

Eagle Funding

BROKER MEMO

Date: November 2, 2010

Subject: New Loan Program – 30 Fixed Conforming with 5 – 10 Financed Properties

We are excited to be able to offer you the ability to finance 2nd Homes and Non-Owner-Occupied properties for those borrowers with 5 – 10 financed residential properties. This has long been an under-served market, so there promises to be great opportunities for you and your investor clients to take advantage of the low rates for Purchase and Refinance loans.

Here are the basic LTV limits and credit score minimums associated with the program:

LTV Restrictions:

| Transaction Type | Number of Units | Maximum LTV/CLTV/HCLTV* | Minimum FICO Score |
|---|-----------------|-------------------------|--------------------|
| Second Home or Investment Property | | | |
| Purchase | 1-Unit | 75/75/75 | 720 |
| Rate/Term Refinance | 1-Unit | 70/70/70 | 720 |
| Investment Property | | | |
| Purchase and Rate/Term Refinance | 2-4 Unit | 70/70/70 | 720 |

For additional information, please refer to the Matrixes section of our website at www.eaglefunding.com or contact your Account Executive. Thank you for your business.

David Baker
VP - Wholesale