



Effective on July 1, 2009

Just Price Loan Product Rates are Available at 5.99% through 9/30/09

The par rate will be 5.99% through September 30, 2009, for the Just Price loan products approved for purchase with the Long-Dated Rate Lock Option. Approved Sellers have the benefit of a low interest rate loan that may be applied to existing loan applications with a long-dated forward commitment. This new rate will apply to approved originators only and all transactions must clear the Just Price Automated Underwriting System.

Refer to the Just Price Feature Matrix for applicable loan underwriting criteria. To access this rate, all loans must be delivered to NHTSA for purchase by September 30, 2009.

Respond with your request for a forward commitment via email to: ebaskett@nhsfamerica.org; cc: gdownen@nhsfamerica.org and jdichoso@nhsfamerica.org. You may also fax your request via format below to 510-444-3063, attn: Gina Downen.

Written Request for a Forward Commitment
Return Fax to Gina Downen at NHTSA: 510-444-3063
(also, see NHTSA's e-commerce Web site, nhsaonline.org)

Customer Name: _____
Customer Contact(s): _____
email: _____ phone: _____ cell: _____

Loan Product	\$ Total Forward Commitment Requested
Just Price (formerly EM) 5.99% (thru 9/30/09)	
Fannie Mae MCM	

For further information contact: Gina Downen at 510-287-4234

Note: Try to make your requests as reasonably accurate as possible. You need to make only a single request for the interest rate and the indicated commitment period.