

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
4.250	1.000	1.125	1.250	1.375	4.125	0.375	0.500	0.625	0.750	3.250	1.000	1.125	1.250	1.375
4.375	0.250	0.375	0.500	0.625	4.250	(0.250)	(0.125)	0.000	0.125	3.375	0.125	0.250	0.375	0.500
4.500	(0.625)	(0.500)	(0.375)	(0.250)	4.375	(0.875)	(0.750)	(0.625)	(0.500)	3.500	(0.625)	(0.500)	(0.375)	(0.250)
4.625	(1.625)	(1.500)	(1.375)	(1.250)	4.500	(1.500)	(1.375)	(1.250)	(1.125)	3.625	(1.250)	(1.125)	(1.000)	(0.875)
4.750	(2.375)	(2.250)	(2.125)	(2.000)	4.625	(2.250)	(2.125)	(2.000)	(1.875)	3.750	(1.750)	(1.625)	(1.500)	(1.375)
4.875	(2.875)	(2.750)	(2.625)	(2.500)	4.750	(2.750)	(2.625)	(2.500)	(2.375)	3.875	(2.375)	(2.250)	(2.125)	(2.000)
5.000	(3.500)	(3.375)	(3.250)	(3.125)	4.875	(3.125)	(3.000)	(2.875)	(2.750)	4.000	(3.125)	(3.000)	(2.875)	(2.750)
5.125	(4.250)	(4.125)	(4.000)	(3.875)	5.000	(3.625)	(3.500)	(3.375)	(3.250)	4.125	(3.625)	(3.500)	(3.375)	(3.250)
5.250	(4.875)	(4.750)	(4.625)	(4.500)	5.125	(4.125)	(4.000)	(3.875)	(3.750)	4.250	(3.875)	(3.750)	(3.625)	(3.500)
5.375	(5.250)	(5.125)	(5.000)	(4.875)	5.250	(4.625)	(4.500)	(4.375)	(4.250)	4.375	(4.125)	(4.000)	(3.875)	(3.750)
5.500	(5.625)	(5.500)	(5.375)	(5.250)	5.375	(5.000)	(4.875)	(4.750)	(4.625)	4.500	(4.375)	(4.250)	(4.125)	(4.000)
5.625	(6.000)	(5.875)	(5.750)	(5.625)	5.500	(5.375)	(5.250)	(5.125)	(5.000)	4.625	(4.500)	(4.375)	(4.250)	(4.125)

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
4.250	2.000	2.125	2.250	2.375	4.250	1.750	1.875	2.000	2.125	3.250	2.000	2.125	2.250	2.375
4.375	1.250	1.375	1.500	1.625	4.375	1.000	1.125	1.250	1.375	3.375	1.375	1.500	1.625	1.750
4.500	0.375	0.500	0.625	0.750	4.500	0.125	0.250	0.375	0.500	3.500	0.625	0.750	0.875	1.000
4.625	(0.625)	(0.500)	(0.375)	(0.250)	4.625	(0.875)	(0.750)	(0.625)	(0.500)	3.625	0.000	0.125	0.250	0.375
4.750	(1.375)	(1.250)	(1.125)	(1.000)	4.750	(1.625)	(1.500)	(1.375)	(1.250)	3.750	(0.500)	(0.375)	(0.250)	(0.125)
4.875	(1.875)	(1.750)	(1.625)	(1.500)	4.875	(2.125)	(2.000)	(1.875)	(1.750)	3.875	(1.125)	(1.000)	(0.875)	(0.750)
5.000	(2.500)	(2.375)	(2.250)	(2.125)	5.000	(2.750)	(2.625)	(2.500)	(2.375)	4.000	(1.875)	(1.750)	(1.625)	(1.500)
5.125	(2.750)	(2.625)	(2.500)	(2.375)	5.125	(3.000)	(2.875)	(2.750)	(2.625)	4.125	(2.375)	(2.250)	(2.125)	(2.000)
5.250	(3.125)	(3.000)	(2.875)	(2.750)	5.250	(3.375)	(3.250)	(3.125)	(3.000)	4.250	(2.625)	(2.500)	(2.375)	(2.250)
5.375	(3.375)	(3.250)	(3.125)	(3.000)	5.375	(3.625)	(3.500)	(3.375)	(3.250)	4.375	(2.875)	(2.750)	(2.625)	(2.500)
5.500	(3.625)	(3.500)	(3.375)	(3.250)	5.500	(3.875)	(3.750)	(3.625)	(3.500)	4.500	(3.125)	(3.000)	(2.875)	(2.750)
5.625	(4.000)	(3.875)	(3.750)	(3.625)	5.625	(4.250)	(4.125)	(4.000)	(3.875)	4.625	(3.250)	(3.125)	(3.000)	(2.875)

CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS

ALL PRODUCTS									
FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS									
CREDIT SCORE	<=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	
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	

CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)									
CREDIT SCORE	<=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	
620 - 639	0.625	1.625	1.625	3.125	3.375	N/A	N/A	N/A	

CONVENTIONAL LPMI PRICING

Fixed Rate		Single				Single				
LTV	Coverage	>= 740	720-739	680-719	660-679	Adjustments				
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

STANDARD ADJUSTMENTS				SUBORDINATE FINANCED PRICE ADJUSTMENTS				Notes	
NO ESCROW		NOO		LTV		CLTV		FICO	
No Escrow (Non CA)	0.250	NOO <= 75%	1.750	<=65.00%	80.01% - 95.00%	<720	>=720	- NOO max 85% LTV / 2nd Home 90%	
No Escrow (CA)	0.125	NOO 75-80%	3.500	65.01% - 75.00%	80.01% - 95.00%	0.500	0.250	- FL NOO Condo not available	
No Escrow (NY-80%Max)	0.000	NOO 80.01-85%	4.250	75.01% - 80.00%	75.01% - 95.00%	1.000	0.750	- FL 2nd Home Condo max 70%	
10 Yr Term (to 15 Yr Price)	(0.250)	High Balance C/O	1.000	80.01% - 90.00%	80.01% - 95.00%	1.000	0.750	- 25 year priced same as 30	
10 Yr HB (to 15 Yr HB)	(0.250)	2-4 Unit Condo >75% (>15Yr Term)	1.000	90.01% - 95.00%	90.01% - 95.00%	0.500	0.250	REFER TO PAGE 4 FOR STATE SPECIFIC ADJUSTORS	
LOAN AMOUNT ADJUSTMENTS				ALL	> 95.00%	1.500	1.500		
\$100k - \$125k	0.125	MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75							
\$75k - \$99k	0.250								
\$60k - \$74k	0.875								

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	(0.875)	(0.750)	(0.625)	(0.500)	4.000	(0.625)	(0.500)	(0.375)	(0.250)	4.250	(0.625)	(0.500)	(0.375)	(0.250)
3.625	(1.125)	(1.000)	(0.875)	(0.750)	4.125	(0.875)	(0.750)	(0.625)	(0.500)	4.375	(1.000)	(0.875)	(0.750)	(0.625)
3.750	(1.250)	(1.125)	(1.000)	(0.875)	4.250	(1.125)	(1.000)	(0.875)	(0.750)	4.500	(1.375)	(1.250)	(1.125)	(1.000)
3.875	(1.625)	(1.500)	(1.375)	(1.250)	4.375	(1.375)	(1.250)	(1.125)	(1.000)	4.625	(1.625)	(1.500)	(1.375)	(1.250)
4.000	(1.875)	(1.750)	(1.625)	(1.500)	4.500	(1.625)	(1.500)	(1.375)	(1.250)	4.750	(1.875)	(1.750)	(1.625)	(1.500)
4.125	(2.125)	(2.000)	(1.875)	(1.750)	4.625	(1.875)	(1.750)	(1.625)	(1.500)	4.875	(2.125)	(2.000)	(1.875)	(1.750)
4.250	(2.375)	(2.250)	(2.125)	(2.000)	4.750	(2.125)	(2.000)	(1.875)	(1.750)	5.000	(2.500)	(2.375)	(2.250)	(2.125)
4.375	(2.500)	(2.375)	(2.250)	(2.125)	4.875	(2.250)	(2.125)	(2.000)	(1.875)	5.125	(2.625)	(2.500)	(2.375)	(2.250)
4.500	(2.625)	(2.500)	(2.375)	(2.250)	5.000	(2.375)	(2.250)	(2.125)	(2.000)	5.250	(2.750)	(2.625)	(2.500)	(2.375)
4.625	(2.750)	(2.625)	(2.500)	(2.375)	5.125	(2.500)	(2.375)	(2.250)	(2.125)	5.375	(2.875)	(2.750)	(2.625)	(2.500)
4.750	(2.875)	(2.750)	(2.625)	(2.500)	5.250	(2.625)	(2.500)	(2.375)	(2.250)	5.500	(3.000)	(2.875)	(2.750)	(2.625)
4.875	(3.000)	(2.875)	(2.750)	(2.625)	5.375	(2.750)	(2.625)	(2.500)	(2.375)	5.625	(3.125)	(3.000)	(2.875)	(2.750)

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	0.125	0.250	0.375	0.500	4.000	0.375	0.500	0.625	0.750	4.250	0.375	0.500	0.625	0.750
3.625	(0.125)	0.000	0.125	0.250	4.125	0.125	0.250	0.375	0.500	4.375	0.000	0.125	0.250	0.375
3.750	(0.250)	(0.125)	0.000	0.125	4.250	(0.125)	0.000	0.125	0.250	4.500	(0.375)	(0.250)	(0.125)	0.000
3.875	(0.625)	(0.500)	(0.375)	(0.250)	4.375	(0.375)	(0.250)	(0.125)	0.000	4.625	(0.625)	(0.500)	(0.375)	(0.250)
4.000	(0.875)	(0.750)	(0.625)	(0.500)	4.500	(0.625)	(0.500)	(0.375)	(0.250)	4.750	(0.875)	(0.750)	(0.625)	(0.500)
4.125	(1.125)	(1.000)	(0.875)	(0.750)	4.625	(0.875)	(0.750)	(0.625)	(0.500)	4.875	(1.125)	(1.000)	(0.875)	(0.750)
4.250	(1.375)	(1.250)	(1.125)	(1.000)	4.750	(1.125)	(1.000)	(0.875)	(0.750)	5.000	(1.500)	(1.375)	(1.250)	(1.125)
4.375	(1.500)	(1.375)	(1.250)	(1.125)	4.875	(1.250)	(1.125)	(1.000)	(0.875)	5.125	(1.625)	(1.500)	(1.375)	(1.250)
4.500	(1.625)	(1.500)	(1.375)	(1.250)	5.000	(1.375)	(1.250)	(1.125)	(1.000)	5.250	(1.750)	(1.625)	(1.500)	(1.375)
4.625	(1.750)	(1.625)	(1.500)	(1.375)	5.125	(1.500)	(1.375)	(1.250)	(1.125)	5.375	(1.875)	(1.750)	(1.625)	(1.500)
4.750	(1.875)	(1.750)	(1.625)	(1.500)	5.250	(1.625)	(1.500)	(1.375)	(1.250)	5.500	(2.000)	(1.875)	(1.750)	(1.625)
4.875	(2.000)	(1.875)	(1.750)	(1.625)	5.375	(1.750)	(1.625)	(1.500)	(1.375)	5.625	(2.125)	(2.000)	(1.875)	(1.750)

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	5/1 Libor	5/2/5	2.25	0.6832
740+	(0.250)	0.000	0.000	0.250	0.250	0.250	7/1 Libor	5/2/5	2.25	0.6832
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	10/1 Libor	5/2/5	2.25	0.6832
700 - 719	(0.250)	0.500	0.750	1.000	1.000	1.000				
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
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%	0.750	0.500	- 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)	0.000	80.01% - 90.00%	80.01% - 95.00%	1.000	0.750	- FL 2nd Home Condo max 60%	
		NOO <= 75%	1.750	ALL	> 95.00%	1.500	1.500		
\$60,000 min loan amount		High Balance C/O	1.000						
		2-4 Unit	1.000						
		Condo >75%	0.750						

REFER TO PAGE 5 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

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	1.500	1.625	1.750	1.875	3.250	0.375	0.500	0.625	0.750	3.750	2.000	2.125	2.250	2.375
3.875	1.000	1.125	1.250	1.375	3.375	0.250	0.375	0.500	0.625	3.875	1.500	1.625	1.750	1.875
4.000	0.375	0.500	0.625	0.750	3.500	0.125	0.250	0.375	0.500	4.000	0.875	1.000	1.125	1.250
4.125	0.500	0.625	0.750	0.875	3.625	0.000	0.125	0.250	0.375	4.125	1.000	1.125	1.250	1.375
4.250	(1.875)	(1.750)	(1.625)	(1.500)	3.750	(2.000)	(1.875)	(1.750)	(1.625)	4.250	(1.375)	(1.250)	(1.125)	(1.000)
4.375	(2.375)	(2.250)	(2.125)	(2.000)	3.875	(2.125)	(2.000)	(1.875)	(1.750)	4.375	(1.875)	(1.750)	(1.625)	(1.500)
4.500	(2.875)	(2.750)	(2.625)	(2.500)	4.000	(2.250)	(2.125)	(2.000)	(1.875)	4.500	(2.375)	(2.250)	(2.125)	(2.000)
4.625	(2.875)	(2.750)	(2.625)	(2.500)	4.125	(2.375)	(2.250)	(2.125)	(2.000)	4.625	(2.375)	(2.250)	(2.125)	(2.000)
4.750	(4.625)	(4.500)	(4.375)	(4.250)	4.250	(3.125)	(3.000)	(2.875)	(2.750)	4.750	(4.125)	(4.000)	(3.875)	(3.750)
4.875	(5.000)	(4.875)	(4.750)	(4.625)						4.875	(4.500)	(4.375)	(4.250)	(4.125)
5.000	(5.250)	(5.125)	(5.000)	(4.875)						5.000	(4.750)	(4.625)	(4.500)	(4.375)
5.125	(5.250)	(5.125)	(5.000)	(4.875)						5.125	(4.750)	(4.625)	(4.500)	(4.375)

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	1.375	1.500	1.625	1.750	3.250	2.375	2.500	2.625	2.750	COMING SOON !!!				
4.125	1.750	1.875	2.000	2.125	3.375	2.250	2.375	2.500	2.625					
4.250	(0.625)	(0.500)	(0.375)	(0.250)	3.500	2.125	2.250	2.375	2.500					
4.375	(1.125)	(1.000)	(0.875)	(0.750)	3.625	2.000	2.125	2.250	2.375					
4.500	(1.625)	(1.500)	(1.375)	(1.250)	3.750	0.000	0.125	0.250	0.375					
4.625	(1.625)	(1.500)	(1.375)	(1.250)	3.875	(0.125)	0.000	0.125	0.250					
4.750	(3.125)	(3.000)	(2.875)	(2.750)	4.000	(0.250)	(0.125)	0.000	0.125					
4.875	(3.500)	(3.375)	(3.250)	(3.125)	4.125	(0.375)	(0.250)	(0.125)	0.000					
5.000	(3.750)	(3.625)	(3.500)	(3.375)	4.250	(1.125)	(1.000)	(0.875)	(0.750)					
5.125	(3.750)	(3.625)	(3.500)	(3.375)										
5.250	(1.875)	(1.750)	(1.625)	(1.500)										
5.375	(2.000)	(1.875)	(1.750)	(1.625)										

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	1.375	1.500	1.625	1.750	3.750	1.500	1.625	1.750	1.875	3.750	2.000	2.125	2.250	2.375
2.875	1.000	1.125	1.250	1.375	3.875	1.000	1.125	1.250	1.375	3.875	1.500	1.625	1.750	1.875
3.000	0.625	0.750	0.875	1.000	4.000	0.375	0.500	0.625	0.750	4.000	0.875	1.000	1.125	1.250
3.250	(0.250)	(0.125)	0.000	0.125	4.125	0.500	0.625	0.750	0.875	4.125	1.000	1.125	1.250	1.375
3.375	(0.500)	(0.375)	(0.250)	(0.125)	4.250	(1.875)	(1.750)	(1.625)	(1.500)	4.250	(1.375)	(1.250)	(1.125)	(1.000)
3.500	(0.750)	(0.625)	(0.500)	(0.375)	4.375	(2.375)	(2.250)	(2.125)	(2.000)	4.375	(1.875)	(1.750)	(1.625)	(1.500)
3.750	(1.250)	(1.125)	(1.000)	(0.875)	4.500	(2.875)	(2.750)	(2.625)	(2.500)	4.500	(2.375)	(2.250)	(2.125)	(2.000)
					4.625	(2.875)	(2.750)	(2.625)	(2.500)	4.625	(2.375)	(2.250)	(2.125)	(2.000)
					4.750	(4.625)	(4.500)	(4.375)	(4.250)	4.750	(4.125)	(4.000)	(3.875)	(3.750)
					4.875	(5.000)	(4.875)	(4.750)	(4.625)	4.875	(4.500)	(4.375)	(4.250)	(4.125)
					5.000	(5.250)	(5.125)	(5.000)	(4.875)	5.000	(4.750)	(4.625)	(4.500)	(4.375)
					5.125	(5.250)	(5.125)	(5.000)	(4.875)	5.125	(4.750)	(4.625)	(4.500)	(4.375)

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

FEES 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
4.250	1.000	1.125	1.250	1.375	4.250	2.625	2.750	2.875	3.000	4.250	3.875	4.000	4.125	4.250
4.375	0.250	0.375	0.500	0.625	4.375	1.625	1.750	1.875	2.000	4.375	3.000	3.125	3.250	3.375
4.500	(0.625)	(0.500)	(0.375)	(0.250)	4.500	0.625	0.750	0.875	1.000	4.500	1.875	2.000	2.125	2.250
4.625	(1.625)	(1.500)	(1.375)	(1.250)	4.625	(0.625)	(0.500)	(0.375)	(0.250)	4.625	0.750	0.875	1.000	1.125
4.750	(2.375)	(2.250)	(2.125)	(2.000)	4.750	(1.500)	(1.375)	(1.250)	(1.125)	4.750	(0.375)	(0.250)	(0.125)	0.000
4.875	(2.875)	(2.750)	(2.625)	(2.500)	4.875	(2.250)	(2.125)	(2.000)	(1.875)	4.875	(1.250)	(1.125)	(1.000)	(0.875)
5.000	(3.500)	(3.375)	(3.250)	(3.125)	5.000	(3.125)	(3.000)	(2.875)	(2.750)	5.000	(2.250)	(2.125)	(2.000)	(1.875)
5.125	(4.250)	(4.125)	(4.000)	(3.875)	5.125	(4.125)	(4.000)	(3.875)	(3.750)	5.125	(3.375)	(3.250)	(3.125)	(3.000)
5.250	(4.875)	(4.750)	(4.625)	(4.500)	5.250	(5.000)	(4.875)	(4.750)	(4.625)	5.250	(4.125)	(4.000)	(3.875)	(3.750)
5.375	(5.250)	(5.125)	(5.000)	(4.875)	5.375	(5.375)	(5.250)	(5.125)	(5.000)	5.375	(4.625)	(4.500)	(4.375)	(4.250)
5.500	(5.625)	(5.500)	(5.375)	(5.250)	5.500	(5.875)	(5.750)	(5.625)	(5.500)	5.500	(5.125)	(5.000)	(4.875)	(4.750)
5.625	(6.000)	(5.875)	(5.750)	(5.625)	5.625	(6.375)	(6.250)	(6.125)	(6.000)	5.625	(5.625)	(5.500)	(5.375)	(5.250)

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
4.250	2.375	2.500	2.625	2.750	4.250	2.125	2.250	2.375	2.500	3.250	1.375	1.500	1.625	1.750
4.375	1.625	1.750	1.875	2.000	4.375	1.125	1.250	1.375	1.500	3.375	0.500	0.625	0.750	0.875
4.500	0.750	0.875	1.000	1.125	4.500	0.125	0.250	0.375	0.500	3.500	(0.250)	(0.125)	0.000	0.125
4.625	(0.250)	(0.125)	0.000	0.125	4.625	(1.125)	(1.000)	(0.875)	(0.750)	3.625	(0.875)	(0.750)	(0.625)	(0.500)
4.750	(1.000)	(0.875)	(0.750)	(0.625)	4.750	(2.000)	(1.875)	(1.750)	(1.625)	3.750	(1.375)	(1.250)	(1.125)	(1.000)
4.875	(1.500)	(1.375)	(1.250)	(1.125)	4.875	(2.750)	(2.625)	(2.500)	(2.375)	3.875	(2.000)	(1.875)	(1.750)	(1.625)
5.000	(2.125)	(2.000)	(1.875)	(1.750)	5.000	(3.625)	(3.500)	(3.375)	(3.250)	4.000	(2.750)	(2.625)	(2.500)	(2.375)
5.125	(2.375)	(2.250)	(2.125)	(2.000)	5.125	(4.625)	(4.500)	(4.375)	(4.250)	4.125	(3.250)	(3.125)	(3.000)	(2.875)
5.250	(2.750)	(2.625)	(2.500)	(2.375)	5.250	(5.500)	(5.375)	(5.250)	(5.125)	4.250	(3.500)	(3.375)	(3.250)	(3.125)
5.375	(3.000)	(2.875)	(2.750)	(2.625)	5.375	(5.875)	(5.750)	(5.625)	(5.500)	4.375	(3.750)	(3.625)	(3.500)	(3.375)
5.500	(3.250)	(3.125)	(3.000)	(2.875)	5.500	(6.375)	(6.250)	(6.125)	(6.000)	4.500	(4.000)	(3.875)	(3.750)	(3.625)
5.625	(3.625)	(3.500)	(3.375)	(3.250)	5.625	(6.875)	(6.750)	(6.625)	(6.500)	4.625	(4.125)	(4.000)	(3.875)	(3.750)

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)
		LTV	CLTV	FICO		
\$100k - \$125k	2 Unit 1.000			<720	>=720	LTV 95.01% - 97% 0.50
\$75k - \$99k	3-4 Unit 1.000					LTV 97.01% - 105% 1.00
\$60k - \$74k	Condo >75% 0.750	<=65.00%	80.01% - 95.00%	0.500	0.250	LTV >105% 1.00
\$60,000 min loan amount	Non-Escrow 0.125	65.01% - 75.00%	80.01% - 95.00%	0.750	0.500	REFER TO PAGE 4 FOR STATE SPECIFIC ADJUSTORS
	(=>80% required unless prohibited by state)	75.01% - 80.00%	80.01% - 95.00%	1.000	0.750	
	(=<80% allowed if previous was non-escrowed)	80.01% - 90.00%	80.01% - 95.00%	1.000	0.750	
		90.01% - 95.00%	90.01% - 95.00%	0.500	0.250	
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750	15 Year HB 1.250	ALL	> 95.00%	1.500	1.500	
	25 Year Loan 0.000					
	NOO <=75% 1.750					
	NOO 75.01-80% 3.000					
	NOO >80% 3.750					

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	LOCK EXTENSIONS																										
<table style="width: 100%; border-collapse: collapse;"> <tr><td>Flood:</td><td style="text-align: right;">\$10</td></tr> <tr><td>Doc Prep (TX Purchase only):</td><td style="text-align: right;">\$150</td></tr> <tr><td>Doc Prep (TX Refinance only):</td><td style="text-align: right;">\$200</td></tr> <tr><td>Doc Prep (TX Equity only):</td><td style="text-align: right;">\$250</td></tr> <tr><td>Doc Prep (TX IRRRL only):</td><td style="text-align: right;">\$100</td></tr> <tr><td>CA Funding Fee</td><td style="text-align: right;">\$199</td></tr> <tr><td>Tax Service Fee (conventional only)</td><td style="text-align: right;">\$83</td></tr> <tr><td>FHA Streamline</td><td style="text-align: right;">\$495</td></tr> <tr><td>VA IRRRLS</td><td style="text-align: right;">\$495</td></tr> <tr><td>Underwriting/Commitment Fee:</td><td style="text-align: right;">\$895</td></tr> </table>	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:	\$895	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%;">1 Day</td><td style="width: 50%;">FREE</td></tr> <tr><td>2-7 Days</td><td style="text-align: right;">0.125</td></tr> <tr><td>8-15 Days</td><td style="text-align: right;">0.250</td></tr> </table> <p style="text-align: right; font-size: small;">All lock extensions and relocks should be requested through the HomeBridge website</p> <div style="border: 1px solid black; padding: 5px; font-size: x-small; margin-top: 10px;"> 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 </div>	1 Day	FREE	2-7 Days	0.125	8-15 Days	0.250
Flood:	\$10																										
Doc Prep (TX Purchase only):	\$150																										
Doc Prep (TX Refinance only):	\$200																										
Doc Prep (TX Equity only):	\$250																										
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Underwriting/Commitment Fee:	\$895																										
1 Day	FREE																										
2-7 Days	0.125																										
8-15 Days	0.250																										

LOCK DESK INFO	BROKER COMPENSATION																								
Locks accepted until 5PM PST Lock Online via www.homebridgewholesale.com Lock Desk Email locks@homebridge.com Lock Desk Phone 877-890-0545	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Tier 1</td><td style="text-align: right;">1.000</td> <td>Tier 4</td><td style="text-align: right;">1.750</td> <td>Tier 7</td><td style="text-align: right;">2.500</td> <td>Tier 10</td><td style="text-align: right;">3.250</td> </tr> <tr> <td>Tier 2</td><td style="text-align: right;">1.250</td> <td>Tier 5</td><td style="text-align: right;">2.000</td> <td>Tier 8</td><td style="text-align: right;">2.750</td> <td>Tier 11</td><td style="text-align: right;">3.500</td> </tr> <tr> <td>Tier 3</td><td style="text-align: right;">1.500</td> <td>Tier 6</td><td style="text-align: right;">2.250</td> <td>Tier 9</td><td style="text-align: right;">3.000</td> <td></td><td></td> </tr> </table>	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		
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 news submissions@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 ***

AUGUST CONVENTIONAL PURCHASE SPECIAL !!!

0.25 PRICE IMPROVEMENT FOR ALL PURCHASE LOANS LOCKED IN AUGUST

0.25 PRICE IMPROVEMENT FOR ALL LOANS IN THE STATE OF TX