

SAMPLE OPENING BID

Sales Price	25% Down Payment	Loan Amount	5/1 ARM Interest Only Rate	Interest Only Payment	30 yr Fixed Principal and Interest Rate	Interest Payment
\$550,000	\$137,500	\$412,500	4.375%	\$1,503.91	4.500%	\$2,090.00
\$650,000	\$162,500	\$487,500	4.625%	\$1,878.91	4.750%	\$2,543.00
\$750,000	\$187,500	\$562,500	4.625%	\$2,167.97	4.750%	\$2,934.00
\$850,000	\$212,500	\$637,500	5.125%	\$2,722.66	6.375%	\$3,977.00
\$950,000	\$237,500	\$712,500	5.125%	\$3,042.97	6.375%	\$4,445.00
\$1,250,000	\$312,500	\$937,500	5.125%	\$4,003.91	6.375%	\$5,849.00
\$1,350,000	\$337,500	\$1,012,500	5.125%	\$4,324.22	6.375%	\$6,317.00
\$1,450,000	\$362,500	\$1,087,500	5.125%	\$4,644.53	6.375%	\$6,785.00

HOA \$285

**WELLS
FARGO**

**HOME
MORTGAGE**

**Rates effective March 27, 2009

**All Rates are quoted with 1 point origination fee

*This worksheet is for informational purpose only. This worksheet is not a Good Faith Estimate of Settlement cost.

*Rates are subject to change due to unforeseen market conditions and borrower's credit profile.

*Assuming Borrower has 740 FICO and property will be owner occupied.

*For Interest Only products, this amount represents the initial interest only payment.

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