

# HomeBridge Pricing Specials

## MARCH 2020

**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, LA and UT**

**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, UT 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)**

**0.50 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)



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

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

Main table containing multiple sections: CONFORMING 30 YEAR FIXED, CONFORMING 20 YEAR FIXED, CONFORMING 15 YEAR FIXED, HIGH BALANCE 30 YEAR FIXED, CONFORMING 10 YEAR FIXED, HIGH BALANCE 15 YEAR FIXED, CONFORMING 30 YEAR FIXED HOMESTYLE, HIGH BALANCE 30 YEAR FIXED HOMESTYLE, CONFORMING 15 YEAR FIXED HOMESTYLE, CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS, ALL PRODUCTS, CREDIT SCORE, CONVENTIONAL LPMI PRICING, STANDARD ADJUSTMENTS, SUBORDINATE FINANCED PRICE ADJUSTMENTS, LOAN AMOUNT ADJUSTMENTS.

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

  

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

**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					
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.500	5/1 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	7/1 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	10/1 Libor 5/2/5 2.25 1 Yr. Libor					
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	0.625	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							Single				
LTV	Coverage	>= 760	740-759	720-739	680-719	660-679	640-659	620-639	Adjustments	>= 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 > \$510,400	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	
				LTV	CLTV	FICO			
				<=65.00%	80.01% - 95.00%	<720	>=720		
\$100k - \$125k	0.125	No Escrow (Non CA)	0.250	ALL		0.375	0.375	NOO <= 75%	2.375
\$75k - \$99k	0.250	No Escrow (CA)	0.125			0.500	0.250	NOO 75-80%	3.625
\$60k - \$74k	0.875	No Escrow (NY-80%Max)	0.000			0.750	0.500	NOO 80.01-85%	4.375
		High Balance C/O	1.000			1.000	0.750	REFER TO PAGE 9 FOR STATE ADJUSTORS	
		2-4 Unit	1.000	65.01% - 75.00%	80.01% - 95.00%	1.000	0.750		
		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		
<b>MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750</b>		Escrow Holdback	0.250	<=95.00%	95.01% - 97%	1.500	1.500		
		High Balance LTV >75%	0.750						



COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 8

## 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
2.750	4.000	4.125	4.250	4.375	3.125	#N/A	#N/A	#N/A	#N/A	3.125	#N/A	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A	#N/A	3.250	#N/A	#N/A	#N/A	#N/A	3.250	#N/A	#N/A	#N/A	#N/A
2.990	1.875	2.000	2.125	2.250	3.490	#N/A	#N/A	#N/A	#N/A	3.490	#N/A	#N/A	#N/A	#N/A
3.000	1.750	1.875	2.000	2.125	3.500	(0.125)	0.000	0.125	0.250	3.500	2.375	2.500	2.625	2.750
3.125	1.000	1.125	1.250	1.375	3.625	(0.500)	(0.375)	(0.250)	(0.125)	3.625	1.500	1.625	1.750	1.875
3.250	0.375	0.500	0.625	0.750	3.750	(0.250)	(0.125)	0.000	0.125	3.750	1.000	1.125	1.250	1.375
3.375	(0.125)	0.000	0.125	0.250	3.875	(0.625)	(0.500)	(0.375)	(0.250)	3.875	0.125	0.250	0.375	0.500
3.490	(0.500)	(0.375)	(0.250)	(0.125)	3.990	#N/A	#N/A	#N/A	#N/A	3.990	#N/A	#N/A	#N/A	#N/A
3.500	(0.625)	(0.500)	(0.375)	(0.250)	4.000	(0.875)	(0.750)	(0.625)	(0.500)	4.000	(0.625)	(0.500)	(0.375)	(0.250)
3.625	(1.000)	(0.875)	(0.750)	(0.625)	4.125	(1.250)	(1.125)	(1.000)	(0.875)	4.125	(0.875)	(0.750)	(0.625)	(0.500)
3.750	(0.750)	(0.625)	(0.500)	(0.375)										
3.875	(1.125)	(1.000)	(0.875)	(0.750)										

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
2.875	#N/A	#N/A	#N/A	#N/A	3.125	#N/A	#N/A	#N/A	#N/A	2.375	2.375	2.500	2.625	2.750
2.990	3.250	3.375	3.500	3.625	3.250	#N/A	#N/A	#N/A	#N/A	2.500	1.625	1.750	1.875	2.000
3.000	3.125	3.250	3.375	3.500	3.490	#N/A	#N/A	#N/A	#N/A	2.625	1.125	1.250	1.375	1.500
3.125	2.375	2.500	2.625	2.750	3.500	(0.125)	0.000	0.125	0.250	2.750	0.750	0.875	1.000	1.125
3.250	1.750	1.875	2.000	2.125	3.625	(0.500)	(0.375)	(0.250)	(0.125)	2.875	0.375	0.500	0.625	0.750
3.375	1.250	1.375	1.500	1.625	3.750	(0.250)	(0.125)	0.000	0.125	2.990	0.125	0.250	0.375	0.500
3.490	0.875	1.000	1.125	1.250	3.875	(0.625)	(0.500)	(0.375)	(0.250)	3.000	0.000	0.125	0.250	0.375
3.500	0.750	0.875	1.000	1.125	3.990	#N/A	#N/A	#N/A	#N/A	3.125	(0.500)	(0.375)	(0.250)	(0.125)
3.625	0.375	0.500	0.625	0.750	4.000	(0.875)	(0.750)	(0.625)	(0.500)	3.250	(0.750)	(0.625)	(0.500)	(0.375)
3.750	0.625	0.750	0.875	1.000	4.125	(1.250)	(1.125)	(1.000)	(0.875)	3.375	(1.125)	(1.000)	(0.875)	(0.750)
3.875	0.250	0.375	0.500	0.625						3.500	(1.250)	(1.125)	(1.000)	(0.875)
3.990	0.125	0.250	0.375	0.500						3.625	(1.500)	(1.375)	(1.250)	(1.125)

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	
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	

	Occupancy	Units	LTV	Terms	
				<= 15 Years	> 15 Years
High LTV LLPA Caps	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
				FICO				
				LTV	CLTV	<720	>=720	
\$100k - \$125k	0.125	2 Unit	1.000			0.375	0.375	
\$75k - \$99k	0.250	3-4 Unit	1.000					
\$60k - \$74k	0.875	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	
6.750	(3.183)	(3.058)	(2.933)	(2.808)	5.875	0.642	0.767	0.892	1.017	6.000	(1.118)	(0.993)	(0.868)	(0.743)	
6.625	(2.913)	(2.788)	(2.663)	(2.538)	5.750	1.275	1.400	1.525	1.650	5.875	(0.877)	(0.752)	(0.627)	(0.502)	
6.500	(2.705)	(2.580)	(2.455)	(2.330)	5.625	1.925	2.050	2.175	2.300	5.750	(0.584)	(0.459)	(0.334)	(0.209)	
6.375	(2.394)	(2.269)	(2.144)	(2.019)	5.500	2.597	2.722	2.847	2.972	5.625	(0.232)	(0.107)	0.018	0.143	
6.250	(2.053)	(1.928)	(1.803)	(1.678)	5.375	3.269	3.394	3.519	3.644	5.500	0.142	0.267	0.392	0.517	
6.125	(1.696)	(1.571)	(1.446)	(1.321)	5.250	3.941	4.066	4.191	4.316	5.375	0.543	0.668	0.793	0.918	
6.000	(1.340)	(1.215)	(1.090)	(0.965)	0.000	100.375	100.500	100.625	100.750	5.250	1.019	1.144	1.269	1.394	
5.875	(0.932)	(0.807)	(0.682)	(0.557)						5.125	1.616	1.741	1.866	1.991	
5.750	(0.497)	(0.372)	(0.247)	(0.122)						5.000	2.272	2.397	2.522	2.647	
5.625	(0.039)	0.086	0.211	0.336						4.875	2.946	3.071	3.196	3.321	
5.500	0.464	0.589	0.714	0.839						4.750	3.618	3.743	3.868	3.993	
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	
3.500					3.375					3.625					
3.375					3.250					3.500					
3.250					3.125					3.375					
3.125					3.000					3.250					
3.000					2.875					3.125					
2.875					2.750					3.000					
2.750					2.625					2.875					
2.625					2.500					2.750					
2.500					2.375					2.625					
2.375					2.250					2.500					
2.250					2.125					2.375					
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)	(0.250)	0.000	0.125	0.250	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	N/A	N/A	N/A	N/A	N/A	
Texas Cash-Out Refi	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A	N/A	N/A	N/A	
<b>OTHER</b>												
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	
20 Yr Fixed (to 30yr)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
FL or NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	0.750	1.000	
California 30Yr Fixed	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	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			
7.750	(6.752)	(6.627)	(6.502)	(6.377)	7.625	(5.094)	(4.969)	(4.844)	(4.719)	5/1 ARM Caps	2/2/5			
7.500	(6.046)	(5.921)	(5.796)	(5.671)	7.375	(4.515)	(4.390)	(4.265)	(4.140)	7/1 ARM Caps	2/2/5			
7.250	(5.340)	(5.215)	(5.090)	(4.965)	7.125	(3.935)	(3.810)	(3.685)	(3.560)	10/1 ARM Caps	2/2/5			
7.000	(4.634)	(4.509)	(4.384)	(4.259)	6.875	(3.355)	(3.230)	(3.105)	(2.980)					
6.750	(3.888)	(3.763)	(3.638)	(3.513)	6.625	(2.774)	(2.649)	(2.524)	(2.399)					
6.625	(3.460)	(3.335)	(3.210)	(3.085)	6.500	(2.370)	(2.245)	(2.120)	(1.995)					
6.500	(3.004)	(2.879)	(2.754)	(2.629)	6.375	(2.014)	(1.889)	(1.764)	(1.639)					
6.375	(2.525)	(2.400)	(2.275)	(2.150)	6.250	(1.647)	(1.522)	(1.397)	(1.272)					
6.250	(2.025)	(1.900)	(1.775)	(1.650)	6.125	(1.270)	(1.145)	(1.020)	(0.895)					
6.125	(1.509)	(1.384)	(1.259)	(1.134)	6.000	(0.887)	(0.762)	(0.637)	(0.512)					
6.000	(0.980)	(0.855)	(0.730)	(0.605)	5.875	(0.494)	(0.369)	(0.244)	(0.119)					
5.875	(0.427)	(0.302)	(0.177)	(0.052)	5.750	(0.101)	0.024	0.149	0.274					
5.750	0.136	0.261	0.386	0.511	5.625	0.352	0.477	0.602	0.727					
5.625	0.768	0.893	1.018	1.143	5.500	0.801	0.926	1.051	1.176					
5.500	1.529	1.654	1.779	1.904	5.375	1.251	1.376	1.501	1.626					
5.375	2.270	2.395	2.520	2.645	5.250	1.701	1.826	1.951	2.076					
Max Price <= \$1.0M	1.375				Max Price <= \$1.0M	1.125								
Max Price > \$1.0M	0.875				Max Price > \$1.0M	0.750								

  

5/1 ARM					7/1 ARM					10/1 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.375	45.464	45.589	45.714	45.839	5.625	44.191	44.316	44.441	44.566	5.750	43.256	43.381	43.506	43.631
5.125	45.890	46.015	46.140	46.265	5.375	44.740	44.865	44.990	45.115	5.500	43.928	44.053	44.178	44.303
4.875	46.315	46.440	46.565	46.690	5.125	45.289	45.414	45.539	45.664	5.250	44.600	44.725	44.850	44.975
4.625	46.740	46.865	46.990	47.115	4.875	45.839	45.964	46.089	46.214	5.000	45.271	45.396	45.521	45.646
4.375	47.165	47.290	47.415	47.540	4.625	46.388	46.513	46.638	46.763	4.750	45.943	46.068	46.193	46.318
4.125	47.605	47.730	47.855	47.980	4.375	46.956	47.081	47.206	47.331	4.500	46.668	46.793	46.918	47.043
3.875	48.093	48.218	48.343	48.468	4.125	47.589	47.714	47.839	47.964	4.250	47.446	47.571	47.696	47.821
3.625	48.615	48.740	48.865	48.990	3.875	48.266	48.391	48.516	48.641	4.000	48.262	48.387	48.512	48.637
3.375	49.162	49.287	49.412	49.537	3.625	48.975	49.100	49.225	49.350	3.750	49.107	49.232	49.357	49.482
3.125	49.738	49.863	49.988	50.113	3.375	49.708	49.833	49.958	50.083	3.500	50.074	50.199	50.324	50.449
2.875	50.338	50.463	50.588	50.713	3.125	50.533	50.658	50.783	50.908	3.250	51.049	51.174	51.299	51.424
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	0.250	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
<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	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
<b>Purpose</b>												
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	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
<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	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
7.750	(4.375)	(4.250)	(4.125)	(4.000)	7.750	(4.125)	(4.000)	(3.875)	(3.750)	7.990	(4.125)	(4.000)	(3.875)	(3.750)
7.625	(4.125)	(4.000)	(3.875)	(3.750)	7.625	(3.875)	(3.750)	(3.625)	(3.500)	7.875	(3.875)	(3.750)	(3.625)	(3.500)
7.500	(3.875)	(3.750)	(3.625)	(3.500)	7.500	(3.625)	(3.500)	(3.375)	(3.250)	7.750	(3.625)	(3.500)	(3.375)	(3.250)
7.375	(3.625)	(3.500)	(3.375)	(3.250)	7.375	(3.375)	(3.250)	(3.125)	(3.000)	7.625	(3.375)	(3.250)	(3.125)	(3.000)
7.250	(3.375)	(3.250)	(3.125)	(3.000)	7.250	(3.125)	(3.000)	(2.875)	(2.750)	7.500	(3.125)	(3.000)	(2.875)	(2.750)
7.125	(3.125)	(3.000)	(2.875)	(2.750)	7.125	(2.875)	(2.750)	(2.625)	(2.500)	7.375	(2.875)	(2.750)	(2.625)	(2.500)
6.990	(2.875)	(2.750)	(2.625)	(2.500)	6.990	(2.625)	(2.500)	(2.375)	(2.250)	7.250	(2.625)	(2.500)	(2.375)	(2.250)
6.750	(2.375)	(2.250)	(2.125)	(2.000)	6.750	(2.125)	(2.000)	(1.875)	(1.750)	7.125	(2.375)	(2.250)	(2.125)	(2.000)
6.500	(1.875)	(1.750)	(1.625)	(1.500)	6.500	(1.625)	(1.500)	(1.375)	(1.250)	6.875	(1.875)	(1.750)	(1.625)	(1.500)
6.250	(1.375)	(1.250)	(1.125)	(1.000)	6.250	(1.125)	(1.000)	(0.875)	(0.750)	6.625	(1.375)	(1.250)	(1.125)	(1.000)
5.990	(0.875)	(0.750)	(0.625)	(0.500)	5.990	(0.625)	(0.500)	(0.375)	(0.250)	6.375	(0.875)	(0.750)	(0.625)	(0.500)
5.750	(0.375)	(0.250)	(0.125)	0.000	5.750	(0.125)	0.000	0.125	0.250	6.125	(0.375)	(0.250)	(0.125)	0.000
5.500	0.125	0.250	0.375	0.500	5.500	0.375	0.500	0.625	0.750	5.875	0.125	0.250	0.375	0.500
5.250	0.625	0.750	0.875	1.000	5.250	0.875	1.000	1.125	1.250	5.625	0.625	0.750	0.875	1.000
4.990	1.125	1.250	1.375	1.500	4.990	1.375	1.500	1.625	1.750	5.375	1.125	1.250	1.375	1.500
4.750	1.625	1.750	1.875	2.000	4.750	1.875	2.000	2.125	2.250	5.125	1.625	1.750	1.875	2.000

**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
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	1.250	2.250	3.750	N/A
12 Month Bank Statement	In Addition to 24 Mo. Bank Stmt	0.000	0.000	0.000	0.250	0.500	0.750	N/A

Product		PRICE ADJUSTMENTS						
		<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Loan Amount	Inter est-Only	0.250	0.250	0.500	0.500	0.750	N/A	N/A
	< \$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
Other	> \$1.5M	0.500	0.500	0.500	0.500	0.750	0.750	N/A
	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	N/A	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

**UNDERWRITING FEE FOR ALL EXPANDED AND ELITE CRITERIA LOANS IS \$1,395 AND CANNOT BE BOUGHT OUT**



## EXPANDED PLUS PROGRAMS

5/1 YEAR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
7.990	(7.498)	(7.498)	(7.373)	(7.248)
7.875	(7.184)	(7.184)	(7.059)	(6.934)
7.750	(6.870)	(6.870)	(6.745)	(6.620)
7.625	(6.556)	(6.556)	(6.431)	(6.306)
7.500	(6.242)	(6.242)	(6.117)	(5.992)
7.375	(5.929)	(5.929)	(5.804)	(5.679)
7.250	(5.615)	(5.615)	(5.490)	(5.365)
7.125	(5.302)	(5.302)	(5.177)	(5.052)
6.990	(4.990)	(4.990)	(4.865)	(4.740)
6.875	(4.677)	(4.677)	(4.552)	(4.427)
6.750	(4.365)	(4.365)	(4.240)	(4.115)
6.500	(3.741)	(3.741)	(3.616)	(3.491)
6.250	(3.118)	(3.118)	(2.993)	(2.868)
5.990	(2.496)	(2.496)	(2.371)	(2.246)
5.750	(1.875)	(1.875)	(1.750)	(1.625)
5.500	(1.255)	(1.255)	(1.130)	(1.005)

ARM Information	
Index:	1 Year Libor
5/1 ARM Caps:	5/2/5
Margin:	3.75%

State Pricing Adjustment:	
AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA	0.250

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

**ALL TRANSACTIONS MUST BE BORROWER PAID**

MAX PRICE AFTER ALL ADJUSTMENTS IS (0.50)

LOAN LEVEL PRICE ADJUSTMENTS							
Documentation		PRICE ADJUSTMENTS BY LTV/CLTV					
		<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Full Doc	780 +	(2.500)	(2.250)	(2.250)	(2.125)	(2.125)	(2.000)
	740 - 779	(1.750)	(1.500)	(1.500)	(1.250)	(1.250)	(1.000)
	720 - 739	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)
	700 - 719	(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.000
	680 - 699	(0.250)	0.000	0.000	0.125	0.250	0.375
	660 - 679	0.500	0.500	0.500	0.625	N/A	N/A
	640 - 659	1.000	1.000	1.125	N/A	N/A	N/A
620 - 639	1.500	1.500	N/A	N/A	N/A	N/A	
Limited Doc *	620 - 639	0.250	0.250	0.250	0.250	0.250	N/A
24 Months Bank Statements	780 +	(2.250)	(2.000)	(2.000)	(1.875)	(1.875)	(1.750)
	740 - 779	(1.500)	(1.250)	(1.250)	(1.000)	(1.000)	(0.750)
	720 - 739	(0.500)	(0.375)	(0.250)	(0.125)	(0.125)	0.000
	700 - 719	(0.250)	(0.125)	(0.125)	0.000	0.250	0.250
	680 - 699	0.000	0.250	0.250	0.375	0.500	0.625
	660 - 679	0.750	0.750	0.750	0.875	N/A	N/A
	640 - 659	1.250	1.250	1.375	N/A	N/A	N/A
620 - 639	1.750	1.750	N/A	N/A	N/A	N/A	
12 Mo Bank Stmt**	620+	0.500	0.500	0.500	0.500	0.500	N/A
Asset							
Depletion	620+	0.250	N/A	N/A	N/A	N/A	N/A
Product	Interest Only	0.250	0.250	0.500	0.500	0.750	0.750
Loan Amount	>600K	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)	(0.125)
	>1M	0.000	0.000	0.000	0.000	0.000	0.000
	>1.5M	0.375	0.375	0.375	0.500	0.500	0.500
Other	Cash-Out	0.500	0.500	0.500	0.750	1.000	N/A
	Second Home	0.500	0.500	0.500	0.500	0.750	1.000
	Investment	0.750	0.750	0.750	0.750	N/A	N/A
	Condo	0.000	0.000	0.000	0.000	0.000	0.000
	Non-Warrantable	0.375	0.375	0.500	0.625	0.750	0.750
	2-4 Units	0.000	0.000	0.000	0.250	N/A	N/A
	DTI > 50 %	0.375	0.375	0.375	N/A	N/A	N/A
	BK UnSeasoned	0.750	0.750	0.750	0.750	0.750	0.750
	FC/SS/DIL UnSeasoned	0.750	0.750	0.750	0.750	0.750	0.750
	Exception	0.250	0.250	0.250	0.250	0.250	0.250

\*In addition to Full Doc FICOxLTV LLPA

\*\*In addition to 24 Month Bank Statement FICOxLTV LLPA

**ALL ADJUSTMENTS ARE TO PRICE AND ARE CUMULATIVE**

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

UNDERWRITING FEE FOR ALL EXPANDED AND ELITE CRITERIA LOANS IS \$1,395 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						
7.000	(4.125)	(4.688)	(4.125)	(4.688)	(3.500)	(4.063)	(3.375)	(3.938)	7.375	(3.750)	(3.750)	(3.125)	(3.625)	(3.000)
6.875	(3.875)	(4.438)	(3.875)	(4.438)	(3.250)	(3.813)	(3.125)	(3.688)	7.250	(3.500)	(3.500)	(2.875)	(3.375)	(2.750)
6.750	(3.625)	(4.188)	(3.625)	(4.188)	(3.000)	(3.563)	(2.875)	(3.438)	7.125	(3.250)	(3.250)	(2.625)	(3.125)	(2.500)
6.625	(3.375)	(3.938)	(3.375)	(3.938)	(2.750)	(3.313)	(2.625)	(3.188)	7.000	(3.000)	(3.000)	(2.375)	(2.875)	(2.250)
6.500	(3.125)	(3.688)	(3.125)	(3.688)	(2.500)	(3.063)	(2.375)	(2.938)	6.875	(2.750)	(2.750)	(2.125)	(2.625)	(2.000)
6.375	(2.875)	(3.438)	(2.875)	(3.438)	(2.250)	(2.813)	(2.125)	(2.688)	6.750	(2.500)	(2.500)	(1.875)	(2.375)	(1.750)
6.250	(2.625)	(3.188)	(2.625)	(3.188)	(2.000)	(2.563)	(1.875)	(2.438)	6.625	(2.250)	(2.250)	(1.625)	(2.125)	(1.500)
6.125	(2.375)	(2.938)	(2.375)	(2.938)	(1.750)	(2.313)	(1.625)	(2.188)	6.500	(2.000)	(2.000)	(1.375)	(1.875)	(1.250)
6.000	(2.125)	(2.688)	(2.125)	(2.688)	(1.500)	(2.063)	(1.375)	(1.938)	6.375	(1.750)	(1.750)	(1.125)	(1.625)	(1.000)
5.875	(1.875)	(2.438)	(1.875)	(2.438)	(1.250)	(1.813)	(1.125)	(1.688)	6.250	(1.500)	(1.500)	(0.875)	(1.375)	(0.750)
5.750	(1.625)	(2.188)	(1.625)	(2.188)	(1.000)	(1.563)	(0.875)	(1.438)	6.125	(1.250)	(1.250)	(0.625)	(1.125)	(0.500)
5.625	(1.375)	(1.938)	(1.375)	(1.938)	(0.750)	(1.313)	(0.625)	(1.188)	6.000	(1.000)	(1.000)	(0.375)	(0.875)	(0.250)
5.500	(1.125)	(1.688)	(1.125)	(1.688)	(0.500)	(1.063)	(0.375)	(0.938)	5.875	(0.750)	(0.750)	(0.125)	(0.625)	0.000
5.375	(0.875)	(1.438)	(0.875)	(1.438)	(0.250)	(0.813)	(0.125)	(0.688)	5.750	(0.500)	(0.500)	0.125	(0.375)	0.250
5.250	(0.625)	(1.188)	(0.625)	(1.188)	0.000	(0.563)	0.125	(0.438)	5.625	(0.250)	(0.250)	0.375	(0.125)	0.500
5.125	(0.375)	(0.938)	(0.375)	(0.938)	0.250	(0.313)	0.375	(0.188)	5.500	0.000	0.000	0.625	0.125	0.750
5.000	(0.125)	(0.688)	(0.125)	(0.688)	0.500	(0.063)	0.625	0.063	5.375	0.500	0.500	1.125	0.625	1.250
4.990	(0.095)	(0.438)	(0.095)	(0.438)	0.530	0.188	0.655	0.313	5.250	1.000	1.000	1.625	1.125	1.750
4.875	0.375	(0.188)	0.375	(0.188)	1.000	0.438	1.125	0.563	5.125	1.500	1.500	2.125	1.625	2.250
4.750	0.875	0.063	0.875	0.063	1.500	0.688	1.625	0.813	5.000	2.000	2.000	2.625	2.125	2.750
4.625	1.375	0.093	1.375	0.093	2.000	0.718	2.125	0.843	4.990	2.030	2.030	2.655	2.155	2.780
4.500	1.875	0.563	1.875	0.563	2.500	1.188	2.625	1.313	4.875	2.500	2.500	3.125	2.625	3.250
4.375	2.375	1.063	2.375	1.063	3.000		3.125		4.750	3.000	3.000		3.125	
4.250	2.875	1.563	2.875	1.563					4.625	3.500	3.500			
4.125	3.375	2.063	3.375											

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

### ALL TRANSACTIONS MUST BE BORROWER PAID

LOCK DAYS		ARM Details:		Margin	Index	Caps	PREPAYMENT PENALTY *		MAX PRICE AFTER ALL ADJUSTMENTS IS (1.50)
		Full Doc	Alt Doc						
30 Days	0.125			3.500	1 YR Libor	2/2/5	12 Months (0.250)	* PPP Only Available for Investor Cash	
45 Days	0.250			4.125	1 YR Libor	2/2/5	24 Months (0.500)	Flow Product in CA, TX, FL and NY	
				4.500	1 YR Libor	2/2/5	36 Months (1.250)		

FICO/LTV	FULL DOC							INVESTOR CASH FLOW						
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
740+	(0.500)	(0.250)	(0.250)	0.375	0.750	1.250	2.000	(0.500)	(0.250)	(0.250)	0.375	0.750	1.250	N/A
720-739	(0.500)	(0.250)	0.000	0.500	0.750	1.500	2.250	(0.500)	(0.250)	0.000	0.500	0.750	1.500	N/A
700-719	(0.500)	(0.250)	0.000	0.500	1.000	2.500	N/A	(0.500)	(0.250)	0.000	0.500	1.000	N/A	N/A
680-699	0.250	0.375	0.625	1.000	1.500	3.250	N/A	0.250	0.375	0.625	1.000	1.500	N/A	N/A
660-679	0.750	0.875	1.125	1.625	2.125	N/A	N/A	0.750	0.875	1.125	1.625	N/A	N/A	N/A
640-659	1.625	2.125	2.625	3.625	4.625	N/A	N/A	1.625	2.125	2.625	3.625	N/A	N/A	N/A
620-639	2.500	2.750	3.500	5.125	N/A	N/A	N/A	2.500	2.750	3.500	5.125	N/A	N/A	N/A

FICO/LTV	Alt Doc							Min Rate	5/1 ARM	7/1 ARM	10/1 ARM	15 YR Fixed	30 YR Fixed	40 YR Fixed
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90							
740+	(0.500)	(0.250)	(0.250)	0.375	0.750	1.000	2.000	Full Doc	4.1250	4.1250	4.3750	4.2500	4.3750	4.3750
720-739	(0.500)	(0.250)	(0.125)	0.500	0.750	1.000	2.250	Alt Doc	4.2500	4.2500	4.5000	4.3750	4.5000	4.5000
700-719	(0.500)	(0.250)	0.000	0.500	1.000	2.500	N/A	ICF(w/ Prepay)	4.6250	4.6250	4.8750	4.7500	4.8750	N/A
680-699	0.250	0.375	0.625	1.000	1.500	3.250	N/A	ICF(no PPP)	4.8750	4.8750	5.1250	5.0000	5.1250	N/A
660-679	0.750	0.875	1.125	1.625	2.125	N/A	N/A	40 Year Term Add-On						
640-659	1.625	2.125	2.625	3.625	4.625	N/A	N/A	Min Rate	5/1 ARM	7/1 ARM	10/1 ARM	30 YR Fixed		
620-639	2.500	2.750	3.500	5.125	N/A	N/A	N/A	40 Yr Term	0.7500	0.7500	1.3750	1.5000		

### Other Adjustments

	<=60	60.01-65.00	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Cashout	0.000	0.125	0.250	0.375	0.625	N/A	N/A
2nd Home *	0.000	0.000	0.250	0.250	0.250	1.000	N/A
2-4 Units *	0.000	0.000	0.250	0.250	0.250	1.000	N/A
Non-Owner *	0.500	0.625	0.750	0.875	1.000	1.500	N/A
<\$150k	0.500	0.500	0.500	0.500	0.500	1.000	1.500
<\$100k	1.250	1.250	1.250	1.250	1.250	1.500	2.000
>=\$1MM	-0.500	-0.500	-0.500	-0.375	-0.250	-0.125	N/A
24m Bank Statement	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DTI 43.01 to 50 (Alt Doc)	0.500	0.500	0.500	0.500	0.500	N/A	N/A
DTI 43.01 to 50 (Full Doc)	0.250	0.250	0.375	0.375	0.375	N/A	N/A
DTI 50.01 to 55 (ALL) **	1.000	1.000	1.000	1.000	1.000	2.000	N/A
Interest Only (ARMS)	0.000	0.250	0.500	0.500	0.875	1.875	2.625
Interest Only (FIXED)	0.000	0.250	0.500	0.500	0.875	1.875	2.625
Credit Event 2-4yr	0.250	0.375	0.500	0.625	N/A	N/A	N/A
Credit Event <2yr	2.250	2.375	2.500	N/A	N/A	N/A	N/A
NW Condo	0.750	1.000	1.250	1.500	1.750	N/A	N/A
1x30x12	0.125	0.250	0.500	0.750	1.000	N/A	N/A
DSCR 0.80 <> 0.999	1.125	1.375	1.625	N/A	N/A	N/A	N/A
Foreign National	0.750	N/A	N/A	N/A	N/A	N/A	N/A
LLC/Vesting Partnership/Corp	0.375	0.375	0.375	0.375	0.375	0.375	0.375
15YR FX (Full or Alt)							-0.625 to 30 Year Fixed

\* NOT APPLICABLE TO INVESTOR CASH FLOW PROGRAM \*\* BY EXCEPTION ONLY

UNDERWRITING FEE FOR ALL SIMPLE PROGRAMS IS \$1,395 AND CANNOT BE BOUGHT OUT



**Wholesale Broker Rate Sheet**

**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, WV	<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	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	
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)	\$70		<b>LONG TERM LOCKS</b>	
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	<b>AVERAGE PRIME OFFER RATE (APOR)</b>		
<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