

**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 6
CONVENTIONAL FIXED RATE PRODUCTS (DU and LP)**

| 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 |
| 3.375 | 0.250 | 0.375 | 0.500 | 0.625 | 3.000 | 3.375 | 3.500 | 3.625 | 3.750 | 2.500 | 1.125 | 1.250 | 1.375 | 1.500 |
| 3.500 | (0.625) | (0.500) | (0.375) | (0.250) | 3.125 | 1.750 | 1.875 | 2.000 | 2.125 | 2.625 | 0.125 | 0.250 | 0.375 | 0.500 |
| 3.625 | (1.625) | (1.500) | (1.375) | (1.250) | 3.250 | 0.375 | 0.500 | 0.625 | 0.750 | 2.750 | (0.500) | (0.375) | (0.250) | (0.125) |
| 3.750 | (2.375) | (2.250) | (2.125) | (2.000) | 3.375 | (0.500) | (0.375) | (0.250) | (0.125) | 2.875 | (1.125) | (1.000) | (0.875) | (0.750) |
| 3.875 | (3.125) | (3.000) | (2.875) | (2.750) | 3.500 | (1.375) | (1.250) | (1.125) | (1.000) | 2.990 | (1.750) | (1.625) | (1.500) | (1.375) |
| 3.990 | (3.625) | (3.500) | (3.375) | (3.250) | 3.625 | (2.125) | (2.000) | (1.875) | (1.750) | 3.000 | (1.875) | (1.750) | (1.625) | (1.500) |
| 4.000 | (3.750) | (3.625) | (3.500) | (3.375) | 3.750 | (2.875) | (2.750) | (2.625) | (2.500) | 3.125 | (2.375) | (2.250) | (2.125) | (2.000) |
| 4.125 | (4.500) | (4.375) | (4.250) | (4.125) | 3.875 | (3.500) | (3.375) | (3.250) | (3.125) | 3.250 | (2.750) | (2.625) | (2.500) | (2.375) |
| 4.250 | (5.125) | (5.000) | (4.875) | (4.750) | 3.990 | (4.000) | (3.875) | (3.750) | (3.625) | 3.375 | (3.250) | (3.125) | (3.000) | (2.875) |
| 4.375 | (5.625) | (5.500) | (5.375) | (5.250) | 4.000 | (4.125) | (4.000) | (3.875) | (3.750) | 3.500 | (3.875) | (3.750) | (3.625) | (3.500) |
| 4.500 | (6.000) | (5.875) | (5.750) | (5.625) | 4.125 | (4.625) | (4.500) | (4.375) | (4.250) | 3.625 | (4.375) | (4.250) | (4.125) | (4.000) |
| 4.625 | (6.375) | (6.250) | (6.125) | (6.000) | 4.250 | (5.125) | (5.000) | (4.875) | (4.750) | 3.750 | (4.625) | (4.500) | (4.375) | (4.250) |
| 4.750 | (6.750) | (6.625) | (6.500) | (6.375) | 4.375 | (5.625) | (5.500) | (5.375) | (5.250) | 3.875 | (4.875) | (4.750) | (4.625) | (4.500) |
| 4.875 | (7.000) | (6.875) | (6.750) | (6.625) | 4.500 | (5.875) | (5.750) | (5.625) | (5.500) | 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 |
| 3.500 | 0.875 | 1.000 | 1.125 | 1.250 | 2.500 | 0.750 | 0.875 | 1.000 | 1.125 | 2.750 | 1.250 | 1.375 | 1.500 | 1.625 |
| 3.625 | (0.125) | 0.000 | 0.125 | 0.250 | 2.625 | (0.250) | (0.125) | 0.000 | 0.125 | 2.875 | 0.625 | 0.750 | 0.875 | 1.000 |
| 3.750 | (1.500) | (1.375) | (1.250) | (1.125) | 2.750 | (0.875) | (0.750) | (0.625) | (0.500) | 2.990 | 0.000 | 0.125 | 0.250 | 0.375 |
| 3.875 | (2.250) | (2.125) | (2.000) | (1.875) | 2.875 | (1.375) | (1.250) | (1.125) | (1.000) | 3.000 | (0.125) | 0.000 | 0.125 | 0.250 |
| 3.990 | (2.750) | (2.625) | (2.500) | (2.375) | 2.990 | (1.875) | (1.750) | (1.625) | (1.500) | 3.125 | (0.625) | (0.500) | (0.375) | (0.250) |
| 4.000 | (2.875) | (2.750) | (2.625) | (2.500) | 3.000 | (2.000) | (1.875) | (1.750) | (1.625) | 3.250 | (1.250) | (1.125) | (1.000) | (0.875) |
| 4.125 | (3.625) | (3.500) | (3.375) | (3.250) | 3.125 | (2.500) | (2.375) | (2.250) | (2.125) | 3.375 | (1.750) | (1.625) | (1.500) | (1.375) |
| 4.250 | (4.250) | (4.125) | (4.000) | (3.875) | 3.250 | (3.000) | (2.875) | (2.750) | (2.625) | 3.500 | (2.375) | (2.250) | (2.125) | (2.000) |
| 4.375 | (4.500) | (4.375) | (4.250) | (4.125) | 3.375 | (3.375) | (3.250) | (3.125) | (3.000) | 3.625 | (2.875) | (2.750) | (2.625) | (2.500) |
| 4.500 | (4.875) | (4.750) | (4.625) | (4.500) | 3.500 | (3.750) | (3.625) | (3.500) | (3.375) | 3.750 | (3.125) | (3.000) | (2.875) | (2.750) |
| 4.625 | (5.125) | (5.000) | (4.875) | (4.750) | 3.625 | (4.125) | (4.000) | (3.875) | (3.750) | 3.875 | (3.375) | (3.250) | (3.125) | (3.000) |
| 4.750 | (5.500) | (5.375) | (5.250) | (5.125) | 3.750 | (4.500) | (4.375) | (4.250) | (4.125) | 3.990 | (3.000) | (2.875) | (2.750) | (2.625) |

| 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 | | | | | |
| 3.625 | (0.125) | 0.000 | 0.125 | 0.250 | 2.500 | 1.000 | 1.125 | 1.250 | 1.375 | <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> | | | | |
| 3.750 | (0.875) | (0.750) | (0.625) | (0.500) | 2.875 | 0.375 | 0.500 | 0.625 | 0.750 | | | | | |
| 3.875 | (1.625) | (1.500) | (1.375) | (1.250) | 2.990 | (0.250) | (0.125) | 0.000 | 0.125 | | | | | |
| 3.990 | (2.125) | (2.000) | (1.875) | (1.750) | 3.000 | (0.375) | (0.250) | (0.125) | 0.000 | | | | | |
| 4.000 | (2.250) | (2.125) | (2.000) | (1.875) | 3.125 | (0.875) | (0.750) | (0.625) | (0.500) | | | | | |
| 4.125 | (3.000) | (2.875) | (2.750) | (2.625) | 3.250 | (1.250) | (1.125) | (1.000) | (0.875) | | | | | |
| 4.250 | (3.625) | (3.500) | (3.375) | (3.250) | 3.375 | (1.750) | (1.625) | (1.500) | (1.375) | | | | | |
| 4.375 | (4.125) | (4.000) | (3.875) | (3.750) | 3.500 | (2.375) | (2.250) | (2.125) | (2.000) | | | | | |
| 4.500 | (4.500) | (4.375) | (4.250) | (4.125) | 3.625 | (2.875) | (2.750) | (2.625) | (2.500) | | | | | |
| 4.625 | (4.875) | (4.750) | (4.625) | (4.500) | 3.750 | (3.125) | (3.000) | (2.875) | (2.750) | | | | | |
| 4.750 | (5.250) | (5.125) | (5.000) | (4.875) | 3.875 | (3.375) | (3.250) | (3.125) | (3.000) | | | | | |
| 4.875 | (5.500) | (5.375) | (5.250) | (5.125) | 3.990 | (3.500) | (3.375) | (3.250) | (3.125) | | | | | |

CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS

| CREDIT SCORE | ALL PRODUCTS | | | | | | | | | | | | | |
|--------------|--|---------------|---------------|---------------|---------------|---------------|---------------|----------|-------|---------------|--|---------------|---------------|--|
| | FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS | | | | | | | | | | 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 | <=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 | Single Premium | (for pricing below 680 score please contact the lock desk) | | | | | | | Adjustments | Single | | | |
|-------------|----------------|--|---------|---------|---------|---------|---------|---------|---|--------|---------|---------|---------|
| | | 800+ | 780-799 | 760-779 | 740-759 | 720-739 | 700-719 | 680-699 | | >= 740 | 720-739 | 700-719 | 680-699 |
| 95%-90.01% | 30% (>20Yr) | 1.500% | 1.520% | 1.770% | 1.900% | 2.330% | 2.800% | 2.900% | Rate/Term Refinance | 0.000 | 0.000 | 0.530 | 0.530 |
| | 25%(<=20Yr) | 1.500% | 1.520% | 1.600% | 1.750% | 2.160% | 2.800% | 2.900% | Loan Size > \$417,000 | 0.400 | 0.880 | 1.400 | 1.400 |
| 90%-85.01% | 25%(>20Yr) | 1.120% | 1.130% | 1.290% | 1.330% | 1.690% | 1.940% | 2.010% | Second Home | 0.250 | 0.490 | 0.700 | 0.700 |
| | 12%(<=20Yr) | 1.120% | 1.130% | 1.200% | 1.200% | 1.470% | 1.640% | 1.640% | Cash Out Refinance | 0.500 | 0.700 | 1.000 | 1.000 |
| 85% & below | 12%(>20)/6% | 0.780% | 0.780% | 0.840% | 0.870% | 1.000% | 1.100% | 1.130% | 80.01-85% Coverage is 12% for >20Yr Term and 6% for <=20Yr Term | | | | |

OTHER CONVENTIONAL ADJUSTMENTS

| STANDARD ADJUSTMENTS | | | SUBORDINATE FINANCED PRICE ADJUSTMENTS | | | | LOAN AMOUNT ADJUSTMENTS | | | | |
|------------------------------|-------|-------------------------------------|--|------|---------------------------------------|-------|-------------------------|-------|---------------------------|-------|-------|
| HomePath (All LTV) | 0.250 | NOO <= 75% | LTV | | CLTV | | FICO | | \$100k - \$125k | 0.125 | |
| No Escrow (Non CA) | 0.250 | NOO 75-80% | <=65.00% | | 80.01% - 95.00% | | <720 | >=720 | \$75k - \$99k | 0.250 | |
| No Escrow (CA) | 0.125 | NOO 80.01-85% | 80.01% - 90.00% | | 80.01% - 95.00% | | 0.500 | 0.250 | \$60k - \$74k | 0.875 | |
| No Escrow (NY-80%Max) | 0.000 | High Balance C/O | 80.01% - 90.00% | | 80.01% - 95.00% | | 0.500 | 0.750 | HomePath Non-Owner | | |
| 20 Yr HB (to 20 yr price) | 0.625 | 2-4 Unit | 80.01% - 90.00% | | 80.01% - 95.00% | | 1.000 | 0.750 | NOO <= 70% (Fico >740) | 0.250 | |
| Escrow Holdback | 0.250 | Condo >75% (>15Yr Term) | 80.01% - 90.00% | | 80.01% - 95.00% | | 1.000 | 0.750 | NOO <= 70% (Fico <740) | 1.750 | |
| HomeStyle High Balance | 1.000 | | 90.01% - 95.00% | | 90.01% - 95.00% | | 0.500 | 0.250 | NOO 70.01-75% | 1.750 | |
| HomePath > 80% LTV (660 Min) | | | ALL | | > 95.00% | | 1.500 | 1.500 | NOO 75.01-80% | 2.250 | |
| 80.01 - 85% | 1.250 | 90.01 - 95% | 2.750 | | LOAN PROSPECTOR (LP) ADJUSTORS | | | | | | |
| 85.01 - 90% | 2.000 | HomePath LTV >80% do not require MI | All Loans | 0.25 | Fico <680 and LTV>=70% | 0.250 | NOO 80.01-90% | | | | 2.750 |

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 6

CONVENTIONAL ARM PRODUCTS (DU)

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

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

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 |
| 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 | FICO | | REFER TO PAGE 5 FOR STATE ADJUSTORS | |
| \$75k - \$99k | 0.250 | No Escrow (CA) | 0.125 | | | <720 | >=720 | | |
| \$60k - \$74k | 0.875 | No Escrow (NY-80%Max) | 0.000 | <=65.00% | 80.01% - 95.00% | 0.500 | 0.250 | | |
| | | NOO <= 75% | 1.750 | 65.01% - 75.00% | 80.01% - 95.00% | 0.750 | 0.500 | | |
| | | High Balance C/O | 1.000 | 75.01% - 80.00% | 75.01% - 95.00% | 1.000 | 0.750 | | |
| | | 2-4 Unit | 1.000 | 80.01% - 90.00% | 80.01% - 95.00% | 1.000 | 0.750 | | |
| | | Condo >75% | 0.750 | ALL | > 95.00% | 1.500 | 1.500 | | |
| | | Escrow Holdback | 0.250 | | | | | | |

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 6

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 |
| 3.125 | 0.375 | 0.500 | 0.625 | 0.750 | 2.750 | (1.500) | (1.375) | (1.250) | (1.125) | 3.125 | 0.875 | 1.000 | 1.125 | 1.250 |
| 3.250 | (2.125) | (2.000) | (1.875) | (1.750) | 2.875 | (1.625) | (1.500) | (1.375) | (1.250) | 3.250 | (1.625) | (1.500) | (1.375) | (1.250) |
| 3.375 | (2.625) | (2.500) | (2.375) | (2.250) | 3.000 | (1.750) | (1.625) | (1.500) | (1.375) | 3.375 | (2.125) | (2.000) | (1.875) | (1.750) |
| 3.500 | (3.375) | (3.250) | (3.125) | (3.000) | 3.125 | (1.875) | (1.750) | (1.625) | (1.500) | 3.500 | (2.875) | (2.750) | (2.625) | (2.500) |
| 3.625 | (3.750) | (3.625) | (3.500) | (3.375) | 3.250 | (3.625) | (3.500) | (3.375) | (3.250) | 3.625 | (3.250) | (3.125) | (3.000) | (2.875) |
| 3.750 | (4.500) | (4.375) | (4.250) | (4.125) | 3.375 | (3.750) | (3.625) | (3.500) | (3.375) | 3.750 | (4.000) | (3.875) | (3.750) | (3.625) |
| 3.875 | (5.000) | (4.875) | (4.750) | (4.625) | 3.500 | (3.875) | (3.750) | (3.625) | (3.500) | 3.875 | (4.500) | (4.375) | (4.250) | (4.125) |
| 4.000 | (5.750) | (5.625) | (5.500) | (5.375) | 3.625 | (4.000) | (3.875) | (3.750) | (3.625) | 4.000 | (5.250) | (5.125) | (5.000) | (4.875) |
| 4.125 | (6.125) | (6.000) | (5.875) | (5.750) | 3.750 | (4.625) | (4.500) | (4.375) | (4.250) | 4.125 | (5.625) | (5.500) | (5.375) | (5.250) |
| 4.250 | (6.500) | (6.375) | (6.250) | (6.125) | | | | | | 4.250 | (6.000) | (5.875) | (5.750) | (5.625) |
| 4.375 | (7.000) | (6.875) | (6.750) | (6.625) | | | | | | 4.375 | (6.500) | (6.375) | (6.250) | (6.125) |
| 4.500 | (7.625) | (7.500) | (7.375) | (7.250) | | | | | | 4.500 | (7.125) | (7.000) | (6.875) | (6.750) |

| 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 |
| 3.250 | (0.750) | (0.625) | (0.500) | (0.375) | 3.125 | 0.375 | 0.500 | 0.625 | 0.750 | 3.125 | 2.375 | 2.500 | 2.625 | 2.750 |
| 3.375 | (1.250) | (1.125) | (1.000) | (0.875) | 3.250 | (2.125) | (2.000) | (1.875) | (1.750) | 3.250 | (0.125) | 0.000 | 0.125 | 0.250 |
| 3.500 | (2.000) | (1.875) | (1.750) | (1.625) | 3.375 | (2.625) | (2.500) | (2.375) | (2.250) | 3.375 | (0.625) | (0.500) | (0.375) | (0.250) |
| 3.625 | (2.375) | (2.250) | (2.125) | (2.000) | 3.500 | (3.375) | (3.250) | (3.125) | (3.000) | 3.500 | (1.375) | (1.250) | (1.125) | (1.000) |
| 3.750 | (3.375) | (3.250) | (3.125) | (3.000) | 3.625 | (3.750) | (3.625) | (3.500) | (3.375) | 3.625 | (1.750) | (1.625) | (1.500) | (1.375) |
| 3.875 | (3.875) | (3.750) | (3.625) | (3.500) | 3.750 | (4.500) | (4.375) | (4.250) | (4.125) | 3.750 | (2.500) | (2.375) | (2.250) | (2.125) |
| 4.000 | (4.625) | (4.500) | (4.375) | (4.250) | 3.875 | (5.000) | (4.875) | (4.750) | (4.625) | 3.875 | (3.000) | (2.875) | (2.750) | (2.625) |
| 4.125 | (5.000) | (4.875) | (4.750) | (4.625) | 4.000 | (5.750) | (5.625) | (5.500) | (5.375) | 4.000 | (3.750) | (3.625) | (3.500) | (3.375) |
| 4.250 | (4.500) | (4.375) | (4.250) | (4.125) | 4.125 | (6.125) | (6.000) | (5.875) | (5.750) | 4.125 | (4.125) | (4.000) | (3.875) | (3.750) |
| 4.375 | (5.000) | (4.875) | (4.750) | (4.625) | 4.250 | (6.500) | (6.375) | (6.250) | (6.125) | 4.250 | (4.500) | (4.375) | (4.250) | (4.125) |
| 4.500 | (5.625) | (5.500) | (5.375) | (5.250) | 4.375 | (7.000) | (6.875) | (6.750) | (6.625) | 4.375 | (5.000) | (4.875) | (4.750) | (4.625) |
| 4.625 | (6.000) | (5.875) | (5.750) | (5.625) | 4.500 | (7.625) | (7.500) | (7.375) | (7.250) | 4.500 | (5.625) | (5.500) | (5.375) | (5.250) |

| 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 | 1.625 | 1.750 | 1.875 | 2.000 | 2.250 | (0.125) | 0.000 | 0.125 | 0.250 | 3.125 | 0.875 | 1.000 | 1.125 | 1.250 |
| 2.375 | 1.375 | 1.500 | 1.625 | 1.750 | 2.375 | (0.125) | 0.000 | 0.125 | 0.250 | 3.250 | (1.625) | (1.500) | (1.375) | (1.250) |
| 2.500 | 1.125 | 1.250 | 1.375 | 1.500 | 2.500 | (0.250) | (0.125) | 0.000 | 0.125 | 3.375 | (2.125) | (2.000) | (1.875) | (1.750) |
| 2.750 | (1.000) | (0.875) | (0.750) | (0.625) | 2.625 | (0.500) | (0.375) | (0.250) | (0.125) | 3.500 | (2.875) | (2.750) | (2.625) | (2.500) |
| 2.875 | (1.250) | (1.125) | (1.000) | (0.875) | 2.750 | (1.000) | (0.875) | (0.750) | (0.625) | 3.625 | (3.250) | (3.125) | (3.000) | (2.875) |
| 3.000 | (1.500) | (1.375) | (1.250) | (1.125) | 2.875 | (1.125) | (1.000) | (0.875) | (0.750) | 3.750 | (4.000) | (3.875) | (3.750) | (3.625) |
| 3.250 | (2.625) | (2.500) | (2.375) | (2.250) | 3.000 | (1.375) | (1.250) | (1.125) | (1.000) | 3.875 | (4.500) | (4.375) | (4.250) | (4.125) |
| 3.375 | (2.875) | (2.750) | (2.625) | (2.500) | 3.125 | (1.500) | (1.375) | (1.250) | (1.125) | 4.000 | (5.250) | (5.125) | (5.000) | (4.875) |
| 3.500 | (3.125) | (3.000) | (2.875) | (2.750) | 3.250 | (1.375) | (1.250) | (1.125) | (1.000) | 4.125 | (5.625) | (5.500) | (5.375) | (5.250) |
| 3.625 | (3.375) | (3.250) | (3.125) | (3.000) | 3.375 | (1.375) | (1.250) | (1.125) | (1.000) | 4.250 | (6.000) | (5.875) | (5.750) | (5.625) |
| 3.750 | (2.625) | (2.500) | (2.375) | (2.250) | 3.500 | (1.375) | (1.250) | (1.125) | (1.000) | 4.375 | (6.500) | (6.375) | (6.250) | (6.125) |
| 3.875 | (2.875) | (2.750) | (2.625) | (2.500) | 3.625 | (1.375) | (1.250) | (1.125) | (1.000) | 4.500 | (7.125) | (7.000) | (6.875) | (6.750) |

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

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 6

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 |
| 3.375 | 0.500 | 0.625 | 0.750 | 0.875 | 3.500 | 1.125 | 1.250 | 1.375 | 1.500 | 3.500 | 1.875 | 2.000 | 2.125 | 2.250 |
| 3.500 | (0.375) | (0.250) | (0.125) | 0.000 | 3.750 | (1.125) | (1.000) | (0.875) | (0.750) | 3.750 | (0.375) | (0.250) | (0.125) | 0.000 |
| 3.625 | (1.375) | (1.250) | (1.125) | (1.000) | 3.875 | (2.000) | (1.875) | (1.750) | (1.625) | 3.875 | (1.375) | (1.250) | (1.125) | (1.000) |
| 3.750 | (2.125) | (2.000) | (1.875) | (1.750) | 4.000 | (2.750) | (2.625) | (2.500) | (2.375) | 4.000 | (2.125) | (2.000) | (1.875) | (1.750) |
| 3.875 | (2.875) | (2.750) | (2.625) | (2.500) | 4.125 | (3.750) | (3.625) | (3.500) | (3.375) | 4.125 | (3.000) | (2.875) | (2.750) | (2.625) |
| 3.990 | (3.375) | (3.250) | (3.125) | (3.000) | 4.250 | (4.500) | (4.375) | (4.250) | (4.125) | 4.250 | (3.875) | (3.750) | (3.625) | (3.500) |
| 4.000 | (3.500) | (3.375) | (3.250) | (3.125) | 4.375 | (5.125) | (5.000) | (4.875) | (4.750) | 4.375 | (4.500) | (4.375) | (4.250) | (4.125) |
| 4.125 | (4.250) | (4.125) | (4.000) | (3.875) | 4.500 | (5.750) | (5.625) | (5.500) | (5.375) | 4.500 | (5.125) | (5.000) | (4.875) | (4.750) |
| 4.250 | (4.875) | (4.750) | (4.625) | (4.500) | 4.625 | (6.250) | (6.125) | (6.000) | (5.875) | 4.625 | (5.625) | (5.500) | (5.375) | (5.250) |
| 4.375 | (5.375) | (5.250) | (5.125) | (5.000) | 4.750 | (6.875) | (6.750) | (6.625) | (6.500) | 4.750 | (6.250) | (6.125) | (6.000) | (5.875) |
| 4.500 | (5.750) | (5.625) | (5.500) | (5.375) | 4.875 | 100.875 | 101.000 | 101.125 | 101.250 | 4.875 | (6.750) | (6.625) | (6.500) | (6.375) |
| 4.875 | (6.750) | (6.625) | (6.500) | (6.375) | | | | | | | | | | |

| 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 |
| 3.500 | 1.500 | 1.625 | 1.750 | 1.875 | 3.500 | 0.625 | 0.750 | 0.875 | 1.000 | 2.500 | 1.750 | 1.875 | 2.000 | 2.125 |
| 3.625 | 0.500 | 0.625 | 0.750 | 0.875 | 3.750 | (1.625) | (1.500) | (1.375) | (1.250) | 2.625 | 0.750 | 0.875 | 1.000 | 1.125 |
| 3.750 | (0.875) | (0.750) | (0.625) | (0.500) | 3.875 | (2.500) | (2.375) | (2.250) | (2.125) | 2.750 | 0.125 | 0.250 | 0.375 | 0.500 |
| 3.875 | (1.625) | (1.500) | (1.375) | (1.250) | 4.000 | (3.250) | (3.125) | (3.000) | (2.875) | 2.875 | (0.500) | (0.375) | (0.250) | (0.125) |
| 3.990 | (2.125) | (2.000) | (1.875) | (1.750) | 4.125 | (4.250) | (4.125) | (4.000) | (3.875) | 2.990 | (1.125) | (1.000) | (0.875) | (0.750) |
| 4.000 | (2.250) | (2.125) | (2.000) | (1.875) | 4.250 | (5.000) | (4.875) | (4.750) | (4.625) | 3.000 | (1.250) | (1.125) | (1.000) | (0.875) |
| 4.125 | (3.000) | (2.875) | (2.750) | (2.625) | 4.375 | (5.625) | (5.500) | (5.375) | (5.250) | 3.125 | (1.750) | (1.625) | (1.500) | (1.375) |
| 4.250 | (3.625) | (3.500) | (3.375) | (3.250) | 4.500 | (6.250) | (6.125) | (6.000) | (5.875) | 3.250 | (2.125) | (2.000) | (1.875) | (1.750) |
| 4.375 | (3.875) | (3.750) | (3.625) | (3.500) | 4.625 | (6.750) | (6.625) | (6.500) | (6.375) | 3.375 | (2.625) | (2.500) | (2.375) | (2.250) |
| 4.500 | (4.250) | (4.125) | (4.000) | (3.875) | 4.750 | (7.375) | (7.250) | (7.125) | (7.000) | 3.500 | (3.250) | (3.125) | (3.000) | (2.875) |
| 4.625 | (4.500) | (4.375) | (4.250) | (4.125) | 4.875 | 100.375 | 100.500 | 100.625 | 100.750 | 3.625 | (3.750) | (3.625) | (3.500) | (3.375) |
| 4.750 | (4.875) | (4.750) | (4.625) | (4.500) | | | | | | 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) | | |
|--|----------------------|--|-------|------|-----------------|--|-------------------|-------|
| | | LTV | CLTV | FICO | | LTV | | |
| \$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 | | <=65.00% | 80.01% - 95.00% | 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 |
| | | | | | 75.01% - 80.00% | 80.01% - 95.00% | 1.000 | 0.750 |
| MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750 | 15 Year HB | 25 Year Loan | 0.000 | | 80.01% - 90.00% | 80.01% - 95.00% | 1.000 | 0.750 |
| | | | | | 90.01% - 95.00% | 90.01% - 95.00% | 0.500 | 0.250 |
| | | | | | ALL | > 95.00% | 1.500 | 1.500 |
| | | | | | NOO <=75% | 1.750 | | |
| | NOO 75.01-80% | 3.000 | | | | | | |
| | NOO >80% | 3.750 | | | | | | |

REFER TO PAGE 5 FOR STATE ADJUSTORS

JUMBO PRODUCTS

| 30 YEAR FIXED | | | | | 15 YEAR FIXED | | | | | ARM Information | |
|---------------------|---------|---------|---------|---------|---------------------|---------|---------|---------|---------|-----------------|--------------|
| RATE | 15 Day | 30 DAY | 45 DAY | 60 DAY | RATE | 15 Day | 30 DAY | 45 DAY | 60 DAY | Index: | 1 Year Libor |
| 4.750 | (4.177) | (4.052) | (3.927) | (3.802) | 4.125 | (2.399) | (2.274) | (2.149) | (2.024) | 5/1 ARM Caps | 2/2/5 |
| 4.625 | (3.905) | (3.780) | (3.655) | (3.530) | 4.000 | (2.194) | (2.069) | (1.944) | (1.819) | 7/1 ARM Caps | 2/2/5 |
| 4.500 | (3.618) | (3.493) | (3.368) | (3.243) | 3.875 | (2.068) | (1.943) | (1.818) | (1.693) | 10/1 ARM Caps | 2/2/5 |
| 4.375 | (3.302) | (3.177) | (3.052) | (2.927) | 3.750 | (1.894) | (1.769) | (1.644) | (1.519) | | |
| 4.250 | (2.906) | (2.781) | (2.656) | (2.531) | 3.625 | (1.660) | (1.535) | (1.410) | (1.285) | | |
| 4.125 | (2.488) | (2.363) | (2.238) | (2.113) | 3.500 | (1.371) | (1.246) | (1.121) | (0.996) | | |
| 4.000 | (2.073) | (1.948) | (1.823) | (1.698) | 3.375 | (1.027) | (0.902) | (0.777) | (0.652) | | |
| 3.875 | (1.617) | (1.492) | (1.367) | (1.242) | 3.250 | (0.654) | (0.529) | (0.404) | (0.279) | | |
| 3.750 | (1.026) | (0.901) | (0.776) | (0.651) | 3.125 | (0.256) | (0.131) | (0.006) | 0.119 | | |
| 3.625 | (0.315) | (0.190) | (0.065) | 0.060 | 3.000 | 0.216 | 0.341 | 0.466 | 0.591 | | |
| 3.500 | 0.462 | 0.587 | 0.712 | 0.837 | 2.875 | 0.799 | 0.924 | 1.049 | 1.174 | | |
| Max Price <= \$1.0M | | 2.250 | | | Max Price <= \$1.0M | | 1.750 | | | | |
| Max Price > \$1.0M | | 1.750 | | | Max Price > \$1.0M | | 1.500 | | | | |

| 5/1 ARM | | | | 7/1 ARM | | | | 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 |
| 3.875 | (1.874) | (1.749) | (1.624) | (1.499) | 3.875 | (1.804) | (1.679) | (1.554) | (1.429) | 4.375 | (2.317) | (2.192) | (2.067) | (1.942) |
| 3.750 | (1.749) | (1.624) | (1.499) | (1.374) | 3.750 | (1.647) | (1.522) | (1.397) | (1.272) | 4.250 | (2.094) | (1.969) | (1.844) | (1.719) |
| 3.625 | (1.623) | (1.498) | (1.373) | (1.248) | 3.625 | (1.437) | (1.312) | (1.187) | (1.062) | 4.125 | (1.818) | (1.693) | (1.568) | (1.443) |
| 3.500 | (1.464) | (1.339) | (1.214) | (1.089) | 3.500 | (1.212) | (1.087) | (0.962) | (0.837) | 4.000 | (1.554) | (1.429) | (1.304) | (1.179) |
| 3.375 | (1.274) | (1.149) | (1.024) | (0.899) | 3.375 | (0.991) | (0.866) | (0.741) | (0.616) | 3.875 | (1.255) | (1.130) | (1.005) | (0.880) |
| 3.250 | (1.053) | (0.928) | (0.803) | (0.678) | 3.250 | (0.722) | (0.597) | (0.472) | (0.347) | 3.750 | (0.839) | (0.714) | (0.589) | (0.464) |
| 3.125 | (0.804) | (0.679) | (0.554) | (0.429) | 3.125 | (0.360) | (0.235) | (0.110) | 0.015 | 3.625 | (0.363) | (0.238) | (0.113) | 0.012 |
| 3.000 | (0.562) | (0.437) | (0.312) | (0.187) | 3.000 | 0.064 | 0.189 | 0.314 | 0.439 | 3.500 | 0.095 | 0.220 | 0.345 | 0.470 |
| 2.875 | (0.304) | (0.179) | (0.054) | 0.071 | 2.875 | 0.510 | 0.635 | 0.760 | 0.885 | 3.375 | 0.534 | 0.659 | 0.784 | 0.909 |
| 2.750 | 0.017 | 0.142 | 0.267 | 0.392 | 2.750 | 1.040 | 1.165 | 1.290 | 1.415 | 3.250 | 1.174 | 1.299 | 1.424 | 1.549 |
| 2.625 | 0.348 | 0.473 | 0.598 | 0.723 | 2.625 | 1.599 | 1.724 | 1.849 | 1.974 | 3.125 | 1.935 | 2.060 | 2.185 | 2.310 |
| Max Price <= \$1.0M | | 0.875 | | | Max Price <= \$1.0M | | 0.875 | | | Max Price <= \$1.0M | | 1.250 | | |
| Max Price > \$1.0M | | 0.750 | | | Max Price > \$1.0M | | 0.750 | | | Max Price > \$1.0M | | 1.000 | | |

| | PRICE ADJUSTMENTS BY LTV | | | | | | | | |
|-------------------------|--------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| | <=40 | 40.01-45 | 45.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
| Loan Amount | | | | | | | | | |
| <=1.0M | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.125) | 0.000 | 0.000 |
| \$1,000,001-\$1,500,000 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | 0.000 | 0.125 | 0.250 | 0.375 |
| \$1,500,001-\$2,000,000 | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | 0.000 | 0.250 | 0.375 | N/A |
| \$2,000,001-\$2,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.250 | N/A | N/A |
| FICO | | | | | | | | | |
| 760+ | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.375) | (0.250) | 0.000 | 0.250 |
| 740-759 | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.125) | 0.000 | 0.375 | 0.625 |
| 720-739 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | 0.125 | 0.375 | 0.625 | 1.000 |
| 700-719 | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | 0.375 | 0.625 | N/A | N/A |
| Occupancy | | | | | | | | | |
| 2 Unit | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A | N/A |
| Second Home | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 | 0.750 | N/A |
| Investor | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Purpose | | | | | | | | | |
| Purchase | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Rate/Term Refi | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| Cash-Out Refi | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | N/A | N/A |
| OTHER | | | | | | | | | |
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 |
| 20 Yr Fixed (to 30yr) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| FL or NV | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.375 |
| California 30Yr Fixed | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 |
| No Escrows | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |

STATE ADJUSTMENTS (Not Applicable to Jumbo Product)

| | 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 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 *****

CURRENT PRICING SPECIALS !!!

NOT APPLICABLE TO JUMBO PRODUCTS

0.50 PRICE IMPROVEMENT FOR ALL SUBMISSIONS IN THE STATES OF CT, IL, NV, RI, SC (720+ and \$150k+ only)

0.375 PRICE IMPROVEMENT FOR ALL SUBMISSIONS IN THE STATES OF AZ, CO, FL, GA, ME, NC, NH, OH, TX, WA (720+ and \$150k+ only)

0.375 PRICE IMPROVEMENT FOR ALL SUBMISSIONS IN THE FOLLOWING COUNTIES OF CA (720+ and \$150k+ only)

ALAMEDA, CONTRA COSTA, MARIN, PLACER, SACRAMENTO, SAN FRANCISCO, SAN MATEO, SANTA CLARA AND FRESNO

0.375 PRICE IMPROVEMENT FOR ALL FANNIE MAE HIGH BALANCE SUBMISSIONS IN THE STATES OF CA, NJ, MD, VA (720 FICO MIN) **

** HIGH BALANCE PRICING SPECIAL CANNOT BE COMBINED WITH OTHER INCENTIVES. IF A LOAN IS HIGH BALANCE AND LOCATED IN ONE OF THE ABOVE CA COUNTIES THEY WOULD BE ELIGIBLE FOR ONLY ONE OF THE 0.375 INCENTIVE'S OFFERED

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

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

NO IRRRL CHARGE FOR SUBMISSIONS IN THE STATE OF HI