



Avanti [Stand Alone Second] Loan Rate Sheet and Matrix

Effective: Friday, August 10, 2007

FICO	Loan Amount	CLTV
> 700	\$250,000	100%
680-699	\$200,000	100%
660-679	\$150,000	100%
640-659	\$100,000	100%
Minimum Loan Amount \$25,000 or State Required Minimum		
Full Appraisal/2055 drive by up to 6 months old or an Agire Approved 3rd Party AVM		
Short Form/Limited title Report [PIRT] with Address Supplement < 60 days at funding		
Agire Mortgage Loan Fee \$295		

Base Rate	Pricing
10.950%	103.00
10.700%	102.50
10.450%	102.00
10.200%	101.50
9.950%	101.00
9.700%	100.50
9.450%	100.00

Base Rate is 30/15 Balloon Term with No Prepay

Prepayment Penalty Not Allowed in these states: CO, NM and WY

Credit Requirements
Mortgage Rating 0x30 in the last 12 months
Debt Ratio 45% with No Rate Adjustment, up to a Maximum 50%.
Disposable Income: (1) person \$750 (2) person \$1,000 (3) person \$1,250 (4) person \$1,500
Note: CLTV >90% or D/R > 45.01-50.00% requires \$2,500 in Disposable Income
1. CLTV > = 90% LTV requires (3) AA* Trade Lines with (1) AA Trade Line with a minimum of 24 months reviewed & (1) AA Trade Line with a minimum High Limit of \$2500 with at least 6 months
2. CLTV < 90% (2) AA* Trade Lines with (1) AA Trade Line having a minimum of 24 mths reviewed
AA* (As Agreed) = defined as a Trade line open & active with a repayment history that has no delinquency in the last 12 month period
No Collections or Judgments Allowed in the last 24 months [Medical case by case review]
Bankruptcy 7/13 > = 36 months from Discharge Date
Foreclosure > = 36 months released

Rate Adjustments to Base Rate				
FICO/CLTV	100%	95%	90%	80%
> = 700	1.50%	0.50%	0.00%	0.00%
680-699	2.00%	1.00%	0.50%	0.00%
660-679	3.50%	2.50%	1.50%	0.25%
640-659	4.00%	3.50%	2.50%	1.50%
Loan Amount	100%	95%	90%	80%
> \$200,001	1.25%	0.75%	0.50%	0.25%
\$150,001 - \$200,000	0.50%	0.50%	0.25%	0.00%
\$100,001 - \$150,000	0.25%	0.00%	0.00%	0.00%
\$25,000 - \$100,000	0.00%	0.00%	0.00%	0.00%
Other	100%	95%	90%	80%
Condo	0.50%	0.50%	0.25%	0.00%
DTI > 45% < = 50%	0.50%	0.50%	0.25%	0.00%

Eligibility Parameters
Full Documentation: Current Pay Stub & (2) Years W2 or P&L & (2) Years Tax Returns
Owner Occupied Only: SFR 1-2 UNITS, PUD & CONDO
Cash Out, Debt Consolidation, & Rate and Term Refinance Transactions
Borrower must own Subject > = 12 months seasoning required
Senior Liens must qualify at the Fully Indexed Fully Amortized Payment for Fixed/ARM

Rate Deductions to Base Rate				
(3) Year Prepay	(.50)%	(.50)%	(.50)%	(.50)%
15 & 20 Year Term	(.20)%	(.20)%	(.20)%	(.20)%

Agire Mortgage does not make loans that exceed high cost loan ceilings or Section 32 thresholds.

The Maximum price for the period of May 15th through June 14, 2007 cannot be greater than:

Max APR Calculations: 15 Year 14.71%, 20 Year 14.95% and 30 Year 14.88%

Ineligible Parameters
Non Owner Occupied & Second Homes are not allowed
Rural Properties are not allowed
SFR 3-4 Units Properties are not allowed
Limited & Stated Documentation not available at this time
Purchase Transactions are not allowed
First Lien cannot be Neg-Am or Option ARM

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Alternative Appraisal Options (AVM's)
Minimum FICO score of 640
Loan Amounts to \$250,000
Stand-Alone Seconds
Agire Mortgage Corporation
 1100 Town & Country, Suite 510
 Orange, CA 92868
 Trans-Box ID: OR 1318
Contact us at:
(866) 387-3189



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 ***Currently licensed in the following states for Seconds Only: CA, CO, CT, MT, NM, UT and WY