



ROMAN CAPITAL GROUP

1100 Quail Street Ste#109
Newport Beach, CA 92660
Pricing Desk Phone: 949-250-1464
Lock Fax: 949-612-0282
romacap.com

Lock Expiration Dates		
7 Day	12 Day	27 Day
3/16/2010	3/21/2010	4/5/2010

Tuesday March 9, 2010
9:15:18 AM

Special Cash Incentives

[Additional Tools](#)

FICO 740 LTV <=60%: -.25 bps improvement

Non Conforming Interest Only ARM's Now Available High Balance Interest Only ARM's Now Available

Conforming Fixed

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			30 Yr Fixed I/O		
Rate	12 day	27 Day	Rate	12 day	27 Day	Rate	12 day	27 Day	Rate	12 day	27 Day
4.250	2.461	2.657	4.250	0.878	1.257	3.750	1.460	1.907	4.250	14.516	14.837
4.375	1.555	1.870	4.375	0.031	0.405	3.875	0.566	0.910	4.375	13.634	13.958
4.500	1.043	1.260	4.500	-0.849	-0.481	4.000	0.049	0.499	4.500	4.651	4.973
4.625	0.363	0.574	4.625	-1.726	-1.362	4.125	-0.398	0.064	4.625	3.770	4.087
4.750	-0.539	-0.300	4.750	-2.601	-2.243	4.250	-1.414	-1.124	4.750	1.349	1.589
4.875	-1.328	-1.095	4.875	-2.721	-2.368	4.375	-2.005	-1.720	4.875	0.450	0.684
4.950	-1.181	-0.985	4.950	-1.306	-1.110	4.500	-2.429	-2.151	5.000	-0.093	0.135
5.000	-1.724	-1.498	5.000	-2.901	-2.522	4.625	-2.806	-2.533	5.125	-0.582	-0.360
5.125	-2.177	-1.957	5.125	-3.350	-3.016	4.750	-3.350	-3.243	5.250	-1.573	-1.366
5.250	-3.084	-2.879	5.250	-3.350	-3.322	4.875	-3.000	-3.350	5.375	-2.352	-2.151
5.375	-3.350	-3.350	5.375	-3.350	-3.350	5.000	-3.000	-3.000	5.500	-2.837	-2.642
5.500	-3.350	-3.350	5.500	-3.350	-3.350	5.125	-3.000	-3.000	5.625	-3.000	-3.000
5.625	-3.000	-3.350	5.625	-3.350	-3.350	5.250	-3.000	-3.000	5.750	-3.000	-3.000
5.750	-3.000	-3.000	5.750	-3.350	-3.350	5.375	-3.000	-3.000	5.875	-3.000	-3.000
5.875	-3.000	-3.000	5.875	-3.350	-3.350	5.500	-3.000	-3.000	6.000	-3.000	-3.000
6.000	-3.000	-3.000	6.000	-0.219	-0.115	5.625	-3.000	-3.000	6.125	-3.000	-3.000
6.125	-3.000	-3.000	6.125	-0.455	-0.351	5.750	-3.000	-3.000	6.250	-3.000	-3.000
6.250	-3.000	-3.000	6.250	-0.655	-0.552	5.875	-3.000	-3.000	6.375	-3.000	-3.000
6.375	-3.000	-3.000	6.375	-0.825	-0.722	6.000	-3.000	-3.000	6.500	-3.000	-3.000
6.500	-3.000	-3.000				6.125	-3.000	-3.000	6.625	-3.000	-3.000
6.625	-3.000	-3.000				6.250	-3.000	-3.000	6.750	-3.000	-3.000
						6.375	-3.000	-3.000	6.875	-3.000	-3.000

Conforming ARM

3/1 LIBOR			5/1 LIBOR			7/1 LIBOR			10/1 LIBOR		
Rate	12 day	27 Day	Rate	12 day	27 Day	Rate	12 day	27 Day	Rate	12 day	27 Day
						3.250	1.793	1.793			
						3.375	1.287	1.287	3.750	2.545	2.786
						3.500	0.170	0.360	3.875	1.719	1.966
						3.625	0.091	0.275	4.000	0.154	0.356
3.250	0.386	0.386	3.250	-0.125	0.035	3.750	-0.430	-0.237	4.125	-0.206	0.005
3.375	-0.094	-0.094	3.375	-0.633	-0.464	3.875	-0.826	-0.623	4.250	-0.638	-0.418
3.500	-0.426	-0.426	3.500	-0.738	-0.738	4.000	-1.175	-0.978	4.375	-1.128	-0.914
3.625	-1.200	-1.140	3.625	-1.171	-1.111	4.125	-1.382	-1.322	4.500	-1.602	-1.379
3.750	-1.422	-1.362	3.750	-1.451	-1.391	4.250	-1.719	-1.659	4.625	-2.033	-1.800
3.875	-1.637	-1.577	3.875	-1.789	-1.729	4.375	-2.125	-1.983	4.750	-2.225	-2.225
4.000	-1.762	-1.702	4.000	-2.062	-2.002	4.500	-2.310	-2.250	4.875	-2.225	-2.225
4.125	-2.004	-1.944	4.125	-2.331	-2.271	4.625	-2.390	-2.330	5.000	-2.225	-2.225
4.250	-2.139	-2.079	4.250	-2.598	-2.538	4.750	-2.464	-2.404	5.125	-2.225	-2.225
4.375	-2.278	-2.218									

3/1 LIBOR I/O			5/1 LIBOR I/O			7/1 LIBOR I/O			10/1 LIBOR I/O		
Rate	12 day	27 Day	Rate	12 day	27 Day	Rate	12 day	27 Day	Rate	12 day	27 Day
			3.250	0.637	0.637				3.750	2.714	2.954
			3.375	0.155	0.155	3.375	0.893	1.083	3.875	2.221	2.466
			3.500	-0.238	-0.238	3.625	0.513	0.697	4.000	0.654	0.855
			3.625	-0.761	-0.701	3.750	-0.008	0.185	4.125	0.261	0.321
3.250	0.886	0.886	3.750	-1.041	-0.981	3.875	-0.380	-0.178	4.250	-0.246	-0.186
3.375	0.406	0.406	3.875	-1.379	-1.319	4.000	-0.729	-0.533	4.375	-0.747	-0.687
3.500	-1.154	-1.001	4.000	-1.652	-1.592	4.125	-0.936	-0.876	4.500	-1.034	-0.974
3.625	-1.445	-1.284	4.125	-1.921	-1.861	4.250	-1.273	-1.213	4.625	-1.527	-1.467
3.750	-1.696	-1.540	4.250	-2.188	-2.128	4.375	-1.572	-1.512	4.750	-2.064	-1.838
3.875	-1.912	-1.747	4.375	-2.313	-2.253	4.500	-2.029	-1.811	4.875	-2.225	-2.200
4.000	-2.020	-1.909	4.500	-2.372	-2.312	4.625	-2.125	-2.125	5.000	-2.373	-2.313
4.125	-2.020	-2.020				4.750	-2.125	-2.125	5.125	-2.474	-2.414
4.250	-2.020	-2.020				4.875	-2.125	-2.125	5.250	-2.578	-2.518
4.375	-2.020	-2.020									

Adjustments

Terms > 15 Years							All Cash Out Refinances									
LTV's	FICO	620-639	640-659	660-679	680-699	700-719	720-739	740+	C/O	620-639	640-659	660-679	680-699	700-719	720-739	740+
<=60		0.750	0.500	0.000	0.000	0.000	0.000	(0.250)	<=60	0.250	0.250	0.250	0.000	0.000	0.000	0.000
60.01-70		1.500	1.250	1.000	0.500	0.500	0.000	0.000	60.01-75	1.250	1.250	0.750	0.750	0.625	0.625	0.25
70.01-75		3.000	2.500	2.000	1.000	0.500	0.000	0.000	75.01-80	2.750	2.250	1.500	1.375	0.750	0.750	0.50
75.01-80		3.000	3.000	2.500	1.500	0.750	0.250	0.000	LTV>80	3.000	3.000	2.500	2.500	1.500	1.500	0.625
80.01-90		3.000	2.750	2.250	1.000	0.500	0.000	0.000								

NON-OWNER	<=75%	1.750	CONDOS W/LTV > 75%	0.750
	75.01-80%	3.000	2 UNITS	1.000
	80.01-90%	3.750	3-4 UNITS	1.500
ARM Loans	LTV < 95%	0.250	LTV > 95%	0.750

FOR LOANS UNDER \$150,000 - CALL FOR PRICING		FIXED RATE 40YR	3.000	
SUBORDINATE FINANCING - CALL FOR PRICING ADDS		ARM 40 YR	0.750	
IMPOUND WAIVER ADD	0.250	Fixed Interest Only	1.000	
ARM Interest Only	LTV < 90%	0.250	LTV > 90%	0.750





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7 Day 3/16/2010	12 Day 3/21/2010	27 Day 4/5/2010

Tuesday March 9, 2010
9:15:18 AM

Agency Jumbo

30 Yr Fixed	12 day	27 Day
Rate		
4.250	3.604	4.054
4.375	2.705	3.020
4.500	2.138	2.499
4.625	1.607	1.924
4.750	0.680	0.918
4.875	-0.091	0.141
5.000	-0.480	-0.254
5.125	-0.933	-0.713
5.250	-1.906	-1.468
5.375	-2.567	-2.235
5.500	-2.787	-2.459
5.625	-2.837	-2.651
5.750	-3.110	-2.930
5.875	-3.052	-2.878
6.000	-3.202	-3.035

5/1 ARM	12 day	27 Day
Rate		
3.250	1.325	1.485
3.375	0.817	0.986
3.500	0.575	0.753
3.625	-0.521	-0.461
3.750	-0.801	-0.741
3.875	-1.139	-1.079
4.000	-1.412	-1.352
4.125	-1.681	-1.621
4.250	-1.948	-1.888
4.375	-2.073	-2.013
4.500	-2.132	-2.072

7/1 ARM	12 day	27 Day
Rate		
3.500	1.495	1.685
3.625	1.416	1.600
3.750	0.895	1.088
3.875	0.499	0.702
4.000	0.150	0.347
4.125	-0.168	0.038
4.250	-0.507	-0.292
4.375	-0.800	-0.658
4.500	-0.800	-0.800
4.625	-0.800	-0.800
4.750	-0.800	-0.800
4.875	-1.352	-1.066
5.000	-1.450	-1.279
5.125	-1.450	-1.375
5.250	-1.450	-1.448

15 Yr Fixed	12 day	27 Day
Rate		
3.750	2.835	3.282
3.875	1.941	2.285
4.000	1.424	1.874
4.125	1.011	1.480
4.250	0.245	0.581
4.375	-0.452	-0.210
4.500	-0.857	-0.615
4.625	-1.136	-0.894
4.750	-1.981	-1.700
4.875	-2.166	-1.960
5.000	-2.353	-2.125
5.125	-2.664	-2.443
5.250	-2.955	-2.739

5/1 ARM I/O	12 day	27 Day
Rate		
3.625	-0.111	-0.051
3.750	-0.391	-0.331
3.875	-0.729	-0.669
4.000	-1.002	-0.942
4.125	-1.271	-1.211
4.250	-1.538	-1.478
4.375	-1.663	-1.603
4.500	-1.722	-1.662
4.625	-1.801	-1.741
4.750	-1.891	-1.831

7/1 ARM I/O	12 day	27 Day
Rate		
4.250	0.511	0.770
4.375	0.071	0.336
4.500	-0.254	0.016
4.625	-0.464	-0.189
4.750	-0.839	-0.558
4.875	-1.245	-0.959
5.000	-1.450	-1.178
5.125	-1.450	-1.268
5.250	-1.450	-1.361
5.375	-1.450	-1.450
5.500	-1.450	-1.450
5.625	-1.450	-1.450

Adjustments

AGENCY JUMBO (IN ADDITION TO ALL ADJUSTMENTS ABOVE)	
ARM HIGH BALANCE LOANS WITH LTV/CLTV <= 75%	0.750
ARM HIGH BALANCE LOANS WITH LTV/CLTV > 75%	1.500
CASH OUT REFI	1.000
GEO Adjustment-All High Balance Loans	0.150

Non Conforming

30 Yr Fixed	12 day	27 Day
Rate		
4.875	2.452	2.562
5.000	1.921	2.031
5.125	1.389	1.499
5.250	0.936	1.046
5.375	0.483	0.593
5.500	0.108	0.218
5.625	-0.267	-0.157
5.750	-0.564	-0.454
5.875	-0.861	-0.751
6.000	-1.095	-0.985
6.125	-1.329	-1.219
6.250	-1.486	-1.376
6.375	-1.642	-1.532
6.500	-1.798	-1.688
6.625	-1.954	-1.844

3/1 ARM	12 day	27 Day
Rate		
3.750	1.017	1.107
3.875	0.736	0.826
4.000	0.455	0.545
4.125	0.220	0.310
4.250	-0.014	0.076
4.375	-0.202	-0.112
4.500	-0.389	-0.299
4.625	-0.514	-0.424
4.750	-0.639	-0.549
4.875	-0.764	-0.674
5.000	-0.889	-0.799
5.125	-1.014	-0.924
5.250	-1.139	-1.049
5.375	-1.264	-1.174
5.500	-1.389	-1.299

5/1 ARM	12 day	27 Day
Rate		
3.875	1.418	1.508
4.000	1.059	1.149
4.125	0.746	0.836
4.250	0.434	0.524
4.375	0.168	0.258
4.500	-0.098	-0.008
4.625	-0.348	-0.258
4.750	-0.598	-0.508
4.875	-0.801	-0.711
5.000	-1.004	-0.914
5.125	-1.160	-1.070
5.250	-1.316	-1.226
5.375	-1.473	-1.383
5.500	-1.629	-1.539
5.625	-1.785	-1.695

7/1 ARM	12 day	27 Day
Rate		
4.250	1.763	1.853
4.375	1.341	1.431
4.500	0.982	1.072
4.625	0.623	0.713
4.750	0.310	0.400
4.875	-0.002	0.088
5.000	-0.299	-0.209
5.125	-0.596	-0.506
5.250	-0.815	-0.725
5.375	-1.034	-0.944
5.500	-1.190	-1.100
5.625	-1.346	-1.256
5.750	-1.502	-1.412
5.875	-1.659	-1.569
6.000	-1.815	-1.725

15 Yr Fixed	12 day	27 Day
Rate		
4.625	1.730	1.830
4.750	1.293	1.393
4.875	0.933	1.033
5.000	0.574	0.674
5.125	0.261	0.361
5.250	-0.051	0.049
5.375	-0.348	-0.248
5.500	-0.645	-0.545
5.625	-0.864	-0.764
5.750	-1.082	-0.982
5.875	-1.239	-1.139
6.000	-1.395	-1.295
6.125	-1.551	-1.451
6.250	-1.707	-1.607
6.375	-1.864	-1.764

3/1 ARM I/O	12 day	27 Day
Rate		
3.750	1.017	1.107
3.875	0.736	0.826
4.000	0.455	0.545
4.125	0.220	0.310
4.250	-0.014	0.076
4.375	-0.202	-0.112
4.500	-0.389	-0.299
4.625	-0.514	-0.424
4.750	-0.639	-0.549
4.875	-0.764	-0.674
5.000	-0.889	-0.799
5.125	-1.064	-0.974
5.250	-1.139	-1.049
5.375	-1.264	-1.174
5.500	-1.389	-1.299

5/1 ARM I/O	12 day	27 Day
Rate		
3.875	1.418	1.508
4.000	1.059	1.149
4.125	0.746	0.836
4.250	0.434	0.524
4.375	0.168	0.258
4.500	-0.098	-0.008
4.625	-0.348	-0.258
4.750	-0.598	-0.508
4.875	-0.801	-0.711
5.000	-1.004	-0.914
5.125	-1.160	-1.070
5.250	-1.316	-1.226
5.375	-1.473	-1.383
5.500	-1.629	-1.539
5.625	-1.785	-1.695

7/1 ARM I/O	12 day	27 Day
Rate		
4.250	1.763	1.853
4.375	1.341	1.431
4.500	0.982	1.072
4.625	0.623	0.713
4.750	0.310	0.400
4.875	-0.002	0.088
5.000	-0.299	-0.209
5.125	-0.596	-0.506
5.250	-0.815	-0.725
5.375	-1.034	-0.944
5.500	-1.190	-1.100
5.625	-1.346	-1.256
5.750	-1.502	-1.412
5.875	-1.659	-1.569
6.000	-1.815	-1.725

Adjustments

Please call for pricing adjustments





Experience and Commitment / Special .25 FICO/LTV Bonus

Who to contact:

Account Manager: Jennifer Wells
Secondary: Lock Desk

949-250-1464 X 109

jennifer@romancap.com
rates@romancap.com

Roman Capital Group's Lock Policy

Rate Lock Policies:

The interest rate market is dynamic, and subject to movements without advance notice. Locking a rate protects you from the time that your lock is confirmed to the day that your lock period expires. Please note that the Roman Capital Group is not responsible for any rates that may change prior to our written rate lock confirmation.

Lock-in Defined:

A lock is an agreement between the Broker and the Lender, specifying a number of days for which a loan's interest rate and points will be guaranteed by the lender. Should interest rates rise, the Roman Capital Group is obligated to honor the rate that we have advertised and locked on your behalf as long as your lock does not expire. Should interest rates decrease, you are obligated to honor the lock.

When can I lock?

You will be invited to lock a rate once your application information has been reviewed and your loan has been approved.

Lock Desk Hours

We will honor our internet pricing from the time it is posted (9:00 am) until 2:00 PM Pacific Standard Time. Please note that because of volatility of financial markets the rates are subject to change without any notice.

Lock Confirmation

Once the Roman Capital Group has received and processed your lock request, you will receive a Rate Lock Confirmation via email. This is your written confirmation that your rate and points have been locked. If you do not receive your confirmation on the first business day following your lock request, please contact your Account Manager.

PreLocks - 12 Day Pricing Only

Prelocks are only available on 12 day locks for all programs. 1003, 1008 and point file must be submitted with all prelock requests. A full package must be received within 48 hours or the lock will be void. Worst case pricing will apply when any "critical information" is changed on a locked or prelocked loan.

Lock Period

Roman Capital Group currently offers 10, 25 and 40 day lock-in periods depending on program selected. Your loan must fund by your lock expiration date.

12-day locks are only available once the loan package is approved completely ready to draw closing documents.

27-day locks are only available once the loan package has been approved.

42-day locks require approval from the Secondary manager prior to locking.

Changes to property address

Rate locks are not transferable to a different property address. If the property address changes on a locked loan, the lock will be cancelled and a new lock will be required at current market rates.

Expired locks

Extension need to be made prior to the lock expiration date. Rates can be extended twice based on the following cost structure:

- 7 day extension = .25 cost
- 14 day extension = .35 cost

Please contact your Account Manager to request a rate lock extension.

Expired locks

If your lock commitment expires or is canceled prior to funding through no fault of the Roman Capital Group, your loan will be subject to worst-case pricing. Worst case pricing is calculated by comparing pricing from the original lock date with current market pricing. Borrowers who are unwilling to lock at worst case pricing must wait 60 days from the date of the expiration of their original lock, at which time they are again eligible for current pricing.

Lock Changes

Roman Capital Group does not renegotiate locks. When you lock a rate, Roman Capital Group in turn makes a commitment to a mortgage investor that when the loan is sold to them, it will be at the originally agreed interest rate. In order to maintain our competitive rates, we cannot break that commitment. If you need to change your lock at a later date, it will be at the higher of: interest rates at the time of your original lock and current market interest rates.

What happens if my rate lock does not meet the closing date?

If your rate lock expires prior to the close date, you will have the option of re-locking your interest rate for the same lock period. However, the rate can only be re-locked at the original interest rate or the current market rate, whichever is higher.

Online Rates

You may lock based on the rates published on our website after submitting your loan application electronically or by mail.

<http://www.romancapitalgroup.com> (or) <http://www.romancap.com>

Locking Rates

When you are ready to lock a loan after receiving an approval you will need to contact your account manager for a Lock Request form. Complete the Lock request and fax back to 949 203-0499 or email to: Jennifer@romancap.com. You will receive a lock confirmation once your lock has been confirmed.

*** All Lock Request Forms need to be sent by fax to: 949 612-0282 or by email to:

Jennifer@Romancap.com

Closing Document Requests

*** All Doc Request Forms need to be sent by fax to: 949 612-0282 or by email to:

Jennifer@Romancap.com

Roman Capital Group's Fees

Lender Fees - First Trust Deeds	
Funding Fee:	\$995
Pre-Purchase Review Fee:	\$100
Loan Doc Fee	\$95

Additional Services	
Doc Re-draw:	\$150.00
Tax Service:	\$89.00
Flood Cert:	\$18.00
Appraisal Review:	Actual \$

Turn Times	
Underwriting	24 Hours
Conditions	24 Hours
Funding	48 Hours