

# Homebridge Pricing Specials

## MARCH 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	1.782	1.907	2.032	2.157	5.625	(0.158)	(0.033)	0.092	0.217	5.375	1.011	1.136	1.261	1.386
5.000	1.489	1.614	1.739	1.864	5.750	(0.450)	(0.325)	(0.200)	(0.075)	5.500	0.613	0.738	0.863	0.988
5.125	1.195	1.320	1.445	1.570	5.875	(0.741)	(0.616)	(0.491)	(0.366)	5.625	0.215	0.340	0.465	0.590
5.250	0.882	1.007	1.132	1.257	6.000	(1.009)	(0.884)	(0.759)	(0.634)	5.750	(0.179)	(0.054)	0.071	0.196
5.375	0.542	0.667	0.792	0.917	6.125	(1.305)	(1.180)	(1.055)	(0.930)	5.875	(0.569)	(0.444)	(0.319)	(0.194)
5.500	0.202	0.327	0.452	0.577	6.375	(1.535)	(1.410)	(1.285)	(1.160)	6.000	(0.958)	(0.833)	(0.708)	(0.583)
5.625	(0.138)	(0.013)	0.112	0.237	6.500	(1.738)	(1.613)	(1.488)	(1.363)	6.125	(1.347)	(1.222)	(1.097)	(0.972)
5.750	(0.462)	(0.337)	(0.212)	(0.087)	6.625	(1.927)	(1.802)	(1.677)	(1.552)	6.250	(1.623)	(1.498)	(1.373)	(1.248)
5.875	(0.765)	(0.640)	(0.515)	(0.390)	6.750	(2.108)	(1.983)	(1.858)	(1.733)	6.375	(1.743)	(1.618)	(1.493)	(1.368)
6.000	(1.067)	(0.942)	(0.817)	(0.692)	6.875	(2.258)	(2.133)	(2.008)	(1.883)					
6.125	(1.370)	(1.245)	(1.120)	(0.995)										

  

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	2.782	2.907	3.032	3.157	5.625	0.842	0.967	1.092	1.217	5.375	2.011	2.136	2.261	2.386
5.000	2.489	2.614	2.739	2.864	5.750	0.550	0.675	0.800	0.925	5.500	1.613	1.738	1.863	1.988
5.125	2.195	2.320	2.445	2.570	5.875	0.259	0.384	0.509	0.634	5.625	1.215	1.340	1.465	1.590
5.250	1.882	2.007	2.132	2.257	6.000	(0.009)	0.116	0.241	0.366	5.750	0.821	0.946	1.071	1.196
5.375	1.542	1.667	1.792	1.917	6.125	(0.305)	(0.180)	(0.055)	0.070	5.875	0.431	0.556	0.681	0.806
5.500	1.202	1.327	1.452	1.577	6.375	(0.535)	(0.410)	(0.285)	(0.160)	6.000	0.042	0.167	0.292	0.417
5.625	0.862	0.987	1.112	1.237	6.500	(0.738)	(0.613)	(0.488)	(0.363)	6.125	(0.347)	(0.222)	(0.097)	0.028
5.750	0.538	0.663	0.788	0.913	6.625	(0.927)	(0.802)	(0.677)	(0.552)	6.250	(0.623)	(0.498)	(0.373)	(0.248)
5.875	0.235	0.360	0.485	0.610	6.750	(1.108)	(0.983)	(0.858)	(0.733)	6.375	(0.743)	(0.618)	(0.493)	(0.368)
6.000	(0.067)	0.058	0.183	0.308	6.875	(1.258)	(1.133)	(1.008)	(0.883)					
6.125	(0.370)	(0.245)	(0.120)	0.005										

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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	CONVENTIONAL LPMI PREMIUM TO BE DETERMINED BY MI CERTIFICATE
No Escrow (CA) 0.125	\$60k - \$74k 0.875	2) Loans to first-time homebuyers with qualifying income <=100% of area median income (AMI) or 120% AMI in high-cost areas	
No Escrow (NY-80%Max) 0.000	25 year price same as 30	3) Loan meeting Duty to Serve requirements. (Purchase and limited cash-out refinances, principal residences with total qualifying income <= AMI)	MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75
20 Yr HB (to 20 yr price) 2.000	<b>TEMPORARY BUYDOWNS AVAILABLE</b>	Waiver does not apply to Standard Adjustments, Loan Amount Adjustments or State Adjustors	
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	2.656	2.781	2.906	3.031	5.000	3.206	3.331	3.456	3.581	5.000	3.431	3.556	3.681	3.806
5.125	2.406	2.531	2.656	2.781	5.125	3.031	3.156	3.281	3.406	5.125	3.181	3.306	3.431	3.556
5.250	1.144	1.269	1.394	1.519	5.250	1.694	1.819	1.944	2.069	5.250	2.019	2.144	2.269	2.394
5.375	0.744	0.869	0.994	1.119	5.375	1.364	1.489	1.614	1.739	5.375	1.619	1.744	1.869	1.994
5.490	0.279	0.404	0.529	0.654	5.490	0.979	1.104	1.229	1.354	5.490	1.154	1.279	1.404	1.529
5.500	0.219	0.344	0.469	0.594	5.500	0.919	1.044	1.169	1.294	5.500	1.094	1.219	1.344	1.469
5.625	(0.006)	0.119	0.244	0.369	5.625	0.594	0.719	0.844	0.969	5.625	0.869	0.994	1.119	1.244
5.750	(1.388)	(1.263)	(1.138)	(1.013)	5.750	(0.362)	(0.237)	(0.112)	0.013	5.750	(0.463)	(0.338)	(0.213)	(0.088)
5.875	(1.613)	(1.488)	(1.363)	(1.238)	5.875	(0.563)	(0.438)	(0.313)	(0.188)	5.875	(0.688)	(0.563)	(0.438)	(0.313)
5.990	(2.003)	(1.878)	(1.753)	(1.628)	5.990	(0.927)	(0.802)	(0.677)	(0.552)	5.990	(1.078)	(0.953)	(0.828)	(0.703)
6.000	(2.063)	(1.938)	(1.813)	(1.688)	6.000	(0.987)	(0.862)	(0.737)	(0.612)	6.000	(1.138)	(1.013)	(0.888)	(0.763)
6.125	(2.162)	(2.037)	(1.912)	(1.787)	6.125	(1.263)	(1.138)	(1.013)	(0.888)	6.125	(1.238)	(1.113)	(0.987)	(0.862)
6.250	(2.649)	(2.524)	(2.399)	(2.274)	6.250	(1.644)	(1.519)	(1.394)	(1.269)	6.250	(1.819)	(1.694)	(1.569)	(1.444)
6.375	(2.794)	(2.669)	(2.544)	(2.419)	6.375	(1.694)	(1.569)	(1.444)	(1.319)	6.375	(1.919)	(1.794)	(1.669)	(1.544)
6.490	(3.034)	(2.909)	(2.784)	(2.659)	6.490	(1.984)	(1.859)	(1.734)	(1.609)	6.490	(2.159)	(2.034)	(1.909)	(1.784)
6.500	(3.094)	(2.969)	(2.844)	(2.719)	6.500	(2.044)	(1.919)	(1.794)	(1.669)	6.500	(2.219)	(2.094)	(1.969)	(1.844)
6.625	(3.144)	(3.019)	(2.894)	(2.769)	6.625	(2.219)	(2.094)	(1.969)	(1.844)	6.625	(2.269)	(2.144)	(2.019)	(1.894)
6.750	(4.331)	(4.206)	(4.081)	(3.956)	6.750	(3.781)	(3.656)	(3.531)	(3.406)	6.750	(3.456)	(3.331)	(3.206)	(3.081)
6.875	(4.481)	(4.356)	(4.231)	(4.106)	6.875	(3.856)	(3.731)	(3.606)	(3.481)	6.875	(3.606)	(3.481)	(3.356)	(3.231)
6.990	(4.306)	(4.181)	(4.056)	(3.931)	6.990	(3.476)	(3.351)	(3.226)	(3.101)	6.990	(3.531)	(3.406)	(3.281)	(3.156)
7.000	(4.431)	(4.306)	(4.181)	(4.056)	7.000	(3.601)	(3.476)	(3.351)	(3.226)	7.000	(3.656)	(3.531)	(3.406)	(3.281)
7.125	(4.406)	(4.281)	(4.156)	(4.031)	7.125	(3.906)	(3.781)	(3.656)	(3.531)	7.125	(3.631)	(3.506)	(3.381)	(3.256)
7.250	(3.531)	(3.406)	(3.281)	(3.156)	7.250	(3.156)	(3.031)	(2.906)	(2.781)	7.250	(2.756)	(2.631)	(2.506)	(2.381)
7.375	(3.856)	(3.731)	(3.606)	(3.481)	7.375	(3.356)	(3.231)	(3.106)	(2.981)	7.375	(3.081)	(2.956)	(2.831)	(2.706)
7.490	(3.756)	(3.631)	(3.506)	(3.381)	7.490	(3.256)	(3.131)	(3.006)	(2.881)	7.490	(2.981)	(2.856)	(2.731)	(2.606)
7.500	(3.881)	(3.756)	(3.631)	(3.506)	7.500	(3.381)	(3.256)	(3.131)	(3.006)	7.500	(3.106)	(2.981)	(2.856)	(2.731)
7.625	(3.851)	(3.726)	(3.601)	(3.476)	7.625	(3.351)	(3.226)	(3.101)	(2.976)	7.625	(3.076)	(2.951)	(2.826)	(2.701)

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	2.019	2.144	2.269	2.394	5.250	2.194	2.319	2.444	2.569	5.000	3.831	3.956	4.081	4.206
5.375	1.369	1.494	1.619	1.744	5.375	1.614	1.739	1.864	1.989	5.125	3.656	3.781	3.906	4.031
5.490	0.969	1.094	1.219	1.344	5.490	1.294	1.419	1.544	1.669	5.250	2.319	2.444	2.569	2.694
5.500	0.844	0.969	1.094	1.219	5.500	1.169	1.294	1.419	1.544	5.375	1.989	2.114	2.239	2.364
5.625	0.619	0.744	0.869	0.994	5.625	0.844	0.969	1.094	1.219	5.490	1.604	1.729	1.854	1.979
5.750	(0.263)	(0.138)	(0.013)	0.112	5.750	0.388	0.513	0.638	0.763	5.500	1.544	1.669	1.794	1.919
5.875	(0.612)	(0.487)	(0.362)	(0.237)	5.875	0.063	0.188	0.313	0.438	5.625	1.219	1.344	1.469	1.594
5.990	(0.938)	(0.813)	(0.688)	(0.563)	5.990	(0.237)	(0.112)	0.013	0.138	5.750	0.262	0.387	0.512	0.637
6.000	(1.063)	(0.938)	(0.813)	(0.688)	6.000	(0.362)	(0.237)	(0.112)	0.013	5.875	0.063	0.188	0.313	0.438
6.125	(1.162)	(1.037)	(0.912)	(0.787)	6.125	(0.638)	(0.513)	(0.388)	(0.263)	5.990	(0.303)	(0.178)	(0.053)	0.072
6.250	(1.694)	(1.569)	(1.444)	(1.319)	6.250	(1.019)	(0.894)	(0.769)	(0.644)	6.000	(0.363)	(0.238)	(0.113)	0.012
6.375	(1.794)	(1.669)	(1.544)	(1.419)	6.375	(1.069)	(0.944)	(0.819)	(0.694)	6.125	(0.588)	(0.463)	(0.338)	(0.213)
6.490	(1.969)	(1.844)	(1.719)	(1.594)	6.490	(1.294)	(1.169)	(1.044)	(0.919)	6.250	(1.019)	(0.894)	(0.769)	(0.644)
6.500	(2.094)	(1.969)	(1.844)	(1.719)	6.500	(1.419)	(1.294)	(1.169)	(1.044)	6.375	(1.069)	(0.944)	(0.819)	(0.694)
6.625	(2.019)	(1.894)	(1.769)	(1.644)	6.625	(1.469)	(1.344)	(1.219)	(1.094)	6.490	(1.359)	(1.234)	(1.109)	(0.984)
6.750	(3.206)	(3.081)	(2.956)	(2.831)	6.750	(3.031)	(2.906)	(2.781)	(2.656)	6.500	(1.419)	(1.294)	(1.169)	(1.044)
6.875	(3.356)	(3.231)	(3.106)	(2.981)	6.875	(3.106)	(2.981)	(2.856)	(2.731)	6.625	(1.594)	(1.469)	(1.344)	(1.219)
6.990	(3.056)	(2.931)	(2.806)	(2.681)	6.990	(2.601)	(2.476)	(2.351)	(2.226)	6.750	(3.156)	(3.031)	(2.906)	(2.781)
7.000	(3.181)	(3.056)	(2.931)	(2.806)	7.000	(2.726)	(2.601)	(2.476)	(2.351)	6.875	(3.231)	(3.106)	(2.981)	(2.856)

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	2.394	2.519	2.644	2.769	5.250	2.594	2.719	2.844	2.969	5.000	2.594	2.719	2.844	2.969
5.375	1.744	1.869	1.994	2.119	5.375	2.014	2.139	2.264	2.389	5.625	2.369	2.494	2.619	2.744
5.490	1.344	1.469	1.594	1.719	5.490	1.694	1.819	1.944	2.069	5.750	1.037	1.162	1.287	1.412
5.500	1.219	1.344	1.469	1.594	5.500	1.569	1.694	1.819	1.944	5.875	0.313	0.438	0.563	0.688
5.625	0.994	1.119	1.244	1.369	5.625	1.244	1.369	1.494	1.619	5.990	(0.078)	0.047	0.172	0.297
5.750	0.162	0.287	0.412	0.537	5.750	0.787	0.912	1.037	1.162	6.000	(0.138)	(0.013)	0.112	0.237
5.875	(0.188)	(0.063)	0.063	0.188	5.875	0.463	0.588	0.713	0.838	6.125	(0.237)	(0.112)	0.013	0.138
5.990	(0.513)	(0.388)	(0.263)	(0.138)	5.990	0.162	0.287	0.412	0.537	6.250	(0.819)	(0.694)	(0.569)	(0.444)
6.000	(0.638)	(0.513)	(0.388)	(0.263)	6.000	0.037	0.162	0.287	0.412	6.375	(0.919)	(0.794)	(0.669)	(0.544)
6.125	(0.737)	(0.612)	(0.487)	(0.362)	6.125	(0.188)	(0.063)	0.063	0.188	6.490	(1.159)	(1.034)	(0.909)	(0.784)
6.250	(1.319)	(1.194)	(1.069)	(0.944)	6.250	(0.619)	(0.494)	(0.369)	(0.244)	6.500	(1.219)	(1.094)	(0.969)	(0.844)
6.375	(1.419)	(1.294)	(1.169)	(1.044)	6.375	(0.669)	(0.544)	(0.419)	(0.294)	6.625	(1.269)	(1.144)	(1.019)	(0.894)

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
4.250	3.224	3.349	3.474	3.599	4.500	4.094	4.219	4.344	4.469	5.875	(1.113)	(0.987)	(0.862)	(0.737)
4.375	2.708	2.833	2.958	3.083	4.625	3.969	4.094	4.219	4.344	5.990	(1.503)	(1.378)	(1.253)	(1.128)
4.500	2.153	2.278	2.403	2.528	4.750	2.125	2.250	2.375	2.500	6.000	(1.563)	(1.438)	(1.313)	(1.188)
4.625	1.750	1.875	2.000	2.125	4.875	1.750	1.875	2.000	2.125	6.125	(1.662)	(1.537)	(1.412)	(1.287)
4.750	2.095	2.220	2.345	2.470	5.000	1.625	1.750	1.875	2.000	6.250	(2.194)	(2.069)	(1.944)	(1.819)
4.875	1.564	1.689	1.814	1.939	5.125	1.500	1.625	1.750	1.875	6.375	(2.294)	(2.169)	(2.044)	(1.919)
4.990	1.112	1.237	1.362	1.487	5.250	0.781	0.906	1.031	1.156	6.490	(2.534)	(2.409)	(2.284)	(2.159)
5.000	1.067	1.192	1.317	1.442	5.375	0.281	0.406	0.531	0.656	6.500	(2.594)	(2.469)	(2.344)	(2.219)
5.125	0.675	0.800	0.925	1.050	5.500	0.156	0.281	0.406	0.531	6.625	(2.644)	(2.519)	(2.394)	(2.269)
5.250	0.790	0.915	1.040	1.165						6.750	(3.831)	(3.706)	(3.581)	(3.456)
5.375	0.290	0.415	0.540	0.665						6.875	(3.981)	(3.856)	(3.731)	(3.606)
5.500	(0.261)	(0.136)	(0.011)	0.114						6.990	(3.806)	(3.681)	(3.556)	(3.431)

**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	
<b>PURCHASE</b>										
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	
<b>Rate/Term Refinance</b>										
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	
<b>Cash-Out Refinance</b>										
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	
<b>Loan Amounts</b>										
<=\$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	
<b>Feature</b>										
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	
<b>DTI</b>										
≤ 43.00	0.000	<b>MAX PREMIUM AFTER ALL ADJUSTMENTS IS (1.50)</b>								
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
6.375	0.063	0.213	0.513	6.375	1.313	1.463	1.763
6.500	(0.563)	(0.413)	(0.113)	6.500	0.688	0.838	1.138
6.625	(1.124)	(0.974)	(0.674)	6.625	0.126	0.276	0.576
6.750	(1.563)	(1.413)	(1.113)	6.750	(0.313)	(0.163)	0.138
6.875	(2.188)	(2.038)	(1.738)	6.875	(0.938)	(0.788)	(0.488)
7.000	(2.688)	(2.538)	(2.238)	7.000	(1.438)	(1.288)	(0.988)
7.125	(3.188)	(3.038)	(2.738)	7.125	(1.938)	(1.788)	(1.488)
7.250	(3.688)	(3.538)	(3.238)	7.250	(2.438)	(2.288)	(1.988)
7.375	(4.125)	(3.975)	(3.675)	7.375	(2.875)	(2.725)	(2.425)
7.500	(4.500)	(4.350)	(4.050)	7.500	(3.250)	(3.100)	(2.800)
7.625	(4.875)	(4.725)	(4.425)	7.625	(3.625)	(3.475)	(3.175)
7.750	(5.250)	(5.100)	(4.800)	7.750	(4.000)	(3.850)	(3.550)
7.875	(5.625)	(5.475)	(5.175)	7.875	(4.375)	(4.225)	(3.925)
8.000	(6.000)	(5.850)	(5.550)	8.000	(4.750)	(4.600)	(4.300)
8.125	(6.250)	(6.100)	(5.800)	8.125	(5.000)	(4.850)	(4.550)
8.250	(6.500)	(6.350)	(6.050)	8.250	(5.250)	(5.100)	(4.800)
8.375	(6.750)	(6.600)	(6.300)	8.375	(5.500)	(5.350)	(5.050)
8.500	(6.938)	(6.788)	(6.488)	8.500	(5.688)	(5.538)	(5.238)
8.625	(7.125)	(6.975)	(6.675)	8.625	(5.875)	(5.725)	(5.425)

**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



## ELITE ACCESS PROGRAMS

30 YEAR FIXED FULL/ALT DOC			
RATE	15 Day	30 DAY	45 DAY
8.250	(4.875)	(4.725)	(4.425)
8.125	(4.625)	(4.475)	(4.175)
8.000	(4.375)	(4.225)	(3.925)
7.875	(4.125)	(3.975)	(3.675)
7.750	(3.875)	(3.725)	(3.425)
7.625	(3.625)	(3.475)	(3.175)
7.490	(3.375)	(3.225)	(2.925)
7.375	(3.125)	(2.975)	(2.675)
7.250	(2.938)	(2.788)	(2.488)
7.125	(2.656)	(2.506)	(2.206)
6.990	(2.219)	(2.069)	(1.769)
6.875	(1.719)	(1.569)	(1.269)
6.750	(1.219)	(1.069)	(0.769)
6.625	(0.563)	(0.413)	(0.113)
6.490	0.188	0.338	0.638
6.375	0.813	0.963	1.263
6.250	1.438	1.588	1.888

30 YEAR FIXED DSCR			
RATE	15 Day	30 DAY	45 DAY
8.125	(5.313)	(5.163)	(5.013)
8.000	(5.125)	(4.975)	(4.825)
7.875	(4.875)	(4.725)	(4.575)
7.750	(4.625)	(4.475)	(4.325)
7.625	(4.313)	(4.163)	(4.013)
7.490	(4.313)	(4.163)	(4.013)
7.375	(3.688)	(3.538)	(3.388)
7.250	(3.375)	(3.225)	(3.075)
7.125	(3.063)	(2.913)	(2.763)
6.990	(2.563)	(2.413)	(2.263)
6.875	(1.938)	(1.788)	(1.638)
6.750	(1.313)	(1.163)	(1.013)
6.625	(0.563)	(0.413)	(0.263)
6.490	0.188	0.338	0.488
6.375	0.938	1.088	1.238
6.250	1.688	1.838	1.988
6.125	2.438	2.588	2.738

**MAX PRICE AFTER ALL ADJUSTMENTS IS (2.625)**

**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									
	<=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)	0.625	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 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		
<b>DSCR Plus &gt;1.00-1.24*</b>	<b>(0.750)</b>	<b>(0.500)</b>	<b>(0.500)</b>	<b>(0.375)</b>	<b>(0.250)</b>	<b>(0.250)</b>	<b>(0.125)</b>	<b>N/A</b>	<b>N/A</b>	<b>Loan Level Price Adjusters (DSCR)</b>	
<b>DSCR Plus &gt;=1.25*</b>	<b>(0.500)</b>	<b>(0.500)</b>	<b>(0.500)</b>	<b>(0.500)</b>	<b>(0.500)</b>	<b>(0.250)</b>	<b>(0.125)</b>	<b>N/A</b>	<b>N/A</b>	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						

**STATE ADJUSTMENTS (Not Applicable to Jumbo or Expanded Plus Product)**

		<b>Adjustment</b>
<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, NV	<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

<b>FEES</b>		<b>FEE BUYOUT</b>	<b>LOCK EXTENSIONS / RELOCKS</b>	
<b>Flood:</b>	\$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	<b>1 Day</b> <b>FREE</b>	
<b>TX Atty Fee(TX Purchase only):</b>	\$150		<b>2-7 Days</b> <b>0.125</b>	
<b>TX Atty Fee(TX Refinance only):</b>	\$150		<b>8-15 Days</b> <b>0.250</b>	
<b>TX Atty Fee(TX Equity only):</b>	\$250		<b>16-30 Days</b> <b>0.500</b>	
<b>TX Atty Fee(TX IRRRL only):</b>	\$100		<b>ALL RELOCKS</b> <b>0.250</b>	
<b>CA Funding Fee (conventional only)</b>	\$100		All lock extensions and relocks should be requested through the HomeBridge website	
<b>Tax Service Fee (conventional only)</b>	\$68		<b>LONG TERM LOCKS</b>	
<b>FHA Streamline</b>	\$595		<b>90 DAY</b>	<b>0.50</b>
<b>VA IRRRLS</b>	\$595		<b>120 DAY</b>	<b>1.25</b>
<b>Underwriting/Commitment Fee:</b>	\$1,025		Add to 60 day price / FNMA/FHLMC/GNMA Purchases Only	
<b>Access/Elite Access</b>	\$1,495	<b>AVERAGE PRIME OFFER RATE (APOR)</b>		
( Access/Elite Access/Jumbo Elite & Jumbo Gold fees cannot be bought out)		<b>30 YEAR</b>		
<b>Underwriting Fee w/ HELOC 2nd</b>	\$1,295	<b>15 YEAR</b>		

<b>LOCK DESK INFO</b>	<b>BROKER COMPENSATION</b>							
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**

<b>New Files</b>	<a href="https://portalpath.homebridgewholesale.com">https://portalpath.homebridgewholesale.com</a>
<b>Website</b>	<a href="http://www.homebridgewholesale.com">http://www.homebridgewholesale.com</a>
<b>FHA ID Number</b>	7811300883
<b>VA ID Number</b>	5597800605

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

Mortgagee Clause	<b>Homeowners Insurance (Including Hazard, Flood, Wind, Hall, etc.)</b> ServiceMac, LLC ISAOA ATIMA PO Box 29411 Phoenix, AZ 85038-9411
Mortgagee Clause	<b>Title Insurance and Closing Protection Letter</b> 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%	(1.285)	(1.160)
7.250%	(1.160)	(1.035)
7.125%	(1.035)	(0.910)
7.000%	(0.785)	(0.660)
6.875%	(0.410)	(0.285)
6.750%	(0.160)	(0.035)
6.625%	0.090	0.215
6.500%	0.465	0.590
6.375%	0.965	1.090
6.250%	1.590	1.715

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