

# HomeBridge Pricing Specials

## MARCH 2018

**NOT APPLICABLE TO JUMBO OR EXPANDED PLUS/ELITE 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, ,NC, NH, OR, SC and WA**

**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 !!!

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

Table with 15 columns: RATE, 15 Day, 30 DAY, 45 DAY, 60 DAY (repeated for Conforming 30 Year Fixed, 20 Year Fixed, 15 Year Fixed)

Table with 15 columns: RATE, 15 Day, 30 DAY, 45 DAY, 60 DAY (repeated for High Balance 30 Year Fixed, Conforming 10 Year Fixed, High Balance 15 Year Fixed)

Table with 15 columns: RATE, 15 Day, 30 DAY, 45 DAY, 60 DAY (repeated for Conforming 30 Year Fixed Homestyle, High Balance 30 Year Fixed Homestyle, Conforming 15 Year Fixed Homestyle)

CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS ALL PRODUCTS

Table with columns: CREDIT SCORE, FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS, CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)

CONVENTIONAL LPMI PRICING

Table with columns: Fixed Rate, Single Premium, Adjustments, Single (with sub-headers for LTV, Coverage, etc.)

OTHER CONVENTIONAL ADJUSTMENTS

Table with columns: STANDARD ADJUSTMENTS, SUBORDINATE FINANCED PRICE ADJUSTMENTS, LOAN AMOUNT ADJUSTMENTS (with sub-headers for LTV, CLTV, FICO, etc.)

**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
3.750	(0.500)	(0.375)	(0.250)	(0.125)	4.000	(0.875)	(0.750)	(0.625)	(0.500)	3.750	(0.250)	(0.125)	0.000	0.125
3.875	(0.875)	(0.750)	(0.625)	(0.500)	4.125	(1.000)	(0.875)	(0.750)	(0.625)	3.875	(0.750)	(0.625)	(0.500)	(0.375)
4.000	(1.000)	(0.875)	(0.750)	(0.625)	4.250	(1.375)	(1.250)	(1.125)	(1.000)	4.000	(1.000)	(0.875)	(0.750)	(0.625)
4.125	(1.250)	(1.125)	(1.000)	(0.875)	4.375	(1.625)	(1.500)	(1.375)	(1.250)	4.125	(1.250)	(1.125)	(1.000)	(0.875)
4.250	(1.500)	(1.375)	(1.250)	(1.125)	4.500	(1.750)	(1.625)	(1.500)	(1.375)	4.250	(1.375)	(1.250)	(1.125)	(1.000)
4.375	(1.750)	(1.625)	(1.500)	(1.375)	4.625	(1.875)	(1.750)	(1.625)	(1.500)	4.375	(1.625)	(1.500)	(1.375)	(1.250)
4.500	(1.875)	(1.750)	(1.625)	(1.500)	4.750	(2.250)	(2.125)	(2.000)	(1.875)	4.500	(1.750)	(1.625)	(1.500)	(1.375)
4.625	(2.000)	(1.875)	(1.750)	(1.625)	4.875	(2.500)	(2.375)	(2.250)	(2.125)	4.625	(2.000)	(1.875)	(1.750)	(1.625)
4.750	(2.250)	(2.125)	(2.000)	(1.875)	5.000	(2.625)	(2.500)	(2.375)	(2.250)	4.750	(2.375)	(2.250)	(2.125)	(2.000)
4.875	(2.375)	(2.250)	(2.125)	(2.000)	5.125	(2.625)	(2.500)	(2.375)	(2.250)	4.875	(2.625)	(2.500)	(2.375)	(2.250)
5.000	(2.500)	(2.375)	(2.250)	(2.125)	5.250	(2.375)	(2.250)	(2.125)	(2.000)	5.000	(2.750)	(2.625)	(2.500)	(2.375)
5.125	(2.500)	(2.375)	(2.250)	(2.125)						5.125	(2.750)	(2.625)	(2.500)	(2.375)

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
3.750	0.250	0.375	0.500	0.625	4.000	(0.125)	0.000	0.125	0.250	3.750	0.500	0.625	0.750	0.875
3.875	(0.125)	0.000	0.125	0.250	4.125	(0.250)	(0.125)	0.000	0.125	3.875	0.000	0.125	0.250	0.375
4.000	(0.250)	(0.125)	0.000	0.125	4.250	(0.625)	(0.500)	(0.375)	(0.250)	4.000	(0.250)	(0.125)	0.000	0.125
4.125	(0.500)	(0.375)	(0.250)	(0.125)	4.375	(0.875)	(0.750)	(0.625)	(0.500)	4.125	(0.500)	(0.375)	(0.250)	(0.125)
4.250	(0.750)	(0.625)	(0.500)	(0.375)	4.500	(1.000)	(0.875)	(0.750)	(0.625)	4.250	(0.625)	(0.500)	(0.375)	(0.250)
4.375	(1.000)	(0.875)	(0.750)	(0.625)	4.625	(1.125)	(1.000)	(0.875)	(0.750)	4.375	(0.875)	(0.750)	(0.625)	(0.500)
4.500	(1.125)	(1.000)	(0.875)	(0.750)	4.750	(1.500)	(1.375)	(1.250)	(1.125)	4.500	(1.000)	(0.875)	(0.750)	(0.625)
4.625	(1.250)	(1.125)	(1.000)	(0.875)	4.875	(1.750)	(1.625)	(1.500)	(1.375)	4.625	(1.250)	(1.125)	(1.000)	(0.875)
4.750	(1.500)	(1.375)	(1.250)	(1.125)	5.000	(1.875)	(1.750)	(1.625)	(1.500)	4.750	(1.625)	(1.500)	(1.375)	(1.250)
4.875	(1.625)	(1.500)	(1.375)	(1.250)	5.125	(1.875)	(1.750)	(1.625)	(1.500)	4.875	(1.875)	(1.750)	(1.625)	(1.500)
5.000	(1.750)	(1.625)	(1.500)	(1.375)	5.250	(1.625)	(1.500)	(1.375)	(1.250)	5.000	(2.000)	(1.875)	(1.750)	(1.625)
5.125	(1.750)	(1.625)	(1.500)	(1.375)	0.000	0.750	0.875	1.000	1.125	5.125	(2.000)	(1.875)	(1.750)	(1.625)

**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	90.01 - 95.00	5/1 Libor	5/2/5	2.25	1 Yr. Libor
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.500	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	0.750	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	1.250				
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.500				
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.500				
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	3.000				
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.500				

  

CREDIT SCORE	CASH-OUT REFI ADJUSTMENTS			
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00
	740+	0.375	0.625	0.625
720 - 739	0.375	1.000	1.000	1.125
700 - 719	0.375	1.000	1.000	1.125
680 - 699	0.375	1.125	1.125	1.750
660 - 679	0.625	1.125	1.125	1.875
640 - 659	0.625	1.625	1.625	2.625
620 - 639	0.625	1.625	1.625	3.125

**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
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 > \$453,100	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				NOO Adjustments	
\$100k - \$125k	0.125	No Escrow (Non CA)	0.250	LTV	CLTV	FICO		NOO <= 75%	2.375
\$75k - \$99k	0.250	No Escrow (CA)	0.125			<720	>=720	NOO 75-80%	3.625
\$60k - \$74k	0.875	No Escrow (NY-80%Max)	0.000	ALL		0.375	0.375	NOO 80.01-85%	4.375
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		High Balance C/O	1.000	<=65.00%	80.01% - 95.00%	0.500	0.250	REFER TO PAGE 9 FOR STATE ADJUSTORS	
		2-4 Unit	1.000	65.01% - 75.00%	80.01% - 95.00%	0.750	0.500		
		Condo >75%	0.750	75.01% - 95.00%	90.01% - 95.00%	1.000	0.750		
		Relock Fee	0.250	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750		
		Escrow Holdback	0.250	<=95.00%	95.01% - 97%	1.500	1.500		
High Balance LTV>75%	0.750								



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

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
4.000	2.375	2.500	2.625	2.750	4.000	2.125	2.250	2.375	2.500	3.000	2.875	3.000	3.125	3.250
4.125	1.625	1.750	1.875	2.000	4.125	1.125	1.250	1.375	1.500	3.125	2.250	2.375	2.500	2.625
4.250	1.000	1.125	1.250	1.375	4.250	0.250	0.375	0.500	0.625	3.250	1.875	2.000	2.125	2.250
4.375	0.375	0.500	0.625	0.750	4.375	(0.625)	(0.500)	(0.375)	(0.250)	3.375	1.375	1.500	1.625	1.750
4.500	(0.125)	0.000	0.125	0.250	4.500	(1.375)	(1.250)	(1.125)	(1.000)	3.500	0.875	1.000	1.125	1.250
4.625	(0.750)	(0.625)	(0.500)	(0.375)	4.625	(2.250)	(2.125)	(2.000)	(1.875)	3.625	0.375	0.500	0.625	0.750
4.750	(1.250)	(1.125)	(1.000)	(0.875)	5.000	(3.875)	(3.750)	(3.625)	(3.500)	3.750	(0.125)	0.000	0.125	0.250
4.875	(1.750)	(1.625)	(1.500)	(1.375)	5.125	(4.375)	(4.250)	(4.125)	(4.000)	3.875	(0.625)	(0.500)	(0.375)	(0.250)
4.990	(2.000)	(1.875)	(1.750)	(1.625)	5.375	(5.625)	(5.500)	(5.375)	(5.250)	4.250	(1.875)	(1.750)	(1.625)	(1.500)
5.000	(1.625)	(1.500)	(1.375)	(1.250)						4.375	(2.125)	(2.000)	(1.875)	(1.750)
5.125	(2.250)	(2.125)	(2.000)	(1.875)						4.500	(2.500)	(2.375)	(2.250)	(2.125)
5.250	(1.625)	(1.500)	(1.375)	(1.250)						4.875	(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)	
				FICO			
\$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	Non-Escrow	0.125		<=65.00%	80.01% - 95.00%	0.500	0.250
		(>80% required unless prohibited by state)		65.01% - 75.00%	80.01% - 95.00%	0.750	0.500
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750	(<80% allowed if previous was non-escrowed)	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 9 FOR STATE ADJUSTORS**

# 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
5.375	(3.081)	(2.956)	(2.831)	(2.706)	5.375	(1.898)	(1.773)	(1.648)	(1.523)	5.125	(2.028)	(1.903)	(1.778)	(1.653)
5.250	(2.794)	(2.669)	(2.544)	(2.419)	5.250	(1.494)	(1.369)	(1.244)	(1.119)	5.000	(1.824)	(1.699)	(1.574)	(1.449)
5.125	(2.530)	(2.405)	(2.280)	(2.155)	5.125	(1.088)	(0.963)	(0.838)	(0.713)	4.875	(1.696)	(1.571)	(1.446)	(1.321)
5.000	(2.203)	(2.078)	(1.953)	(1.828)	5.000	(0.673)	(0.548)	(0.423)	(0.298)	4.750	(1.524)	(1.399)	(1.274)	(1.149)
4.875	(1.846)	(1.721)	(1.596)	(1.471)	4.875	(0.073)	0.052	0.177	0.302	4.625	(1.290)	(1.165)	(1.040)	(0.915)
4.750	(1.494)	(1.369)	(1.244)	(1.119)	4.750	0.547	0.672	0.797	0.922	4.500	(1.002)	(0.877)	(0.752)	(0.627)
4.625	(1.102)	(0.977)	(0.852)	(0.727)	4.625	1.184	1.309	1.434	1.559	4.375	(0.658)	(0.533)	(0.408)	(0.283)
4.500	(0.655)	(0.530)	(0.405)	(0.280)						4.250	(0.286)	(0.161)	(0.036)	0.089
4.375	(0.210)	(0.085)	0.040	0.165						4.125	0.110	0.235	0.360	0.485
4.250	0.324	0.449	0.574	0.699						4.000	0.583	0.708	0.833	0.958
4.125	1.002	1.127	1.252	1.377						3.875	1.164	1.289	1.414	1.539

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
5.000	(1.382)	(1.257)	(1.132)	(1.007)	5.000	(1.476)	(1.351)	(1.226)	(1.101)	5.250	(2.001)	(1.876)	(1.751)	(1.626)
4.875	(1.258)	(1.133)	(1.008)	(0.883)	4.875	(1.335)	(1.210)	(1.085)	(0.960)	5.125	(1.787)	(1.662)	(1.537)	(1.412)
4.750	(1.104)	(0.979)	(0.854)	(0.729)	4.750	(1.133)	(1.008)	(0.883)	(0.758)	5.000	(1.522)	(1.397)	(1.272)	(1.147)
4.625	(0.919)	(0.794)	(0.669)	(0.544)	4.625	(0.909)	(0.784)	(0.659)	(0.534)	4.875	(1.254)	(1.129)	(1.004)	(0.879)
4.500	(0.703)	(0.578)	(0.453)	(0.328)	4.500	(0.686)	(0.561)	(0.436)	(0.311)	4.750	(0.964)	(0.839)	(0.714)	(0.589)
4.375	(0.456)	(0.331)	(0.206)	(0.081)	4.375	(0.438)	(0.313)	(0.188)	(0.063)	4.625	(0.574)	(0.449)	(0.324)	(0.199)
4.250	(0.218)	(0.093)	0.032	0.157	4.250	(0.101)	0.024	0.149	0.274	4.500	(0.108)	0.017	0.142	0.267
4.125	0.037	0.162	0.287	0.412	4.125	0.313	0.438	0.563	0.688	4.375	0.355	0.480	0.605	0.730
4.000	0.353	0.478	0.603	0.728	4.000	0.755	0.880	1.005	1.130	4.250	0.796	0.921	1.046	1.171
3.875	0.679	0.804	0.929	1.054	3.875	1.281	1.406	1.531	1.656	4.125	1.398	1.523	1.648	1.773
3.750	1.094	1.219	1.344	1.469	3.750	1.828	1.953	2.078	2.203	4.000	2.140	2.265	2.390	2.515

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	0.250	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
6.625	(7.089)	(6.964)	(6.839)	(6.714)	7.000	(5.037)	(4.912)	(4.787)	(4.662)	5/1 ARM Caps	2/2/5
6.375	(6.337)	(6.212)	(6.087)	(5.962)	6.750	(4.462)	(4.337)	(4.212)	(4.087)	7/1 ARM Caps	2/2/5
6.125	(5.586)	(5.461)	(5.336)	(5.211)	6.500	(3.888)	(3.763)	(3.638)	(3.513)	10/1 ARM Caps	2/2/5
5.875	(4.834)	(4.709)	(4.584)	(4.459)	6.250	(3.314)	(3.189)	(3.064)	(2.939)		
5.625	(4.046)	(3.921)	(3.796)	(3.671)	6.000	(2.678)	(2.553)	(2.428)	(2.303)		
5.500	(3.603)	(3.478)	(3.353)	(3.228)	5.875	(2.335)	(2.210)	(2.085)	(1.960)		
5.375	(3.133)	(3.008)	(2.883)	(2.758)	5.750	(1.980)	(1.855)	(1.730)	(1.605)		
5.250	(2.642)	(2.517)	(2.392)	(2.267)	5.625	(1.614)	(1.489)	(1.364)	(1.239)		
5.125	(2.134)	(2.009)	(1.884)	(1.759)	5.500	(1.239)	(1.114)	(0.989)	(0.864)		
5.000	(1.610)	(1.485)	(1.360)	(1.235)	5.375	(0.857)	(0.732)	(0.607)	(0.482)		
4.875	(1.073)	(0.948)	(0.823)	(0.698)	5.250	(0.464)	(0.339)	(0.214)	(0.089)		
4.750	(0.515)	(0.390)	(0.265)	(0.140)	5.125	(0.073)	0.052	0.177	0.302		
4.625	0.054	0.179	0.304	0.429	5.000	0.382	0.507	0.632	0.757		
4.500	0.769	0.894	1.019	1.144	4.875	0.830	0.955	1.080	1.205		
4.375	1.530	1.655	1.780	1.905	4.750	1.281	1.406	1.531	1.656		
4.250	2.271	2.396	2.521	2.646	4.625	1.731	1.856	1.981	2.106		
Max Price <= \$1.0M		1.375			Max Price <= \$1.0M		1.125			Underwriting/Commitment 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
6.875	(4.970)	(4.845)	(4.720)	(4.595)	7.125	(5.588)	(5.463)	(5.338)	(5.213)	7.500	(6.444)	(6.319)	(6.194)	(6.069)
6.625	(4.520)	(4.395)	(4.270)	(4.145)	6.875	(5.069)	(4.944)	(4.819)	(4.694)	7.250	(5.782)	(5.657)	(5.532)	(5.407)
6.375	(4.070)	(3.945)	(3.820)	(3.695)	6.625	(4.551)	(4.426)	(4.301)	(4.176)	7.000	(5.121)	(4.996)	(4.871)	(4.746)
6.125	(3.620)	(3.495)	(3.370)	(3.245)	6.375	(4.032)	(3.907)	(3.782)	(3.657)	6.750	(4.459)	(4.334)	(4.209)	(4.084)
5.875	(3.170)	(3.045)	(2.920)	(2.795)	6.125	(3.513)	(3.388)	(3.263)	(3.138)	6.500	(3.797)	(3.672)	(3.547)	(3.422)
5.625	(2.708)	(2.583)	(2.458)	(2.333)	5.875	(2.972)	(2.847)	(2.722)	(2.597)	6.250	(3.079)	(2.954)	(2.829)	(2.704)
5.375	(2.204)	(2.079)	(1.954)	(1.829)	5.625	(2.360)	(2.235)	(2.110)	(1.985)	6.000	(2.307)	(2.182)	(2.057)	(1.932)
5.125	(1.671)	(1.546)	(1.421)	(1.296)	5.375	(1.696)	(1.571)	(1.446)	(1.321)	5.750	(1.495)	(1.370)	(1.245)	(1.120)
4.875	(1.109)	(0.984)	(0.859)	(0.734)	5.125	(0.997)	(0.872)	(0.747)	(0.622)	5.500	(0.654)	(0.529)	(0.404)	(0.279)
4.625	(0.522)	(0.397)	(0.272)	(0.147)	4.875	(0.272)	(0.147)	(0.022)	0.103	5.250	0.297	0.422	0.547	0.672
4.375	0.078	0.203	0.328	0.453	4.625	0.557	0.682	0.807	0.932	5.000	1.273	1.398	1.523	1.648
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	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	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)	(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	0.250

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

**90% LTV NO MI NOW AVAILABLE !!!**

# ELITE PLUS PROGRAMS

5/1 ARM - 1 Yr Libor Index					7/1 ARM - 1 Year Libor Index					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
8.250	(5.300)	(5.175)	(5.050)	(4.925)	8.250	(5.050)	(4.925)	(4.800)	(4.675)	8.250	(4.300)	(4.175)	(4.050)	(3.925)
7.990	(4.800)	(4.675)	(4.550)	(4.425)	7.990	(4.550)	(4.425)	(4.300)	(4.175)	8.125	(4.050)	(3.925)	(3.800)	(3.675)
7.750	(4.300)	(4.175)	(4.050)	(3.925)	7.750	(4.050)	(3.925)	(3.800)	(3.675)	7.990	(3.800)	(3.675)	(3.550)	(3.425)
7.500	(3.800)	(3.675)	(3.550)	(3.425)	7.500	(3.550)	(3.425)	(3.300)	(3.175)	7.750	(3.300)	(3.175)	(3.050)	(2.925)
7.250	(3.300)	(3.175)	(3.050)	(2.925)	7.250	(3.050)	(2.925)	(2.800)	(2.675)	7.500	(2.800)	(2.675)	(2.550)	(2.425)
6.990	(2.800)	(2.675)	(2.550)	(2.425)	6.990	(2.550)	(2.425)	(2.300)	(2.175)	7.250	(2.300)	(2.175)	(2.050)	(1.925)
6.750	(2.300)	(2.175)	(2.050)	(1.925)	6.750	(2.050)	(1.925)	(1.800)	(1.675)	6.990	(1.800)	(1.675)	(1.550)	(1.425)
6.500	(1.800)	(1.675)	(1.550)	(1.425)	6.500	(1.550)	(1.425)	(1.300)	(1.175)	6.750	(1.300)	(1.175)	(1.050)	(0.925)
6.250	(1.300)	(1.175)	(1.050)	(0.925)	6.250	(1.050)	(0.925)	(0.800)	(0.675)	6.500	(0.800)	(0.675)	(0.550)	(0.425)
5.990	(0.800)	(0.675)	(0.550)	(0.425)	5.990	(0.550)	(0.425)	(0.300)	(0.175)	6.250	(0.300)	(0.175)	(0.050)	0.075
5.750	(0.300)	(0.175)	(0.050)	0.075	5.750	(0.050)	0.075	0.200	0.325	5.990	0.325	0.450	0.575	0.700
5.500	0.200	0.325	0.450	0.575	5.500	0.450	0.575	0.700	0.825	5.750	0.950	1.075	1.200	1.325
5.250	0.700	0.825	0.950	1.075	5.250	0.950	1.075	1.200	1.325	5.500	1.575	1.700	1.825	1.950
4.990	1.200	1.325	1.450	1.575	4.990	1.450	1.575	1.700	1.825	5.250	2.200	2.325	2.450	2.575
										4.990	2.950	3.075	3.200	3.325

**MAX PRICE AFTER ALL ADJUSTMENTS IS (0.500)**

**ALL TRANSACTIONS MUST BE BORROWER PAID**

**\* Full Doc and 24 Month Bank Staments Only**

**\*\* Unseasoned BK/Foreclosure/Short Sale loan time frame is defined as month 13 to 36 after derogatory event**

Documentation		PRICE ADJUSTMENTS BY LTV/CLTV						
		<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	720+	(1.000)	(0.750)	(0.500)	(0.250)	0.250	1.000	2.000
	700-719	(0.750)	(0.500)	(0.250)	0.000	0.500	1.500	2.750
	680-699	(0.500)	(0.250)	0.000	0.500	1.000	2.250	3.750
	660-679	(0.250)	0.000	0.250	0.750	1.500	3.000	N/A
	640-659	0.000	0.500	0.750	1.500	2.500	3.250	N/A
620-639	0.500	1.250	1.750	2.500	3.500	N/A	N/A	
24 Months Bank Statement	720+	(0.500)	(0.250)	0.000	0.500	1.000	2.250	3.000
	700-719	(0.250)	0.000	0.500	1.000	1.500	3.000	N/A
	680-699	0.000	0.500	1.000	1.500	2.000	3.750	N/A
	660-679	0.500	0.750	1.250	2.000	2.500	4.000	N/A
	640-659	1.250	1.750	2.500	3.000	3.750	N/A	N/A
620-639	1.750	2.250	3.000	3.750	4.500	N/A	N/A	

ARM INFO	CAPS
5/1 ARM	2/2/5
7/1 ARM	5/2/5

ARM INFO	Margin
5/1 ARM	3.75
7/1 ARM	3.75

		PRICE ADJUSTMENTS						
		<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Product	Interest-Only	0.250	0.250	0.500	0.500	0.750	N/A	N/A
Loan Amount	< \$150K	0.500	0.500	0.500	0.750	0.750	1.000	1.000
	< \$250K	0.000	0.000	0.250	0.250	0.250	0.500	0.500
	> \$600K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
	> \$1M	0.000	0.000	0.000	0.000	0.250	0.500	0.500
	> \$1.5M	0.500	0.500	0.500	0.500	0.750	0.750	N/A
Other	Cash-Out	0.500	0.500	0.750	1.000	1.000	1.000	N/A
	2nd Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Condo	0.000	0.000	0.000	0.000	0.250	0.500	N/A
	2 Units	0.500	0.500	0.500	0.500	0.500	N/A	N/A
	DTI>43 *	0.000	0.000	0.000	0.000	0.250	0.250	0.250
Unseasoned BK/FC/SS/DIL **		0.750	0.750	0.750	0.750	0.750	0.750	0.750

# 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%
6.875	0.000	0.000	0.125	0.250	5/1 ARM Caps:	5/2/5	LTV <= 65.0%	-0.500%
6.625	0.250	0.250	0.375	0.500	Margin:	3.75%	Loan Amount > \$1.5m	0.250%
6.375	0.500	0.500	0.625	0.750	ALL TRANSACTIONS MUST BE BORROWER PAID			
6.125	0.750	0.750	0.875	1.000				
5.875	1.000	1.000	1.125	1.250				
5.750	1.250	1.250	1.375	1.500				
5.625	1.500	1.500	1.625	1.750				
5.500	1.750	1.750	1.875	2.000				
5.375	2.250	2.250	2.375	2.500				
5.250	2.750	2.750	2.875	3.000				

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

Interest Only 0.250%  
ALL ADJUSTMENTS ARE TO RATE AND ARE CUMULATIVE

**UNDERWRITING FEE FOR ALL EXPANDED AND ELITE 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, WY	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	FEE BUYOUT CALCULATION IS FEE DIVIDED BY LOAN AMOUNT TO THE EXACT DECIMAL.	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		<small>All lock extensions and relocks should be requested through the HomeBridge website</small>	
Tax Service Fee (conventional only)	\$83	* Only the following fees are eligible for buyout: - Underwriting/Commitment Fee - FHA Streamline Fee - VA IRRRL Fee	LONG TERM LOCKS	
FHA Streamline	\$595		90 DAY	0.50
VA IRRRLS	\$595		120 DAY	1.25
Underwriting/Commitment Fee:	\$995		Add to 60 day price / Purchases Only	
Expanded Plus & Elite Plus	\$1,195		AVERAGE PRIME OFFER RATE (APOR)	
<small>(Expanded Plus fees cannot be bought out)</small>			30 YEAR	
			15 YEAR	

LOCK DESK INFO	BROKER COMPENSATION							
Locks accepted until 6PM 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

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