

# HomeBridge Pricing Specials

## APRIL 2019

**NOT APPLICABLE TO JUMBO, SIMPLE ACCESS 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 FIXED RATE PRODUCTS (DU and LP)**

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.500	1.125	1.250	1.375	1.500	3.625	0.250	0.375	0.500	0.625	3.250	(0.250)	(0.125)	0.000	0.125
3.625	0.500	0.625	0.750	0.875	3.750	(0.250)	(0.125)	0.000	0.125	3.375	(0.625)	(0.500)	(0.375)	(0.250)
3.750	(0.250)	(0.125)	0.000	0.125	3.875	(0.875)	(0.750)	(0.625)	(0.500)	3.500	(1.000)	(0.875)	(0.750)	(0.625)
3.875	(0.750)	(0.625)	(0.500)	(0.375)	3.990	(1.250)	(1.125)	(1.000)	(0.875)	3.625	(1.375)	(1.250)	(1.125)	(1.000)
3.990	(1.125)	(1.000)	(0.875)	(0.750)	4.000	(1.375)	(1.250)	(1.125)	(1.000)	3.750	(2.000)	(1.875)	(1.750)	(1.625)
4.000	(1.250)	(1.125)	(1.000)	(0.875)	4.125	(1.875)	(1.750)	(1.625)	(1.500)	3.875	(2.125)	(2.000)	(1.875)	(1.750)
4.125	(1.625)	(1.500)	(1.375)	(1.250)	4.250	(2.375)	(2.250)	(2.125)	(2.000)	3.990	(2.375)	(2.250)	(2.125)	(2.000)
4.250	(2.250)	(2.125)	(2.000)	(1.875)	4.375	(2.750)	(2.625)	(2.500)	(2.375)	4.000	(2.500)	(2.375)	(2.250)	(2.125)
4.375	(2.750)	(2.625)	(2.500)	(2.375)	4.500	(3.000)	(2.875)	(2.750)	(2.625)	4.125	(2.875)	(2.750)	(2.625)	(2.500)
4.500	(3.125)	(3.000)	(2.875)	(2.750)	4.625	(3.250)	(3.125)	(3.000)	(2.875)	4.250	(3.375)	(3.250)	(3.125)	(3.000)
4.625	(3.500)	(3.375)	(3.250)	(3.125)	4.750	(3.750)	(3.625)	(3.500)	(3.375)	4.375	(3.750)	(3.625)	(3.500)	(3.375)
4.750	(3.625)	(3.500)	(3.375)	(3.250)	4.875	(4.125)	(4.000)	(3.875)	(3.750)	4.500	(3.750)	(3.625)	(3.500)	(3.375)
4.875	(4.000)	(3.875)	(3.750)	(3.625)	4.990	(4.000)	(3.875)	(3.750)	(3.625)	4.625	(3.750)	(3.625)	(3.500)	(3.375)
4.990	(4.125)	(4.000)	(3.875)	(3.750)	5.000	(4.125)	(4.000)	(3.875)	(3.750)	4.750	(4.000)	(3.875)	(3.750)	(3.625)
5.000	(4.250)	(4.125)	(4.000)	(3.875)	5.125	(4.375)	(4.250)	(4.125)	(4.000)	4.875	(4.125)	(4.000)	(3.875)	(3.750)
5.125	(4.500)	(4.375)	(4.250)	(4.125)	5.250	(4.750)	(4.625)	(4.500)	(4.375)	5.000	(4.125)	(4.000)	(3.875)	(3.750)
5.250	(4.875)	(4.750)	(4.625)	(4.500)	5.375	(5.000)	(4.875)	(4.750)	(4.625)	5.125	(3.750)	(3.625)	(3.500)	(3.375)

HIGH BALANCE 30 YEAR FIXED					CONFORMING 10 YEAR FIXED					HIGH BALANCE 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.875	0.000	0.125	0.250	0.375	3.250	0.000	0.125	0.250	0.375	3.625	0.000	0.125	0.250	0.375
3.990	(0.375)	(0.250)	(0.125)	0.000	3.375	(0.375)	(0.250)	(0.125)	0.000	3.750	(0.625)	(0.500)	(0.375)	(0.250)
4.000	(0.500)	(0.375)	(0.250)	(0.125)	3.500	(0.750)	(0.625)	(0.500)	(0.375)	3.875	(0.625)	(0.500)	(0.375)	(0.250)
4.125	(0.875)	(0.750)	(0.625)	(0.500)	3.625	(1.125)	(1.000)	(0.875)	(0.750)	3.990	(0.750)	(0.625)	(0.500)	(0.375)
4.250	(1.500)	(1.375)	(1.250)	(1.125)	3.750	(1.875)	(1.750)	(1.625)	(1.500)	4.000	(0.875)	(0.750)	(0.625)	(0.500)
4.375	(2.000)	(1.875)	(1.750)	(1.625)	3.875	(2.000)	(1.875)	(1.750)	(1.625)	4.125	(1.125)	(1.000)	(0.875)	(0.750)
4.500	(2.375)	(2.250)	(2.125)	(2.000)	3.990	(2.125)	(2.000)	(1.875)	(1.750)	4.250	(1.500)	(1.375)	(1.250)	(1.125)
4.625	(2.750)	(2.625)	(2.500)	(2.375)	4.000	(2.250)	(2.125)	(2.000)	(1.875)	4.375	(1.625)	(1.500)	(1.375)	(1.250)
4.750	(2.750)	(2.625)	(2.500)	(2.375)	4.125	(2.625)	(2.500)	(2.375)	(2.250)	4.500	(1.625)	(1.500)	(1.375)	(1.250)
4.875	(3.125)	(3.000)	(2.875)	(2.750)	4.250	(3.000)	(2.875)	(2.750)	(2.625)	4.625	(1.250)	(1.125)	(1.000)	(0.875)
4.990	(3.250)	(3.125)	(3.000)	(2.875)	4.375	(3.500)	(3.375)	(3.250)	(3.125)	4.750	(1.375)	(1.250)	(1.125)	(1.000)
5.000	(3.375)	(3.250)	(3.125)	(3.000)	4.500	(3.375)	(3.250)	(3.125)	(3.000)	4.875	(1.500)	(1.375)	(1.250)	(1.125)
5.125	(3.625)	(3.500)	(3.375)	(3.250)	4.625	(3.250)	(3.125)	(3.000)	(2.875)					
5.250	(3.625)	(3.500)	(3.375)	(3.250)	4.750	(3.500)	(3.375)	(3.250)	(3.125)					
5.375	(3.875)	(3.750)	(3.625)	(3.500)	4.875	(3.625)	(3.500)	(3.375)	(3.250)					
5.500	(4.000)	(3.875)	(3.750)	(3.625)	5.000	(3.625)	(3.500)	(3.375)	(3.250)					

CONFORMING 30 YEAR FIXED HOMESTYLE					HIGH BALANCE 30 YEAR FIXED HOMESTYLE					CONFORMING 15 YEAR FIXED HOMESTYLE				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.500	(1.000)	(0.875)	(0.750)	(0.625)	4.375	0.125	0.250	0.375	0.500	4.000	(0.375)	(0.250)	(0.125)	0.000
4.625	(1.375)	(1.250)	(1.125)	(1.000)	4.500	(0.250)	(0.125)	0.000	0.125	4.125	(0.750)	(0.625)	(0.500)	(0.375)
4.750	(1.500)	(1.375)	(1.250)	(1.125)	4.625	(0.625)	(0.500)	(0.375)	(0.250)	4.250	(1.250)	(1.125)	(1.000)	(0.875)
4.875	(1.875)	(1.750)	(1.625)	(1.500)	4.750	(0.625)	(0.500)	(0.375)	(0.250)	4.375	(1.625)	(1.500)	(1.375)	(1.250)
4.990	(2.000)	(1.875)	(1.750)	(1.625)	4.875	(1.000)	(0.875)	(0.750)	(0.625)	4.500	(1.625)	(1.500)	(1.375)	(1.250)
5.000	(2.125)	(2.000)	(1.875)	(1.750)	4.990	(1.125)	(1.000)	(0.875)	(0.750)	4.625	(1.625)	(1.500)	(1.375)	(1.250)
5.125	(2.375)	(2.250)	(2.125)	(2.000)	5.000	(1.250)	(1.125)	(1.000)	(0.875)	4.750	(1.875)	(1.750)	(1.625)	(1.500)
5.250	(2.750)	(2.625)	(2.500)	(2.375)	5.125	(1.500)	(1.375)	(1.250)	(1.125)	4.875	(2.000)	(1.875)	(1.750)	(1.625)
5.375	(3.000)	(2.875)	(2.750)	(2.625)	5.250	(1.500)	(1.375)	(1.250)	(1.125)	5.000	(2.000)	(1.875)	(1.750)	(1.625)
5.500	(3.125)	(3.000)	(2.875)	(2.750)	5.375	(1.750)	(1.625)	(1.500)	(1.375)	5.125	(1.625)	(1.500)	(1.375)	(1.250)
5.625	(3.375)	(3.250)	(3.125)	(3.000)	5.500	(1.875)	(1.750)	(1.625)	(1.500)					

**CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS**

CREDIT SCORE	ALL PRODUCTS										CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)				
	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	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00		
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.375	0.625	0.625	0.875	N/A		
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	0.375	1.000	1.000	1.125	N/A		
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	0.375	1.000	1.000	1.125	N/A		
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	0.375	1.125	1.125	1.750	N/A		
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	0.625	1.125	1.125	1.875	N/A		
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	0.625	1.625	1.625	2.625	N/A		
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	0.625	1.625	1.625	3.125	N/A		

**CONVENTIONAL LPMI PRICING**

Fixed Rate	Single Premium	(for pricing below 680 score please contact the lock desk)							Adjustments	Single			
		800+	780-799	760-779	740-759	720-739	700-719	680-699		>= 740	720-739	700-719	680-699
97%-95.01% (25% HR/HP)	35%(>20Yr)	2.380%	2.410%	2.970%	3.180%	3.180%	3.950%	3.950%	Rate/Term Refinance	0.000	0.000	0.530	0.530
	25%(>20Yr)	1.700%	1.700%	1.700%	2.350%	2.900%	3.450%	4.050%	Loan Size > \$484,350	0.250	0.500	0.900	0.900
95%-90.01% (25% for HR/HP)	30%(>20Yr)	1.500%	1.520%	1.770%	1.900%	2.330%	2.800%	2.900%	Second Home	0.250	0.490	0.700	0.700
	25%(All Term)	1.500%	1.520%	1.770%	1.900%	2.330%	2.800%	2.900%	Cash Out Refinance	0.500	0.700	1.000	1.000
90%-85.01%	25%(>20Yr)	1.120%	1.130%	1.290%	1.330%	1.690%	1.940%	2.010%	3-4 Unit	1.190	1.330	1.750	1.750
85% & below	12%(>20)/6%	0.780%	0.780%	0.840%	0.870%	1.000%	1.100%	1.130%	80.01-85% Coverage is 12% for >20Yr Term and 6% for <=20Yr Term				

**OTHER CONVENTIONAL ADJUSTMENTS**

STANDARD ADJUSTMENTS			SUBORDINATE FINANCED PRICE ADJUSTMENTS				LOAN AMOUNT ADJUSTMENTS		
			LTV		CLTV	FICO			
			<=65.00%	80.01% - 95.00%		<720	>=720		
No Escrow (Non CA)	0.250	NOO <= 75%				0.375	0.375	\$100k - \$125k	0.125
No Escrow (CA)	0.125	NOO 75-80%				0.750	0.750	\$75k - \$99k	0.250
No Escrow (NY-80%Max)	0.000	NOO 80.01-85%				0.500	0.250	\$60k - \$74k	0.875
20 Yr HB (to 20 yr price)	2.000	High Balance C/O						<b>25 year price same as 30</b>	
Escrow Holdback	0.250	Attach Condo >75%(>15Yr)						<b>REFER TO PAGE 9 FOR STATE ADJUSTORS</b>	
HomeStyle 15 Yr High Bal)	1.250	Relock Fee						<b>MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75</b>	
FHLMC LP	0.000	Manufactured Home							
<small>HOMEREADY/HOMEPOSSIBLE: (LLPA Cap of 0.00 if LTV &gt;80% and Fico &gt;=680. All other combinations LLPA cap is 1.50. Cap excludes Loan Amount, Escrow, State Adj. and LPMI)</small>									

**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 8**  
**CONVENTIONAL ARM PRODUCTS (DU)**

CONFORMING 5/1 ARM					CONFORMING 7/1 ARM					CONFORMING 10/1 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	(0.375)	(0.250)	(0.125)	0.000	4.250	(1.000)	(0.875)	(0.750)	(0.625)	4.000	0.000	0.125	0.250	0.375
4.125	(0.625)	(0.500)	(0.375)	(0.250)	4.375	(1.375)	(1.250)	(1.125)	(1.000)	4.125	(0.375)	(0.250)	(0.125)	0.000
4.250	(1.000)	(0.875)	(0.750)	(0.625)	4.500	(1.625)	(1.500)	(1.375)	(1.250)	4.250	(0.750)	(0.625)	(0.500)	(0.375)
4.375	(1.375)	(1.250)	(1.125)	(1.000)	4.625	(1.875)	(1.750)	(1.625)	(1.500)	4.375	(1.125)	(1.000)	(0.875)	(0.750)
4.500	(1.625)	(1.500)	(1.375)	(1.250)	4.750	(2.500)	(2.375)	(2.250)	(2.125)	4.500	(1.500)	(1.375)	(1.250)	(1.125)
4.625	(1.875)	(1.750)	(1.625)	(1.500)	4.875	(2.750)	(2.625)	(2.500)	(2.375)	4.625	(1.750)	(1.625)	(1.500)	(1.375)
4.750	(2.250)	(2.125)	(2.000)	(1.875)	5.000	(2.875)	(2.750)	(2.625)	(2.500)	4.750	(2.250)	(2.125)	(2.000)	(1.875)
4.875	(2.500)	(2.375)	(2.250)	(2.125)	5.125	(3.000)	(2.875)	(2.750)	(2.625)	4.875	(2.625)	(2.500)	(2.375)	(2.250)
5.000	(2.625)	(2.500)	(2.375)	(2.250)	5.250	(3.125)	(3.000)	(2.875)	(2.750)	5.000	(2.750)	(2.625)	(2.500)	(2.375)
5.125	(2.750)	(2.625)	(2.500)	(2.375)	5.375	(3.125)	(3.000)	(2.875)	(2.750)	5.125	(2.875)	(2.750)	(2.625)	(2.500)
5.250	(2.875)	(2.750)	(2.625)	(2.500)	5.500	(3.250)	(3.125)	(3.000)	(2.875)	5.250	(3.125)	(3.000)	(2.875)	(2.750)
5.375	(3.000)	(2.875)	(2.750)	(2.625)						5.375	(3.250)	(3.125)	(3.000)	(2.875)

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	(0.250)	(0.125)	0.000	0.125	4.000	0.750	0.875	1.000	1.125
4.125	0.125	0.250	0.375	0.500	4.375	(0.625)	(0.500)	(0.375)	(0.250)	4.125	0.375	0.500	0.625	0.750
4.250	(0.250)	(0.125)	0.000	0.125	4.500	(0.875)	(0.750)	(0.625)	(0.500)	4.250	0.000	0.125	0.250	0.375
4.375	(0.625)	(0.500)	(0.375)	(0.250)	4.625	(1.125)	(1.000)	(0.875)	(0.750)	4.375	(0.375)	(0.250)	(0.125)	0.000
4.500	(0.875)	(0.750)	(0.625)	(0.500)	4.750	(1.750)	(1.625)	(1.500)	(1.375)	4.500	(0.750)	(0.625)	(0.500)	(0.375)
4.625	(1.125)	(1.000)	(0.875)	(0.750)	4.875	(2.000)	(1.875)	(1.750)	(1.625)	4.625	(1.000)	(0.875)	(0.750)	(0.625)
4.750	(1.500)	(1.375)	(1.250)	(1.125)	5.000	(2.125)	(2.000)	(1.875)	(1.750)	4.750	(1.500)	(1.375)	(1.250)	(1.125)
4.875	(1.750)	(1.625)	(1.500)	(1.375)	5.125	(2.250)	(2.125)	(2.000)	(1.875)	4.875	(1.875)	(1.750)	(1.625)	(1.500)
5.000	(1.875)	(1.750)	(1.625)	(1.500)	5.250	(2.375)	(2.250)	(2.125)	(2.000)	5.000	(2.000)	(1.875)	(1.750)	(1.625)
5.125	(2.000)	(1.875)	(1.750)	(1.625)	5.375	(2.375)	(2.250)	(2.125)	(2.000)	5.125	(2.125)	(2.000)	(1.875)	(1.750)
5.250	(2.125)	(2.000)	(1.875)	(1.750)	5.500	(2.500)	(2.375)	(2.250)	(2.125)	5.250	(2.375)	(2.250)	(2.125)	(2.000)
5.375	(2.250)	(2.125)	(2.000)	(1.875)	0.000	0.750	0.875	1.000	1.125	5.375	(2.500)	(2.375)	(2.250)	(2.125)

**CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS**

ALL PRODUCTS								ARM INFORMATION			
CREDIT SCORE	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		Single							Adjustments	Single			
LTV	Coverage	>= 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%	1.210%	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 > \$484,350	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						
<b>MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750</b>		<b>REFER TO PAGE 9 FOR STATE ADJUSTORS</b>							

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

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

VA IRRRL 30 YEAR FIXED HIGH BALANCE					FHA/VA 5/1 ARM					FHA/VA 3/1 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.250	2.125	2.250	2.375	2.500	3.500	0.500	0.625	0.750	0.875	2.750	2.750	2.875	3.000	3.125
3.375	1.500	1.625	1.750	1.875	3.625	0.125	0.250	0.375	0.500	2.875	2.500	2.625	2.750	2.875
3.500	0.625	0.750	0.875	1.000	3.750	(0.250)	(0.125)	0.000	0.125	3.000	2.250	2.375	2.500	2.625
3.625	0.500	0.625	0.750	0.875	3.875	(0.500)	(0.375)	(0.250)	(0.125)	3.125	2.000	2.125	2.250	2.375
3.750	0.000	0.125	0.250	0.375	3.990	(0.750)	(0.625)	(0.500)	(0.375)	3.250	1.625	1.750	1.875	2.000
3.875	(0.625)	(0.500)	(0.375)	(0.250)	4.000	(0.875)	(0.750)	(0.625)	(0.500)	3.375	1.375	1.500	1.625	1.750
4.000	(1.250)	(1.125)	(1.000)	(0.875)	4.125	(1.125)	(1.000)	(0.875)	(0.750)	3.500	1.125	1.250	1.375	1.500
4.125	(1.500)	(1.375)	(1.250)	(1.125)	4.250	(1.625)	(1.500)	(1.375)	(1.250)	3.625	0.875	1.000	1.125	1.250
4.250	(1.125)	(1.000)	(0.875)	(0.750)	4.375	(1.625)	(1.500)	(1.375)	(1.250)	3.750	0.625	0.750	0.875	1.000
4.375	(1.625)	(1.500)	(1.375)	(1.250)	4.500	(2.000)	(1.875)	(1.750)	(1.625)	3.875	0.375	0.500	0.625	0.750
4.500	(2.125)	(2.000)	(1.875)	(1.750)	4.625	(2.250)	(2.125)	(2.000)	(1.875)	4.000	0.125	0.250	0.375	0.500
4.625	(2.500)	(2.375)	(2.250)	(2.125)	4.750	(2.500)	(2.375)	(2.250)	(2.125)	4.125	(0.125)	0.000	0.125	0.250

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

**GOVERNMENT ADJUSTMENTS**

REFER TO PAGE 7 FOR STATE ADJUSTORS					OTHER					
FICO SCORE		203K ADJUSTORS		LOAN AMOUNT		ODD TERMS (Fixed Rate Only)		VA IRRRL Season <= 6 Mo.		N/A
740+	(0.125)	203K High Balance	2.000	> \$250k	(0.125)	16-20 Year	0.500	VA IRRRL 2nd & NOO	0.250	
680 - 739	0.000	VA Reno High Balance	2.000	\$100k - \$125k	0.375	21-25 Year	0.250	2 Unit	0.500	
660 - 679	0.250	15 Yr 203K	2.000	\$75k - \$99k	0.750	26-29 Year	0.000	3-4 Unit	0.000	
640 - 659	0.750			\$60k - \$74k	1.250	All Priced to 30 Year Rates		Manual U/W	1.000	
620 - 639	1.250							15 Yr HB	2.000	
600 - 619	1.500	MAX NET PRICE AFTER ALL		ARM				ARM HB	0.000	
580 - 599	1.750	ADJUSTMENTS IS 4.750		Margin:	2.000			Escrow Holdback	0.250	
550 - 579	2.500			Caps:	1/5			\$100 Down HUD	0.500	
								Manufactured Home	1.000	
								Relock Fee	0.250	

**COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 8**

# HIGH LTV REFINANCE

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

30 YR FIXED HIGH BALANCE <=125%					20 YEAR FIXED <=125%					15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
3.875	0.625	0.750	0.875	1.000	3.750	1.750	1.875	2.000	2.125	3.250	0.375	0.500	0.625	0.750
3.990	0.250	0.375	0.500	0.625	3.875	1.250	1.375	1.500	1.625	3.375	0.000	0.125	0.250	0.375
4.000	0.125	0.250	0.375	0.500	4.000	0.750	0.875	1.000	1.125	3.500	(0.375)	(0.250)	(0.125)	0.000
4.125	(0.250)	(0.125)	0.000	0.125	4.250	(0.750)	(0.625)	(0.500)	(0.375)	3.625	(0.750)	(0.625)	(0.500)	(0.375)
4.250	(0.875)	(0.750)	(0.625)	(0.500)	4.500	(1.750)	(1.625)	(1.500)	(1.375)	3.750	(1.375)	(1.250)	(1.125)	(1.000)
4.375	(1.375)	(1.250)	(1.125)	(1.000)	4.625	(2.125)	(2.000)	(1.875)	(1.750)	3.875	(1.500)	(1.375)	(1.250)	(1.125)
4.500	(1.750)	(1.625)	(1.500)	(1.375)	4.750	(2.750)	(2.625)	(2.500)	(2.375)	3.990	(1.750)	(1.625)	(1.500)	(1.375)
4.625	(2.125)	(2.000)	(1.875)	(1.750)	4.875	(3.125)	(3.000)	(2.875)	(2.750)	4.000	(1.875)	(1.750)	(1.625)	(1.500)
4.750	(2.125)	(2.000)	(1.875)	(1.750)	5.000	(3.375)	(3.250)	(3.125)	(3.000)	4.125	(2.250)	(2.125)	(2.000)	(1.875)
4.875	(2.500)	(2.375)	(2.250)	(2.125)	5.125	(3.750)	(3.625)	(3.500)	(3.375)	4.250	(2.750)	(2.625)	(2.500)	(2.375)
4.990	(2.625)	(2.500)	(2.375)	(2.250)						4.375	(3.125)	(3.000)	(2.875)	(2.750)
5.000	(2.750)	(2.625)	(2.500)	(2.375)						4.500	(3.125)	(3.000)	(2.875)	(2.750)

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
740+	N/A	N/A	N/A	0.500	0.250	0.250	0.250	0.750	0.750
720 - 739	N/A	N/A	N/A	0.750	0.500	0.500	0.500	1.000	1.000
700 - 719	N/A	N/A	N/A	1.250	1.000	1.000	1.000	1.500	1.500
680 - 699	N/A	N/A	N/A	1.750	1.500	1.250	1.250	1.500	1.500
660 - 679	N/A	N/A	N/A	2.750	2.750	2.250	2.250	2.250	2.250
640 - 659	N/A	N/A	N/A	3.000	3.250	2.750	2.750	2.750	2.750
620 - 639	N/A	N/A	N/A	3.000	3.250	3.250	3.250	3.500	3.500

High LTV LLPA Caps	Occupancy	Units	LTV	Terms	
				<= 15 Years	> 15 Years
	Principal Residence	1 Unit	105.01-115.00	0.750	2.000
	Principal Residence	1 Unit	>115.00	0.000	0.750
	Principal Residence	2 Unit	90.01-100.00	0.750	2.000
	Principal Residence	2 Unit	>100.00	0.000	0.750
	Principal Residence	3-4 Unit	80.01-90.00	0.750	2.000
	Principal Residence	3-4 Unit	>90.00	0.000	0.750
	Second Home	1 Unit	95.01-105.00	2.000	3.000
	Second Home	1 Unit	>105.00	1.500	2.000
	Investment Property	1-4 Unit	80.01-90.00	2.000	3.000
	Investment Property	1-4 Unit	>90.00	1.500	2.000

## OTHER CONVENTIONAL ADJUSTMENTS

LOAN AMOUNT ADJUSTMENTS	STANDARD ADJUSTMENTS	SUBORDINATE FINANCED PRICE ADJUSTMENTS				REFER TO PAGE 9 FOR STATE ADJUSTORS
		LTV	CLTV	FICO		
\$100k - \$125k	2 Unit 1.000			<720	>=720	
\$75k - \$99k	3-4 Unit 1.000			0.375	0.375	
\$60k - \$74k	Condo >75% 0.750					
\$60,000 min loan amount	Non-Escrow N/A	<=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	15 Year HB 1.250	75.01% - 95.00%	90.01% - 95.00%	1.000	0.750	
	25 Year Loan 0.000	75.01% - 90.00%	76.01% - 90.00%	1.000	0.750	
	NOO <=75% 2.375	<=95.00%	95.01% - 97%	1.500	1.500	
	NOO 75.01-80% 3.625					
	NOO >80% 4.375					
	Relock Fee 0.250					

# JUMBO PRODUCTS

30 YEAR FIXED (to 80% LTV)					30 YEAR FIXED (80.01-90% LTV)					15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
5.375	(3.231)	(3.106)	(2.981)	(2.856)	5.250	(1.775)	(1.650)	(1.525)	(1.400)	4.500	(1.914)	(1.789)	(1.664)	(1.539)
5.250	(2.947)	(2.822)	(2.697)	(2.572)	5.125	(1.370)	(1.245)	(1.120)	(0.995)	4.375	(1.729)	(1.604)	(1.479)	(1.354)
5.125	(2.691)	(2.566)	(2.441)	(2.316)	5.000	(0.975)	(0.850)	(0.725)	(0.600)	4.250	(1.517)	(1.392)	(1.267)	(1.142)
5.000	(2.366)	(2.241)	(2.116)	(1.991)	4.875	(0.530)	(0.405)	(0.280)	(0.155)	4.125	(1.409)	(1.284)	(1.159)	(1.034)
4.875	(2.013)	(1.888)	(1.763)	(1.638)	4.750	0.055	0.180	0.305	0.430	4.000	(1.222)	(1.097)	(0.972)	(0.847)
4.750	(1.659)	(1.534)	(1.409)	(1.284)	4.625	0.688	0.813	0.938	1.063	3.875	(0.977)	(0.852)	(0.727)	(0.602)
4.625	(1.280)	(1.155)	(1.030)	(0.905)	4.500	1.327	1.452	1.577	1.702	3.750	(0.679)	(0.554)	(0.429)	(0.304)
4.500	(0.860)	(0.735)	(0.610)	(0.485)						3.625	(0.323)	(0.198)	(0.073)	0.052
4.375	(0.411)	(0.286)	(0.161)	(0.036)						3.500	0.053	0.178	0.303	0.428
4.250	0.054	0.179	0.304	0.429						3.375	0.455	0.580	0.705	0.830
4.125	0.629	0.754	0.879	1.004						3.250	0.936	1.061	1.186	1.311
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
4.375	(1.526)	(1.401)	(1.276)	(1.151)	4.375	(1.626)	(1.501)	(1.376)	(1.251)	4.625	(2.074)	(1.949)	(1.824)	(1.699)
4.250	(1.404)	(1.279)	(1.154)	(1.029)	4.250	(1.497)	(1.372)	(1.247)	(1.122)	4.500	(1.851)	(1.726)	(1.601)	(1.476)
4.125	(1.256)	(1.131)	(1.006)	(0.881)	4.125	(1.300)	(1.175)	(1.050)	(0.925)	4.375	(1.577)	(1.452)	(1.327)	(1.202)
4.000	(1.075)	(0.950)	(0.825)	(0.700)	4.000	(1.078)	(0.953)	(0.828)	(0.703)	4.250	(1.312)	(1.187)	(1.062)	(0.937)
3.875	(0.864)	(0.739)	(0.614)	(0.489)	3.875	(0.853)	(0.728)	(0.603)	(0.478)	4.125	(1.013)	(0.888)	(0.763)	(0.638)
3.750	(0.620)	(0.495)	(0.370)	(0.245)	3.750	(0.619)	(0.494)	(0.369)	(0.244)	4.000	(0.601)	(0.476)	(0.351)	(0.226)
3.625	(0.383)	(0.258)	(0.133)	(0.008)	3.625	(0.297)	(0.172)	(0.047)	0.078	3.875	(0.125)	0.000	0.125	0.250
3.500	(0.129)	(0.004)	0.121	0.246	3.500	0.109	0.234	0.359	0.484	3.750	0.333	0.458	0.583	0.708
3.375	0.179	0.304	0.429	0.554	3.375	0.548	0.673	0.798	0.923	3.625	0.772	0.897	1.022	1.147
3.250	0.501	0.626	0.751	0.876	3.250	1.072	1.197	1.322	1.447	3.500	1.409	1.534	1.659	1.784
3.125	0.903	1.028	1.153	1.278	3.125	1.611	1.736	1.861	1.986	3.375	2.167	2.292	2.417	2.542
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	
<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

**\*\*\* 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
6.625	(6.960)	(6.835)	(6.710)	(6.585)	6.375	(5.429)	(5.304)	(5.179)	(5.054)	5/1 ARM Caps	2/2/5
6.375	(6.215)	(6.090)	(5.965)	(5.840)	6.125	(4.845)	(4.720)	(4.595)	(4.470)	7/1 ARM Caps	2/2/5
6.125	(5.471)	(5.346)	(5.221)	(5.096)	5.875	(4.262)	(4.137)	(4.012)	(3.887)	10/1 ARM Caps	2/2/5
5.875	(4.726)	(4.601)	(4.476)	(4.351)	5.625	(3.678)	(3.553)	(3.428)	(3.303)		
5.625	(3.944)	(3.819)	(3.694)	(3.569)	5.375	(3.035)	(2.910)	(2.785)	(2.660)		
5.500	(3.503)	(3.378)	(3.253)	(3.128)	5.250	(2.690)	(2.565)	(2.440)	(2.315)		
5.375	(3.036)	(2.911)	(2.786)	(2.661)	5.125	(2.332)	(2.207)	(2.082)	(1.957)		
5.250	(2.547)	(2.422)	(2.297)	(2.172)	5.000	(1.964)	(1.839)	(1.714)	(1.589)		
5.125	(2.039)	(1.914)	(1.789)	(1.664)	4.875	(1.588)	(1.463)	(1.338)	(1.213)		
5.000	(1.517)	(1.392)	(1.267)	(1.142)	4.750	(1.203)	(1.078)	(0.953)	(0.828)		
4.875	(0.981)	(0.856)	(0.731)	(0.606)	4.625	(0.810)	(0.685)	(0.560)	(0.435)		
4.750	(0.424)	(0.299)	(0.174)	(0.049)	4.500	(0.416)	(0.291)	(0.166)	(0.041)		
4.625	0.144	0.269	0.394	0.519	4.375	0.036	0.161	0.286	0.411		
4.500	0.847	0.972	1.097	1.222	4.250	0.485	0.610	0.735	0.860		
4.375	1.610	1.735	1.860	1.985	4.125	0.935	1.060	1.185	1.310		
4.250	2.350	2.475	2.600	2.725	4.000	1.385	1.510	1.635	1.760		
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
5.875	(4.685)	(4.560)	(4.435)	(4.310)	6.250	(5.605)	(5.480)	(5.355)	(5.230)	6.625	(6.414)	(6.289)	(6.164)	(6.039)
5.625	(4.239)	(4.114)	(3.989)	(3.864)	6.000	(5.094)	(4.969)	(4.844)	(4.719)	6.375	(5.744)	(5.619)	(5.494)	(5.369)
5.375	(3.793)	(3.668)	(3.543)	(3.418)	5.750	(4.583)	(4.458)	(4.333)	(4.208)	6.125	(5.074)	(4.949)	(4.824)	(4.699)
5.125	(3.347)	(3.222)	(3.097)	(2.972)	5.500	(4.072)	(3.947)	(3.822)	(3.697)	5.875	(4.404)	(4.279)	(4.154)	(4.029)
4.875	(2.901)	(2.776)	(2.651)	(2.526)	5.250	(3.561)	(3.436)	(3.311)	(3.186)	5.625	(3.734)	(3.609)	(3.484)	(3.359)
4.625	(2.442)	(2.317)	(2.192)	(2.067)	5.000	(3.028)	(2.903)	(2.778)	(2.653)	5.375	(3.010)	(2.885)	(2.760)	(2.635)
4.375	(1.941)	(1.816)	(1.691)	(1.566)	4.750	(2.421)	(2.296)	(2.171)	(2.046)	5.125	(2.233)	(2.108)	(1.983)	(1.858)
4.125	(1.410)	(1.285)	(1.160)	(1.035)	4.500	(1.761)	(1.636)	(1.511)	(1.386)	4.875	(1.418)	(1.293)	(1.168)	(1.043)
3.875	(0.850)	(0.725)	(0.600)	(0.475)	4.250	(1.064)	(0.939)	(0.814)	(0.689)	4.625	(0.573)	(0.448)	(0.323)	(0.198)
3.625	(0.266)	(0.141)	(0.016)	0.109	4.000	(0.340)	(0.215)	(0.090)	0.035	4.375	0.391	0.516	0.641	0.766
3.375	0.334	0.459	0.584	0.709	3.750	0.488	0.613	0.738	0.863	4.125	1.366	1.491	1.616	1.741
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	N/A
Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.750	1.250	N/A	N/A	N/A
Investor	1.000	1.000	1.000	1.000	1.000	1.500	2.000	2.500	N/A	N/A	N/A	N/A
<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	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
<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	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	(4.125)	(4.000)	(3.875)	(3.750)	8.250	(3.875)	(3.750)	(3.625)	(3.500)	8.500	(3.125)	(3.000)	(2.875)	(2.750)
8.125	(3.875)	(3.750)	(3.625)	(3.500)	8.125	(3.625)	(3.500)	(3.375)	(3.250)	8.375	(2.875)	(2.750)	(2.625)	(2.500)
7.990	(3.625)	(3.500)	(3.375)	(3.250)	7.990	(3.375)	(3.250)	(3.125)	(3.000)	8.250	(2.625)	(2.500)	(2.375)	(2.250)
7.875	(3.375)	(3.250)	(3.125)	(3.000)	7.875	(3.125)	(3.000)	(2.875)	(2.750)	8.125	(2.375)	(2.250)	(2.125)	(2.000)
7.750	(3.125)	(3.000)	(2.875)	(2.750)	7.750	(2.875)	(2.750)	(2.625)	(2.500)	7.990	(2.125)	(2.000)	(1.875)	(1.750)
7.625	(2.875)	(2.750)	(2.625)	(2.500)	7.625	(2.625)	(2.500)	(2.375)	(2.250)	7.875	(1.875)	(1.750)	(1.625)	(1.500)
7.500	(2.625)	(2.500)	(2.375)	(2.250)	7.500	(2.375)	(2.250)	(2.125)	(2.000)	7.750	(1.625)	(1.500)	(1.375)	(1.250)
7.250	(2.125)	(2.000)	(1.875)	(1.750)	7.250	(1.875)	(1.750)	(1.625)	(1.500)	7.625	(1.375)	(1.250)	(1.125)	(1.000)
6.990	(1.625)	(1.500)	(1.375)	(1.250)	6.990	(1.375)	(1.250)	(1.125)	(1.000)	7.375	(0.875)	(0.750)	(0.625)	(0.500)
6.750	(1.125)	(1.000)	(0.875)	(0.750)	6.750	(0.875)	(0.750)	(0.625)	(0.500)	7.125	(0.375)	(0.250)	(0.125)	0.000
6.500	(0.625)	(0.500)	(0.375)	(0.250)	6.500	(0.375)	(0.250)	(0.125)	0.000	6.875	0.125	0.250	0.375	0.500
6.250	(0.125)	0.000	0.125	0.250	6.250	0.125	0.250	0.375	0.500	6.625	0.625	0.750	0.875	1.000
5.990	0.375	0.500	0.625	0.750	5.990	0.625	0.750	0.875	1.000	6.375	1.125	1.250	1.375	1.500
5.750	0.875	1.000	1.125	1.250	5.750	1.125	1.250	1.375	1.500	6.125	1.625	1.750	1.875	2.000
5.500	1.375	1.500	1.625	1.750	5.500	1.625	1.750	1.875	2.000	5.875	2.125	2.250	2.375	2.500
5.250	1.875	2.000	2.125	2.250	5.250	2.125	2.250	2.375	2.500	5.625	2.625	2.750	2.875	3.000

MAX PRICE AFTER ALL ADJUSTMENTS IS (0.500)	Documentation		PRICE ADJUSTMENTS BY LTV/CLTV						ARM INFO	CAPS		
			<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	5/1 ARM	5/2/5	
ALL TRANSACTIONS MUST BE BORROWER PAID	Full Doc	720+	(1.000)	(0.750)	(0.500)	(0.250)	0.000	1.000	1.500	7/1 ARM	5/2/5	
		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			
* Full Doc and 24 Month Bank Staments Only	24 Months Bank Statement Or 1 Year Alt Doc	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			
** Unseasoned BK/Foreclosure/Short Sale loan time frame is defined as month 13 to 36 after derogatory event	12 Month Bank Statement	In Addition to 24 Mo. Bank Stmt.	0.250	0.250	0.500	0.500	0.750	1.000	N/A			
		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				

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

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

# EXPANDED PLUS PROGRAMS

5/1 YEAR ARM					LOAN LEVEL PRICE ADJUSTMENTS					
RATE	15 Day	30 DAY	45 DAY	60 DAY						
8.250	(4.975)	(4.975)	(4.850)	(4.725)	Second Home	0.750	LTV > 75%	0.250		
8.125	(4.725)	(4.725)	(4.600)	(4.475)	Loan Amount > \$1.5m	0.375	LTV <= 65%	(0.500)		
7.990	(4.475)	(4.475)	(4.350)	(4.225)	Interest Only	0.500	LTV <= 55%	(0.250)		
7.875	(4.225)	(4.225)	(4.100)	(3.975)	Alt-Doc 24 Mo. Bank Statement	0.250	Fico >= 780	(1.000)		
7.750	(3.975)	(3.975)	(3.850)	(3.725)	Alt-Doc Limited	0.500	Fico >= 740	(0.750)		
7.625	(3.725)	(3.725)	(3.600)	(3.475)	Alt-Doc 12 Mo. Bank Statement	1.000	Fico >= 720	(0.500)		
7.500	(3.475)	(3.475)	(3.350)	(3.225)	Asset Depletion	0.250	Fico < 700	0.250		
7.375	(3.225)	(3.225)	(3.100)	(2.975)	Cash-Out Refinance	0.750	Fico < 680	0.500		
7.250	(2.975)	(2.975)	(2.850)	(2.725)	Investment Property	0.500	Fico < 660	0.750		
7.125	(2.725)	(2.725)	(2.600)	(2.475)			DTI >= 50%	0.500		
6.990	(2.475)	(2.475)	(2.350)	(2.225)			Unseasoned Foreclosure/Short Sale/BK*	0.750		
6.750	(1.975)	(1.975)	(1.850)	(1.725)	<b>ALL ADJUSTMENTS ARE TO PRICE AND ARE CUMULATIVE</b>					
6.500	(1.475)	(1.475)	(1.350)	(1.225)	<b>ALL TRANSACTIONS MUST BE BORROWER PAID MAX PRICE AFTER ALL ADJUSTMENTS IS (0.50)</b>			<b>ARM Information</b>		
6.250	(0.975)	(0.975)	(0.850)	(0.725)				Index:	1 Year Libor	
5.990	(0.475)	(0.475)	(0.350)	(0.225)				5/1 ARM Caps:	5/2/5	
5.750	0.025	0.025	0.150	0.275		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 \$1,395 AND CANNOT BE BOUGHT OUT**

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



# 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				
9.000	(7.438)	(6.938)	(7.188)	(6.688)	(6.813)	(6.313)	(6.688)	(6.188)	9.000	(6.188)	(5.938)	(5.563)	(6.063)	(5.438)
8.875	(7.188)	(6.688)	(6.938)	(6.438)	(6.563)	(6.063)	(6.438)	(5.938)	8.875	(5.938)	(5.688)	(5.313)	(5.813)	(5.188)
8.750	(6.938)	(6.438)	(6.688)	(6.188)	(6.313)	(5.813)	(6.188)	(5.688)	8.750	(5.688)	(5.438)	(5.063)	(5.563)	(4.938)
8.625	(6.688)	(6.188)	(6.438)	(5.938)	(6.063)	(5.563)	(5.938)	(5.438)	8.625	(5.438)	(5.188)	(4.813)	(5.313)	(4.688)
8.500	(6.438)	(5.938)	(6.188)	(5.688)	(5.813)	(5.313)	(5.688)	(5.188)	8.500	(5.188)	(4.938)	(4.563)	(5.063)	(4.438)
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		0.313	
5.750	(0.938)	(0.438)	(0.688)	(0.188)	(0.313)	0.188	(0.188)	0.313	5.750	0.563	0.813		0.688	
5.625	(0.688)	(0.188)	(0.438)	0.063	(0.063)	0.438	0.063	0.563	5.625	0.938				
5.500	(0.438)	0.188	(0.188)	0.438	0.188		0.313		5.500					
5.375	(0.188)	0.563	0.063	0.813	0.438		0.563		5.375					
5.250	0.188	0.938	0.438		0.813									

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

<b>LOCK DAYS</b>	30 Days 0.125 45 Days 0.250	<b>ARM Details:</b>	Margin	Index	Caps	<b>ALL TRANSACTIONS MUST BE BORRWER PAID</b>	<b>MAX PRICE AFTER ALL ADJUSTMENTS IS (1.00)</b>
		Full Doc	3.500	1 YR Libor	2/2/5		
		Alt Doc	4.125	1 YR Libor	2/2/5		
		Investor Cash Flow	4.500	1 YR Libor	2/2/5		

FICO/LTV Adjustments							Other Adjustments						
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		<=60	60.01-65.00	65.01-70	70.01-75	75.01-80	80.01-85
740+	0.000	0.000	0.000	0.375	0.750	1.750	Cashout*	0.000	0.125	0.250	0.375	0.625	1.625
720-739	0.000	0.000	0.250	0.500	0.750	2.000	2nd Home	0.000	0.000	0.250	0.250	0.250	1.000
700-719	0.000	0.000	0.250	0.500	1.000	2.500	2-4 Units	0.000	0.000	0.250	0.250	0.250	1.000
680-699	0.250	0.375	0.625	1.000	1.500	3.250	Non-Owner	0.500	0.625	0.750	0.875	1.000	1.500
660-679	0.750	0.875	1.125	1.625	2.125	N/A	<\$150k	0.500	0.500	0.500	0.500	0.500	1.000
640-659	1.625	2.125	2.625	3.625	4.625	N/A	<\$100k	1.250	1.250	1.250	1.250	1.250	1.500
620-639	2.500	2.750	3.500	5.125	N/A	N/A	>=\$1MM	-0.500	-0.500	-0.500	-0.375	-0.250	-0.125
							24m Bank Statement	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
							DTI 43.01 to 50 (Alt Doc)	0.500	0.500	0.500	0.500	0.500	1.500
							DTI 43.01 to 50 (Full Doc)	0.250	0.250	0.375	0.375	0.375	1.375
							DTI 50.01 to 55 (ALL)	1.000	1.000	1.000	1.000	1.000	2.000
							Interest Only	0.000	0.250	0.500	0.500	0.875	1.875
							Credit Event 2-4yr	0.250	0.375	0.500	0.625	0.750	N/A
							Credit Event <2yr	2.250	2.375	2.500	2.625	2.750	N/A
							NW Condo	0.750	1.000	1.250	1.500	1.750	2.250
							1x30x12	0.125	0.250	0.500	0.750	1.000	1.250
							Closed in Name of LLC	0.375	0.375	0.375	0.375	0.375	0.375
							15YR FX (Full or Alt)						-0.625 to 30 Year Fixed

\* Cash-Out refinances are limited to 75% per guidelines. 80% is available on an exception basis.

**UNDERWRITING FEE FOR ALL SIMPLE PROGRAMS IS \$1,395 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
<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	<b>0.000</b>
<b>REGION 2:</b> AL, DE, KS, ME, MN, MS, MT, NC, NE, NM, SD, VT, WV	<b>0.125</b>
<b>REGION 3:</b> NY (High Balance and Super Conforming ONLY), RI, WY	<b>0.250</b>
<b>REGION 4:**</b> N/A	<b>N/A</b>

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

FEES		FEE BUYOUT	LOCK EXTENSIONS / RELOCKS	
Flood:	\$10	<p>FEE BUYOUT CALCULATION IS FEE DIVIDED BY LOAN AMOUNT TO THE EXACT DECIMAL.</p> <p>* Only the following fees are eligible for buyout:</p> <ul style="list-style-type: none"> <li>- Underwriting/Commitment Fee</li> <li>- FHA Streamline Fee</li> <li>- VA IRRRL Fee</li> </ul>	1 Day	FREE
TX Atty Fee(TX Purchase only):	\$150		2-7 Days	0.125
TX Atty Fee(TX Refinance only):	\$150		8-15 Days	0.250
TX Atty Fee(TX Equity only):	\$250		16-30 Days	0.500
TX Atty Fee(TX IRRRL only):	\$100		ALL RELOCKS	0.250
CA Funding Fee (conventional only)	\$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 and Simple Access	\$1,395	AVERAGE PRIME OFFER RATE (APOR)		
<small>(Expanded Plus, Elite Plus and Simple Access 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