

JANUARY 30, 2012



| PROGRAMS | 1.00% PT | 0.00%PT | INDEX | CURRENT | PREVIOUS |
|-------------------------------------|----------|---------|-----------------------|---|----------|
| Conforming 30 Year Fixed | 3.500% | 3.750% | 11th District COFI | 1.360% | 1.359% |
| Jumbo-Conforming 30 Year Fixed | 3.875% | 4.000% | 1 Year Libor | 0.740% | 0.730% |
| Jumbo 30 Year Fixed | 4.375% | 4.500% | MTA Index | 0.252% | 0.263% |
| 5/1 ARM - Jumbo Interest Only | 3.000% | 3.375% | Prime Rate | 3.250% | 3.250% |
| 7/1 ARM - Jumbo Interest Only | 3.375% | 3.500% | | | |
| 10/1 ARM - Jumbo Interest Only | 3.875% | 4.000% | | | |
| OFFER/COUNTER OFFER | | | FULL DOCUMENTS | | |
| Jumbo Fixed Rate not to exceed | 7.000% | | 90% < \$417,000 | 85% to \$625,500 SFR Only | |
| Jumbo ARM Rate not to exceed | 6.500% | | 80% to \$1,500,000 | 70% to \$3,500,000 | |
| Conforming Fixed rate not to exceed | 6.750% | | 60% to \$6,000,000 | | |
| Conforming ARM rate not to exceed | 6.250% | | | *FHA Guidelines 96.5% \$729,000 (1-2 units) | |
| | | | | *LTV Guidelines subject to change | |

Private Banking & Stated Income Loan Programs available, call one of our representatives for information.

Beverly Hills 424.202.3200 Brentwood 424.203.1800 Newport Beach 949.270.0440 Pasadena 626.204.5252 rivierafinancial.com

Riviera Financial dba Mortgage Capital Partners NMLS#239902 Mortgage rates subject to change without notice. APR not included, for real estate professionals only.