

TELES



FINANCIAL

Mortgage Rates

02/13/09

PROGRAMS	1.00% PT	0.00% PT
Conforming 30 Year Fixed	4.875%	5.750%
Jumbo-Conforming 30 Year Fixed	5.750%	6.375%
Jumbo 30 Year Fixed	6.625%	7.125%
5/1 ARM - Jumbo Interest Only	5.250%	5.625%
7/1 ARM - Jumbo Interest Only	5.750%	6.125%
10/1 ARM - Jumbo Interest Only	6.125%	6.500%

Mortgage Rates as of 02/13/09 subject to change without notice. APR not included.

LOAN GUIDELINES

Full Doc.

90% to \$625,500 SFR Only
 85% to \$625,500 Condo
 80% to \$1,500,000
 70% to \$3,500,000
 60% to \$6,000,000

*LTV Guidelines subject to change

Private Banking

Call for Private Banking!

Stated Income

Call for Private Banking!

OFFER/COUNTER OFFER

Jumbo Fixed rate not to exceed 7.000%

Jumbo ARM rate not to exceed 6.500%

CURRENT INDEXES

INDEX	CURRENT	PREV. MONTH
11th Dist. COFI	2.757%	3.155%
1 Year Libor	1.980%	2.020%
MTA Index	1.823%	1.823%
Prime Rate	3.250%	3.250%

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