

**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	1.875	2.000	2.125	2.250	3.250	1.500	1.625	1.750	1.875	2.500	1.375	1.500	1.625	1.750
3.500	1.000	1.125	1.250	1.375	3.375	0.500	0.625	0.750	0.875	2.625	0.500	0.625	0.750	0.875
3.625	(0.125)	0.000	0.125	0.250	3.500	(0.500)	(0.375)	(0.250)	(0.125)	2.750	0.000	0.125	0.250	0.375
3.750	(1.125)	(1.000)	(0.875)	(0.750)	3.625	(1.500)	(1.375)	(1.250)	(1.125)	2.875	(0.625)	(0.500)	(0.375)	(0.250)
3.875	(1.750)	(1.625)	(1.500)	(1.375)	3.750	(2.375)	(2.250)	(2.125)	(2.000)	2.900	(1.125)	(1.000)	(0.875)	(0.750)
3.990	(2.500)	(2.375)	(2.250)	(2.125)	3.875	(3.000)	(2.875)	(2.750)	(2.625)	3.000	(1.250)	(1.125)	(1.000)	(0.875)
4.000	(2.625)	(2.500)	(2.375)	(2.250)	3.990	(3.375)	(3.250)	(3.125)	(3.000)	3.125	(1.875)	(1.750)	(1.625)	(1.500)
4.125	(3.500)	(3.375)	(3.250)	(3.125)	4.000	(3.500)	(3.375)	(3.250)	(3.125)	3.250	(2.500)	(2.375)	(2.250)	(2.125)
4.250	(4.250)	(4.125)	(4.000)	(3.875)	4.125	(4.125)	(4.000)	(3.875)	(3.750)	3.375	(2.875)	(2.750)	(2.625)	(2.500)
4.375	(4.750)	(4.625)	(4.500)	(4.375)	4.250	(4.750)	(4.625)	(4.500)	(4.375)	3.500	(3.625)	(3.500)	(3.375)	(3.250)
4.500	(5.375)	(5.250)	(5.125)	(5.000)	4.375	(5.250)	(5.125)	(5.000)	(4.875)	3.625	(4.125)	(4.000)	(3.875)	(3.750)
4.625	(5.875)	(5.750)	(5.625)	(5.500)	4.500	(5.750)	(5.625)	(5.500)	(5.375)	3.750	(4.500)	(4.375)	(4.250)	(4.125)
4.750	(6.125)	(6.000)	(5.875)	(5.750)	4.625	(6.125)	(6.000)	(5.875)	(5.750)	3.875	(4.875)	(4.750)	(4.625)	(4.500)
4.875	(6.500)	(6.375)	(6.250)	(6.125)	4.750	(6.375)	(6.250)	(6.125)	(6.000)	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	2.000	2.125	2.250	2.375	2.500	0.875	1.000	1.125	1.250	2.750	1.750	1.875	2.000	2.125
3.625	0.875	1.000	1.125	1.250	2.625	0.000	0.125	0.250	0.375	2.875	1.125	1.250	1.375	1.500
3.750	(0.125)	0.000	0.125	0.250	2.750	(0.500)	(0.375)	(0.250)	(0.125)	2.990	0.625	0.750	0.875	1.000
3.875	(0.625)	(0.500)	(0.375)	(0.250)	2.875	(1.000)	(0.875)	(0.750)	(0.625)	3.000	0.500	0.625	0.750	0.875
3.990	(1.375)	(1.250)	(1.125)	(1.000)	2.990	(1.375)	(1.250)	(1.125)	(1.000)	3.125	(0.125)	0.000	0.125	0.250
4.000	(1.500)	(1.375)	(1.250)	(1.125)	3.000	(1.500)	(1.375)	(1.250)	(1.125)	3.250	(0.750)	(0.625)	(0.500)	(0.375)
4.125	(2.375)	(2.250)	(2.125)	(2.000)	3.125	(2.000)	(1.875)	(1.750)	(1.625)	3.375	(1.375)	(1.250)	(1.125)	(1.000)
4.250	(3.125)	(3.000)	(2.875)	(2.750)	3.250	(2.500)	(2.375)	(2.250)	(2.125)	3.500	(2.125)	(2.000)	(1.875)	(1.750)
4.375	(3.625)	(3.500)	(3.375)	(3.250)	3.375	(3.000)	(2.875)	(2.750)	(2.625)	3.625	(2.625)	(2.500)	(2.375)	(2.250)
4.500	(4.250)	(4.125)	(4.000)	(3.875)	3.500	(3.500)	(3.375)	(3.250)	(3.125)	3.750	(3.000)	(2.875)	(2.750)	(2.625)
4.625	(4.125)	(4.000)	(3.875)	(3.750)	3.625	(3.875)	(3.750)	(3.625)	(3.500)	3.875	(3.375)	(3.250)	(3.125)	(3.000)
4.750	(4.125)	(4.000)	(3.875)	(3.750)	3.750	(4.250)	(4.125)	(4.000)	(3.875)	3.990	(3.000)	(2.875)	(2.750)	(2.625)

CONFORMING 30 YEAR FIXED HOMESTYLE					CONFORMING 15 YEAR FIXED HOMESTYLE				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.625	1.625	1.750	1.875	2.000	2.750	1.750	1.875	2.000	2.125
3.750	0.625	0.750	0.875	1.000	2.875	1.125	1.250	1.375	1.500
3.875	0.000	0.125	0.250	0.375	2.990	0.625	0.750	0.875	1.000
3.990	(0.750)	(0.625)	(0.500)	(0.375)	3.000	0.500	0.625	0.750	0.875
4.000	(0.875)	(0.750)	(0.625)	(0.500)	3.125	(0.125)	0.000	0.125	0.250
4.125	(1.750)	(1.625)	(1.500)	(1.375)	3.250	(0.500)	(0.375)	(0.250)	(0.125)
4.250	(2.500)	(2.375)	(2.250)	(2.125)	3.375	(1.125)	(1.000)	(0.875)	(0.750)
4.375	(3.000)	(2.875)	(2.750)	(2.625)	3.500	(1.875)	(1.750)	(1.625)	(1.500)
4.500	(3.625)	(3.500)	(3.375)	(3.250)	3.625	(2.375)	(2.250)	(2.125)	(2.000)
4.625	(4.125)	(4.000)	(3.875)	(3.750)	3.750	(2.750)	(2.625)	(2.500)	(2.375)
4.750	(4.375)	(4.250)	(4.125)	(4.000)	3.875	(3.125)	(3.000)	(2.875)	(2.750)
4.875	(4.750)	(4.625)	(4.500)	(4.375)	3.990	(3.250)	(3.125)	(3.000)	(2.875)

Notes

- 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

REFER TO PAGE 5 FOR STATE ADJUSTORS

MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75

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	Single Premium (for pricing below 680 score please contact the lock desk)	Adjustments				Single							
		>= 740	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%					\$100k - \$125k	0.125
No Escrow (Non CA)	0.250	NOO 75-80%					\$75k - \$99k	0.250
No Escrow (CA)	0.125	NOO 80.01-85%					\$60k - \$74k	0.875
No Escrow (NY-80%Max)	0.000	High Balance C/O						
20 Yr HB (to 20 yr price)	1.125	2-4 Unit						
Escrow Holdback	0.250	Condo >75% (>15Yr Term)						
HomeStyle High Balance	1.250							
			LOAN PROSPECTOR (LP) ADJUSTORS					
			All Loans	0.25	Fico <680 and LTV>=70%	0.250		

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
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	620-679
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 CONFORMING				
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	2.125	2.250	2.375	2.500	2.750	(0.875)	(0.750)	(0.625)	(0.500)	3.125	2.125	2.250	2.375	2.500
3.250	(1.000)	(0.875)	(0.750)	(0.625)	2.875	(1.000)	(0.875)	(0.750)	(0.625)	3.250	(1.000)	(0.875)	(0.750)	(0.625)
3.375	(1.500)	(1.375)	(1.250)	(1.125)	3.000	(1.125)	(1.000)	(0.875)	(0.750)	3.375	(1.500)	(1.375)	(1.250)	(1.125)
3.500	(2.125)	(2.000)	(1.875)	(1.750)	3.125	(1.250)	(1.125)	(1.000)	(0.875)	3.500	(2.125)	(2.000)	(1.875)	(1.750)
3.625	(2.500)	(2.375)	(2.250)	(2.125)	3.250	(3.250)	(3.125)	(3.000)	(2.875)	3.625	(2.500)	(2.375)	(2.250)	(2.125)
3.750	(3.250)	(3.125)	(3.000)	(2.875)	3.375	(3.375)	(3.250)	(3.125)	(3.000)	3.750	(3.250)	(3.125)	(3.000)	(2.875)
3.875	(3.750)	(3.625)	(3.500)	(3.375)	3.500	(3.500)	(3.375)	(3.250)	(3.125)	3.875	(3.750)	(3.625)	(3.500)	(3.375)
4.000	(4.250)	(4.125)	(4.000)	(3.875)	3.625	(3.625)	(3.500)	(3.375)	(3.250)	4.000	(4.250)	(4.125)	(4.000)	(3.875)
4.125	(4.500)	(4.375)	(4.250)	(4.125)	3.750	(4.250)	(4.125)	(4.000)	(3.875)	4.125	(4.500)	(4.375)	(4.250)	(4.125)
4.250	(5.000)	(4.875)	(4.750)	(4.625)						4.250	(5.000)	(4.875)	(4.750)	(4.625)
4.375	(5.500)	(5.375)	(5.250)	(5.125)						4.375	(5.500)	(5.375)	(5.250)	(5.125)
4.500	(5.625)	(5.500)	(5.375)	(5.250)						4.500	(5.625)	(5.500)	(5.375)	(5.250)

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

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

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)	0.000
HB Streamline (to HB Price)	0.000
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 LOCKS IN HAWAII
0.25 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS 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	2.125	2.250	2.375	2.500	3.500	2.750	2.875	3.000	3.125	3.500	3.250	3.375	3.500	3.625
3.500	1.250	1.375	1.500	1.625	3.750	0.125	0.250	0.375	0.500	3.750	0.500	0.625	0.750	0.875
3.625	0.125	0.250	0.375	0.500	3.875	(0.750)	(0.625)	(0.500)	(0.375)	3.875	(0.500)	(0.375)	(0.250)	(0.125)
3.750	(0.875)	(0.750)	(0.625)	(0.500)	4.000	(1.875)	(1.750)	(1.625)	(1.500)	4.000	(1.625)	(1.500)	(1.375)	(1.250)
3.875	(1.500)	(1.375)	(1.250)	(1.125)	4.125	(3.000)	(2.875)	(2.750)	(2.625)	4.125	(2.750)	(2.625)	(2.500)	(2.375)
3.990	(2.250)	(2.125)	(2.000)	(1.875)	4.250	(4.000)	(3.875)	(3.750)	(3.625)	4.250	(3.875)	(3.750)	(3.625)	(3.500)
4.000	(2.375)	(2.250)	(2.125)	(2.000)	4.375	(4.750)	(4.625)	(4.500)	(4.375)	4.375	(4.500)	(4.375)	(4.250)	(4.125)
4.125	(3.250)	(3.125)	(3.000)	(2.875)	4.500	(5.625)	(5.500)	(5.375)	(5.250)	4.500	(5.375)	(5.250)	(5.125)	(5.000)
4.250	(4.000)	(3.875)	(3.750)	(3.625)	4.625	(6.375)	(6.250)	(6.125)	(6.000)	4.625	(6.000)	(5.875)	(5.750)	(5.625)
4.375	(4.500)	(4.375)	(4.250)	(4.125)	4.750	(6.875)	(6.750)	(6.625)	(6.500)	4.750	(6.500)	(6.375)	(6.250)	(6.125)
4.500	(5.125)	(5.000)	(4.875)	(4.750)	4.875	101.125	101.250	101.375	101.500	4.875	101.375	101.500	101.625	101.750
4.625	(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
3.500	2.625	2.750	2.875	3.000	3.500	2.250	2.375	2.500	2.625	2.500	2.000	2.125	2.250	2.375
3.625	1.500	1.625	1.750	1.875	3.750	(0.375)	(0.250)	(0.125)	0.000	2.625	1.125	1.250	1.375	1.500
3.750	0.500	0.625	0.750	0.875	3.875	(1.250)	(1.125)	(1.000)	(0.875)	2.750	0.625	0.750	0.875	1.000
3.875	0.000	0.125	0.250	0.375	4.000	(2.375)	(2.250)	(2.125)	(2.000)	2.875	0.000	0.125	0.250	0.375
3.990	(0.750)	(0.625)	(0.500)	(0.375)	4.125	(3.500)	(3.375)	(3.250)	(3.125)	2.990	(0.500)	(0.375)	(0.250)	(0.125)
4.000	(0.875)	(0.750)	(0.625)	(0.500)	4.250	(4.500)	(4.375)	(4.250)	(4.125)	3.000	(0.625)	(0.500)	(0.375)	(0.250)
4.125	(1.750)	(1.625)	(1.500)	(1.375)	4.375	(5.250)	(5.125)	(5.000)	(4.875)	3.125	(1.250)	(1.125)	(1.000)	(0.875)
4.250	(2.500)	(2.375)	(2.250)	(2.125)	4.500	(6.125)	(6.000)	(5.875)	(5.750)	3.250	(1.625)	(1.500)	(1.375)	(1.250)
4.375	(3.000)	(2.875)	(2.750)	(2.625)	4.625	(6.875)	(6.750)	(6.625)	(6.500)	3.375	(2.250)	(2.125)	(2.000)	(1.875)
4.500	(3.625)	(3.500)	(3.375)	(3.250)	4.750	(7.375)	(7.250)	(7.125)	(7.000)	3.500	(3.000)	(2.875)	(2.750)	(2.625)
4.625	(3.500)	(3.375)	(3.250)	(3.125)	4.875	100.625	100.750	100.875	101.000	3.625	(3.500)	(3.375)	(3.250)	(3.125)
4.750	(3.500)	(3.375)	(3.250)	(3.125)						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	CLTV	FICO	LTV 95.01% - 97%	0.50	
\$75k - \$99k	0.250	3-4 Unit	1.000				<720	>=720	LTV 97.01% - 105%
\$60k - \$74k	0.875	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 5 FOR STATE ADJUSTORS	
		(-80% required unless prohibited by state)		75.01% - 80.00%	75.01% - 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		
	15 Year HB	1.250		90.01% - 95.00%	90.01% - 95.00%	0.500	0.250		
	25 Year Loan	0.000		ALL	> 95.00%	1.500	1.500		
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750	NOO <=75%	1.750							
	NOO 75.01-80%	3.000							
	NOO >80%	3.750							

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
5.000	(4.232)	(4.107)	(3.982)	(3.857)	4.250	(2.447)	(2.322)	(2.197)	(2.072)	5/1 ARM Caps	2/2/5
4.875	(3.975)	(3.850)	(3.725)	(3.600)	4.125	(2.249)	(2.124)	(1.999)	(1.874)	7/1 ARM Caps	2/2/5
4.750	(3.690)	(3.565)	(3.440)	(3.315)	4.000	(2.100)	(1.975)	(1.850)	(1.725)	10/1 ARM Caps	2/2/5
4.625	(3.426)	(3.301)	(3.176)	(3.051)	3.875	(1.944)	(1.819)	(1.694)	(1.569)		
4.500	(3.037)	(2.912)	(2.787)	(2.662)	3.750	(1.721)	(1.596)	(1.471)	(1.346)		
4.375	(2.626)	(2.501)	(2.376)	(2.251)	3.625	(1.442)	(1.317)	(1.192)	(1.067)		
4.250	(2.209)	(2.084)	(1.959)	(1.834)	3.500	(1.111)	(0.986)	(0.861)	(0.736)		
4.125	(1.774)	(1.649)	(1.524)	(1.399)	3.375	(0.742)	(0.617)	(0.492)	(0.367)		
4.000	(1.243)	(1.118)	(0.993)	(0.868)	3.250	(0.350)	(0.225)	(0.100)	0.025		
3.875	(0.654)	(0.529)	(0.404)	(0.279)	3.125	0.116	0.241	0.366	0.491		
					3.000	0.672	0.797	0.922	1.047		
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	(1.777)	(1.652)	(1.527)	(1.402)	4.000	(1.845)	(1.720)	(1.595)	(1.470)	4.500	(2.352)	(2.227)	(2.102)	(1.977)
3.750	(1.654)	(1.529)	(1.404)	(1.279)	3.875	(1.702)	(1.577)	(1.452)	(1.327)	4.375	(2.134)	(2.009)	(1.884)	(1.759)
3.625	(1.506)	(1.381)	(1.256)	(1.131)	3.750	(1.500)	(1.375)	(1.250)	(1.125)	4.250	(1.865)	(1.740)	(1.615)	(1.490)
3.500	(1.326)	(1.201)	(1.076)	(0.951)	3.625	(1.276)	(1.151)	(1.026)	(0.901)	4.125	(1.598)	(1.473)	(1.348)	(1.223)
3.375	(1.115)	(0.990)	(0.865)	(0.740)	3.500	(1.053)	(0.928)	(0.803)	(0.678)	4.000	(1.305)	(1.180)	(1.055)	(0.930)
3.250	(0.871)	(0.746)	(0.621)	(0.496)	3.375	(0.803)	(0.678)	(0.553)	(0.428)	3.875	(0.904)	(0.779)	(0.654)	(0.529)
3.125	(0.634)	(0.509)	(0.384)	(0.259)	3.250	(0.462)	(0.337)	(0.212)	(0.087)	3.750	(0.434)	(0.309)	(0.184)	(0.059)
3.000	(0.381)	(0.256)	(0.131)	(0.006)	3.125	(0.047)	0.078	0.203	0.328	3.625	0.027	0.152	0.277	0.402
2.875	(0.072)	0.053	0.178	0.303	3.000	0.396	0.521	0.646	0.771	3.500	0.467	0.592	0.717	0.842
2.750	0.249	0.374	0.499	0.624	2.875	0.923	1.048	1.173	1.298	3.375	1.086	1.211	1.336	1.461
2.625	0.652	0.777	0.902	1.027	2.750	1.470	1.595	1.720	1.845	3.250	1.835	1.960	2.085	2.210
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	\$0	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 !!!

NOT APPLICABLE TO JUMBO PRODUCTS

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

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

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

ALAMEDA, CONTRA COSTA, FRESNO, MARIN, PLACER, SACRAMENTO, SAN FRANCISCO, SAN LUIS OBISPO, SAN MATEO, SANTA BARBARA, SANTA CLARA, VENTURA

0.375 PRICE IMPROVEMENT FOR ALL FANNIE MAE HIGH BALANCE LOCKS 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 LOCKS IN THE STATE OF CA

0.75 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS IN THE STATE OF HI

NO IRRRL CHARGE FOR LOCKS IN THE STATE OF HI

0.50 PRICE IMPROVEMENT FOR ALL NON-CREDIT QUALIFYING FHA STREAMLINES

(Cannot be combined with any other pricing special)