-	-	4.500	-	-	4.500	(2.631)	(2.481)	4.500	(1.935)	(1.785)
4.375	-	-	4.375	-	-	4.375	(2.562)	(2.412)	4.375	(1.866)	(1.716)
4.250	(2.731)	(2.581)	4.250	(2.071)	(1.921)	4.250	(2.522)	(2.372)	4.250	(1.826)	(1.676)
4.125	(2.594)	(2.444)	4.125	(1.934)	(1.784)	4.125	(2.331)	(2.181)	4.125	(1.635)	(1.485)
4.000	(2.423)	(2.273)	4.000	(1.763)	(1.613)	4.000	(2.073)	(1.923)	4.000	(1.377)	(1.227)
3.875	(2.241)	(2.091)	3.875	(1.581)	(1.431)	3.875	(1.792)	(1.642)	3.875	(1.096)	(0.946)
3.750	(2.069)	(1.919)	3.750	(1.409)	(1.259)	3.750	(1.466)	(1.316)	3.750	(0.770)	(0.620)
3.625	(1.834)	(1.684)	3.625	(1.174)	(1.024)	3.625	(1.106)	(0.956)	3.625	(0.410)	(0.260)
3.500	(1.536)	(1.386)	3.500	(0.876)	(0.726)	3.500	(0.758)	(0.608)	3.500	(0.062)	0.088
3.375	(1.172)	(1.022)	3.375	(0.512)	(0.362)	3.375	-	-	3.375	-	-
3.250	(0.775)	(0.625)	3.250	(0.115)	0.035	3.250	-	-	3.250	-	-
3.125	-	-	3.125	-	-	3.125	-	-	3.125	-	-
Code	C51		Code	C51Z		Code	C71		Code	C71Z	
	Caps	5/2/5		IO Term	120		Caps	5/2/5		IO Term	120
	Margin	2.250		Caps	5/2/5		Margin	2.250		Caps	5/2/5
	Index	1-yr LIBOR		Margin	2.250		Index	1-yr LIBOR		Margin	2.250
	Value	0.843		Index	1-yr LIBOR		Value	0.843		Index	1-yr LIBOR
Max	(2.000)		Max	(2.000)		Max	(2.000)		Max	(2.000)	

AHEC RATES & GUIDELINES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

American Home Equity Corp is
An Equal Housing Lender

Submissions: submit@ahedirect.com
 Lock Request: lockdesk@ahedirect.com
 Transbox: OR-0131

CONV.
 Admin Fees: \$995

FHA
 Underwriting: \$750
 Loan Docs: \$150
 Flood Cert: \$25

American Home Equity Corp
 2 Ada, Suite 100
 Irvine, CA 92618

Prime Rate: 3.250

CONTACT US TODAY! (877) 945-9500

VISIT US @ WWW.AHEDIRECT.COM

PAGE 1 of 3

Agency Standard			Notes on I/O ARMs		Lock Extension Fee Schedule			
	10/1 I/O		DU Approve/Eligible only! Standard 5/1, 7/1, & 10/1 only High Balance 5/1 only Minimum 720 Fico Minimum 740 Fico 2nd Home HB I/O C/O Refi not allowed N/O/O not allowed 2-4 units not allowed Max LTV 70% Max LTV 65% 2nd Home HB I/O		5 day	15 day	30 day	worse-case reloak
	15-day	30-day			0.150	0.350	0.700	worse-case price plus prior extension fees
5.250	-	-			Lock extension need to be made prior to lock expiration date. Two-time extensions only. Maximum lock extension is 30 days. Please contact the lock desk for reloak eligibility date.			
5.125	-	-						
5.000	-	-						
4.875	(1.672)	(1.522)						
4.750	(1.665)	(1.515)						
4.625	(1.569)	(1.419)						
4.500	(1.187)	(1.037)						
4.375	(1.091)	(0.941)						
4.250	(0.712)	(0.562)						
4.125	(0.321)	(0.171)						
4.000	0.053	0.203						
3.875	0.510	0.660						
3.750	0.940	1.090						
3.625	-	-						
3.500	-	-						
Code	CT1Z							
IO Term	120							
Caps	5/2/5							
Margin	2.250							
Index	1-yr LIBOR							
Value	0.843							
Max	(2.000)							

Agency High Balance											
	30-yr HB			15-yr HB			5/1 HB			5/1 I/O HB	
	15-day	30-day		15-day	30-day		15-day	30-day		15-day	30-day
5.750	(2.439)	(2.285)	5.500	(3.656)	(3.508)	4.875	-	-	4.875	-	-
5.625	(2.871)	(2.712)	5.375	(3.479)	(3.334)	4.750	-	-	4.750	-	-
5.500	(2.709)	(2.553)	5.250	(3.266)	(3.125)	4.625	-	-	4.625	-	-
5.375	(2.564)	(2.413)	5.125	(3.322)	(3.157)	4.500	-	-	4.500	-	-
5.250	(2.467)	(2.319)	5.000	(3.088)	(2.926)	4.375	-	-	4.375	-	-
5.125	(2.231)	(2.087)	4.875	(2.883)	(2.726)	4.250	(1.731)	(1.581)	4.250	(1.071)	(0.921)
5.000	(1.945)	(1.805)	4.750	(2.805)	(2.651)	4.125	(1.594)	(1.444)	4.125	(0.934)	(0.784)
4.875	(1.569)	(1.432)	4.625	(2.549)	(2.399)	4.000	(1.423)	(1.273)	4.000	(0.763)	(0.613)
4.750	(0.903)	(0.770)	4.500	(2.418)	(2.271)	3.875	(1.241)	(1.091)	3.875	(0.581)	(0.431)
4.625	(0.494)	(0.367)	4.375	(2.114)	(1.972)	3.750	(1.069)	(0.919)	3.750	(0.409)	(0.259)
4.500	(0.427)	(0.303)	4.250	(1.532)	(1.394)	3.625	(0.834)	(0.684)	3.625	(0.174)	(0.024)
4.375	(0.133)	(0.013)	4.125	(0.750)	(0.615)	3.500	(0.536)	(0.386)	3.500	0.124	0.274
4.250	0.840	0.956	4.000	(0.364)	(0.233)	3.375	(0.172)	(0.022)	3.375	0.488	0.638
4.125	2.807	2.919	3.875	(0.069)	0.058	3.250	-	-	3.250	-	-
4.000	-	-	3.750	0.492	0.616	3.125	-	-	3.125	-	-
Code	C30HB		Code	C15HB		Code	C51HB		Code	C51ZHB	
Caps	5/2/5		Caps	5/2/5		IO Term	120		IO Term	120	
Margin	2.250		Margin	2.250		Caps	5/2/5		Caps	5/2/5	
Index	1-yr LIBOR		Index	1-yr LIBOR		Margin	2.250		Margin	2.250	
Value	0.843		Value	0.843		Index	1-yr LIBOR		Index	1-yr LIBOR	
Max	(2.500)		Max	(2.500)		Value	0.843		Value	0.843	

Agency Loan Level Adjustments													
FICO/LTV Price Adjustments								Price Adjustments					
	LTV	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95		Fixed	ARM		
FICO ¹	>= 740	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	45-day lock term (add to 30-day price)	add	0.350	0.350	
	720 - 739	(0.250)	0.000	0.000	0.250	0.000	0.000	0.000	No Impounds	add	0.150	0.150	
	700 - 719	(0.250)	0.500	0.500	0.750	0.500	0.500	0.500	N/O/O <= 75%	add	1.750	1.750	
	680 - 699	0.000	0.500	1.000	1.500	1.000	0.750	0.750	N/O/O 75.01 - 80%	add	3.000	3.000	
	660 - 679	0.000	1.000	2.000	2.500	2.250	1.750	1.750	Condo LTV > 75%	add	1.000	1.000	
	640 - 659	0.500	1.250	2.500	3.000	2.750	2.250	2.250	2-4 units	add	1.000	1.000	
	620 - 639	0.500	1.500	3.000	3.000	3.000	2.750	2.750	FICO >= 700 & LTV < 60 (Fixed 30 & 20 yr. only)	add	(0.125)	-	
					Min. 620								
Cashout	>= 740	0.000	0.250	0.250	0.500	-	-	-	Subordinate Financing				
	720 - 739	0.000	0.625	0.625	0.750	-	-	-	LTV	CLTV	FICO < 720	FICO >= 720	LOAN TYPE
	700 - 719	0.000	0.625	0.625	0.750	-	-	-	65.01 - 75	90.01 - 95	0.500	0.250	Fixed Non-IO
	680 - 699	0.000	0.750	0.750	1.375	-	-	-	75.01 - 95	90.01 - 95	0.500	0.250	Fixed Non-IO
	660 - 679	0.250	0.750	0.750	1.500	-	-	-	75.01 - 90	75.01 - 90	0.250	0.000	Fixed Non-IO
	640 - 659	0.250	1.250	1.250	2.250	-	-	-	65.01 - 75	90.01 - 95	0.500	0.250	ARM Non-IO
	620 - 639	0.250	1.250	1.250	2.250	-	-	-	75.01 - 80	90.01 - 95	0.500	0.250	ARM Non-IO
					Min. 620				75.01 - 80	75.01 - 90	0.250	0.000	ARM Non-IO
* - Does not apply to loans <= 180 months.								Loan Amt \$199,999 - \$120,000 add 0.250 Loan Amt \$119,000 - \$100,000 add 0.500 LP AUS Accept add 0.150	High Balance Loan Price Adjustments (In addition to all other applicable adjustments)				
Program changes are subject to worse-case pricing on reloaks.								All adjustments are cumulative		Min. Loan Amt is \$100,000		Cashout add 1.000 ARM LTV/CLTV 75.01 - 80% (LP only) add 0.750	

Agency DU Refi + Loan Level Adjustments												
FICO/LTV Price Adjustments								Price Adjustments				
	LTV	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90					
FICO ¹	>= 740	(0.250)	0.000	0.000	0.000	0.000	-		45-day lock term (add to 30-day price) - Fixed Rates	add	0.350	
	720 - 739	(0.250)	0.000	0.000	0.000	0.000	-		45-day lock term (add to 30-day price) - ARMs	add	0.350	
	700 - 719	(0.250)	0.500	0.500	0.500	0.500	-		No Impounds	add	0.150	
	680 - 699	0.000	0.500	0.750	0.750	0.750	-		FICO >= 720 & LTV <= 70 (n/a on Fixed 15 yr)	add	(0.125)	
	660 - 679	0.000	1.000	1.500	1.750	1.750	-		FICO 660 - 719 & LTV > 70 (n/a on Fixed 15 yr)	add	0.375	
	640 - 659	0.500	1.250	1.750	1.750	1.750	-		FICO 620 - 659 & LTV <= 80 (n/a on Fixed 15 yr)	add	0.500	
	620 - 639	0.500	1.500	1.750	1.750	1.750	-		FICO 620 - 659 & LTV > 80 (n/a on Fixed 15 yr)	add	1.000	
					Min. 620							
* - Does not apply to loans <= 180 months.								All adjustments are cumulative		Min. Loan Amt is \$100,000		
Available programs: C30+ Use C30 base price C20+ Use C20 base price C15+ Use C15 base price C51+ Use C51 base price C71+ Use C71 base price C30+HB Use C30HB base price C51+HB Use C51HB base price								To find out if existing loan is owned by FNMA, click below http://loanlookup.fanniemae.com/loanlookup/				
								High Balance Loan Price Adjustments (In addition to all other applicable adjustments)			ARM LTV/CLTV 75.01 - 85% add 0.750	

AHEC RATES & GUIDELINES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

 American Home Equity Corp is
 An Equal Housing Lender

 Submissions: submit@ahedirect.com
 Lock Request: lockdesk@ahedirect.com
 Transbox: OR-0131

CONV.
 Admin Fees: \$995

FHA
 Underwriting: \$750
 Loan Docs: \$150
 Flood Cert: \$25

American Home Equity Corp
 2 Ada, Suite 100
 Irvine, CA 92618

Prime Rate: 3.250

CONTACT US TODAY! (877) 945-9500
VISIT US @ WWW.AHEDIRECT.COM
PAGE 2 of 3

Super Jumbo

	30-yr		30-yr I/O			5/1		5/1 I/O			7/1		7/1 I/O			10/1		10/1 I/O				
	15-day	30-day	15-day	30-day		15-day	30-day	15-day	30-day		15-day	30-day	15-day	30-day		15-day	30-day	15-day	30-day	15-day	30-day	
6.000	(1.537)	(1.347)	Discontinued		5.125	(1.142)	(0.982)	Discontinued		5.500	(1.273)	(1.103)	Discontinued		5.875	(1.350)	(1.180)	Discontinued		5.875	(1.381)	(1.191)
5.875	(1.381)	(1.191)			5.000	(0.986)	(0.826)			5.375	(1.116)	(0.946)			5.750	(1.194)	(1.024)					
5.750	(1.225)	(1.035)			4.875	(0.829)	(0.669)			5.250	(0.960)	(0.790)			5.625	(1.038)	(0.868)					
5.625	(1.068)	(0.878)			4.750	(0.673)	(0.513)			5.125	(0.804)	(0.634)			5.500	(0.882)	(0.712)					
5.500	(0.834)	(0.644)			4.625	(0.517)	(0.357)			5.000	(0.648)	(0.478)			5.375	(0.725)	(0.555)					
5.375	(0.600)	(0.410)			4.500	(0.361)	(0.201)			4.875	(0.491)	(0.321)			5.250	(0.491)	(0.321)					
5.250	(0.303)	(0.113)			4.375	(0.142)	0.018			4.750	(0.257)	(0.087)			5.125	(0.257)	(0.087)					
5.125	0.041	0.231			4.250	0.077	0.237			4.625	(0.023)	0.147			5.000	0.040	0.210					
5.000	0.432	0.622			4.125	0.327	0.487			4.500	0.243	0.413			4.875	0.353	0.523					
4.875	0.900	1.090			4.000	0.592	0.752			4.375	0.524	0.694			4.750	0.728	0.898					
4.750	1.432	1.622	3.875	0.936	1.096	4.250	0.899	1.069	4.625	1.134	1.304											
4.625	2.025	2.215	3.750	1.296	1.456	4.125	1.306	1.476	4.500	1.587	1.757											
4.500	2.666	2.856	3.625	1.671	1.831	4.000	1.727	1.897	4.375	2.118	2.288											
4.375	3.307	3.497	3.500	2.077	2.237	3.875	2.181	2.351	4.250	2.696	2.866											
4.250	3.978	4.168	3.375	2.499	2.659	3.750	2.649	2.819	4.125	3.275	3.445											
Code	SN30NP			Code	SN51NP			Code	SN71NP			Code	SNT1NP									
				Caps	5/2/5			Caps	5/2/5			Caps	5/2/5									
				Margin	2.250			Margin	2.250			Margin	2.250									
				Index	1-yr LIBOR			Index	1-yr LIBOR			Index	1-yr LIBOR									
				Value	0.843			Value	0.843			Value	0.843									

Super Jumbo Loan Level Adjustments

Fixed Rate						ARMs			Max Price Fixed and ARMs	
LTV	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	>\$1.0 Mil to \$1.5 Mil	all LTV's	0.250	Loan Amt <= \$1 Mil	(1.250)
>\$1.0 Mil to \$1.5 Mil	0.000	0.125	0.250	0.250	0.500	>\$1.5 Mil to \$2.0 Mil	all LTV's	0.625	Loan Amt > \$1 Mil - \$1.5 Mil	(1.000)
>\$1.5 Mil to \$2.0 Mil	0.250	0.375	0.625	0.625	1.000	LTV <= 60		(0.250)	Loan Amt > \$1.5 Mil - \$2.0 Mil	(0.750)
Cashout Refinance	0.000	0.250	0.375	0.375	0.500	LTV 75.01 - 80		0.375		
2-units	0.500	0.500	0.500	0.500	0.500	Cashout Refinance	all LTV's	0.500		
3-4 units	1.000	1.000	1.000	1.000	1.000	2-units	all LTV's	0.500		
*Site Condo	0.500	0.500	0.500	0.500	0.500	3-4 units	all LTV's	1.000		
No Impounds	0.150	0.150	0.150	0.150	0.150	*Site Condo	all LTV's	0.500		
						No Impounds	all LTV's	0.150		

Super Jumbo Notes
 Max Loan Amount is \$2Mil.
 Max LTV/CLTV - Please see program matrices.
 Cash out refinance is not allowed if property type is 3-4 units.

Lock Terms	
45-day lock term (add to 30-day price) - Fixed Rates	add 0.350
45-day lock term (add to 30-day price) - ARMs	add 0.350

* Site Condos only. Attached Condos are not allowed.

*****Loan must be approved prior to locking! No advanced locks/prelocks allowed on Super Jumbo programs.*****

AHEC RATES & GUIDELINES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

American Home Equity Corp is
 An Equal Housing Lender

Submissions: submit@ahedirect.com
 Lock Request: lockdesk@ahedirect.com
 Transbox: OR-0131

CONV.
 Admin Fees: \$995

FHA
 Underwriting: \$750
 Loan Docs: \$150
 Flood Cert: \$25

American Home Equity Corp
 2 Ada, Suite 100
 Irvine, CA 92618

Prime Rate: 3.250

CONTACT US TODAY! (877) 945-9500

VISIT US @ WWW.AHEDIRECT.COM

PAGE 3 of 3