

Agency Standard I/O - Fixed & ARM

30-yr I/O	BLUE		GOLD		WHITE		ORANGE		5/1 I/O	BLUE		GOLD		WHITE		ORANGE	
	12-day	25-day	12-day	25-day	12-day	25-day	10-day	25-day		12-day	25-day	12-day	25-day	12-day	25-day	10-day	25-day
	6.875	0.179	0.687	(0.447)	(0.322)	-	-	(1.368)		(1.180)	6.750	(1.165)	(0.963)	(1.267)	(1.198)	0.945	1.151
6.750	0.339	0.847	0.259	0.431	-	-	(1.231)	(1.043)	6.625	(1.007)	(0.814)	(1.126)	(1.057)	1.002	1.208	(0.664)	(0.476)
6.625	0.507	1.016	0.357	0.529	-	-	(1.070)	(0.883)	6.500	(0.816)	(0.633)	(1.041)	(0.972)	1.057	1.263	(0.497)	(0.310)
6.500	0.685	1.193	0.468	0.640	-	-	(1.133)	(0.945)	6.375	(0.645)	(0.457)	(0.957)	(0.888)	1.103	1.309	(0.303)	(0.115)
6.375	0.910	1.472	0.756	0.928	-	-	(0.883)	(0.695)	6.250	(0.492)	(0.314)	(0.871)	(0.803)	1.135	1.341	(0.062)	0.126
6.250	1.085	1.647	1.568	1.740	-	-	(0.704)	(0.516)	6.125	(0.375)	(0.207)	(0.787)	(0.718)	1.156	1.362	0.214	0.402
6.125	1.270	1.831	1.679	1.851	-	-	(0.490)	(0.303)	6.000	(0.246)	(0.073)	(0.654)	(0.586)	1.173	1.379	0.509	0.697
6.000	1.466	2.027	1.804	1.976	-	-	(0.490)	(0.303)	5.875	(0.133)	0.030	(0.524)	(0.455)	1.186	1.392	0.813	1.001
5.875	2.630	3.214	2.121	2.293	-	-	(0.438)	(0.250)	5.750	(0.058)	0.096	(0.395)	(0.326)	1.203	1.409	1.105	1.293
5.750	2.825	3.409	-	-	-	-	(0.192)	(0.004)	5.625	0.090	0.249	(0.267)	(0.199)	1.288	1.494	1.384	1.571
5.625	3.018	3.602	-	-	-	-	0.097	0.285	5.500	0.171	0.319	(0.091)	(0.022)	1.407	1.613	1.666	1.853
5.500	3.194	3.778	-	-	-	-	0.178	0.366	5.375	0.320	0.459	0.085	0.154	1.591	1.797	1.951	2.138
5.375	3.708	4.439	-	-	-	-	0.926	1.113	5.250	0.506	0.650	0.261	0.330	-	-	2.238	2.425
5.250	3.887	4.618	-	-	-	-	-	-	5.125	0.735	0.869	0.438	0.507	-	-	2.526	2.713
5.125	4.105	4.836	-	-	-	-	-	-	5.000	0.906	1.030	0.541	0.610	-	-	2.816	3.003
No Impounds	0.150		0.000				0.250		No Impounds	0.150		0.000		0.150		0.250	
Program Code	BC30ZNP		GC30ZNP				OC30ZNP		Program Code	BC51ZNP		GC51ZNP		WC51ZNP		OC51ZNP	
IO Term	120		120				120		IO Term	120		120		120		120	
									Caps	5/2/5		5/2/5		5/2/5		5/2/5	
									Margin	2.250		2.250		2.250		2.250	
									Index	1-yr LIBOR		1-yr LIBOR		1-yr LIBOR		1-yr LIBOR	
									Value	2.020		2.020		2.020		2.020	
Max Price	(2.500)		(2.000)				(2.500)		Max Price	(1.500)		(0.500)		(1.500)		(1.500)	

Agency Standard - Fixed Rate

20-yr	BLUE		GOLD		WHITE		ORANGE	
	12-day	25-day	12-day	25-day	12-day	25-day	10-day	25-day
	6.250	(0.658)	(0.096)	(1.149)	(0.977)	(1.409)	(1.302)	(2.425)
6.125	(0.645)	(0.084)	(1.025)	(0.853)	(1.225)	(1.118)	(2.240)	(2.052)
6.000	(0.611)	(0.049)	(0.888)	(0.716)	(1.028)	(0.921)	(2.017)	(1.829)
5.875	(0.769)	(0.185)	(0.718)	(0.547)	(1.056)	(0.949)	(2.583)	(2.395)
5.750	(0.665)	(0.082)	(0.763)	(0.575)	(1.067)	(0.960)	(2.366)	(2.178)
5.625	(0.464)	0.120	(0.613)	(0.426)	(0.877)	(0.770)	(2.107)	(1.919)
5.500	(0.279)	0.304	(0.435)	(0.247)	(0.668)	(0.561)	(1.805)	(1.617)
5.375	(0.179)	0.522	(0.257)	(0.069)	(0.432)	(0.325)	(2.053)	(1.865)
5.250	0.008	0.739	0.213	0.463	(0.408)	(0.301)	(1.751)	(1.563)
5.125	0.232	0.963	0.358	0.608	(0.200)	(0.093)	(1.405)	(1.217)
5.000	0.491	1.222	0.533	0.783	0.060	0.167	(1.014)	(0.827)
4.875	0.780	1.511	-	-	0.380	0.487	(0.692)	(0.504)
4.750	1.185	2.001	-	-	0.760	0.867	(0.298)	(0.110)
4.625	1.478	2.294	-	-	1.104	1.211	0.141	0.329
4.500	1.797	2.613	-	-	1.494	1.601	0.623	0.811
No Impounds	0.150		0.000		0.150		0.250	
Program Code	BC20NP		GC20NP		WC20NP		OC20NP	
Max Price	(2.500)		(2.000)		(2.500)		(2.500)	

CalHFA (Temporarily Unavailable!)

Down Payment Assistance Programs	Interest Rate
30-yr	
California Homebuyer's Downpayment Assistance Program (CHDAP)	3.250
Extra Credit Teacher Program (ECTP)	5.250
Code	CHFA30NP2
Notes	
- Income limits apply - consult your guides for more information	
- DAP can be used in conjunction with non-CalHFA 1st liens	

Rural Housing - USDA

Rate	30-yr				Notes	Price Adjustments	
	10-day	25-day	40-day	50-day		Loan Amt >= \$67,501 - \$95,000	add 0.750
6.000	-	-	-	-	- Manufactured Homes - New units only.	Loan Amt >= \$47,501 - \$67,500	add 1.000
5.875	-	-	-	-	- Income limits apply	Loan Amt <= \$47,500	add 2.000
5.750	-	-	-	-	- Consult website for property eligibility	Manufactured Homes	add 1.000
5.625	-	-	-	-	- Financing available up to 102% of Appraised Value		
5.500	(1.547)	(1.422)	(1.297)	(1.172)	- No min/max acreage limits/land to value <= 30% of total value		
5.375	(0.167)	(0.042)	0.083	0.208	- 1-unit properties only. 2-4 units n/a		
5.250	(0.876)	(0.751)	(0.626)	(0.501)	- Reserves not required - Gift funds OK		
5.125	(0.253)	(0.128)	(0.003)	0.122			
5.000	(0.533)	(0.408)	(0.283)	(0.158)			
4.875	1.098	1.223	1.348	1.473			
4.750	1.704	1.829	1.954	2.079			
4.625	2.402	2.527	2.652	2.777			
4.500	1.666	1.791	1.916	2.041			
4.375	-	-	-	-			
4.250	-	-	-	-			
4.125	-	-	-	-			
Code	USDA30NP						

AHE RATES & GUIDELINES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

 American Home Equity Corp is
 An Equal Housing Lender

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

CONV.	FHA
Underwriting: \$895	Underwriting: \$895
Tax Service: \$75	Loan Admin: \$100
Email Docs: \$195	Streamline: \$495
Flood Cert: \$25	

American Home Equity Corp
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