

CONVENTIONAL FIXED RATE PRODUCTS

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	2.375	2.500	2.625	2.750	3.875	2.875	3.000	3.125	3.250	3.000	2.375	2.500	2.625	2.750
4.125	1.375	1.500	1.625	1.750	4.000	1.875	2.000	2.125	2.250	3.125	1.625	1.750	1.875	2.000
4.250	0.625	0.750	0.875	1.000	4.125	0.875	1.000	1.125	1.250	3.250	0.875	1.000	1.125	1.250
4.375	0.000	0.125	0.250	0.375	4.250	0.125	0.250	0.375	0.500	3.375	0.125	0.250	0.375	0.500
4.500	(0.875)	(0.750)	(0.625)	(0.500)	4.375	(0.250)	(0.125)	0.000	0.125	3.500	(0.625)	(0.500)	(0.375)	(0.250)
4.625	(1.750)	(1.625)	(1.500)	(1.375)	4.500	(1.125)	(1.000)	(0.875)	(0.750)	3.625	(1.250)	(1.125)	(1.000)	(0.875)
4.750	(2.375)	(2.250)	(2.125)	(2.000)	4.625	(2.000)	(1.875)	(1.750)	(1.625)	3.750	(1.625)	(1.500)	(1.375)	(1.250)
4.875	(2.875)	(2.750)	(2.625)	(2.500)	4.750	(2.625)	(2.500)	(2.375)	(2.250)	3.875	(2.000)	(1.875)	(1.750)	(1.625)
5.000	(3.375)	(3.250)	(3.125)	(3.000)	4.875	(3.125)	(3.000)	(2.875)	(2.750)	4.000	(2.500)	(2.375)	(2.250)	(2.125)
5.125	(4.000)	(3.875)	(3.750)	(3.625)	5.000	(3.375)	(3.250)	(3.125)	(3.000)	4.125	(2.875)	(2.750)	(2.625)	(2.500)
5.250	(4.500)	(4.375)	(4.250)	(4.125)	5.125	(4.000)	(3.875)	(3.750)	(3.625)	4.250	(3.250)	(3.125)	(3.000)	(2.875)
5.375	(5.000)	(4.875)	(4.750)	(4.625)	5.250	(4.500)	(4.375)	(4.250)	(4.125)	4.375	(3.625)	(3.500)	(3.375)	(3.250)

HIGH BALANCE 30 YEAR FIXED					HIGH BALANCE 20 YEAR FIXED					HIGH BALANCE 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.125	2.625	2.750	2.875	3.000	4.125	2.375	2.500	2.625	2.750	3.250	1.875	2.000	2.125	2.250
4.250	1.875	2.000	2.125	2.250	4.250	1.625	1.750	1.875	2.000	3.375	1.375	1.500	1.625	1.750
4.375	1.250	1.375	1.500	1.625	4.375	1.000	1.125	1.250	1.375	3.500	0.625	0.750	0.875	1.000
4.500	0.375	0.500	0.625	0.750	4.500	0.125	0.250	0.375	0.500	3.625	0.000	0.125	0.250	0.375
4.625	(0.250)	(0.125)	0.000	0.125	4.625	(0.500)	(0.375)	(0.250)	(0.125)	3.750	(0.375)	(0.250)	(0.125)	0.000
4.750	(0.875)	(0.750)	(0.625)	(0.500)	4.750	(1.125)	(1.000)	(0.875)	(0.750)	3.875	(0.750)	(0.625)	(0.500)	(0.375)
4.875	(1.375)	(1.250)	(1.125)	(1.000)	4.875	(1.625)	(1.500)	(1.375)	(1.250)	4.000	(1.250)	(1.125)	(1.000)	(0.875)
5.000	(1.875)	(1.750)	(1.625)	(1.500)	5.000	(2.125)	(2.000)	(1.875)	(1.750)	4.125	(1.625)	(1.500)	(1.375)	(1.250)
5.125	(2.500)	(2.375)	(2.250)	(2.125)	5.125	(2.750)	(2.625)	(2.500)	(2.375)	4.250	(2.000)	(1.875)	(1.750)	(1.625)
5.250	(3.000)	(2.875)	(2.750)	(2.625)	5.250	(3.250)	(3.125)	(3.000)	(2.875)	4.375	(2.375)	(2.250)	(2.125)	(2.000)
5.375	(3.500)	(3.375)	(3.250)	(3.125)	5.375	(3.750)	(3.625)	(3.500)	(3.375)	4.500	(2.750)	(2.625)	(2.500)	(2.375)
5.500	(3.875)	(3.750)	(3.625)	(3.500)	5.500	(4.125)	(4.000)	(3.875)	(3.750)	4.625	(2.875)	(2.750)	(2.625)	(2.500)

CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS

ALL PRODUCTS									
CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS								
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01-97	
740+	(0.250)	0.000	0.000	0.250	0.250	0.250	0.250	0.750	
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	0.500	1.000	
700 - 719	(0.250)	0.500	0.750	1.000	1.000	1.000	1.000	1.500	
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	
660 - 679	0.000	1.000	2.000	2.500	2.750	2.250	2.250	2.250	
640 - 659	0.500	1.250	2.500	3.000	3.250	2.750	2.750	2.750	
CREDIT SCORE	CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)								
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01-97	
740+	0.000	0.250	0.250	0.500	0.625	N/A	N/A	N/A	
720 - 739	0.000	0.625	0.625	0.750	1.500	N/A	N/A	N/A	
700 - 719	0.000	0.625	0.625	0.750	1.500	N/A	N/A	N/A	
680 - 699	0.000	0.750	0.750	1.375	2.500	N/A	N/A	N/A	
660 - 679	0.250	0.750	0.750	1.500	2.500	N/A	N/A	N/A	
640 - 659	0.250	1.250	1.250	2.250	3.000	N/A	N/A	N/A	

CONVENTIONAL LPMI PRICING

Fixed Rate		Single				Adjustments	Single			
LTV	Coverage	>= 740	720-739	680-719	660-679		>= 740	720-739	680-719	660-679
95.01%-97%	35%	3.080%	3.080%	3.850%	N/A	<25 Year Amortization	-0.180	-0.180	-0.280	-0.390
95%-90.01%	30%	2.150%	2.350%	3.290%	4.200%	Rate/Term Refinance	0.000	0.000	0.530	1.050
	25%	1.650%	2.170%	2.940%	3.780%	Loan Size > \$417,000	0.400	0.880	1.400	2.100
90%-85.01%	25%	1.370%	1.720%	2.170%	2.660%	Second Home	0.250	0.490	0.700	1.230
	12%	1.100%	1.370%	1.540%	1.820%	Cash Out Refinance	0.700	0.700	0.880	1.750
85% & below	12%	0.990%	1.120%	1.330%	1.540%					
	6%	0.880%	1.050%	1.190%	1.330%					

OTHER CONVENTIONAL ADJUSTMENTS

LOAN AMOUNT ADJUSTMENTS	STANDARD ADJUSTMENTS	SUBORDINATE FINANCED PRICE ADJUSTMENTS				Notes
		LTV	CLTV	FICO		
		<=65.00%	80.01% - 95.00%	<720	>=720	
\$100k - \$125k	No Escrow (Non CA) 0.250	0.500	0.250			- NOO max 80% LTV / 2nd Home 90%
\$75k - \$99k	No Escrow (CA) 0.125	0.750	0.500			- FL NOO Condo not available
\$60k - \$74k	No Escrow (NY-80%Max) 0.000	1.000	0.750			- FL 2nd Home Condo max 70%
	NOO <= 75% 1.750	1.500	1.000			- 25 year priced same as 30
	NOO 75-80% 3.500	2.000	1.500			
	High Balance C/O 1.000	2.500	2.000			
	2-4 Unit 1.000	3.000	2.500			
	Condo >75% (>15Yr Term) 0.750	3.500	3.000			
	10 Yr Term (to 15 Yr Price) (0.250)	4.000	3.500			
	10 Yr HB (to 15 Yr HB) (0.250)	4.500	4.000			
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750						REFER TO PAGE 4 FOR STATE SPECIFIC ADJUSTORS

0.25 PRICE IMPROVEMENT FOR ALL CONVENTIONAL PURCHASES !!!
 0.25 PRICE IMPROVEMENT FOR ALL CONVENTIONAL LOANS IN THE STATE OF TX

CONVENTIONAL ARM PRODUCTS

CONFORMING 5/1 ARM					CONFORMING 7/1 ARM					CONFORMING 10/1 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.500	(0.375)	(0.250)	(0.125)	0.000	4.000	(0.125)	0.000	0.125	0.250	COMING SOON				
3.625	(0.625)	(0.500)	(0.375)	(0.250)	4.125	(0.375)	(0.250)	(0.125)	0.000					
3.750	(0.750)	(0.625)	(0.500)	(0.375)	4.250	(0.625)	(0.500)	(0.375)	(0.250)					
3.875	(1.000)	(0.875)	(0.750)	(0.625)	4.375	(0.875)	(0.750)	(0.625)	(0.500)					
4.000	(1.500)	(1.375)	(1.250)	(1.125)	4.500	(1.250)	(1.125)	(1.000)	(0.875)					
4.125	(1.625)	(1.500)	(1.375)	(1.250)	4.625	(1.375)	(1.250)	(1.125)	(1.000)					
4.250	(1.875)	(1.750)	(1.625)	(1.500)	4.750	(1.625)	(1.500)	(1.375)	(1.250)					
4.375	(2.000)	(1.875)	(1.750)	(1.625)	4.875	(1.750)	(1.625)	(1.500)	(1.375)					
4.500	(2.125)	(2.000)	(1.875)	(1.750)	5.000	(1.875)	(1.750)	(1.625)	(1.500)					
4.625	(2.250)	(2.125)	(2.000)	(1.875)	5.125	(2.000)	(1.875)	(1.750)	(1.625)					
4.750	(2.375)	(2.250)	(2.125)	(2.000)	5.250	(2.125)	(2.000)	(1.875)	(1.750)					
4.875	(2.500)	(2.375)	(2.250)	(2.125)	5.375	(2.250)	(2.125)	(2.000)	(1.875)					

HIGH BALANCE 5/1 ARM					HIGH BALANCE 7/1 ARM					HIGH BALANCE 10/1 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.500	0.625	0.750	0.875	1.000	4.000	0.875	1.000	1.125	1.250	COMING SOON				
3.625	0.375	0.500	0.625	0.750	4.125	0.625	0.750	0.875	1.000					
3.750	0.250	0.375	0.500	0.625	4.250	0.375	0.500	0.625	0.750					
3.875	0.000	0.125	0.250	0.375	4.375	0.125	0.250	0.375	0.500					
4.000	(0.500)	(0.375)	(0.250)	(0.125)	4.500	(0.250)	(0.125)	0.000	0.125					
4.125	(0.625)	(0.500)	(0.375)	(0.250)	4.625	(0.375)	(0.250)	(0.125)	0.000					
4.250	(0.875)	(0.750)	(0.625)	(0.500)	4.750	(0.625)	(0.500)	(0.375)	(0.250)					
4.375	(1.000)	(0.875)	(0.750)	(0.625)	4.875	(0.750)	(0.625)	(0.500)	(0.375)					
4.500	(1.125)	(1.000)	(0.875)	(0.750)	5.000	(0.875)	(0.750)	(0.625)	(0.500)					
4.625	(1.250)	(1.125)	(1.000)	(0.875)	5.125	(1.000)	(0.875)	(0.750)	(0.625)					
4.750	(1.375)	(1.250)	(1.125)	(1.000)	5.250	(1.125)	(1.000)	(0.875)	(0.750)					
4.875	(1.500)	(1.375)	(1.250)	(1.125)	5.375	(1.250)	(1.125)	(1.000)	(0.875)					

CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS

ALL PRODUCTS							ARM INFORMATION			
CREDIT SCORE	FICO / LTV ADJUSTMENTS						Product	Caps	Margin	Index
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00				
740+	(0.250)	0.000	0.000	0.250	0.250	0.250	5/1 Libor	5/2/5	2.25	0.6832
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	7/1 Libor	5/2/5	2.25	0.6832
700 - 719	(0.250)	0.500	0.750	1.000	1.000	1.000	10/1 Libor	5/2/5	2.25	0.6832
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250				
660 - 679	0.000	1.000	2.000	2.500	2.750	2.250				
640 - 659	0.500	1.250	2.500	3.000	3.250	2.750				
620 - 639	N/A	N/A	N/A	N/A	N/A	N/A				
CREDIT SCORE	CASH-OUT REFI ADJUSTMENTS									
	<=60	60.01 - 70.00	70.01 - 75.00							
740+	0.000	0.250	0.250							
720 - 739	0.000	0.625	0.625							
700 - 719	0.000	0.625	0.625							
680 - 699	0.000	0.750	0.750							
660 - 679	0.250	0.750	0.750							
640 - 659	0.250	1.250	1.250							
620 - 639	N/A	N/A	N/A							

CONVENTIONAL LPMI PRICING

Fixed Rate		Single				Adjustments				Single			
LTV	Coverage	>= 740	720-739	680-719	660-679	>= 740	720-739	680-719	660-679	>= 740	720-739	680-719	660-679
90%-85.01%	25%	1.710%	2.280%	2.870%	3.290%	Rate/Term Refinance	0.000	0.000	0.530	1.050			
	12%	1.380%	1.790%	2.000%	2.240%	Loan Size > \$417,000	0.400	0.880	1.400	2.100			
85% & below	12%	1.240%	1.330%	1.580%	1.930%	Second Home	0.250	0.490	0.700	1.230			
	6%	1.100%	1.300%	1.470%	1.650%	Cash Out Refinance	0.700	0.700	0.880	1.750			

OTHER CONVENTIONAL ADJUSTMENTS

LOAN AMOUNT ADJUSTMENTS		STANDARD ADJUSTMENTS		SUBORDINATE FINANCED PRICE ADJUSTMENTS				Notes	
				LTV	CLTV	FICO			
				<=65.00%	80.01% - 95.00%	<720	>=720		
\$100k - \$125k	0.125	No Escrow (Non CA)	0.250	65.01% - 75.00%	80.01% - 95.00%	0.500	0.250	- NOO max 75% LTV / 2nd Home 80%	
\$75k - \$99k	0.250	No Escrow (CA)	0.125	75.01% - 80.00%	75.01% - 95.00%	1.000	0.750	- FL NOO Condo not available	
\$60k - \$74k	0.875	No Escrow (NY-80%Max)	1.000	80.01% - 90.00%	80.01% - 95.00%	1.000	0.750	- FL 2nd Home Condo max 60%	
\$60,000 min loan amount		NOO <= 75%	1.750	ALL	> 95.00%	1.500	1.500		
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		High Balance C/O	1.000					REFER TO PAGE 5 FOR STATE SPECIFIC ADJUSTORS	
		2-4 Unit	1.000						
		Condo >75%	0.750						

0.25 PRICE IMPROVEMENT FOR ALL CONVENTIONAL PURCHASES !!!
 0.25 PRICE IMPROVEMENT FOR ALL CONVENTIONAL LOANS IN THE STATE OF TX

GOVERNMENT PRODUCTS

FHA/VA 30 YEAR FIXED					FHA/VA 15 YEAR FIXED					FHA 30 YEAR FIXED STREAMLINE				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.750	1.125	1.250	1.375	1.500	3.250	(0.250)	(0.125)	0.000	0.125	3.750	1.625	1.750	1.875	2.000
3.875	0.625	0.750	0.875	1.000	3.375	(0.375)	(0.250)	(0.125)	0.000	3.875	1.125	1.250	1.375	1.500
4.000	0.000	0.125	0.250	0.375	3.500	(0.500)	(0.375)	(0.250)	(0.125)	4.000	0.500	0.625	0.750	0.875
4.125	0.125	0.250	0.375	0.500	3.625	(0.625)	(0.500)	(0.375)	(0.250)	4.125	0.625	0.750	0.875	1.000
4.250	(1.625)	(1.500)	(1.375)	(1.250)	3.750	(1.750)	(1.625)	(1.500)	(1.375)	4.250	(1.125)	(1.000)	(0.875)	(0.750)
4.375	(2.125)	(2.000)	(1.875)	(1.750)	3.875	(1.875)	(1.750)	(1.625)	(1.500)	4.375	(1.625)	(1.500)	(1.375)	(1.250)
4.500	(2.750)	(2.625)	(2.500)	(2.375)	4.000	(2.000)	(1.875)	(1.750)	(1.625)	4.500	(2.250)	(2.125)	(2.000)	(1.875)
4.625	(2.625)	(2.500)	(2.375)	(2.250)	4.125	(2.125)	(2.000)	(1.875)	(1.750)	4.625	(2.125)	(2.000)	(1.875)	(1.750)
4.750	(3.875)	(3.750)	(3.625)	(3.500)	4.250	(3.125)	(3.000)	(2.875)	(2.750)	4.750	(3.375)	(3.250)	(3.125)	(3.000)
4.875	(4.375)	(4.250)	(4.125)	(4.000)						4.875	(3.875)	(3.750)	(3.625)	(3.500)
5.000	(4.500)	(4.375)	(4.250)	(4.125)						5.000	(4.000)	(3.875)	(3.750)	(3.625)
5.125	(4.875)	(4.750)	(4.625)	(4.500)						5.125	(4.375)	(4.250)	(4.125)	(4.000)

FHA/VA 30 YEAR HIGH BALANCE					FHA/VA 15 YEAR HIGH BALANCE					FHA 30 YEAR 203K				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	1.250	1.375	1.500	1.625	3.250	1.750	1.875	2.000	2.125	COMING SOON !!!				
4.125	1.375	1.500	1.625	1.750	3.375	1.625	1.750	1.875	2.000					
4.250	(0.125)	0.000	0.125	0.250	3.500	1.500	1.625	1.750	1.875					
4.375	(0.625)	(0.500)	(0.375)	(0.250)	3.625	1.375	1.500	1.625	1.750					
4.500	(1.250)	(1.125)	(1.000)	(0.875)	3.750	0.250	0.375	0.500	0.625					
4.625	(1.125)	(1.000)	(0.875)	(0.750)	3.875	0.125	0.250	0.375	0.500					
4.750	(2.375)	(2.250)	(2.125)	(2.000)	4.000	0.000	0.125	0.250	0.375					
4.875	(2.875)	(2.750)	(2.625)	(2.500)	4.125	(0.125)	0.000	0.125	0.250					
5.000	(3.000)	(2.875)	(2.750)	(2.625)	4.250	(1.125)	(1.000)	(0.875)	(0.750)					
5.125	(3.375)	(3.250)	(3.125)	(3.000)										
5.250	(1.750)	(1.625)	(1.500)	(1.375)										
5.375	(2.125)	(2.000)	(1.875)	(1.750)										

FHA/VA 5/1 ARM					VA 95% CASH OUT					USDA 30 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	1.500	1.625	1.750	1.875	3.750	5.625	5.750	5.875	6.000	3.750	1.625	1.750	1.875	2.000
2.875	0.875	1.000	1.125	1.250	3.875	5.125	5.250	5.375	5.500	3.875	1.125	1.250	1.375	1.500
3.000	0.375	0.500	0.625	0.750	4.000	4.500	4.625	4.750	4.875	4.000	0.500	0.625	0.750	0.875
3.250	(0.750)	(0.625)	(0.500)	(0.375)	4.125	4.625	4.750	4.875	5.000	4.125	0.625	0.750	0.875	1.000
3.375	(1.000)	(0.875)	(0.750)	(0.625)	4.250	2.875	3.000	3.125	3.250	4.250	(1.125)	(1.000)	(0.875)	(0.750)
3.500	(1.375)	(1.250)	(1.125)	(1.000)	4.375	2.375	2.500	2.625	2.750	4.375	(1.625)	(1.500)	(1.375)	(1.250)
3.750	(2.125)	(2.000)	(1.875)	(1.750)	4.500	1.750	1.875	2.000	2.125	4.500	(2.250)	(2.125)	(2.000)	(1.875)
3.875	(2.125)	(2.000)	(1.875)	(1.750)	4.625	1.875	2.000	2.125	2.250	4.625	(2.125)	(2.000)	(1.875)	(1.750)
4.000	(2.125)	(2.000)	(1.875)	(1.750)	4.750	0.625	0.750	0.875	1.000	4.750	(3.375)	(3.250)	(3.125)	(3.000)
4.250	(2.250)	(2.125)	(2.000)	(1.875)	4.875	0.125	0.250	0.375	0.500	4.875	(3.875)	(3.750)	(3.625)	(3.500)
4.375	(2.250)	(2.125)	(2.000)	(1.875)	5.000	0.000	0.125	0.250	0.375	5.000	(4.000)	(3.875)	(3.750)	(3.625)
4.500	(2.250)	(2.125)	(2.000)	(1.875)	5.125	(0.375)	(0.250)	(0.125)	0.000	5.125	(4.375)	(4.250)	(4.125)	(4.000)

GOVERNMENT ADJUSTMENTS

FICO SCORE	
740+	(0.125)
680 - 739	0.000
660 - 679	0.250
640 - 659	0.750
620 - 639	2.500

LOAN AMOUNT	
> \$250k	(0.125)
\$100k - \$125k	0.375
\$75k - \$99k	0.750
\$60k - \$74k	1.250

OTHER	
VA	0.250
VA IRRRL	0.500
VA IRRRL(LTV 110.01-125%)	1.500
2 Unit	0.500
3-4 Unit	1.000
Manual U/W	1.000
ARM HB	1.000
HomeFixer	1.000
NC Fee Buyout	0.375
\$100 Down HUD	0.500
Streamline Refi (5Yr & 15Yr)	0.500
(30 Yr Fixed Priced Above)	
25 Yr Term (Fixed)	0.250
20 Yr Term (Fixed)	0.500

REFER TO PAGE 4 FOR STATE SPECIFIC ADJUSTORS

MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750

FEEES FOR GOVERNMENT LOANS IN NORTH CAROLINA ARE REDUCED TO \$0 WITH 0.375 PRICE ADJUSTMENT

ARM	
Margin:	2.000
Caps:	1/5

OFFSHEET PRICING IS AVAILABLE - FOR MORTGAGE PROFESSIONAL USE ONLY - RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE

FHA/VA PURCHASE SPECIAL !!!!

0.375 PRICE IMPROVEMENT FOR ALL LOANS

0.25 PRICE IMPROVEMENT FOR ALL FHA/VA LOANS IN TX

0.50 PRICE IMPROVEMENT FOR ALL FHA STREAMLINES /VA IRRRL LOANS IN MD

OFFSHEET PRICING IS AVAILABLE - FOR MORTGAGE PROFESSIONAL USE ONLY - RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE

DU REFI PLUS / HARP 2.0

DU REFI PLUS 30 YEAR FIXED <=105% LTV					DU REFI PLUS 30 YEAR FIXED 105.01-125% LTV					DU REFI PLUS 30 YEAR FIXED > 125% LTV				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	2.375	2.500	2.625	2.750	4.000	4.375	4.500	4.625	4.750	4.000	4.625	4.750	4.875	5.000
4.125	1.375	1.500	1.625	1.750	4.125	3.375	3.500	3.625	3.750	4.125	3.625	3.750	3.875	4.000
4.250	0.625	0.750	0.875	1.000	4.250	2.375	2.500	2.625	2.750	4.250	2.625	2.750	2.875	3.000
4.375	0.000	0.125	0.250	0.375	4.375	1.500	1.625	1.750	1.875	4.375	1.750	1.875	2.000	2.125
4.500	(0.875)	(0.750)	(0.625)	(0.500)	4.500	0.625	0.750	0.875	1.000	4.500	0.875	1.000	1.125	1.250
4.625	(1.750)	(1.625)	(1.500)	(1.375)	4.625	(0.500)	(0.375)	(0.250)	(0.125)	4.625	(0.250)	(0.125)	0.000	0.125
4.750	(2.375)	(2.250)	(2.125)	(2.000)	4.750	(1.375)	(1.250)	(1.125)	(1.000)	4.750	(1.125)	(1.000)	(0.875)	(0.750)
4.875	(2.875)	(2.750)	(2.625)	(2.500)	4.875	(2.375)	(2.250)	(2.125)	(2.000)	4.875	(2.125)	(2.000)	(1.875)	(1.750)
5.000	(3.375)	(3.250)	(3.125)	(3.000)	5.000	(3.000)	(2.875)	(2.750)	(2.625)	5.000	(2.750)	(2.625)	(2.500)	(2.375)
5.125	(4.000)	(3.875)	(3.750)	(3.625)	5.125	(3.625)	(3.500)	(3.375)	(3.250)	5.125	(3.375)	(3.250)	(3.125)	(3.000)
5.250	(4.500)	(4.375)	(4.250)	(4.125)	5.250	(4.125)	(4.000)	(3.875)	(3.750)	5.250	(3.875)	(3.750)	(3.625)	(3.500)
5.375	(5.000)	(4.875)	(4.750)	(4.625)	5.375	(4.625)	(4.500)	(4.375)	(4.250)	5.375	(4.375)	(4.250)	(4.125)	(4.000)

DU REFI PLUS 30 YR FIXED HIGH BALANCE <=125%					DU REFI PLUS 20 YEAR FIXED <=125%					DU REFI PLUS 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.125	3.000	3.125	3.250	3.375	4.000	3.875	4.000	4.125	4.250	3.000	2.750	2.875	3.000	3.125
4.250	2.250	2.375	2.500	2.625	4.125	2.875	3.000	3.125	3.250	3.125	2.000	2.125	2.250	2.375
4.375	1.625	1.750	1.875	2.000	4.250	1.875	2.000	2.125	2.250	3.250	1.250	1.375	1.500	1.625
4.500	0.750	0.875	1.000	1.125	4.375	1.000	1.125	1.250	1.375	3.375	0.500	0.625	0.750	0.875
4.625	0.125	0.250	0.375	0.500	4.500	0.125	0.250	0.375	0.500	3.500	(0.250)	(0.125)	0.000	0.125
4.750	(0.500)	(0.375)	(0.250)	(0.125)	4.625	(1.000)	(0.875)	(0.750)	(0.625)	3.625	(0.875)	(0.750)	(0.625)	(0.500)
4.875	(1.000)	(0.875)	(0.750)	(0.625)	4.750	(1.875)	(1.750)	(1.625)	(1.500)	3.750	(1.250)	(1.125)	(1.000)	(0.875)
5.000	(1.500)	(1.375)	(1.250)	(1.125)	4.875	(2.875)	(2.750)	(2.625)	(2.500)	3.875	(1.625)	(1.500)	(1.375)	(1.250)
5.125	(2.125)	(2.000)	(1.875)	(1.750)	5.000	(3.500)	(3.375)	(3.250)	(3.125)	4.000	(2.125)	(2.000)	(1.875)	(1.750)
5.250	(2.625)	(2.500)	(2.375)	(2.250)	5.125	(4.125)	(4.000)	(3.875)	(3.750)	4.125	(2.500)	(2.375)	(2.250)	(2.125)
5.375	(3.125)	(3.000)	(2.875)	(2.750)	5.250	(4.625)	(4.500)	(4.375)	(4.250)	4.250	(2.875)	(2.750)	(2.625)	(2.500)
5.500	(3.500)	(3.375)	(3.250)	(3.125)	5.375	(5.125)	(5.000)	(4.875)	(4.750)	4.375	(3.250)	(3.125)	(3.000)	(2.875)

CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS									
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01-97	97.01-105	>105
740+	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
680 - 699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	0.500	0.500	0.500
660 - 679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.250	1.250	1.250
640 - 659	0.500	1.250	2.000	2.250	2.250	2.250	2.250	1.750	1.750	1.750
620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MAX ACCUMULATED ADJUSTMENT IS 0.75 FOR ANY PRIMARY RESIDENCE >80% LTV WITH TERM >20 YEARS (DOES NOT INCLUDE LOAN AMOUNT ADJ., REGION OR ESCROW ADJ. IF APPLICABLE)

MAX ACCUMULATED ADJUSTMENT IS 0.00 FOR ANY PRIMARY RESIDENCE >80% LTV WITH TERM <=20 YEARS (DOES NOT INCLUDE LOAN AMOUNT ADJ., REGION OR ESCROW ADJ. IF APPLICABLE)

MAX ACCUMULATED ADJUSTMENT IS 2.00 FOR ANY NON OWNER or 2nd Home >80% LTV (DOES NOT INCLUDE LOAN AMOUNT ADJ., REGION OR ESCROW ADJ. IF APPLICABLE)

OTHER CONVENTIONAL ADJUSTMENTS

LOAN AMOUNT ADJUSTMENTS	STANDARD ADJUSTMENTS	SUBORDINATE FINANCED PRICE ADJUSTMENTS				Refi Plus/HARP High LTV Adj. (all terms)	
\$100k - \$125k	0.125	2 Unit	1.000			LTV 95.01% - 97%	0.50
\$75k - \$99k	0.250	3-4 Unit	1.000	LTV	CLTV	LTV 97.01% - 105%	1.00
\$60k - \$74k	0.875	Condo >75%	0.750	<=65.00%	80.01% - 95.00%	LTV >105%	1.00
\$60,000 min loan amount	<small>(=80% required unless prohibited by state) <small>(=80% allowed if previous was non-escrowed)</small> </small>	Non-Escrow	0.125	65.01% - 75.00%	80.01% - 95.00%	0.750	0.500
		15 Year HB	1.250	75.01% - 80.00%	75.01% - 95.00%	1.000	0.750
		25 Year Loan	0.000	80.01% - 90.00%	80.01% - 95.00%	1.000	0.750
		NOO <=75%	1.750	90.01% - 95.00%	90.01% - 95.00%	0.500	0.250
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		NOO 75.01-80%	3.000	ALL	> 95.00%	1.500	1.500
		NOO >80%	3.750	REFER TO PAGE 4 FOR STATE SPECIFIC ADJUSTORS			

STATE ADJUSTMENTS

	Adjustment
REGION 1: AK, AR, AZ, CA, CT, CO, DC, FL, GA, HI, IA, ID, IL, IN, KY, LA, MD, MI, MO, ND, NH, NJ, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI	0.000
REGION 2: AL, DE, KS, ME, MN, MS, MT, NC, NM, SD, VT, WV	0.125
REGION 3: NY, RI, WY	0.250
REGION 4:** MA, NE, NV	N/A

**not currently offering loans for subject properties located in these states

FEES

Flood:	\$10
Doc Prep (TX Purchase only):	\$150
Doc Prep (TX Refinance only):	\$200
Doc Prep (TX Equity only):	\$250
Doc Prep (TX IRRRL only):	\$100
CA Funding Fee	\$199
Tax Service Fee (conventional only)	\$83
FHA Streamline	\$495
VA IRRRLS	\$495
Underwriting/Commitment Fee:	\$795

LOCK EXTENSIONS

1 Day	FREE
2-7 Days	0.125
8-15 Days	0.250

All lock extensions and relocks should be requested through the HomeBridge website

Conventional locks expiring in October that get extended into November will incur an extra 50 bps charge to the normal extension fees to cover increase in guarantee fee

LOCK DESK INFO

Locks accepted until 5PM PST	
Lock Online via	www.homebridgewholesale.com
Lock Desk Email	locks@homebridge.com
Lock Desk Phone	877-890-0545

BROKER COMPENSATION

Tier 1	1.000	Tier 4	1.750	Tier 7	2.500	Tier 10	3.250
Tier 2	1.250	Tier 5	2.000	Tier 8	2.750	Tier 11	3.500
Tier 3	1.500	Tier 6	2.250	Tier 9	3.000		

GENERAL INFORMATION

New Files	all new submissions to newsubmissions@homebridge.com
Website	http://www.homebridgewholesale.com
Ops Center Address	5 Park Plaza, 10th Floor Irvine CA 92614
FHA ID Number	7811300883
VA ID Number	5597800605

*** ANNOUNCEMENTS ***

JULY CONVENTIONAL PURCHASE SPECIAL !!!
0.25 PRICE IMPROVEMENT FOR ALL PURCHASE
LOANS LOCKED IN JULY
0.25 PRICE IMPROVEMENT FOR ALL LOANS IN THE STATE OF TX