

HomeBridge Pricing Specials

AUGUST 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, TX 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, MD, ME, NJ, VA (720+ and \$150k+ only)

0.50 JUMBO PRICING SPECIAL (See page 6 for details)

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
(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

Wholesale Broker Rate Sheet

8/22/18 7:12 AM PST

HIGH BALANCE PURCHASES !!!

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

Table with columns: CONFORMING 30 YEAR FIXED, CONFORMING 20 YEAR FIXED, CONFORMING 15 YEAR FIXED. Rows include Rate, 15 Day, 30 Day, 45 Day, 60 Day for various interest rates.

Table with columns: HIGH BALANCE 30 YEAR FIXED, CONFORMING 10 YEAR FIXED, HIGH BALANCE 15 YEAR FIXED. Rows include Rate, 15 Day, 30 Day, 45 Day, 60 Day for various interest rates.

Table with columns: CONFORMING 30 YEAR FIXED HOMESTYLE, HIGH BALANCE 30 YEAR FIXED HOMESTYLE, CONFORMING 15 YEAR FIXED HOMESTYLE. Rows include Rate, 15 Day, 30 Day, 45 Day, 60 Day for various interest rates.

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). Rows include credit score ranges and their corresponding adjustments.

CONVENTIONAL LPMI PRICING

Table with columns: Fixed Rate, Single Premium, Adjustments, Single. Rows include LTV, Coverage, HR/HP, 95%-90.01%, 90%-85.01%, 85% & below.

OTHER CONVENTIONAL ADJUSTMENTS

Table with columns: STANDARD ADJUSTMENTS, SUBORDINATE FINANCED PRICE ADJUSTMENTS, LOAN AMOUNT ADJUSTMENTS. Rows include No Escrow, Escrow Holdback, HomeStyle 15 Yr High Bal, FHLMC LP, LTV, CLTV, FICO, Loan Size, 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
4.000	(0.375)	(0.250)	(0.125)	0.000	4.250	(0.875)	(0.750)	(0.625)	(0.500)	4.000	(0.250)	(0.125)	0.000	0.125
4.125	(0.625)	(0.500)	(0.375)	(0.250)	4.375	(1.250)	(1.125)	(1.000)	(0.875)	4.125	(0.500)	(0.375)	(0.250)	(0.125)
4.250	(1.000)	(0.875)	(0.750)	(0.625)	4.500	(1.375)	(1.250)	(1.125)	(1.000)	4.250	(0.750)	(0.625)	(0.500)	(0.375)
4.375	(1.250)	(1.125)	(1.000)	(0.875)	4.625	(1.500)	(1.375)	(1.250)	(1.125)	4.375	(1.000)	(0.875)	(0.750)	(0.625)
4.500	(1.375)	(1.250)	(1.125)	(1.000)	4.750	(1.875)	(1.750)	(1.625)	(1.500)	4.500	(1.250)	(1.125)	(1.000)	(0.875)
4.625	(1.500)	(1.375)	(1.250)	(1.125)	4.875	(2.125)	(2.000)	(1.875)	(1.750)	4.625	(1.375)	(1.250)	(1.125)	(1.000)
4.750	(1.750)	(1.625)	(1.500)	(1.375)	5.000	(2.125)	(2.000)	(1.875)	(1.750)	4.750	(1.750)	(1.625)	(1.500)	(1.375)
4.875	(1.875)	(1.750)	(1.625)	(1.500)	5.125	(2.125)	(2.000)	(1.875)	(1.750)	4.875	(2.000)	(1.875)	(1.750)	(1.625)
5.000	(2.000)	(1.875)	(1.750)	(1.625)	5.250	(2.000)	(1.875)	(1.750)	(1.625)	5.000	(2.000)	(1.875)	(1.750)	(1.625)
5.125	(2.000)	(1.875)	(1.750)	(1.625)	5.375	(2.000)	(1.875)	(1.750)	(1.625)	5.125	(2.125)	(2.000)	(1.875)	(1.750)
5.250	(1.875)	(1.750)	(1.625)	(1.500)	5.500	(2.125)	(2.000)	(1.875)	(1.750)	5.250	(2.000)	(1.875)	(1.750)	(1.625)
5.375	(1.875)	(1.750)	(1.625)	(1.500)						5.375	(2.000)	(1.875)	(1.750)	(1.625)

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
4.000	0.375	0.500	0.625	0.750	4.250	(0.125)	0.000	0.125	0.250	4.000	0.500	0.625	0.750	0.875
4.125	0.125	0.250	0.375	0.500	4.375	(0.500)	(0.375)	(0.250)	(0.125)	4.125	0.250	0.375	0.500	0.625
4.250	(0.250)	(0.125)	0.000	0.125	4.500	(0.625)	(0.500)	(0.375)	(0.250)	4.250	0.000	0.125	0.250	0.375
4.375	(0.500)	(0.375)	(0.250)	(0.125)	4.625	(0.750)	(0.625)	(0.500)	(0.375)	4.375	(0.250)	(0.125)	0.000	0.125
4.500	(0.625)	(0.500)	(0.375)	(0.250)	4.750	(1.125)	(1.000)	(0.875)	(0.750)	4.500	(0.500)	(0.375)	(0.250)	(0.125)
4.625	(0.750)	(0.625)	(0.500)	(0.375)	4.875	(1.375)	(1.250)	(1.125)	(1.000)	4.625	(0.625)	(0.500)	(0.375)	(0.250)
4.750	(1.000)	(0.875)	(0.750)	(0.625)	5.000	(1.375)	(1.250)	(1.125)	(1.000)	4.750	(1.000)	(0.875)	(0.750)	(0.625)
4.875	(1.125)	(1.000)	(0.875)	(0.750)	5.125	(1.375)	(1.250)	(1.125)	(1.000)	4.875	(1.250)	(1.125)	(1.000)	(0.875)
5.000	(1.250)	(1.125)	(1.000)	(0.875)	5.250	(1.250)	(1.125)	(1.000)	(0.875)	5.000	(1.250)	(1.125)	(1.000)	(0.875)
5.125	(1.250)	(1.125)	(1.000)	(0.875)	5.375	(1.250)	(1.125)	(1.000)	(0.875)	5.125	(1.375)	(1.250)	(1.125)	(1.000)
5.250	(1.125)	(1.000)	(0.875)	(0.750)	5.500	(1.375)	(1.250)	(1.125)	(1.000)	5.250	(1.250)	(1.125)	(1.000)	(0.875)
5.375	(1.125)	(1.000)	(0.875)	(0.750)	0.000	0.750	0.875	1.000	1.125	5.375	(1.250)	(1.125)	(1.000)	(0.875)

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	0.875
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	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 > \$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	
									3-4 Unit	1.190	1.330	1.750	1.750	

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
		High Balance C/O	1.000	<=65.00%	80.01% - 95.00%	0.500	0.250		
		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						
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		REFER TO PAGE 9 FOR STATE ADJUSTORS							

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
3.875	(0.250)	(0.125)	0.000	0.125	3.750	1.125	1.250	1.375	1.500	3.750	1.375	1.500	1.625	1.750
3.990	(0.750)	(0.625)	(0.500)	(0.375)	3.875	0.625	0.750	0.875	1.000	3.875	0.875	1.000	1.125	1.250
4.000	(0.875)	(0.750)	(0.625)	(0.500)	3.990	0.125	0.250	0.375	0.500	4.000	0.250	0.375	0.500	0.625
4.125	(1.125)	(1.000)	(0.875)	(0.750)	4.000	0.000	0.125	0.250	0.375	4.125	0.000	0.125	0.250	0.375
4.250	(1.875)	(1.750)	(1.625)	(1.500)	4.125	(0.250)	(0.125)	0.000	0.125	4.250	(0.750)	(0.625)	(0.500)	(0.375)
4.375	(2.250)	(2.125)	(2.000)	(1.875)	4.250	(1.000)	(0.875)	(0.750)	(0.625)	4.375	(1.125)	(1.000)	(0.875)	(0.750)
4.490	(2.625)	(2.500)	(2.375)	(2.250)	4.375	(1.375)	(1.250)	(1.125)	(1.000)	4.500	(1.625)	(1.500)	(1.375)	(1.250)
4.500	(2.750)	(2.625)	(2.500)	(2.375)	4.490	(1.750)	(1.625)	(1.500)	(1.375)	4.625	(1.875)	(1.750)	(1.625)	(1.500)
4.625	(3.000)	(2.875)	(2.750)	(2.625)	4.500	(1.875)	(1.750)	(1.625)	(1.500)	4.750	(1.750)	(1.625)	(1.500)	(1.375)
4.750	(3.250)	(3.125)	(3.000)	(2.875)	4.625	(2.125)	(2.000)	(1.875)	(1.750)	4.875	(2.125)	(2.000)	(1.875)	(1.750)
4.875	(3.625)	(3.500)	(3.375)	(3.250)	4.750	(2.375)	(2.250)	(2.125)	(2.000)	5.000	(2.625)	(2.500)	(2.375)	(2.250)
4.990	(4.000)	(3.875)	(3.750)	(3.625)	4.875	(2.750)	(2.625)	(2.500)	(2.375)	5.125	(2.750)	(2.625)	(2.500)	(2.375)
5.000	(4.125)	(4.000)	(3.875)	(3.750)	4.990	(3.125)	(3.000)	(2.875)	(2.750)	5.250	(2.125)	(2.000)	(1.875)	(1.750)
5.125	(4.250)	(4.125)	(4.000)	(3.875)	5.000	(3.250)	(3.125)	(3.000)	(2.875)					
5.250	(4.000)	(3.875)	(3.750)	(3.625)	5.125	(3.375)	(3.250)	(3.125)	(3.000)					
5.375	(4.375)	(4.250)	(4.125)	(4.000)	5.250	(3.125)	(3.000)	(2.875)	(2.750)					
5.500	(4.500)	(4.375)	(4.250)	(4.125)	5.375	(3.500)	(3.375)	(3.250)	(3.125)					

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
3.750	0.750	0.875	1.000	1.125	3.750	1.250	1.375	1.500	1.625	3.750	1.250	1.375	1.500	1.625
3.875	0.250	0.375	0.500	0.625	3.875	0.750	0.875	1.000	1.125	3.875	0.750	0.875	1.000	1.125
3.990	(0.250)	(0.125)	0.000	0.125	3.990	0.250	0.375	0.500	0.625	4.000	0.125	0.250	0.375	0.500
4.000	(0.375)	(0.250)	(0.125)	0.000	4.000	0.125	0.250	0.375	0.500	4.125	(0.125)	0.000	0.125	0.250
4.125	(0.625)	(0.500)	(0.375)	(0.250)	4.125	(0.125)	0.000	0.125	0.250	4.250	(0.875)	(0.750)	(0.625)	(0.500)
4.250	(1.375)	(1.250)	(1.125)	(1.000)	4.250	(0.875)	(0.750)	(0.625)	(0.500)	4.375	(1.250)	(1.125)	(1.000)	(0.875)
4.375	(1.750)	(1.625)	(1.500)	(1.375)	4.375	(1.250)	(1.125)	(1.000)	(0.875)	4.500	(1.750)	(1.625)	(1.500)	(1.375)
4.490	(2.125)	(2.000)	(1.875)	(1.750)	4.490	(1.625)	(1.500)	(1.375)	(1.250)	4.625	(2.000)	(1.875)	(1.750)	(1.625)
4.500	(2.250)	(2.125)	(2.000)	(1.875)	4.500	(1.750)	(1.625)	(1.500)	(1.375)	4.750	(1.750)	(1.625)	(1.500)	(1.375)
4.625	(2.500)	(2.375)	(2.250)	(2.125)	4.625	(2.000)	(1.875)	(1.750)	(1.625)	4.875	(2.250)	(2.125)	(2.000)	(1.875)
4.750	(2.750)	(2.625)	(2.500)	(2.375)	4.750	(2.250)	(2.125)	(2.000)	(1.875)	5.000	(2.750)	(2.625)	(2.500)	(2.375)
4.875	(3.125)	(3.000)	(2.875)	(2.750)	4.875	(2.625)	(2.500)	(2.375)	(2.250)	5.125	(2.875)	(2.750)	(2.625)	(2.500)
4.990	(3.500)	(3.375)	(3.250)	(3.125)	4.990	(3.000)	(2.875)	(2.750)	(2.625)	5.250	(2.250)	(2.125)	(2.000)	(1.875)
5.000	(3.625)	(3.500)	(3.375)	(3.250)	5.000	(3.125)	(3.000)	(2.875)	(2.750)					
5.125	(3.750)	(3.625)	(3.500)	(3.375)	5.125	(3.250)	(3.125)	(3.000)	(2.875)					
5.250	(3.500)	(3.375)	(3.250)	(3.125)	5.250	(3.000)	(2.875)	(2.750)	(2.625)					
5.375	(3.875)	(3.750)	(3.625)	(3.500)	5.375	(3.375)	(3.250)	(3.125)	(3.000)					

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
3.750	1.625	1.750	1.875	2.000	3.000	3.000	3.125	3.250	3.375	2.250	5.625	5.750	5.875	6.000
3.875	1.125	1.250	1.375	1.500	3.125	2.625	2.750	2.875	3.000	2.375	5.250	5.375	5.500	5.625
4.000	0.500	0.625	0.750	0.875	3.250	1.500	1.625	1.750	1.875	2.500	5.000	5.125	5.250	5.375
4.125	0.250	0.375	0.500	0.625	3.375	1.250	1.375	1.500	1.625	2.625	4.750	4.875	5.000	5.125
4.250	(0.500)	(0.375)	(0.250)	(0.125)	3.500	0.875	1.000	1.125	1.250	2.750	2.625	2.750	2.875	3.000
4.375	(0.875)	(0.750)	(0.625)	(0.500)	3.625	0.625	0.750	0.875	1.000	2.875	2.250	2.375	2.500	2.625
4.500	(1.375)	(1.250)	(1.125)	(1.000)	3.750	0.125	0.250	0.375	0.500	3.000	2.000	2.125	2.250	2.375
4.625	(1.625)	(1.500)	(1.375)	(1.250)	3.875	(0.250)	(0.125)	0.000	0.125	3.125	1.625	1.750	1.875	2.000
4.750	(1.500)	(1.375)	(1.250)	(1.125)	3.990	(0.375)	(0.250)	(0.125)	0.000	3.250	1.750	1.875	2.000	2.125
4.875	(1.875)	(1.750)	(1.625)	(1.500)	4.000	(0.500)	(0.375)	(0.250)	(0.125)	3.375	1.625	1.750	1.875	2.000
5.000	(2.375)	(2.250)	(2.125)	(2.000)	4.125	(0.875)	(0.750)	(0.625)	(0.500)	3.500	1.375	1.500	1.625	1.750
0.000	0.375	0.500	0.625	0.750	4.250	(1.875)	(1.750)	(1.625)	(1.500)	3.625	1.250	1.375	1.500	1.625

FHA 30 YEAR 203K / VA RENO 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
4.375	(0.375)	(0.250)	(0.125)	0.000	3.125	2.625	2.750	2.875	3.000	4.000	0.125	0.250	0.375	0.500
4.490	(0.750)	(0.625)	(0.500)	(0.375)	3.250	1.625	1.750	1.875	2.000	4.125	(0.125)	0.000	0.125	0.250
4.500	(0.875)	(0.750)	(0.625)	(0.500)	3.375	0.750	0.875	1.000	1.125	4.250	(0.875)	(0.750)	(0.625)	(0.500)
4.625	(1.125)	(1.000)	(0.875)	(0.750)	3.500	(0.125)	0.000	0.125	0.250	4.375	(1.250)	(1.125)	(1.000)	(0.875)
4.750	(1.375)	(1.250)	(1.125)	(1.000)	3.625	(0.500)	(0.375)	(0.250)	(0.125)	4.490	(1.625)	(1.500)	(1.375)	(1.250)
4.875	(1.750)	(1.625)	(1.500)	(1.375)	3.750	(0.875)	(0.750)	(0.625)	(0.500)	4.500	(1.750)	(1.625)	(1.500)	(1.375)
4.990	(2.125)	(2.000)	(1.875)	(1.750)	3.875	(1.250)	(1.125)	(1.000)	(0.875)	4.625	(2.000)	(1.875)	(1.750)	(1.625)
5.000	(2.250)	(2.125)	(2.000)	(1.875)	4.000	(1.750)	(1.625)	(1.500)	(1.375)	4.750	(2.250)	(2.125)	(2.000)	(1.875)
5.125	(2.375)	(2.250)	(2.125)	(2.000)	4.125	(1.875)	(1.750)	(1.625)	(1.500)	4.875	(2.625)	(2.500)	(2.375)	(2.250)
5.250	(2.125)	(2.000)	(1.875)	(1.750)	4.250	(2.250)	(2.125)	(2.000)	(1.875)	4.990	(3.000)	(2.875)	(2.750)	(2.625)
5.375	(2.500)	(2.375)	(2.250)	(2.125)	4.375	(2.500)	(2.375)	(2.250)	(2.125)	5.000	(3.125)	(3.000)	(2.875)	(2.750)
5.500	(2.625)	(2.500)	(2.375)	(2.250)	4.500	(2.875)	(2.750)	(2.625)	(2.500)	5.125	(3.250)	(3.125)	(3.000)	(2.875)

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)	VA IRRRL 2nd & NOO	0.250
680 - 739	0.000	VA Reno High Balance 2.000	\$100k - \$125k 0.375	2 Unit	0.500
660 - 679	0.250	15 Yr 203K 2.000	\$75k - \$99k 0.750	3-4 Unit	1.000
640 - 659	0.750		\$60k - \$74k 1.250	Manual U/W	1.000
620 - 639	1.250			15 Yr HB	2.000
600 - 619	1.500			ARM HB	0.000
580 - 599	1.750			Escrow Holdback	0.250
550 - 579	2.500			\$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
4.125	0.375	0.500	0.625	0.750	4.375	(0.375)	(0.250)	(0.125)	0.000	4.375	0.625	0.750	0.875	1.000
4.250	(0.250)	(0.125)	0.000	0.125	4.500	(1.250)	(1.125)	(1.000)	(0.875)	4.500	(0.250)	(0.125)	0.000	0.125
4.375	(0.750)	(0.625)	(0.500)	(0.375)	4.625	(2.125)	(2.000)	(1.875)	(1.750)	4.625	(1.125)	(1.000)	(0.875)	(0.750)
4.500	(1.375)	(1.250)	(1.125)	(1.000)	4.750	(2.500)	(2.375)	(2.250)	(2.125)	4.750	(1.875)	(1.750)	(1.625)	(1.500)
4.625	(2.000)	(1.875)	(1.750)	(1.625)	4.875	(3.000)	(2.875)	(2.750)	(2.625)	4.875	(2.375)	(2.250)	(2.125)	(2.000)
4.750	(2.625)	(2.500)	(2.375)	(2.250)	5.000	(4.000)	(3.875)	(3.750)	(3.625)	5.000	(2.750)	(2.625)	(2.500)	(2.375)
4.875	(3.000)	(2.875)	(2.750)	(2.625)	5.125	(4.375)	(4.250)	(4.125)	(4.000)	5.125	(3.250)	(3.125)	(3.000)	(2.875)
4.990	(3.250)	(3.125)	(3.000)	(2.875)	5.250	(4.875)	(4.750)	(4.625)	(4.500)	5.250	(3.875)	(3.750)	(3.625)	(3.500)
5.000	(3.375)	(3.250)	(3.125)	(3.000)	5.375	(5.125)	(5.000)	(4.875)	(4.750)	5.375	(4.250)	(4.125)	(4.000)	(3.875)
5.125	(3.875)	(3.750)	(3.625)	(3.500)	5.500	(5.500)	(5.375)	(5.250)	(5.125)	5.500	(4.750)	(4.625)	(4.500)	(4.375)
5.250	(4.375)	(4.250)	(4.125)	(4.000)	5.625	(5.750)	(5.625)	(5.500)	(5.375)	5.625	(5.000)	(4.875)	(4.750)	(4.625)
5.375	(4.750)	(4.625)	(4.500)	(4.375)	5.750	(5.875)	(5.750)	(5.625)	(5.500)	5.750	(5.375)	(5.250)	(5.125)	(5.000)

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
4.375	0.500	0.625	0.750	0.875	4.375	(0.375)	(0.250)	(0.125)	0.000	3.000	3.250	3.375	3.500	3.625
4.500	0.000	0.125	0.250	0.375	4.500	(1.250)	(1.125)	(1.000)	(0.875)	3.125	2.750	2.875	3.000	3.125
4.625	(0.625)	(0.500)	(0.375)	(0.250)	4.625	(2.125)	(2.000)	(1.875)	(1.750)	3.250	2.125	2.250	2.375	2.500
4.750	(1.250)	(1.125)	(1.000)	(0.875)	4.750	(2.500)	(2.375)	(2.250)	(2.125)	3.375	1.625	1.750	1.875	2.000
4.875	(1.625)	(1.500)	(1.375)	(1.250)	4.875	(3.000)	(2.875)	(2.750)	(2.625)	3.500	1.125	1.250	1.375	1.500
4.990	(1.875)	(1.750)	(1.625)	(1.500)	5.000	(4.000)	(3.875)	(3.750)	(3.625)	3.625	0.625	0.750	0.875	1.000
5.000	(1.625)	(1.500)	(1.375)	(1.250)	5.125	(4.375)	(4.250)	(4.125)	(4.000)	3.750	0.375	0.500	0.625	0.750
5.125	(2.125)	(2.000)	(1.875)	(1.750)	5.250	(4.875)	(4.750)	(4.625)	(4.500)	3.875	0.000	0.125	0.250	0.375
5.250	(2.625)	(2.500)	(2.375)	(2.250)	5.375	(5.125)	(5.000)	(4.875)	(4.750)	4.250	(1.125)	(1.000)	(0.875)	(0.750)
5.375	(3.000)	(2.875)	(2.750)	(2.625)	5.500	(5.500)	(5.375)	(5.250)	(5.125)	4.375	(1.375)	(1.250)	(1.125)	(1.000)
5.500	(3.375)	(3.250)	(3.125)	(3.000)	5.625	(5.750)	(5.625)	(5.500)	(5.375)	4.500	(1.750)	(1.625)	(1.500)	(1.375)
5.625	(3.000)	(2.875)	(2.750)	(2.625)	5.750	(5.875)	(5.750)	(5.625)	(5.500)	4.875	(2.500)	(2.375)	(2.250)	(2.125)

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)	
		LTV	CLTV	FICO		LTV 95.01% - 97%	LTV 97.01% - 105%
\$100k - \$125k	0.125	2 Unit	1.000				0.50
\$75k - \$99k	0.250	3-4 Unit	1.000				1.00
\$60k - \$74k	0.875	Condo >75%	0.750				1.00
\$60,000 min loan amount	Non-Escrow	Non-Escrow	0.125				
		(>80% required unless prohibited by state)					
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750	(<80% allowed if previous was non-escrowed)						
	15 Year HB	1.250					
	25 Year Loan	0.000					
	NOO <=75%	2.375					
	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
5.500	(3.165)	(3.040)	(2.915)	(2.790)	5.500	(1.825)	(1.700)	(1.575)	(1.450)	5.250	(1.886)	(1.761)	(1.636)	(1.511)
5.375	(2.874)	(2.749)	(2.624)	(2.499)	5.375	(1.425)	(1.300)	(1.175)	(1.050)	5.125	(1.696)	(1.571)	(1.446)	(1.321)
5.250	(2.596)	(2.471)	(2.346)	(2.221)	5.250	(1.014)	(0.889)	(0.764)	(0.639)	5.000	(1.517)	(1.392)	(1.267)	(1.142)
5.125	(2.264)	(2.139)	(2.014)	(1.889)	5.125	(0.597)	(0.472)	(0.347)	(0.222)	4.875	(1.383)	(1.258)	(1.133)	(1.008)
5.000	(1.903)	(1.778)	(1.653)	(1.528)	5.000	0.012	0.137	0.262	0.387	4.750	(1.177)	(1.052)	(0.927)	(0.802)
4.875	(1.551)	(1.426)	(1.301)	(1.176)	4.875	0.631	0.756	0.881	1.006	4.625	(0.911)	(0.786)	(0.661)	(0.536)
4.750	(1.166)	(1.041)	(0.916)	(0.791)	4.750	1.273	1.398	1.523	1.648	4.500	(0.600)	(0.475)	(0.350)	(0.225)
4.625	(0.706)	(0.581)	(0.456)	(0.331)						4.375	(0.237)	(0.112)	0.013	0.138
4.500	(0.213)	(0.088)	0.037	0.162						4.250	0.146	0.271	0.396	0.521
4.375	0.362	0.487	0.612	0.737						4.125	0.603	0.728	0.853	0.978
4.250	1.067	1.192	1.317	1.442						4.000	1.121	1.246	1.371	1.496

Max Price <= \$1.0M	2.125	Max Price <= \$1.0M	1.500	Max Price <= \$1.0M	1.500
Max Price > \$1.0M	1.500	Max Price > \$1.0M	1.000	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
5.125	(1.594)	(1.469)	(1.344)	(1.219)	5.000	(1.572)	(1.447)	(1.322)	(1.197)	5.375	(2.257)	(2.132)	(2.007)	(1.882)
5.000	(1.471)	(1.346)	(1.221)	(1.096)	4.875	(1.421)	(1.296)	(1.171)	(1.046)	5.250	(2.069)	(1.944)	(1.819)	(1.694)
4.875	(1.340)	(1.215)	(1.090)	(0.965)	4.750	(1.214)	(1.089)	(0.964)	(0.839)	5.125	(1.836)	(1.711)	(1.586)	(1.461)
4.750	(1.175)	(1.050)	(0.925)	(0.800)	4.625	(0.990)	(0.865)	(0.740)	(0.615)	5.000	(1.552)	(1.427)	(1.302)	(1.177)
4.625	(0.979)	(0.854)	(0.729)	(0.604)	4.500	(0.768)	(0.643)	(0.518)	(0.393)	4.875	(1.288)	(1.163)	(1.038)	(0.913)
4.500	(0.751)	(0.626)	(0.501)	(0.376)	4.375	(0.507)	(0.382)	(0.257)	(0.132)	4.750	(0.971)	(0.846)	(0.721)	(0.596)
4.375	(0.506)	(0.381)	(0.256)	(0.131)	4.250	(0.153)	(0.028)	0.097	0.222	4.625	(0.532)	(0.407)	(0.282)	(0.157)
4.250	(0.262)	(0.137)	(0.012)	0.113	4.125	0.267	0.392	0.517	0.642	4.500	(0.055)	0.070	0.195	0.320
4.125	0.014	0.139	0.264	0.389	4.000	0.712	0.837	0.962	1.087	4.375	0.399	0.524	0.649	0.774
4.000	0.333	0.458	0.583	0.708	3.875	1.240	1.365	1.490	1.615	4.250	0.896	1.021	1.146	1.271
3.875	0.682	0.807	0.932	1.057	3.750	1.794	1.919	2.044	2.169	4.125	1.569	1.694	1.819	1.944

Max Price <= \$1.0M	0.875	Max Price <= \$1.0M	0.875	Max Price <= \$1.0M	1.250
Max Price > \$1.0M	0.750	Max Price > \$1.0M	0.750	Max Price > \$1.0M	1.000

	PRICE ADJUSTMENTS BY LTV/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	
Loan Amount												
<=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
FICO												
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
Occupancy												
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
Purpose												
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
OTHER												
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

***** 0.50 JUMBO SPECIAL *****

(Purchase and Rate/Term Only, 80% LTV/CLTV Max)

Not available in the following States: AK, HI, ID, MA, MO, MT, NH, NY, ND, SD, VT, WV, WY

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
6.750	(7.119)	(6.994)	(6.869)	(6.744)	7.125	(5.138)	(5.013)	(4.888)	(4.763)	5/1 ARM Caps	2/2/5
6.500	(6.356)	(6.231)	(6.106)	(5.981)	6.875	(4.588)	(4.463)	(4.338)	(4.213)	7/1 ARM Caps	2/2/5
6.250	(5.594)	(5.469)	(5.344)	(5.219)	6.625	(4.038)	(3.913)	(3.788)	(3.663)	10/1 ARM Caps	2/2/5
6.000	(4.832)	(4.707)	(4.582)	(4.457)	6.375	(3.488)	(3.363)	(3.238)	(3.113)		
5.750	(4.034)	(3.909)	(3.784)	(3.659)	6.125	(2.870)	(2.745)	(2.620)	(2.495)		
5.625	(3.586)	(3.461)	(3.336)	(3.211)	6.000	(2.534)	(2.409)	(2.284)	(2.159)		
5.500	(3.114)	(2.989)	(2.864)	(2.739)	5.875	(2.185)	(2.060)	(1.935)	(1.810)		
5.375	(2.620)	(2.495)	(2.370)	(2.245)	5.750	(1.824)	(1.699)	(1.574)	(1.449)		
5.250	(2.109)	(1.984)	(1.859)	(1.734)	5.625	(1.453)	(1.328)	(1.203)	(1.078)		
5.125	(1.584)	(1.459)	(1.334)	(1.209)	5.500	(1.074)	(0.949)	(0.824)	(0.699)		
5.000	(1.046)	(0.921)	(0.796)	(0.671)	5.375	(0.686)	(0.561)	(0.436)	(0.311)		
4.875	(0.486)	(0.361)	(0.236)	(0.111)	5.250	(0.293)	(0.168)	(0.043)	0.082		
4.750	0.085	0.210	0.335	0.460	5.125	0.161	0.286	0.411	0.536		
4.625	0.818	0.943	1.068	1.193	5.000	0.610	0.735	0.860	0.985		
4.500	1.575	1.700	1.825	1.950	4.875	1.060	1.185	1.310	1.435		
4.375	2.317	2.442	2.567	2.692	4.750	1.510	1.635	1.760	1.885		
Max Price <= \$1.0M	1.375				Max Price <= \$1.0M	1.125					
Max Price > \$1.0M	0.875				Max Price > \$1.0M	0.750					

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
6.875	(4.732)	(4.607)	(4.482)	(4.357)	7.125	(5.568)	(5.443)	(5.318)	(5.193)	7.625	(6.540)	(6.415)	(6.290)	(6.165)
6.625	(4.301)	(4.176)	(4.051)	(3.926)	6.875	(5.042)	(4.917)	(4.792)	(4.667)	7.375	(5.904)	(5.779)	(5.654)	(5.529)
6.375	(3.869)	(3.744)	(3.619)	(3.494)	6.625	(4.515)	(4.390)	(4.265)	(4.140)	7.125	(5.269)	(5.144)	(5.019)	(4.894)
6.125	(3.438)	(3.313)	(3.188)	(3.063)	6.375	(3.989)	(3.864)	(3.739)	(3.614)	6.875	(4.633)	(4.508)	(4.383)	(4.258)
5.875	(3.007)	(2.882)	(2.757)	(2.632)	6.125	(3.463)	(3.338)	(3.213)	(3.088)	6.625	(3.997)	(3.872)	(3.747)	(3.622)
5.625	(2.561)	(2.436)	(2.311)	(2.186)	5.875	(2.915)	(2.790)	(2.665)	(2.540)	6.375	(3.300)	(3.175)	(3.050)	(2.925)
5.375	(2.069)	(1.944)	(1.819)	(1.694)	5.625	(2.298)	(2.173)	(2.048)	(1.923)	6.125	(2.541)	(2.416)	(2.291)	(2.166)
5.125	(1.545)	(1.420)	(1.295)	(1.170)	5.375	(1.631)	(1.506)	(1.381)	(1.256)	5.875	(1.740)	(1.615)	(1.490)	(1.365)
4.875	(0.994)	(0.869)	(0.744)	(0.619)	5.125	(0.930)	(0.805)	(0.680)	(0.555)	5.625	(0.904)	(0.779)	(0.654)	(0.529)
4.625	(0.416)	(0.291)	(0.166)	(0.041)	4.875	(0.204)	(0.079)	0.046	0.171	5.375	0.013	0.138	0.263	0.388
4.375	0.184	0.309	0.434	0.559	4.625	0.625	0.750	0.875	1.000	5.125	0.988	1.113	1.238	1.363
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			
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+	(0.375)	(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	
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	
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	
Purpose												
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	
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	
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	(5.250)	(5.125)	(5.000)	(4.875)	8.250	(5.000)	(4.875)	(4.750)	(4.625)	8.500	(4.000)	(3.875)	(3.750)	(3.625)
7.990	(4.750)	(4.625)	(4.500)	(4.375)	7.990	(4.500)	(4.375)	(4.250)	(4.125)	8.375	(3.750)	(3.625)	(3.500)	(3.375)
7.750	(4.250)	(4.125)	(4.000)	(3.875)	7.750	(4.000)	(3.875)	(3.750)	(3.625)	8.250	(3.500)	(3.375)	(3.250)	(3.125)
7.500	(3.750)	(3.625)	(3.500)	(3.375)	7.500	(3.500)	(3.375)	(3.250)	(3.125)	8.125	(3.250)	(3.125)	(3.000)	(2.875)
7.250	(3.250)	(3.125)	(3.000)	(2.875)	7.250	(3.000)	(2.875)	(2.750)	(2.625)	7.990	(3.000)	(2.875)	(2.750)	(2.625)
6.990	(2.750)	(2.625)	(2.500)	(2.375)	6.990	(2.500)	(2.375)	(2.250)	(2.125)	7.875	(2.750)	(2.625)	(2.500)	(2.375)
6.750	(2.250)	(2.125)	(2.000)	(1.875)	6.750	(2.000)	(1.875)	(1.750)	(1.625)	7.625	(2.250)	(2.125)	(2.000)	(1.875)
6.500	(1.750)	(1.625)	(1.500)	(1.375)	6.500	(1.500)	(1.375)	(1.250)	(1.125)	7.375	(1.750)	(1.625)	(1.500)	(1.375)
6.250	(1.250)	(1.125)	(1.000)	(0.875)	6.250	(1.000)	(0.875)	(0.750)	(0.625)	7.125	(1.250)	(1.125)	(1.000)	(0.875)
5.990	(0.750)	(0.625)	(0.500)	(0.375)	5.990	(0.500)	(0.375)	(0.250)	(0.125)	6.875	(0.750)	(0.625)	(0.500)	(0.375)
5.750	(0.250)	(0.125)	0.000	0.125	5.750	0.000	0.125	0.250	0.375	6.625	(0.250)	(0.125)	0.000	0.125
5.500	0.250	0.375	0.500	0.625	5.500	0.500	0.625	0.750	0.875	6.375	0.250	0.375	0.500	0.625
5.250	0.750	0.875	1.000	1.125	5.250	1.000	1.125	1.250	1.375	6.125	0.875	1.000	1.125	1.250
4.990	1.250	1.375	1.500	1.625	4.990	1.500	1.625	1.750	1.875	5.875	1.500	1.625	1.750	1.875
4.750	1.750	1.875	2.000	2.125	4.750	2.000	2.125	2.250	2.375	5.625	2.125	2.250	2.375	2.500
4.500	2.250	2.375	2.500	2.625	4.500	2.500	2.625	2.750	2.875	5.375	2.750	2.875	3.000	3.125

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)	0.000	1.000	1.500
	700-719	(0.750)	(0.500)	(0.250)	0.000	0.250	1.250	2.000
	680-699	(0.500)	(0.250)	0.000	0.250	0.750	2.000	3.000
	660-679	(0.250)	0.000	0.250	0.750	1.250	2.750	3.750
	640-659	0.000	0.250	0.500	1.250	2.000	3.500	N/A
620-639	0.500	0.750	1.500	2.250	3.000	4.250	N/A	
24 Months Bank Statement	720+	(0.750)	(0.250)	0.000	0.500	1.000	2.000	2.750
	700-719	(0.500)	0.000	0.250	0.750	1.250	2.250	3.250
	680-699	(0.250)	0.250	0.500	1.000	1.750	3.000	4.250
	660-679	0.000	0.500	0.750	1.500	2.250	3.750	N/A
	640-659	0.750	1.000	1.500	2.500	3.500	5.000	N/A
620-639	1.250	1.500	2.500	3.500	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
	2-4 Units	0.500	0.500	0.500	0.500	0.500	0.500	N/A
	DTI>=43 *	0.000	0.000	0.000	0.125	0.125	0.250	0.500
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					LOAN LEVEL PRICE ADJUSTMENTS			
RATE	15 Day	30 DAY	45 DAY	60 DAY				
8.250	(4.350)	(4.350)	(4.225)	(4.100)	Second Home	0.750	LTV > 75%	0.250
8.125	(4.100)	(4.100)	(3.975)	(3.850)	Loan Amount > \$1.5m	0.375	LTV <= 65%	(0.500)
7.990	(3.850)	(3.850)	(3.725)	(3.600)	Interest Only	0.500	LTV <= 55%	(0.250)
7.875	(3.600)	(3.600)	(3.475)	(3.350)	Alt-Doc 24 Mo. Bank Statement	0.250	Fico >= 780	(1.000)
7.750	(3.350)	(3.350)	(3.225)	(3.100)	Alt-Doc Limited	0.500	Fico >= 740	(0.750)
7.625	(3.100)	(3.100)	(2.975)	(2.850)	Alt-Doc 12 Mo. Bank Statement	1.000	Fico >= 720	(0.500)
7.500	(2.850)	(2.850)	(2.725)	(2.600)	Asset Depletion	0.250	Fico < 700	0.250
7.375	(2.600)	(2.600)	(2.475)	(2.350)	Cash-Out Refinance	0.750	Fico < 680	0.500
7.250	(2.350)	(2.350)	(2.225)	(2.100)	Investment Property	0.500	Fico < 660	0.750
7.125	(2.100)	(2.100)	(1.975)	(1.850)			DTI >= 50%	0.500
6.990	(1.850)	(1.850)	(1.725)	(1.600)			Unseasoned Foreclosure/Short Sale/BK*	0.750
6.750	(1.350)	(1.350)	(1.225)	(1.100)	ALL ADJUSTMENTS ARE TO PRICE AND ARE CUMULATIVE			
6.500	(0.850)	(0.850)	(0.725)	(0.600)	ALL TRANSACTIONS MUST BE BORROWER PAID			
6.250	(0.350)	(0.350)	(0.225)	(0.100)	MAX PRICE AFTER ALL ADJUSTMENTS IS (0.50)			
5.990	0.150	0.150	0.275	0.400	ARM Information			
5.750	0.650	0.650	0.775	0.900	Index: 1 Year Libor			
					5/1 ARM Caps: 5/2/5			
					Margin: 3.75%			

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

Program is offered in all HomeBridge approved states except Cash-out in TX

UNDERWRITING FEE FOR ALL EXPANDED AND ELITE CRITERIA LOANS IS \$1,195 AND CANNOT BE BOUGHT OUT

SIMPLE ACCESS PROGRAMS

RATE	5/1 ARM		7/1 ARM		30 YR FIXED		RATE	5/1 ARM	7/1 ARM	30 YR FIXED
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc		INVESTOR CASH FLOW	INVESTOR CASH FLOW	INVESTOR CASH FLOW
8.375	(6.188)	(5.688)	(5.938)	(5.438)	(5.438)	(4.938)	8.375	(4.938)	(4.688)	(4.188)
8.250	(5.938)	(5.438)	(5.688)	(5.188)	(5.188)	(4.688)	8.250	(4.688)	(4.438)	(3.938)
8.125	(5.688)	(5.188)	(5.438)	(4.938)	(4.938)	(4.438)	8.125	(4.438)	(4.188)	(3.688)
8.000	(5.438)	(4.938)	(5.188)	(4.688)	(4.688)	(4.188)	8.000	(4.188)	(3.938)	(3.438)
7.875	(5.188)	(4.688)	(4.938)	(4.438)	(4.438)	(3.938)	7.875	(3.938)	(3.688)	(3.188)
7.750	(4.938)	(4.438)	(4.688)	(4.188)	(4.188)	(3.688)	7.750	(3.688)	(3.438)	(2.938)
7.625	(4.688)	(4.188)	(4.438)	(3.938)	(3.938)	(3.438)	7.625	(3.438)	(3.188)	(2.688)
7.500	(4.438)	(3.938)	(4.188)	(3.688)	(3.688)	(3.188)	7.500	(3.188)	(2.938)	(2.438)
7.375	(4.188)	(3.688)	(3.938)	(3.438)	(3.438)	(2.938)	7.375	(2.938)	(2.688)	(2.188)
7.250	(3.938)	(3.438)	(3.688)	(3.188)	(3.188)	(2.688)	7.250	(2.688)	(2.438)	(1.938)
7.125	(3.688)	(3.188)	(3.438)	(2.938)	(2.938)	(2.438)	7.125	(2.438)	(2.188)	(1.688)
7.000	(3.438)	(2.938)	(3.188)	(2.688)	(2.688)	(2.188)	7.000	(2.188)	(1.938)	(1.438)
6.875	(3.188)	(2.688)	(2.938)	(2.438)	(2.438)	(1.938)	6.875	(1.938)	(1.688)	(1.188)
6.750	(2.938)	(2.438)	(2.688)	(2.188)	(2.188)	(1.688)	6.750	(1.688)	(1.438)	(0.938)
6.625	(2.688)	(2.188)	(2.438)	(1.938)	(1.938)	(1.438)	6.625	(1.438)	(1.188)	(0.688)
6.500	(2.438)	(1.938)	(2.188)	(1.688)	(1.688)	(1.188)	6.500	(1.188)	(0.938)	(0.438)
6.375	(2.188)	(1.688)	(1.938)	(1.438)	(1.438)	(0.938)	6.375	(0.938)	(0.688)	(0.188)
6.250	(1.938)	(1.438)	(1.688)	(1.188)	(1.188)	(0.688)	6.250	(0.688)	(0.438)	0.063
6.125	(1.688)	(1.188)	(1.438)	(0.938)	(0.938)	(0.438)	6.125	(0.438)	(0.188)	0.313
6.000	(1.438)	(0.938)	(1.188)	(0.688)	(0.688)	(0.188)	6.000	(0.188)	0.063	0.563
5.875	(1.188)	(0.688)	(0.938)	(0.438)	(0.438)	0.063	5.875	0.188	0.438	0.938
5.750	(0.938)	(0.438)	(0.688)	(0.188)	(0.188)	0.313	5.750	0.563	0.813	1.313
5.625	(0.688)	(0.188)	(0.438)	0.063	0.063	0.563	5.625	0.938	1.188	1.688
5.500	(0.438)	0.188	(0.188)	0.438	0.313	0.938	5.500	1.313	1.563	2.063
5.375	(0.188)	0.563	0.063	0.813	0.563	1.313	5.375	1.688	1.938	2.438
5.250	0.188	0.938	0.438	1.188	0.938	1.688				

*** 2nd Home, 2-4 units, and Non-Owner Adjustments not applicable to Investor program ***

LOCK DAYS	ARM Details:	Margin	Index	Caps
30 Days	Full Doc	3.500	1 YR Libor	2/2/5
45 Days	Alt Doc	4.125	1 YR Libor	2/2/5
	Investor Cash Flow	4.500	1 YR Libor	2/2/5

ALL TRANSACTIONS MUST BE BORROWER PAID

MAX PRICE AFTER ALL ADJUSTMENTS IS (1.00)

FICO/LTV Adjustments

	<=60	60.01-65	65.01-70	70.01-75	75.01-80
740+	0.000	0.000	0.000	0.375	0.750
720-739	0.000	0.000	0.250	0.500	0.750
700-719	0.000	0.000	0.250	0.500	1.000
680-699	0.250	0.375	0.625	1.000	1.500
660-679	0.750	0.870	1.125	1.625	2.125
640-659	1.625	2.125	2.625	3.625	4.625
620-639	2.500	2.750	3.500	5.125	N/A

Other Adjustments

	<=60	60.01-65.00	65.01-70	70.01-75	75.01-80
Cashout	0.000	0.125	0.250	0.375	0.625
2nd Home	0.000	0.000	0.250	0.250	0.250
2-4 Units	0.000	0.000	0.250	0.250	0.250
Non-Owner	0.500	0.625	0.750	0.875	1.000
<\$150k	0.500	0.500	0.500	0.500	0.500
<\$100k	1.250	1.250	1.250	1.250	1.250
24m Bank Statement	-0.250	-0.250	-0.250	-0.250	-0.250
AltDoc (>43 DTI)	0.500	0.500	0.500	0.500	0.500
Interest Only	0.000	0.250	0.500	0.500	0.875
Credit Event 2-4yr ⁽²⁾	0.250	0.375	0.500	0.625	0.750
Credit Event <2yr ⁽²⁾	2.250	2.375	2.500	2.625	2.750
NW Condo	0.750	1.000	1.250	1.500	1.750
1x30x12	0.125	0.250	0.500	0.750	1.000

Min Rate

	5/1 ARM	7/1 ARM	30 YR Fixed
Full Doc	5.000	5.125	5.375
Alt Doc	5.250	5.375	5.625
Investor CF	5.625	5.750	6.000

UNDERWRITING FEE FOR ALL SIMPLE PROGRAMS IS \$1,195 AND CANNOT BE BOUGHT OUT

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

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, NY (conforming), OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, WY	0.000
REGION 2: AL, DE, KS, ME, MN, MS, MT, NC, NE, NM, SD, VT, WV	0.125
REGION 3: NY (High Balance and Super Conforming ONLY), RI, WY	0.250
REGION 4:** 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"> - Underwriting/Commitment Fee - FHA Streamline Fee - VA IRRRL Fee 	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		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	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

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