

**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 5**

**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
3.750	1.375	1.500	1.625	1.750	3.500	1.125	1.250	1.375	1.500	2.750	1.000	1.125	1.250	1.375
3.875	0.375	0.500	0.625	0.750	3.625	0.250	0.375	0.500	0.625	2.875	0.250	0.375	0.500	0.625
3.990	(0.500)	(0.375)	(0.250)	(0.125)	3.750	(0.625)	(0.500)	(0.375)	(0.250)	2.990	(0.375)	(0.250)	(0.125)	0.000
4.000	(0.625)	(0.500)	(0.375)	(0.250)	3.875	(1.375)	(1.250)	(1.125)	(1.000)	3.000	(0.500)	(0.375)	(0.250)	(0.125)
4.125	(1.750)	(1.625)	(1.500)	(1.375)	3.990	(2.000)	(1.875)	(1.750)	(1.625)	3.125	(1.125)	(1.000)	(0.875)	(0.750)
4.250	(2.625)	(2.500)	(2.375)	(2.250)	4.000	(2.125)	(2.000)	(1.875)	(1.750)	3.250	(1.750)	(1.625)	(1.500)	(1.375)
4.375	(3.125)	(3.000)	(2.875)	(2.750)	4.125	(3.000)	(2.875)	(2.750)	(2.625)	3.375	(2.375)	(2.250)	(2.125)	(2.000)
4.500	(3.875)	(3.750)	(3.625)	(3.500)	4.250	(3.625)	(3.500)	(3.375)	(3.250)	3.500	(3.250)	(3.125)	(3.000)	(2.875)
4.625	(4.750)	(4.625)	(4.500)	(4.375)	4.375	(4.250)	(4.125)	(4.000)	(3.875)	3.625	(3.750)	(3.625)	(3.500)	(3.375)
4.750	(5.500)	(5.375)	(5.250)	(5.125)	4.500	(4.875)	(4.750)	(4.625)	(4.500)	3.750	(4.125)	(4.000)	(3.875)	(3.750)
4.875	(6.000)	(5.875)	(5.750)	(5.625)	4.625	(5.500)	(5.375)	(5.250)	(5.125)	3.875	(4.500)	(4.375)	(4.250)	(4.125)
4.990	(6.500)	(6.375)	(6.250)	(6.125)	4.750	(6.125)	(6.000)	(5.875)	(5.750)	3.990	(5.000)	(4.875)	(4.750)	(4.625)

  

HIGH BALANCE 30 YEAR FIXED					CONFORMING 10 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
3.990	0.250	0.375	0.500	0.625	2.500	1.625	1.750	1.875	2.000	3.125	0.375	0.500	0.625	0.750
4.000	0.125	0.250	0.375	0.500	2.625	0.750	0.875	1.000	1.125	3.250	(0.500)	(0.375)	(0.250)	(0.125)
4.125	(1.000)	(0.875)	(0.750)	(0.625)	2.750	0.000	0.125	0.250	0.375	3.375	(1.125)	(1.000)	(0.875)	(0.750)
4.250	(1.875)	(1.750)	(1.625)	(1.500)	2.875	(0.625)	(0.500)	(0.375)	(0.250)	3.500	(2.000)	(1.875)	(1.750)	(1.625)
4.375	(2.375)	(2.250)	(2.125)	(2.000)	2.990	(1.250)	(1.125)	(1.000)	(0.875)	3.625	(2.500)	(2.375)	(2.250)	(2.125)
4.500	(3.125)	(3.000)	(2.875)	(2.750)	3.000	(1.375)	(1.250)	(1.125)	(1.000)	3.750	(2.875)	(2.750)	(2.625)	(2.500)
4.625	(4.000)	(3.875)	(3.750)	(3.625)	3.125	(2.000)	(1.875)	(1.750)	(1.625)	3.875	(3.250)	(3.125)	(3.000)	(2.875)
4.750	(4.750)	(4.625)	(4.500)	(4.375)	3.250	(2.500)	(2.375)	(2.250)	(2.125)	3.990	(3.000)	(2.875)	(2.750)	(2.625)
4.875	(5.250)	(5.125)	(5.000)	(4.875)	3.375	(2.875)	(2.750)	(2.625)	(2.500)	4.000	(3.125)	(3.000)	(2.875)	(2.750)
4.990	(5.750)	(5.625)	(5.500)	(5.375)	3.500	(3.375)	(3.250)	(3.125)	(3.000)	4.125	(3.375)	(3.250)	(3.125)	(3.000)
5.000	(5.750)	(5.625)	(5.500)	(5.375)	3.625	(3.875)	(3.750)	(3.625)	(3.500)	4.250	(3.625)	(3.500)	(3.375)	(3.250)
5.125	(5.750)	(5.625)	(5.500)	(5.375)	3.750	(4.250)	(4.125)	(4.000)	(3.875)	4.375	(3.875)	(3.750)	(3.625)	(3.500)

**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	
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	

  

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	
620 - 639	0.625	1.625	1.625	3.125	3.375	N/A	N/A	N/A	

**CONVENTIONAL LPMI PRICING**

Fixed Rate		Single				Adjustments	Single			
LTV	Coverage	>= 740	720-739	680-719	620-679		>= 740	720-739	680-719	620-679
95%-90.01%	30%	2.150%	2.350%	3.290%	4.200%	<=25 Year Amortization Rate/Term Refinance Loan Size > \$417,000 Second Home Cash Out Refinance	-0.180	-0.180	-0.280	-0.390
	25%	1.650%	2.170%	2.940%	3.780%		0.000	0.000	0.530	1.050
90%-85.01%	25%	1.370%	1.720%	2.170%	2.660%		0.400	0.880	1.400	2.100
	12%	1.100%	1.370%	1.540%	1.820%		0.250	0.490	0.700	1.230
85% & below	12%	0.990%	1.120%	1.330%	1.540%		0.500	0.700	1.000	1.300
	6%	0.880%	1.050%	1.190%	1.330%					

**OTHER CONVENTIONAL ADJUSTMENTS**

STANDARD ADJUSTMENTS				SUBORDINATE FINANCED PRICE ADJUSTMENTS				Notes	
						FICO			
				LTV	CLTV	<720	>=720		
HomePath (All LTV)	0.250	NOO <= 75%	1.750	<=65.00%	80.01% - 95.00%	0.500	0.250	- NOO max 85% LTV / 2nd Home 90%	
No Escrow (Non CA)	0.250	NOO 75-80%	3.250	65.01% - 75.00%	80.01% - 95.00%	0.750	0.500	- NOO 90% LTV for HomePath Only	
No Escrow (CA)	0.125	NOO 80.01-85%	4.000	75.01% - 80.00%	75.01% - 95.00%	1.000	0.750	- HomePath owner occupied and second home use regular adjustors	
No Escrow (NY-80%Max)	0.000	High Balance C/O	1.000	80.01% - 90.00%	80.01% - 95.00%	1.000	0.750	- 25 year priced same as 30	
20 Yr HB (to 20 yr price)	0.625	2-4 Unit	1.000					<b>REFER TO PAGE 5 FOR STATE ADJUSTORS</b>	
Escrow Holdback	0.250	Condo >75% (>15Yr Term)	0.750						
<b>HomePath Non-Owner</b>		<b>HomePath &gt; 80% LTV (660 Min)</b>		90.01% - 95.00%	90.01% - 95.00%	0.500	0.250		
NOO <= 70% (Fico >740)	0.250	80.01 - 85%	1.250	ALL	> 95.00%	1.500	1.500		
NOO <= 70% (Fico <740)	1.750	85.01 - 90%	2.000	<b>LOAN AMOUNT ADJUSTMENTS</b>				<b>MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75</b>	
NOO 70.01-75%	1.750	90.01 - 95%	2.750	\$100k - \$125k	0.125				
NOO 75.01-80%	2.250	HomePath with LTV >80% do not require mortgage insurance		\$75k - \$99k	0.250				
NOO 80.01-90%	2.750			\$60k - \$74k	0.875				

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

**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 5**

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

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

**CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS**

CREDIT SCORE	ALL PRODUCTS						ARM INFORMATION			
	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	1 Yr. Libor
740+	(0.250)	0.000	0.000	0.250	0.250	0.250	7/1 Libor	5/2/5	2.25	1 Yr. Libor
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	10/1 Libor	5/2/5	2.25	1 Yr. Libor
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	0.500	0.700	1.000	1.300

**OTHER CONVENTIONAL ADJUSTMENTS**

LOAN AMOUNT ADJUSTMENTS	STANDARD ADJUSTMENTS	SUBORDINATE FINANCED PRICE ADJUSTMENTS				Notes
\$100k - \$125k	0.125	No Escrow (Non CA)	0.250	FICO		- NOO max 75% LTV / 2nd Home 80%
\$75k - \$99k	0.250	No Escrow (CA)	0.125	LTV	<720	
\$60k - \$74k	0.875	No Escrow (NY-80%Max)	0.000	CLTV	>=720	
		NOO <= 75%	1.750	<=65.00%	80.01% - 95.00%	0.500
		High Balance C/O	1.000	65.01% - 75.00%	80.01% - 95.00%	0.750
		2-4 Unit	1.000	75.01% - 80.00%	75.01% - 95.00%	1.000
		Condo >75%	0.750	80.01% - 90.00%	80.01% - 95.00%	1.000
		Escrow Holdback	0.250	ALL	> 95.00%	1.500
						1.500

**REFER TO PAGE 5 FOR STATE ADJUSTORS**

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

**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 5**

# 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
3.375	0.250	0.375	0.500	0.625	2.750	0.375	0.500	0.625	0.750	3.375	1.125	1.250	1.375	1.500
3.500	(0.500)	(0.375)	(0.250)	(0.125)	2.875	0.250	0.375	0.500	0.625	3.500	0.375	0.500	0.625	0.750
3.625	(0.875)	(0.750)	(0.625)	(0.500)	3.000	0.125	0.250	0.375	0.500	3.625	0.000	0.125	0.250	0.375
3.750	(2.625)	(2.500)	(2.375)	(2.250)	3.125	0.000	0.125	0.250	0.375	3.750	(1.750)	(1.625)	(1.500)	(1.375)
3.875	(3.125)	(3.000)	(2.875)	(2.750)	3.250	(2.750)	(2.625)	(2.500)	(2.375)	3.875	(2.250)	(2.125)	(2.000)	(1.875)
4.000	(3.750)	(3.625)	(3.500)	(3.375)	3.375	(2.875)	(2.750)	(2.625)	(2.500)	4.000	(2.875)	(2.750)	(2.625)	(2.500)
4.125	(4.250)	(4.125)	(4.000)	(3.875)	3.500	(3.000)	(2.875)	(2.750)	(2.625)	4.125	(3.375)	(3.250)	(3.125)	(3.000)
4.250	(5.500)	(5.375)	(5.250)	(5.125)	3.625	(3.125)	(3.000)	(2.875)	(2.750)	4.250	(4.625)	(4.500)	(4.375)	(4.250)
4.375	(6.000)	(5.875)	(5.750)	(5.625)	3.750	(4.375)	(4.250)	(4.125)	(4.000)	4.375	(5.125)	(5.000)	(4.875)	(4.750)
4.500	(6.500)	(6.375)	(6.250)	(6.125)						4.500	(5.625)	(5.500)	(5.375)	(5.250)
4.625	(7.000)	(6.875)	(6.750)	(6.625)						4.625	(6.125)	(6.000)	(5.875)	(5.750)
4.750	(7.875)	(7.750)	(7.625)	(7.500)						4.750	(7.000)	(6.875)	(6.750)	(6.625)

FHA/VA 30 YEAR HIGH BALANCE					VA 100% CASH OUT					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
3.500	2.500	2.625	2.750	2.875	3.375	0.250	0.375	0.500	0.625	3.375	2.250	2.375	2.500	2.625
3.625	2.125	2.250	2.375	2.500	3.500	(0.500)	(0.375)	(0.250)	(0.125)	3.500	1.500	1.625	1.750	1.875
3.750	(1.625)	(1.500)	(1.375)	(1.250)	3.625	(0.875)	(0.750)	(0.625)	(0.500)	3.625	1.125	1.250	1.375	1.500
3.875	(2.125)	(2.000)	(1.875)	(1.750)	3.750	(2.625)	(2.500)	(2.375)	(2.250)	3.750	(0.625)	(0.500)	(0.375)	(0.250)
4.000	(2.750)	(2.625)	(2.500)	(2.375)	3.875	(3.125)	(3.000)	(2.875)	(2.750)	3.875	(1.125)	(1.000)	(0.875)	(0.750)
4.125	(3.250)	(3.125)	(3.000)	(2.875)	4.000	(3.750)	(3.625)	(3.500)	(3.375)	4.000	(1.750)	(1.625)	(1.500)	(1.375)
4.250	(4.625)	(4.500)	(4.375)	(4.250)	4.125	(4.250)	(4.125)	(4.000)	(3.875)	4.125	(2.250)	(2.125)	(2.000)	(1.875)
4.375	(5.125)	(5.000)	(4.875)	(4.750)	4.250	(5.500)	(5.375)	(5.250)	(5.125)	4.250	(3.500)	(3.375)	(3.250)	(3.125)
4.500	(5.625)	(5.500)	(5.375)	(5.250)	4.375	(6.000)	(5.875)	(5.750)	(5.625)	4.375	(4.000)	(3.875)	(3.750)	(3.625)
4.625	(6.125)	(6.000)	(5.875)	(5.750)	4.500	(6.500)	(6.375)	(6.250)	(6.125)	4.500	(4.500)	(4.375)	(4.250)	(4.125)
4.750	(6.375)	(6.250)	(6.125)	(6.000)	4.625	(7.000)	(6.875)	(6.750)	(6.625)	4.625	(5.000)	(4.875)	(4.750)	(4.625)
4.875	(6.875)	(6.750)	(6.625)	(6.500)	4.750	(7.875)	(7.750)	(7.625)	(7.500)	4.750	(5.875)	(5.750)	(5.625)	(5.500)

FHA/VA 5/1 ARM					FHA/VA 3/1 ARM					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
2.250	1.000	1.125	1.250	1.375	2.250	(0.875)	(0.750)	(0.625)	(0.500)	3.375	0.750	0.875	1.000	1.125
2.375	0.750	0.875	1.000	1.125	2.375	(1.000)	(0.875)	(0.750)	(0.625)	3.500	0.000	0.125	0.250	0.375
2.500	0.500	0.625	0.750	0.875	2.500	(1.125)	(1.000)	(0.875)	(0.750)	3.625	(0.375)	(0.250)	(0.125)	0.000
2.750	(1.125)	(1.000)	(0.875)	(0.750)	2.625	(1.250)	(1.125)	(1.000)	(0.875)	3.750	(2.125)	(2.000)	(1.875)	(1.750)
2.875	(1.375)	(1.250)	(1.125)	(1.000)	2.750	(1.875)	(1.750)	(1.625)	(1.500)	3.875	(2.625)	(2.500)	(2.375)	(2.250)
3.000	(1.625)	(1.500)	(1.375)	(1.250)	2.875	(2.000)	(1.875)	(1.750)	(1.625)	4.000	(3.250)	(3.125)	(3.000)	(2.875)
3.250	(2.750)	(2.625)	(2.500)	(2.375)	3.000	(2.125)	(2.000)	(1.875)	(1.750)	4.125	(3.750)	(3.625)	(3.500)	(3.375)
3.375	(3.000)	(2.875)	(2.750)	(2.625)	3.125	(2.250)	(2.125)	(2.000)	(1.875)	4.250	(5.000)	(4.875)	(4.750)	(4.625)
3.500	(3.250)	(3.125)	(3.000)	(2.875)	3.250	(2.375)	(2.250)	(2.125)	(2.000)	4.375	(5.500)	(5.375)	(5.250)	(5.125)
3.625	(3.500)	(3.375)	(3.250)	(3.125)	3.375	(2.375)	(2.250)	(2.125)	(2.000)	4.500	(6.000)	(5.875)	(5.750)	(5.625)
3.750	(2.875)	(2.750)	(2.625)	(2.500)	3.500	(2.375)	(2.250)	(2.125)	(2.000)	4.625	(6.500)	(6.375)	(6.250)	(6.125)
3.875	(3.125)	(3.000)	(2.875)	(2.750)	3.625	(2.375)	(2.250)	(2.125)	(2.000)	4.750	(7.375)	(7.250)	(7.125)	(7.000)

## GOVERNMENT ADJUSTMENTS

FICO SCORE	
740+	(0.125)
680 - 739	0.000
660 - 679	0.250
640 - 659	0.750
620 - 639	1.250
600 - 619	1.500
580 - 599	1.750

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
VA IRRRL 2nd & NOO	0.250
15 Yr 203K	2.000
203K High Balance	1.000
2 Unit	0.500
3-4 Unit	1.000
Manual U/W	1.000
15 Yr HB	2.000
ARM HB	0.500
Escrow Holdback	0.250
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 5 FOR STATE 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

**0.25 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS IN ILLINOIS**

**0.25 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA SUBMISSIONS IN CALIFORNIA**



# Wholesale Broker Rate Sheet

5/19/14 7:34 AM PST

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 5

## 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
3.750	1.625	1.750	1.875	2.000	3.875	1.875	2.000	2.125	2.250	3.875	2.625	2.750	2.875	3.000
3.875	0.625	0.750	0.875	1.000	4.000	0.750	0.875	1.000	1.125	4.000	1.500	1.625	1.750	1.875
3.990	(0.250)	(0.125)	0.000	0.125	4.125	(0.500)	(0.375)	(0.250)	(0.125)	4.125	0.375	0.500	0.625	0.750
4.000	(0.375)	(0.250)	(0.125)	0.000	4.250	(1.500)	(1.375)	(1.250)	(1.125)	4.250	(0.625)	(0.500)	(0.375)	(0.250)
4.125	(1.500)	(1.375)	(1.250)	(1.125)	4.375	(2.125)	(2.000)	(1.875)	(1.750)	4.375	(1.250)	(1.125)	(1.000)	(0.875)
4.250	(2.375)	(2.250)	(2.125)	(2.000)	4.500	(3.000)	(2.875)	(2.750)	(2.625)	4.500	(2.125)	(2.000)	(1.875)	(1.750)
4.375	(2.875)	(2.750)	(2.625)	(2.500)	4.625	(3.875)	(3.750)	(3.625)	(3.500)	4.625	(3.125)	(3.000)	(2.875)	(2.750)
4.500	(3.625)	(3.500)	(3.375)	(3.250)	4.750	(4.750)	(4.625)	(4.500)	(4.375)	4.750	(4.000)	(3.875)	(3.750)	(3.625)
4.625	(4.500)	(4.375)	(4.250)	(4.125)	4.875	(5.500)	(5.375)	(5.250)	(5.125)	4.875	(4.750)	(4.625)	(4.500)	(4.375)
4.750	(5.250)	(5.125)	(5.000)	(4.875)										
4.875	(5.750)	(5.625)	(5.500)	(5.375)										
4.990	(6.250)	(6.125)	(6.000)	(5.875)										

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
3.990	0.875	1.000	1.125	1.250	3.875	1.375	1.500	1.625	1.750	2.750	1.625	1.750	1.875	2.000
4.000	0.750	0.875	1.000	1.125	4.000	0.250	0.375	0.500	0.625	2.875	0.875	1.000	1.125	1.250
4.125	(0.375)	(0.250)	(0.125)	0.000	4.125	(1.000)	(0.875)	(0.750)	(0.625)	2.990	0.250	0.375	0.500	0.625
4.250	(1.250)	(1.125)	(1.000)	(0.875)	4.250	(2.000)	(1.875)	(1.750)	(1.625)	3.000	0.125	0.250	0.375	0.500
4.375	(1.750)	(1.625)	(1.500)	(1.375)	4.375	(2.625)	(2.500)	(2.375)	(2.250)	3.125	(0.500)	(0.375)	(0.250)	(0.125)
4.500	(2.500)	(2.375)	(2.250)	(2.125)	4.500	(3.500)	(3.375)	(3.250)	(3.125)	3.250	(1.125)	(1.000)	(0.875)	(0.750)
4.625	(3.375)	(3.250)	(3.125)	(3.000)	4.625	(4.375)	(4.250)	(4.125)	(4.000)	3.375	(1.750)	(1.625)	(1.500)	(1.375)
4.750	(4.125)	(4.000)	(3.875)	(3.750)	4.750	(5.250)	(5.125)	(5.000)	(4.875)	3.500	(2.625)	(2.500)	(2.375)	(2.250)
4.875	(4.625)	(4.500)	(4.375)	(4.250)	4.875	(6.000)	(5.875)	(5.750)	(5.625)	3.625	(3.125)	(3.000)	(2.875)	(2.750)
4.990	(5.125)	(5.000)	(4.875)	(4.750)						3.750	(3.500)	(3.375)	(3.250)	(3.125)
5.000	(5.125)	(5.000)	(4.875)	(4.750)						3.875	(3.875)	(3.750)	(3.625)	(3.500)
5.125	(5.125)	(5.000)	(4.875)	(4.750)						3.990	(4.375)	(4.250)	(4.125)	(4.000)

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	0.500	1.500	2.500	2.750	2.750	2.750	2.750	2.500	2.500	2.500

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 ALL OTHER (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	Non-Escrow 0.125 (>80% required unless prohibited by state) (<80% allowed if previous was non-escrowed)			65.01% - 75.00%	80.01% - 95.00%		
				75.01% - 80.00%	75.01% - 95.00%	1.000	0.750
				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				

REFER TO PAGE 5 FOR STATE 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	FEE BUYOUT	LOCK EXTENSIONS
Flood: \$10	50,000 - 75,000 <b>1.500</b>	1 Day <b>FREE</b>
Doc Prep (TX Purchase only): \$150	75,001 - 100,000 <b>1.000</b>	2-7 Days <b>0.125</b>
Doc Prep (TX Refinance only): \$200	100,001 - 125,000 <b>0.750</b>	8-15 Days <b>0.250</b>
Doc Prep (TX Equity only): \$250	125,001 - 150,000 <b>0.650</b>	16-30 Days <b>0.500</b>
Doc Prep (TX IRRRL only): \$100	150,001 - 175,000 <b>0.520</b>	<small>All lock extensions and relocks should be requested through the HomeBridge website</small>
		LONG TERM LOCKS
CA Funding Fee \$199	175,001 - 200,000 <b>0.470</b>	90 DAY 0.50
Tax Service Fee (conventional only) \$83	200,001 - 225,000 <b>0.420</b>	120 DAY 1.25
FHA Streamline \$495	225,001 - 250,000 <b>0.370</b>	<b>Add to 60 day price</b>
VA IRRRLS \$495	250,001 - 300,000 <b>0.320</b>	<b>Purchase Transactions ONLY</b>
Underwriting/Commitment Fee: \$895	300,001 - 350,000 <b>0.270</b>	AVERAGE PRIME OFFER RATE (APOR)
	350,001 - 417,000 <b>0.220</b>	30 YEAR 4.43
	417,001 - 600,000 <b>0.170</b>	15 YEAR 3.49
	600,001 - 900,000 <b>0.120</b>	
	>900,000 <b>0.000</b>	

LOCK DESK INFO	BROKER COMPENSATION
Locks accepted until 5PM PST	Tier 1 0.500 Tier 6 1.125 Tier 11 1.750 Tier 16 2.375
Lock Online via <a href="http://www.homebridgewholesale.com">www.homebridgewholesale.com</a>	Tier 2 0.625 Tier 7 1.250 Tier 12 1.875 Tier 17 2.500
Lock Desk Email <a href="mailto:locks@homebridge.com">locks@homebridge.com</a>	Tier 3 0.750 Tier 8 1.375 Tier 13 2.000 Tier 18 2.625
	Tier 4 0.875 Tier 9 1.500 Tier 14 2.125 Tier 19 2.750
Lock Desk Phone <a href="tel:877-890-0545">877-890-0545</a>	Tier 5 1.000 Tier 10 1.625 Tier 15 2.250

## GENERAL INFORMATION

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

### \*\*\* ANNOUNCEMENTS \*\*\*

## CURRENT PRICING SPECIALS !!!

**0.25 PRICE IMPROVEMENT FOR ALL SUBMISSIONS IN THE STATE OF FL OR GA (720+ and \$175k+ only)**

**0.25 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA SUBMISSIONS IN THE STATE OF CA**

**0.25 PRICE IMPROVEMENT FOR ALL CONVENTIONAL LOCKS IN THE STATE OF TX**

**0.25 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS IN THE STATE OF IL**