





# GATEWAY BANK, F.S.B.

## Affiliate Branch Ratesheet

2306 Merced Street, San Leandro, CA 94577  
 Contact: Ron Kiehn  
 Office: 510-297-4720

Effective Date: 08/10/2005 8:33 AM

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Lock Desk Hotline: (510) 297-4289

Lock Desk Fax: (510) 667-0496

Lock Desk Hours: 8:00am -2:30pm

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### PREMIER JUMBO FIXED & ARM PROGRAM

Premier 30yr Fixed Prog #17-30S		Premier 15yr Fixed Prog #17-15S		Premier 5/6 LIBOR Prog #17-56S		Premier 6 Mo LIBOR Prog #17-66S	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
5.875	1.125	5.500	0.625	5.750	(0.125)	5.125	0.375
6.000	0.250	5.625	(0.125)	5.875	(0.500)	5.250	0.125
6.125	(0.250)	5.750	(0.750)	6.000	(0.625)	5.375	(0.125)
6.250	(0.625)	5.875	(1.000)	6.125	(0.875)	5.500	(0.500)
6.375	(0.750)	6.000	(1.375)	6.250	(1.125)	5.625	(0.750)
6.500	(1.000)	6.125	(1.625)	6.375	(1.375)	5.750	(1.000)
6.625	(1.125)	6.250	(1.875)	<b>Caps</b> 6/2/6%		<b>Caps</b> 0/0/12%	
6.750	(1.250)	6.375	(2.000)	<b>Margin:</b> 2.250		<b>Margin:</b> 2.750	
Max Rebate: -2.375		Max Rebate: -2.375		Max Rebate: -1.625		Max Rebate: -1.625	

Premier Jumbo Fixed & ARM Program		
#17-30S, 17-15S, 17-56S		#17-66S
Loan Amount <= \$100 K	0.375	0.125
Loan Amount > \$100 K to \$359,650	(0.250)	0.000
Loan Amount > \$400 K to \$650 K	0.125	0.000
Loan Amount > \$650 K to \$1 MM	0.375	0.000
Loan Amount > \$1 MM to \$1.5 MM	0.750	0.625
Loan Amount > \$1.5 MM to \$2 MM	1.000	1.000
Limited Doc	0.375	0.375
Cashout Refinance	0.375	0.375
Second Home	0.750	0.375
Interest Only 30 yr Fixed	0.250	N/A
Interest Only 5/6 LIBOR ARM	0.375	N/A
Interest Only 6 MO LIBOR ARM	N/A	0.125
California Loans (except 15yr Fixed)	0.125	0.250
2 Unit	0.500	0.500
3-4 Unit	1.000	1.000
Low-Rise Condo	0.250	0.250
High-Rise Condo	0.250	0.250
Escrow Waiver	0.125	0.125

FULL/ALT DOC PREMIER JUMBO FIXED & ARM PROGRAM INFO							
Balance	Purch, R/T, EXPR		DC (1), Cash Out (1)		Units	Occupancy	Credit Score
	LTV	CLTV/HCLTV	LTV	CLTV/HCLTV			
\$350,000	95	95	75	75	1	O/O	680
\$400,000	90	95	75	75	1	O/O	680
\$500,000	80	95	70	75	1	O/O	680
\$650,000	80	90	70	75	1	O/O	680
\$2,000,000	70	90	65	70	1	O/O	680
\$300,000	85	85	N/A	N/A	2-4	O/O	680
\$400,000	80	85	N/A	N/A	2-4	O/O	680
\$650,000	75	80	N/A	N/A	2-4	O/O	680
\$2,000,000	65	80	N/A	N/A	2-4	O/O	680
\$300,000	85	85	N/A	N/A	1	SH	720
\$400,000	80	85	N/A	N/A	1	SH	720
\$650,000	75	80	N/A	N/A	1	SH	720
\$2,000,000	65	80	N/A	N/A	1	SH	720

FICO Adjustments:	#17-30S, 17-15S, 17-56S		#17-66S	
	>=720	719-680	>=720	719-680
LTV 90.01-95	0.500	0.875	0.000	0.875
LTV 85.01-90	(0.250)	0.375	0.000	0.375
LTV 80.01-85	(0.250)	0.125	0.000	0.125
LTV 75.01-80	(0.250)	0.000	0.000	0.000
LTV 70.01-75	(0.250)	0.000	0.000	0.000
LTV 65.01-70	(0.250)	(0.250)	(0.125)	0.000
LTV 60.01-65	(0.500)	(0.375)	(0.125)	0.000
LTV <=60	(0.625)	(0.500)	(0.250)	0.000

LIMITED DOC - Fixed Only							
Balance	Purch, R/T, EXPR/T		DC(1,4), Cash Out(1,4)		Units (4)	Occupancy	Credit Score
	LTV	CLTV/HCLTV	LTV	CLTV/HCLTV			
\$300,000	85	85	75	75	1-2	O/O	720
\$400,000	80	85	75	75	1-2	O/O	720
\$650,000	75	80	70	75	1-2	O/O	720
\$2,000,000	65	80	60	70	1-2	O/O	720

1 - Maximum \$200,000 cash out to borrower.  
 2 - Credit score for primary income borrower used (see Credit topic).  
 4 - 1-unit properties only for Debt Consolidation or Cash Out Transactions.

### JUMBO FIXED PROGRAMS

Jumbo 30yr Fixed Prog #35-30J		Jumbo 15yr Fixed Prog #35-15J		Jumbo Fixed Adjustments Program #: 35-30J, 35-15J		Key Jumbo 30yr Prog #11-30J		Key Jumbo 15yr Prog #11-15J		Jumbo Fixed Adjustments Program #: 11-30J, 11-15J	
Rate	30 Days	Rate	30 Days			Rate	30 Days	Rate	30 Days		
5.625	2.375	5.625	0.625	No Impounds	0.250	5.500	1.500	5.125	1.125	<=70% LTV	(0.250)
5.750	1.875	5.750	0.125	>90%-95%LTV w MI	1.000	5.625	1.000	5.250	0.625	>90% LTV	0.500
5.875	1.250	5.875	(0.125)	2-4 Units	0.500	5.750	0.500	5.375	0.125	>90%-95%LTV w MI	1.125
6.000	0.625	6.000	(0.500)	Second Home	0.250	5.875	0.000	5.500	(0.250)	Second Home	0.125 Rate
6.125	0.125	6.125	(0.750)	C/O (Max 75% LTV)	0.250	6.000	(0.500)	5.625	(0.625)	Cash Out	0.250
6.250	(0.375)	6.250	(0.750)	Condo >4 Stories	1.000	6.125	(1.000)	5.750	(1.000)	Amt >\$650,000	0.500
6.375	(0.750)	6.375	(0.875)	>\$650K-\$1M &<=720	0.375	6.250	(1.500)	5.875	(1.375)	Condo 4-8 Floors	0.500
6.500	(0.875)	6.500	(0.875)	>\$650K-\$1M &>720	0.125	6.375	(1.750)	6.000	(1.625)	Condo >8 Floors	1.000
Max Rebate: -1.5		Max Rebate: -1.5		>\$1M-\$1.5M <720	0.750	6.500	(2.125)	6.125	(1.875)	15 Days	(0.125)
				>\$1M-\$1.5M >=720	0.375						

### JUMBO ARM PROGRAMS

1 yr T-Bill ARM Prog #05-11JT		3/1 T-Bill ARM Prog #05-31JT		5/1 T-Bill ARM Prog #05-51JT		7/1 T-Bill ARM Prog #05-71JT		Jumbo T-Bill ARM Price Adjustments Program: #05-11J, 05-31J, 05-51J, 05-71J			
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days				
5.250	0.000	5.500	0.750	5.625	0.625	5.625	1.000	No Impounds	0.250	Int. Only (5/1, 7/1)	0.250
5.375	(0.125)	5.625	0.375	5.750	0.250	5.750	0.500	<=70% & Jumbo Amt	(0.375)	Cash Out	0.375
5.500	(0.125)	5.750	0.250	5.875	0.000	5.875	0.250	80.01%-90%LTV wMI	0.125	Amt >\$650K-\$1M	0.000
5.625	(0.250)	5.875	0.000	6.000	(0.375)	6.000	(0.125)	90.01%-95%LTV wMI	1.000	Stated Income(VOA)	0.250
5.750	(0.375)	6.000	(0.250)	6.125	(0.625)	6.125	(0.500)	High Rise Condo	0.000	Second Home	0.500
5.875	(0.375)	6.125	(0.500)	6.250	(0.875)	6.250	(0.875)	2 Units	0.500	15 Days	(0.125)
6.000	(0.500)	6.250	(0.750)	6.375	(0.875)	6.375	(1.000)	3-4 Units	0.500	45 Days	0.250
<b>Caps</b> 2/2/6%		<b>Caps</b> 2/2/6%		<b>Caps</b> 5/2/5%		<b>Caps</b> 5/2/5%		Index: 1 yr T-Bill 3.900			
<b>Margin:</b> 2.750		<b>Margin:</b> 2.750		<b>Margin:</b> 2.750		<b>Margin:</b> 2.750					

1 yr LIBOR ARM Prog #01-11JL		3/1 LIBOR ARM Prog #01-31JL		5/1 LIBOR ARM Prog #01-51JL		7/1 LIBOR ARM Prog #01-71JL	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
4.125	0.750	5.500	0.375	5.250	1.250	5.875	0.000
4.250	0.500	5.625	0.250	5.375	0.875	6.000	(0.375)
4.375	0.375	5.750	0.000	5.500	0.625	6.125	(0.625)
4.500	0.125	5.875	(0.250)	5.625	0.250	6.250	(0.875)
4.625	0.000	6.000	(0.375)	5.750	0.000	6.375	(1.125)
4.750	(0.125)	6.125	(0.625)	5.875	(0.250)	6.500	(1.250)
<b>Caps</b> 2/2/6%		<b>Caps</b> 2/2/6%		<b>Caps</b> 5/2/5%		<b>Caps</b> 5/2/5%	
<b>Margin:</b> 2.250%		<b>Margin:</b> 2.250%		<b>Margin:</b> 2.250%		<b>Margin:</b> 2.250%	

Jumbo LIBOR ARM Price Adjustments Program #: 01-11JL, 01-31JL, 01-51JL, 01-71JL			
No Impounds	0.125	3 Units	0.500
80/10/10	0.250	4 Units	1.000
CLTV > 90%	0.250	Cash Out	0.250
NOO (5/1, 7/1)	1.500	Condos >8 stories	0.500
Int. Only (5/1,7/1)	0.250	15 Days	(0.125)
		45 Days	0.250
Amt >\$1.1M - \$1.5M (5/1 & 7/1 ARM)			0.750
Amt >\$1.1M (All ARMs)			0.250 to Margin
Index: 1 yr LIBOR	4.290		



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### ALT-A LOAN PROGRAMS

Alt-A 30 year Fixed Program # 17-30			
Prepay:	3yr PP	4moPP	
Rate	30 Days	30 Days	
5.875	0.250	0.375	
6.000	(0.250)	(0.125)	
6.125	(0.500)	(0.375)	
6.250	(0.875)	(0.625)	
6.375	(1.000)	(0.750)	
6.500	(1.125)	(0.875)	
6.625	(1.375)	(1.000)	
6.750	(1.500)	(1.125)	
6.875	(1.625)	(1.250)	
7.000	(1.750)	(1.375)	
7.125	(2.000)	(1.500)	
Max Rebate:	(3.375)	(2.625)	

Alt-A 6 month LIBOR #17-66J			
Prepay:	3yr PP	4moPP	
Rate	30 Days	30 Days	
4.750	0.250	0.750	
4.875	0.000	0.500	
5.000	(0.375)	0.250	
5.125	(0.625)	0.000	
5.250	(0.875)	(0.250)	
5.375	(1.000)	(0.375)	
5.500	(1.125)	(0.500)	
Max Rebate:	(2.000)	(1.500)	
Margin:	2.75% / Caps:1/1/6%		

Alt-A 3/6 LIBOR Program # 17-36			
Prepay:	3yr PP	4moPP	
Rate	30 Days	30 Days	
5.625	0.625	0.875	
5.750	0.250	0.500	
5.875	(0.125)	0.125	
6.000	(0.500)	(0.125)	
6.125	(0.750)	(0.375)	
6.250	(1.000)	(0.625)	
6.375	(1.250)	(0.875)	
6.500	(1.500)	(1.000)	
6.625	(1.750)	(1.250)	
6.750	(2.000)	(1.375)	
Max Rebate:	(2.250)	(1.500)	
Margin:	2.25% / Caps:6/2/6%		

Alt-A 5/6 LIBOR Program # 17-56			
Prepay:	3yr PP	4moPP	
Rate	30 Days	30 Days	
5.625	0.375	0.750	
5.750	0.125	0.375	
5.875	(0.250)	0.125	
6.000	(0.500)	(0.125)	
6.125	(0.875)	(0.375)	
6.250	(1.125)	(0.625)	
6.375	(1.500)	(0.875)	
6.500	(1.750)	(1.125)	
6.625	(2.000)	(1.250)	
6.750	(2.250)	(1.500)	
Max Rebate:	(2.250)	(1.500)	
Margin:	2.25% / Caps:6/2/6%		

Alt-A 7/6 LIBOR Program # 17-76			
Prepay:	3yr PP	4moPP	
Rate	30 Days	30 Days	
6.000	0.000	0.250	
6.125	(0.375)	(0.125)	
6.250	(0.750)	(0.375)	
6.375	(1.125)	(0.625)	
6.500	(1.500)	(1.000)	
6.625	(1.875)	(1.250)	
6.750	(2.250)	(1.500)	
Max Rebate:	(2.250)	(1.500)	
Margin:	2.25% / Caps:6/2/6%		

#### ALT-A PRICE ADJUSTMENTS

Loan\$ Must be >=\$50,000	LTV <65%	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
> \$50k to \$359,650	0.000	0.000	0.000	0.000	0.000	0.000	0.375	0.375
> \$50k to \$359,650 (#17-36)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	(0.375)	(0.250)	(0.125)
> \$50k to \$359,650 (#17-56)	(0.750)	(0.750)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.375)
> \$50k to \$359,650 (#17-30)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.375)	(0.375)	(0.250)
> \$359,650k to \$400k	0.000	0.250	0.250	0.250	0.250	0.125	0.375	0.500
> \$400k to \$650k	0.000	0.250	0.250	0.250	0.250	0.250	0.375	N/A!
> \$650k to \$1M	0.000	0.375	0.375	0.750	N/A!	N/A!	N/A!	N/A!
> \$1M to \$1.5M	0.500	1.000	1.250	N/A!	N/A!	N/A!	N/A!	N/A!
> \$1.5M to \$2M	1.000	1.500	N/A!	N/A!	N/A!	N/A!	N/A!	N/A!
> \$2M and <= \$4M	2.000	2.500	N/A!	N/A!	N/A!	N/A!	N/A!	N/A!
Cashout Refi	0.125	0.250	0.375	0.625	0.875	1.250	N/A!	N/A!
2nd Home	0.000	0.375	0.625	0.875	1.250	1.250	1.750	N/A!
Non-Owner	0.375	0.625	1.000	1.500	1.500	2.000	N/A!	N/A!
3-4 Units	0.000	0.500	0.750	1.000	N/A!	N/A!	N/A!	N/A!
Low Rise Condo	0.000	0.250	0.500	0.500	0.625	0.625	0.625	0.625
High Rise Condos	0.000	0.250	0.500	0.625	0.750	0.875	1.000	1.000
FICO Score>720	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
FICO Score 660-679	0.000	0.000	0.000	0.250	0.500	1.000	1.750	N/A!
FICO Score<660	0.000	0.250	0.375	0.625	N/A!	N/A!	N/A!	N/A!
Stated Income	0.000	0.125	0.250	0.375	0.625	0.750	1.000	N/A!
No Ratio	0.125	0.250	0.500	0.875	1.125	1.375	1.625	N/A!
No Doc	0.250	0.500	1.500	2.000	2.125	2.375	2.625	N/A!
Interest Only (Fixed)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Interest Only (ARM)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
*I.O. (Fixed, <=\$359,650)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
*I.O.(ARM,>90%CLTV&<=\$359,650)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
No Impounds	0.125	0.125	0.125	0.125	N/A	N/A	N/A	N/A
10 Days	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
45 Days	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

\*Additional adds to Interest Only adjustments (Fixed & ARM) \*\*Additional adds for co-op/condotel. Pls call.

Loan\$ > \$650,000 1 Yr Hard Prepay

FULL/ALT DOC (See Documentation topics for definition)						
Balance	LTV	CLTV/ HLTV	Purpose	Units	Occupancy	Credit Score (1)
\$400,000	97(4)	100	Purch, R/T, EXPR/T	1	O/O	700
\$400,000	95	100	Purch, R/T, EXPR/T	1	SH(4)	660
\$450,000	95	100	Purch, R/T, EXPR/T	1-2	O/O	660
\$650,000	90	100	Purch, R/T, EXPR/T, DC, C/O	1-2	O/O, SH(3,4)	660
\$650,000	90(4)	90	Purch, R/T, EXPR/T	1-2	N/O/O	660
\$650,000	85(4)	90	Purch, R/T, EXPR/T, DC, C/O	1-2	N/O/O	660
\$1,000,000	80	100(2)	Purch, R/T, EXPR/T,DC(5),C/O(5)	1-4	O/O, SH3, N/O/O5	620
\$1,500,000	75	100(2)	Purch, R/T, EXPR/T,DC(5),C/O(5)	1-4	O/O, SH3, N/O/O5	620
\$4,000,000	70	100(2)	Purch, R/T, EXPR/T,DC(5),C/O(5)	1-4	O/O, SH3, N/O/O5	620

LIMITED DOC & NO RATIO (See Documentation topics for definition)						
Balance	LTV	CLTV/ HLTV	Purpose	Units	Occupancy	Credit Score (1)
\$400,000	95(4)	95	Purch, R/T, EXPR/T	1-2	O/O	700
\$400,000	90(4)	90	Purch, R/T, EXPR/T, DC, C/O	1	SH	660
\$500,000	90	90	Purch, R/T, EXPR/T,DC(4),C/O(4)	1-2	O/O	660
\$500,000	90	100	Purch, R/T	1-2	O/O	700
\$500,000	90	95	Purch, R/T	1-2	O/O	680
\$500,000	85(4)	85	Purch, R/T, EXPR/T, DC, C/O	1	SH	660
\$500,000	85(4)	85	Purch, R/T, EXPR/T	1-2	N/O/O	660
\$500,000	80	80	Purch, R/T, EXPR/T, DC, C/O	1-4	O/O	660
\$750,000	80	100	Purch, R/T	1-2	O/O	700 if CLTV >95% 680 if CLTV 90.01 to 95% 660 if CLTV <= 90%
\$1,000,000	75	80	Purch, R/T, EXPR/T,DC(5),C/O(5)	1-4	O/O, SH(3), N/O/O (5)	660
\$1,500,000	70	80	Purch, R/T, EXPR/T,DC(5),C/O(5)	1-4	O/O, SH(3), N/O/O (5)	660
\$4,000,000	65	80	Purch, R/T, EXPR/T,DC(5),C/O(5)	1-4	O/O, SH(3), N/O/O (5)	660

NO DOC (7, 13) (See Documentation topics for definition)						
Balance	LTV	CLTV/ HLTV	Purpose	Units	Occupancy	Credit Score (1)
\$400,000	95 (4,8)	95	Purch, R/T, EXPR/T	1	O/O	720
\$400,000	60	80	Purch, R/T, EXPR/T	1-2	SH (3), N/O/O	700
\$500,000	90 (8)	90	Purch, R/T, EXPR/T	1	O/O	700
\$500,000	80.01-90 (4,8)	90	DC, C/O	1	O/O	700
\$500,000	65	90	DC, C/O	1	O/O	700
\$500,000	80	80	Purch, R/T, EXPR/T	1	O/O	660
\$650,000	70	80	Purch, R/T, EXPR/T	1-4	O/O	660
\$650,000	65	80	Purch, R/T, EXPR/T, DC, C/O	1-4	O/O	660
\$1,500,000	60	80	Purch, R/T, EXPR/T, DC, C/O	1-4	O/O	660

1 - Full/Alt Doc loans: Credit score for primary income borrower used - see Credit topic.

2 - N/O/O: Maximum CLTV/HCLTV is 90%.

3 - 1 unit properties only.

4 - LTV >80%: "No MI" pricing is not available.

5 - 3-4 unit N/O/O properties are not eligible for Debt Consolidation or Cash Out transactions.

7 - Debt Consolidation and Cash Out refinance transactions not permitted on LTVs between 65.01 and 80%.

8 - Fixed-Rate only if LTV >80%.

13 - First time homebuyers or borrowers who have not owned a property within the past three years are not eligible.



# GATEWAY BANK, F.S.B.

## Affiliate Branch Ratesheet

2306 Merced Street, San Leandro, CA 94577  
 Contact: Ron Kiehn  
 Office: 510-297-4720

Effective Date: 08/10/2005 8:33 AM

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Ratesheet #: 2005-220

Lock Desk Hotline: (510) 297-4289

Lock Desk Fax: (510) 667-0496

Lock Desk Hours: 8:00am -2:30pm

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

### LUXURY ARM LOAN PROGRAMS

(Lock Cut Off 1:00PM for all Investor 19 Programs)

Luxury 3/6 LIBOR Prog # 19-36L		Luxury 5/6 LIBOR Prog # 19-56L		Luxury 7/6 LIBOR Prog # 19-76L		Luxury 10/6 LIBOR Prog # 19-106L	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
5.375	0.375	5.500	0.250	5.500	0.625	5.875	(0.125)
5.500	0.125	5.625	0.000	5.625	0.250	6.000	(0.500)
5.625	(0.125)	5.750	(0.250)	5.750	(0.125)	6.125	(0.750)
5.750	(0.375)	5.875	(0.500)	5.875	(0.375)	6.250	(1.000)
5.875	(0.625)	6.000	(0.750)	6.000	(0.625)	6.375	(1.250)
Margin:	1.875	Margin:	1.875	Margin:	1.875	Margin:	1.875
Caps:	4/1/5%	Caps:	5/1/5%	Caps:	5/1/5%	Caps:	5/1/5%

LUXURY ARMS - RATE/MARGIN ADJUSTMENTS	
Stated Income	0.375
No Ratio	0.375
Investment Property	<b>0.125</b>
>90% LTV	0.250
Amounts \$0 - \$2,000,000	NONE
Amounts \$2,000,001 - 3,000,000	0.250
Amounts \$3,000,001 - 4,000,000	0.375
Amounts \$4,000,001 - 5,000,000	0.500

Luxury 1 month LIBOR Prog # 19-1L			Luxury 6 month LIBOR Prog # 19-66L			Luxury 1yr LIBOR Prog # 19-11L	
Rate	Margin	30 Days	Rate	Margin	30 Days	Rate	30 Days
#N/A	#N/A	#N/A	#VALUE!	#VALUE!	#VALUE!	#N/A	#N/A
#N/A	#N/A	#N/A	#VALUE!	#VALUE!	#VALUE!	#N/A	#N/A
#N/A	#N/A	#N/A	#VALUE!	#VALUE!	#VALUE!	#N/A	#N/A
#N/A	#N/A	#N/A	#VALUE!	#VALUE!	#VALUE!	#N/A	#N/A
#N/A	#N/A	#N/A	#VALUE!	#VALUE!	#VALUE!	#N/A	#N/A
#N/A	#N/A	#N/A	#VALUE!	#VALUE!	#VALUE!	Margin:	1.875
Caps:		0/0/11%	Caps:		1/1/6%	Caps:	4/1/5%

LUXURY ARMS - PRICE ADJUSTMENTS	
Second Home	NONE
Investment Property	NONE
Amounts <\$100,000	0.250
80/20 Program	0.250
No Impounds	0.125
Interest Only Option	NONE
1 year Prepay (#19-1L only)	(0.125)
3 year Prepay (All programs except #19-1L)	(0.375)
5 year Prepay (#19-56L, 19-76L, 19-106L only)	(0.750)
15 Days	(0.125)
45 Days	0.250

### MORTGAGE MAGIC LOAN PROGRAMS

30 year Fixed Prog # 17-30MM		15 year Fixed Prog # 17-15MM		MORTGAGE MAGIC PRICE ADJUSTMENTS (FIRST MORTGAGE PRODUCTS)									
Rate	30 Days	Rate	30 Days	<\$50,000 - CALL	LTV <60%	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
No PP	No PP	Amt>\$100k-\$359,65	(0.75)**	(0.50)**	(0.50)**	(0.375)**	(0.375)**	(0.25)**	(0.25)**	(0.125)**	(0.125)**	(0.125)**	(0.125)**
6.125	(0.500)	6.375	(1.250)	Amt>\$359,650-\$400	0.250	0.250	0.250	0.375	0.500	0.750	0.875	1.000	1.250
6.250	(0.750)	6.500	(1.500)	Amt >\$400k-\$650k	0.500	0.500	0.500	0.750	0.875	1.125	1.250	1.500	1.875
6.375	(1.000)	6.625	(1.625)	Amt >\$650k-\$1M	0.750	1.000	1.125	1.500	1.625	1.625	1.625	1.750	N/A
6.500	(1.250)	6.750	(1.750)	Amt >\$1M-\$1.5M	1.250	1.500	1.750	2.250	N/A	N/A	N/A	N/A	N/A
6.625	(1.375)	6.875	(2.000)	Amt >\$1.5M-\$2M	1.500	1.750	2.250	2.750	N/A	N/A	N/A	N/A	N/A
6.750	(1.500)	7.000	(2.125)	Amt >\$2M & <=\$4M	2.250	2.250	2.750	N/A	N/A	N/A	N/A	N/A	N/A
6.875	(1.625)	7.125	(2.250)	Cashout Refi	0.250	0.250	0.375	0.750	0.875	1.125	1.500	2.250	N/A
7.000	(1.875)	7.250	(2.375)	2nd Home	0.500	0.500	0.500	0.625	0.750	1.125	1.375	1.750	N/A
Max Rebate:	(2.625)	Max Rebate:	(2.625)	Non-Owner	0.750	0.750	1.000	1.375	1.625	1.875	2.250	N/A	N/A
				3-4 Units	0.375	0.500	0.500	0.625	0.750	0.875	1.000	1.125	N/A
				Low Rise Condo	0.250	0.250	0.375	0.500	0.625	0.625	0.625	0.750	0.750
				High Rise Condos	0.750	0.750	0.750	1.000	1.125	1.375	1.375	1.375	1.375
				Score >=680	(0.500)	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	(0.125)	0.000	0.000
				Score 660 - 679	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.500
				Score 620 - 659	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.625	0.625
				Score 600 - 619	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A	N/A
				DTI > 45%	0.000	0.125	0.125	0.250	0.250	0.375	0.500	0.625	0.750
				Stated Income	0.125	0.250	0.250	0.375	0.500	0.750	1.125	1.625	N/A
				SISA	0.500	0.625	0.875	1.000	1.125	1.625	1.875	2.500	N/A
				No Ratio	0.250	0.375	0.500	0.750	0.875	1.250	1.625	2.000	N/A
				No Doc	0.625	0.750	1.000	1.250	1.375	1.875	2.125	2.750	N/A
				Interest Only	0.250	0.250	0.250	0.375	0.375	0.375	0.500	0.500	0.500
				No MI	N/A	N/A	N/A	N/A	N/A	1.250	2.000	2.875	N/A
				No Impounds	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
				15 Days	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
				45 Days	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

>>>>>> \*\* ONLY APPLIES TO 30 YEAR FIXED <<<<<<<<

30 yr Second Mtg Prog#17-302BMM		15 yr Second Mtg Prog#17-152MM	
Rate	NoPP 30 Days	Rate	NoPP 30 Days
9.125	(2.875)	8.875	(2.750)
9.250	(3.125)	9.000	(3.000)
9.375	(3.500)	9.125	(3.375)
9.500	(3.750)	9.250	(3.625)
9.625	(4.000)	9.375	(4.000)
9.750	(4.250)	9.500	(4.250)
9.875	(4.500)	9.625	(4.500)
10.000	(4.750)	9.750	(4.750)
10.125	(5.000)	9.875	(5.000)
10.250	(5.250)	10.000	(5.250)
10.375	(5.375)	10.125	(5.500)
10.500	(5.500)	10.250	(5.750)
Max Rebate:	(1.500)	Max Rebate:	(1.500)

MORTGAGE MAGIC PRICE ADJUSTMENTS (SECOND MORTGAGE)					
	CLTV <=80	80.01-85	85.01-90	90.01-95	95.01-100
Amt >\$75k to \$125k	0.000	0.500	0.500	0.500	0.500
Amt >\$125k to \$200k	0.500	1.000	1.500	2.000	3.000
Amt >\$200k to \$300k	1.500	1.750	1.875	4.000	5.000
Amt >\$300k to \$400k	2.500	2.750	3.000	5.000	6.000
FICO Score > 720	(2.750)	(2.500)	(2.000)	(1.625)	(1.250)
FICO Score 700 - 719	(2.000)	(1.750)	(1.250)	(1.250)	(0.875)
FICO Score 680 - 699	(1.250)	(1.125)	(0.750)	(0.500)	0.000
FICO Score 660 - 679	(0.500)	(0.250)	0.625	1.250	2.500
FICO Score 640 - 659	0.750	1.000	2.000	3.250	4.500
FICO Score 620 - 639	1.500	3.500	4.250	5.000	6.000
Cash Out	0.250	0.375	0.500	1.000	1.500
DTI 40.01 to 45.00	0.000	0.000	0.000	0.000	0.000
DTI <= 40	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Low Rise Condo	0.625	0.750	1.000	1.500	2.000
High Rise Condo	1.500	2.000	3.375	3.375	4.500
2-4 Units	0.750	1.375	1.500	2.000	2.500
2nd Home	1.500	2.000	2.500	3.500	5.000
Non-Owner	2.000	2.750	3.500	4.000	6.000
Full Doc	(2.000)	(1.500)	(1.000)	(0.500)	(0.250)
Limited Doc	0.500	0.750	1.750	3.750	5.000
Stated Income/Stated Assets	1.000	1.500	3.500	4.750	6.000
No Ratio	0.750	1.125	2.625	4.000	5.500
No Doc	1.500	2.250	4.750	6.000	N/A

\*\*\*30/15 Apply 0.375 add to fee on 17-152MM\*\*\*

Prepay Option (1rst Lien Only)			
LTV	<=70	>70 to 80	>80
Fixed 3 Yr	(0.500)	(0.625)	(0.875)
ARMS 2 Yr	(0.625)	(0.625)	(0.625)
ARMS 3 Yr	(1.000)	(1.000)	(1.000)



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### CHOICE 3 ARM PROGRAMS

1 month LIBOR ARM Prog #3-1L				1 month MTA ARM Prog #3-1M				1 month COFI ARM Prog #3-1C				Program #3-1L, 3-1M, 3-1C		
Rate	Margin	H PrePay	30 Days	Rate	Margin	H PrePay	30 Days	Rate	Margin	H PrePay	30 Days	LIBOR	MTA	COFI
1.000	1.300	NONE	2.125	1.000	1.550	NONE	2.375	1.000	2.150	NONE	2.375	3.570	2.865	2.676
1.000	1.425	NONE	1.875	1.000	1.675	NONE	2.125	1.000	2.275	NONE	2.125			
1.000	1.675	NONE	1.625	1.000	1.800	NONE	1.875	1.000	2.400	NONE	1.875			
1.000	1.800	NONE	1.375	1.000	1.925	NONE	1.625	1.000	2.525	NONE	1.625			
1.000	1.925	NONE	1.125	1.000	2.050	NONE	1.375	1.000	2.725	NONE	1.375			
1.000	2.125	NONE	0.875	1.000	2.175	NONE	1.125	1.000	2.875	NONE	1.125			
1.000	2.200	NONE	0.625	1.000	2.300	NONE	0.875	1.000	2.950	NONE	0.875			
1.000	2.350	NONE	0.375	1.000	2.400	NONE	0.625	1.000	3.100	NONE	0.625			
1.000	2.500	NONE	0.250	1.000	2.500	NONE	0.500	1.000	3.250	NONE	0.375			
1.000	2.650	NONE	0.000	1.000	2.650	NONE	0.250	1.000	3.400	NONE	0.125			
1.000	2.800	NONE	(0.250)	1.000	2.800	NONE	0.125	1.000	3.550	NONE	(0.125)			
1.000	2.950	NONE	(0.375)	1.000	2.950	NONE	0.000	1.000	3.700	NONE	(0.375)			
1.000	3.100	NONE	(0.500)	1.000	3.100	NONE	(0.125)	1.000	3.850	NONE	(0.625)			
1.000	3.250	NONE	(0.750)	1.000	3.250	NONE	(0.375)	1.000	4.000	NONE	(0.875)			
1.000	3.400	NONE	(1.000)	1.000	3.400	NONE	(0.500)	1.000	4.150	NONE	(1.125)			
<b>Max Rebate After All Add-ons: (1.000)</b>				<b>Max Rebate After All Add-ons: (1.000)</b>				<b>Max Rebate After All Add-ons: (1.000)</b>						
1.000	1.725	1 Year	0.750	1.000	1.900	1 Year	1.250	1.000	2.375	1 Year	0.875			
1.000	1.850	1 Year	0.500	1.000	2.025	1 Year	1.000	1.000	2.500	1 Year	0.625			
1.000	1.975	1 Year	0.000	1.000	2.150	1 Year	0.750	1.000	2.625	1 Year	0.375			
1.000	2.100	1 Year	(0.125)	1.000	2.275	1 Year	0.500	1.000	2.750	1 Year	0.125			
1.000	2.250	1 Year	(0.250)	1.000	2.400	1 Year	0.250	1.000	2.875	1 Year	(0.125)			
1.000	2.350	1 Year	(0.500)	1.000	2.525	1 Year	0.000	1.000	3.000	1 Year	(0.375)			
1.000	2.475	1 Year	(0.750)	1.000	2.650	1 Year	(0.375)	1.000	3.250	1 Year	(0.625)			
1.000	2.600	1 Year	(1.000)	1.000	2.775	1 Year	(0.625)	1.000	3.375	1 Year	(0.875)			
1.000	2.725	1 Year	(1.125)	1.000	2.900	1 Year	(0.750)	1.000	3.500	1 Year	(1.125)			
1.000	2.850	1 Year	(1.375)	1.000	3.025	1 Year	(1.000)	1.000	3.625	1 Year	(1.375)			
1.000	2.975	1 Year	(1.625)	1.000	3.150	1 Year	(1.250)	1.000	3.750	1 Year	(1.625)			
1.000	3.100	1 Year	(1.875)	1.000	3.275	1 Year	(1.500)	1.000	3.875	1 Year	(1.875)			
1.000	3.225	1 Year	(2.125)	1.000	3.400	1 Year	(1.750)	1.000	4.000	1 Year	(2.125)			
<b>Max Rebate After All Add-ons: (1.500)</b>				<b>Max Rebate After All Add-ons: (1.625)</b>				<b>Max Rebate After All Add-ons: (1.500)</b>						
1.000	2.150	3 Year	(0.875)	1.000	2.350	3 Year	(0.750)	1.000	2.975	3 Year	(0.625)			
1.000	2.225	3 Year	(1.125)	1.000	2.425	3 Year	(1.000)	1.000	3.050	3 Year	(0.875)			
1.000	2.300	3 Year	(1.375)	1.000	2.500	3 Year	(1.250)	1.000	3.125	3 Year	(1.125)			
1.000	2.375	3 Year	(1.625)	1.000	2.575	3 Year	(1.500)	1.000	3.200	3 Year	(1.375)			
1.000	2.450	3 Year	(1.875)	1.000	2.650	3 Year	(1.750)	1.000	3.275	3 Year	(1.625)			
1.000	2.525	3 Year	(2.125)	1.000	2.725	3 Year	(2.000)	1.000	3.350	3 Year	(1.875)			
1.000	2.600	3 Year	(2.375)	1.000	2.800	3 Year	(2.250)	1.000	3.425	3 Year	(2.125)			
1.000	2.675	3 Year	(2.625)	1.000	2.875	3 Year	(2.375)	1.000	3.500	3 Year	(2.375)			
1.000	2.750	3 Year	(2.875)	1.000	2.950	3 Year	(2.500)	1.000	3.575	3 Year	(2.625)			
1.000	2.825	3 Year	(3.000)	1.000	3.075	3 Year	(3.000)	1.000	3.650	3 Year	(2.875)			
1.000	2.900	3 Year	(3.250)	1.000	3.200	3 Year	(3.250)	1.000	3.725	3 Year	(3.125)			
1.000	3.025	3 Year	(3.500)	1.000	3.325	3 Year	(3.500)	1.000	3.800	3 Year	(3.375)			
1.000	3.150	3 Year	(3.625)	1.000	3.450	3 Year	(3.750)	1.000	3.925	3 Year	(3.625)			
<b>*Max Rebate After All Add-ons: (3.000)</b>				<b>*Max Rebate After All Add-ons: (3.250)</b>				<b>*Max Rebate After All Add-ons: (3.000)</b>						

#### Choice 3 ARM Margin Adds

Loan Amount >\$1.50mm	Add 1.000 to start rate.	
Loan Amount >\$2.00mm to \$3.00mm & crdt score <720	Add 1.000 to base price.	
Loan Amount >\$2.00mm to \$3.00mm & crdt score >=720	Add 0.750 to base price.	
Loan Amount >\$3.00mm - Full Doc	Add 1.750 to base price.	
Loan Amount >\$3.00mm - Alt Doc	Add 1.750 to base price.	
Loan Amount >\$3.00mm - Reduced Doc	Add 2.125 to base price.	
LTV > 80%	Add 1.000 to start rate.	
Full Doc, C/O Refi w/LTV >80%	Add 0.750 to base price.	
Full Doc, C/O Refi w/CLTV >80%	Add 0.750 to base price.	
Alt Doc, C/O Refi w/LTV >80%	Add 0.750 to base price.	
Alt Doc, C/O Refi w/CLTV >80%	Add 0.750 to base price.	
Reduced Doc, Purch/RT Refi w/LTV >80%	Add 0.375 to base price.	
Reduced Doc, Purch/RT Refi w/CLTV >80%	Add 0.375 to base price.	
Reduced Doc, C/O Refi w/LTV >75%	Add 0.750 to base price.	
Reduced Doc, C/O Refi w/CLTV >75%	Add 0.750 to base price.	
SISA Doc w/LTV >75%	Add 1.500 to base price.	
3-4 Unit Property	Add 1.000 to base price.	
Non Owner Property	Add 0.375 to base margin.	
Non Owner Property	Add 0.375 to start rate.	
Foreign National w/LTV <=70%	Add 0.250 to base price.	
Foreign National w/LTV >70%	Add 0.500 to base price.	
TAMI Loan (See TAMI Price Guide for Add-ons below) Rate&Margin Adjustments	Add -0.375 to base price.	
O/O only PURCHASE	O/O only R/T REFI	O/O only CASHOUT REFI
80.01-85° 85.01-90° 90.01-95%	80.01-85° 85.01-90° 90.01-95%	80.01-85° 85.01-90%
0.5 0.625 1.125	0.5 0.625 1.125	0.625 0.75

3 MONTH OPTIONS AVAILABLE, PLEASE CALL FOR PRICING.

FOR ADDITIONAL INFO ON TAMI, PLEASE CALL FOR PRICING.



# GATEWAY BANK, F.S.B.

## Affiliate Branch Ratesheet

2306 Merced Street, San Leandro, CA 94577

Contact: Ron Kiehn

Office: 510-297-4720

Effective Date: 08/10/2005 8:33 AM

Seconds Ratesheet

Ratesheet #: 2005-220

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### LOW COST HELOC SECOND MORTGAGE PROGRAM

Low Cost HELOC with Minimum Draw			Program: # 31-LCHD
Start Rate	30 Day	Margin	Most Closing Cost Paid by Gateway
Prime + Margin	0.750	0.000	Minimum Draw: \$25,000 @ closing
Prime + Margin	0.250	0.500	\$60,000 - \$500,000 (90% CLTV)
Prime + Margin	-0.250	1.000	Rebate Paid on Line Amount

Low Cost HELOC without Minimum Draw			Program: # 31-LCH
Start Rate	30 Day	Margin	Most Closing Cost Paid by Gateway
Prime + Margin	0.750	0.250	No Minimum Draw @ closing
Prime + Margin	0.250	0.750	\$60,000 - \$500,000 (90% CLTV)
Prime + Margin	-0.250	1.250	Rebate Paid on Line Amount

Full Cost HELOC			Program: # 31-FCH
Start Rate	30 Day	Margin	Closing Costs Paid by Borrower
Prime + Margin	0.750	-0.250	No Minimum Draw @ Closing
Prime + Margin	0.250	0.250	\$60,000 - \$500,000 (90% CLTV)
Prime + Margin	-0.250	0.750	Rebate Paid on Line Amount

THE FOLLOWING COSTS WILL BE PAID BY GATEWAY	
Settlement/ Escrow Fee:	\$500
Full Title Insurance Fee (if 2nd >750K)	\$150
Limited Title Insurance Fee:	\$110
Courier Fee:	\$25

LOW COST HELOC MARGIN ADJUSTMENTS:	
Line Amount \$10K - \$24,999	3.250
Line Amount \$10K - \$24,999 (FCH ONLY)	2.500
Line Amount \$25K - \$59,999 (#31-LCHonly)	1.250
Line Amount \$25K - \$59,999 (#31-LCHD, 31-FCH)	0.375
Scores 620-659	0.250
90.01-100% CLTV	0.500
Stated Income Documentation	0.000
Annual Fee is \$20.00; Rate Cap is 18%	
CA Property #31-FCH minimum line \$30,000 required	
No Intro period available on any HELOC with a rebate	
Max Rebate not to exceed \$1250. No rebate paid <\$25K Line	

### FIXED SECOND MORTGAGE PROGRAM

30/15 Balloon 2nd	
Prog # 31-30BS	
Rate	30 Days
6.250	1.500
6.500	0.500
6.900	(0.500)
7.300	(1.500)
7.700	(2.500)

Fixed Second Rate Adds #31-30BS			FICO	DTI
\$10,000 - \$14,999	1.625	100%CLTV TO \$750K	700	40%
\$15,000 - \$24,999	1.125	95%CLTV TO \$1.1MM	700	40%
\$25,000 - \$59,999	0.375	95%CLTV TO \$750K	680	40%
\$500,001 - \$1,000,000	0.250	90%CLTV TO \$1.5MM	680/720	45%/50%
Scores 620-659	0.250	90%CLTV TO \$1.1MM	660	45%
90.01-100% CLTV	0.500	90%CLTV TO \$750K	620	40%
		80%CLTV TO \$1.50MM	620	45%
		70%CLTV TO \$2.50MM	660	50%

Max Rebate: Lower of 4 points or \$4,000

### PRO SERIES SECOND MORTGAGE PROGRAMS

Pro Series 15yr Fixed Second #27-152			
Rate	5YR PP	2YR PP	NO PP
8.625	0.000	0.375	0.750
8.750	(0.500)	(0.125)	0.250
8.875	(1.000)	(0.625)	(0.250)
9.000	(1.500)	(1.125)	(0.750)
9.125	(2.000)	(1.625)	(1.250)
9.250	(2.375)	(2.000)	(1.625)
9.375	(2.750)	(2.375)	(2.000)
9.500	(3.125)	(2.750)	(2.375)
9.625	(3.500)	(3.125)	(2.750)
9.750	(3.875)	(3.500)	(3.125)

CLTV/Score Rate Adjustments							Pro Series 2nd Rate Adds			
	CLTV:	00-80	80.01-85	85.01-90	90.01-95	95.01-100				
Level 1+	720+	-1.250	-1.000	-0.500	0.000	0.500	Condo/PUD	0.250		
Level 1+	701-719	-1.000	-0.750	-0.250	0.250	0.750	Hi Rise Condo	0.750		
Level 1+	681-700	-0.750	-0.500	0.000	0.500	1.000	Stated Income	1.500		
Level 1	660-680	-0.500	-0.250	0.250	0.750	1.250	2 Units	0.500		
Level 1	640-659	0.000	0.250	0.750	1.250	1.750	3-4 Units	1.000		
Level 2	620-639	1.000	1.250	1.750	2.250	N/A	\$50-100k	0.250		
<b>Max Rebate by Prepay</b>								>\$100-150k	0.375	
							15 Days	(0.125) Price	>\$150-200k	0.500
							30 Day	Price Shown	>\$200-300k	0.750
							45 Day	0.250 Price	Non Owner Occ.	0.500
							Balloon 30/15	0.250 Rate	Second Home	0.250

### EQUITYLOC HELOC SECOND MORTGAGE PROGRAM

Equityloc HELOC			#03-2H
3mo Start Rate*	30 Day**	Margin:	
Prime-1.00	(0.500)	see below	
* Teaser rate on O/O Full Doc only.			
** Rebate paid on Initial Draw Amount.			

Margin Adds	620-639	640-679	680-719	720+
95.01-100% CLTV	N/A	2.500	1.500	1.000
90.01-95% CLTV	3.500	2.000	1.250	0.750
80.01-90% CLTV	2.500	1.750	1.250	0.500
70.01-80% CLTV	1.000	0.500	0.500	0.375
00.01-70% CLTV	1.000	0.250	0.250	0.000

EQUITYLOC HELOC SECOND MORTGAGE MARGIN ADJUSTMENTS			
DTI >45% to <=50%	0.500	Non-Owner or Second Home < 660	2.000
720+ & >\$100K	0.125	Non-Owner or Second Home 660-699	1.500
680-719 & >\$100K	0.250	Non-Owner or Second Home 700+	1.000
640-679 & >\$50K	0.500	3-4 Units	0.500
620-639 & >\$50K	0.500	High Rise Condo	1.000
Reduced or Super Streamline < 660	1.500	Factory Built Homes	0.500
Reduced or Super Streamline 660-699	1.000		
Reduced or Super Streamline 700+	0.500	Index: Prime:	6.500
<b>CLTV &gt; 90% requires a minimum of 660 score/minimum Line Amt \$10,000.00</b>			
Margin Buyup:	2:1 ratio	Max 1.000%	With PayOption 1st Lien-Full
Margin Buydown:	2:1 ratio	Max 0.250%	With PayOption 1st Lien-Reduced

### CLOSED END SECOND MORTGAGE PROGRAM

CLOSED END SECONDS MORTGAGES	RATE	30 DAY
15 YEAR FIXED SECOND	#03-2CES	6.875 (0.250)
30/15 BALLOON SECOND	#03-2BES	6.875 (0.250)

Rate Adds	620-639	640-679	680-719	720+
95.01-100% CLTV	N/A	3.750 *	2.000	1.500
90.01-95% CLTV	N/A	3.000 *	1.500	1.000
80.01-90% CLTV	3.500	2.000	1.000	0.500
00.01-80% CLTV	0.750	0.500	0.250	0.000

CLOSED END SECOND MORTGAGE RATE ADJUSTMENTS			
DTI >45%	0.375	Non-Owner or Second Home < 660 FICO	4.250
Calif. Property	0.125	Non-Owner or Second Home 660-699 FICO	3.250
CLTV 90.01%-100%	0.500	Non-Owner or Second Home 700+ FICO	2.750
2-4 Unit Properties	1.250	High Rise Condo	1.000
Reduced/Super Streamline< 660 FICO	2.000	Factory Built Homes	1.000
Reduced/Super Streamline 660-699 FICO	1.000		
Reduced/Super Streamline 700+ FICO	0.500		
* Requires minimum 660 Score			
		Rate Buyup: 2:1 ratio	Max Price (2.500)

Additional Adds May Apply for Loan\$ < \$60K Please Call.



# GATEWAY BANK, F.S.B.

## Affiliate Branch Ratesheet

2306 Merced Street, San Leandro, CA 94577

Contact: Ron Kiehn

Office: 510-297-4720

Effective Date: 08/10/2005 8:33 AM

Offsheet Page 1

Ratesheet #: 2005-220

Lock Desk Hotline: (510) 297-4289

Lock Desk Fax: (510) 667-0496

Lock Desk Hours: 8:00am -2:30pm

Offsheet 1

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### INTEREST ONLY & STATED ARM PROGRAMS

(Lock Cut Off 1:00PM for all Investor 55 Programs)

Jumbo 6 month LIBOR Program # 55-J6FA			
Prepay:	5yrPP	7moPP	
Rate	30 Days	30 Days	
5.750	(0.625)	(0.125)	
5.875	(1.000)	(0.375)	
6.000	(1.250)	(0.625)	
6.125	(1.500)	(1.000)	
6.250	(1.750)	(1.250)	
6.375	(1.875)	(1.375)	
6.500	(2.125)	(1.500)	
Max Rebate:	(1.625)	(1.125)	
Margin:	2.25% / Caps:1/1/6%		

Jumbo 3/1 LIBOR Program # 55-31FA			
Prepay:	5yrPP	7moPP	
Rate	30 Days	30 Days	
6.125	(0.750)	(0.250)	
6.250	(1.000)	(0.625)	
6.375	(1.125)	(0.750)	
6.500	(1.500)	(1.000)	
6.625	(1.875)	(1.250)	
6.750	(2.125)	(1.500)	
6.875	(2.375)	(1.625)	
Max Rebate:	(2.125)	(1.375)	
Margin:	2.25% / Caps:6/2/6%		

Jumbo 5/1 LIBOR Program # 55-51FA			
Prepay:	5yrPP	7moPP	
Rate	30 Days	30 Days	
5.625	0.875	1.375	
5.750	0.625	1.125	
5.875	0.250	0.750	
6.000	0.000	0.500	
6.125	(0.375)	0.125	
6.250	(0.750)	(0.250)	
6.375	(1.125)	(0.625)	
Max Rebate:	(2.125)	(1.375)	
Margin:	2.25% / Caps:6/2/6%		

Jumbo 7/1 LIBOR Program # 55-71FA			
Prepay:	5yrPP	7moPP	
Rate	30 Days	30 Days	
6.250	(0.500)	0.000	
6.375	(0.750)	(0.250)	
6.500	(1.000)	(0.500)	
6.625	(1.375)	(0.875)	
6.750	(1.500)	(1.000)	
6.875	(1.750)	(1.250)	
7.000	(2.000)	(1.500)	
Max Rebate:	(2.125)	(1.375)	
Margin:	2.25% / Caps:6/2/6%		

Jumbo 1 month LIBOR Program # 55-J1FA			
Prepay:	5yrPP	7moPP	
Rate	30 Days	30 Days	
5.375	(0.875)	(0.250)	
5.500	(1.125)	(0.625)	
5.625	(1.375)	(0.875)	
5.750	(1.625)	(1.125)	
5.875	(1.875)	(1.375)	
6.000	(2.000)	(1.500)	
6.125	(2.250)	(1.625)	
Max Rebate:	(1.625)	(1.125)	
Margin:	2.25% / Caps:1/1/6%		

PRICE ADJUSTMENTS (Must lock by 1:00PM)									
Loan\$ Must be >=\$50,000	LTV <=65%	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
>\$50k-359,650 (Not #55-51FA)	0.000	0.000	0.000	0.000	0.000	0.000	0.375	0.375	
>\$50k-359,650(#55-51FA)	(1.000)	(0.875)	(0.750)	(0.750)	(0.500)	(0.375)	(0.375)	(0.125)	
Amt>\$359,650-\$400K	0.000	0.250	0.250	0.250	0.250	0.250	0.625	0.750	
Amt >\$400K to \$675K	0.000	0.250	0.250	0.250	0.250	0.250	0.625	N/A	
Amt >\$675K to \$1Mil	0.125	0.375	0.500	0.750	N/A	N/A	N/A	N/A	
Amt >\$1Mil to \$1.5Mil	0.750	1.250	1.500	N/A	N/A	N/A	N/A	N/A	
Amt >\$1.5Mil to \$2 Mill	1.250	1.750	N/A	N/A	N/A	N/A	N/A	N/A	
Cash Out Refi	0.000	0.250	0.375	0.625	0.875	1.250	N/A	N/A	
2nd Home	0.000	0.375	0.625	0.875	1.250	1.250	1.750	N/A	
Non Owner Occupied	0.000	0.625	1.000	1.500	1.500	2.000	N/A	N/A	
3-4 Units	0.000	0.500	0.750	1.000	N/A	N/A	N/A	N/A	
Low Rise Condo	0.000	0.250	0.500	0.500	0.625	0.625	0.625	0.625	
High Rise Condo	0.000	0.250	0.500	0.625	0.750	0.875	1.000	1.000	
Score >720	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
Score 660-679	0.000	0.000	0.000	0.250	0.500	1.000	1.750	N/A	
Score 620-659	0.000	0.250	0.375	0.625	N/A	N/A	N/A	N/A	
Stated Income	0.000	0.125	0.250	0.375	0.625	0.750	1.000	N/A	
No Ratio	0.000	0.250	0.500	0.875	1.125	1.375	1.625	N/A	
No Doc	0.000	0.500	1.500	2.000	2.125	2.375	2.625	N/A	
Interest Only (Conf Fixed)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
Interest Only (Jumbo Fixed)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
Interest Only (Conf Arm)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Interest Only (Jumbo Arm)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
No Impounds	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
15 Days	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
45 Days	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	

Jumbo 30 Year Fixed Program # 55-30(P)			
Prepay:	5yrPP	7moPP	
Rate	30 Days	30 Days	
6.250	(0.625)	0.375	
6.375	(0.875)	0.125	
6.500	(1.250)	(0.250)	
6.625	(1.375)	(0.375)	
6.750	(1.500)	(0.500)	
6.875	(1.625)	(0.625)	
7.000	(1.750)	(0.750)	
7.125	(1.875)	(0.875)	
Max Rebate:	(3.250)	(2.500)	





# GATEWAY BANK, F.S.B.

## Affiliate Branch Ratesheet

2306 Merced Street, San Leandro, CA 94577

Contact: Ron Kiehn

Office: 510-297-4720

Effective Date: 08/10/2005 8:33 AM

GateSmart Page 1 Ratesheet #: 2005-220

Lock Desk Hotline: (510) 297-4289

Lock Desk Fax: (510) 667-0496

Lock Desk Hours: 8:00am -2:30pm

Gatesmart 1

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### GATESMART CONFORMING PROGRAMS

Conforming 30 yr Prog #03-30		Conforming 15yr Prog #03-15		Conf 3/1 LIBOR Prog #03-31L		Conf 5/1 LIBOR Prog #03-51L		Conf 7/1 LIBOR Prog #03-71L	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
5.500	(0.250)	4.875	0.875	4.000	0.625	4.500	0.125	4.875	0.375
5.625	(0.750)	5.000	0.625	4.125	0.500	4.625	0.000	5.000	0.250
5.750	(1.250)	5.125	0.250	4.250	0.375	4.750	0.000	5.125	0.250
5.875	(1.625)	5.250	(0.250)	4.375	0.250	4.875	(0.125)	5.250	(0.125)
6.000	(1.500)	5.375	(0.625)	4.500	0.250	5.000	(0.375)	5.375	(0.500)
6.125	(1.875)	5.500	(0.875)	4.625	0.125	5.125	(0.750)	5.500	(0.750)
6.250	(2.250)	5.625	(1.250)	4.750	(0.125)	5.250	(1.000)	5.625	(1.000)
6.375	(2.625)	5.750	(1.625)	4.875	(0.375)	5.375	(1.250)	5.750	(1.250)
6.500	(2.625)	5.875	(2.000)						
6.625	(3.125)	6.000	(2.375)						
				<b>Caps</b>	2/2/6%	<b>Caps</b>	5/2/5%	<b>Caps</b>	6/2/6%
				<b>Margin:</b>	2.250	<b>Margin:</b>	2.250	<b>Margin:</b>	2.250

### GATESMART CONFORMING PRICE ADJUSTMENTS

2 unit properties with LTV's > 90% to 95%	Add	0.500
80/20 - FNMA only (use base Conf Pricing #03-30 or #03-15 not Flex 100)	Add	1.500
All Programs with credit score less than 620 (must have SOLUTIONS, DU or LP approval)	Add	1.000
SOLUTIONS Fast & Easy program credit scores 730 +, LTV ≤ 90% with IRS Form 4506 (#03-30, #03-15)	Add	0.250
SOLUTIONS Fast & Easy program credit scores 730 +, LTV ≤ 90% without IRS Form 4506 (#03-30, #03-15)	Add	1.875
ARM with LTV's > 90% to 95%	Add	0.250
Balloon loan with LTV's > 80% to 90%	Add	0.500
Balloon loan with LTV's > 90% to 95%	Add	1.000
Cash-out refinances on FNMA Expanded Approval Condo Loans	Add	0.500
Cash-out refinances with LTV's > 70% to 80%	Add	0.500
Cash-out refinances with LTV's > 80% to 90%	Add	0.750
FHLMC 30/5 Balloon - California Condo	Add	1.000
FHLMC 30/5 Balloon with LTV 65.01% to 75% and CLTV 90.01% to 95%	Add	0.500
FHLMC 30/5 Balloon with LTV 75.01% to 80% and CLTV >75.01% to 90%	Add	0.500
FHLMC 30/5 Balloon with LTV 75.01% to 80% and CLTV 90.01% to 95%	Add	0.750
FHLMC 30/5 Balloon with LTV 80.01% to 90% and CLTV >80.01% to 95%	Add	0.750
FHLMC A Minus Level 1	Add	0.500
FHLMC A Minus Level 2	Add	1.000
FHLMC A Minus Level 3	Add	1.500
FHLMC A Minus Level 4	Add	2.750
FHLMC A Minus Level 5	Add	3.250
FNMA Flex 100 w/35% MI Coverage	Add	0.500
FNMA Flex 97 and FHLMC Alt. 97 w/35% MI Coverage	Add	0.500
FNMA Flex 97 w/18% MI Coverage	Add	1.500
LTV 65.01% to 95% & CLTV 90.01% to 95%	Add	0.250
Manufactured Housing	Add	0.500
Non-Owner ** - > 75% to 80% LTV All except 3-4 unit properties	Add	2.000
Non-Owner ** - to 75% LTV All except 3-4 unit properties	Add	1.500
Non-Owner ** - to 75% LTV on 3-4 unit properties	Add	2.250
Non-Owner with > 80% to 90% LTV	Add	2.500
Owner Occupied ** - to 80% LTV on 3-4 unit properties	Add	2.250
Loan amt≤\$150K to \$100K	Add	0.250
Loan amt<\$100K	Add	0.375
<b>No Impounds</b>	Add	0.250

\* Loans must meet program guidelines and may require AU approval to be eligible for purchase.

\*\* 3-4 unit properties will be treated as non-owner occupied properties from both an underwriting and pricing perspective

### GATESMART JUMBO PROGRAMS

Jumbo 30 yr Prog #03-30J		Jumbo 15yr Prog #03-15J		Jumbo 3/1 LIBOR Prog #03-31JL		Jumbo 5/1 LIBOR Prog #03-51JL	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
5.875	(0.125)	5.250	1.125	4.500	1.375	4.625	1.500
6.000	(0.625)	5.375	0.375	4.625	1.000	4.750	1.250
6.125	(0.875)	5.500	(0.250)	4.750	0.875	4.875	0.875
6.250	(1.250)	5.625	(0.625)	4.875	0.625	5.000	0.625
6.375	(1.500)	5.750	(0.875)	5.000	0.375	5.125	0.375
6.500	(1.750)	5.875	(1.250)	5.125	0.250	5.250	0.125
6.625	(2.000)	6.000	(1.375)	5.250	0.000	5.375	(0.125)
6.750	(2.250)	6.125	(1.500)	5.375	(0.250)	5.500	(0.250)
6.875	(2.250)	6.250	(1.625)				
7.000	(2.250)	6.375	(1.750)				
				<b>Caps</b>	2/2/6%	<b>Caps</b>	5/2/5%
				<b>Margin:</b>	2.250	<b>Margin:</b>	2.250

### GATESMART JUMBO PRICE AJUSTMENTS

2 Unit Property	Add	0.250
80/15/5	Add	0.250
All ARMs except Fixed ARMs with LTV over 90%	Add	0.500
All Programs with credit score less than 620 (must have SOLUTIONS)	Add	1.000
SOLUTIONS Fast & Easy program credit scores 700 to 729	Add	0.250
Condos with 5+ stories	Add	0.500
Fixed ARM (3/1, 5/1, 7/1, and 10/1) >\$1,000,001 & Credit Score <720	Add	0.750
Fixed ARM (3/1, 5/1, 7/1, and 10/1) with loan balances \$650,001 - \$1,000,000 & Credit Score <720	Add	0.250
Fixed Rate with loan balances >\$1,000,001 & Credit Score <720	Add	0.500
Fixed Rate with loan balances \$650,001 - \$1,000,000 & Credit Score <720	Add	0.125
LIBOR ARMs with loan balances >\$1,000,001	Add	0.750
LIBOR ARMs with loan balances \$650,001 - \$1,000,000	Add	0.375
LTV < 80% & CLTV > 95% (N. Calif. Properties only eligible)	Add	0.625



# GATEWAY BANK, F.S.B.

## Affiliate Branch Ratesheet

2306 Merced Street, San Leandro, CA 94577  
 Contact: Ron Kiehn  
 Office: 510-297-4720

**Effective Date:** 08/10/2005 8:33 AM  
**GateSmart Price 2** Ratesheet #: 2005-220  
 Lock Desk Hotline: (510) 297-4289  
 Lock Desk Fax: (510) 667-0496  
 Lock Desk Hours: 8:00am -2:30pm

Gatesmart 2

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### GATESMART EXPANDED CRITERIA PROGRAMS

Expanded 30 yr Prog #03-30E		Expanded 15yr Prog #03-15E		Exp. 3/1 LIBOR Prog #03-31LE		Exp. 5/1 LIBOR Prog #03-51LE	
Rate	30 Days	Rate	30 Days	Rate	30 Days	Rate	30 Days
#N/A	#N/A	#N/A	#N/A	5.125	1.375	5.375	1.125
#N/A	#N/A	#N/A	#N/A	5.250	1.125	5.500	0.750
#N/A	#N/A	#N/A	#N/A	5.375	0.875	5.625	0.500
#N/A	#N/A	#N/A	#N/A	5.500	0.625	5.750	0.125
#N/A	#N/A	#N/A	#N/A	5.625	0.375	5.875	(0.125)
#N/A	#N/A	#N/A	#N/A	5.750	0.125	6.000	(0.375)
#N/A	#N/A	#N/A	#N/A	5.875	0.000	6.125	(0.500)
#N/A	#N/A	#N/A	#N/A	<b>Caps</b>	2/2/6	<b>Caps</b>	5/2/5
#N/A	#N/A	#N/A	#N/A	<b>Margin:</b>	2.750	<b>Margin:</b>	2.750

### GATESMART EXPANDED CRITERIA PRICE AJUSTMENTS

Credit Score													
Loan Balance	580	600	620	660	700	740	780 +						
0 - 322,700	(2.125)	(1.500)	(0.500)	0.000	0.125	0.125	0.250						
300,701 - 400,000	(2.125)	(1.500)	(0.625)	(0.125)	0.000	0.000	0.125						
400,001 - 650,000	(3.125)	(2.125)	(0.875)	(0.250)	(0.125)	0.000	0.000						
650,001 - 1,000,000	N/A	N/A	(1.375)	(0.750)	(0.375)	(0.125)	0.000						
1,000,001 - 1,500,000	N/A	N/A	(2.250)	(1.500)	(0.750)	(0.625)	(0.500)						
1,500,001 - 3,000,000	N/A	N/A	N/A	N/A	(1.250)	(1.250)	(1.000)						
LTV													
Loan Balance	0	50.01	55.01	60.01	65.01	70.01	75.01	80.01	85.01	90.01	95.01	100.01	
0 - 322,700	0.500	0.500	0.375	0.250	0.125	0	0	0	(0.125)	(0.375)	(0.750)	(1.000)	
300,701 - 400,000	0.375	0.375	0.250	0.125	0	0	0	(0.125)	(0.250)	(0.500)	(0.875)	(1.250)	
400,001 - 650,000	0.250	0.125	0.125	0	0	0	0	(0.250)	(0.375)	(0.625)	(1.000)	(1.500)	
650,001 - 1,000,000	0	0	0	0	0	(0.125)	(0.250)	N/A	N/A	N/A	N/A	N/A	
1,000,001 - 1,500,000	0	0	0	0	(0.125)	(0.250)	N/A	N/A	N/A	N/A	N/A	N/A	
1,500,001 - 3,000,000	0	0	0	0	(0.375)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Credit Score less than 620													
Documentation **	0	50.01	55.01	60.01	65.01	70.01	75.01	80.01	85.01	90.01	95.01	100.01	
	50	55	60	65	70	75	80	85	90	95	100	103	
Stated/Stated	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.250)	(1.875)	(2.250)	N/A	N/A	N/A	
Reduced	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.625)	N/A	N/A	N/A	
Ratio	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
NINA	(1.250)	(1.250)	(1.250)	(1.250)	(1.625)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Occupancy **													
Second Home	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Non-Owner	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Purpose **													
Cash Out	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.000)	N/A	N/A	N/A	N/A	N/A	
Credit Score greater than/equal to 620													
Documentation **	0	50.01	55.01	60.01	65.01	70.01	75.01	80.01	85.01	90.01	95.01	100.01	
	50	55	60	65	70	75	80	85	90	95	100	103	
Stated/Stated	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	(1.250)	(1.375)	N/A	N/A	N/A	
Reduced	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(1.000)	N/A	N/A	
Ratio	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(1.000)	N/A	N/A	
NINA	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.375)	(1.500)	(1.750)	(1.875)	(1.875)	N/A	N/A	
Occupancy **													
Second Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)	(1.125)	N/A	N/A	
Non-Owner	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.375)	(1.500)	(1.750)	(1.875)	N/A	N/A	N/A	
Purpose **													
Cash Out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.875)	N/A	N/A	N/A	
Minimum Total Adjustment on all ARMs programs (3/1, 5/1, 7/1, 10/1 and 1 yr ARMs)	Add	0.750											
Lo-rise Condo**	Add	0.500											
Hi-rise Condo**	Add	1.250											
2 Unit Property **	Add	0.625											
3 - 4 Unit Property **	Add	1.250											
Condotel - Owner Occupied **	Add	1.750											
Condotel - Second Home/Non-owner **	Add	2.750											
Foreign National **	Add	0.625											
LTV 70.01% to 80% & CLTV 80.01% to 90% **	Add	0.250											
LTV 70.01% to 80% & CLTV 90.01% to 95% **	Add	0.375											
LTV 70.01% to 80% & CLTV > 95% **	Add	0.625											
< 50% Presale Condo **	Add	0.750											
<b>No Impounds</b>	Add	0.250											

\*\* Price adjustment is only applicable to Expanded Criteria Loans with this characteristic and is subtracted from the price.