

LOANS inc.

LICENSED MORTGAGE LENDER

" 30 YR FIXED - RESIDENTIAL PRIME MORTGAGE PROGRAMS "

P.O. BOX 651294, Miami, FL 33265 - Telephone: (305) 274-9700 Fax: (305) 270-2217

*** LOANS FROM \$ 60,000 to \$ 3,000,000 ***

Effective 10:00 AM - 01/05/09

Credit Score Rating	Credit Criteria Based On Last 24-Month Period	MAX D/R	LTV	FULL DOC	LTV	STATED	LTV	SISA	LTV	NINA
		%	%	FIXED	%	FIXED	%	FIXED	%	FIXED
A-1 741	Mtge 0 X 30	45	75	5.375	45	7.375	40	7.500	30	9.375
	Major 0 X 30	45	80	5.500	50	7.375	45	7.500	35	9.375
	Minor 1 X 30	41	85	5.625	55	7.500	50	7.500	40	9.375
	Bkptcy 0 X 60 mo	41	90	5.875	60	7.625	55	7.625	45	9.375
	Frclse 0 X 60 mo	41	95	6.000	65	7.750	60	7.750	50	9.375

A-2 721	Mtge 0 X 30	45	75	5.500	45	7.500	40	7.625	30	9.500
	Major 1 X 30	45	80	5.625	50	7.500	45	7.625	35	9.500
	Minor 2 X 30	41	85	5.750	55	7.625	50	7.625	40	9.500
	Bkptcy 0 X 60 mo	41	90	6.000	60	7.750	55	7.750	45	9.500
	Frclse 0 X 60 mo	41	95	6.125	65	7.875	60	7.875	50	9.500

A-3 701	Mtge 0 X 30	45	75	5.625	45	7.625			30	9.625
	Major 1 X 30	45	80	5.750	50	7.625			35	9.625
	Minor 2 X 30	41	85	5.875	55	7.750			40	9.625
	Bkptcy 0 X 48 mo	41	90	6.125	60	7.875			45	9.625
	Frclse 0 X 60 mo	41	95	6.250	65	8.000			50	9.625

A-4 681	Mtge 1 X 30	45	75	5.750					25	9.750
	Major 2 X 30	45	80	5.875					30	9.750
	Minor 3 X 30	41	85	6.000					35	9.750
	Bkptcy 0 X 36 mo	41	90	6.250					40	9.750
	Frclse 0 X 72 mo	41	95	6.375					45	9.750

A-5 661	Mtge 1 X 30	45	75	6.000					25	9.875
	Major 2 X 30	45	80	6.125					30	9.875
	Minor 3 X 30	41	85	6.250					35	9.875
	Bkptcy 0 X 36 mo	41	90	6.500					40	9.875
	Frclse 0 X 60 mo	41	95	6.625					45	9.875

B-1 641	Mtge 1 X 30	45	60	5.875					20	10.000
	Major 2 X 30	45	65	6.000					25	10.000
	Minor 3 X 30	45	70	6.125					30	10.000
	Bkptcy 0 X 36 mo	45	75	6.250					35	10.000
	Frclse 0 X 60 mo	41	80	6.375					40	10.000

B-2 621	Mtge 1 X 30	45	60	6.375					20	10.125
	Major 2 X 30	45	65	6.500					25	10.125
	Minor 3 X 30	45	70	6.625					30	10.125
	Bkptcy 0 X 36 mo	45	75	6.750					35	10.125
	Frclse 0 X 60 mo	41	80	6.875					40	10.125

B-3 601	Mtge 1 X 30	45	60	6.750					20	10.250
	Major 2 X 30	45	65	6.875					25	10.250
	Minor 3 X 30	45	70	7.000					30	10.250
	Bkptcy 0 X 36 mo	45	75	7.125					35	10.250
	Frclse 0 X 60 mo	41	80	7.375					40	10.250

Loan Amnt	Rate +/- Adjuster	Property	Rate	Loan Type	Rate
Loans < 100K	0.500	Detached	0.000		
Loans < 150K	0.250	Attached	0.125		
Loans > 150K	0.000	Condo	0.250		
Loans > 417K	Call for quote	Duplex	0.375	Cash Out > 60	0.500
Loans > 650K	Call for quote	Hi-Rise	0.500	2nd Home	0.375
Loans > 1MM	Call for quote	3/4 units	0.500	Investor	1.500

Other Fees	Points
No Escrows	0.250
No Doc	0.500
Cash Out < 60	0.500
Foreign Nat'l > Nina A-6	0.500
Investor	1.000

Par rates cannot go below the lowest published rate - Programs available to approved licensed mortgage brokers only
This is not a solicitation to borrowers to extend consumer credit as defined by section 226.6 of regulation Z.
Published rates, terms and programs are subject to change without notice.