

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 7

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

HIGH BALANCE 5/1 ARM					HIGH BALANCE 7/1 ARM					HIGH BALANCE 10/1 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	1.375	1.500	1.625	1.750	2.500	3.000	3.125	3.250	3.375	3.000	2.125	2.250	2.375	2.500
2.875	1.000	1.125	1.250	1.375	2.625	2.625	2.750	2.875	3.000	3.125	1.875	2.000	2.125	2.250
3.000	0.750	0.875	1.000	1.125	2.750	2.125	2.250	2.375	2.500	3.250	1.250	1.375	1.500	1.625
3.125	0.500	0.625	0.750	0.875	2.875	1.750	1.875	2.000	2.125	3.375	0.750	0.875	1.000	1.125
3.250	0.000	0.125	0.250	0.375	3.000	1.375	1.500	1.625	1.750	3.500	0.625	0.750	0.875	1.000
3.375	(0.375)	(0.250)	(0.125)	0.000	3.125	1.000	1.125	1.250	1.375	3.625	0.375	0.500	0.625	0.750
3.500	(0.500)	(0.375)	(0.250)	(0.125)	3.250	0.250	0.375	0.500	0.625	3.750	0.250	0.375	0.500	0.625
3.625	(0.625)	(0.500)	(0.375)	(0.250)	3.375	(0.250)	(0.125)	0.000	0.125	3.875	0.125	0.250	0.375	0.500
3.750	(0.750)	(0.625)	(0.500)	(0.375)	3.500	(0.375)	(0.250)	(0.125)	0.000	4.000	(0.125)	0.000	0.125	0.250
3.875	(0.875)	(0.750)	(0.625)	(0.500)	3.625	(0.500)	(0.375)	(0.250)	(0.125)	4.125	(0.375)	(0.250)	(0.125)	0.000
4.000	(1.000)	(0.875)	(0.750)	(0.625)	3.750	(0.500)	(0.375)	(0.250)	(0.125)	4.250	(0.625)	(0.500)	(0.375)	(0.250)
4.125	(1.250)	(1.125)	(1.000)	(0.875)	3.875	(0.500)	(0.375)	(0.250)	(0.125)	4.375	(0.750)	(0.625)	(0.500)	(0.375)

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+	0.000	0.250	0.250	0.500	0.250	0.250	7/1 Libor	5/2/5	2.25	1 Yr. Libor
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	10/1 Libor	5/2/5	2.25	1 Yr. Libor
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000				
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250				
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250				
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750				
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250				

CREDIT SCORE	CASH-OUT REFI ADJUSTMENTS		
	<=60	60.01 - 70.00	70.01 - 75.00
	740+	0.375	0.625
720 - 739	0.375	1.000	1.000
700 - 719	0.375	1.000	1.000
680 - 699	0.375	1.125	1.125
660 - 679	0.625	1.125	1.125
640 - 659	0.625	1.625	1.625
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			- NOO max 75% LTV / 2nd Home 80%	
\$75k - \$99k	0.250	No Escrow (CA)	0.125				
\$60k - \$74k	0.875	No Escrow (NY-80%Max)	0.000	LTV	CLTV	FICO	
		NOO <= 75%	2.375	ALL		<720	>=720
\$60,000 min loan amount		High Balance C/O	1.000	<=65.00%	80.01% - 95.00%	0.375	0.375
		2-4 Unit	1.000	65.01% - 75.00%	80.01% - 95.00%	0.500	0.500
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		Condo >75%	0.750	75.01% - 95.00%	90.01% - 95.00%	1.000	0.750
		Relock Fee	0.250	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750
		Escrow Holdback	0.250	<=95.00%	95.01% - 97%	1.500	1.500

REFER TO PAGE 7 FOR STATE ADJUSTORS

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 7

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

FHA / FHA STREAMLINE 30 YEAR HIGH BALANCE					USDA 30 YEAR FIXED					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	3.250	(0.500)	(0.375)	(0.250)	(0.125)	3.500	0.375	0.500	0.625	0.750
3.375	(0.500)	(0.375)	(0.250)	(0.125)	3.375	(1.000)	(0.875)	(0.750)	(0.625)	3.625	(0.125)	0.000	0.125	0.250
3.500	(1.125)	(1.000)	(0.875)	(0.750)	3.500	(1.625)	(1.500)	(1.375)	(1.250)	3.750	(1.125)	(1.000)	(0.875)	(0.750)
3.625	(1.625)	(1.500)	(1.375)	(1.250)	3.625	(2.125)	(2.000)	(1.875)	(1.750)	3.875	(1.625)	(1.500)	(1.375)	(1.250)
3.750	(2.375)	(2.250)	(2.125)	(2.000)	3.750	(3.125)	(3.000)	(2.875)	(2.750)	4.000	(2.125)	(2.000)	(1.875)	(1.750)
3.875	(2.875)	(2.750)	(2.625)	(2.500)	3.875	(3.625)	(3.500)	(3.375)	(3.250)	4.125	(2.375)	(2.250)	(2.125)	(2.000)
4.000	(3.375)	(3.250)	(3.125)	(3.000)	4.000	(4.125)	(4.000)	(3.875)	(3.750)	4.250	(2.875)	(2.750)	(2.625)	(2.500)
4.125	(3.625)	(3.500)	(3.375)	(3.250)	4.125	(4.375)	(4.250)	(4.125)	(4.000)	4.375	(3.375)	(3.250)	(3.125)	(3.000)
4.250	(3.875)	(3.750)	(3.625)	(3.500)	4.250	(4.875)	(4.750)	(4.625)	(4.500)	4.500	(3.750)	(3.625)	(3.500)	(3.375)
4.375	(3.625)	(3.500)	(3.375)	(3.250)	4.375	(5.375)	(5.250)	(5.125)	(5.000)	4.625	(3.875)	(3.750)	(3.625)	(3.500)
4.500	(4.000)	(3.875)	(3.750)	(3.625)	4.500	(5.750)	(5.625)	(5.500)	(5.375)	4.750	(3.125)	(3.000)	(2.875)	(2.750)
4.625	(4.125)	(4.000)	(3.875)	(3.750)	4.625	(5.875)	(5.750)	(5.625)	(5.500)	4.875	(3.000)	(2.875)	(2.750)	(2.625)

VA / VA IRRRL 30 YEAR HIGH BALANCE					FHA/VA 5/1 ARM					FHA/VA 3/1 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
3.250	0.000	0.125	0.250	0.375	2.250	2.750	2.875	3.000	3.125	2.250	0.125	0.250	0.375	0.500
3.375	(0.500)	(0.375)	(0.250)	(0.125)	2.375	2.500	2.625	2.750	2.875	2.375	0.000	0.125	0.250	0.375
3.500	(1.125)	(1.000)	(0.875)	(0.750)	2.500	2.250	2.375	2.500	2.625	2.500	(0.250)	(0.125)	0.000	0.125
3.625	(1.625)	(1.500)	(1.375)	(1.250)	2.625	2.000	2.125	2.250	2.375	2.625	(0.250)	(0.125)	0.000	0.125
3.750	(2.375)	(2.250)	(2.125)	(2.000)	2.750	(0.375)	(0.250)	(0.125)	0.000	2.750	(0.375)	(0.250)	(0.125)	0.000
3.875	(2.875)	(2.750)	(2.625)	(2.500)	2.875	(0.625)	(0.500)	(0.375)	(0.250)	2.875	(0.500)	(0.375)	(0.250)	(0.125)
4.000	(3.375)	(3.250)	(3.125)	(3.000)	3.000	(0.875)	(0.750)	(0.625)	(0.500)	3.000	(0.750)	(0.625)	(0.500)	(0.375)
4.125	(3.625)	(3.500)	(3.375)	(3.250)	3.125	(1.125)	(1.000)	(0.875)	(0.750)	3.125	(0.875)	(0.750)	(0.625)	(0.500)
4.250	(3.875)	(3.750)	(3.625)	(3.500)	3.250	(1.750)	(1.625)	(1.500)	(1.375)	3.250	(0.375)	(0.250)	(0.125)	0.000
4.375	(3.625)	(3.500)	(3.375)	(3.250)	3.375	(2.000)	(1.875)	(1.750)	(1.625)	3.375	(0.375)	(0.250)	(0.125)	0.000
4.500	(4.000)	(3.875)	(3.750)	(3.625)	3.500	(2.250)	(2.125)	(2.000)	(1.875)	3.500	(0.375)	(0.250)	(0.125)	0.000
4.625	(4.125)	(4.000)	(3.875)	(3.750)	3.625	(2.500)	(2.375)	(2.250)	(2.125)	3.625	(0.375)	(0.250)	(0.125)	0.000

GOVERNMENT ADJUSTMENTS

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

LOAN AMOUNT	
> \$250k	(0.125)
\$100k - \$125k	0.375
\$75k - \$99k	0.750
\$60k - \$74k	1.250
ODD TERMS (Fixed Rate Only)	
16-20 Year	0.500
21-25 Year	0.250
26-29 Year	0.000
All Priced to 30 Year Rates	
15 Year is minimum term	

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	2.000
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
Relock Fee	0.250

REFER TO PAGE 7 FOR STATE ADJUSTORS

MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750

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

ARM	
Margin:	2.000
Caps:	1/5

0.75 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 7

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

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

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+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.000	0.000
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	0.000	0.000
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	0.500	0.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	0.500	0.500
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	1.250	1.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	1.750	1.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	2.500	2.500

MAX ACCUMULATED ADJUSTMENT IS 0.75 FOR ANY PRIMARY RESIDENCE >80% LTV WITH TERM >20 YEARS (DOES NOT INCLUDE LOAN AMOUNT ADJ., REGION OR ESCROW ADJ. IF APPLICABLE)

MAX ACCUMULATED ADJUSTMENT IS 0.00 FOR ANY PRIMARY RESIDENCE >80% LTV WITH TERM <=20 YEARS (DOES NOT INCLUDE LOAN AMOUNT ADJ., REGION OR ESCROW ADJ. IF APPLICABLE)

MAX ACCUMULATED ADJUSTMENT IS 2.00 FOR ALL OTHER (DOES NOT INCLUDE LOAN AMOUNT ADJ., REGION OR ESCROW ADJ. IF APPLICABLE)

OTHER CONVENTIONAL ADJUSTMENTS

LOAN AMOUNT ADJUSTMENTS	STANDARD ADJUSTMENTS	SUBORDINATE FINANCED PRICE ADJUSTMENTS				Refi Plus/HARP High LTV Adj. (all terms)	
\$100k - \$125k	0.125	2 Unit	1.000			LTV 95.01% - 97%	0.50
\$75k - \$99k	0.250	3-4 Unit	1.000	LTV	CLTV	LTV 97.01% - 105%	1.00
\$60k - \$74k	0.875	Condo >75%	0.750	ALL		LTV >105%	1.00
\$60,000 min loan amount	(80% required unless prohibited by state)	Non-Escrow	0.125	<=65.00%	80.01% - 95.00%	0.500	0.250
		(80% allowed if previous was non-escrowed)		65.01% - 75.00%	80.01% - 95.00%	0.750	0.500
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		15 Year HB	1.250	75.01% - 95.00%	90.01% - 95.00%	1.000	0.750
		25 Year Loan	0.000	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750
		NOO <=75%	2.375	<=95.00%	95.01% - 97%	1.500	1.500
		NOO 75.01-80%	3.625				
	NOO >80%	4.375					
	Relock Fee	0.250					

REFER TO PAGE 7 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
5.000	(3.969)	(3.844)	(3.719)	(3.594)	4.250	(2.379)	(2.254)	(2.129)	(2.004)	5/1 ARM Caps	2/2/5
4.875	(3.684)	(3.559)	(3.434)	(3.309)	4.125	(2.171)	(2.046)	(1.921)	(1.796)	7/1 ARM Caps	2/2/5
4.750	(3.408)	(3.283)	(3.158)	(3.033)	4.000	(2.053)	(1.928)	(1.803)	(1.678)	10/1 ARM Caps	2/2/5
4.625	(3.017)	(2.892)	(2.767)	(2.642)	3.875	(1.873)	(1.748)	(1.623)	(1.498)		
4.500	(2.604)	(2.479)	(2.354)	(2.229)	3.750	(1.634)	(1.509)	(1.384)	(1.259)		
4.375	(2.189)	(2.064)	(1.939)	(1.814)	3.625	(1.342)	(1.217)	(1.092)	(0.967)		
4.250	(1.746)	(1.621)	(1.496)	(1.371)	3.500	(0.991)	(0.866)	(0.741)	(0.616)		
4.125	(1.208)	(1.083)	(0.958)	(0.833)	3.375	(0.617)	(0.492)	(0.367)	(0.242)		
4.000	(0.642)	(0.517)	(0.392)	(0.267)	3.250	(0.217)	(0.092)	0.033	0.158		
3.875	(0.081)	0.044	0.169	0.294	3.125	0.258	0.383	0.508	0.633		
3.750	0.519	0.644	0.769	0.894	3.000	0.853	0.978	1.103	1.228		
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
4.000	(1.847)	(1.722)	(1.597)	(1.472)	4.000	(1.803)	(1.678)	(1.553)	(1.428)	4.375	(2.384)	(2.259)	(2.134)	(2.009)
3.875	(1.723)	(1.598)	(1.473)	(1.348)	3.875	(1.643)	(1.518)	(1.393)	(1.268)	4.250	(2.172)	(2.047)	(1.922)	(1.797)
3.750	(1.592)	(1.467)	(1.342)	(1.217)	3.750	(1.434)	(1.309)	(1.184)	(1.059)	4.125	(1.909)	(1.784)	(1.659)	(1.534)
3.625	(1.428)	(1.303)	(1.178)	(1.053)	3.625	(1.209)	(1.084)	(0.959)	(0.834)	4.000	(1.640)	(1.515)	(1.390)	(1.265)
3.500	(1.232)	(1.107)	(0.982)	(0.857)	3.500	(0.988)	(0.863)	(0.738)	(0.613)	3.875	(1.353)	(1.228)	(1.103)	(0.978)
3.375	(1.005)	(0.880)	(0.755)	(0.630)	3.375	(0.717)	(0.592)	(0.467)	(0.342)	3.750	(0.967)	(0.842)	(0.717)	(0.592)
3.250	(0.760)	(0.635)	(0.510)	(0.385)	3.250	(0.355)	(0.230)	(0.105)	0.020	3.625	(0.503)	(0.378)	(0.253)	(0.128)
3.125	(0.516)	(0.391)	(0.266)	(0.141)	3.125	0.070	0.195	0.320	0.445	3.500	(0.039)	0.086	0.211	0.336
3.000	(0.242)	(0.117)	0.008	0.133	3.000	0.516	0.641	0.766	0.891	3.375	0.404	0.529	0.654	0.779
2.875	0.078	0.203	0.328	0.453	2.875	1.045	1.170	1.295	1.420	3.250	0.999	1.124	1.249	1.374
2.750	0.426	0.551	0.676	0.801	2.750	1.606	1.731	1.856	1.981	3.125	1.736	1.861	1.986	2.111
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									NO MI 80.01-85
	<=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	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	N/A
\$1,500,001-\$2,000,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.250	0.375	N/A	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	N/A
FICO										
760+	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.250	1.375
740-759	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	N/A
720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.125	0.375	0.625	1.000	N/A
700-719	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.375	0.625	N/A	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	N/A
Second Home	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.750	1.000	N/A
Investor	1.500	1.500	1.500	1.500	1.500	2.000	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	0.125
Rate/Term Refi	0.375	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	N/A
Texas Cash-Out Refi	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A	N/A	N/A
OTHER										
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
20 Yr Fixed (to 30yr)	(0.250)	(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	0.750
California 30Yr Fixed	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.625
No Escrows	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125

FOR MORTGAGE PROFESSIONAL USE ONLY - RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE

85% LTV NO MI NOW AVAILABLE !!!

EXPANDED PLUS PROGRAMS

5/1 YEAR ARM					ARM Information	INTEREST RATE ADJUSTMENTS
RATE	15 DAY	30 DAY	45 DAY	60 DAY	Index: 1 Year Libor	Second Home 0.125%
6.000	100.000	100.000	99.875	99.750	5/1 ARM Caps: 5/2/5	LTV >65.0% 0.250%
5.875	99.750	99.750	99.625	99.500	Margin: 3.75%	Loan Amount > \$1.5m 0.250%
5.750	99.500	99.500	99.375	99.250	ALL TRANSACTIONS MUST BE BORROWER PAID	Interest Only Coming Soon
5.625	99.250	99.250	99.125	99.000		Alt-Doc 24 Mo. Bank Statement 0.250%
5.500	99.000	99.000	98.875	98.750		Alt-Doc Limited 0.500%
5.375	98.750	98.750	98.625	98.500		Alt-Doc 12 Mo. Bank Statement 0.750%
5.250	98.500	98.500	98.375	98.250		Asset Depletion 0.500%
5.125	98.250	98.250	98.125	98.000		Cash-Out Refinance 0.500%
5.000	98.000	98.000	97.875	97.750		Investment Property 0.500%
4.875	97.500	97.500	97.375	97.250		Fico > 780 -0.125%
4.750	97.000	97.000	96.875	96.750		Fico 741-780 -0.125%
Program is offered in all HomeBridge approved states except IL, NY and Cash-out in TX						Fico 701-740 0.000%
						Fico 660-700 0.250%
						DTI >= 50% 0.500%
						Unseasoned Foreclosure* 0.750%
* Unseasoned Foreclosure/Short Sale/Bankruptcy time frame is defined as 13 to 36 months after the derogatory credit event						Unseasoned Short Sale* 0.750%
						Unseasoned BK* 0.750%
ALL ADJUMENTS ARE TO RATE AND ARE CUMULATIVE						

UNDERWRITING FEE FOR ALL EXPANDED CRITERIA LOANS IS \$1,095 AND CANNOT BE BOUGHT OUT

STATE ADJUSTMENTS (Not Applicable to Jumbo or Expanded Plus 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, MA, ME, MN, MS, MT, NC, NM, SD, VT, WV	0.125
REGION 3: NY, RI, WY	0.250
REGION 4:** NE	N/A

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

FEES		FEE BUYOUT		LOCK EXTENSIONS / RELOCKS	
Flood:	\$10	50,000 - 75,000	1.500	1 Day	FREE
TX Atty Fee(TX Purchase only):	\$150	75,001 - 100,000	1.000	2-7 Days	0.125
TX Atty Fee(TX Refinance only):	\$150	100,001 - 125,000	0.750	8-15 Days	0.250
TX Atty Fee(TX Equity only):	\$250	125,001 - 150,000	0.650	16-30 Days	0.500
TX Atty Fee(TX IRRRL only):	\$100	150,001 - 175,000	0.520	ALL RELOCKS	0.250
CA Funding Fee	\$199	175,001 - 200,000	0.470	All lock extensions and relocks should be requested through the HomeBridge website	
Tax Service Fee (conventional only)	\$83	200,001 - 225,000	0.420	LONG TERM LOCKS	
FHA Streamline	\$495	225,001 - 250,000	0.370	90 DAY	0.50
VA IRRRLS	\$495	250,001 - 300,000	0.320	120 DAY	1.25
Underwriting/Commitment Fee:	\$895	300,001 - 350,000	0.270	Add to 60 day price / Purchases Only	
Expanded Plus	\$1095	350,001 - 417,000	0.220	AVERAGE PRIME OFFER RATE (APOR)	
(Expanded Plus fees cannot be bought out)		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 FHA LOCKS IN THE STATE OF CA, MA, MD, NY and VA

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

0.125 PRICE IMPROVEMENT FOR ALL LOCKS IN THE STATES OF AZ, CO, FL, GA, MD, ME, NH, NJ, OR, VA, WA (720+ and \$150k+ only)

0.250 PRICE IMPROVEMENT FOR ALL LOCKS IN THE STATE OF TX

0.125 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, NY, 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

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

1.00 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS IN THE STATE OF HI (450K)

NO IRRRL CHARGE FOR LOCKS IN THE STATE OF HI

0.625 PRICE IMPROVEMENT FOR ALL NON-CREDIT QUALIFYING FHA STREAMLINES

0.25 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS IN THE STATE OF CA (CAN BE COMBINED WITH OTHER SPECIALS)

***** PRICING SPECIALS CANNOT BE COMBINED *** (except for 0.25 CA FHA/VA/USDA)**