

Your Sales Team

Albert Martinez	305-733-0984
Barrington Wright	305-495-9070
Bob Accorto	561-252-3099
Charles Lee	281-409-1446
Donna Alexis	954-242-2860
Deborah Cox	727-204-9668
Mike McDaniel	832-689-6400

Ron Leach -Sr. VP of Sales-772-905-7230 - ron@acmgi.com

Your Operations Team

Fran Kramer- Assistant Ops Manager	ext. 216
Marjorie Forrest- Underwriting	ext. 211
Cindy Pepitone- Underwriter	ext. 214
Brigida Vallejo- Funder/Closer	ext. 208
Yamilet Rodriguez-Account Manager	ext. 201
Mayda Robertazzi-Post Closer	ext. 204
Antonio Muniz - Lock Desk/Acc. Manager	ext. 210
Cookie Knauer - Quality Control Analyst	ext. 215

Lock Desk

Antonio Muniz - Lock Desk Manager

www.acmgi.com

please contact your AE for help locking on our system!!!

1-866-481-8611 ext 210

Lock Expiration Dates

15 day	2/16/2010
30 day	3/3/2010
45 day	3/18/2010

Lock Extensions & Relocks

Please send all requests to lockrequest@acmgi.com

Locks may be extended for 0.15% for 5 day increments

Relocks priced at worst case scenario

Standard lock extension fees will apply on 2nd rellocks

Lock Extension Cost

5 day	0.15
10 day	0.30
15 day	0.45
30 day	0.60

Loan Submission

Please upload your Fannie Mae 3.2 into our Titan online system www.acmgi.com

Mortgagee Clause

Atlantic Coast Mortgage Group, Inc.
Its Successors and/or Assigns, ATIMA
790 E. Broward Blvd – Suite 302
Fort Lauderdale, FL 33301

Agency Loan Limits

one unit property	\$417,000
two unit	\$533,850
three unit	\$645,300
four unit property	\$801,950

Closing Instructions

Please schedule all closings as soon as you receive clear to close from underwriting

Fees

Underwriting fee (conv)	\$995
Underwriting fee (FHA)	\$995
Document Redraw Fee	\$150

FHA ID Number

FHA ID 1800200009

All lock requests should be submitted through Titan, our online system. All relock and extension requests should be sent to lockrequest@acmgi.com. Make sure your email contains borrower name and loan number in the subject line. Worst Case pricing will apply on all rellocks. Please contact your AE for assistance with Titan.

Conforming Loan Programs

30 Year Agency			30 Year Agency IO			30 Year Conforming Jumbo			40 Year Agency		
Rate	15 Days	30 Days	Rate	15 Days	30 Days	Rate	15 Days	30 Days	Rate	15 Days	30 Days
4.250	n/a	n/a	4.75	96.046	96.929	4.750	98.577	98.204	4.500	#N/A	#N/A
4.375	97.434	97.104	4.875	97.303	97.771	4.875	99.274	98.907	4.625	#N/A	#N/A
4.500	98.245	97.921	4.875	98.139	98.575	5.000	99.913	99.551	4.750	95.056	94.712
4.625	98.921	98.603	5.000	98.936	99.299	5.125	100.472	100.117	4.875	95.880	95.513
4.750	99.532	99.158	5.125	99.655	99.957	5.250	101.063	100.683	5.000	96.705	96.343
4.875	100.329	99.962	5.250	100.337	100.736	5.375	101.677	101.303	5.125	97.698	97.343
5.000	100.988	100.626	5.375	101.110	101.420	5.500	101.950	101.776	5.250	99.334	98.954
5.125	101.614	101.259	5.500	101.788	101.997	5.625	101.950	101.950	5.375	100.089	99.715
5.250	102.345	101.965	5.625	102.358	102.681	5.750	101.950	101.950	5.500	100.961	100.594
5.375	103.030	102.656	5.750	103.036	103.347	5.875	101.950	101.950	5.625	101.751	101.389
5.500	103.562	103.195	5.875	103.590	103.590	6.000	101.950	101.950	5.750	102.904	102.549
5.625	103.590	103.590	6.000	103.590	103.590	6.125	101.950	101.950	5.875	103.541	103.192
5.750	#N/A	#N/A	6.125	103.590	103.590				6.000	103.590	103.590
			6.250	#N/A	#N/A				6.125	103.590	103.590
									6.250	103.590	103.590
									6.375	103.590	103.590

20 Year Agency			15 Year Agency			15 Year conforming jumbo			10 Year Agency		
Rate	15 Days	30 Days	Rate	15 Days	30 Days	Rate	15 Days	30 Days	Rate	15 Days	30 Days
3.750	#N/A	#N/A	3.625	#N/A	#N/A	4.375	98.543	98.304	3.625	#N/A	#N/A
3.875	#N/A	#N/A	3.750	97.414	97.202	4.500	99.098	98.854	3.750	97.797	97.602
4.000	#N/A	#N/A	3.875	98.288	98.071	4.625	99.597	99.349	3.875	98.702	98.502
4.125	#N/A	#N/A	4.000	98.911	98.688	4.750	100.283	100.029	4.000	99.515	99.310
4.250	98.332	98.012	4.125	99.532	99.305	4.875	100.775	100.516	4.125	100.330	100.120
4.375	99.123	98.809	4.250	100.363	100.130	5.000	101.184	100.920	4.250	101.520	101.304
4.500	100.055	99.747	4.375	101.049	100.811	5.125	101.497	101.227	4.375	102.233	102.012
4.625	100.984	100.682	4.500	101.610	101.366	5.250	101.870	101.595	4.500	102.786	102.560
4.750	101.911	101.616	4.625	102.114	101.866	5.375	101.950	101.950	4.625	103.093	102.862
4.875	102.089	101.801	4.750	102.770	102.517						
5.000	102.425	102.080	4.875	103.308	103.049						
5.125	103.000	102.661									
5.250	103.402	103.069									
5.375	103.544	103.218									
5.500	103.590	103.590									
5.625	103.590	103.590									
5.750	103.590	103.590									

5/1 Conf Arm			3/1 Conf Arm		
3.000	#N/A	#N/A	3.125	#N/A	#N/A
3.125	#N/A	#N/A	3.250	#N/A	#N/A
3.250	97.498	97.295	3.375	#N/A	#N/A
3.375	98.251	98.043	3.500	#N/A	#N/A
3.500	98.777	98.563	3.625	#N/A	#N/A
3.625	99.083	98.864	3.750	100.252	100.051
3.750	99.331	99.108	3.875	100.705	100.499
3.875	100.005	99.776	4.000	101.000	100.792
4.000	100.34	100.10	4.125	101.000	100.928
4.125	100.56	100.32	4.250	101.000	101.000
4.250	100.75	100.50			
4.375	101.00	100.93			
4.500	101.00	101.00			
4.500	101.00	101.00			

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Conforming Price Adjustments

	<u>fixed</u>	<u>arm</u>		<u>fixed</u>	<u>arm</u>
Loan Amount < \$90 K	-0.250	-0.250	Investment Property <=75%	-1.750	-1.750
Loan Amount > \$90K - \$140k	-0.050	-0.050	Investment Property > 75-80%	-3.000	-3.000
2-4 Units	-1.000	-1.000	Investment Property > 80%	-3.750	-3.750
Non-Escrowed Loans	-0.250	-0.250	Investment Non DU Refi HCL TV/CLTV > 75%	-0.125	-0.125
Conf Jumbo 30 Yr Fixed CLTV > 75% or FICO < 700	-0.250	-0.250	2nd Home Non DU C/O HCLTV/CLTV > 75%	-0.125	-0.125
Conf Jumbo Fixed I/O CLTV>75% or FICO<700	-0.500	-0.500	Stimulus LP Process Type	-0.750	-0.750
Conf Jumbo Fixed I/O CLTV<=75% & FICO >= 700	-0.250	-0.250	Stimulus 2 Unit	-0.250	-0.250
Conf Jumbo Cash out Refi	-1.000	-1.000	I/O LTV <= 90%, Excluding MCM	-0.750	-0.500
Conf Jumbo Rate/Term Refi CLTV > 75%	-0.500	-0.500	I/O LTV > 90%, Excluding MCM	-1.000	-0.500

Agency FICO Grid (term > 15 years) Does Not Apply to Du Refi Plus

FICO	<=60	>60-70	>70-75	>75-80	>80-85	>85-95	>95-97
740+	0.250	0.000	0.000	0.000	0.000	0.000	0.000
720-739	0.250	0.000	0.000	-0.250	0.000	0.000	0.000
700-719	0.250	-0.500	-0.500	-0.750	-0.500	-0.500	-0.500
680-699	0.000	-0.500	-1.000	-1.500	-1.000	-0.750	-0.500
660-679	0.000	-1.000	-2.000	-2.500	-2.250	-1.750	-1.250
640-659	-0.500	-1.250	-2.500	-3.000	-2.750	-2.250	-1.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.000	-2.750	-2.500
<620	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000

Agency Cash-Out FICO Grid(All Terms)

FICO	<=60	>60-70	>70-75	>75-80	>80-85
740+	0.000	-0.250	-0.250	-0.500	-0.625
720-739	0.000	-0.625	-0.625	-0.750	-1.500
700-719	0.000	-0.625	-0.625	-0.750	-1.500
680-699	0.000	-0.750	-0.750	-1.375	-2.500
660-679	-0.250	-0.750	-0.750	-1.500	-2.500
640-659	-0.250	-1.250	-1.250	-2.250	-3.000
620-639	-0.250	-1.250	-1.250	-2.750	-3.000
<620	-1.250	-2.250	-2.250	-2.750	-3.000

ARM INFORMATION TABLE - ALL LOAN SIZES

Product	Caps	Margin	Index	Index	Price
1 Yr LIBOR	2/2/6	2.250	1.840	1.840	
3/1 LIBOR	2/2/6	2.250	1.840	1.840	
5/1 LIBOR	2/2/5	2.250	1.840	1.840	(0.500)
5/1 LIBOR	5/2/5	2.250	1.840	1.840	
AGENCY 3/1 I/O LIBOR	2/2/6	2.250	1.840	1.840	
AGENCY 5/1 I/O LIBOR	5/2/5	2.250	1.840	1.840	
AGENCY 5/1 I/O LIBOR	2/2/5	2.250	1.840	1.840	(0.500)
7/1 LIBOR & AGENCY 7/1 I/O	5/2/5	2.250	1.840	1.840	
10/1 LIBOR & AGENCY 10/1 I/O	5/2/5	2.250	1.840	1.840	
Convertible Option:	Add .125 to margin & (0.500) to price				
Coop Arms	Add .25 to margin				

Conforming Pricing State Adjusters for Fixed Loans

TX	0.200
CA	-0.150
MD	-0.250
FL	0.000

LOCK EXTENSIONS

5 Days	-0.150
10 Days	-0.300
15 days	-0.450
30 days	-0.900

TEXAS ADJUSTMENTS REFINANCE CASHOUT

Min. Loan Amount: \$100,000
Min. FICO: 660 Max LTV 70%
Min. FICO: 680 MAX LTV 75%
Min. FICO: 720 MAX LTV 80%

Minimum Loan Amount: \$50,000

FHA Minimum FICO: 640



FHA Minimum FICO: 640

Last Update

10:01 AM

2/1/2010

FHA Programs

30 Year GNMA I		
Rate	15 Days	30 Days
4.000	#N/A	#N/A
4.500	98.290	97.985
5.000	101.372	101.029
5.500	104.048	103.731

15 Year FHA		
Rate	15 Days	30 Days
3.500	#N/A	#N/A
4.000	#N/A	#N/A
4.500	101.843	101.602
5.000	103.670	103.670
5.500	103.670	103.670

30 Year GNMA II		
Rate	15 Days	30 Days
3.625	#N/A	#N/A
3.750	#N/A	#N/A
3.875	#N/A	#N/A
4.000	#N/A	#N/A
4.125	#N/A	#N/A
4.250	96.908	96.603
4.375	97.364	97.066
4.500	97.925	97.633
4.625	98.403	98.117
4.750	100.124	99.782
4.875	100.549	100.213
5.000	101.017	100.687
5.125	101.460	101.137
5.250	103.016	102.699
5.375	103.389	103.078
5.500	103.752	103.447

30 Year FHA Jumbo		
Rate	15 Days	30 Days
3.625	#N/A	#N/A
3.750	#N/A	#N/A
3.875	#N/A	#N/A
4.000	#N/A	#N/A
4.125	#N/A	#N/A
4.250	93.506	93.201
4.375	93.926	93.627
4.500	94.602	94.310
4.625	95.246	94.960
4.750	97.106	96.764
4.875	97.474	97.138
5.000	97.894	97.565
5.125	98.257	97.934
5.250	99.905	99.588
5.375	100.237	99.926
5.500	100.560	100.255

FHA Price Adjustments	
Minimum FICO for Underwriting	640
Loan Amount <= \$100 K	-0.25
Loan Amount <= \$60 K	-0.625
FHA Streamline for N/O/O	-1.5

FHA State Adjusters for Government Fixed Loans	
TX	0.250
CA	-0.250
MD	-0.100
FL	0.000

FHA FICO ADJUSTMENTS	
FICO >= 700	0.125
FICO 660-699	0
FICO 640-659	(0.750)

Lock extensions	
5 Days	-0.150
10 Days	-0.300
15 days	-0.450
30 days	-0.900

FHA Max Rebate: 103.000
No Discount Fess Paid to Broker
Max Origination Fee 1% of base loan

Contact Info
 Ron Leach-VP of Sales
 772-905-7230

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