

Homebridge Pricing Specials

DECEMBER 2025

ELITE ACCESS DSCR PLUS SPECIAL - Price Improvement DSCR> 1.00-1.24 and DSCR >=1.25 varies at LTV buckets
(Special is for loan amounts up to \$1.5M/can be combined with current DSCR>1.25 adjuster)

Loan submissions dated November 17th and after receive a .375 Price Improvement for loan amounts >\$350K 30 year fixed Conventional locks (does not include high balance)

680-719 FHA Special .375 Price Improvement (Purchase/Cash-Out)

***NEW YORK SPECIAL* .75 Price Improvement for Conventional locks (does not include high balance)**

.500 PRICE IMPROVEMENT - FHA, VA, USDA - Loan Amounts from \$175K-\$250K with FICO>=660 (does not include Arms, IRRRL, 203H, HUD REO or Streamlines)*funding fee must be included in the total loan amount*

0.50 PRICE IMPROVEMENT FOR ALL FHA HIGH BALANCE LOCKS IN THE STATE OF CA and NY (can be combined with current CA or NY specials)

.125 Price Improvement for Conventional locks in the following States: FL, LA & TX

0.125 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS IN THE STATE OF CA (CAN BE COMBINED WITH OTHER SPECIALS)

0.75 PRICE IMPROVEMENT FOR ALL FHA WITH FICO >=720 (does not include, ARMS, High Balance or FHA Streamline)

.500 Price Improvement for loan amounts <=\$350K 30 year fixed Conventional locks
(can be combined with other specials *min loan amount \$125K)

***** PRICING SPECIALS CANNOT BE COMBINED ***** (except where noted)



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
5.250	1.714	1.839	1.964	2.089	5.250	0.684	0.844	1.068	1.292	4.500	1.763	1.796	1.896	1.996
5.375	1.091	1.216	1.341	1.466	5.375	0.134	0.295	0.519	0.743	4.625	1.392	1.425	1.525	1.625
5.490	0.634	0.759	0.884	1.009	5.490	(0.265)	(0.105)	0.119	0.343	4.740	1.216	1.298	1.397	1.497
5.500	0.509	0.634	0.759	0.884	5.500	(0.390)	(0.230)	(0.006)	0.218	4.750	1.091	1.173	1.272	1.372
5.625	(0.034)	0.091	0.216	0.341	5.625	(0.874)	(0.713)	(0.489)	(0.265)	4.875	0.594	0.675	0.775	0.875
5.750	(0.440)	(0.315)	(0.190)	(0.065)	5.750	(0.987)	(0.816)	(0.605)	(0.394)	4.990	0.427	0.508	0.608	0.708
5.875	(0.971)	(0.846)	(0.721)	(0.596)	5.875	(1.469)	(1.298)	(1.087)	(0.875)	5.000	0.302	0.383	0.483	0.583
5.990	(1.328)	(1.203)	(1.078)	(0.953)	5.990	(1.791)	(1.620)	(1.409)	(1.197)	5.125	(0.020)	0.061	0.161	0.261
6.000	(1.453)	(1.328)	(1.203)	(1.078)	6.000	(1.916)	(1.745)	(1.534)	(1.322)	5.240	(0.192)	(0.143)	(0.008)	0.126
6.125	(1.853)	(1.728)	(1.603)	(1.478)	6.125	(2.293)	(2.122)	(1.910)	(1.699)	5.250	(0.317)	(0.268)	(0.133)	0.001
6.250	(2.018)	(1.893)	(1.768)	(1.643)	6.250	(2.125)	(1.954)	(1.743)	(1.532)	5.375	(0.639)	(0.590)	(0.459)	(0.328)
6.375	(2.453)	(2.328)	(2.203)	(2.078)	6.375	(2.532)	(2.361)	(2.150)	(1.939)	5.490	(0.815)	(0.766)	(0.668)	(0.571)
6.490	(2.713)	(2.588)	(2.463)	(2.338)	6.490	(2.776)	(2.605)	(2.394)	(2.183)	5.500	(0.940)	(0.891)	(0.793)	(0.696)
6.500	(2.838)	(2.713)	(2.588)	(2.463)	6.500	(2.901)	(2.730)	(2.519)	(2.308)	5.625	(1.234)	(1.200)	(1.117)	(1.033)
6.625	(3.130)	(3.005)	(2.880)	(2.755)	6.625	(3.171)	(3.000)	(2.788)	(2.577)	5.740	(1.440)	(1.406)	(1.298)	(1.189)
6.750	(3.288)	(3.163)	(3.038)	(2.913)	6.750	(3.067)	(2.951)	(2.824)	(2.697)	5.750	(1.565)	(1.531)	(1.423)	(1.314)
6.875	(3.655)	(3.530)	(3.405)	(3.280)	6.875	(3.400)	(3.285)	(3.173)	(3.061)	5.875	(1.888)	(1.854)	(1.738)	(1.621)
6.990	(3.760)	(3.635)	(3.510)	(3.385)	6.990	(3.418)	(3.331)	(3.263)	(3.194)	5.990	(1.944)	(1.910)	(1.794)	(1.677)
7.000	(3.885)	(3.760)	(3.635)	(3.510)	7.000	(3.543)	(3.456)	(3.388)	(3.319)	6.000	(2.069)	(2.035)	(1.919)	(1.802)
7.125	(4.231)	(4.106)	(3.981)	(3.856)	7.125	(3.831)	(3.783)	(3.715)	(3.646)	6.125	(2.358)	(2.324)	(2.207)	(2.090)
7.250	(4.545)	(4.420)	(4.295)	(4.170)	7.250	(4.099)	(4.088)	(4.019)	(3.951)	6.240	(2.451)	(2.369)	(2.253)	(2.138)
7.375	(4.769)	(4.644)	(4.519)	(4.394)	7.375	(4.339)	(4.325)	(4.242)	(4.160)	6.250	(2.576)	(2.494)	(2.378)	(2.263)
7.490	(4.800)	(4.675)	(4.550)	(4.425)	7.490	(4.519)	(4.506)	(4.412)	(4.319)	6.375	(2.864)	(2.782)	(2.667)	(2.551)
7.500	(4.925)	(4.800)	(4.675)	(4.550)	7.500	(4.644)	(4.631)	(4.537)	(4.444)	6.490	(3.011)	(2.930)	(2.814)	(2.698)
7.625	(5.124)	(4.999)	(4.874)	(4.749)	7.625	(4.921)	(4.908)	(4.809)	(4.711)	6.500	(3.136)	(3.055)	(2.939)	(2.823)
7.750	(4.939)	(4.814)	(4.689)	(4.564)	7.750	(5.058)	(							

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
5.250	2.214	2.339	2.464	2.589	5.625	(1.298)	(1.145)	(0.939)	(0.732)	4.250	3.564	3.597	3.697	3.797
5.375	1.591	1.716	1.841	1.966	5.740	(1.440)	(1.284)	(1.078)	(0.871)	4.375	3.159	3.192	3.292	3.392
5.490	1.134	1.259	1.384	1.509	5.750	(1.565)	(1.409)	(1.203)	(0.996)	4.490	2.888	2.921	3.021	3.121
5.500	0.884	1.009	1.134	1.259	5.875	(1.771)	(1.613)	(1.406)	(1.199)	4.500	2.763	2.796	2.896	2.996
5.625	0.341	0.466	0.591	0.716	5.990	(1.687)	(1.525)	(1.318)	(1.112)	4.625	2.392	2.425	2.525	2.625
5.750	(0.065)	0.060	0.185	0.310	6.000	(1.812)	(1.650)	(1.443)	(1.237)	4.740	2.216	2.298	2.397	2.497
5.875	(0.596)	(0.471)	(0.346)	(0.221)	6.125	(1.917)	(1.752)	(1.545)	(1.338)	4.750	2.091	2.173	2.272	2.372
5.990	(0.953)	(0.828)	(0.703)	(0.578)	6.240	(1.768)	(1.600)	(1.393)	(1.187)	4.875	1.594	1.675	1.775	1.875
6.000	(1.078)	(0.953)	(0.828)	(0.703)	6.250	(1.893)	(1.725)	(1.518)	(1.312)	4.990	1.427	1.508	1.608	1.708
6.125	(1.478)	(1.353)	(1.228)	(1.103)	6.375	(2.146)	(1.975)	(1.768)	(1.562)	5.000	1.302	1.383	1.483	1.583
6.250	(1.393)	(1.268)	(1.143)	(1.018)	6.490	(2.193)	(2.019)	(1.812)	(1.606)	5.125	0.980	1.061	1.161	1.261
6.375	(1.828)	(1.703)	(1.578)	(1.453)	6.500	(2.318)	(2.144)	(1.937)	(1.731)	5.240	0.808	0.887	0.992	1.126
6.490	(2.088)	(1.963)	(1.838)	(1.713)	6.625	(2.368)	(2.191)	(1.984)	(1.777)	5.250	0.683	0.732	0.867	1.001
6.500	(2.213)	(2.088)	(1.963)	(1.838)	6.740	(2.321)	(2.141)	(1.934)	(1.727)	5.375	0.361	0.410	0.541	0.672
6.625	(2.505)	(2.380)	(2.255)	(2.130)	6.750	(2.446)	(2.266)	(2.059)	(1.852)	5.490	0.185	0.234	0.332	0.429
6.750	(2.663)	(2.538)	(2.413)	(2.288)						5.500	0.060	0.109	0.207	0.304
6.875	(2.780)	(2.655)	(2.530)	(2.405)						5.625	(0.234)	(0.200)	(0.117)	(0.033)
6.990	(2.885)	(2.760)	(2.635)	(2.510)						5.740	(0.440)	(0.406)	(0.298)	(0.189)
7.000	(3.010)	(2.885)	(2.760)	(2.635)						5.750	(0.565)	(0.531)	(0.423)	(0.314)
7.125	(3.356)	(3.231)	(3.106)	(2.981)						5.875	(0.888)	(0.854)	(0.738)	(0.621)
7.250	(3.670)	(3.545)	(3.420)	(3.295)						5.990	(0.944)	(0.910)	(0.794)	(0.677)
7.375	(3.894)	(3.769)	(3.644)	(3.519)						6.000	(1.069)	(1.035)	(0.919)	(0.802)
7.490	(3.925)	(3.800)	(3.675)	(3.550)						6.125	(1.358)	(1.324)	(1.207)	(1.090)
7.500	(4.050)	(3.925)	(3.800)	(3.675)						6.240	(1.451)	(1.369)	(1.253)	(1.138)
7.625	(4.249)	(4.124)	(3.999)	(3.874)						6.250	(1.576)	(1.494)	(1.378)	(1.263)
7.750	(4.064)	(3.939)	(3.814)	(3.689)						6.375	(1.864)	(1.782)	(1.667)	(1.551)
7.875	(3.932)	(3.807)	(3.682)	(3.557)						6.490	(2.011)	(1.930)	(1.814)	(1.698)
7.990	(3.971)	(3.846)	(3.721)	(3.596)						6.500	(2.136)	(2.055)	(1.939)	(1.823)
8.000	(4.096)	(3.971)	(3.846)	(3.721)						6.625	(2.388)	(2.307)	(2.191)	(2.076)

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CONVENTIONAL ARM PRODUCTS (LP ONLY)

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CONVENTIONAL LLPA

PURCHASE LLPA

	ALL PRODUCTS										
	CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS									
		<=30%	30.01 - 60.00	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	
	>=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125	
	760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250	
	740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500	
	720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750	
	700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875	
	680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125	
	660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250	
	640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500	
	620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750	

ADDITIONAL LLPA

	LOAN FEATURE	APPLICABLE FOR ALL LOANS									
		<=30%	30.01 - 60.00	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	
	Adjustable -rate mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	
	Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750	
	Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A	
	Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A	
	2-4 Unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A	
	High Balance Fixed Rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
	High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A	
	Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
	DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

LIMITED CASH-OUT REFINANCE

	ALL PRODUCTS										
	CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS									
		<=30%	30.01 - 60.00	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	
>=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375		
760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625		
740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000		
720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250		
700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625		
680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750		
660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125		
640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500		
620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500		

ADDITIONAL LLPA

	LOAN FEATURE	APPLICABLE FOR ALL LOANS									
		<=30%	30.01 - 60.00	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	
	Adjustable -rate mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	
	Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750	
	Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A	
	Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A	
	2-4 Unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A	
	High Balance Fixed Rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
	High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A	
	Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
	DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

CASH-OUT REFINANCE

	ALL PRODUCTS										
	CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS									
		<=30%	30.01 - 60.00	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	
	>=780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A	
	760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A	
	740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A	
	720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A	
	700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A	
	680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A	
	660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A	
	640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A	
	620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A	

ADDITIONAL LLPA

	LOAN FEATURE	APPLICABLE FOR ALL LOANS									
		<=30%	30.01 - 60.00	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	
	Condo	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A	
	Investment Property	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A	
	Second Home	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A	
	2-4 Unit	0.000	0.000	0.375	0.375	0.625	N/A	N/A	N/A	N/A	
	High Balance Fixed Rate	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A	
	High Balance ARM	2.000	2.000	2.250	2.250	3.250	N/A	N/A	N/A	N/A	
	Subordinate Financing	0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A	
	DTI > 40%	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	

OTHER CONVENTIONAL ADJUSTMENTS

STANDARD ADJUSTMENTS		LOAN AMOUNT ADJUSTMENTS		LLPA WAIVERS: 1) HomeReady and HomePossible loans 2) Loans to first-time homebuyers with qualifying income <=100% of area median income (AMI) or 120% AMI in high-cost areas 3) Loan meeting Duty to Serve requirements. (Purchase and limited cash-out refinances, principal residences with total qualifying income <= AMI Waiver does not apply to Standard Adjustments, Loan Amount Adjustments or State Adjustors	REFER TO PAGE 10 FOR STATE ADJUSTORS
No Escrow (Non CA)	0.250	\$75k - \$99k	0.250		CONVENTIONAL LPMI PREMIUM TO BE DETERMINED BY MI CERTIFICATE
No Escrow (CA)	0.125	\$60k - \$74k	0.875		
No Escrow (NY-80%Max)	0.000	25 year price same as 30			
20 Yr HB (to 20 yr price)	2.000	TEMPORARY BUYDOWNS AVAILABLE			MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75
Escrow Holdback	0.250				
HomeStyle 15 Yr High Bal)	1.250				
FHLMC LP	0.000				
Relock Fee	0.250				
Manufactured Home	1.500				

JUMBO GOLD

30 YEAR FIXED		
RATE	15 Day	30 DAY
7.375%	(1.777)	(1.652)
7.250%	(1.652)	(1.527)
7.125%	(1.527)	(1.402)
7.000%	(1.402)	(1.277)
6.875%	(1.152)	(1.027)
6.750%	(0.777)	(0.652)
6.625%	(0.527)	(0.402)
6.500%	(0.277)	(0.152)
6.375%	0.098	0.223
6.250%	0.598	0.723

LOCK EXTENSIONS	
1 Day	FREE
2-7 Days	0.125
8-15 Days	0.250

FICO/LTV - All Terms								
FICO	LTV	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	800+	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.2500)	0.0000	0.0000
	780-799	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.2500)	0.0000	0.0000
	760-779	(0.2500)	(0.2500)	(0.2500)	(0.2500)	0.0000	0.0000	0.0000
	740-759	(0.2500)	(0.2500)	(0.2500)	(0.2500)	0.0000	0.0000	0.0000
	720- 739	(0.2500)	(0.2500)	(0.2500)	(0.2500)	0.0000	0.0000	0.0000

Miscellaneous Adjusters- All Products	
Purchase	(0.375)
Cashout	0.500
Investment	0.500
Second Home	0.125
Loan Amount > \$2MM	0.250
Condo >65%	0.125
2-4 units <= 65%LTV	0.125
2-4 units >65%LTV	0.250
Escrow Waiver (excludes CA, CT, DC, FL, IL, MD, NJ, NV, NY & VA)	0.125
State Adjustment (includes CA, CT, DC, FL, IL, MD, NJ, NV, NY & VA)	0.250



GOVERNMENT PRODUCTS

FHA 30 YEAR HIGH BALANCE					FHA STREAMLINE 30 YEAR HIGH BALANCE					VA 30 YEAR FIXED IRRRL CONFORMING				
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
5.250	0.844	0.969	1.094	1.219	5.250	0.969	1.094	1.219	1.344	5.000	2.056	2.181	2.306	2.431
5.375	0.294	0.419	0.544	0.669	5.375	0.489	0.614	0.739	0.864	5.125	1.881	2.006	2.131	2.256
5.490	0.044	0.169	0.294	0.419	5.490	0.169	0.294	0.419	0.544	5.250	0.869	0.994	1.119	1.244
5.500	(0.081)	0.044	0.169	0.294	5.500	0.044	0.169	0.294	0.419	5.375	0.589	0.714	0.839	0.964
5.625	(0.406)	(0.281)	(0.156)	(0.031)	5.625	(0.281)	(0.156)	(0.031)	0.094	5.490	0.204	0.329	0.454	0.579
5.750	(0.550)	(0.425)	(0.300)	(0.175)	5.750	(0.425)	(0.300)	(0.175)	(0.050)	5.500	0.144	0.269	0.394	0.519
5.875	(0.875)	(0.750)	(0.625)	(0.500)	5.875	(0.750)	(0.625)	(0.500)	(0.375)	5.625	(0.181)	(0.056)	0.069	0.194
5.990	(1.175)	(1.050)	(0.925)	(0.800)	5.990	(1.050)	(0.925)	(0.800)	(0.675)	5.750	(0.825)	(0.700)	(0.575)	(0.450)
6.000	(1.300)	(1.175)	(1.050)	(0.925)	6.000	(1.175)	(1.050)	(0.925)	(0.800)	5.875	(1.025)	(0.900)	(0.775)	(0.650)
6.125	(1.625)	(1.500)	(1.375)	(1.250)	6.125	(1.500)	(1.375)	(1.250)	(1.125)	5.990	(1.390)	(1.265)	(1.140)	(1.015)
6.250	(1.675)	(1.550)	(1.425)	(1.300)	6.250	(1.550)	(1.425)	(1.300)	(1.175)	6.000	(1.450)	(1.325)	(1.200)	(1.075)
6.375	(1.825)	(1.700)	(1.575)	(1.450)	6.375	(1.600)	(1.475)	(1.350)	(1.225)	6.125	(1.775)	(1.650)	(1.525)	(1.400)
6.490	(1.950)	(1.825)	(1.700)	(1.575)	6.490	(1.825)	(1.700)	(1.575)	(1.450)	6.250	(1.825)	(1.700)	(1.575)	(1.450)
6.500	(2.075)	(1.950)	(1.825)	(1.700)	6.500	(1.950)	(1.825)	(1.700)	(1.575)	6.375	(1.875)	(1.750)	(1.625)	(1.500)
6.625	(2.125)	(2.000)	(1.875)	(1.750)	6.625	(2.000)	(1.875)	(1.750)	(1.625)	6.490	(2.165)	(2.040)	(1.915)	(1.790)
6.750	(2.813)	(2.688)	(2.563)	(2.438)	6.750	(2.688)	(2.563)	(2.438)	(2.313)	6.500	(2.225)	(2.100)	(1.975)	(1.850)
6.875	(3.013)	(2.888)	(2.763)	(2.638)	6.875	(2.763)	(2.638)	(2.513)	(2.388)	6.625	(2.400)	(2.275)	(2.150)	(2.025)
6.990	(2.713)	(2.588)	(2.463)	(2.338)	6.990	(2.257)	(2.132)	(2.007)	(1.882)	6.750	(3.088)	(2.963)	(2.838)	(2.713)
7.000	(2.838)	(2.713)	(2.588)	(2.463)	7.000	(2.382)	(2.257)	(2.132)	(2.007)	6.875	(3.163)	(3.038)	(2.913)	(2.788)

FHA/VA 5/1 ARM					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
4.750	(0.432)	(0.557)	(0.682)	(0.807)	4.500	2.656	2.781	2.906	3.031	5.875	(1.375)	(1.250)	(1.125)	(1.000)
4.875	(0.141)	(0.016)	0.109	0.234	4.625	2.531	2.656	2.781	2.906	5.990	(1.740)	(1.615)	(1.490)	(1.365)
4.990	(0.644)	(0.519)	(0.394)	(0.269)	4.750	1.031	1.156	1.281	1.406	6.000	(1.800)	(1.675)	(1.550)	(1.425)
5.000	(0.690)	(0.565)	(0.440)	(0.315)	4.875	0.656	0.781	0.906	1.031	6.125	(2.125)	(2.000)	(1.875)	(1.750)
5.125	(0.945)	(0.820)	(0.695)	(0.570)	5.000	0.531	0.656	0.781	0.906	6.250	(2.175)	(2.050)	(1.925)	(1.800)
5.250	(0.395)	(0.270)	(0.145)	(0.020)	5.125	0.406	0.531	0.656	0.781	6.375	(2.325)	(2.200)	(2.075)	(1.950)
5.375	(0.956)	(0.831)	(0.706)	(0.581)	5.250	(0.156)	(0.031)	0.094	0.219	6.490	(2.515)	(2.390)	(2.265)	(2.140)
5.500	(1.489)	(1.364)	(1.239)	(1.114)	5.375	(0.656)	(0.531)	(0.406)	(0.281)	6.500	(2.575)	(2.450)	(2.325)	(2.200)
5.625	(1.718)	(1.593)	(1.468)	(1.343)	5.500	(0.781)	(0.656)	(0.531)	(0.406)	6.625	(2.750)	(2.625)	(2.500)	(2.375)
5.750	(0.779)	(0.654)	(0.529)	(0.404)						6.750	(3.438)	(3.313)	(3.188)	(3.063)
5.875	(1.311)	(1.186)	(1.061)	(0.936)						6.875	(3.638)	(3.513)	(3.388)	(3.263)
6.000	(1.827)	(1.702)	(1.577)	(1.452)						6.990	(3.463)	(3.338)	(3.213)	(3.088)

REFER TO PAGE 7 FOR STATE ADJUSTORS				OTHER		
FICO SCORE		LOAN AMOUNT		ODD TERMS (Fixed Rate Only)		
720+ (FHA only) *	(0.750)	> \$250k	0.000	16-20 Year	0.500	
680 - 719	(0.375)	\$100k - \$125k	0.375	21-25 Year	0.250	
660 - 679	0.000	\$75k - \$99k	0.750	26-29 Year	0.000	
640 - 659	0.125	\$60k - \$74k	1.250	All Priced to 30 Year Rates		
620 - 639	0.500	MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750	ARM Notes Margin: 2.000 Caps: 1/5	TEMPORARY BUYDOWNS NOW AVAILABLE		
600 - 619	2.250					
580 - 599	2.500					
550 - 579	N/A					
* Does not include Arms, High Balance or FHA Streamline					VA IRRRL 15 YR	1.000
					VA IRRRL 2nd & NOO	0.250
					2 Unit	0.500
					3-4 Unit	0.000
					Manual U/W	0.250
					15 Yr HB	2.000
					Escrow Holdback	0.250
					\$100 Down HUD	0.500
					Manufactured Home	1.000
					Relock Fee	0.250
					VA High Bal. Cash-Out >90% (360 only) Add to VA HB Price	1.500



JUMBO ELITE

30 Year Fixed (LTV <=80%)					30 Year Fixed (LTV >80%)				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	1.700	1.825	2.075	2.200	7.625	1.579	1.704	1.954	2.079
6.750	1.350	1.475	1.725	1.850	7.750	0.947	1.072	1.322	1.447
6.875	1.017	1.142	1.392	1.517	7.875	0.381	0.506	0.756	0.881
7.000	0.697	0.822	1.072	1.197	8.000	(0.076)	0.049	0.299	0.424
7.125	0.395	0.520	0.770	0.895	8.125	(0.466)	(0.341)	(0.091)	0.034
7.250	0.102	0.227	0.477	0.602					
7.375	(0.171)	(0.046)	0.204	0.329					
7.500	(0.428)	(0.303)	(0.053)	0.072					

ARM Information	
Index	SOFR (30 Day Average)
Margin:	2.75
Floor	2.75
Caps:	2/1/5 (5/6 ARM) 5/1/5 (7/6 and 10/6 ARM)

5/6 ARM					7/6 ARM					10/6 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
6.875	0.678	0.803	1.053	1.178	6.875	0.490	0.615	0.865	0.990	7.000	0.402	0.527	0.777	0.901
6.750	0.819	0.944	1.194	1.319	6.750	0.647	0.772	1.022	1.147	6.875	0.573	0.698	0.948	1.072
6.625	0.975	1.100	1.350	1.475	6.625	0.819	0.944	1.194	1.319	6.750	0.761	0.886	1.136	1.260
6.500	1.147	1.272	1.522	1.647	6.500	1.006	1.131	1.381	1.506	6.625	0.964	1.089	1.339	1.463
6.375	1.412	1.537	1.787	1.912	6.375	1.287	1.412	1.662	1.787	6.500	1.261	1.386	1.636	1.760
6.250	1.694	1.819	2.069	2.194	6.250	1.584	1.709	1.959	2.084	6.375	1.573	1.698	1.948	2.072
6.125	1.991	2.116	2.366	2.491	6.125	1.897	2.022	2.272	2.397	6.250	1.902	2.027	2.277	2.401
6.000	2.303	2.428	2.678	2.803	6.000	2.225	2.350	2.600	2.725	6.125	2.245	2.370	2.620	2.744
5.875	2.631	2.756	3.006	3.131	5.875	2.569	2.694	2.944	3.069	6.000	2.605	2.730	2.980	3.104

LOAN PURPOSE TYPE		PRICE ADJUSTMENTS BY LTV/CLTV							
	<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
PURCHASE									
780+	-1.250	-0.875	-0.625	-0.375	-0.125	0.000	0.125	0.625	0.875
760-779	-1.125	-0.750	-0.500	-0.250	0.000	0.125	0.250	1.000	1.250
740-759	-0.875	-0.625	-0.500	-0.250	0.000	0.125	0.500	1.500	1.750
720-739	-0.750	-0.500	-0.375	-0.250	0.125	0.375	0.750	N/A	N/A
700-719	-0.625	-0.375	-0.250	0.000	0.250	1.125	1.500	N/A	N/A
680-699	-0.500	-0.250	0.000	0.125	0.875	N/A	N/A	N/A	N/A
Rate/Term Refinance									
780+	-1.125	-0.750	-0.500	-0.250	0.000	0.125	0.250	0.875	1.125
760-779	-1.000	-0.625	-0.375	-0.125	0.000	0.250	0.375	1.250	1.500
740-759	-0.750	-0.500	-0.375	-0.125	0.000	0.250	0.625	1.750	2.000
720-739	-0.625	-0.375	-0.250	-0.125	0.250	0.500	0.875	N/A	N/A
700-719	-0.500	-0.250	-0.125	0.125	0.375	1.250	1.625	N/A	N/A
680-699	-0.375	-0.125	0.125	0.250	1.000	N/A	N/A	N/A	N/A
Cash-Out Refinance									
780+	-1.125	-0.750	-0.500	-0.250	0.000	N/A	N/A	N/A	N/A
760-779	-1.000	-0.625	-0.375	-0.125	0.000	N/A	N/A	N/A	N/A
740-759	-0.750	-0.500	-0.375	-0.125	0.000	N/A	N/A	N/A	N/A
720-739	-0.625	-0.375	-0.250	-0.125	0.250	N/A	N/A	N/A	N/A
700-719	-0.500	-0.250	-0.125	0.125	N/A	N/A	N/A	N/A	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amounts									
<=\$1,000,000	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	0.375	0.375
1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2,000,001-2,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
2,500,001-3,000,000	0.125	0.125	0.250	0.375	0.500	N/A	N/A	N/A	N/A
3,000,001-3,500,000	0.250	0.250	0.375	N/A	N/A	N/A	N/A	N/A	N/A
Feature									
2 Unit	0.250	0.250	0.250	0.375	0.500	N/A	N/A	N/A	N/A
3-4 Units	0.375	0.375	0.375	0.500	0.625	N/A	N/A	N/A	N/A
Second Home	0.125	0.125	0.250	0.375	0.500	0.750	1.250	N/A	N/A
Investment	1.250	1.375	1.750	2.250	3.000	N/A	N/A	N/A	N/A
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Escrow	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250
State FL or NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.750	1.000
DTI									
≤ 43.00	0.000						MAX PREMIUM AFTER A ADJUSTMENTS IS (1.50%)		
43.01 to 45.00	0.125								
45.01 to 47.00	0.250								
>47.00	0.500								

INVESTOR SOLUTION

30 YEAR FIXED CONFORMING				30 YEAR FIXED HIGH BALANCE			
RATE	15 Day	30 DAY	45 DAY	RATE	15 Day	30 DAY	45 DAY
6.000	0.938	1.088	1.388	6.000	1.438	1.588	1.888
6.125	0.313	0.463	0.763	6.125	0.813	0.963	1.263
6.250	(0.249)	(0.099)	0.201	6.250	0.251	0.401	0.701
6.375	(0.688)	(0.538)	(0.238)	6.375	(0.188)	(0.038)	0.263
6.500	(1.313)	(1.163)	(0.863)	6.500	(0.813)	(0.663)	(0.363)
6.625	(1.813)	(1.663)	(1.363)	6.625	(1.313)	(1.163)	(0.863)
6.750	(2.313)	(2.163)	(1.863)	6.750	(1.813)	(1.663)	(1.363)
6.875	(2.813)	(2.663)	(2.363)	6.875	(2.313)	(2.163)	(1.863)
7.000	(3.250)	(3.100)	(2.800)	7.000	(2.750)	(2.600)	(2.300)
7.125	(3.625)	(3.475)	(3.175)	7.125	(3.125)	(2.975)	(2.675)
7.250	(4.000)	(3.850)	(3.550)	7.250	(3.500)	(3.350)	(3.050)
7.375	(4.375)	(4.225)	(3.925)	7.375	(3.875)	(3.725)	(3.425)
7.500	(4.750)	(4.600)	(4.300)	7.500	(4.250)	(4.100)	(3.800)
7.625	(5.125)	(4.975)	(4.675)	7.625	(4.625)	(4.475)	(4.175)
7.750	(5.375)	(5.225)	(4.925)	7.750	(4.875)	(4.725)	(4.425)
7.875	(5.625)	(5.475)	(5.175)	7.875	(5.125)	(4.975)	(4.675)
8.000	(5.875)	(5.725)	(5.425)	8.000	(5.375)	(5.225)	(4.925)
8.125	(6.063)	(5.913)	(5.613)	8.125	(5.563)	(5.413)	(5.113)
8.250	(6.250)	(6.100)	(5.800)	8.250	(5.750)	(5.600)	(5.300)

MAX PRICE AFTER ALL
ADJUSTMENTS IS (1.75)

FICO/LTV	FULL DOC						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	(1.000)	(1.000)	(1.000)	(0.750)	(0.6250)	(0.375)	(0.125)
760-779	(1.000)	(1.000)	(1.000)	(0.750)	(0.6250)	(0.375)	(0.125)
740-759	(0.875)	(0.875)	(0.875)	(0.625)	(0.5000)	(0.250)	(0.125)
720-739	(0.750)	(0.750)	(0.750)	(0.500)	(0.2500)	0.000	0.500
700-719	(0.625)	(0.625)	(0.625)	(0.375)	0.250	0.500	1.000
680-699	(0.625)	(0.625)	(0.625)	(0.375)	0.250	0.750	3.000
<680	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Adjustments	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Cashout	0.500	0.500	0.500	0.750	0.750	1.250	N/A
Condominum	0.000	0.000	0.250	0.250	0.375	0.500	0.500
2-4 Units	0.250	0.250	0.250	0.250	0.375	0.500	0.500
NOO	0.250	0.250	0.250	0.250	0.250	0.625	1.000
Second Home	0.250	0.250	0.250	0.250	0.250	0.625	1.000
<150K	0.250	0.250	0.250	0.250	0.500	0.500	0.500
DTI>45	0.000	0.000	0.000	0.000	0.000	0.000	0.250
UPB>\$1.5 -2mm	0.000	0.000	0.000	0.250	0.500	0.750	1.000
UPB>2mm	0.250	0.250	0.500	1.000	1.500	1.500	N/A

ACCESS PROGRAMS

7/6 ARM			10/6 ARM		15 YR FIXED		30 YR FIXED		Rate	7/6 ARM	10/6 ARM	15 YR FX	30 YR FX
RATE	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	INVESTOR CASH FLOW				
9.125	(5.581)	(5.581)	(5.581)	(5.581)	(4.581)	(4.581)	(5.581)	(5.581)	9.500	(7.287)	(7.287)	(6.287)	(7.287)
9.000	(5.206)	(5.206)	(5.206)	(5.206)	(4.206)	(4.206)	(5.206)	(5.206)	9.375	(7.037)	(7.037)	(6.037)	(7.037)
8.875	(4.956)	(4.956)	(4.956)	(4.956)	(3.956)	(3.956)	(4.956)	(4.956)	9.250	(6.912)	(6.912)	(5.912)	(6.912)
8.750	(4.706)	(4.706)	(4.706)	(4.706)	(3.706)	(3.706)	(4.706)	(4.706)	9.125	(6.787)	(6.787)	(5.787)	(6.787)
8.625	(4.581)	(4.581)	(4.581)	(4.581)	(3.581)	(3.581)	(4.581)	(4.581)	9.000	(6.537)	(6.537)	(5.537)	(6.537)
8.500	(4.456)	(4.456)	(4.456)	(4.456)	(3.456)	(3.456)	(4.456)	(4.456)	8.875	(6.287)	(6.287)	(5.287)	(6.287)
8.375	(4.081)	(4.081)	(4.081)	(4.081)	(3.081)	(3.081)	(4.081)	(4.081)	8.750	(6.037)	(6.037)	(5.037)	(6.037)
8.250	(3.769)	(3.769)	(3.769)	(3.769)	(2.769)	(2.769)	(3.769)	(3.769)	8.625	(5.787)	(5.787)	(4.787)	(5.787)
8.125	(3.706)	(3.706)	(3.706)	(3.706)	(2.706)	(2.706)	(3.706)	(3.706)	8.500	(5.537)	(5.537)	(4.537)	(5.537)
8.000	(3.456)	(3.456)	(3.456)	(3.456)	(2.456)	(2.456)	(3.456)	(3.456)	8.375	(5.162)	(5.162)	(4.162)	(5.162)
7.875	(3.206)	(3.206)	(3.206)	(3.206)	(2.206)	(2.206)	(3.206)	(3.206)	8.250	(4.974)	(4.974)	(3.974)	(4.974)
7.750	(3.082)	(3.082)	(3.082)	(3.082)	(2.082)	(2.082)	(3.082)	(3.082)	8.125	(4.912)	(4.912)	(3.912)	(4.912)
7.625	(2.707)	(2.707)	(2.707)	(2.707)	(1.707)	(1.707)	(2.707)	(2.707)	8.000	(4.600)	(4.600)	(3.600)	(4.600)
7.500	(2.457)	(2.457)	(2.457)	(2.457)	(1.457)	(1.457)	(2.457)	(2.457)	7.875	(4.225)	(4.225)	(3.225)	(4.225)
7.375	(2.207)	(2.207)	(2.207)	(2.207)	(1.207)	(1.207)	(2.207)	(2.207)	7.750	(4.100)	(4.100)	(3.100)	(4.100)
7.250	(1.582)	(1.582)	(1.582)	(1.582)	(0.582)	(0.582)	(1.582)	(1.582)	7.625	(3.725)	(3.725)	(2.725)	(3.725)
7.125	(0.832)	(0.832)	(0.832)	(0.832)	0.168	0.168	(0.832)	(0.832)	7.500	(3.350)	(3.350)	(2.350)	(3.350)
7.000	(0.332)	(0.332)	(0.332)	(0.332)	0.668	0.668	(0.332)	(0.332)	7.375	(2.975)	(2.975)	(1.975)	(2.975)
6.875	(0.156)	(0.156)	(0.156)	(0.156)	0.844	0.844	(0.156)	(0.156)	7.250	(2.525)	(2.525)	(1.525)	(2.525)
6.750	0.118	0.118	0.118	0.118	1.119	1.119	0.118	0.118	7.125	(1.675)	(1.675)	(0.675)	(1.675)
6.625	0.519	0.519	0.519	0.519	1.519	1.519	0.519	0.519	7.000	(1.275)	(1.275)	(0.275)	(1.275)
6.500	0.668	0.668	0.668	0.668	1.668	1.668	0.668	0.668	6.875	(0.875)	(0.875)	0.125	(0.875)
6.375	0.968	0.968	0.968	0.968	1.968	1.968	0.968	0.968	6.750	(0.625)	(0.625)	0.375	(0.625)
6.250	1.318	1.318	1.318	1.318	2.318	2.318	1.318	1.318	6.625	(0.375)	(0.375)	0.625	(0.375)
6.125	1.918	1.918	1.918	1.918	2.918	2.918	1.918	1.918	* 2nd Home and Non-Owner Adjustments not applicable to ICF program *				

LOCK DAYS 30 Days 0.125 45 Days 0.250		ARM Details:		Margin	Index	Caps	PREPAYMENT PENALTY ASSUMED IN BASE PRICE (***ONLY APPLICABLE TO NON-OWNER OCCUPIED LOANS***)		
		Full Doc		4.000	SOFR	5/1/5	- 3 year Prepayment will default for states that allow for a PPP		
		Alt Doc		4.250	SOFR	5/1/5	- If < 3 year Prepayment, then an LLPA will be applied		
		Investor Cash Flow		4.500	SOFR	5/1/5	- Additional option of No Prepayment, 1 YR PPP & 2 YR PPP		
1099-ONLY PRICED AS ALT DOC		2/1 and 1/0 TEMPORARY BUYDOWNS AVAILABLE		MAX PRICE AFTER ALL ADJUSTMENTS IS (2.375) 101.00 YSP for Investor Loans with no PPP			- If State is excluded, No Prepayment is the only selection option		
							PPP States: AVAILABLE IN ALL STATES EXCEPT FOR THE BELOW		
							PPP not available: AK, MI, MN, MS, NJ,NM, OH, WV		
								PREPAY TERM	PRICE ADJ
								60 Months	(0.500)
								48 Months	(0.250)
								24 Months	0.500
								12 Months	1.000
								0 Months	1.500

MIN RATE						7/6 ARM	10/6 ARM	15YR Fix	30YR Fix	40YR Fix	40 YR ADJUSTMENT	
Loan Amunt <= \$2,000,000											Program	Price Adj
Full Doc/Alt Doc						AS SHOWN ABOVE IN THE DAILY PRICING					7/6 ARM	0.500
Investor											10/6 ARM	0.500
Loan Amunt > \$2,000,000											Fixed Rate	0.500
Full Doc/Alt Doc						AS SHOWN ABOVE IN THE DAILY PRICING						
Investor												

FICO/LTV	FULL DOC / ALT DOC										
	<=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		
	760+	(1.000)	(1.000)	(0.625)	(0.375)	(0.125)	0.250	0.750	2.500	2.500	
	740-759	(1.000)	(1.000)	(0.500)	(0.125)	0.125	0.500	0.750	2.750	3.250	
	720-739	(0.500)	(0.500)	(0.125)	0.125	0.375	0.750	1.000	3.250	3.750	
	700-719	(0.125)	(0.125)	0.125	0.250	0.625	1.000	1.250	4.250	4.750	
	680-699	0.125	0.125	0.500	1.000	1.375	1.875	2.125	5.000	5.250	
	660-679	0.500	0.500	0.875	1.375	1.875	2.625	3.625	6.000	N/A	
	640-659	1.500	1.500	1.500	2.000	2.750	3.875	N/A	N/A	N/A	
	620-639	3.000	3.000	3.000	3.000	3.500	N/A	N/A	N/A	N/A	
	FICO/LTV	INVESTOR CASH FLOW									
		<=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	
		760+	(1.000)	(0.875)	(0.750)	(0.500)	(0.250)	0.250	1.750	N/A	N/A
		740-759	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.375	1.750	N/A	N/A
720-739		(0.500)	(0.500)	(0.250)	0.000	0.500	0.875	2.000	N/A	N/A	
700-719		(0.125)	(0.125)	0.000	0.375	0.750	1.250	2.250	N/A	N/A	
680-699		0.125	0.125	0.375	0.875	1.250	2.000	3.000	N/A	N/A	
660-679		0.750	0.750	1.000	1.500	1.875	2.750	N/A	N/A	N/A	
640-659		2.250	2.500	2.625	3.250	4.000	4.000	N/A	N/A	N/A	
620-639		3.250	3.750	4.000	4.500	N/A	N/A	N/A	N/A	N/A	
Other Adjustments		<=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	
		Cashout	0.375	0.375	0.375	0.500	0.500	0.750	0.875	N/A	N/A
		2nd Home *	0.375	0.375	0.375	0.500	0.500	0.500	0.500	0.500	N/A
		2-4 Units	0.375	0.375	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	Non-Owner *	0.375	0.375	0.375	0.500	0.500	0.500	0.500	0.500	N/A	
	<\$150k	0.500	0.500	0.500	0.500	0.500	1.250	1.250	2.000	2.000	
	<\$100k	1.500	1.500	1.500	1.500	1.500	2.000	2.000	3.000	3.000	
	\$1.5MM to \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.250	0.500	
	\$2.01MM to \$2.5MM	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.750	N/A	
	\$2.51MM to \$3.0MM	0.250	0.250	0.375	0.375	0.375	0.375	0.750	N/A	N/A	
	\$3.01MM to \$3.5MM	1.625	1.625	1.625	1.750	2.000	2.500	N/A	N/A	N/A	
	24m Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	DTI 43.01 to 50 (Alt Doc)	0.000	0.000	0.000	0.000	0.250	0.500	0.750	1.000	1.250	
	DTI 43.01 to 50 (Full Doc)	0.000	0.000	0.000	0.000	0.250	0.500	0.750	1.000	1.250	
DTI >50 (All Doc Types)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Interest Only (ARMS)	0.375	0.375	0.375	0.375	0.500	0.500	1.250	1.750	N/A		
Interest Only (FIXED)	0.375	0.375	0.375	0.375	0.500	0.500	1.250	1.750	N/A		
NW Condo	0.375	0.375	0.500	0.500	0.625	0.750	1.000	N/A	N/A		
DSCR >=.75 to <1.000	0.500	0.500	0.750	0.750	0.750	0.500	N/A	N/A	N/A		
DSCR >=1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A		
DSCR <.75	1.250	1.250	1.250	1.500	1.500	2.000	N/A	N/A	N/A		
Foreign National	2.000	2.000	2.000	2.000	3.000	3.000	N/A	N/A	N/A		
LLC	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
* ITIN min rate 7.75	*ITIN	3.625	3.625	3.625	3.625	3.625	3.625	N/A	N/A		

ELITE ACCESS PROGRAMS

30 YEAR FIXED FULL/ALT DOC				30 YEAR FIXED DSCR								MAX PRICE AFTER ALL ADJUSTMENTS IS (2.00)				
RATE	15 Day	30 DAY	45 DAY	RATE	15 Day	30 DAY	45 DAY									
8.125	(5.531)	(5.381)	(5.081)	7.750	(5.969)	(5.819)	(5.669)	MAX PRICE Investor Loans w/o Prepay 101.00								
8.000	(5.281)	(5.131)	(4.831)	7.625	(5.656)	(5.506)	(5.356)									
7.875	(5.031)	(4.881)	(4.581)	7.490	(5.344)	(5.194)	(5.044)									
7.750	(4.781)	(4.631)	(4.331)	7.375	(4.969)	(4.819)	(4.669)									
7.625	(4.531)	(4.381)	(4.081)	7.250	(4.594)	(4.444)	(4.294)									
7.490	(4.281)	(4.131)	(3.831)	7.125	(4.156)	(4.006)	(3.856)									
7.375	(4.031)	(3.881)	(3.581)	6.990	(3.656)	(3.506)	(3.356)									
7.250	(3.781)	(3.631)	(3.331)	6.875	(3.031)	(2.881)	(2.731)									
7.125	(3.438)	(3.288)	(2.988)	6.750	(2.406)	(2.256)	(2.106)									
6.990	(3.031)	(2.881)	(2.581)	6.625	(1.781)	(1.631)	(1.481)									
6.875	(2.531)	(2.381)	(2.081)	6.490	(1.156)	(1.006)	(0.856)									
6.750	(1.906)	(1.756)	(1.456)	6.375	(0.531)	(0.381)	(0.231)									
6.625	(1.281)	(1.131)	(0.831)	6.250	0.094	0.244	0.394									
6.490	(0.656)	(0.506)	(0.206)	6.125	0.719	0.869	1.019									
6.375	(0.031)	0.119	0.419	5.990	1.469	1.619	1.769									
6.250	0.594	0.744	1.044	5.875	2.219	2.369	2.519									
6.125	1.219	1.369	1.669	5.750	2.969	3.119	3.269									
FICO/CLTV		FULL DOC / ALT DOC										DSCR PREPAY				
		<=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	Prepay Term				Price Adj	
		>= 780	(1.250)	(1.250)	(1.250)	(0.875)	(0.625)	(0.125)	0.125	1.250	N/A				No Prepayment	1.7500
		760-779	(1.250)	(1.250)	(1.250)	(0.875)	(0.625)	(0.125)	0.125	1.250	N/A				12 Mnth	1.5000
		740-759	(1.125)	(1.125)	(1.125)	(0.750)	(0.500)	0.000	0.375	1.500	N/A				24 Mnth	0.5000
		720-739	(1.000)	(1.000)	(1.000)	(0.625)	(0.250)	0.500	1.000	2.250	N/A				36 Mnth	0.0000
		700-719	(0.875)	(0.875)	(0.875)	(0.500)	0.250	1.000	1.500	N/A	N/A				48 Mnth	(0.3750)
		680-699	(0.375)	0.000	0.250	0.625	0.875	2.000	2.750	N/A	N/A				60 Mnth	(0.6250)
		660-679	0.375	0.500	0.750	1.250	1.875	N/A	N/A	N/A	N/A					
FICO/CLTV		DSCR														
		<=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						
		>= 780	(1.750)	(1.500)	(1.375)	(1.000)	(0.500)	(0.125)	1.000	N/A	N/A					
		760-779	(1.750)	(1.500)	(1.375)	(1.000)	(0.500)	(0.125)	1.000	N/A	N/A					
		740-759	(1.500)	(1.250)	(1.125)	(0.875)	(0.375)	0.750	1.500	N/A	N/A					
		720-739	(1.375)	(1.000)	(0.875)	(0.625)	(0.125)	0.875	2.250	N/A	N/A					
700-719	(1.000)	(0.750)	(0.375)	0.125	0.625	1.500	3.250	N/A	N/A							
Loan Level Price Adjusters (ALT/FULL DOC)																
Cash Out/ FICO >=700		0.500	0.500	0.500	0.500	0.750	1.000	1.500	N/A	N/A	Mortgage Late 12 month	(All LTV's)	0.50			
Cash Out/FICO <700		0.500	0.500	0.750	1.000	1.500	2.500	N/A	N/A	N/A						
Asset Utilization		0.000	0.000	0.000	0.250	0.250	0.250	0.500	N/A	N/A						
12-months Bank Statements		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A						
Non-warrantable condo		0.000	0.000	0.500	0.500	0.625	0.750	1.000	N/A	N/A						
Condo		0.000	0.000	0.250	0.250	0.375	0.500	0.500	0.750	N/A						
Investor		0.250	0.250	0.250	0.250	0.250	0.250	0.500	N/A	N/A						
2nd Home		0.250	0.250	0.250	0.250	0.250	0.250	1.000	N/A	N/A						
2-4 Unit		0.250	0.250	0.250	0.250	0.375	0.500	0.500	N/A	N/A						
Loan Amount <150k		0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A						
Loan Amount >\$1.5 - 2mm		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A						
Loan Amount > 2mm		0.250	0.250	0.375	0.500	0.500	0.500	1.000	N/A	N/A						
12 Month P&L		0.250	0.250	0.250	0.250	0.250	0.625	1.250	5.000	N/A						
Interest Only		0.000	0.000	0.250	0.250	0.375	0.500	0.500	N/A	N/A						
Full Doc		0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	N/A						
DSCR Plus >1.00-1.24*		(0.750)	(0.500)	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	N/A	N/A	Loan Level Price Adjusters (DSCR)					
DSCR Plus >=1.25*		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	(0.125)	N/A	N/A	Mortgage Late 12 month	(All LTV's)	0.50			
DSCR >=1.25		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A	N/A	LLC		0.375			
Cash Out/ FICO >=700		0.500	0.500	0.500	0.500	0.750	1.000	N/A	N/A	N/A	*DSCR + Special loan amounts up to \$1.5M					
Condo		0.000	0.000	0.000	0.000	0.250	0.250	0.500	N/A	N/A						
2-4 Unit		0.250	0.250	0.250	0.250	0.250	0.500	1.000	N/A	N/A						
Interest Only		0.000	0.000	0.000	0.250	0.500	0.750	1.000	N/A	N/A						
Loan Amount <150k		0.250	0.250	0.250	0.250	0.500	0.500	N/A	N/A	N/A						
Loan Amount >\$1.5 - 2mm		0.250	0.250	0.250	0.250	0.250	0.500	N/A	N/A	N/A						
Loan Amount > 2mm		0.250	0.250	0.500	0.750	1.000	N/A	N/A	N/A	N/A						
DSCR 0.80 - 0.99		0.500	0.500	0.500	0.750	1.250	2.000	N/A	N/A	N/A						
Non-warrantable condo		0.000	0.250	0.250	0.250	0.500	0.500	N/A	N/A	N/A						
Foreign National		0.875	1.375	1.5	1.875	2.25										

MAX PRICE AFTER ALL
ADJUSTMENTS IS (2.00)

MAX PRICE Investor Loans w/o
Prepay 101.00

Investor Only - PP LLPA (Full/Alt)	
No Prepayment	0.75
12 Mnth	0.5
24 Mnth	0.125
36 Mnth	0
48 Mnth	(0.25)

DSCR PREPAY	
Prepay Term	Price Adj
No Prepayment	1.7500
12 Mnth	1.5000
24 Mnth	0.5000
36 Mnth	0.0000
48 Mnth	(0.3750)
60 Mnth	(0.6250)

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, NY						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:		\$6.25	FEE BUYOUT CALCULATION IS FEE DIVIDED BY LOAN AMOUNT TO THE EXACT DECIMAL.			1 Day		FREE			
TX Atty Fee(TX Purchase only):		\$150				2-7 Days		0.125			
TX Atty Fee(TX Refinance only):		\$150				8-15 Days		0.250			
TX Atty Fee(TX Equity only):		\$250				16-30 Days		0.500			
TX Atty Fee(TX IRRRL only):		\$100				ALL RELOCKS		0.250			
CA Funding Fee (conventional only)		\$100				All lock extensions and relocks should be requested through the HomeBridge website					
Tax Service Fee (conventional only)		\$68	* Only the following fees are eligible for buyout: - Underwriting/Commitment Fee - FHA Streamline Fee - VA IRRRL Fee			LONG TERM LOCKS					
FHA Streamline		\$595				90 DAY		0.50			
VA IRRRLS		\$595				120 DAY		1.25			
Underwriting/Commitment Fee:		\$1,025				Add to 60 day price / FNMA/FHLMC/GNMA Purchases Only					
Access/Elite Access		\$1,495				AVERAGE PRIME OFFER RATE (APOR)					
(Access/Elite Access/Jumbo Elite & Jumbo Gold fees cannot be bought out)											
Underwriting Fee w/ HELOC 2nd		\$1,295				30 YEAR					
						15 YEAR					
LOCK DESK INFO				BROKER COMPENSATION							
Locks accepted until 6PM PST				Tier 1	0.500	Tier 6	1.125	Tier 11	1.750	Tier 16	2.375
Lock Online via www.homebridgewholesale.com				Tier 2	0.625	Tier 7	1.250	Tier 12	1.875	Tier 17	2.500
Lock Desk Email locks@homebridge.com				Tier 3	0.750	Tier 8	1.375	Tier 13	2.000	Tier 18	2.625
				Tier 4	0.875	Tier 9	1.500	Tier 14	2.125	Tier 19	2.750
Lock Desk Phone 877-890-0545				Tier 5	1.000	Tier 10	1.625	Tier 15	2.250		
GENERAL INFORMATION											
New Files		https://portalpath.homebridgewholesale.com									
Website		http://www.homebridgewholesale.com									
FHA ID Number		7811300883									
VA ID Number		5597800605									
OFFSHEET PRICING IS AVAILABLE - FOR MORTGAGE PROFESSIONAL USE ONLY - RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE											

Mortgagee Clause	Homeowners Insurance (Including Hazard, Flood, Wind, Hall, etc.) ServiceMac, LLC ISAOA ATIMA PO Box 29411 Phoenix, AZ 85038-9411
Mortgagee Clause	Title Insurance and Closing Protection Letter Homebridge Financial Services, Inc. ISAOA/ATIMA 99 Wood Avenue South, Suite 301 Iselin, NJ 08830