

**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 7  
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
2.875	1.625	1.750	1.875	2.000	2.875	2.375	2.500	2.625	2.750	2.250	0.875	1.000	1.125	1.250
3.000	0.625	0.750	0.875	1.000	3.000	(0.750)	(0.625)	(0.500)	(0.375)	2.375	0.250	0.375	0.500	0.625
3.125	(0.250)	(0.125)	0.000	0.125	3.125	(1.625)	(1.500)	(1.375)	(1.250)	2.500	(0.625)	(0.500)	(0.375)	(0.250)
3.250	(0.875)	(0.750)	(0.625)	(0.500)	3.250	(2.250)	(2.125)	(2.000)	(1.875)	2.625	(1.000)	(0.875)	(0.750)	(0.625)
3.375	(1.625)	(1.500)	(1.375)	(1.250)	3.375	(2.750)	(2.625)	(2.500)	(2.375)	2.750	(1.875)	(1.750)	(1.625)	(1.500)
3.500	(2.375)	(2.250)	(2.125)	(2.000)	3.500	(3.375)	(3.250)	(3.125)	(3.000)	2.875	(2.375)	(2.250)	(2.125)	(2.000)
3.625	(3.000)	(2.875)	(2.750)	(2.625)	3.625	(4.000)	(3.875)	(3.750)	(3.625)	2.990	(2.750)	(2.625)	(2.500)	(2.375)
3.750	(3.500)	(3.375)	(3.250)	(3.125)	3.750	(4.375)	(4.250)	(4.125)	(4.000)	3.000	(2.750)	(2.625)	(2.500)	(2.375)
3.875	(4.000)	(3.875)	(3.750)	(3.625)	3.875	(4.750)	(4.625)	(4.500)	(4.375)	3.125	(3.125)	(3.000)	(2.875)	(2.750)
3.990	(4.250)	(4.125)	(4.000)	(3.875)	3.990	(5.000)	(4.875)	(4.750)	(4.625)	3.250	(3.375)	(3.250)	(3.125)	(3.000)
4.000	(4.375)	(4.250)	(4.125)	(4.000)	4.000	(5.125)	(5.000)	(4.875)	(4.750)	3.375	(3.750)	(3.625)	(3.500)	(3.375)
4.125	(4.375)	(4.250)	(4.500)	(4.375)	4.125	(5.375)	(5.250)	(5.125)	(5.000)	3.500	(4.125)	(4.000)	(3.875)	(3.750)
4.250	(5.000)	(4.875)	(4.750)	(4.625)	4.250	(5.500)	(5.375)	(5.250)	(5.125)	3.625	(4.375)	(4.250)	(4.125)	(4.000)
4.375	(5.250)	(5.125)	(5.000)	(4.875)	4.375	(5.750)	(5.625)	(5.500)	(5.375)	3.750	(4.500)	(4.375)	(4.250)	(4.125)

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

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

**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+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.375	0.625	0.625	0.875	N/A	
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	0.375	1.000	1.000	1.125	N/A	
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	0.375	1.000	1.000	1.125	N/A	
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	0.375	1.125	1.125	1.750	N/A	
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	0.625	1.125	1.125	1.875	N/A	
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	0.625	1.625	1.625	2.625	N/A	
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	N/A	

**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
97%-95.01%	35%(>20Yr)	2.380%	2.410%	2.970%	3.180%	3.180%	3.950%	3.950%	Rate/Term Refinance	0.000	0.000	0.530	0.530
95%-90.01%	30%(>20Yr)	1.500%	1.520%	1.770%	1.900%	2.330%	2.800%	2.900%	Loan Size > \$417,000	0.400	0.880	1.400	1.400
	25%(<=20Yr)	1.500%	1.520%	1.600%	1.750%	2.160%	2.800%	2.900%	Second Home	0.250	0.490	0.700	0.700
90%-85.01%	25%(>20Yr)	1.120%	1.130%	1.290%	1.330%	1.690%	1.940%	2.010%	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	
No Escrow (Non CA)	0.250	NOO <= 75%					\$100k - \$125k	0.125
No Escrow (CA)	0.125	NOO 75-80%					\$75k - \$99k	0.250
No Escrow (NY-80%Max)	0.000	NOO 80.01-85%					\$60k - \$74k	0.875
20 Yr HB (to 20 yr price)	1.500	High Balance C/O					25 year price same as 30	
Escrow Holdback	0.250	2-4 Unit					REFER TO PAGE 7 FOR STATE ADJUSTORS	
HomeStyle 15 Yr High Bal)	1.250	Attach Condo >75%(>15Yr)						
		Relock Fee						
LOAN PROSPECTOR (LP) ADJUSTORS							MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75	
All Loans	0.00							
All High Balance Loans	0.00							

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

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

**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	LTV	CLTV	FICO		- NOO max 75% LTV / 2nd Home 80%	
\$75k - \$99k	0.250	No Escrow (CA)	0.125			<720	>=720		
\$60k - \$74k	0.875	No Escrow (NY-80%Max)	0.000	ALL		0.375	0.375	REFER TO PAGE 7 FOR STATE ADJUSTORS	
\$60,000 min loan amount		NOO <= 75%	2.375	<=65.00%	80.01% - 95.00%	0.500	0.250		
		High Balance C/O	1.000	65.01% - 75.00%	80.01% - 95.00%	0.750	0.500		
		2-4 Unit	1.000	75.01% - 95.00%	90.01% - 95.00%	1.000	0.750		
		Condo >75%	0.750	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750		
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		Relock Fee	0.250	<=95.00%	95.01% - 97%	1.500	1.500		
		Escrow Holdback	0.250						

**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 7**

**GOVERNMENT PRODUCTS**

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

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

VA IRRRL 30 YEAR FIXED 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
3.000	2.250	2.375	2.500	2.625	2.250	1.875	2.000	2.125	2.250	2.250	0.250	0.375	0.500	0.625
3.125	1.750	1.875	2.000	2.125	2.375	1.625	1.750	1.875	2.000	2.375	0.000	0.125	0.250	0.375
3.250	(1.375)	(1.250)	(1.125)	(1.000)	2.500	1.375	1.500	1.625	1.750	2.500	(0.125)	0.000	0.125	0.250
3.375	(1.875)	(1.750)	(1.625)	(1.500)	2.625	1.125	1.250	1.375	1.500	2.625	(0.250)	(0.125)	0.000	0.125
3.500	(2.500)	(2.375)	(2.250)	(2.125)	2.750	(0.750)	(0.625)	(0.500)	(0.375)	2.750	(0.125)	0.000	0.125	0.250
3.625	(2.750)	(2.625)	(2.500)	(2.375)	2.875	(1.000)	(0.875)	(0.750)	(0.625)	2.875	(0.375)	(0.250)	(0.125)	0.000
3.750	(2.375)	(2.250)	(2.125)	(2.000)	3.000	(1.250)	(1.125)	(1.000)	(0.875)	3.000	(0.500)	(0.375)	(0.250)	(0.125)
3.875	(2.875)	(2.750)	(2.625)	(2.500)	3.125	(1.500)	(1.375)	(1.250)	(1.125)	3.125	(0.750)	(0.625)	(0.500)	(0.375)
4.000	(3.500)	(3.375)	(3.250)	(3.125)	3.250	(1.375)	(1.250)	(1.125)	(1.000)	3.250	(0.500)	(0.375)	(0.250)	(0.125)
4.125	(3.500)	(3.375)	(3.250)	(3.125)	3.375	(1.625)	(1.500)	(1.375)	(1.250)	3.375	(0.500)	(0.375)	(0.250)	(0.125)
4.250	(2.875)	(2.750)	(2.625)	(2.500)	3.500	(1.875)	(1.750)	(1.625)	(1.500)	3.500	(0.500)	(0.375)	(0.250)	(0.125)
4.375	(1.375)	(1.250)	(1.125)	(1.000)	3.625	(2.125)	(2.000)	(1.875)	(1.750)	3.625	(0.500)	(0.375)	(0.250)	(0.125)

FHA 30 YEAR 203K CONFORMING					FHA/VA 15 YEAR FIXED					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
3.250	(0.250)	(0.125)	0.000	0.125	2.750	(2.250)	(2.125)	(2.000)	(1.875)	2.750	0.875	1.000	1.125	1.250
3.375	(0.750)	(0.625)	(0.500)	(0.375)	2.875	(2.625)	(2.500)	(2.375)	(2.250)	2.875	0.375	0.500	0.625	0.750
3.500	(1.375)	(1.250)	(1.125)	(1.000)	3.000	(3.250)	(3.125)	(3.000)	(2.875)	3.000	(0.250)	(0.125)	0.000	0.125
3.625	(1.625)	(1.500)	(1.375)	(1.250)	3.125	(3.250)	(3.125)	(3.000)	(2.875)	3.125	(0.750)	(0.625)	(0.500)	(0.375)
3.750	(1.750)	(1.625)	(1.500)	(1.375)	3.250	(3.500)	(3.375)	(3.250)	(3.125)	3.250	(2.375)	(2.250)	(2.125)	(2.000)
3.875	(2.250)	(2.125)	(2.000)	(1.875)	3.375	(3.875)	(3.750)	(3.625)	(3.500)	3.375	(2.875)	(2.750)	(2.625)	(2.500)
4.000	(2.875)	(2.750)	(2.625)	(2.500)	3.500	(4.375)	(4.250)	(4.125)	(4.000)	3.500	(3.500)	(3.375)	(3.250)	(3.125)
4.125	(2.875)	(2.750)	(2.625)	(2.500)	3.625	(4.500)	(4.375)	(4.250)	(4.125)	3.625	(3.750)	(3.625)	(3.500)	(3.375)
4.250	(2.250)	(2.125)	(2.000)	(1.875)	3.750	(3.750)	(3.625)	(3.500)	(3.375)	3.750	(3.875)	(3.750)	(3.625)	(3.500)
4.375	(2.375)	(2.250)	(2.125)	(2.000)						3.875	(4.375)	(4.250)	(4.125)	(4.000)
4.500	(2.250)	(2.125)	(2.000)	(1.875)						4.000	(5.000)	(4.875)	(4.750)	(4.625)
4.625	(2.375)	(2.250)	(2.125)	(2.000)						4.125	(5.000)	(4.875)	(4.750)	(4.625)

**GOVERNMENT ADJUSTMENTS**

REFER TO PAGE 7 FOR STATE ADJUSTORS					OTHER						
FICO SCORE		203K ADJUSTORS		LOAN AMOUNT		ODD TERMS (Fixed Rate Only)		VA IRRRL 2nd & NOO			
740+	(0.125)	203K High Balance	2.000	> \$250k	(0.125)	16-20 Year	0.500	2 Unit	0.500		
680 - 739	0.000	15 Yr 203K	2.000	\$100k - \$125k	0.375	21-25 Year	0.250	3-4 Unit	1.000		
660 - 679	0.250			\$75k - \$99k	0.750	26-29 Year	0.000	Manual U/W	1.000		
640 - 659	0.750			\$60k - \$74k	1.250	All Priced to 30 Year Rates		15 Yr HB	2.000		
620 - 639	1.250							ARM HB	0.500		
600 - 619	1.500	MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		ARM	2.000	FEES FOR GOVERNMENT LOANS IN NORTH CAROLINA ARE REDUCED TO \$0 WITH 0.375 PRICE ADJUSTMENT			Escrow Holdback	0.250	
580 - 599	1.750			Margin:					1/5	NC Fee Buyout	0.375
550 - 579	2.500			Caps:						\$100 Down HUD	0.500
								Relock Fee	0.250		

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

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
3.125	1.875	2.000	2.125	2.250	3.000	2.625	2.750	2.875	3.000	2.250	1.500	1.625	1.750	1.875
3.250	0.875	1.000	1.125	1.250	3.250	0.625	0.750	0.875	1.000	2.375	0.875	1.000	1.125	1.250
3.375	0.125	0.250	0.375	0.500	3.375	(0.375)	(0.250)	(0.125)	0.000	2.500	0.000	0.125	0.250	0.375
3.500	(0.625)	(0.500)	(0.375)	(0.250)	3.500	(1.375)	(1.250)	(1.125)	(1.000)	2.625	(0.375)	(0.250)	(0.125)	0.000
3.625	(1.250)	(1.125)	(1.000)	(0.875)	3.625	(2.250)	(2.125)	(2.000)	(1.875)	2.750	(1.250)	(1.125)	(1.000)	(0.875)
3.750	(1.500)	(1.375)	(1.250)	(1.125)	3.750	(2.875)	(2.750)	(2.625)	(2.500)	2.875	(1.750)	(1.625)	(1.500)	(1.375)
3.875	(2.000)	(1.875)	(1.750)	(1.625)	3.875	(3.500)	(3.375)	(3.250)	(3.125)	2.990	(2.125)	(2.000)	(1.875)	(1.750)
3.990	(2.250)	(2.125)	(2.000)	(1.875)	4.000	(4.000)	(3.875)	(3.750)	(3.625)	3.000	(2.125)	(2.000)	(1.875)	(1.750)
4.000	(2.375)	(2.250)	(2.125)	(2.000)	4.125	(4.625)	(4.500)	(4.375)	(4.250)	3.125	(2.500)	(2.375)	(2.250)	(2.125)
4.125	(2.750)	(2.625)	(2.500)	(2.375)	4.250	(5.250)	(5.125)	(5.000)	(4.875)	3.250	(2.750)	(2.625)	(2.500)	(2.375)
4.250	(2.250)	(2.125)	(2.000)	(1.875)	4.375	(5.625)	(5.500)	(5.375)	(5.250)	3.375	(3.125)	(3.000)	(2.875)	(2.750)
4.375	(2.250)	(2.125)	(2.000)	(1.875)						3.750	(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) (=>80% allowed if previous was non-escrowed)	Non-Escrow	0.125	<=65.00%	80.01% - 95.00%	0.500	0.250
		15 Year HB	1.250	65.01% - 75.00%	80.01% - 95.00%	0.750	0.500
		25 Year Loan	0.000	75.01% - 95.00%	90.01% - 95.00%	1.000	0.750
		NOO <=75%	2.375	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		NOO >80%	3.625	<=95.00%	95.01% - 97%	1.500	1.500
		Relock Fee	0.250				

**REFER TO PAGE 7 FOR STATE ADJUSTORS**

# JUMBO PRODUCTS

30 YEAR FIXED					15 YEAR FIXED					<b>ARM Information</b> Index: 1 Year Libor 5/1 ARM Caps 2/2/5 7/1 ARM Caps 2/2/5 10/1 ARM Caps 2/2/5  Underwriting/Commitment Fee cannot be bought out for any Jumbo Programs
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	
4.625	(3.260)	(3.135)	(3.010)	(2.885)	4.125	(2.044)	(1.919)	(1.794)	(1.669)	
4.500	(3.029)	(2.904)	(2.779)	(2.654)	4.000	(1.842)	(1.717)	(1.592)	(1.467)	
4.375	(2.679)	(2.554)	(2.429)	(2.304)	3.875	(1.707)	(1.582)	(1.457)	(1.332)	
4.250	(2.299)	(2.174)	(2.049)	(1.924)	3.750	(1.540)	(1.415)	(1.290)	(1.165)	
4.125	(1.895)	(1.770)	(1.645)	(1.520)	3.625	(1.310)	(1.185)	(1.060)	(0.935)	
4.000	(1.482)	(1.357)	(1.232)	(1.107)	3.500	(1.025)	(0.900)	(0.775)	(0.650)	
3.875	(0.994)	(0.869)	(0.744)	(0.619)	3.375	(0.686)	(0.561)	(0.436)	(0.311)	
3.750	(0.497)	(0.372)	(0.247)	(0.122)	3.250	(0.315)	(0.190)	(0.065)	0.060	
3.625	0.010	0.135	0.260	0.385	3.125	0.080	0.205	0.330	0.455	
3.500	0.545	0.670	0.795	0.920	3.000	0.550	0.675	0.800	0.925	
3.375	1.140	1.265	1.390	1.515	2.875	1.122	1.247	1.372	1.497	
Max Price <= \$1.0M		2.000			Max Price <= \$1.0M		1.500			
Max Price > \$1.0M		1.500			Max Price > \$1.0M		1.250			

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	(1.481)	(1.356)	(1.231)	(1.106)	4.000	(1.381)	(1.256)	(1.131)	(1.006)	4.250	(1.907)	(1.782)	(1.657)	(1.532)
3.875	(1.357)	(1.232)	(1.107)	(0.982)	3.875	(1.204)	(1.079)	(0.954)	(0.829)	4.125	(1.677)	(1.552)	(1.427)	(1.302)
3.750	(1.228)	(1.103)	(0.978)	(0.853)	3.750	(0.988)	(0.863)	(0.738)	(0.613)	4.000	(1.396)	(1.271)	(1.146)	(1.021)
3.625	(1.065)	(0.940)	(0.815)	(0.690)	3.625	(0.763)	(0.638)	(0.513)	(0.388)	3.875	(1.133)	(1.008)	(0.883)	(0.758)
3.500	(0.872)	(0.747)	(0.622)	(0.497)	3.500	(0.544)	(0.419)	(0.294)	(0.169)	3.750	(0.828)	(0.703)	(0.578)	(0.453)
3.375	(0.647)	(0.522)	(0.397)	(0.272)	3.375	(0.252)	(0.127)	(0.002)	0.123	3.625	(0.398)	(0.273)	(0.148)	(0.023)
3.250	(0.400)	(0.275)	(0.150)	(0.025)	3.250	0.131	0.256	0.381	0.506	3.500	0.083	0.208	0.333	0.458
3.125	(0.157)	(0.032)	0.093	0.218	3.125	0.564	0.689	0.814	0.939	3.375	0.540	0.665	0.790	0.915
3.000	0.112	0.237	0.362	0.487	3.000	1.016	1.141	1.266	1.391	3.250	0.977	1.102	1.227	1.352
2.875	0.432	0.557	0.682	0.807	2.875	1.547	1.672	1.797	1.922	3.125	1.637	1.762	1.887	2.012
2.750	0.773	0.898	1.023	1.148	2.750	2.119	2.244	2.369	2.494	3.000	2.408	2.533	2.658	2.783
Max Price <= \$1.0M		0.625			Max Price <= \$1.0M		0.625			Max Price <= \$1.0M		1.000		
Max Price > \$1.0M		0.500			Max Price > \$1.0M		0.500			Max Price > \$1.0M		0.750		

	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	
<b>Loan Amount</b>										
<=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
<b>FICO</b>										
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
<b>Occupancy</b>										
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
<b>Purpose</b>										
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
<b>OTHER</b>										
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 !!!

# JUMBO FLEX PRODUCT

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
6.250	(7.104)	(6.979)	(6.854)	(6.729)	6.000	(5.206)	(5.081)	(4.956)	(4.831)	5/1 ARM Caps	2/2/5
6.000	(6.385)	(6.260)	(6.135)	(6.010)	5.750	(4.635)	(4.510)	(4.385)	(4.260)	7/1 ARM Caps	2/2/5
5.750	(5.665)	(5.540)	(5.415)	(5.290)	5.500	(4.064)	(3.939)	(3.814)	(3.689)	10/1 ARM Caps	2/2/5
5.500	(4.945)	(4.820)	(4.695)	(4.570)	5.250	(3.493)	(3.368)	(3.243)	(3.118)		
5.250	(4.186)	(4.061)	(3.936)	(3.811)	5.000	(2.859)	(2.734)	(2.609)	(2.484)		
5.125	(3.754)	(3.629)	(3.504)	(3.379)	4.875	(2.518)	(2.393)	(2.268)	(2.143)		
5.000	(3.294)	(3.169)	(3.044)	(2.919)	4.750	(2.163)	(2.038)	(1.913)	(1.788)		
4.875	(2.811)	(2.686)	(2.561)	(2.436)	4.625	(1.798)	(1.673)	(1.548)	(1.423)		
4.750	(2.309)	(2.184)	(2.059)	(1.934)	4.500	(1.423)	(1.298)	(1.173)	(1.048)		
4.625	(1.791)	(1.666)	(1.541)	(1.416)	4.375	(1.041)	(0.916)	(0.791)	(0.666)		
4.500	(1.259)	(1.134)	(1.009)	(0.884)	4.250	(0.649)	(0.524)	(0.399)	(0.274)		
4.375	(0.705)	(0.580)	(0.455)	(0.330)	4.125	(0.258)	(0.133)	(0.008)	0.117		
4.250	(0.140)	(0.015)	0.110	0.235	4.000	0.197	0.322	0.447	0.572		
4.125	0.516	0.641	0.766	0.891	3.875	0.646	0.771	0.896	1.021		
4.000	1.281	1.406	1.531	1.656	3.750	1.096	1.221	1.346	1.471		
3.875	2.021	2.146	2.271	2.396	3.625	1.546	1.671	1.796	1.921		
Max Price <= \$1.0M		1.625			Max Price <= \$1.0M		1.375			Underwriting/Commitment Fee cannot be bought out for any Jumbo Programs	
Max Price > \$1.0M		1.125			Max Price > \$1.0M		1.000				

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
6.125	(4.643)	(4.518)	(4.393)	(4.268)	6.625	(5.749)	(5.624)	(5.499)	(5.374)	6.500	(6.500)	(6.375)	(6.250)	(6.125)
5.875	(4.214)	(4.089)	(3.964)	(3.839)	6.375	(5.208)	(5.083)	(4.958)	(4.833)	6.250	(5.824)	(5.699)	(5.574)	(5.449)
5.625	(3.785)	(3.660)	(3.535)	(3.410)	6.125	(4.667)	(4.542)	(4.417)	(4.292)	6.000	(5.148)	(5.023)	(4.898)	(4.773)
5.375	(3.356)	(3.231)	(3.106)	(2.981)	5.875	(4.126)	(4.001)	(3.876)	(3.751)	5.750	(4.472)	(4.347)	(4.222)	(4.097)
5.125	(2.927)	(2.802)	(2.677)	(2.552)	5.625	(3.585)	(3.460)	(3.335)	(3.210)	5.500	(3.796)	(3.671)	(3.546)	(3.421)
4.875	(2.484)	(2.359)	(2.234)	(2.109)	5.375	(3.025)	(2.900)	(2.775)	(2.650)	5.250	(3.068)	(2.943)	(2.818)	(2.693)
4.625	(1.993)	(1.868)	(1.743)	(1.618)	5.125	(2.398)	(2.273)	(2.148)	(2.023)	5.000	(2.288)	(2.163)	(2.038)	(1.913)
4.375	(1.469)	(1.344)	(1.219)	(1.094)	4.875	(1.725)	(1.600)	(1.475)	(1.350)	4.750	(1.470)	(1.345)	(1.220)	(1.095)
4.125	(0.920)	(0.795)	(0.670)	(0.545)	4.625	(1.018)	(0.893)	(0.768)	(0.643)	4.500	(0.621)	(0.496)	(0.371)	(0.246)
3.875	(0.343)	(0.218)	(0.093)	0.032	4.375	(0.289)	(0.164)	(0.039)	0.086	4.250	0.351	0.476	0.601	0.726
3.625	0.257	0.382	0.507	0.632	4.125	0.537	0.662	0.787	0.912	4.000	1.326	1.451	1.576	1.701
Max Price <= \$1.0M		0.625			Max Price <= \$1.0M		0.625			Max Price <= \$1.0M		0.750		
Max Price > \$1.0M		0.500			Max Price > \$1.0M		0.500			Max Price > \$1.0M		0.625		

	PRICE ADJUSTMENTS BY LTV										NO MI 80.01-85	NO MI 85.01-90
	<=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			
<b>Loan Amount</b>												
<=1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001-\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.375	N/A	N/A
\$1,500,001-\$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.375	N/A	N/A	N/A
<b>FICO</b>												
760+	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.625	1.250	1.750	2.625	2.625
740-759	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.125	0.750	1.375	2.125	3.125	3.125
720-739	0.000	0.000	0.000	0.000	0.000	0.125	0.375	1.000	1.750	2.625	4.000	4.000
700-719	0.125	0.125	0.125	0.125	0.125	0.500	0.875	1.500	2.250	3.500	5.000	5.000
680-699	0.625	0.625	0.625	0.625	0.625	1.125	1.750	2.500	3.375	4.750	6.250	6.250
661-679	1.250	1.250	1.250	1.250	1.250	1.750	2.500	3.500	4.500	N/A	N/A	N/A
<b>Occupancy</b>												
2 Unit	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3-4 Unit	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A
Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.750	1.250	N/A	N/A	N/A
Investor	1.000	1.000	1.000	1.000	1.000	1.500	2.000	2.500	N/A	N/A	N/A	N/A
<b>Purpose</b>												
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125	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	0.375	0.375
Cash-Out Refi	0.875	0.875	0.875	0.875	0.875	1.000	1.125	1.375	1.875	N/A	N/A	N/A
Texas Cash-Out Refi	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>OTHER</b>												
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)	(0.250)	(0.250)
Non Warrant. Condo	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
FL or NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500	0.750	1.000	1.000
No Escrows	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

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

**90% 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%
5.250	100.000	100.000	99.875	99.750	5/1 ARM Caps: 5/2/5	LTV >65.0% 0.000%
5.125	99.750	99.750	99.625	99.500	Margin: 3.75%	Loan Amount > \$1.5m 0.250%
5.000	99.500	99.500	99.375	99.250	<b>ALL TRANSACTIONS MUST BE BORROWER PAID</b>	Interest Only Coming Soon
4.875	99.250	99.250	99.125	99.000		Alt-Doc 24 Mo. Bank Statement 0.250%
4.750	99.000	99.000	98.875	98.750		Alt-Doc Limited 0.000%
4.625	98.750	98.750	98.625	98.500		Alt-Doc 12 Mo. Bank Statement 0.750%
4.500	98.500	98.500	98.375	98.250		Asset Depletion 0.500%
4.375	98.250	98.250	98.125	98.000		Cash-Out Refinance 0.500%
4.250	98.000	98.000	97.875	97.750		Investment Property 0.500%
4.125	97.500	97.500	97.375	97.250		Fico >= 780 -0.500%
4.000	97.000	97.000	96.875	96.750		Fico 740-779 -0.250%
Program is offered in all HomeBridge approved states except IL, NY and Cash-out in TX						Fico 700-739 0.000%
* Unseasoned Foreclosure/Short Sale/Bankruptcy time frame is defined as 13 to 36 months after the derogatory credit event						Fico 660-699 0.250%
						DTI >= 50% 0.500%
						Unseasoned Foreclosure* 0.750%
Unseasoned Short Sale* 0.750%						Unseasoned BK* 0.750%
Unseasoned BK* 0.750%						ALL ADJUSTMENTS 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
<b>REGION 1:</b> AK, AR, AZ, CA, CT, CO, DC, FL, GA, HI, IA, ID, IL, IN, KY, LA, MA, MD, MI, MO, ND, NH, NJ, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, NV	0.000
<b>REGION 2:</b> AL, DE, KS, ME, MN, MS, MT, NC, NM, SD, VT, WV	0.125
<b>REGION 3:</b> NY, RI, WY	0.250
<b>REGION 4:**</b> 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	
		600,001 - 900,000	0.120	15 YEAR	
		>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 <a href="http://www.homebridgewholesale.com">www.homebridgewholesale.com</a>	Tier 2	0.625	Tier 7	1.250	Tier 12	1.875	Tier 17	2.500
Lock Desk Email <a href="mailto:locks@homebridge.com">locks@homebridge.com</a>	Tier 3	0.750	Tier 8	1.375	Tier 13	2.000	Tier 18	2.625
Lock Desk Phone <a href="tel:877-890-0545">877-890-0545</a>	Tier 4	0.875	Tier 9	1.500	Tier 14	2.125	Tier 19	2.750
	Tier 5	1.000	Tier 10	1.625	Tier 15	2.250		

**GENERAL INFORMATION**

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

**\*\*\* ANNOUNCEMENTS \*\*\***

**CURRENT PRICING SPECIALS !!!**

NOT APPLICABLE TO JUMBO OR EXPANDED PLUS PRODUCTS

**0.50 PRICE IMPROVEMENT FOR ALL FHA LOCKS IN THE STATE OF CA, FL, MD, NY and VA**

**1.00 PRICE IMPROVEMENT FOR ALL FHA LOCKS IN THE STATE OF CT, MA and NH**

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

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

**0.50 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 \*\***

\*\* 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 THE 0.375 INCENTIVE OFFER

**1.00 PRICE IMPROVEMENT FOR ALL FHA/USDA LOCKS IN THE STATE OF LA**

**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)**

**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)**