

**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	2.250	2.375	2.500	2.625	3.500	2.125	2.250	2.375	2.500	2.750	2.000	2.125	2.250	2.375
3.875	1.375	1.500	1.625	1.750	3.625	1.250	1.375	1.500	1.625	2.875	1.250	1.375	1.500	1.625
3.990	0.500	0.625	0.750	0.875	3.750	0.375	0.500	0.625	0.750	2.990	0.500	0.625	0.750	0.875
4.000	0.375	0.500	0.625	0.750	3.875	(0.375)	(0.250)	(0.125)	0.000	3.000	0.375	0.500	0.625	0.750
4.125	(0.750)	(0.625)	(0.500)	(0.375)	3.990	(1.000)	(0.875)	(0.750)	(0.625)	3.125	(0.375)	(0.250)	(0.125)	0.000
4.250	(1.625)	(1.500)	(1.375)	(1.250)	4.000	(1.125)	(1.000)	(0.875)	(0.750)	3.250	(0.750)	(0.625)	(0.500)	(0.375)
4.375	(2.375)	(2.250)	(2.125)	(2.000)	4.125	(2.000)	(1.875)	(1.750)	(1.625)	3.375	(1.375)	(1.250)	(1.125)	(1.000)
4.500	(3.125)	(3.000)	(2.875)	(2.750)	4.250	(2.625)	(2.500)	(2.375)	(2.250)	3.500	(2.250)	(2.125)	(2.000)	(1.875)
4.625	(4.125)	(4.000)	(3.875)	(3.750)	4.375	(3.375)	(3.250)	(3.125)	(3.000)	3.625	(2.750)	(2.625)	(2.500)	(2.375)
4.750	(4.875)	(4.750)	(4.625)	(4.500)	4.500	(4.125)	(4.000)	(3.875)	(3.750)	3.750	(3.125)	(3.000)	(2.875)	(2.750)
4.875	(5.500)	(5.375)	(5.250)	(5.125)	4.625	(4.750)	(4.625)	(4.500)	(4.375)	3.875	(3.750)	(3.625)	(3.500)	(3.375)
4.990	(5.875)	(5.750)	(5.625)	(5.500)	4.750	(5.375)	(5.250)	(5.125)	(5.000)	3.990	(4.250)	(4.125)	(4.000)	(3.875)
5.000	(6.000)	(5.875)	(5.750)	(5.625)	4.875	(6.000)	(5.875)	(5.750)	(5.625)	4.000	(4.375)	(4.250)	(4.125)	(4.000)
5.125	(6.625)	(6.500)	(6.375)	(6.250)	4.990	(6.375)	(6.250)	(6.125)	(6.000)	4.125	(4.750)	(4.625)	(4.500)	(4.375)

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

CONFORMING 30 YEAR FIXED HOMESTYLE					CONFORMING 15 YEAR FIXED HOMESTYLE					Notes				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY					
3.750	3.750	3.875	4.000	4.125	2.750	3.500	3.625	3.750	3.875	<p>- NOO max 85% LTV / 2nd Home 90% - NOO 90% LTV for HomePath Only - HomePath owner occupied and second home use regular adjustors - 25 year priced same as 30</p> <p>REFER TO PAGE 5 FOR STATE ADJUSTORS</p> <p>MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75</p>				
3.875	2.875	3.000	3.125	3.250	2.875	2.750	2.875	3.000	3.125					
3.990	2.000	2.125	2.250	2.375	2.990	2.000	2.125	2.250	2.375					
4.000	1.875	2.000	2.125	2.250	3.000	1.875	2.000	2.125	2.250					
4.125	0.750	0.875	1.000	1.125	3.125	1.125	1.250	1.375	1.500					
4.250	(0.125)	0.000	0.125	0.250	3.250	0.750	0.875	1.000	1.125					
4.375	(0.875)	(0.750)	(0.625)	(0.500)	3.375	0.125	0.250	0.375	0.500					
4.500	(1.625)	(1.500)	(1.375)	(1.250)	3.500	(0.750)	(0.625)	(0.500)	(0.375)					
4.625	(2.625)	(2.500)	(2.375)	(2.250)	3.625	(1.250)	(1.125)	(1.000)	(0.875)					
4.750	(3.375)	(3.250)	(3.125)	(3.000)	3.750	(1.625)	(1.500)	(1.375)	(1.250)					
4.875	(4.000)	(3.875)	(3.750)	(3.625)	3.875	(2.250)	(2.125)	(2.000)	(1.875)					
4.990	(4.375)	(4.250)	(4.125)	(4.000)	3.990	(2.750)	(2.625)	(2.500)	(2.375)					

CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS

CREDIT SCORE	ALL PRODUCTS										CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)				
	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	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00		
740+	(0.250)	0.000	0.000	0.250	0.250	0.250	0.250	0.750	0.000	0.250	0.250	0.500	0.625		
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	0.500	1.000	0.000	0.625	0.625	0.750	1.500		
700 - 719	(0.250)	0.500	0.750	1.000	1.000	1.000	1.000	1.500	0.000	0.625	0.625	0.750	1.500		
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	0.000	0.750	0.750	1.375	2.500		
660 - 679	0.000	1.000	2.000	2.500	2.750	2.250	2.250	2.250	0.250	0.750	0.750	1.500	2.500		
640 - 659	0.500	1.250	2.500	3.000	3.250	2.750	2.750	2.750	0.250	1.250	1.250	2.250	3.000		
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	0.625	1.625	1.625	3.125	3.375		

CONVENTIONAL LPMI PRICING

Fixed Rate	LTV	Coverage	Single							Adjustments	Single			
			>= 760	740-759	720-739	680-719	660-679	640-659	620-639		>= 740	720-739	680-719	620-679
95%-90.01%	30%	1.950%	2.150%	2.230%	3.290%	4.930%	5.120%	5.790%	<=25 Year Amortization	-0.180	-0.180	-0.280	-0.390	
	25%	1.500%	1.650%	2.060%	2.940%	4.180%	4.350%	4.910%		Rate/Term Refinance	0.000	0.000	0.530	1.050
90%-85.01%	25%	1.370%	1.370%	1.600%	2.170%	3.280%	3.530%	4.080%	Loan Size > \$417,000	0.400	0.880	1.400	2.100	
	12%	1.100%	1.100%	1.370%	1.540%	1.810%	1.930%	2.200%		Second Home	0.250	0.490	0.700	1.230
85% & below	12%	0.950%	0.990%	1.120%	1.330%	1.540%	1.730%	1.970%	Cash Out Refinance	0.500	0.700	1.000	1.300	

OTHER CONVENTIONAL ADJUSTMENTS

STANDARD ADJUSTMENTS				SUBORDINATE FINANCED PRICE ADJUSTMENTS				LOAN AMOUNT ADJUSTMENTS	
HomePath (All LTV)	0.250	NOO <= 75%	1.750						
No Escrow (Non CA)	0.250	NOO 75-80%	3.250						
No Escrow (CA)	0.125	NOO 80.01-85%	4.000						
No Escrow (NY-80%Max)	0.000	High Balance C/O	1.000						
20 Yr HB (to 20 yr price)	0.625	2-4 Unit	1.000						
Escrow Holdback	0.250	Condo >75% (>15yr Term)	0.750						
HomeStyle High Balance	1.000								
HomePath > 80% LTV (660 Min)				ALL	> 95.00%				
80.01 - 85%	1.250	90.01 - 95%	2.750						
85.01 - 90%	2.000	HomePath LTV >80% do not require MI							

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

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

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

ARM	LTV	Coverage	Single							Adjustments	Single			
			>= 760	740-759	720-739	680-719	660-679	640-659	620-639		>= 740	720-739	680-719	660-679
90%-85.01%	25%	1.710%	1.710%	2.120%	2.870%	4.060%	4.370%	5.050%	Rate/Term Refinance	0.000	0.000	0.530	1.050	
	12%	1.380%	1.380%	1.790%	2.000%	2.220%	2.380%	2.710%	Loan Size > \$417,000	0.400	0.880	1.400	2.100	
85% & below	12%	1.190%	1.240%	1.330%	1.580%	1.930%	2.170%	2.470%	Second Home	0.250	0.490	0.700	1.230	
	6%	1.060%	1.100%	1.300%	1.470%	1.840%	1.880%	1.940%	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	LTV		CLTV		REFER TO PAGE 5 FOR STATE ADJUSTORS	
\$75k - \$99k	0.250	No Escrow (CA)	0.125	<=65.00%	80.01% - 95.00%	<720	>=720		
\$60k - \$74k	0.875	No Escrow (NY-80%Max)	0.000	65.01% - 75.00%	80.01% - 95.00%	0.500	0.500		
		NOO <= 75%	1.750	75.01% - 80.00%	75.01% - 95.00%	1.000	0.750		
		High Balance C/O	1.000	80.01% - 90.00%	80.01% - 95.00%	1.000	0.750		
		2-4 Unit	1.000	ALL	> 95.00%	1.500	1.500		
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		Condo >75%	0.750						
		Escrow Holdback	0.250						

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

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

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

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
HB Streamline	0.500
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

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

ARM	
Margin:	2.000
Caps:	1/5

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

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

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
3.990	1.875	2.000	2.125	2.250	3.875	2.250	2.375	2.500	2.625	2.750	2.625	2.750	2.875	3.000
4.000	1.750	1.875	2.000	2.125	4.000	1.000	1.125	1.250	1.375	2.875	1.875	2.000	2.125	2.250
4.125	0.625	0.750	0.875	1.000	4.125	(0.375)	(0.250)	(0.125)	0.000	2.990	1.125	1.250	1.375	1.500
4.250	(0.250)	(0.125)	0.000	0.125	4.250	(1.375)	(1.250)	(1.125)	(1.000)	3.000	1.000	1.125	1.250	1.375
4.375	(1.000)	(0.875)	(0.750)	(0.625)	4.375	(2.375)	(2.250)	(2.125)	(2.000)	3.125	0.250	0.375	0.500	0.625
4.500	(1.750)	(1.625)	(1.500)	(1.375)	4.500	(3.250)	(3.125)	(3.000)	(2.875)	3.250	(0.125)	0.000	0.125	0.250
4.625	(2.750)	(2.625)	(2.500)	(2.375)	4.625	(4.375)	(4.250)	(4.125)	(4.000)	3.375	(0.750)	(0.625)	(0.500)	(0.375)
4.750	(3.500)	(3.375)	(3.250)	(3.125)	4.750	(5.250)	(5.125)	(5.000)	(4.875)	3.500	(1.625)	(1.500)	(1.375)	(1.250)
4.875	(4.125)	(4.000)	(3.875)	(3.750)	4.875	(6.250)	(6.125)	(6.000)	(5.875)	3.625	(2.125)	(2.000)	(1.875)	(1.750)
4.990	(4.500)	(4.375)	(4.250)	(4.125)						3.750	(2.500)	(2.375)	(2.250)	(2.125)
5.000	(4.625)	(4.500)	(4.375)	(4.250)						3.875	(3.125)	(3.000)	(2.875)	(2.750)
5.125	(4.750)	(4.625)	(4.500)	(4.375)						4.125	(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	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 97.01% - 105%	1.00
\$60k - \$74k	0.875	Condo >75%	0.750			LTV >105%	1.00
\$60,000 min loan amount	(>80% required unless prohibited by state) (<=80% allowed if previous was non-escrowed)	Non-Escrow	0.125				
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750	15 Year HB	1.250					REFER TO PAGE 5 FOR STATE ADJUSTORS
	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, NV	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	N/A

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

FEES	FEE BUYOUT	LOCK EXTENSIONS	
Flood: \$10	50,000 - 75,000 1.500	1 Day FREE	
Doc Prep (TX Purchase only): \$150	75,001 - 100,000 1.000	2-7 Days 0.125	
Doc Prep (TX Refinance only): \$200	100,001 - 125,000 0.750	8-15 Days 0.250	
Doc Prep (TX Equity only): \$250	125,001 - 150,000 0.650	16-30 Days 0.500	
Doc Prep (TX IRRRL only): \$100	150,001 - 175,000 0.520	All lock extensions and relocks should be requested through the HomeBridge website	
CA Funding Fee \$199	175,001 - 200,000 0.470	LONG TERM LOCKS	
Tax Service Fee (conventional only) \$83	200,001 - 225,000 0.420	90 DAY 0.50	
FHA Streamline \$495	225,001 - 250,000 0.370	120 DAY 1.25	
VA IRRRLS \$495	250,001 - 300,000 0.320	Add to 60 day price	
Underwriting/Commitment Fee: \$895	300,001 - 350,000 0.270	Purchase Transactions ONLY	
	350,001 - 417,000 0.220	AVERAGE PRIME OFFER RATE (APOR)	
	417,001 - 600,000 0.170	30 YEAR 4.20	
	600,001 - 900,000 0.120	15 YEAR 3.36	
	>900,000 0.000		

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 www.homebridgewholesale.com	Tier 2 0.625 Tier 7 1.250 Tier 12 1.875 Tier 17 2.500
Lock Desk Email locks@homebridge.com	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 877-890-0545	Tier 5 1.000 Tier 10 1.625 Tier 15 2.250

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 ***

CURRENT PRICING SPECIALS !!!

0.50 PRICE IMPROVEMENT FOR ALL SUBMISSIONS IN THE STATES OF CT, FL, GA, IL, ME, MI, NH, NV, OH, OR, WA, WI (720+ and \$150k+ only)

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

0.50 PRICE IMPROVEMENT FOR ALL VA/USDA SUBMISSIONS IN THE STATE OF HI