



# ESD Funding, Inc.

**Ratesheet**  
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Lock confirmations faxed within 24 hours

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**Rates, Fees and Programs are subject to change without notice. This is for the use of real estate professionals only.**

### CONFORMING FIXED AND BALLOON PROGRAMS

30 year Fixed Prog #00-30		Interest First 30 Yr Prog #00-1030		15 year Fixed Prog #00-15		40 year Fixed Prog #00-40(DU)		Conforming Fixed and Balloon Price Adjustments Program #: 00-10 to 00-40, and all Program #15-XX FNMA			
Rate	25 Days	Rate	25 Days	Rate	25 Days	Rate	25 Days				
5.875	0.750	5.875	3.500	5.500	0.875	6.125	1.000	Cash Out 70.01-80%	0.500	LTV >65% & CLTV >90%	0.250
								Cash Out 80.01-90%	0.750	75/15/10	0.250
6.000	0.375	6.000	2.500	5.625	0.500	6.250	0.500	Flex LTV to 80% & CLTV>95% w/Sub Fin	1.750	75/20/5	0.500
6.125	(0.125)	6.125	2.000	5.750	0.125	6.375	0.000	FLEX 100 w/35%MI FICO >=6	0.750	80/10/10	0.500
6.250	(0.625)	6.250	1.000	5.875	(0.250)	6.500	(0.375)	FLEX 100 w/35%MI FICO <68	1.250	80/15/5	0.750
6.375	(1.125)	6.375	0.375	6.000	(0.625)	6.625	(0.750)	FLEX 100 w/25%MI	1.750	90/5/5	0.750
6.500	(1.500)	6.500	(0.125)	6.125	(1.000)	6.750	(1.125)	Flex 80/20	1.500	NOO 00.01%-75%	1.500
6.625	(2.000)	6.625	(0.500)	6.250	(1.375)	6.875	(1.375)	FLEX 97 w/ 35%MI	0.750	NOO 75.01%-80%	2.000
6.750	(2.375)	6.750	(0.625)	6.375	(1.750)	7.000	(1.625)	FLEX 97 w/ 18%MI	2.000	NOO 80.01%-90%	2.500
								CA DU Condo	0.250	NOO C/O 00.01-75%	2.000
								2 Units 90.01%-95%LTV	0.500	NOO C/O 75.01-80%	2.500
								3-4 Units 0.01%-80%	1.000	NOO C/O 80.01-85%	3.250
30yr FNMA EA 1 Prog #15-30EA1		30yr FNMA EA2 Prog #15-30EA2		30yr FNMA EA3 Prog #15-30EA3		1-0 BUYDOWN Prog #00-30BD		Max Term, Purchase	360 m	<140K	30 Yr - .125
								Max Term, Refinance	240 m	<100K	30 Yr - .250
								Manufacturing Housing (Retail Only)		<50K	30 Yr - .500
								1.250 add to fee			
								No Impounds	0.250	10 Days	(0.125)
								Fico < 620	1.000	SISA (LP app only)	0.500
								CA LP Condo w/o Earthquake	1.000	FICO > 729 (4506 REQ)	0.000
								<b>Add'l Adds for 5 &amp; 7yr Balloons #10-5, 10-7</b>			
								Condos	1.000	80.01%-90% LTV	0.500
								LP Approval only		90.01%-95% LTV	1.000

### CONFORMING STATED INCOME, VERIFICATION OF ASSETS PROGRAMS (VOA) - 4506 REQUIRED

30yr Stated Income Prog #15-30S		15yr Stated Income Prog #15-15S		O/O & Units				Stated Income Price Adjustments:							
Rate	25 Days	Rate	25 Days	2nd Hm	Units	LTV	<=70%LTV	<75%LTV	>75%LTV						
6.375	0.500	6.000	0.750	Pur,R/T	1	80%	680	680	700	Second Home 0.750					
6.500	0.000	6.125	0.375	Pur,R/T	2	80%	680	680	700	2 Units 0.750					
6.625	(0.375)	6.250	0.000	CashOut	1	75%	720	720	720	<b>Adjustments by Score &amp; LTV:</b>					
6.750	(0.750)	6.375	(0.375)	CashOut	2	75%	720	720	720	<b>LTV</b>	<b>680-699</b>	<b>700-719</b>	<b>720+</b>		
6.875	(1.125)	6.500	(0.750)	***See Above for additional Price Adds***							<b>75.01-80%</b>	N/A	0.750	0.500	
7.000	(1.500)	6.625	(0.750)	No Manufactured Homes, Condotels or N/O/O							<b>00.01-75%</b>	0.750	0.500	0.000	
7.125	(1.750)	6.750	(0.875)	No Cash Out with Subordinate Financing. No 3-4 Units							<b>Reserve</b>	>75%	60.01-75%	00.01-60%	
								Full Appraisal Required				<b>Requirement</b>	6mos	4mos	2mos

### CONFORMING ARM PROGRAMS

1 yr T-Bill ARM Prog #10-11T		3/1 T-Bill ARM Prog #10-31T		5/1 T-Bill ARM Prog #10-51T		7/1 T-Bill ARM Prog #10-71T		Conforming ARM Price Adjustments Program: #10-11, 10-31, 10-51, 10-71 (LP only)			
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days				
5.875	0.875	5.875	0.500	5.875	0.875	6.125	0.625	No Impounds	0.250	75/20/5	0.500
6.000	0.750	6.000	0.250	6.000	0.500	6.250	0.375	2 Units 90.01-95%LTV	0.500	80/10/10	0.500
6.125	0.750	6.125	0.125	6.125	0.250	6.375	0.125	3-4 Units 70.01-80%	1.000	80/15/5	0.750
6.250	0.625	6.250	(0.125)	6.250	0.000	6.500	(0.125)	Loan Amt<\$150,000	0.250	90/5/5	0.750
6.375	0.500	6.375	(0.250)	6.375	(0.125)	6.625	(0.375)	Loan Amt<\$100,000	0.375	NOO 00.01%-75%	1.500
6.500	0.500	6.500	(0.500)	6.500	(0.375)	6.750	(0.625)	Cash Out 70.01-80%	0.500	NOO 75.01%-80%	2.000
6.625	0.375	6.625	(0.625)	6.625	(0.625)	6.875	(0.875)	Cash Out 80.01-90%	0.750	NOO 80.01%-90%	2.500
6.750	0.250	6.750	(0.875)	6.750	(0.750)	7.000	(1.125)	Fico < 620	1.000	NOO C/O 00.01-75%	2.000
								15 Days	(0.125)	NOO C/O 75.01-80%	2.500
								45 Days	0.250	NOO C/O 80.01-85%	3.250
								CA LP Condo w/o Earthquake Ins: Add	1.000	SISA (LP app only)	0.500
								Index: 1yr T-Bill	4.746	FICO > 729 (4506 REQ)	0.000

#### CONTACT PHONE INFORMATION:

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Lock Updates: Send an email

TURN TIMES:	EXPIRATION DATES:	DELIVER FILE BY:	FEES:	1st Fees	2nd Fees	US Prime Rate	
Registration: 1-2 Days	15 Days: 11/17/2007	Approved & No PTDs	Admin Fee:	\$ 300	\$ 300	MTA	<b>7.500</b>
UW Purchases: 2-3 Days	30 Days: 12/2/2007		Wire Fee:	\$ -	\$ -	COFI	<b>4.983</b>
UW Refinances: 2-3 Days	45 Days: 12/17/2007		Tax Service Fee:	\$ 125	\$ 125	1 Yr Libor	<b>4.935</b>
Condition Review: 2 Days			Flood:	\$ 16	\$ 16	6 Mo. LIBOR Index	<b>4.846</b>
Docs:		If expiration date falls on a weekend or holiday the expiration date will be the following business day.	Doc. Prep:	\$ 200	\$ 200	1 Yr. LIBOR Index	<b>4.746</b>
Funding: 2 Days			UW Fee	With AUS, \$195 (w/o AUS, \$395)		1 Yr CMT	<b>4.470</b>