

**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
3.250	(0.875)	(0.750)	(0.625)	(0.500)	2.875	2.500	2.625	2.750	2.875	2.250	0.875	1.000	1.125	1.250
3.375	(1.500)	(1.375)	(1.250)	(1.125)	3.000	(0.875)	(0.750)	(0.625)	(0.500)	2.375	0.125	0.250	0.375	0.500
3.500	(2.375)	(2.250)	(2.125)	(2.000)	3.125	(1.750)	(1.625)	(1.500)	(1.375)	2.500	(0.500)	(0.375)	(0.250)	(0.125)
3.625	(3.000)	(2.875)	(2.750)	(2.625)	3.250	(2.500)	(2.125)	(2.000)	(1.875)	2.625	(1.000)	(0.875)	(0.750)	(0.625)
3.750	(3.500)	(3.375)	(3.250)	(3.125)	3.375	(2.750)	(2.625)	(2.500)	(2.375)	2.750	(1.750)	(1.625)	(1.500)	(1.375)
3.875	(4.000)	(3.875)	(3.750)	(3.625)	3.500	(3.375)	(3.250)	(3.125)	(3.000)	2.875	(2.250)	(2.125)	(2.000)	(1.875)
3.990	(4.250)	(4.125)	(4.000)	(3.875)	3.625	(4.000)	(3.875)	(3.750)	(3.625)	2.990	(2.625)	(2.500)	(2.375)	(2.250)
4.000	(4.375)	(4.250)	(4.125)	(4.000)	3.750	(4.375)	(4.250)	(4.125)	(4.000)	3.000	(2.750)	(2.625)	(2.500)	(2.375)
4.125	(4.625)	(4.500)	(4.375)	(4.250)	3.875	(4.750)	(4.625)	(4.500)	(4.375)	3.125	(3.125)	(3.000)	(2.875)	(2.750)
4.250	(5.000)	(4.875)	(4.750)	(4.625)	3.990	(5.000)	(4.875)	(4.750)	(4.625)	3.250	(3.375)	(3.250)	(3.125)	(3.000)
4.375	(5.250)	(5.125)	(5.000)	(4.875)	4.000	(5.125)	(5.000)	(4.875)	(4.750)	3.375	(3.750)	(3.625)	(3.500)	(3.375)
4.500	(5.500)	(5.375)	(5.250)	(5.125)	4.125	(5.375)	(5.250)	(5.125)	(5.000)	3.500	(4.000)	(3.875)	(3.750)	(3.625)
4.625	(5.625)	(5.500)	(5.375)	(5.250)	4.250	(5.500)	(5.375)	(5.250)	(5.125)	3.625	(4.250)	(4.125)	(4.000)	(3.875)
4.750	(6.125)	(6.000)	(5.875)	(5.750)	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	1.375	1.500	1.625	1.750	2.250	0.750	0.875	1.000	1.125	2.500	1.000	1.125	1.250	1.375
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	(0.375)	(0.250)	(0.125)	0.000	2.500	(0.375)	(0.250)	(0.125)	0.000	2.750	(0.500)	(0.375)	(0.250)	(0.125)
3.500	(1.250)	(1.125)	(1.000)	(0.875)	2.625	(0.875)	(0.750)	(0.625)	(0.500)	2.875	(1.000)	(0.875)	(0.750)	(0.625)
3.625	(1.875)	(1.750)	(1.625)	(1.500)	2.750	(1.625)	(1.500)	(1.375)	(1.250)	2.990	(1.500)	(1.375)	(1.250)	(1.125)
3.750	(2.125)	(2.000)	(1.875)	(1.750)	2.875	(2.125)	(2.000)	(1.875)	(1.750)	3.000	(1.625)	(1.500)	(1.375)	(1.250)
3.875	(2.625)	(2.500)	(2.375)	(2.250)	2.990	(2.375)	(2.250)	(2.125)	(2.000)	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	(3.250)	(3.125)	(3.000)	(2.875)	3.250	(3.250)	(3.125)	(3.000)	(2.875)	3.500	(2.750)	(2.625)	(2.500)	(2.375)
4.250	(2.875)	(2.750)	(2.625)	(2.500)	3.375	(3.500)	(3.375)	(3.250)	(3.125)	3.625	(3.000)	(2.875)	(2.750)	(2.625)
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	0.625	0.750	0.875	1.000	3.125	3.500	3.625	3.750	3.875	2.500	1.500	1.625	1.750	1.875
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	1.750	1.875	2.000	2.125	2.750	0.250	0.375	0.500	0.625
3.750	(1.375)	(1.250)	(1.125)	(1.000)	3.500	0.875	1.000	1.125	1.250	2.875	(0.250)	(0.125)	0.000	0.125
3.875	(1.875)	(1.750)	(1.625)	(1.500)	3.625	0.250	0.375	0.500	0.625	2.990	(0.625)	(0.500)	(0.375)	(0.250)
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	(2.500)	(2.375)	(2.250)	(2.125)	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	(1.125)	(1.000)	(0.875)	(0.750)	3.500	(2.000)	(1.875)	(1.750)	(1.625)
4.500	(3.375)	(3.250)	(3.125)	(3.000)	4.250	(0.750)	(0.625)	(0.500)	(0.375)	3.625	(2.250)	(2.125)	(2.000)	(1.875)
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%	2.375			FICO		
No Escrow (CA)	0.125	NOO 75-80%	3.625	LTV	CLTV	<720	>=720	
No Escrow (NY-80%Max)	0.000	NOO 80.01-85%	4.375	<=65.00%	80.01% - 95.00%	0.375	0.375	
20 Yr HB (to 20 yr price)	1.500	High Balance C/O	1.000	65.01% - 75.00%	80.01% - 95.00%	0.500	0.250	
Escrow Holdback	0.250	2-4 Unit	1.000	75.01% - 95.00%	90.01% - 95.00%	0.750	0.750	
HomeStyle 15 Yr High Bal)	1.250	Attach Condo >75%(>15Yr)	0.750	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750	
LOAN PROSPECTOR (LP) ADJUSTORS			<=95.00%	95.01% - 97%	1.500	1.500	25 year price same as 30	
All Loans	0.00	Relock Fee	0.250	REFER TO PAGE 7 FOR STATE ADJUSTORS				
All High Balance Loans	0.00					MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75		

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

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	(2.125)	(2.000)	(1.875)	(1.750)	2.750	0.750	0.875	1.000	1.125
3.375	(0.750)	(0.625)	(0.500)	(0.375)	2.875	(2.625)	(2.500)	(2.375)	(2.250)	2.875	0.250	0.375	0.500	0.625
3.500	(1.250)	(1.125)	(1.000)	(0.875)	3.000	(3.125)	(3.000)	(2.875)	(2.750)	3.000	(0.375)	(0.250)	(0.125)	0.000
3.625	(1.500)	(1.375)	(1.250)	(1.125)	3.125	(3.250)	(3.125)	(3.000)	(2.875)	3.125	(0.875)	(0.750)	(0.625)	(0.500)
3.750	(1.750)	(1.625)	(1.500)	(1.375)	3.250	(3.375)	(3.250)	(3.125)	(3.000)	3.250	(2.375)	(2.250)	(2.125)	(2.000)
3.875	(2.250)	(2.125)	(2.000)	(1.875)	3.375	(3.750)	(3.625)	(3.500)	(3.375)	3.375	(2.875)	(2.750)	(2.625)	(2.500)
4.000	(2.750)	(2.625)	(2.500)	(2.375)	3.500	(4.250)	(4.125)	(4.000)	(3.875)	3.500	(3.375)	(3.250)	(3.125)	(3.000)
4.125	(2.875)	(2.750)	(2.625)	(2.500)	3.625	(4.375)	(4.250)	(4.125)	(4.000)	3.625	(3.625)	(3.500)	(3.375)	(3.250)
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	(4.875)	(4.750)	(4.625)	(4.500)
4.625	(2.250)	(2.125)	(2.000)	(1.875)						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+	203K High Balance 2.000	> \$250k (0.125)	16-20 Year 0.500	2 Unit	0.500
680 - 739	15 Yr 203K 2.000	\$100k - \$125k 0.375	21-25 Year 0.250	3-4 Unit	1.000
660 - 679		\$75k - \$99k 0.750	26-29 Year 0.000	Manual U/W	1.000
640 - 659		\$60k - \$74k 1.250	All Priced to 30 Year Rates	15 Yr HB	2.000
620 - 639				ARM HB	0.500
600 - 619				Escrow Holdback	0.250
580 - 599				NC Fee Buyout	0.375
550 - 579				\$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
3.250	(0.625)	(0.500)	(0.375)	(0.250)	3.375	(0.250)	(0.125)	0.000	0.125	3.375	0.375	0.500	0.625	0.750
3.375	(1.250)	(1.125)	(1.000)	(0.875)	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)	3.990	#N/A	#N/A	#N/A	#N/A	3.990	#N/A	#N/A	#N/A	#N/A
3.875	(3.750)	(3.625)	(3.500)	(3.375)	4.000	(4.000)	(3.875)	(3.750)	(3.625)	4.000	(3.625)	(3.500)	(3.375)	(3.250)
3.990	(4.000)	(3.875)	(3.750)	(3.625)	4.125	(4.750)	(4.625)	(4.500)	(4.375)	4.125	(4.500)	(4.375)	(4.250)	(4.125)
4.000	(4.125)	(4.000)	(3.875)	(3.750)	4.375	(5.750)	(5.625)	(5.500)	(5.375)	4.375	(5.500)	(5.375)	(5.250)	(5.125)
4.125	(4.375)	(4.250)	(4.125)	(4.000)	4.500	(6.125)	(6.000)	(5.875)	(5.750)	4.500	(5.875)	(5.750)	(5.625)	(5.500)
4.250	(4.750)	(4.625)	(4.500)	(4.375)	4.625	#VALUE!	#VALUE!	#VALUE!	#VALUE!	4.625	#VALUE!	#VALUE!	#VALUE!	#VALUE!
4.375	(5.000)	(4.875)	(4.750)	(4.625)	4.750	101.750	101.875	102.000	102.125	4.750	102.000	102.125	102.250	102.375
4.500	(5.250)	(5.125)	(5.000)	(4.875)										

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	2.000	2.125	2.250	2.375	3.375	(0.250)	(0.125)	0.000	0.125	2.250	1.500	1.625	1.750	1.875
3.250	0.875	1.000	1.125	1.250	3.625	(2.250)	(2.125)	(2.000)	(1.875)	2.375	0.750	0.875	1.000	1.125
3.375	0.250	0.375	0.500	0.625	3.750	(2.875)	(2.750)	(2.625)	(2.500)	2.500	0.125	0.250	0.375	0.500
3.500	(0.625)	(0.500)	(0.375)	(0.250)	3.875	(3.500)	(3.375)	(3.250)	(3.125)	2.625	(0.375)	(0.250)	(0.125)	0.000
3.625	(1.250)	(1.125)	(1.000)	(0.875)	3.990	#N/A	#N/A	#N/A	#N/A	2.750	(1.125)	(1.000)	(0.875)	(0.750)
3.750	(1.500)	(1.375)	(1.250)	(1.125)	4.000	(4.000)	(3.875)	(3.750)	(3.625)	2.875	(1.625)	(1.500)	(1.375)	(1.250)
3.875	(2.000)	(1.875)	(1.750)	(1.625)	4.125	(4.750)	(4.625)	(4.500)	(4.375)	2.990	(2.000)	(1.875)	(1.750)	(1.625)
3.990	(2.250)	(2.125)	(2.000)	(1.875)	4.375	(5.750)	(5.625)	(5.500)	(5.375)	3.000	(2.125)	(2.000)	(1.875)	(1.750)
4.000	(2.375)	(2.250)	(2.125)	(2.000)	4.500	(6.125)	(6.000)	(5.875)	(5.750)	3.125	(2.500)	(2.375)	(2.250)	(2.125)
4.125	(2.625)	(2.500)	(2.375)	(2.250)	4.625	#VALUE!	#VALUE!	#VALUE!	#VALUE!	3.250	(2.750)	(2.625)	(2.500)	(2.375)
4.250	(2.250)	(2.125)	(2.000)	(1.875)	4.750	101.750	101.875	102.000	102.125	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	<720	>=720
\$60k - \$74k	0.875	Condo >75%	0.750	ALL		0.375	0.375
\$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 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	(3.287)	(3.162)	(3.037)	(2.912)	4.125	(2.097)	(1.972)	(1.847)	(1.722)	
4.500	(3.073)	(2.948)	(2.823)	(2.698)	4.000	(1.903)	(1.778)	(1.653)	(1.528)	
4.375	(2.727)	(2.602)	(2.477)	(2.352)	3.875	(1.743)	(1.618)	(1.493)	(1.368)	
4.250	(2.353)	(2.228)	(2.103)	(1.978)	3.750	(1.594)	(1.469)	(1.344)	(1.219)	
4.125	(1.948)	(1.823)	(1.698)	(1.573)	3.625	(1.378)	(1.253)	(1.128)	(1.003)	
4.000	(1.542)	(1.417)	(1.292)	(1.167)	3.500	(1.104)	(0.979)	(0.854)	(0.729)	
3.875	(1.056)	(0.931)	(0.806)	(0.681)	3.375	(0.781)	(0.656)	(0.531)	(0.406)	
3.750	(0.561)	(0.436)	(0.311)	(0.186)	3.250	(0.414)	(0.289)	(0.164)	(0.039)	
3.625	(0.056)	0.069	0.194	0.319	3.125	(0.026)	0.099	0.224	0.349	
3.500	0.470	0.595	0.720	0.845	3.000	0.437	0.562	0.687	0.812	
3.375	1.065	1.190	1.315	1.440	2.875	0.978	1.103	1.228	1.353	
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
3.875	(1.375)	(1.250)	(1.125)	(1.000)	4.000	(1.429)	(1.304)	(1.179)	(1.054)	4.250	(1.974)	(1.849)	(1.724)	(1.599)
3.750	(1.250)	(1.125)	(1.000)	(0.875)	3.875	(1.270)	(1.145)	(1.020)	(0.895)	4.125	(1.756)	(1.631)	(1.506)	(1.381)
3.625	(1.095)	(0.970)	(0.845)	(0.720)	3.750	(1.060)	(0.935)	(0.810)	(0.685)	4.000	(1.486)	(1.361)	(1.236)	(1.111)
3.500	(0.909)	(0.784)	(0.659)	(0.534)	3.625	(0.835)	(0.710)	(0.585)	(0.460)	3.875	(1.220)	(1.095)	(0.970)	(0.845)
3.375	(0.691)	(0.566)	(0.441)	(0.316)	3.500	(0.615)	(0.490)	(0.365)	(0.240)	3.750	(0.925)	(0.800)	(0.675)	(0.550)
3.250	(0.442)	(0.317)	(0.192)	(0.067)	3.375	(0.344)	(0.219)	(0.094)	0.031	3.625	(0.524)	(0.399)	(0.274)	(0.149)
3.125	(0.205)	(0.080)	0.045	0.170	3.250	0.017	0.142	0.267	0.392	3.500	(0.052)	0.073	0.198	0.323
3.000	0.052	0.177	0.302	0.427	3.125	0.442	0.567	0.692	0.817	3.375	0.408	0.533	0.658	0.783
2.875	0.370	0.495	0.620	0.745	3.000	0.888	1.013	1.138	1.263	3.250	0.848	0.973	1.098	1.223
2.750	0.697	0.822	0.947	1.072	2.875	1.418	1.543	1.668	1.793	3.125	1.469	1.594	1.719	1.844
2.625	1.117	1.242	1.367	1.492	2.750	1.977	2.102	2.227	2.352	3.000	2.219	2.344	2.469	2.594
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
	<=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	80.01-85	
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 !!!

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	(7.116)	(6.991)	(6.866)	(6.741)	6.000	(5.253)	(5.128)	(5.003)	(4.878)	5/1 ARM Caps	2/2/5
6.000	(6.407)	(6.282)	(6.157)	(6.032)	5.750	(4.693)	(4.568)	(4.443)	(4.318)	7/1 ARM Caps	2/2/5
5.750	(5.699)	(5.574)	(5.449)	(5.324)	5.500	(4.134)	(4.009)	(3.884)	(3.759)	10/1 ARM Caps	2/2/5
5.500	(4.990)	(4.865)	(4.740)	(4.615)	5.250	(3.575)	(3.450)	(3.325)	(3.200)		
5.250	(4.242)	(4.117)	(3.992)	(3.867)	5.000	(2.950)	(2.825)	(2.700)	(2.575)		
5.125	(3.813)	(3.688)	(3.563)	(3.438)	4.875	(2.611)	(2.486)	(2.361)	(2.236)		
5.000	(3.357)	(3.232)	(3.107)	(2.982)	4.750	(2.260)	(2.135)	(2.010)	(1.885)		
4.875	(2.876)	(2.751)	(2.626)	(2.501)	4.625	(1.897)	(1.772)	(1.647)	(1.522)		
4.750	(2.376)	(2.251)	(2.126)	(2.001)	4.500	(1.524)	(1.399)	(1.274)	(1.149)		
4.625	(1.860)	(1.735)	(1.610)	(1.485)	4.375	(1.144)	(1.019)	(0.894)	(0.769)		
4.500	(1.330)	(1.205)	(1.080)	(0.955)	4.250	(0.754)	(0.629)	(0.504)	(0.379)		
4.375	(0.777)	(0.652)	(0.527)	(0.402)	4.125	(0.362)	(0.237)	(0.112)	0.013		
4.250	(0.214)	(0.089)	0.036	0.161	4.000	0.093	0.218	0.343	0.468		
4.125	0.423	0.548	0.673	0.798	3.875	0.542	0.667	0.792	0.917		
4.000	1.185	1.310	1.435	1.560	3.750	0.992	1.117	1.242	1.367		
3.875	1.926	2.051	2.176	2.301	3.625	1.442	1.567	1.692	1.817		
Max Price <= \$1.0M		1.625			Max Price <= \$1.0M		1.375				
Max Price > \$1.0M		1.125			Max Price > \$1.0M		1.000				

Underwriting/Commitment Fee cannot be bought out for any Jumbo Programs

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	(4.869)	(4.744)	(4.619)	(4.494)	6.625	(5.780)	(5.655)	(5.530)	(5.405)	6.500	(6.538)	(6.413)	(6.288)	(6.163)
5.875	(4.417)	(4.292)	(4.167)	(4.042)	6.375	(5.249)	(5.124)	(4.999)	(4.874)	6.250	(5.872)	(5.747)	(5.622)	(5.497)
5.625	(3.966)	(3.841)	(3.716)	(3.591)	6.125	(4.719)	(4.594)	(4.469)	(4.344)	6.000	(5.206)	(5.081)	(4.956)	(4.831)
5.375	(3.515)	(3.390)	(3.265)	(3.140)	5.875	(4.188)	(4.063)	(3.938)	(3.813)	5.750	(4.540)	(4.415)	(4.290)	(4.165)
5.125	(3.063)	(2.938)	(2.813)	(2.688)	5.625	(3.657)	(3.532)	(3.407)	(3.282)	5.500	(3.874)	(3.749)	(3.624)	(3.499)
4.875	(2.600)	(2.475)	(2.350)	(2.225)	5.375	(3.106)	(2.981)	(2.856)	(2.731)	5.250	(3.153)	(3.028)	(2.903)	(2.778)
4.625	(2.095)	(1.970)	(1.845)	(1.720)	5.125	(2.485)	(2.360)	(2.235)	(2.110)	5.000	(2.378)	(2.253)	(2.128)	(2.003)
4.375	(1.561)	(1.436)	(1.311)	(1.186)	4.875	(1.817)	(1.692)	(1.567)	(1.442)	4.750	(1.564)	(1.439)	(1.314)	(1.189)
4.125	(0.998)	(0.873)	(0.748)	(0.623)	4.625	(1.114)	(0.989)	(0.864)	(0.739)	4.500	(0.722)	(0.597)	(0.472)	(0.347)
3.875	(0.411)	(0.286)	(0.161)	(0.036)	4.375	(0.387)	(0.262)	(0.137)	(0.012)	4.250	0.237	0.362	0.487	0.612
3.625	0.189	0.314	0.439	0.564	4.125	0.441	0.566	0.691	0.816	4.000	1.212	1.337	1.462	1.587
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			
Loan Amount												
<=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
FICO												
760+	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.625	1.250	1.750	2.625	3.125
740-759	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.125	0.750	1.375	2.125	3.125	4.000
720-739	0.000	0.000	0.000	0.000	0.000	0.125	0.375	1.000	1.750	2.625	4.000	5.000
700-719	0.125	0.125	0.125	0.125	0.125	0.500	0.875	1.500	2.250	3.500	5.000	6.250
680-699	0.625	0.625	0.625	0.625	0.625	1.125	1.750	2.500	3.375	4.750	6.250	N/A
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
Occupancy												
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
Purpose												
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.375
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
OTHER												
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	N/A
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	
5.250	100.000	100.000	99.875	99.750	5/1 ARM Caps: 5/2/5	Second Home 0.125%
5.125	99.750	99.750	99.625	99.500	Margin: 3.75%	LTV >65.0% 0.000%
5.000	99.500	99.500	99.375	99.250	ALL TRANSACTIONS MUST BE BORROWER PAID	Loan Amount > \$1.5m 0.250%
4.875	99.250	99.250	99.125	99.000		Interest Only Coming Soon
4.750	99.000	99.000	98.875	98.750		Alt-Doc 24 Mo. Bank Statement 0.250%
4.625	98.750	98.750	98.625	98.500		Alt-Doc Limited 0.000%
4.500	98.500	98.500	98.375	98.250		Alt-Doc 12 Mo. Bank Statement 0.750%
4.375	98.250	98.250	98.125	98.000		Asset Depletion 0.500%
4.250	98.000	98.000	97.875	97.750		Cash-Out Refinance 0.500%
4.125	97.500	97.500	97.375	97.250		Investment Property 0.500%
4.000	97.000	97.000	96.875	96.750		Fico >= 780 -0.500%
						Fico 740-779 -0.250%
					Fico 700-739 0.000%	
					Fico 660-699 0.250%	
					DTI >= 50% 0.500%	
					Unseasoned Foreclosure* 0.750%	
					Unseasoned Short Sale* 0.750%	
					Unseasoned BK* 0.750%	

Program is offered in all HomeBridge approved states except IL, NY and Cash-out in TX

* Unseasoned Foreclosure/Short Sale/Bankruptcy time frame is defined as 13 to 36 months after the derogatory credit event

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
REGION 1: 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
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:** 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 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
Lock Desk Phone 877-890-0545	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 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 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)**