

AMERICAN SOUTHWEST MORTGAGE CORP.

3503 NW 63rd Street, Suite 500 Oklahoma City, OK 73116
Toll Free 888-593-1003 Local 405-848-3600 Fax 405-848-3604

DATE: 3/12/2008 10:10 AM



Conforming 30 Year Fixed					
Note Rate	10 day	30 day	45 day	60 day	
6.000	99.028	98.978	98.928	98.878	
6.125	99.499	99.449	99.399	99.349	
6.250	99.847	99.797	99.747	99.697	
6.375	100.232	100.182	100.132	100.082	
6.500	100.742	100.692	100.642	100.592	
6.625	101.085	101.035	100.985	100.935	
6.750	101.331	101.281	101.231	101.181	
6.875	101.673	101.623	101.573	101.523	
7.000	102.104	102.054	102.004	101.954	
7.125	102.445	102.395	102.345	102.295	
7.250	102.969	102.919	102.869	102.819	

Conforming 15 Year Fixed					
Note Rate	10 day	30 day	45 day	60 day	
5.375	99.264	99.214	99.164	99.114	
5.500	99.749	99.699	99.649	99.599	
5.625	100.071	100.021	99.971	99.921	
5.750	100.324	100.274	100.224	100.174	
5.875	100.550	100.500	100.450	100.400	
6.000	100.692	100.642	100.592	100.542	
6.125	100.985	100.935	100.885	100.835	
6.250	101.240	101.190	101.140	101.090	
6.375	101.442	101.392	101.342	101.292	
6.500	101.831	101.781	101.731	101.681	
6.625	101.992	101.942	101.892	101.842	
6.750	102.041	101.991	101.941	101.891	

Conforming 30 Year IO FRM					
Note Rate	10 day	30 day	45 day	60 day	
6.000	97.634	97.584	97.534	97.484	
6.125	98.178	98.128	98.078	98.028	
6.250	98.569	98.519	98.469	98.419	
6.375	99.031	98.981	98.931	98.881	
6.500	99.548	99.498	99.448	99.398	
6.625	99.960	99.910	99.860	99.810	
6.750	100.262	100.212	100.162	100.112	
6.875	100.597	100.547	100.497	100.447	
7.000	101.038	100.988	100.938	100.888	
7.125	101.405	101.355	101.305	101.255	
7.250	101.699	101.649	101.599	101.549	

Conforming 40 Year FRM					
Note Rate	10 day	30 day	45 day	60 day	
5.875	96.965	96.915	96.865	96.815	
6.000	97.596	97.546	97.496	97.446	
6.125	98.121	98.071	98.021	97.971	
6.250	98.514	98.464	98.414	98.364	
6.375	99.008	98.958	98.908	98.858	
6.500	99.537	99.487	99.437	99.387	
6.625	99.899	99.849	99.799	99.749	
6.750	100.150	100.100	100.050	100.000	
6.875	100.445	100.395	100.345	100.295	
7.000	100.896	100.846	100.796	100.746	
7.125	101.247	101.197	101.147	101.097	
7.250	101.690	101.640	101.590	101.540	

Fannie 30 Year EA Level I					
Note Rate	10 day	30 day	45 day	60 day	
7.125	101.162	101.112	101.062	101.012	
7.250	101.505	101.455	101.405	101.355	
7.375	101.751	101.701	101.651	101.601	
7.500	102.093	102.043	101.993	101.943	
7.625	102.524	102.474	102.424	102.374	
7.750	102.865	102.815	102.765	102.715	
7.875	103.389	103.339	103.289	103.239	

Fannie 30 Year EA Level II					
Note Rate	10 day	30 day	45 day	60 day	
7.375	101.162	101.112	101.062	101.012	
7.500	101.505	101.455	101.405	101.355	
7.625	101.751	101.701	101.651	101.601	
7.750	102.093	102.043	101.993	101.943	
7.875	102.524	102.474	102.424	102.374	
8.000	102.865	102.815	102.765	102.715	
8.125	103.389	103.339	103.289	103.239	

Fannie 30 Year EA Level III					
Note Rate	10 day	30 day	45 day	60 day	
7.375	101.162	101.112	101.062	101.012	
7.500	101.505	101.455	101.405	101.355	
7.625	101.751	101.701	101.651	101.601	
7.750	102.093	102.043	101.993	101.943	
7.875	102.524	102.474	102.424	102.374	
8.000	102.865	102.815	102.765	102.715	
8.125	103.389	103.339	103.289	103.239	

Extension Fees
4 Days = .125
7 Days = .25
15 Days = .375

***FOR ALL FHA/VA LOANS:
FICO SCORES 580 OR BELOW AND
MANUALLY UNDERWRITTEN ARE SUBJECT TO
ADDITIONAL PRICING ADJUSTMENTS
PLEASE CALL LOCK DESK
WITH ANY QUESTIONS***

***TODAY'S GRH MAXIMUM NOTE RATE FOR
RD LOANS IS 6.75%***

***SEE PAGE 2 FOR NEW
SECTION 184 FICO ADJUSTMENTS
EFFECTIVE TODAY 2/04/08***

***NEW NON-CONFORMING PRICE
ADJUSTMENTS EFFECTIVE 2/11/08***

***REMINDER:
PROPERTY COUNTY IS REQUIRED ON
ALL LOCKS***

***EFFECTIVE FOR LOANS LOCKED
AFTER 12/10/2007:
MCM AND HOME POSSIBLE
WITH LTV'S GREATER THAN 97%
MAXIMUM INTERESTED PARTY CONTRIBUTIONS
WILL BE LIMITED TO 3%***

***EFFECTIVE IMMEDIATELY:
AMSW WILL NO LONGER ACCEPT
NO INCOME NO ASSET,
NO INCOME VERIFIED ASSET
OR NO RATIO LOAN S***

See page 2 for additional price/rate adjustments

Conv. And EA I,II, III Loan Level Adjustments		
Loan >\$240,000	Improve Price	0.300%
Loan >\$140,000	Improve Price	0.250%
Loan >\$90,000	Improve Price	0.200%
Loan <\$60,000	Worsen Price	0.200%
Loan <\$40,000	Worsen Price	1.000%

See page 2 for additional price/rate adjustments

FHA/VA Loan Level Adjustments		
Loan>\$150,000	Improve Price	0.300%
Loan>\$100,000	Improve Price	0.250%
Loan>\$60,000	Improve Price	0.200%
Loan<\$60,000	Worsen Price	0.200%
Loan <\$40,000	Worsen Price	1.000%
VA(All Loan Amts)	Worsen Price	0.300%

See page 2 for additional FICO adjustments

Rural Development Loan Level Adj		
Loan > 95,000	Improve Price	0.850%
Loan > 72,500	Improve Price	0.600%
Loan > 67,500	Improve Price	0.300%
Loan > 62,500	Improve Price	0.200%
Loan > 57,500	Improve Price	0.150%
Loan > 52,500	Improve Price	0.100%
Loan < 47,500	Worsen Price	-2.000%

Manufactured Housing Adjustments

NO SINGLEWIDE MANUFACTURED HOMES
RD Loans (Restrictions may apply contact UW) -0.750

FHA/VA 30 Year Fixed					
Note Rate	10 day	30 day	45 day	60 day	
5.625	98.323	98.273	98.223	98.173	
5.750	99.072	99.022	98.972	98.922	
5.875	99.651	99.601	99.551	99.501	
6.000	100.202	100.152	100.102	100.052	
6.125	100.734	100.684	100.634	100.584	
6.250	101.169	101.119	101.069	101.019	
6.375	101.311	101.261	101.211	101.161	
6.500	101.787	101.737	101.687	101.637	
6.625	102.219	102.169	102.119	102.069	
6.750	102.570	102.520	102.470	102.420	
6.875	102.583	102.533	102.483	102.433	
7.000	102.964	102.914	102.864	102.814	

FHA/VA 15 Year Fixed					
Note Rate	10 day	30 day	45 day	60 day	
5.000	101.033	100.983	100.933	100.883	
5.500	102.276	102.226	102.176	102.126	
6.000	103.077	103.027	102.977	102.927	
6.500	103.810	103.760	103.710	103.660	

FHA/VA 1 Year ARM					
Note Rate	10 day	30 day	45 day	60 day	
5.375	98.248	98.198	98.148	98.098	
5.500	98.470	98.420	98.370	98.320	
5.625	98.531	98.481	98.431	98.381	
5.750	98.543	98.493	98.443	98.393	
5.875	98.854	98.804	98.754	98.704	
6.000	99.019	98.969	98.919	98.869	

2.75 Margin 1/1/5 Caps

FHA/VA 3/1 ARM					
Note Rate	10 day	30 day	45 day	60 day	
5.875	97.888	97.838	97.788	97.738	
6.000	98.057	98.007	97.957	97.907	
6.125	98.037	97.987	97.937	97.887	
6.250	98.716	98.666	98.616	98.566	
6.375	99.036	98.986	98.936	98.886	
6.500	99.187	99.137	99.087	99.037	

2.00 Margin 1/1/5 Caps

Rural Development					
Note Rate	10 day	30 day	45 day	60 day	
6.125	101.060	101.010	100.960	100.910	
6.250	101.480	101.430	101.380	101.330	
6.375	101.526	101.476	101.426	101.376	
6.500	102.382	102.332	102.282	102.232	
6.625	102.325	102.275	102.225	102.175	
6.750	102.667	102.617	102.567	102.517	

HUD SEC. 184 (use gov. loan lev. Adj)					
Note Rate	10 day	30 day	45 day	60 day	
5.375	96.958	96.908	96.858	96.808	
5.500	98.334	98.284	98.234	98.184	
5.625	98.228	98.178	98.128	98.078	
5.750	99.025	98.975	98.925	98.875	
5.875	99.524	99.474	99.424	99.374	
6.000	100.599	100.549	100.499	100.449	
6.125	100.435	100.385	100.335	100.285	
6.250	100.778	100.728	100.678	100.628	
6.375	100.935	100.885	100.835	100.785	
6.500	101.590	101.540	101.490	101.440	
6.625	101.685	101.635	101.585	101.535	
6.750	102.024	101.974	101.924	101.874	

State Adjusters Conventional and Government					
AK	-0.09	MT	-0.20		
AL	-0.15	NC	-0.12		
AR	-0.07	ND	0.09		
AZ	-0.34	NE	0.04		
CA	-0.21	NH	-0.25		
CO	-0.23	NJ	-0.21		
CT	-0.2	NM	-0.25		
DE	-0.25	NV	-0.45		
FL	-0.04	NY	-0.10		
GA	-0.12	OH	-0.05		
HI	-0.38	OK	0.00		
IA	-0.13	OR	-0.14		
ID	-0.32	PA	-0.03		
IL	-0.22	RI	-0.41		
IN	-0.10	SC	-0.11		
KS	-0.12	SD	-0.07		
KY	-0.10	TN	-0.08		
LA	-0.13	TX	0.00		
MA	-0.26	UT	-0.29		
MD	-0.27	VA	-0.27		
ME	-0.32	VT	-0.18		
MI	-0.22	WA	-0.22		
MN	-0.19	WI	-0.18		
MO	-0.13	WV	-0.23		
MS	-0.11				

AMERICAN SOUTHWEST MORTGAGE CORP.

3503 NW 63rd Street, Suite 500 Oklahoma City, OK 73116
Toll Free 888-593-1003 Local 405-848-3600 Fax 405-848-3604

DATE: 3/12/2008 10:10 AM

Conforming Conventional Price and Rate Adjuster Effective Date 9/06/2007

All adjustments are cumulative -- Check Program Guidelines for Product Line Feature Eligibility

Loan Feature	FIXED		ARM		
	Price Adj	Price Adj	Price Adj	Price Adj	
Non-Escrowed Loans	-0.250	-0.250			Alt-A Adjusters on Separate Page
40 Year Term	0.000	-0.375			
I/O w/ sub finance		>or = 65.01% & CLTV 90.01-95% & fico <720	-0.500		
I/O w/ sub finance	LTV >or= 65.01% & CLTV 90.01-95%&fico>or=720	-0.250	-0.250		
Interest First I/O - Fixed Rate	>90% LTV	-0.125	n/a		
Interest Only ARM (not Interest First)	FICO <680	n/a	-0.125		
I/O w/ sub finance	LTV 75.01-90%&CLTV75.01-90%&fico<720	-0.500			
I/O w/ sub finance	LTV 75.01-90% & CLTV 75.01-90%&fico >or=720	-0.250			
Purchase or Rate/Term Refi	>90% LTV	0.000	-0.250		
Cash-Out Refinance	70.01-80% LTV	-0.500	-0.500		
Cash-Out Refinance	>80% LTV	-0.750	-0.750		
2-Unit	LTV >or= 75.01%	-0.500	-0.500		
Non I/O w/ sub finance	LTV >65 CLTV 90.01-95	-0.250	-0.250		
Non I/O w/ sub finance	LTV 75.01-90% & CLTV 75.01-90%&fico <720	-0.250			
Investment Properties-Conf. 20/30/40 yr. FIX & ARM	LTV <= 75%, FICO <= 679	-0.750	-0.750		
Investment Properties-Conf. 20/30/40 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	-0.625	-0.625		
Investment Properties-Conf. 20/30/40 yr. FIX & ARM	LTV <= 75%, FICO >= 720	-0.500	-0.500		
Investment Properties-Conf. 20/30/40 yr. FIX & ARM	LTV > 75%, FICO <= 679	-1.750	-1.750		
Investment Properties-Conf. 20/30/40 yr. FIX & ARM	LTV > 75%, FICO = 680-719	-1.625	-1.625		
Investment Properties-Conf. 20/30/40 yr. FIX & ARM	LTV > 75%, FICO >= 720	-1.500	-1.500		
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO <= 679	-0.250	n/a		
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	-0.125	n/a		
Investment Properties-Conf. 10/15 yr. FIX	LTV <= 75%, FICO >= 720	0.000	n/a		
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO <= 679	-1.250	n/a		
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO = 680-719	-1.125	n/a		
Investment Properties-Conf. 10/15 yr. FIX	LTV > 75%, FICO >= 720	-1.000	n/a		
Asset Based Stated Income	Use Non-conforming Pricing and Adjusters				
Convertible Option	Add .125 to margin-See ARM table	n/a	-0.500		
ALT 97 - 35% MI Coverage		-0.500	n/a		
ALT 97 - 18% MI Coverage		-1.750	-1.750		
FNMA 97-Any DU Decision(18% MI)	95.01% - 97% LTV	-1.250	n/a		
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO >= 680	-1.000	-1.000		
FLEX 100 w/sub financing (Flex 80/20)	CLTV > 95% & FICO < 680	-1.500	-1.500		
Flex 100 -DU Approve/Refer(35% MI)	97.01% - 100% LTV & FICO >= 680	-0.500	-0.500		
Flex 100-DU Approve/Refer(35% MI)	97.01% - 100% LTV & FICO < 680	-1.000	-1.000		
Flex 100-DU Approve/Refer(25% MI)	97.01% - 100% LTV	-1.500	-1.500		
FLEX 97/100 w/sub financing	CLTV > 95% FICO >=680	-1.000	-1.000		
FLEX 97/100 w/sub financing	CLTV > 95% FICO <680	-1.500	-1.500		
FLEX 97 DU Approve/Refer (18% MI)	LTV 90%-95% CLTV > 95%	-1.500	-1.500		
FLEX 97 DU Approve/Refer (18% MI)	LTV 90%-97% (no sub financing)	-1.750	-1.750		
FLEX 97 DU Approve/Refer (35% MI)	LTV 90%-97%	-0.500	-0.500		
My Community (ALL Products/Programs)		-1.000	-1.000		
My Community 97/100			Add .25 to rate		
MyCommunity 2 unit	LTV > or= 95.01%	-0.500			
My Community 3-4 Family			Add .375 to rate	n/a	
My Community 30yr fixed I/O	(Agency 30 yr I/O base price)	-0.250	n/a		
My Community (5/1 ARMS Only)	LTV > 90%	n/a	-0.250		
Freddie MAC A-	Level 1	-1.125	n/a		
Freddie MAC A-	Level 2	-1.625	n/a		
Freddie MAC A-	Level 3	-2.125	n/a		
Freddie MAC A-	Level 4	-3.375	n/a		

Conforming Agency DU SISA			
Process Type	LTV	FICO	Price Adj
SISA		>=720	0.000
SISA-Fixed Rate		700-719	-0.250
SISA-ARM		700-719	-0.375
SISA-Fixed Rate		680-699	-0.750
SISA-ARM		680-699	-0.875

Conventional Adjustments term greater than 15 years	
LTV >70% fico <620	-2.00
LTV > 70% fico 620-639	-1.750
LTV > 70% fico 640-659	-1.250
LTV > 70% fico 660-679	-0.75
Applicable additional adjusters may apply	

SECTION 184 FICO ADJUSTMENTS	
Less than 530 FICO	-2.00
FICO 530 - 579	-1.25

ADVERSE MARKET DELIVERY CHARGE	
Now embedded in all conv agency pricing	

FHA/VA ADJUSTMENTS	
FICO 530-579	-1.50
FICO LESS THAN 530	-3.00
All VA Loans	-0.30
FHA Secure	-2.50
FHA 203K-S	-1.00

Subordinate Financing	
75/25 ltv<=75%cltv >95%fico >=680	-0.25
75/25 ltv<=75%&cltv>95%fico<680	-1.50

Fannie Mae Expanded Approval Program Price/Rate Adjustments (Effective 9/12/2007)		
Conforming Conventional Programs		
Loan Feature	LTV%	Price Adj
All EA Loans NOT MCM		-0.500
Purchase or Rate/Term Refi	>90% LTV-ARM Only	-0.250
Subordinate Financing	LTV > 65% & CLTV > 90%	-0.250
Cash Out Refi - Condo Level II & III		-0.500
Cash-Out Refinance	70.01-80%	-0.500
Cash-Out Refinance	>80.01%	-0.750
Investment Properties-Conf 20/30 yr. FIX & ARM	LTV <= 75%, FICO <=679	-0.750
Investment Properties-Conf 20/30 yr. FIX & ARM	LTV <= 75%, FICO = 680-719	-0.625
Investment Properties-Conf 20/30 yr. FIX & ARM	LTV <= 75%, FICO >= 720	-0.500
Investment Properties-Conf 20/30 yr. FIX & ARM	LTV > 75%, FICO <= 679	-1.750
Investment Properties-Conf 20/30 yr. FIX & ARM	LTV > 75%, FICO = 680-719	-1.625
Investment Properties-Conf 20/30 yr. FIX & ARM	LTV > 75%, FICO >= 720	-1.500
Investment Properties-Conf 10/15 yr. FIX	LTV <= 75%, FICO <=679	-0.250
Investment Properties-Conf 10/15 yr. FIX	LTV <= 75%, FICO = 680-719	-0.125
Investment Properties-Conf 10/15 yr. FIX	LTV <= 75%, FICO >= 720	0.000
Investment Properties-Conf 10/15 yr. FIX	LTV > 75%, FICO <= 679	-1.250
Investment Properties-Conf 10/15 yr. FIX	LTV > 75%, FICO = 680-719	-1.125
Investment Properties-Conf 10/15 yr. FIX	LTV > 75%, FICO >= 720	-1.000
2-Unit	>90%	-0.500

Extended Rate Lock Periods					
Adjustment from 60-day lock					
> 90-Day require .500 up-front fee plus adjuster					
<u>90</u>	<u>120</u>	<u>180</u>	<u>270</u>	<u>360</u>	
Conforming Fixed Rate					
-0.200	0.000	-0.050	-0.300	-0.650	
Conforming ARM					
-0.250	0.000	-0.200	-0.650	-1.150	
Government Fixed Rate					
-0.200	0.000	-0.100	-0.150	-0.400	
Government ARM					
-0.350	-0.150	-0.800	-1.800	-2.900	
Non-Conforming Fixed Rate (incl. Alt A)					
-0.200	-0.050	-0.150	-0.550	-0.900	
Non-Conforming ARM (incl. Alt A)					
-0.300	0.000	-0.200	-0.650	-1.150	

CLOSED LOAN PACKAGE DUE IN OUR OFFICE BY END OF BUSINESS DAY OF LOCK EXPIRATION:

10 DAY 3/22/2008	45 DAY 4/26/2008	110 DAY 6/30/2008	260 DAY 11/27/2008
30 DAY 4/11/2008	60 DAY 5/11/2008	170 DAY 8/29/2008	

AMERICAN SOUTHWEST MORTGAGE CORP.

3503 NW 63rd Street, Suite 500 Oklahoma City, OK 73116
Toll Free 888-593-1003 Local 405-848-3600 Fax 405-848-3604

DATE: 3/12/2008 10:10 AM

Jumbo 30 Year Fixed Rate					Jumbo 15 Year Fixed Rate				
Note Rate	10 day	30 day	45 day	60 day	Note Rate	10 day	30 day	45 day	60 day
7.375	99.434	99.384	99.334	99.284	6.750	98.472	98.422	98.372	98.322
7.500	99.575	99.525	99.475	99.425	6.875	98.546	98.496	98.446	98.396
7.625	99.700	99.650	99.600	99.550	7.000	98.611	98.561	98.511	98.461
7.750	99.796	99.746	99.696	99.646	7.125	98.663	98.613	98.563	98.513
7.875	99.881	99.831	99.781	99.731	7.250	98.710	98.660	98.610	98.560
8.000	99.958	99.908	99.858	99.808	7.375	98.757	98.707	98.657	98.607
8.125	100.026	99.976	99.926	99.876	7.500	98.800	98.750	98.700	98.650
8.250	100.097	100.047	99.997	99.947	7.625	98.849	98.799	98.749	98.699

Non Agency Fixed Rate Price Adjusters

	<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90%
FICO Score Adjuster									
620 - 639		-2.000	-2.500	-3.000	-3.500	-	-	-	-
640 - 659		-0.250	-0.375	-0.500	-0.625	-	-	-	-
660 - 679		0.125	-0.125	-0.250	-0.375	-0.625	-1.250	-1.500	-1.875
680 - 699		0.125	0.125	0.000	-0.375	-0.500	-0.750	-1.125	-1.250
700 - 719		0.250	0.125	0.125	-0.125	-0.500	-0.750	-0.750	-1.000
>=720		0.375	0.250	0.125	-0.125	-0.250	-0.750	-0.750	-1.000
Loan Amounts > \$700,000 - \$1,000,000									
<660		-0.625	-0.625	-0.875	-1.250	-	-	-	-
660 - 719		-0.500	-0.500	-0.625	-0.625	-0.750	-1.000	-	-
>=720		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-
Loan Amounts > \$1,000,000 - \$2,000,000									
<680		-	-	-	-	-	-	-	-
680 - 719		-0.625	-0.625	-0.750	-0.750	-1.125	-	-	-
>=720		-0.500	-0.500	-0.625	-0.625	-0.875	-	-	-
Second Home									
660 - 719		-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	-1.125	-
>=720		0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.750	-
2 Units									
<660		-0.625	-0.625	-0.750	-0.875	-	-	-	-
660 - 719		-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-	-
>=720		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	-1.000
3-4 Units									
660 - 719		-0.750	-0.875	-1.000	-1.125	-1.375	-1.750	-	-
>=720		-0.250	-0.375	-0.500	-0.625	-0.750	-1.125	-	-
Condo (Low & High Rise)									
<660		-0.750	-0.750	-0.875	-0.875	-	-	-	-
660 - 719		-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-	-
>=720		-0.125	-0.125	-0.250	-0.375	-0.625	-0.625	-0.750	-0.875
Cash Out Refinance									
<660		-4.000	-4.000	-4.000	-4.000	-	-	-	-
660 - 719		-0.125	-0.125	-0.250	-0.375	-0.500	-0.625	-	-
>=720		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-
Interest Only									
<660		-0.250	-0.250	-0.375	-0.375	-	-	-	-
660 - 719		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-	-
>=720		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375
Subordinate Financing-CLTV<=80%									
<660		-0.375	-0.375	-0.375	-0.500	-	-	-	-
660 - 719		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-	-
>=720		-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-	-
Subordinate Financing-CLTV 80.01 - 90%									
660 - 719		-1.000	-1.125	-1.500	-1.625	-1.175	-2.000	-2.250	-
>=720		-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	-1.500	-4.000
Subordinate Financing-CLTV > 90%									
660 - 719		-2.875	-3.375	-4.375	-4.750	-4.750	-4.750	-	-
>=720		-1.000	-1.125	-1.250	-1.250	-1.500	-1.500	-1.750	-3.000
Asset Based Stated Income Program									
ABSIP (LTV <= 75)		-0.250	-0.250	-0.250	-0.250	-0.250	-	-	-
ABSIP (LTV > 75)		-	-	-	-	-	-0.500	-0.500	-0.500
Misc Adjustments									
Non-Escrowed Loans				-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

CLOSED LOAN PACKAGE DUE IN OUR OFFICE BY END OF BUSINESS DAY OF LOCK EXPIRATION:

10 DAY 3/22/2008	45 DAY 4/26/2008	110 DAY 6/30/2008	260 DAY 11/27/2008
30 DAY 4/11/2008	60 DAY 5/11/2008	170 DAY 8/29/2008	

AMERICAN SOUTHWEST MORTGAGE CORP.

3503 NW 63rd Street, Suite 500 Oklahoma City, OK 73116
 Toll Free 888-593-1003 Local 405-848-3600 Fax 405-848-3604

DATE: 3/12/2008 10:10 AM

AMSW -- ALT A-1										
Agency Alt A 30 Year FRM					Agency Alt A 15 Year FRM					Applicable Programs Agency Alt A SISA Agency Alt A SIVA Agency Alt A NIVA Agency Alt A NINA Additional Adjusters Apply on Agency Alt A Products See following page for separate adjusters
Note Rate	10 day	30 day	45 day	60 day	Note Rate	10 day	30 day	45 day	60 day	
6.125	99.074	98.894	98.714	98.534	5.750	100.212	100.032	99.852	99.672	
6.250	99.443	99.263	99.083	98.903	5.875	100.430	100.250	100.070	99.890	
6.375	99.777	99.597	99.417	99.237	6.000	100.442	100.262	100.082	99.902	
6.500	100.291	100.111	99.931	99.751	6.125	100.818	100.638	100.458	100.278	
6.625	100.719	100.539	100.359	100.179	6.250	101.022	100.842	100.662	100.482	
6.750	100.961	100.781	100.601	100.421	6.375	101.240	101.060	100.880	100.700	
6.875	101.247	101.067	100.887	100.707	6.500	101.551	101.371	101.191	101.011	
7.000	101.643	101.463	101.283	101.103	6.625	101.904	101.724	101.544	101.364	
7.125	101.986	101.806	101.626	101.446	6.750	102.395	102.215	102.035	101.855	
7.250	102.542	102.362	102.182	102.002	6.875	102.440	102.260	102.080	101.900	
7.375	102.926	102.746	102.566	102.386						

Agency Alt A 5/1 Base Price				
Note Rate	10 day	30 day	45 day	60 day
6.125	98.540	98.360	98.180	98.000
6.250	98.607	98.427	98.247	98.067
6.375	98.704	98.524	98.344	98.164
6.500	98.739	98.559	98.379	98.199
6.625	98.905	98.725	98.545	98.365
6.750	99.003	98.823	98.643	98.463
6.875	99.179	98.999	98.819	98.639

CLOSED LOAN PACKAGE DUE IN OUR OFFICE BY END OF BUSINESS DAY OF LOCK EXPIRATION:

10 DAY 3/22/2008	45 DAY 4/26/2008	110 DAY 6/30/2008	260 DAY 11/27/2008
30 DAY 4/11/2008	60 DAY 5/11/2008	170 DAY 8/29/2008	

AMERICAN SOUTHWEST MORTGAGE CORP.

3503 NW 63rd Street, Suite 500 Oklahoma City, OK 73116
 Toll Free 888-593-1003 Local 405-848-3600 Fax 405-848-3604

DATE: 3/12/2008

10:10 AM

AMSW ALT A-1 Program Pricing Matrix Effective 9/06/2007

Process Type	LTV					
	<=70.00%	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
All Agency Alt A Programs	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
State Income / Verified Assets (SIVA)	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
State Income / Stated Assets (SISA)	-0.250	-0.375	-0.375	-0.375	-0.375	n/a
FICO						
660-680	0.000	0.000	-0.375	-0.375	-0.375	-0.375
681-700	0.000	0.000	-0.250	-0.250	-0.250	-0.250
701-720	0.000	0.000	0.000	0.000	0.000	-0.125
>=721	0.000	0.000	0.000	0.000	0.000	0.000
Feature Adjusters						
Non-Escrowed Loans	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Subordinate Fin CLTV <=95.00%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Subordinate Fin CLTV >95.00%	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Cash-out Refi	0.000	-0.500	-0.500	-0.750	-0.750	-0.750
2-4 Unit	-0.500	-1.750	-1.750	-1.750	-1.750	-1.750
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Investment Prop <=180 months Fico <680	-0.250	-0.250	-1.250	-1.250	-1.250	n/a
Investment Prop <=180 months Fico 680-719	-0.125	-0.125	-1.125	-1.125	-1.125	n/a
Investment Prop <=180 months Fico >=720	0.000	0.000	-1.000	-1.000	-1.000	n/a
Investment Prop >=181 months Fico <680	-0.750	-0.750	-1.750	-1.750	-1.750	n/a
Investment Prop >=181 months Fico 680-719	-0.625	-0.625	-1.625	-1.625	-1.625	n/a
Investment Prop >=181 months Fico >=720	-0.500	-0.500	-1.500	-1.500	-1.500	n/a
Feature Adjusters-ARM Only						
40 Year Term	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Convertible Option (where allowed)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

CLOSED LOAN PACKAGE DUE IN OUR OFFICE BY END OF BUSINESS DAY OF LOCK EXPIRATION:

10 DAY 3/22/2008
30 DAY 4/11/2008

45 DAY 4/26/2008
60 DAY 5/11/2008

110 DAY 6/30/2008
170 DAY 8/29/2008

AMERICAN SOUTHWEST MORTGAGE CORP.

3503 NW 63rd Street, Suite 500 Oklahoma City, OK 73116
Toll Free 888-593-1003 Local 405-848-3600 Fax 405-848-3604

DATE: 3/12/2008 10:10 AM

3/1 Interest First Libor				
Note Rate	10 day	30 day	45 day	60 day
6.250	99.438	99.388	99.338	99.288
6.375	99.542	99.492	99.442	99.392
6.500	99.629	99.579	99.529	99.479
6.625	99.706	99.656	99.606	99.556
6.750	100.135	100.085	100.035	99.985
6.875	100.202	100.152	100.102	100.052
Caps 2/2/6		Margin 2.25	Index	2.570

3/1 LIBOR				
Note Rate	10 day	30 day	45 day	60 day
6.375	99.576	99.526	99.476	99.426
6.500	99.650	99.600	99.550	99.500
6.625	99.734	99.684	99.634	99.584
6.750	100.161	100.111	100.061	100.011
6.875	100.219	100.169	100.119	100.069

5/1 Interest First Libor				
Note Rate	10 day	30 day	45 day	60 day
6.250	98.720	98.670	98.620	98.570
6.375	98.819	98.769	98.719	98.669
6.500	98.861	98.811	98.761	98.711
6.625	99.028	98.978	98.928	98.878
6.750	99.130	99.080	99.030	98.980
6.875	99.308	99.258	99.208	99.158
Caps 5/2/5		Margin 2.25	Index	2.570

5/1 LIBOR				
Note Rate	10 day	30 day	45 day	60 day
6.375	98.823	98.773	98.723	98.673
6.500	98.906	98.856	98.806	98.756
6.625	99.030	98.980	98.930	98.880
6.750	99.162	99.112	99.062	99.012
6.875	99.334	99.284	99.234	99.184

7/1 Interest First Libor				
Note Rate	10 day	30 day	45 day	60 day
6.250	98.008	97.958	97.908	97.858
6.375	98.142	98.092	98.042	97.992
6.500	98.294	98.244	98.194	98.144
6.625	98.540	98.490	98.440	98.390
6.750	98.670	98.620	98.570	98.520
6.875	98.799	98.749	98.699	98.649
Caps 5/2/5		Margin 2.25	Index	2.570

7/1 LIBOR				
Note Rate	10 day	30 day	45 day	60 day
6.375	98.403	98.353	98.303	98.253
6.500	98.614	98.564	98.514	98.464
6.625	98.789	98.739	98.689	98.639
6.750	98.911	98.861	98.811	98.761
6.875	99.059	99.009	98.959	98.909

******Interest First: Must have DU Approval
for Manual/LP use Non-Conforming
Rates and Adjustments**

ARM Information Table - All Loans Sizes				
Product	Caps	Margin	Index	Price Adj
1 Month Interest Only LIBOR	2/2/6	1.875	2.890	
6 Month Interest Only LIBOR	2/2/6	2.000	2.740	
6 Month Treasury	1/1/6	2.750	1.810	
1 Yr Treasury	2/2/6	2.750	1.660	
3/1 Treasury	2/2/6	2.750	1.660	
5/1 Treasury	5/2/5	2.750	1.660	
5/1 Treasury	2/2/5	2.750	1.660	-0.500
7/1 Treasury	5/2/5	2.750	1.660	
10/1 Treasury	5/2/5	2.750	1.660	
1 Yr LIBOR	2/2/6	2.250	2.570	
3/1 LIBOR	2/2/6	2.250	2.570	
5/1 LIBOR	2/2/5	2.250	2.570	-0.500
5/1 LIBOR	5/2/5	2.250	2.570	
AGENCY 3/1 I/O LIBOR	2/2/6	2.250	2.570	
AGENCY 5/1 I/O LIBOR	5/2/5	2.250	2.570	
AGENCY 5/1 I/O LIBOR	2/2/5	2.250	2.570	-0.500
7/1 LIBOR & AGENCY 7/1 I/O LIBOR	5/2/5	2.250	2.570	
10/1 LIBOR & AGENCY 10/1 I/O LIBOR	5/2/5	2.250	2.570	
Convertible Option (where allowed)	Add .125 to margin & -0.500 to price			

CLOSED LOAN PACKAGE DUE IN OUR OFFICE BY END OF BUSINESS DAY OF LOCK EXPIRATION:

10 DAY 3/22/2008	45 DAY 4/26/2008	110 DAY 6/30/2008	260 DAY 11/27/2008
30 DAY 4/11/2008	60 DAY 5/11/2008	170 DAY 8/29/2008	

AMERICAN SOUTHWEST MORTGAGE CORP.

3503 NW 63rd Street, Suite 500 Oklahoma City, OK 73116
Toll Free 888-593-1003 Local 405-848-3600 Fax 405-848-3604

DATE: 3/12/2008 10:10 AM

Available Bond Programs and Down Payment Assistance							
Program Name	Assisted	Rate	Disc & Orig	SRP	Loan Type	Expires	Fees
OHFA 2007-III C							
Market Best (regular)	0%	6.05%	0 + 0	1	CONF/FHA/VA/RD/184	2/1/2008	\$75
First Gold (DPA)	3%	6.50%	0 + 0	1	CONF/FHA/VA/RD/184	2/1/2008	\$75
Future Found. (New Constr)	0%	6.05%	0 + 0	1	CONF/FHA/VA/RD/184	5/1/2008	\$75
Future Foundation reserv.	HUD REPOS NOT ELIGIBLE FOR OHFA PROGRAMS						
Native American DPA	Up to 28%	Current Rates & Pricing			Conf/FHA/VA/RD/184	NA	NA
Downpayment Assistance w/Seller contributing to the private non-profit agency such as the buyers fund, chappa, futures, etc	6% Max	Current FHA Rates and Pricing Manufactured Homes not eligible		0	FHA	NA	-0.500

CLOSED LOAN PACKAGE DUE IN OUR OFFICE BY END OF BUSINESS DAY OF LOCK EXPIRATION:

10 DAY 3/22/2008
30 DAY 4/11/2008

45 DAY 4/26/2008
60 DAY 5/11/2008

110 DAY 6/30/2008
170 DAY 8/29/2008

260 DAY 11/27/2008