

# HomeBridge Pricing Specials

## OCTOBER 2017

**NOT APPLICABLE TO JUMBO OR EXPANDED PLUS PRODUCTS**

**0.25 PRICE IMPROVEMENT FOR CONVENTIONAL CONFORMING AND HIGH BALANCE PURCHASE  
(CAN BE COMBINED WITH OTHER SPECIALS)**

**0.25 PRICE IMPROVEMENT FOR CONVENTIONAL LOCKS IN THE STATE OF AZ, FL and LA**

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

**0.75 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS IN THE STATE OF AZ, CO, CT, FL, GA, HI, LA, MA and NH**

**0.25 PRICE IMPROVEMENT FOR ALL LOCKS IN THE STATES OF CT, CO, IL, KY, LA, MA, MI, NH, NV, OR, RI, WA (680+ and \$150k+ only)**

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

**0.25 PRICE IMPROVEMENT FOR ALL LOCKS IN THE STATE OF TX**

**0.375 PRICE IMPROVEMENT FOR ALL FANNIE MAE HIGH BALANCE LOCKS IN THE STATES OF CA, NJ, NY, MD, VA \*\***

**0.50 PRICE IMPROVEMENT FOR ALL FHA HIGH BALANCE LOCKS IN THE STATE OF NY - PURCHASE ONLY  
(can be combined with current NY special)**

**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)**

**0.50 PRICE IMPROVEMENT FOR ALL VA LOANS IN SAN DIEGO COUNTY CA**

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

*OFFSHEET PRICING IS AVAILABLE - FOR MORTGAGE PROFESSIONAL USE ONLY - RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE*



**0.25 FOR ALL CONVENTIONAL CONFORMING AND HIGH BALANCE PURCHASES !!!**

**Wholesale Broker Rate Sheet**

10/24/17 1:44 PM PST

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**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 8 CONVENTIONAL FIXED RATE PRODUCTS (DU and LP)**

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.375	1.875	2.000	2.125	2.250	3.000	5.875	6.000	6.125	6.250	2.750	0.875	1.000	1.125	1.250
3.500	0.875	1.000	1.125	1.250	3.125	2.250	2.375	2.500	2.625	2.875	0.375	0.500	0.625	0.750
3.625	0.250	0.375	0.500	0.625	3.250	1.125	1.250	1.375	1.500	2.990	0.000	0.125	0.250	0.375
3.750	(0.750)	(0.625)	(0.500)	(0.375)	3.375	0.375	0.500	0.625	0.750	3.000	0.000	0.125	0.250	0.375
3.875	(1.375)	(1.250)	(1.125)	(1.000)	3.500	(0.375)	(0.250)	(0.125)	0.000	3.125	(0.500)	(0.375)	(0.250)	(0.125)
3.990	(1.875)	(1.750)	(1.625)	(1.500)	3.625	(0.875)	(0.750)	(0.625)	(0.500)	3.250	(1.375)	(1.250)	(1.125)	(1.000)
4.000	(2.000)	(1.875)	(1.750)	(1.625)	3.750	(1.750)	(1.625)	(1.500)	(1.375)	3.375	(1.625)	(1.500)	(1.375)	(1.250)
4.125	(2.500)	(2.375)	(2.250)	(2.125)	3.875	(2.125)	(2.000)	(1.875)	(1.750)	3.500	(2.125)	(2.000)	(1.875)	(1.750)
4.250	(3.125)	(3.000)	(2.875)	(2.750)	3.990	(2.500)	(2.375)	(2.250)	(2.125)	3.625	(2.500)	(2.375)	(2.250)	(2.125)
4.375	(3.750)	(3.625)	(3.500)	(3.375)	4.000	(2.625)	(2.500)	(2.375)	(2.250)	3.750	(2.875)	(2.750)	(2.625)	(2.500)
4.500	(4.125)	(4.000)	(3.875)	(3.750)	4.125	(3.000)	(2.875)	(2.750)	(2.625)	3.875	(3.250)	(3.125)	(3.000)	(2.875)
4.625	(4.625)	(4.500)	(4.375)	(4.250)	4.250	(4.000)	(3.875)	(3.750)	(3.625)	3.990	(3.250)	(3.125)	(3.000)	(2.875)
4.750	(5.000)	(4.875)	(4.750)	(4.625)	4.375	(4.375)	(4.250)	(4.125)	(4.000)	4.000	(3.375)	(3.250)	(3.125)	(3.000)
4.875	(5.375)	(5.250)	(5.125)	(5.000)	4.500	(4.750)	(4.625)	(4.500)	(4.375)	4.125	(3.625)	(3.500)	(3.375)	(3.250)

  

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
3.750	0.625	0.750	0.875	1.000	2.625	1.875	2.000	2.125	2.250	2.875	1.625	1.750	1.875	2.000
3.875	0.000	0.125	0.250	0.375	2.750	0.625	0.750	0.875	1.000	2.990	1.125	1.250	1.375	1.500
3.990	(0.500)	(0.375)	(0.250)	(0.125)	2.875	0.250	0.375	0.500	0.625	3.000	1.125	1.250	1.375	1.500
4.000	(0.625)	(0.500)	(0.375)	(0.250)	2.990	0.125	0.250	0.375	0.500	3.125	0.750	0.875	1.000	1.125
4.125	(1.125)	(1.000)	(0.875)	(0.750)	3.000	0.000	0.125	0.250	0.375	3.250	(0.125)	0.000	0.125	0.250
4.250	(1.750)	(1.625)	(1.500)	(1.375)	3.125	(0.250)	(0.125)	0.000	0.125	3.375	(0.375)	(0.250)	(0.125)	0.000
4.375	(2.125)	(2.000)	(1.875)	(1.750)	3.250	(1.375)	(1.250)	(1.125)	(1.000)	3.500	(0.875)	(0.750)	(0.625)	(0.500)
4.500	(2.125)	(2.000)	(1.875)	(1.750)	3.375	(1.500)	(1.375)	(1.250)	(1.125)	3.625	(1.250)	(1.125)	(1.000)	(0.875)
4.625	(2.625)	(2.500)	(2.375)	(2.250)	3.500	(1.750)	(1.625)	(1.500)	(1.375)	3.750	(1.500)	(1.375)	(1.250)	(1.125)
4.750	(3.000)	(2.875)	(2.750)	(2.625)	3.625	(2.000)	(1.875)	(1.750)	(1.625)	3.875	(1.750)	(1.625)	(1.500)	(1.375)
4.875	(3.375)	(3.250)	(3.125)	(3.000)	3.750	(2.375)	(2.250)	(2.125)	(2.000)	3.990	(1.500)	(1.375)	(1.250)	(1.125)
4.990	(3.375)	(3.250)	(3.125)	(3.000)	3.875	(2.750)	(2.625)	(2.500)	(2.375)	4.000	(1.625)	(1.500)	(1.375)	(1.250)

  

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
4.000	0.125	0.250	0.375	0.500	3.750	2.750	2.875	3.000	3.125	2.990	2.000	2.125	2.250	2.375
4.125	(0.375)	(0.250)	(0.125)	0.000	3.875	2.125	2.250	2.375	2.500	3.000	2.000	2.125	2.250	2.375
4.250	(1.000)	(0.875)	(0.750)	(0.625)	3.990	1.625	1.750	1.875	2.000	3.125	1.500	1.625	1.750	1.875
4.375	(1.625)	(1.500)	(1.375)	(1.250)	4.000	1.500	1.625	1.750	1.875	3.250	0.625	0.750	0.875	1.000
4.500	(2.000)	(1.875)	(1.750)	(1.625)	4.125	1.000	1.125	1.250	1.375	3.375	0.375	0.500	0.625	0.750
4.625	(2.500)	(2.375)	(2.250)	(2.125)	4.250	0.375	0.500	0.625	0.750	3.500	(0.125)	0.000	0.125	0.250
4.750	(2.875)	(2.750)	(2.625)	(2.500)	4.375	0.000	0.125	0.250	0.375	3.625	(0.500)	(0.375)	(0.250)	(0.125)
4.875	(3.250)	(3.125)	(3.000)	(2.875)	4.500	0.000	0.125	0.250	0.375	3.750	(0.875)	(0.750)	(0.625)	(0.500)
4.990	(3.250)	(3.125)	(3.000)	(2.875)	4.625	(0.500)	(0.375)	(0.250)	(0.125)	3.875	(1.250)	(1.125)	(1.000)	(0.875)
5.000	(3.375)	(3.250)	(3.125)	(3.000)	4.750	(0.875)	(0.750)	(0.625)	(0.500)	3.990	(1.250)	(1.125)	(1.000)	(0.875)
5.125	(3.875)	(3.750)	(3.625)	(3.500)	4.875	(1.250)	(1.125)	(1.000)	(0.875)	4.000	(1.375)	(1.250)	(1.125)	(1.000)
5.250	(4.375)	(4.250)	(4.125)	(4.000)	4.990	(1.250)	(1.125)	(1.000)	(0.875)	4.125	(1.625)	(1.500)	(1.375)	(1.250)

**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	Coverage	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% (25% HR/HP)	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
	25(>20Yr)	1.700%	1.700%	1.700%	2.350%	2.900%	3.450%	4.050%	Loan Size > \$424,100	0.250	0.500	0.900	0.900
95%-90.01% (25% for HR/HP)	30(>20Yr)	1.500%	1.520%	1.770%	1.900%	2.330%	2.800%	2.900%	Second Home	0.250	0.490	0.700	0.700
	25(All Term)	1.500%	1.520%	1.600%	1.750%	2.160%	2.800%	2.900%	Cash Out Refinance	0.500	0.700	1.000	1.000
90%-85.01%	25(>20Yr)	1.120%	1.130%	1.290%	1.330%	1.690%	1.940%	2.010%	25% for HomeReady and HomePossible				
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	LTV	CLTV	FICO		\$100k - \$125k	0.125
No Escrow (CA)	0.125	NOO 75-80%	3.625			<720	>=720	\$75k - \$99k	0.250
No Escrow (NY-80%Max)	0.000	NOO 80.01-85%	4.375	ALL		<720	>=720	\$60k - \$74k	0.875
20 Yr HB (to 20 yr price)	2.000	High Balance C/O	1.000	<=65.00%	80.01% - 95.00%	0.500	0.250	25 year price same as 30	
Escrow Holdback	0.250	2-4 Unit	1.000	65.01% - 75.00%	80.01% - 95.00%	0.750	0.500	REFER TO PAGE 9 FOR STATE ADJUSTORS	
HomeStyle 15 Yr High Bal)	1.250	Attach Condo >75(>15Yr)	0.750	75.01% - 95.00%	90.01% - 95.00%	1.000	0.750		
FHLMC LP	0.000	Relock Fee	0.250	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750		
		Manufactured Home	1.500	<=95.00%	95.01% - 97%	1.500	1.500	MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75	
<small>HOMEReady/HOMEPOSSIBLE: (LLPA Cap of 0.00 if LTV &gt;80% and Fico &gt;=680. All other combinations LLPA cap is 1.50. Cap excludes Loan Amount, Escrow, State Adj. and LPMI)</small>									

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 8

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

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
3.000	0.625	0.750	0.875	1.000	3.250	0.375	0.500	0.625	0.750	3.250	0.750	0.875	1.000	1.125
3.125	0.375	0.500	0.625	0.750	3.375	0.125	0.250	0.375	0.500	3.375	0.500	0.625	0.750	0.875
3.250	0.125	0.250	0.375	0.500	3.500	(0.125)	0.000	0.125	0.250	3.500	0.250	0.375	0.500	0.625
3.375	0.000	0.125	0.250	0.375	3.625	(0.250)	(0.125)	0.000	0.125	3.625	(0.125)	0.000	0.125	0.250
3.500	(0.250)	(0.125)	0.000	0.125	3.750	(0.625)	(0.500)	(0.375)	(0.250)	3.750	(0.750)	(0.625)	(0.500)	(0.375)
3.625	(0.500)	(0.375)	(0.250)	(0.125)	3.875	(0.875)	(0.750)	(0.625)	(0.500)	3.875	(1.250)	(1.125)	(1.000)	(0.875)
3.750	(0.750)	(0.625)	(0.500)	(0.375)	4.000	(1.000)	(0.875)	(0.750)	(0.625)	4.000	(1.250)	(1.125)	(1.000)	(0.875)
3.875	(1.000)	(0.875)	(0.750)	(0.625)	4.125	(1.125)	(1.000)	(0.875)	(0.750)	4.125	(1.250)	(1.125)	(1.000)	(0.875)
4.000	(1.250)	(1.125)	(1.000)	(0.875)	4.250	(1.250)	(1.125)	(1.000)	(0.875)	4.250	(1.125)	(1.000)	(0.875)	(0.750)
4.125	(1.375)	(1.250)	(1.125)	(1.000)	4.375	(1.250)	(1.125)	(1.000)	(0.875)	4.375	(1.000)	(0.875)	(0.750)	(0.625)
4.250	(1.500)	(1.375)	(1.250)	(1.125)	4.500	(1.500)	(1.375)	(1.250)	(1.125)	4.500	(1.250)	(1.125)	(1.000)	(0.875)
4.375	(1.625)	(1.500)	(1.375)	(1.250)	0.000	0.750	0.875	1.000	1.125	4.625	(1.375)	(1.250)	(1.125)	(1.000)

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 > \$424,100	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 9 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 8

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

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

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

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

GOVERNMENT ADJUSTMENTS

REFER TO PAGE 7 FOR STATE ADJUSTORS				OTHER	
FICO SCORE	203K ADJUSTORS	LOAN AMOUNT	ODD TERMS (Fixed Rate Only)	VA IRRRL Season <= 6 Mo.	N/A
740+	(0.125)	203K High Balance 2.000	> \$250k (0.125)	16-20 Year 0.500	N/A
680 - 739	0.000	15 Yr 203K 2.000	\$100k - \$125k 0.375	21-25 Year 0.250	VA IRRRL 2nd & NOO 0.250
660 - 679	0.250		\$75k - \$99k 0.750	26-29 Year 0.000	2 Unit 0.500
640 - 659	0.750		\$60k - \$74k 1.250	All Priced to 30 Year Rates	3-4 Unit 1.000
620 - 639	1.250				Manual U/W 1.000
600 - 619	1.500				15 Yr HB 2.000
580 - 599	1.750				ARM HB 0.000
550 - 579	2.500				Escrow Holdback 0.250
					NC Fee Buyout 0.375
					\$100 Down HUD 0.500
					Manufactured Home 1.000
					Relock Fee 0.250

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 8

## DU REFI PLUS / HARP 2.0

DU REFI PLUS 30 YEAR FIXED <=105% LTV					DU REFI PLUS 30 YEAR FIXED 105.01-125% LTV					DU REFI PLUS 30 YEAR FIXED > 125% LTV				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
3.375	2.125	2.250	2.375	2.500	3.500	2.625	2.750	2.875	3.000	3.500	3.125	3.250	3.375	3.500
3.500	1.125	1.250	1.375	1.500	3.625	1.875	2.000	2.125	2.250	3.625	2.250	2.375	2.500	2.625
3.625	0.500	0.625	0.750	0.875	3.875	(0.125)	0.000	0.125	0.250	3.875	0.250	0.375	0.500	0.625
3.750	(0.500)	(0.375)	(0.250)	(0.125)	4.000	(1.000)	(0.875)	(0.750)	(0.625)	4.000	(0.625)	(0.500)	(0.375)	(0.250)
3.875	(1.125)	(1.000)	(0.875)	(0.750)	4.125	(1.625)	(1.500)	(1.375)	(1.250)	4.125	(1.250)	(1.125)	(1.000)	(0.875)
3.990	(1.625)	(1.500)	(1.375)	(1.250)	4.250	(2.750)	(2.625)	(2.500)	(2.375)	4.250	(2.250)	(2.125)	(2.000)	(1.875)
4.000	(1.750)	(1.625)	(1.500)	(1.375)	4.375	(3.500)	(3.375)	(3.250)	(3.125)	4.375	(3.125)	(3.000)	(2.875)	(2.750)
4.125	(2.250)	(2.125)	(2.000)	(1.875)	4.500	(4.125)	(4.000)	(3.875)	(3.750)	4.500	(3.625)	(3.500)	(3.375)	(3.250)
4.250	(2.875)	(2.750)	(2.625)	(2.500)	4.625	(4.750)	(4.625)	(4.500)	(4.375)	4.625	(4.375)	(4.250)	(4.125)	(4.000)
4.375	(3.500)	(3.375)	(3.250)	(3.125)	4.750	(5.125)	(5.000)	(4.875)	(4.750)	4.750	(4.875)	(4.750)	(4.625)	(4.500)
4.500	(3.875)	(3.750)	(3.625)	(3.500)	4.875	(5.625)	(5.500)	(5.375)	(5.250)	4.875	(5.250)	(5.125)	(5.000)	(4.875)
4.625	(4.375)	(4.250)	(4.125)	(4.000)										

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
3.750	1.250	1.375	1.500	1.625	3.500	2.625	2.750	2.875	3.000	2.750	1.500	1.625	1.750	1.875
3.875	0.625	0.750	0.875	1.000	3.625	1.875	2.000	2.125	2.250	2.875	1.000	1.125	1.250	1.375
3.990	0.125	0.250	0.375	0.500	3.875	(0.125)	0.000	0.125	0.250	2.990	0.625	0.750	0.875	1.000
4.000	0.000	0.125	0.250	0.375	4.000	(1.000)	(0.875)	(0.750)	(0.625)	3.000	0.625	0.750	0.875	1.000
4.125	(0.500)	(0.375)	(0.250)	(0.125)	4.125	(1.625)	(1.500)	(1.375)	(1.250)	3.125	0.125	0.250	0.375	0.500
4.250	(1.125)	(1.000)	(0.875)	(0.750)	4.250	(2.750)	(2.625)	(2.500)	(2.375)	3.250	(0.750)	(0.625)	(0.500)	(0.375)
4.375	(1.500)	(1.375)	(1.250)	(1.125)	4.375	(3.500)	(3.375)	(3.250)	(3.125)	3.375	(1.000)	(0.875)	(0.750)	(0.625)
4.500	(1.500)	(1.375)	(1.250)	(1.125)	4.500	(4.125)	(4.000)	(3.875)	(3.750)	3.500	(1.500)	(1.375)	(1.250)	(1.125)
4.625	(2.000)	(1.875)	(1.750)	(1.625)	4.625	(4.750)	(4.625)	(4.500)	(4.375)	3.625	(1.875)	(1.750)	(1.625)	(1.500)
4.750	(2.375)	(2.250)	(2.125)	(2.000)	4.750	(5.125)	(5.000)	(4.875)	(4.750)	3.750	(2.250)	(2.125)	(2.000)	(1.875)
4.875	(2.750)	(2.625)	(2.500)	(2.375)	4.875	(5.625)	(5.500)	(5.375)	(5.250)	3.875	(2.625)	(2.500)	(2.375)	(2.250)
4.990	(2.750)	(2.625)	(2.500)	(2.375)						4.125	(3.000)	(2.875)	(2.750)	(2.625)

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	LTV 97.01% - 105%	1.00
\$60k - \$74k	0.875	Condo >75%	0.750	ALL		0.375	0.375	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	REFER TO PAGE 9 FOR STATE ADJUSTORS	
		(=80% allowed if previous was non-escrowed)		65.01% - 75.00%	80.01% - 95.00%	0.750	0.500		
		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						

# JUMBO PRODUCTS

30 YEAR FIXED (to 80% LTV)					30 YEAR FIXED (80.01-90% LTV)					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
4.875	(2.929)	(2.804)	(2.679)	(2.554)	5.125	(1.557)	(1.432)	(1.307)	(1.182)	4.500	(2.145)	(2.020)	(1.895)	(1.770)
4.750	(2.730)	(2.605)	(2.480)	(2.355)	5.000	(1.155)	(1.030)	(0.905)	(0.780)	4.375	(1.959)	(1.834)	(1.709)	(1.584)
4.625	(2.420)	(2.295)	(2.170)	(2.045)	4.875	(0.766)	(0.641)	(0.516)	(0.391)	4.250	(1.755)	(1.630)	(1.505)	(1.380)
4.500	(2.081)	(1.956)	(1.831)	(1.706)	4.750	(0.351)	(0.226)	(0.101)	0.024	4.125	(1.641)	(1.516)	(1.391)	(1.266)
4.375	(1.724)	(1.599)	(1.474)	(1.349)	4.625	0.181	0.306	0.431	0.556	4.000	(1.449)	(1.324)	(1.199)	(1.074)
4.250	(1.371)	(1.246)	(1.121)	(0.996)	4.500	0.802	0.927	1.052	1.177	3.875	(1.201)	(1.076)	(0.951)	(0.826)
4.125	(0.934)	(0.809)	(0.684)	(0.559)	4.375	1.418	1.543	1.668	1.793	3.750	(0.899)	(0.774)	(0.649)	(0.524)
4.000	(0.471)	(0.346)	(0.221)	(0.096)						3.625	(0.540)	(0.415)	(0.290)	(0.165)
3.875	0.002	0.127	0.252	0.377						3.500	(0.161)	(0.036)	0.089	0.214
3.750	0.489	0.614	0.739	0.864						3.375	0.243	0.368	0.493	0.618
3.625	1.069	1.194	1.319	1.444						3.250	0.732	0.857	0.982	1.107
Max Price <= \$1.0M		1.875			Max Price <= \$1.0M		1.375			Max Price <= \$1.0M		1.375		
Max Price > \$1.0M		1.375			Max Price > \$1.0M		0.875			Max Price > \$1.0M		1.125		

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
4.375	(1.445)	(1.320)	(1.195)	(1.070)	4.375	(1.507)	(1.382)	(1.257)	(1.132)	4.750	(2.028)	(1.903)	(1.778)	(1.653)
4.250	(1.323)	(1.198)	(1.073)	(0.948)	4.250	(1.380)	(1.255)	(1.130)	(1.005)	4.625	(1.819)	(1.694)	(1.569)	(1.444)
4.125	(1.186)	(1.061)	(0.936)	(0.811)	4.125	(1.185)	(1.060)	(0.935)	(0.810)	4.500	(1.560)	(1.435)	(1.310)	(1.185)
4.000	(1.016)	(0.891)	(0.766)	(0.641)	4.000	(0.962)	(0.837)	(0.712)	(0.587)	4.375	(1.289)	(1.164)	(1.039)	(0.914)
3.875	(0.815)	(0.690)	(0.565)	(0.440)	3.875	(0.736)	(0.611)	(0.486)	(0.361)	4.250	(1.005)	(0.880)	(0.755)	(0.630)
3.750	(0.582)	(0.457)	(0.332)	(0.207)	3.750	(0.506)	(0.381)	(0.256)	(0.131)	4.125	(0.629)	(0.504)	(0.379)	(0.254)
3.625	(0.340)	(0.215)	(0.090)	0.035	3.625	(0.187)	(0.062)	0.063	0.188	4.000	(0.168)	(0.043)	0.082	0.207
3.500	(0.093)	0.032	0.157	0.282	3.500	0.216	0.341	0.466	0.591	3.875	0.298	0.423	0.548	0.673
3.375	0.195	0.320	0.445	0.570	3.375	0.655	0.780	0.905	1.030	3.750	0.741	0.866	0.991	1.116
3.250	0.515	0.640	0.765	0.890	3.250	1.178	1.303	1.428	1.553	3.625	1.323	1.448	1.573	1.698
3.125	0.882	1.007	1.132	1.257	3.125	1.715	1.840	1.965	2.090	3.500	2.053	2.178	2.303	2.428
Max Price <= \$1.0M		0.750			Max Price <= \$1.0M		0.750			Max Price <= \$1.0M		1.125		
Max Price > \$1.0M		0.625			Max Price > \$1.0M		0.625			Max Price > \$1.0M		0.875		

	PRICE ADJUSTMENTS BY LTV/CLTV										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	85.01-90	
<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	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	0.375	0.375
\$1,500,001-\$2,000,000		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.250	0.375	N/A	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	N/A
<b>FICO</b>												
760+		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.250	(0.250)	0.000
740-759		(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	0.000	0.250
720-739		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.125	0.375	0.625	1.000	0.375	0.625
700-719		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.375	0.625	N/A	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	N/A
Second Home		0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.750	1.000	N/A	N/A
Investor		1.500	1.500	1.500	1.500	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	0.000	0.000
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
Cash-Out Refi		0.625	0.625	0.625	0.625	0.625	0.625	0.625	N/A	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	N/A
<b>OTHER</b>												
ARM		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
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)
FL or NV		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	0.750	1.000
California 30Yr Fixed		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.375	0.375
No Escrows		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250

**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

## 90% 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	(7.161)	(7.036)	(6.911)	(6.786)	6.375	(5.413)	(5.288)	(5.163)	(5.038)	5/1 ARM Caps	2/2/5
6.000	(6.462)	(6.337)	(6.212)	(6.087)	6.125	(4.826)	(4.701)	(4.576)	(4.451)	7/1 ARM Caps	2/2/5
5.750	(5.763)	(5.638)	(5.513)	(5.388)	5.875	(4.239)	(4.114)	(3.989)	(3.864)	10/1 ARM Caps	2/2/5
5.500	(5.064)	(4.939)	(4.814)	(4.689)	5.625	(3.652)	(3.527)	(3.402)	(3.277)		
5.250	(4.325)	(4.200)	(4.075)	(3.950)	5.375	(3.005)	(2.880)	(2.755)	(2.630)		
5.125	(3.900)	(3.775)	(3.650)	(3.525)	5.250	(2.659)	(2.534)	(2.409)	(2.284)		
5.000	(3.446)	(3.321)	(3.196)	(3.071)	5.125	(2.301)	(2.176)	(2.051)	(1.926)		
4.875	(2.968)	(2.843)	(2.718)	(2.593)	5.000	(1.932)	(1.807)	(1.682)	(1.557)		
4.750	(2.470)	(2.345)	(2.220)	(2.095)	4.875	(1.555)	(1.430)	(1.305)	(1.180)		
4.625	(1.956)	(1.831)	(1.706)	(1.581)	4.750	(1.170)	(1.045)	(0.920)	(0.795)		
4.500	(1.427)	(1.302)	(1.177)	(1.052)	4.625	(0.776)	(0.651)	(0.526)	(0.401)		
4.375	(0.876)	(0.751)	(0.626)	(0.501)	4.500	(0.381)	(0.256)	(0.131)	(0.006)		
4.250	(0.313)	(0.188)	(0.063)	0.062	4.375	0.070	0.195	0.320	0.445		
4.125	0.308	0.433	0.558	0.683	4.250	0.520	0.645	0.770	0.895		
4.000	1.064	1.189	1.314	1.439	4.125	0.970	1.095	1.220	1.345		
3.875	1.807	1.932	2.057	2.182	4.000	1.420	1.545	1.670	1.795		
Max Price <= \$1.0M		1.375			Max Price <= \$1.0M		1.125			<b>Underwriting/Commitment</b> Fee cannot be bought out for any Jumbo Programs	
Max Price > \$1.0M		0.875			Max Price > \$1.0M		0.750				

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	(4.717)	(4.592)	(4.467)	(4.342)	6.500	(5.608)	(5.483)	(5.358)	(5.233)	7.000	(6.462)	(6.337)	(6.212)	(6.087)
5.875	(4.280)	(4.155)	(4.030)	(3.905)	6.250	(5.099)	(4.974)	(4.849)	(4.724)	6.750	(5.805)	(5.680)	(5.555)	(5.430)
5.625	(3.844)	(3.719)	(3.594)	(3.469)	6.000	(4.590)	(4.465)	(4.340)	(4.215)	6.500	(5.148)	(5.023)	(4.898)	(4.773)
5.375	(3.407)	(3.282)	(3.157)	(3.032)	5.750	(4.081)	(3.956)	(3.831)	(3.706)	6.250	(4.491)	(4.366)	(4.241)	(4.116)
5.125	(2.971)	(2.846)	(2.721)	(2.596)	5.500	(3.572)	(3.447)	(3.322)	(3.197)	6.000	(3.834)	(3.709)	(3.584)	(3.459)
4.875	(2.521)	(2.396)	(2.271)	(2.146)	5.250	(3.041)	(2.916)	(2.791)	(2.666)	5.750	(3.120)	(2.995)	(2.870)	(2.745)
4.625	(2.026)	(1.901)	(1.776)	(1.651)	5.000	(2.434)	(2.309)	(2.184)	(2.059)	5.500	(2.350)	(2.225)	(2.100)	(1.975)
4.375	(1.499)	(1.374)	(1.249)	(1.124)	4.750	(1.775)	(1.650)	(1.525)	(1.400)	5.250	(1.540)	(1.415)	(1.290)	(1.165)
4.125	(0.945)	(0.820)	(0.695)	(0.570)	4.500	(1.079)	(0.954)	(0.829)	(0.704)	5.000	(0.701)	(0.576)	(0.451)	(0.326)
3.875	(0.365)	(0.240)	(0.115)	0.010	4.250	(0.354)	(0.229)	(0.104)	0.021	4.750	0.243	0.368	0.493	0.618
3.625	0.235	0.360	0.485	0.610	4.000	0.472	0.597	0.722	0.847	4.500	1.218	1.343	1.468	1.593
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/CLTV										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+	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.375	1.500	2.500	
740-759	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.375	0.750	1.750	2.750	
720-739	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.125	0.625	1.250	2.000	3.000	
700-719	0.000	0.000	0.000	0.000	0.000	0.250	0.500	1.000	1.750	2.500	3.500	
680-699	0.250	0.250	0.250	0.250	0.250	0.750	1.125	1.625	2.375	3.250	4.250	
661-679	0.875	0.875	0.875	0.875	0.875	1.250	1.875	2.500	3.250	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	
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	
Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.750	1.250	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	
<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	
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	
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	
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	
<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)	
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	
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	
No Escrows	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%
6.125	100.000	100.000	99.875	99.750	5/1 ARM Caps: 5/2/5	LTV <= 65.0% -0.500%
5.875	99.250	99.250	99.125	99.000	Margin: 3.75%	Loan Amount > \$1.5m 0.250%
5.625	99.000	99.000	98.875	98.750	<b>ALL TRANSACTIONS MUST BE BORROWER PAID</b>	Alt-Doc 24 Mo. Bank Statement 0.250%
5.375	98.750	98.750	98.625	98.500		Alt-Doc Limited 0.250%
5.250	98.500	98.500	98.375	98.250		Alt-Doc 12 Mo. Bank Statement 0.750%
5.125	98.250	98.250	98.125	98.000		Asset Depletion 0.500%
5.000	98.000	98.000	97.875	97.750		Cash-Out Refinance 0.500%
4.875	97.500	97.500	97.375	97.250		Investment Property 0.500%
4.750	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%	
					<b>Interest Only 0.250%</b>	

Program is offered in all HomeBridge approved states except 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 \$1,195 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, NY (conforming), 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, NE, NM, SD, VT, WV	0.125
<b>REGION 3:</b> NY (High Balance and Super Conforming ONLY), RI, WY	0.250
<b>REGION 4:**</b> N/A	N/A

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

FEES		FEE BUYOUT	LOCK EXTENSIONS / RELOCKS	
Flood:	\$10	<p>FEE BUYOUT CALCULATION IS FEE DIVIDED BY LOAN AMOUNT TO THE EXACT DECIMAL.</p> <p>* Only the following fees are eligible for buyout:</p> <ul style="list-style-type: none"> <li>- Underwriting/Commitment Fee</li> <li>- FHA Streamline Fee</li> <li>- VA IRRRL Fee</li> </ul>	1 Day	FREE
TX Atty Fee(TX Purchase only):	\$150		2-7 Days	0.125
TX Atty Fee(TX Refinance only):	\$150		8-15 Days	0.250
TX Atty Fee(TX Equity only):	\$250		16-30 Days	0.500
TX Atty Fee(TX IRRRL only):	\$100		ALL RELOCKS	0.250
CA Funding Fee	\$100		All lock extensions and relocks should be requested through the HomeBridge website.	
Tax Service Fee (conventional only)	\$83		<b>LONG TERM LOCKS</b>	
FHA Streamline	\$595		90 DAY	0.50
VA IRRRLS	\$595		120 DAY	1.25
Underwriting/Commitment Fee:	\$995		<b>Add to 60 day price / Purchases Only</b>	
Expanded Plus	\$1,195	<b>AVERAGE PRIME OFFER RATE (APOR)</b>		
(Expanded Plus fees cannot be bought out)		30 YEAR		
		15 YEAR		

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:newsubmissions@homebridge.com">newsubmissions@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