



Monday, 24th August 2009

PRODUCT:			Advantage Multi Option ABL 1 yr fixed	Advantage Multi Option ABL 2 yrs fixed	Advantage Multi Option ABL 3 yrs fixed	Advantage Multi Option ABL 4 yrs fixed	Advantage Multi Option ABL 5 yrs fixed	Advantage Variable Rate Term Loan	Advantage Variable Rate LOC	Equity Finance Mortgage 1 Yr fixed	Equity Finance Mortgage 2 Yrs fixed	Equity Finance Mortgage 3 Yrs fixed	Equity Finance Mortgage 4 Yrs fixed	Equity Finance Mortgage 5 Yrs fixed	Equity Finance Mortgage (EFM) LOC
Annual Percentage Rate:			5.75	6.50	7.04	7.80	7.80	5.65	5.80	6.00	6.75	7.40	8.05	8.05	5.82
Loan Amount	Loan Term (yrs)	Secured/Unsecured													
\$ 30,000.00	5	Secured	7.44%	7.97%	8.60%	9.50%	9.58%	7.40%	8.14%	9.21%	9.71%	10.48%	11.30%	11.38%	8.53%
\$ 50,000.00	7	Secured	6.44%	6.85%	7.39%	8.22%	8.43%	6.41%	6.90%	7.38%	7.77%	8.42%	9.20%	9.42%	6.99%
\$ 70,000.00	25	Secured	5.85%	6.00%	6.24%	6.64%	6.81%	5.83%	6.18%	6.25%	6.41%	6.69%	7.09%	7.27%	6.11%
\$ 100,000.00	25	Secured	5.79%	5.95%	6.18%	6.58%	6.75%	5.78%	6.06%	6.11%	6.26%	6.54%	6.94%	7.12%	6.02%
\$ 130,000.00	25	Secured	5.76%	5.92%	6.15%	6.55%	6.72%	5.75%	6.00%	6.03%	6.18%	6.46%	6.85%	7.04%	5.97%
\$ 150,000.00	25	Secured	5.75%	5.90%	6.13%	6.54%	6.70%	5.74%	5.98%	6.00%	6.14%	6.43%	6.82%	7.00%	5.95%
\$ 200,000.00	25	Secured	5.72%	5.88%	6.11%	6.51%	6.68%	5.71%	5.93%	5.94%	6.09%	6.37%	6.76%	6.94%	5.92%
\$ 225,000.00	25	Secured	5.72%	5.87%	6.10%	6.50%	6.67%	5.71%	5.92%	5.92%	6.07%	6.35%	6.74%	6.92%	5.91%
\$ 250,000.00	25	Secured	5.71%	5.87%	6.10%	6.50%	6.66%	5.70%	5.91%	5.91%	6.05%	6.34%	6.72%	6.90%	5.90%
\$ 275,000.00	30	Secured	5.70%	5.84%	6.04%	6.41%	6.56%	5.69%	5.89%	5.88%	6.01%	6.26%	6.61%	6.78%	5.88%
\$ 300,000.00	30	Secured	5.70%	5.83%	6.04%	6.40%	6.55%	5.69%	5.88%	5.87%	6.00%	6.25%	6.60%	6.77%	5.88%

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PRODUCT:			Advantage LoDoc Variable Term Loan	Advantage LoDoc Variable LOC	Advantage Lo Doc 1 Year Fixed	Advantage Lo Doc 2 Years Fixed	Advantage Lo Doc 3 Years Fixed	Advantage Lo Doc 4 Years Fixed	Advantage Lo Doc 5 Years Fixed	Secure Option Std Variable	Secure Option NGS	Secure Multi Option 1 yr fixed	Secure Multi Option 2 yrs fixed	Secure Multi Option 3 yrs fixed	Secure Multi Option 4 yrs Fixed	Secure Multi Option 5 years Fixed
Annual Percentage Rate:			6.65	6.75	6.70	7.45	8.10	8.75	8.75	5.19	5.79	6.37	7.11	7.57	7.92	8.09
Loan Amount	Loan Term (yrs)	Secured/Unsecured														
\$ 30,000.00	5	Secured	8.42%	9.09%	8.44%	8.95%	9.68%	10.47%	10.55%	9.36%	7.96%	7.85%	8.52%	9.31%	9.93%	10.22%
\$ 50,000.00	7	Secured	7.42%	7.85%	7.43%	7.84%	8.45%	9.20%	9.39%	7.30%	6.73%	6.57%	7.09%	7.77%	8.38%	8.79%
\$ 70,000.00	25	Secured	6.84%	7.13%	6.85%	7.01%	7.28%	7.66%	7.83%	6.09%	6.02%	5.77%	5.97%	6.27%	6.59%	6.86%
\$ 100,000.00	25	Secured	6.79%	7.02%	6.79%	6.95%	7.22%	7.60%	7.76%	5.82%	5.95%	5.70%	5.90%	6.19%	6.51%	6.79%
\$ 130,000.00	25	Secured	6.75%	6.95%	6.76%	6.92%	7.19%	7.57%	7.73%	5.67%	5.91%	5.66%	5.86%	6.16%	6.47%	6.75%
\$ 150,000.00	25	Secured	6.74%	6.93%	6.75%	6.90%	7.17%	7.55%	7.72%	5.61%	5.90%	5.64%	5.85%	6.14%	6.45%	6.73%
\$ 200,000.00	25	Secured	6.72%	6.88%	6.72%	6.88%	7.15%	7.53%	7.69%	5.51%	5.87%	5.62%	5.82%	6.11%	6.42%	6.70%
\$ 225,000.00	25	Secured	6.71%	6.87%	6.72%	6.87%	7.14%	7.52%	7.68%	5.47%	5.86%	5.61%	5.81%	6.10%	6.42%	6.69%
\$ 250,000.00	25	Secured	6.70%	6.86%	6.71%	6.87%	7.13%	7.51%	7.68%	5.44%	5.85%	5.60%	5.80%	6.09%	6.41%	6.68%
\$ 275,000.00	30	Secured	6.69%	6.84%	6.70%	6.84%	7.08%	7.42%	7.58%	5.40%	5.84%	5.58%	5.76%	6.02%	6.30%	6.55%
\$ 300,000.00	30	Secured	6.69%	6.83%	6.70%	6.84%	7.08%	7.42%	7.57%	5.39%	5.84%	5.58%	5.76%	6.02%	6.30%	6.55%

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PRODUCT:			Complete Option Discount	Complete Lo Doc Variable LOC	Complete Pro Pack LOC	Complete Full Doc 1yr Fixed upto 50%	Complete Full Doc 3yr Fixed upto 50%	Complete Full Doc 5yr Fixed upto 50%	Complete Full Doc 10yr Fixed upto 50%	Complete Lo Doc 1yr Fixed upto 50%	Complete Lo Doc 3yr Fixed upto 50%	Complete Lo Doc 5yr Fixed upto 50%	Complete Lo Doc 10yr Fixed upto 50%	Complete Option SPECIAL SVR
Annual Percentage Rate:			4.99	6.49	5.54	6.51	7.63	8.33	9.38	7.31	8.43	9.13	10.18	5.24
Loan Amount	Loan Term (yrs)	Secured/Unsecured												
\$ 30,000.00	5	Secured	7.28%	8.02%	9.63%	8.01%	9.45%	10.48%	N/A	8.82%	10.27%	11.30%	N/A	5.24%
\$ 50,000.00	7	Secured	6.28%	7.16%	7.60%	6.72%	7.93%	9.07%	N/A	7.54%	8.74%	9.88%	N/A	5.24%
\$ 70,000.00	25	Secured	5.68%	6.66%	6.40%	5.86%	6.37%	7.04%	8.72%	6.67%	7.20%	7.89%	9.57%	5.24%
\$ 100,000.00	25	Secured	5.47%	6.61%	6.14%	5.79%	6.30%	6.97%	8.63%	6.60%	7.12%	7.81%	9.48%	5.24%
\$ 130,000.00	25	Secured	5.36%	6.58%	6.01%	5.76%	6.26%	6.93%	8.59%	6.56%	7.08%	7.77%	9.44%	5.24%
\$ 150,000.00	25	Secured	5.31%	6.57%	5.94%	5.74%	6.24%	6.91%	8.57%	6.55%	7.07%	7.75%	9.42%	5.24%
\$ 200,000.00	25	Secured	5.23%	6.55%	5.84%	5.71%	6.22%	6.88%	8.54%	6.52%	7.04%	7.72%	9.38%	5.24%
\$ 225,000.00	25	Secured	5.21%	6.54%	5.81%	5.71%	6.21%	6.87%	8.53%	6.51%	7.03%	7.71%	9.37%	5.24%
\$ 250,000.00	25	Secured	5.19%	6.54%	5.78%	5.70%	6.20%	6.86%	8.52%	6.50%	7.02%	7.70%	9.37%	5.24%
\$ 275,000.00	30	Secured	5.16%	6.53%	5.75%	5.68%	6.12%	6.72%	8.30%	6.48%	6.95%	7.57%	9.16%	5.24%
\$ 300,000.00	30	Secured	5.14%	6.52%	5.73%	5.67%	6.12%	6.72%	8.30%	6.48%	6.94%	7.56%	9.16%	5.24%

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