

**WHOLESALE LENDER #3**

100 Wood Hollow Drive, Novato, CA 94945

For use by Residential Lending Professionals Only to assist in Qualifying Borrowers ~  
 Fax-on-Demand (800) 903-4FAX ~ <http://www.greenpointmortgage.com>

Rate Sheet #: Whsl - W4100

Thursday, February 02, 2006 Effective Time: 8:00 AM PST

**GREENPOINT EXPRESS PRODUCTS**

30YR Fixed 422 Fixed	Rates	Points
	5.750	0.875
	5.875	0.250
	6.000	(0.250)
	6.125	(0.625)
	6.250	(1.000)
	6.375	(1.500)
	6.500	(1.875)
	6.625	(2.250)
	6.750	(2.625)



**Wholesale Rate Lock Policy:** 21-day pricing shown. For 30-day lock add 0.125% to points – purchases only; 45-day lock, add 0.250% to points – purchases only; 60-day lock, add 0.625% to points – purchases only. Loans are not locked upon submission except at the request of the broker. Rate locks are accepted from 9:00 a.m. to 3:00 p.m. PST, Monday through Friday. Rates, points, and adjustments are subject to change without notice. Adjustments for each loan feature must be added to the base rate/points shown. The rates shown in this rate sheet are rates that GreenPoint Mortgage Funding, Inc. is currently offering loan commitments or closing loans. This does not represent an offer to enter into a loan agreement with GreenPoint Mortgage Funding, Inc. Not for consumer use or distribution. TRUE NODOC® is a registered trademark of North Fork Bancorporation.

**WHOLESALE LENDER #4**



[WWW.STEARNSWHOLESALE.COM](http://WWW.STEARNSWHOLESALE.COM)

Contacts:

02/02/06

9:30 A.M.

4 Hutton Centre Drive, Suite 500 Santa Ana, CA 92707

714-513-7777 Office U/W E-Fax: 714-513-6916

14 DAY EXPIRES 02/16/06 Doc/Funding Fax: 714-513-7224

LOCK CUT-OFF TIME: 3:00 P.M Lock Desk Fax: 714-513-7221

E-Mail Conditions: [wholesale@stearns.com](mailto:wholesale@stearns.com)

Nicole Sutherland: 714-513-7231

Nancee Curtis: 800-607-1663

Alice Toombs: 949-289-1825

Albert Cazares: 714-713-6292

Leslie Graham: 949-422-1639

Michelle Milford: 714-469-7866

Lissie Cruz: 951-741-8539

Tino Nguyen: 714-592-5570

Lee Griswold: 714-266-7500

John Heft: 949-294-7737

Chad Doherty: 714-513-6949

Lynette Seegraves: 951-733-1921

Sharon Allstun: 714-293-0555

Heather Johnson: 949-510-1099

Heather Deckert: 714-310-7507

**CONFORMING PROGRAMS**

30 Year Conforming			15 Year Conforming			30 Year Fixed - Interest Only			Pricing Adjustments	
2000-00			2100-00			2001-00			On All Conforming Programs:	
Rate	14 Day	30 Day	Rate	14 Day	30 Day	Rate	14 Day	30 Day		
5.625	1.125	1.375	5.250	1.000	1.250	5.625	2.625	3.125	Max Rebate is -2.750 pts, when available	+0.250
5.750	0.625	0.875	5.375	0.625	0.875	5.750	2.000	2.500	Escrow Waiver, regardless of LTV	+0.250
5.875	0.125	0.375	5.500	0.125	0.375	5.875	1.375	1.875	Loan Amt < \$150,000	+1.000
6.000	-0.375	-0.125	5.625	-0.375	-0.125	6.000	0.750	1.250	Loan Amt < \$50,000	+0.250
6.125	-0.875	-0.625	5.750	-0.625	-0.375	6.125	0.250	0.750	80/15/5 or 75/20/5	+0.500
6.250	-1.375	-1.125	5.875	-1.125	-0.875	6.250	-0.125	0.375	O/O/Pur/R&T: 2 Unit 90.01-95%	+0.500
6.375	-1.750	-1.500	6.000	-1.375	-1.125	6.375	-0.500	0.000	O/O Cash out 70.01-80%	+0.500
6.500	-2.125	-1.875	6.125	-1.625	-1.375	6.500	-1.000	-0.500	O/O Cash out 80.01-90%	+0.750
6.625	-2.500	-2.250	6.250	-2.000	-1.750	6.625	-1.375	-0.875	2nd Hm 1 Unit Cash out 70.01-80%	+0.750
6.750	-2.750	-2.500	6.375	-2.375	-2.125	6.750	-1.750	-1.250	2nd Hm 1 Unit Cash out 80.01-90%	+1.500
									Non Owner 1-4 Units: <=75%	+2.000
									N/O/O/Pur/R&T 1-2 Units: 75.01-80%	+2.500
									N/O/O/Pur/R&T 1-2 Units: 80.01-90%	+2.500
									N/O/O 1-2 Units Cash out 70.01-75%	+2.000

20 Yr Priced the same as the 30yr

10 Yr Priced the same as the 15yr