

HomeBridge Pricing Specials

SEPTEMBER 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, GA 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 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

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	0.000	0.125	0.250	0.375	4.250	(0.375)	(0.250)	(0.125)	0.000	4.000	0.500	0.625	0.750	0.875
4.125	(0.125)	0.000	0.125	0.250	4.375	(0.750)	(0.625)	(0.500)	(0.375)	4.125	0.250	0.375	0.500	0.625
4.250	(0.500)	(0.375)	(0.250)	(0.125)	4.500	(0.875)	(0.750)	(0.625)	(0.500)	4.250	(0.125)	0.000	0.125	0.250
4.375	(0.750)	(0.625)	(0.500)	(0.375)	4.625	(1.000)	(0.875)	(0.750)	(0.625)	4.375	(0.375)	(0.250)	(0.125)	0.000
4.500	(0.875)	(0.750)	(0.625)	(0.500)	4.750	(1.375)	(1.250)	(1.125)	(1.000)	4.500	(0.500)	(0.375)	(0.250)	(0.125)
4.625	(1.000)	(0.875)	(0.750)	(0.625)	4.875	(1.625)	(1.500)	(1.375)	(1.250)	4.625	(0.750)	(0.625)	(0.500)	(0.375)
4.750	(1.250)	(1.125)	(1.000)	(0.875)	5.000	(1.625)	(1.500)	(1.375)	(1.250)	4.750	(1.125)	(1.000)	(0.875)	(0.750)
4.875	(1.500)	(1.375)	(1.250)	(1.125)	5.125	(1.625)	(1.500)	(1.375)	(1.250)	4.875	(1.250)	(1.125)	(1.000)	(0.875)
5.000	(1.500)	(1.375)	(1.250)	(1.125)	5.250	(1.500)	(1.375)	(1.250)	(1.125)	5.000	(1.375)	(1.250)	(1.125)	(1.000)
5.125	(1.625)	(1.500)	(1.375)	(1.250)	5.375	(1.500)	(1.375)	(1.250)	(1.125)	5.125	(1.500)	(1.375)	(1.250)	(1.125)
5.250	(1.500)	(1.375)	(1.250)	(1.125)	5.500	(1.625)	(1.500)	(1.375)	(1.250)	5.250	(1.375)	(1.250)	(1.125)	(1.000)
5.375	(1.500)	(1.375)	(1.250)	(1.125)						5.375	(1.375)	(1.250)	(1.125)	(1.000)

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	0.750	0.875	1.000	1.125	4.250	0.375	0.500	0.625	0.750	4.000	1.250	1.375	1.500	1.625
4.125	0.625	0.750	0.875	1.000	4.375	0.000	0.125	0.250	0.375	4.125	1.000	1.125	1.250	1.375
4.250	0.250	0.375	0.500	0.625	4.500	(0.125)	0.000	0.125	0.250	4.250	0.625	0.750	0.875	1.000
4.375	0.000	0.125	0.250	0.375	4.625	(0.250)	(0.125)	0.000	0.125	4.375	0.375	0.500	0.625	0.750
4.500	(0.125)	0.000	0.125	0.250	4.750	(0.625)	(0.500)	(0.375)	(0.250)	4.500	0.250	0.375	0.500	0.625
4.625	(0.250)	(0.125)	0.000	0.125	4.875	(0.875)	(0.750)	(0.625)	(0.500)	4.625	0.000	0.125	0.250	0.375
4.750	(0.500)	(0.375)	(0.250)	(0.125)	5.000	(0.875)	(0.750)	(0.625)	(0.500)	4.750	(0.375)	(0.250)	(0.125)	0.000
4.875	(0.750)	(0.625)	(0.500)	(0.375)	5.125	(0.875)	(0.750)	(0.625)	(0.500)	4.875	(0.500)	(0.375)	(0.250)	(0.125)
5.000	(0.750)	(0.625)	(0.500)	(0.375)	5.250	(0.750)	(0.625)	(0.500)	(0.375)	5.000	(0.625)	(0.500)	(0.375)	(0.250)
5.125	(0.875)	(0.750)	(0.625)	(0.500)	5.375	(0.750)	(0.625)	(0.500)	(0.375)	5.125	(0.750)	(0.625)	(0.500)	(0.375)
5.250	(0.750)	(0.625)	(0.500)	(0.375)	5.500	(0.875)	(0.750)	(0.625)	(0.500)	5.250	(0.625)	(0.500)	(0.375)	(0.250)
5.375	(0.750)	(0.625)	(0.500)	(0.375)	0.000	0.750	0.875	1.000	1.125	5.375	(0.625)	(0.500)	(0.375)	(0.250)

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

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

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 >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		<720	>=720	1.00	
\$60,000 min loan amount	Non-Escrow (>80% required unless prohibited by state) (<80% allowed if previous was non-escrowed)	15 Year HB	1.250	<=65.00%	80.01% - 95.00%	0.500	0.250	REFER TO PAGE 9 FOR STATE ADJUSTORS
		25 Year Loan	0.000	65.01% - 75.00%	80.01% - 95.00%	0.750	0.500	
		NOO <=75%	2.375	75.01% - 95.00%	90.01% - 95.00%	1.000	0.750	
		NOO 75.01-80%	3.625	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750	
		NOO >80%	4.375	<=95.00%	95.01% - 97%	1.500	1.500	
MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750		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
5.750	(3.174)	(3.049)	(2.924)	(2.799)	5.750	(1.692)	(1.567)	(1.442)	(1.317)	5.500	(1.895)	(1.770)	(1.645)	(1.520)
5.625	(2.884)	(2.759)	(2.634)	(2.509)	5.625	(1.290)	(1.165)	(1.040)	(0.915)	5.375	(1.706)	(1.581)	(1.456)	(1.331)
5.500	(2.609)	(2.484)	(2.359)	(2.234)	5.500	(0.881)	(0.756)	(0.631)	(0.506)	5.250	(1.522)	(1.397)	(1.272)	(1.147)
5.375	(2.278)	(2.153)	(2.028)	(1.903)	5.375	(0.465)	(0.340)	(0.215)	(0.090)	5.125	(1.393)	(1.268)	(1.143)	(1.018)
5.250	(1.919)	(1.794)	(1.669)	(1.544)	5.250	0.143	0.268	0.393	0.518	5.000	(1.189)	(1.064)	(0.939)	(0.814)
5.125	(1.567)	(1.442)	(1.317)	(1.192)	5.125	0.761	0.886	1.011	1.136	4.875	(0.925)	(0.800)	(0.675)	(0.550)
5.000	(1.182)	(1.057)	(0.932)	(0.807)	5.000	1.402	1.527	1.652	1.777	4.750	(0.616)	(0.491)	(0.366)	(0.241)
4.875	(0.724)	(0.599)	(0.474)	(0.349)						4.625	(0.254)	(0.129)	(0.004)	0.121
4.750	(0.232)	(0.107)	0.018	0.143						4.500	0.127	0.252	0.377	0.502
4.625	0.339	0.464	0.589	0.714						4.375	0.583	0.708	0.833	0.958
4.500	1.040	1.165	1.290	1.415						4.250	1.095	1.220	1.345	1.470

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
5.375	(1.612)	(1.487)	(1.362)	(1.237)	5.250	(1.583)	(1.458)	(1.333)	(1.208)	5.625	(2.261)	(2.136)	(2.011)	(1.886)
5.250	(1.488)	(1.363)	(1.238)	(1.113)	5.125	(1.435)	(1.310)	(1.185)	(1.060)	5.500	(2.072)	(1.947)	(1.822)	(1.697)
5.125	(1.360)	(1.235)	(1.110)	(0.985)	5.000	(1.231)	(1.106)	(0.981)	(0.856)	5.375	(1.841)	(1.716)	(1.591)	(1.466)
5.000	(1.198)	(1.073)	(0.948)	(0.823)	4.875	(1.006)	(0.881)	(0.756)	(0.631)	5.250	(1.556)	(1.431)	(1.306)	(1.181)
4.875	(1.006)	(0.881)	(0.756)	(0.631)	4.750	(0.784)	(0.659)	(0.534)	(0.409)	5.125	(1.292)	(1.167)	(1.042)	(0.917)
4.750	(0.783)	(0.658)	(0.533)	(0.408)	4.625	(0.527)	(0.402)	(0.277)	(0.152)	5.000	(0.977)	(0.852)	(0.727)	(0.602)
4.625	(0.535)	(0.410)	(0.285)	(0.160)	4.500	(0.180)	(0.055)	0.070	0.195	4.875	(0.539)	(0.414)	(0.289)	(0.164)
4.500	(0.292)	(0.167)	(0.042)	0.083	4.375	0.239	0.364	0.489	0.614	4.750	(0.061)	0.064	0.189	0.314
4.375	(0.027)	0.098	0.223	0.348	4.250	0.682	0.807	0.932	1.057	4.625	0.393	0.518	0.643	0.768
4.250	0.293	0.418	0.543	0.668	4.125	1.210	1.335	1.460	1.585	4.500	0.888	1.013	1.138	1.263
4.125	0.631	0.756	0.881	1.006	4.000	1.761	1.886	2.011	2.136	4.375	1.558	1.683	1.808	1.933

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
7.000	(6.982)	(6.857)	(6.732)	(6.607)	7.375	(5.145)	(5.020)	(4.895)	(4.770)	5/1 ARM Caps	2/2/5
6.750	(6.222)	(6.097)	(5.972)	(5.847)	7.125	(4.598)	(4.473)	(4.348)	(4.223)	7/1 ARM Caps	2/2/5
6.500	(5.463)	(5.338)	(5.213)	(5.088)	6.875	(4.050)	(3.925)	(3.800)	(3.675)	10/1 ARM Caps	2/2/5
6.250	(4.703)	(4.578)	(4.453)	(4.328)	6.625	(3.502)	(3.377)	(3.252)	(3.127)		
6.000	(3.908)	(3.783)	(3.658)	(3.533)	6.375	(2.886)	(2.761)	(2.636)	(2.511)		
5.875	(3.461)	(3.336)	(3.211)	(3.086)	6.250	(2.551)	(2.426)	(2.301)	(2.176)		
5.750	(2.990)	(2.865)	(2.740)	(2.615)	6.125	(2.202)	(2.077)	(1.952)	(1.827)		
5.625	(2.497)	(2.372)	(2.247)	(2.122)	6.000	(1.842)	(1.717)	(1.592)	(1.467)		
5.500	(1.987)	(1.862)	(1.737)	(1.612)	5.875	(1.471)	(1.346)	(1.221)	(1.096)		
5.375	(1.462)	(1.337)	(1.212)	(1.087)	5.750	(1.092)	(0.967)	(0.842)	(0.717)		
5.250	(0.924)	(0.799)	(0.674)	(0.549)	5.625	(0.705)	(0.580)	(0.455)	(0.330)		
5.125	(0.364)	(0.239)	(0.114)	0.011	5.500	(0.312)	(0.187)	(0.062)	0.063		
5.000	0.206	0.331	0.456	0.581	5.375	0.141	0.266	0.391	0.516		
4.875	0.935	1.060	1.185	1.310	5.250	0.590	0.715	0.840	0.965		
4.750	1.693	1.818	1.943	2.068	5.125	1.040	1.165	1.290	1.415		
4.625	2.435	2.560	2.685	2.810	5.000	1.490	1.615	1.740	1.865		
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
7.125	(4.742)	(4.617)	(4.492)	(4.367)	7.375	(5.576)	(5.451)	(5.326)	(5.201)	7.875	(6.542)	(6.417)	(6.292)	(6.167)
6.875	(4.315)	(4.190)	(4.065)	(3.940)	7.125	(5.052)	(4.927)	(4.802)	(4.677)	7.625	(5.907)	(5.782)	(5.657)	(5.532)
6.625	(3.887)	(3.762)	(3.637)	(3.512)	6.875	(4.528)	(4.403)	(4.278)	(4.153)	7.375	(5.272)	(5.147)	(5.022)	(4.897)
6.375	(3.459)	(3.334)	(3.209)	(3.084)	6.625	(4.005)	(3.880)	(3.755)	(3.630)	7.125	(4.637)	(4.512)	(4.387)	(4.262)
6.125	(3.032)	(2.907)	(2.782)	(2.657)	6.375	(3.481)	(3.356)	(3.231)	(3.106)	6.875	(4.002)	(3.877)	(3.752)	(3.627)
5.875	(2.590)	(2.465)	(2.340)	(2.215)	6.125	(2.936)	(2.811)	(2.686)	(2.561)	6.625	(3.305)	(3.180)	(3.055)	(2.930)
5.625	(2.100)	(1.975)	(1.850)	(1.725)	5.875	(2.320)	(2.195)	(2.070)	(1.945)	6.375	(2.547)	(2.422)	(2.297)	(2.172)
5.375	(1.577)	(1.452)	(1.327)	(1.202)	5.625	(1.655)	(1.530)	(1.405)	(1.280)	6.125	(1.746)	(1.621)	(1.496)	(1.371)
5.125	(1.028)	(0.903)	(0.778)	(0.653)	5.375	(0.954)	(0.829)	(0.704)	(0.579)	5.875	(0.910)	(0.785)	(0.660)	(0.535)
4.875	(0.452)	(0.327)	(0.202)	(0.077)	5.125	(0.228)	(0.103)	0.022	0.147	5.625	0.007	0.132	0.257	0.382
4.625	0.148	0.273	0.398	0.523	4.875	0.600	0.725	0.850	0.975	5.375	0.982	1.107	1.232	1.357
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)	(0.375)	(0.250)	(0.125)	0.000	0.375	1.500	2.500
740-759	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.375	0.750	1.750	2.750
720-739	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.125	0.625	1.250	2.000	3.000
700-719	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500	1.000	1.750	2.500	3.500
680-699	0.250	0.250	0.250	0.250	0.250	0.250	0.750	1.125	1.625	2.375	3.250	4.250
661-679	0.875	0.875	0.875	0.875	0.875	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	0.500	N/A	N/A	N/A
Second Home	0.250	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	1.000	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	0.000	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	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	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	0.500	N/A	N/A
FL or NV	0.000	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	(5.000)	(4.875)	(4.750)	(4.625)	8.250	(4.750)	(4.625)	(4.500)	(4.375)	8.500	(4.250)	(4.125)	(4.000)	(3.875)
7.990	(4.500)	(4.375)	(4.250)	(4.125)	7.990	(4.250)	(4.125)	(4.000)	(3.875)	8.375	(4.000)	(3.875)	(3.750)	(3.625)
7.750	(4.000)	(3.875)	(3.750)	(3.625)	7.750	(3.750)	(3.625)	(3.500)	(3.375)	8.250	(3.750)	(3.625)	(3.500)	(3.375)
7.500	(3.500)	(3.375)	(3.250)	(3.125)	7.500	(3.250)	(3.125)	(3.000)	(2.875)	8.125	(3.500)	(3.375)	(3.250)	(3.125)
7.250	(3.000)	(2.875)	(2.750)	(2.625)	7.250	(2.750)	(2.625)	(2.500)	(2.375)	7.990	(3.250)	(3.125)	(3.000)	(2.875)
6.990	(2.500)	(2.375)	(2.250)	(2.125)	6.990	(2.250)	(2.125)	(2.000)	(1.875)	7.875	(3.000)	(2.875)	(2.750)	(2.625)
6.750	(2.000)	(1.875)	(1.750)	(1.625)	6.750	(1.750)	(1.625)	(1.500)	(1.375)	7.625	(2.500)	(2.375)	(2.250)	(2.125)
6.500	(1.500)	(1.375)	(1.250)	(1.125)	6.500	(1.250)	(1.125)	(1.000)	(0.875)	7.375	(2.000)	(1.875)	(1.750)	(1.625)
6.250	(1.000)	(0.875)	(0.750)	(0.625)	6.250	(0.750)	(0.625)	(0.500)	(0.375)	7.125	(1.500)	(1.375)	(1.250)	(1.125)
5.990	(0.500)	(0.375)	(0.250)	(0.125)	5.990	(0.250)	(0.125)	0.000	0.125	6.875	(1.000)	(0.875)	(0.750)	(0.625)
5.750	0.000	0.125	0.250	0.375	5.750	0.250	0.375	0.500	0.625	6.625	(0.500)	(0.375)	(0.250)	(0.125)
5.500	0.500	0.625	0.750	0.875	5.500	0.750	0.875	1.000	1.125	6.375	0.000	0.125	0.250	0.375
5.250	1.000	1.125	1.250	1.375	5.250	1.250	1.375	1.500	1.625	6.125	0.625	0.750	0.875	1.000
4.990	1.500	1.625	1.750	1.875	4.990	1.750	1.875	2.000	2.125	5.875	1.250	1.375	1.500	1.625
4.750	2.000	2.125	2.250	2.375	4.750	2.250	2.375	2.500	2.625	5.625	1.875	2.000	2.125	2.250
4.500	2.500	2.625	2.750	2.875	4.500	2.750	2.875	3.000	3.125	5.375	2.500	2.625	2.750	2.875

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	(4.850)	(4.850)	(4.725)	(4.600)	Second Home	0.750	LTV > 75%	0.250
8.125	(4.600)	(4.600)	(4.475)	(4.350)	Loan Amount > \$1.5m	0.375	LTV <= 65%	(0.500)
7.990	(4.350)	(4.350)	(4.225)	(4.100)	Interest Only	0.500	LTV <= 55%	(0.250)
7.875	(4.100)	(4.100)	(3.975)	(3.850)	Alt-Doc 24 Mo. Bank Statement	0.250	Fico >= 780	(1.000)
7.750	(3.850)	(3.850)	(3.725)	(3.600)	Alt-Doc Limited	0.500	Fico >= 740	(0.750)
7.625	(3.600)	(3.600)	(3.475)	(3.350)	Alt-Doc 12 Mo. Bank Statement	1.000	Fico >= 720	(0.500)
7.500	(3.350)	(3.350)	(3.225)	(3.100)	Asset Depletion	0.250	Fico < 700	0.250
7.375	(3.100)	(3.100)	(2.975)	(2.850)	Cash-Out Refinance	0.750	Fico < 680	0.500
7.250	(2.850)	(2.850)	(2.725)	(2.600)	Investment Property	0.500	Fico < 660	0.750
7.125	(2.600)	(2.600)	(2.475)	(2.350)			DTI >= 50%	0.500
6.990	(2.350)	(2.350)	(2.225)	(2.100)			Unseasoned Foreclosure/Short Sale/BK*	0.750
6.750	(1.850)	(1.850)	(1.725)	(1.600)	ALL ADJUSTMENTS ARE TO PRICE AND ARE CUMULATIVE			
6.500	(1.350)	(1.350)	(1.225)	(1.100)	ALL TRANSACTIONS MUST BE BORROWER PAID			
6.250	(0.850)	(0.850)	(0.725)	(0.600)	MAX PRICE AFTER ALL ADJUSTMENTS IS (0.50)			
5.990	(0.350)	(0.350)	(0.225)	(0.100)	ARM Information			
5.750	0.150	0.150	0.275	0.400	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		10/1 ARM		30 YR FIXED		RATE	5/1 ARM	7/1 ARM	10/1 ARM	15 YR FX	30 YR FX
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc		INVESTOR CASH FLOW				
8.375	(6.188)	(5.688)	(5.938)	(5.438)	(5.563)	(5.063)	(5.438)	(4.938)	8.375	(4.938)	(4.688)	(4.313)	(4.813)	(4.188)
8.250	(5.938)	(5.438)	(5.688)	(5.188)	(5.313)	(4.813)	(5.188)	(4.688)	8.250	(4.688)	(4.438)	(4.063)	(4.563)	(3.938)
8.125	(5.688)	(5.188)	(5.438)	(4.938)	(5.063)	(4.563)	(4.938)	(4.438)	8.125	(4.438)	(4.188)	(3.813)	(4.313)	(3.688)
8.000	(5.438)	(4.938)	(5.188)	(4.688)	(4.813)	(4.313)	(4.688)	(4.188)	8.000	(4.188)	(3.938)	(3.563)	(4.063)	(3.438)
7.875	(5.188)	(4.688)	(4.938)	(4.438)	(4.563)	(4.063)	(4.438)	(3.938)	7.875	(3.938)	(3.688)	(3.313)	(3.813)	(3.188)
7.750	(4.938)	(4.438)	(4.688)	(4.188)	(4.313)	(3.813)	(4.188)	(3.688)	7.750	(3.688)	(3.438)	(3.063)	(3.563)	(2.938)
7.625	(4.688)	(4.188)	(4.438)	(3.938)	(4.063)	(3.563)	(3.938)	(3.438)	7.625	(3.438)	(3.188)	(2.813)	(3.313)	(2.688)
7.500	(4.438)	(3.938)	(4.188)	(3.688)	(3.813)	(3.313)	(3.688)	(3.188)	7.500	(3.188)	(2.938)	(2.563)	(3.063)	(2.438)
7.375	(4.188)	(3.688)	(3.938)	(3.438)	(3.563)	(3.063)	(3.438)	(2.938)	7.375	(2.938)	(2.688)	(2.313)	(2.813)	(2.188)
7.250	(3.938)	(3.438)	(3.688)	(3.188)	(3.313)	(2.813)	(3.188)	(2.688)	7.250	(2.688)	(2.438)	(2.063)	(2.563)	(1.938)
7.125	(3.688)	(3.188)	(3.438)	(2.938)	(3.063)	(2.563)	(2.938)	(2.438)	7.125	(2.438)	(2.188)	(1.813)	(2.313)	(1.688)
7.000	(3.438)	(2.938)	(3.188)	(2.688)	(2.813)	(2.313)	(2.688)	(2.188)	7.000	(2.188)	(1.938)	(1.563)	(2.063)	(1.438)
6.875	(3.188)	(2.688)	(2.938)	(2.438)	(2.563)	(2.063)	(2.438)	(1.938)	6.875	(1.938)	(1.688)	(1.313)	(1.813)	(1.188)
6.750	(2.938)	(2.438)	(2.688)	(2.188)	(2.313)	(1.813)	(2.188)	(1.688)	6.750	(1.688)	(1.438)	(1.063)	(1.563)	(0.938)
6.625	(2.688)	(2.188)	(2.438)	(1.938)	(2.063)	(1.563)	(1.938)	(1.438)	6.625	(1.438)	(1.188)	(0.813)	(1.313)	(0.688)
6.500	(2.438)	(1.938)	(2.188)	(1.688)	(1.813)	(1.313)	(1.688)	(1.188)	6.500	(1.188)	(0.938)	(0.563)	(1.063)	(0.438)
6.375	(2.188)	(1.688)	(1.938)	(1.438)	(1.563)	(1.063)	(1.438)	(0.938)	6.375	(0.938)	(0.688)	(0.313)	(0.813)	(0.188)
6.250	(1.938)	(1.438)	(1.688)	(1.188)	(1.313)	(0.813)	(1.188)	(0.688)	6.250	(0.688)	(0.438)	(0.063)	(0.563)	0.063
6.125	(1.688)	(1.188)	(1.438)	(0.938)	(1.063)	(0.563)	(0.938)	(0.438)	6.125	(0.438)	(0.188)	0.188	(0.313)	0.313
6.000	(1.438)	(0.938)	(1.188)	(0.688)	(0.813)	(0.313)	(0.688)	(0.188)	6.000	(0.188)	0.063	0.438	(0.063)	0.563
5.875	(1.188)	(0.688)	(0.938)	(0.438)	(0.563)	(0.063)	(0.438)	0.063	5.875	0.188	0.438	0.813	0.313	0.938
5.750	(0.938)	(0.438)	(0.688)	(0.188)	(0.313)	0.188	(0.188)	0.313	5.750	0.563	0.813	1.188	0.688	1.313
5.625	(0.688)	(0.188)	(0.438)	0.063	(0.063)	0.438	0.063	0.563	5.625	0.938	1.188	1.563	1.063	1.688
5.500	(0.438)	0.188	(0.188)	0.438	0.188	0.813	0.313	0.938	5.500	1.313	1.563	1.938	1.438	2.063
5.375	(0.188)	0.563	0.063	0.813	0.438	1.188	0.563	1.313	5.375	1.688	1.938	2.313	1.813	2.438
5.250	0.188	0.938	0.438	1.188	0.813	1.563								

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

LOCK DAYS	30 Days 0.125 45 Days 0.250	ARM Details:	Margin 3.500 Alt Doc 4.125 Investor Cash Flow 4.500	Index 1 YR Libor 1 YR Libor 1 YR Libor	Caps 2/2/5 2/2/5 2/2/5	ALL TRANSACTIONS MUST BE BORRWER PAID	MAX PRICE AFTER ALL ADJUSTMENTS IS (1.00)
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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
>=\$1MM	-0.500	-0.500	-0.500	-0.375	-0.250
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	0.250	0.375	0.500	0.625	0.750
Credit Event <2yr	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
15YR FX (Full or Alt)					-0.625 to 30 Year Fixed

Min Rate

	5/1 ARM	7/1 ARM	10/1 ARM	15 YR Fixed	30 YR Fixed
Full Doc	5.000	5.125	5.375	5.125	5.375
Alt Doc	5.250	5.375	5.625	5.375	5.625
Investor CF	5.625	5.750	6.000	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 TX Atty Fee(TX Purchase only): \$150 TX Atty Fee(TX Refinance only): \$150 TX Atty Fee(TX Equity only): \$250 TX Atty Fee(TX IRRRL only): \$100 CA Funding Fee \$100 Tax Service Fee (conventional only) \$83 FHA Streamline \$595 VA IRRRLS \$595 Underwriting/Commitment Fee: \$995 Expanded Plus & Elite Plus \$1,195 <small>(Expanded Plus fees cannot be bought out)</small>	FEE BUYOUT CALCULATION IS FEE DIVIDED BY LOAN AMOUNT TO THE EXACT DECIMAL. * Only the following fees are eligible for buyout: - Underwriting/Commitment Fee - FHA Streamline Fee - VA IRRRL Fee	1 Day FREE 2-7 Days 0.125 8-15 Days 0.250 16-30 Days 0.500 ALL RELOCKS 0.250 <small>All lock extensions and relocks should be requested through the HomeBridge website</small> LONG TERM LOCKS 90 DAY 0.50 120 DAY 1.25 Add to 60 day price / Purchases Only AVERAGE PRIME OFFER RATE (APOR) 30 YEAR 15 YEAR

LOCK DESK INFO	BROKER COMPENSATION							
Locks accepted until 6PM PST Lock Online via www.homebridgewholesale.com Lock Desk Email locks@homebridge.com Lock Desk Phone 877-890-0545	Tier 1	0.500	Tier 6	1.125	Tier 11	1.750	Tier 16	2.375
	Tier 2	0.625	Tier 7	1.250	Tier 12	1.875	Tier 17	2.500
	Tier 3	0.750	Tier 8	1.375	Tier 13	2.000	Tier 18	2.625
	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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