

Homebridge Pricing Specials

FEBRUARY 2026

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, HomeReady or HomePossible)**

.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)**

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 10

CONVENTIONAL ARM PRODUCTS (LP ONLY)

FHLMC CONFORMING 5/6 ARM					FHLMC CONFORMING 7/6 ARM					FHLMC CONFORMING 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
4.875	0.707	0.832	0.957	1.082	5.625	(1.526)	(1.401)	(1.276)	(1.151)	5.375	0.067	0.192	0.317	0.442
5.000	0.371	0.496	0.621	0.746	5.750	(1.881)	(1.756)	(1.631)	(1.506)	5.500	(0.329)	(0.204)	(0.079)	0.046
5.125	0.036	0.161	0.286	0.411	5.875	(2.099)	(1.974)	(1.849)	(1.724)	5.625	(0.724)	(0.599)	(0.474)	(0.349)
5.250	(0.294)	(0.169)	(0.044)	0.081	6.000	(2.236)	(2.111)	(1.986)	(1.861)	5.750	(1.116)	(0.991)	(0.866)	(0.741)
5.375	(0.615)	(0.490)	(0.365)	(0.240)	6.125	(2.443)	(2.318)	(2.193)	(2.068)	5.875	(1.502)	(1.377)	(1.252)	(1.127)
5.500	(0.936)	(0.811)	(0.686)	(0.561)	6.375	(2.610)	(2.485)	(2.360)	(2.235)	6.000	(1.889)	(1.764)	(1.639)	(1.514)
5.625	(1.258)	(1.133)	(1.008)	(0.883)	6.500	(2.759)	(2.634)	(2.509)	(2.384)	6.125	(2.275)	(2.150)	(2.025)	(1.900)
5.750	(1.549)	(1.424)	(1.299)	(1.174)	6.625	(2.902)	(2.777)	(2.652)	(2.527)	6.250	(2.546)	(2.421)	(2.296)	(2.171)
5.875	(1.801)	(1.676)	(1.551)	(1.426)	6.750	(3.044)	(2.919)	(2.794)	(2.669)	6.375	(2.659)	(2.534)	(2.409)	(2.284)
6.000	(2.053)	(1.928)	(1.803)	(1.678)	6.875	(3.127)	(3.002)	(2.877)	(2.752)					
6.125	(2.305)	(2.180)	(2.055)	(1.930)										

FHLMC SUPER CONFORMING 5/6 ARM					FHLMC SUPER CONFORMING 7/6 ARM					FHLMC SUPER CONFORMING 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
4.875	1.707	1.832	1.957	2.082	5.625	(0.526)	(0.401)	(0.276)	(0.151)	5.375	1.067	1.192	1.317	1.442
5.000	1.371	1.496	1.621	1.746	5.750	(0.881)	(0.756)	(0.631)	(0.506)	5.500	0.671	0.796	0.921	1.046
5.125	1.036	1.161	1.286	1.411	5.875	(1.099)	(0.974)	(0.849)	(0.724)	5.625	0.276	0.401	0.526	0.651
5.250	0.706	0.831	0.956	1.081	6.000	(1.236)	(1.111)	(0.986)	(0.861)	5.750	(0.116)	0.009	0.134	0.259
5.375	0.385	0.510	0.635	0.760	6.125	(1.443)	(1.318)	(1.193)	(1.068)	5.875	(0.502)	(0.377)	(0.252)	(0.127)
5.500	0.064	0.189	0.314	0.439	6.375	(1.610)	(1.485)	(1.360)	(1.235)	6.000	(0.889)	(0.764)	(0.639)	(0.514)
5.625	(0.258)	(0.133)	(0.008)	0.117	6.500	(1.759)	(1.634)	(1.509)	(1.384)	6.125	(1.275)	(1.150)	(1.025)	(0.900)
5.750	(0.549)	(0.424)	(0.299)	(0.174)	6.625	(1.902)	(1.777)	(1.652)	(1.527)	6.250	(1.546)	(1.421)	(1.296)	(1.171)
5.875	(0.801)	(0.676)	(0.551)	(0.426)	6.750	(2.044)	(1.919)	(1.794)	(1.669)	6.375	(1.659)	(1.534)	(1.409)	(1.284)
6.000	(1.053)	(0.928)	(0.803)	(0.678)	6.875	(2.127)	(2.002)	(1.877)	(1.752)					
6.125	(1.305)	(1.180)	(1.055)	(0.930)										

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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:	REFER TO PAGE 10 FOR STATE ADJUSTORS
No Escrow (Non CA) 0.250	\$75k - \$99k 0.250	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)	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		Waiver does not apply to Standard Adjustments, Loan Amount Adjustments or State Adjustors
20 Yr HB (to 20 yr price) 2.000	TEMPORARY BUYDOWNS AVAILABLE		
Escrow Holdback 0.250			
HomeStyle 15 Yr High Bal) 1.250			
FHLMC LP 0.000			
Relock Fee 0.250			
Manufactured Home 1.500			

COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 10

GOVERNMENT PRODUCTS

FHA 30 YEAR FIXED CONFORMING					FHA 30 YEAR FIXED STREAMLINE CONFORMING					VA 30 YEAR FIXED 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
5.000	0.081	0.206	0.331	0.456	5.000	0.831	0.956	1.081	1.206	5.000	0.856	0.981	1.106	1.231
5.125	(0.069)	0.056	0.181	0.306	5.125	0.656	0.781	0.906	1.031	5.125	0.706	0.831	0.956	1.081
5.250	(0.719)	(0.594)	(0.469)	(0.344)	5.250	0.031	0.156	0.281	0.406	5.250	0.106	0.231	0.356	0.481
5.375	(0.819)	(0.694)	(0.569)	(0.444)	5.375	(0.199)	(0.074)	0.051	0.176	5.375	0.006	0.131	0.256	0.381
5.490	(1.359)	(1.234)	(1.109)	(0.984)	5.490	(0.584)	(0.459)	(0.334)	(0.209)	5.490	(0.534)	(0.409)	(0.284)	(0.159)
5.500	(1.419)	(1.294)	(1.169)	(1.044)	5.500	(0.644)	(0.519)	(0.394)	(0.269)	5.500	(0.594)	(0.469)	(0.344)	(0.219)
5.625	(1.669)	(1.544)	(1.419)	(1.294)	5.625	(0.969)	(0.844)	(0.719)	(0.594)	5.625	(0.844)	(0.719)	(0.594)	(0.469)
5.750	(2.375)	(2.250)	(2.125)	(2.000)	5.750	(1.425)	(1.300)	(1.175)	(1.050)	5.750	(1.550)	(1.425)	(1.300)	(1.175)
5.875	(2.475)	(2.350)	(2.225)	(2.100)	5.875	(1.625)	(1.500)	(1.375)	(1.250)	5.875	(1.600)	(1.475)	(1.350)	(1.225)
5.990	(2.965)	(2.840)	(2.715)	(2.590)	5.990	(1.990)	(1.865)	(1.740)	(1.615)	5.990	(2.090)	(1.965)	(1.840)	(1.715)
6.000	(3.025)	(2.900)	(2.775)	(2.650)	6.000	(2.050)	(1.925)	(1.800)	(1.675)	6.000	(2.150)	(2.025)	(1.900)	(1.775)
6.125	(3.175)	(3.050)	(2.925)	(2.800)	6.125	(2.375)	(2.250)	(2.125)	(2.000)	6.125	(2.300)	(2.175)	(2.050)	(1.925)
6.250	(3.225)	(3.100)	(2.975)	(2.850)	6.250	(2.175)	(2.050)	(1.925)	(1.800)	6.250	(2.350)	(2.225)	(2.100)	(1.975)
6.375	(3.225)	(3.100)	(2.975)	(2.850)	6.375	(2.225)	(2.100)	(1.975)	(1.850)	6.375	(2.350)	(2.225)	(2.100)	(1.975)
6.490	(3.565)	(3.440)	(3.315)	(3.190)	6.490	(2.515)	(2.390)	(2.265)	(2.140)	6.490	(2.690)	(2.565)	(2.440)	(2.315)
6.500	(3.625)	(3.500)	(3.375)	(3.250)	6.500	(2.575)	(2.450)	(2.325)	(2.200)	6.500	(2.750)	(2.625)	(2.500)	(2.375)
6.625	(3.675)	(3.550)	(3.425)	(3.300)	6.625	(2.750)	(2.625)	(2.500)	(2.375)	6.625	(2.800)	(2.675)	(2.550)	(2.425)
6.750	(4.581)	(4.456)	(4.331)	(4.206)	6.750	(4.031)	(3.906)	(3.781)	(3.656)	6.750	(3.706)	(3.581)	(3.456)	(3.331)
6.875	(4.731)	(4.606)	(4.481)	(4.356)	6.875	(4.106)	(3.981)	(3.856)	(3.731)	6.875	(3.856)	(3.731)	(3.606)	(3.481)
6.990	(4.556)	(4.431)	(4.306)	(4.181)	6.990	(3.726)	(3.601)	(3.476)	(3.351)	6.990	(3.781)	(3.656)	(3.531)	(3.406)
7.000	(4.681)	(4.556)	(4.431)	(4.306)	7.000	(3.851)	(3.726)	(3.601)	(3.476)	7.000	(3.906)	(3.781)	(3.656)	(3.531)
7.125	(4.656)	(4.531)	(4.406)	(4.281)	7.125	(4.156)	(4.031)	(3.906)	(3.781)	7.125	(3.881)	(3.756)	(3.631)	(3.506)
7.250	(3.625)	(3.500)	(3.375)	(3.250)	7.250	(3.250)	(3.125)	(3.000)	(2.875)	7.250	(2.850)	(2.725)	(2.600)	(2.475)
7.375	(3.950)	(3.825)	(3.700)	(3.575)	7.375	(3.450)	(3.325)	(3.200)	(3.075)	7.375	(3.175)	(3.050)	(2.925)	(2.800)
7.490	(3.850)	(3.725)	(3.600)	(3.475)	7.490	(3.350)	(3.225)	(3.100)	(2.975)	7.490	(3.075)	(2.950)	(2.825)	(2.700)
7.500	(3.975)	(3.850)	(3.725)	(3.600)	7.500	(3.475)	(3.350)	(3.225)	(3.100)	7.500	(3.200)	(3.075)	(2.950)	(2.825)
7.625	(3.945)	(3.820)	(3.695)	(3.570)	7.625	(3.445)	(3.320)	(3.195)	(3.070)	7.625	(3.170)	(3.045)	(2.920)	(2.795)

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	0.156	0.281	0.406	0.531	5.250	0.531	0.656	0.781	0.906	5.000	1.456	1.581	1.706	1.831
5.375	(0.194)	(0.069)	0.056	0.181	5.375	0.051	0.176	0.301	0.426	5.125	1.281	1.406	1.531	1.656
5.490	(0.669)	(0.544)	(0.419)	(0.294)	5.490	(0.269)	(0.144)	(0.019)	0.106	5.250	0.656	0.781	0.906	1.031
5.500	(0.794)	(0.669)	(0.544)	(0.419)	5.500	(0.394)	(0.269)	(0.144)	(0.019)	5.375	0.426	0.551	0.676	0.801
5.625	(1.044)	(0.919)	(0.794)	(0.669)	5.625	(0.719)	(0.594)	(0.469)	(0.344)	5.490	0.041	0.166	0.291	0.416
5.750	(1.250)	(1.125)	(1.000)	(0.875)	5.750	(0.675)	(0.550)	(0.425)	(0.300)	5.500	(0.019)	0.106	0.231	0.356
5.875	(1.475)	(1.350)	(1.225)	(1.100)	5.875	(1.000)	(0.875)	(0.750)	(0.625)	5.625	(0.344)	(0.219)	(0.094)	0.031
5.990	(1.900)	(1.775)	(1.650)	(1.525)	5.990	(1.300)	(1.175)	(1.050)	(0.925)	5.750	(0.800)	(0.675)	(0.550)	(0.425)
6.000	(2.025)	(1.900)	(1.775)	(1.650)	6.000	(1.425)	(1.300)	(1.175)	(1.050)	5.875	(1.000)	(0.875)	(0.750)	(0.625)
6.125	(2.175)	(2.050)	(1.925)	(1.800)	6.125	(1.750)	(1.625)	(1.500)	(1.375)	5.990	(1.365)	(1.240)	(1.115)	(0.990)
6.250	(2.225)	(2.100)	(1.975)	(1.850)	6.250	(1.550)	(1.425)	(1.300)	(1.175)	6.000	(1.425)	(1.300)	(1.175)	(1.050)
6.375	(2.225)	(2.100)	(1.975)	(1.850)	6.375	(1.600)	(1.475)	(1.350)	(1.225)	6.125	(1.750)	(1.625)	(1.500)	(1.375)
6.490	(2.500)	(2.375)	(2.250)	(2.125)	6.490	(1.825)	(1.700)	(1.575)	(1.450)	6.250	(1.550)	(1.425)	(1.300)	(1.175)
6.500	(2.625)	(2.500)	(2.375)	(2.250)	6.500	(1.950)	(1.825)	(1.700)	(1.575)	6.375	(1.600)	(1.475)	(1.350)	(1.225)
6.625	(2.500)	(2.425)	(2.300)	(2.175)	6.625	(2.000)	(1.875)	(1.750)	(1.625)	6.490	(1.890)	(1.765)	(1.640)	(1.515)
6.750	(3.456)	(3.331)	(3.206)	(3.081)	6.750	(3.281)	(3.156)	(3.031)	(2.906)	6.500	(1.950)	(1.825)	(1.700)	(1.575)
6.875	(3.606)	(3.481)	(3.356)	(3.231)	6.875	(3.356)	(3.231)	(3.106)	(2.981)	6.625	(2.125)	(2.000)	(1.875)	(1.750)
6.990	(3.306)	(3.181)	(3.056)	(2.931)	6.990	(2.851)	(2.726)	(2.601)	(2.476)	6.750	(3.406)	(3.281)	(3.156)	(3.031)
7.000	(3.431)	(3.306)	(3.181)	(3.056)	7.000	(2.976)	(2.851)	(2.726)	(2.601)	6.875	(3.481)	(3.356)	(3.231)	(3.106)

VA 30 YEAR FIXED HIGH BALANCE					VA IRRRL 30 YEAR FIXED HIGH BALANCE					VA 30 YR FIXED CONFORMING C/O > 90% 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
5.250	0.481	0.606	0.731	0.856	5.250	0.931	1.056	1.181	1.306	5.000	0.906	1.031	1.156	1.281
5.375	0.131	0.256	0.381	0.506	5.375	0.451	0.576	0.701	0.826	5.625	0.656	0.781	0.906	1.031
5.490	(0.344)	(0.219)	(0.094)	0.031	5.490	0.131	0.256	0.381	0.506	5.750	(0.050)	0.075	0.200	0.325
5.500	(0.469)	(0.344)	(0.219)	(0.094)	5.500	0.006	0.131	0.256	0.381	5.875	(0.600)	(0.475)	(0.350)	(0.225)
5.625	(0.719)	(0.594)	(0.469)	(0.344)	5.625	(0.319)	(0.194)	(0.069)	0.056	5.990	(1.090)	(0.965)	(0.840)	(0.715)
5.750	(0.925)	(0.800)	(0.675)	(0.550)	5.750	(0.275)	(0.150)	(0.025)	0.100	6.000	(1.150)	(1.025)	(0.900)	(0.775)
5.875	(1.100)	(0.975)	(0.850)	(0.725)	5.875	(0.600)	(0.475)	(0.350)	(0.225)	6.125	(1.300)	(1.175)	(1.050)	(0.925)
5.990	(1.525)	(1.400)	(1.275)	(1.150)	5.990	(0.900)	(0.775)	(0.650)	(0.525)	6.250	(1.350)	(1.225)	(1.100)	(0.975)
6.000	(1.650)	(1.525)	(1.400)	(1.275)	6.000	(1.025)	(0.900)	(0.775)	(0.650)	6.375	(1.350)	(1.225)	(1.100)	(0.975)
6.125	(1.800)	(1.675)	(1.550)	(1.425)	6.125	(1.350)	(1.225)	(1.100)	(0.975)	6.490	(1.690)	(1.565)	(1.440)	(1.315)
6.250	(1.850)	(1.725)	(1.600)	(1.475)	6.250	(1.150)	(1.025)	(0.900)	(0.775)	6.500	(1.750)	(1.625)	(1.500)	(1.375)
6.375	(1.850)	(1.725)	(1.600)	(1.475)	6.375	(1.200)	(1.075)	(0.950)	(0.825)	6.625	(1.800)	(1.675)	(1.550)	(1.425)

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	0.509	0.634	0.759	0.884	4.500	2.344	2.469	2.594	2.719	5.875	(1.975)	(1.850)	(1.725)	(1.600)
4.875	(0.063)	0.062	0.187	0.312	4.625	2.219	2.344	2.469	2.594	5.990	(2.465)	(2.340)	(2.215)	(2.090)
4.990	(0.566)	(0.441)	(0.316)	(0.191)	4.750	0.844	0.969	1.094	1.219	6.000	(2.525)	(2.400)	(2.275)	(2.150)
5.000	(0.612)	(0.487)	(0.362)	(0.237)	4.875	0.469	0.594	0.719	0.844	6.125	(2.675)	(2.550)	(2.425)	(2.300)
5.125	(0.866)	(0.741)	(0.616)	(0.491)	5.000	0.344	0.469	0.594	0.719	6.250	(2.725)	(2.600)	(2.475)	(2.350)
5.250	(0.520)	(0.395)	(0.270)	(0.145)	5.125	0.219	0.344	0.469	0.594	6.375	(2.725)	(2.600)	(2.475)	(2.350)
5.375	(1.081)	(0.956)	(0.831)	(0.706)	5.250	(0.313)	(0.188)	(0.063)	0.063	6.490	(3.065)	(2.940)	(2.815)	(2.690)
5.500	(1.611)	(1.486)	(1.361)	(1.236)	5.375	(0.813)	(0.688)	(0.563)	(0.438)	6.500	(3.125)	(3.000)	(2.875)	(2.750)
5.625	(1.836)	(1.711)	(1.586)	(1.461)	5.500	(0.938)	(0.813)	(0.688)	(0.563)	6.625	(3.175)	(3.050)	(2.925)	(2.800)
5.750	(0.634)	(0.509)	(0.384)	(0.259)						6.750	(4.081)	(3.956)	(3.831)	(3.706)
5.875	(1.163)	(1.038)	(0.913)	(0.788)						6.875	(4.231)	(4.106)	(3.981)	(3.856)
6.000	(1.676)	(1.551)	(1.426)	(1.301)						6.990	(4.056)	(3.931)	(3.806)	(3.681)

GOVERNMENT ADJUSTMENTS

REFER TO PAGE 7 FOR STATE ADJUSTORS				OTHER	
FICO SCORE	MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750	LOAN AMOUNT		ODD TERMS (Fixed Rate Only)	
		660 - 679	0.000	> \$250k	0.000
640 - 659	0.125	\$100k - \$125k	0.375	21-25 Year	0.250

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									
43.01 to 45.00	0.125									
45.01 to 47.00	0.250									
>47.00	0.500									

MAX PREMIUM AFTER ALL ADJUSTMENTS IS (1.50)

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	0.438	0.588	0.888	6.000	0.938	1.088	1.388
6.125	(0.188)	(0.038)	0.263	6.125	0.313	0.463	0.763
6.250	(0.749)	(0.599)	(0.299)	6.250	(0.249)	(0.099)	0.201
6.375	(1.188)	(1.038)	(0.738)	6.375	(0.688)	(0.538)	(0.238)
6.500	(1.813)	(1.663)	(1.363)	6.500	(1.313)	(1.163)	(0.863)
6.625	(2.313)	(2.163)	(1.863)	6.625	(1.813)	(1.663)	(1.363)
6.750	(2.813)	(2.663)	(2.363)	6.750	(2.313)	(2.163)	(1.863)
6.875	(3.313)	(3.163)	(2.863)	6.875	(2.813)	(2.663)	(2.363)
7.000	(3.750)	(3.600)	(3.300)	7.000	(3.250)	(3.100)	(2.800)
7.125	(4.125)	(3.975)	(3.675)	7.125	(3.625)	(3.475)	(3.175)
7.250	(4.500)	(4.350)	(4.050)	7.250	(4.000)	(3.850)	(3.550)
7.375	(4.875)	(4.725)	(4.425)	7.375	(4.375)	(4.225)	(3.925)
7.500	(5.250)	(5.100)	(4.800)	7.500	(4.750)	(4.600)	(4.300)
7.625	(5.625)	(5.475)	(5.175)	7.625	(5.125)	(4.975)	(4.675)
7.750	(5.875)	(5.725)	(5.425)	7.750	(5.375)	(5.225)	(4.925)
7.875	(6.125)	(5.975)	(5.675)	7.875	(5.625)	(5.475)	(5.175)
8.000	(6.375)	(6.225)	(5.925)	8.000	(5.875)	(5.725)	(5.425)
8.125	(6.563)	(6.413)	(6.113)	8.125	(6.063)	(5.913)	(5.613)
8.250	(6.750)	(6.600)	(6.300)	8.250	(6.250)	(6.100)	(5.800)

**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						

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
Condominium	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

RATE	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
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc					
9.125	(5.831)	(5.831)	(5.831)	(5.831)	(4.831)	(4.831)	(5.831)	(5.831)	9.500	(7.787)	(7.787)	(6.787)	(7.787)
9.000	(5.456)	(5.456)	(5.456)	(5.456)	(4.456)	(4.456)	(5.456)	(5.456)	9.375	(7.537)	(7.537)	(6.537)	(7.537)
8.875	(5.206)	(5.206)	(5.206)	(5.206)	(4.206)	(4.206)	(5.206)	(5.206)	9.250	(7.412)	(7.412)	(6.412)	(7.412)
8.750	(4.956)	(4.956)	(4.956)	(4.956)	(3.956)	(3.956)	(4.956)	(4.956)	9.125	(7.287)	(7.287)	(6.287)	(7.287)
8.625	(4.831)	(4.831)	(4.831)	(4.831)	(3.831)	(3.831)	(4.831)	(4.831)	9.000	(7.037)	(7.037)	(6.037)	(7.037)
8.500	(4.706)	(4.706)	(4.706)	(4.706)	(3.706)	(3.706)	(4.706)	(4.706)	8.875	(6.787)	(6.787)	(5.787)	(6.787)
8.375	(4.331)	(4.331)	(4.331)	(4.331)	(3.331)	(3.331)	(4.331)	(4.331)	8.750	(6.537)	(6.537)	(5.537)	(6.537)
8.250	(4.019)	(4.019)	(4.019)	(4.019)	(3.019)	(3.019)	(4.019)	(4.019)	8.625	(6.287)	(6.287)	(5.287)	(6.287)
8.125	(3.956)	(3.956)	(3.956)	(3.956)	(2.956)	(2.956)	(3.956)	(3.956)	8.500	(6.037)	(6.037)	(5.037)	(6.037)
8.000	(3.706)	(3.706)	(3.706)	(3.706)	(2.706)	(2.706)	(3.706)	(3.706)	8.375	(5.662)	(5.662)	(4.662)	(5.662)
7.875	(3.456)	(3.456)	(3.456)	(3.456)	(2.456)	(2.456)	(3.456)	(3.456)	8.250	(5.474)	(5.474)	(4.474)	(5.474)
7.750	(3.332)	(3.332)	(3.332)	(3.332)	(2.332)	(2.332)	(3.332)	(3.332)	8.125	(5.412)	(5.412)	(4.412)	(5.412)
7.625	(2.957)	(2.957)	(2.957)	(2.957)	(1.957)	(1.957)	(2.957)	(2.957)	8.000	(5.100)	(5.100)	(4.100)	(5.100)
7.500	(2.707)	(2.707)	(2.707)	(2.707)	(1.707)	(1.707)	(2.707)	(2.707)	7.875	(4.725)	(4.725)	(3.725)	(4.725)
7.375	(2.457)	(2.457)	(2.457)	(2.457)	(1.457)	(1.457)	(2.457)	(2.457)	7.750	(4.600)	(4.600)	(3.600)	(4.600)
7.250	(1.832)	(1.832)	(1.832)	(1.832)	(0.832)	(0.832)	(1.832)	(1.832)	7.625	(4.225)	(4.225)	(3.225)	(4.225)
7.125	(1.082)	(1.082)	(1.082)	(1.082)	(0.082)	(0.082)	(1.082)	(1.082)	7.500	(3.850)	(3.850)	(2.850)	(3.850)
7.000	(0.582)	(0.582)	(0.582)	(0.582)	0.418	0.418	(0.582)	(0.582)	7.375	(3.475)	(3.475)	(2.475)	(3.475)
6.875	(0.406)	(0.406)	(0.406)	(0.406)	0.594	0.594	(0.406)	(0.406)	7.250	(3.025)	(3.025)	(2.025)	(3.025)
6.750	(0.132)	(0.132)	(0.132)	(0.132)	0.868	0.868	(0.132)	(0.132)	7.125	(2.175)	(2.175)	(1.175)	(2.175)
6.625	0.269	0.269	0.269	0.269	1.269	1.269	0.269	0.269	7.000	(1.775)	(1.775)	(0.775)	(1.775)
6.500	0.418	0.418	0.418	0.418	1.418	1.418	0.418	0.418	6.875	(1.375)	(1.375)	(0.375)	(1.375)
6.375	0.718	0.718	0.718	0.718	1.718	1.718	0.718	0.718	6.750	(1.125)	(1.125)	(0.125)	(1.125)
6.250	1.068	1.068	1.068	1.068	2.068	2.068	1.068	1.068	6.625	(0.875)	(0.875)	0.125	(0.875)
6.125	1.668	1.668	1.668	1.668	2.668	2.668	1.668	1.668	* 2nd Home and Non-Owner Adjustments not applicable to ICF program *				

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

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

40 YR ADJUSTMENT	
Program	Price Adj
7/6 ARM	0.500
10/6 ARM	0.500
Fixed Rate	0.500

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

ELITE ACCESS PROGRAMS

30 YEAR FIXED FULL/ALT DOC			
RATE	15 Day	30 DAY	45 DAY
8.000	(6.125)	(5.975)	(5.675)
7.875	(5.875)	(5.725)	(5.425)
7.750	(5.625)	(5.475)	(5.175)
7.625	(5.375)	(5.225)	(4.925)
7.490	(5.125)	(4.975)	(4.675)
7.375	(4.875)	(4.725)	(4.425)
7.250	(4.625)	(4.475)	(4.175)
7.125	(4.438)	(4.288)	(3.988)
6.990	(4.000)	(3.850)	(3.550)
6.875	(3.500)	(3.350)	(3.050)
6.750	(2.875)	(2.725)	(2.425)
6.625	(2.250)	(2.100)	(1.800)
6.490	(1.625)	(1.475)	(1.175)
6.375	(1.000)	(0.850)	(0.550)
6.250	(0.375)	(0.225)	0.075
6.125	0.250	0.400	0.700
6.000	1.125	1.275	1.575

30 YEAR FIXED DSCR			
RATE	15 Day	30 DAY	45 DAY
7.750	(6.656)	(6.506)	(6.356)
7.625	(6.344)	(6.194)	(6.044)
7.490	(6.031)	(5.881)	(5.731)
7.375	(5.656)	(5.506)	(5.356)
7.250	(5.281)	(5.131)	(4.981)
7.125	(4.844)	(4.694)	(4.544)
6.990	(4.406)	(4.256)	(4.106)
6.875	(3.781)	(3.631)	(3.481)
6.750	(3.156)	(3.006)	(2.856)
6.625	(2.531)	(2.381)	(2.231)
6.490	(1.906)	(1.756)	(1.606)
6.375	(1.281)	(1.131)	(0.981)
6.250	(0.656)	(0.506)	(0.356)
6.125	(0.031)	0.119	0.269
5.990	0.719	0.869	1.019
5.875	1.469	1.619	1.769
5.750	2.219	2.369	2.519

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)

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	1.500	N/A	No Prepayment	1.7500	
760-779	(1.250)	(1.250)	(1.250)	(0.875)	(0.625)	(0.125)	0.125	1.500	N/A	12 Mnth	1.5000	
740-759	(1.125)	(1.125)	(1.125)	(0.750)	(0.500)	0.000	0.375	2.000	N/A	24 Mnth	0.5000	
720-739	(1.000)	(1.000)	(1.000)	(0.625)	(0.250)	0.500	1.000	3.000	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											
>= 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)	0.625	1.500	3.250	N/A	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 LTVs)	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 LTVs)	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						

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, NV	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. * 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		All lock extensions and relocks should be requested through the HomeBridge website	
Tax Service Fee (conventional only)	\$68		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)		
<small>(Access/Elite Access/Jumbo Elite & Jumbo Gold fees cannot be bought out)</small>		30 YEAR		
Underwriting Fee w/ HELOC 2nd	\$1,295	15 YEAR		

LOCK DESK INFO	BROKER COMPENSATION							
Locks accepted until 6PM PST	Tier 1	0.500	Tier 6	1.125	Tier 11	1.750	Tier 16	2.375
Lock Online via www.homebridgewholesale.com	Tier 2	0.625	Tier 7	1.250	Tier 12	1.875	Tier 17	2.500
Lock Desk Email locks@homebridge.com	Tier 3	0.750	Tier 8	1.375	Tier 13	2.000	Tier 18	2.625
Lock Desk Phone 877-890-0545	Tier 4	0.875	Tier 9	1.500	Tier 14	2.125	Tier 19	2.750
	Tier 5	1.000	Tier 10	1.625	Tier 15	2.250		

GENERAL INFORMATION

New Files	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

JUMBO GOLD

30 YEAR FIXED		
RATE	15 Day	30 DAY
7.375%	(1.942)	(1.817)
7.250%	(1.817)	(1.692)
7.125%	(1.692)	(1.567)
7.000%	(1.567)	(1.442)
6.875%	(1.442)	(1.317)
6.750%	(1.192)	(1.067)
6.625%	(0.817)	(0.692)
6.500%	(0.567)	(0.442)
6.375%	(0.317)	(0.192)
6.250%	0.058	0.183

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