

WHOLESALE RATESHEET

FHA LOAN PROGRAMS FICO 641+

FHA 30YR / 25YR / 20YR FIXED FICO 641+					FHA 30YR FIXED HIGH BALANCE FICO 641+					FHA 15YR FIXED FICO 641+				
F30F / F25F / F20F					H30F					F15F				
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
5.625	-5.712	-5.556	-5.556	-5.400	5.625	-1.512	-1.356	-1.356	-1.200	4.625	-3.916	-3.823	-3.823	-3.713
5.500	-5.450	-5.294	-5.294	-5.138	5.500	-1.250	-1.094	-1.094	-0.938	4.500	-3.695	-3.602	-3.602	-3.492
5.375	-5.158	-5.002	-5.002	-4.846	5.375	-0.958	-0.802	-0.802	-0.646	4.375	-3.480	-3.387	-3.387	-3.277
5.250	-4.852	-4.696	-4.696	-4.540	5.250	-3.558	-3.402	-3.402	-3.246	4.250	-3.260	-3.167	-3.167	-3.057
5.125	-4.908	-4.768	-4.768	-4.611	5.125	-3.614	-3.474	-3.474	-3.317	4.125	-3.321	-3.227	-3.227	-3.133
5.000	-4.613	-4.473	-4.473	-4.316	5.000	-3.319	-3.179	-3.179	-3.022	4.000	-3.105	-3.011	-3.011	-2.917
4.875	-4.308	-4.168	-4.168	-4.011	4.875	-3.014	-2.874	-2.874	-2.717	3.875	-2.776	-2.682	-2.682	-2.588
4.750	-3.975	-3.835	-3.835	-3.678	4.750	-2.681	-2.541	-2.541	-2.384	3.750	-2.415	-2.321	-2.321	-2.227
4.625	-3.581	-3.441	-3.441	-3.308	4.625	-2.506	-2.366	-2.366	-2.233	3.625	-1.404	-1.310	-1.310	-1.216
4.500	-3.224	-3.084	-3.084	-2.951	4.500	-2.149	-2.009	-2.009	-1.876	3.500	-1.043	-0.949	-0.949	-0.855
4.375	-2.857	-2.717	-2.717	-2.584	4.375	-1.782	-1.642	-1.642	-1.509	3.375	-0.682	-0.588	-0.588	-0.494
4.250	-2.472	-2.332	-2.332	-2.199	4.250	-1.397	-1.257	-1.257	-1.124	3.250	-0.321	-0.227	-0.227	-0.133
4.125	-1.634	-1.525	-1.525	-1.416	4.125	-0.684	-0.575	-0.575	-0.466	3.125	1.518	1.596	1.596	1.659
4.000	-1.248	-1.139	-1.139	-1.030	4.000	-0.298	-0.189	-0.189	-0.080	3.000	1.879	1.957	1.957	2.020
3.875	-0.848	-0.739	-0.739	-0.630	3.875	0.102	0.211	0.211	0.320	2.875	2.240	2.318	2.318	2.381

FHA PRICE ADJUSTMENTS FICO 641+	
Loan Amt > \$200,000	0.000
Loan Amt \$150,000 - \$200,000	0.250
Loan Amt \$100,000 - \$149,999	0.625
Loan Amt \$60,000 - \$99,999	1.500
Loan Amt < \$60,000	2.000
FICO 675+	-0.250
3-4 Units	0.750
Manufactured Housing	1.000
DTI >50	0.250
Hi-Balance in CA	0.125
MAX REBATE (-5.500)	
ANNOUNCEMENT	
Broker Disclosed LEs Accepted	
Order a 4506-T on your own.	

LOCK EXTENSION COSTS		PRODUCT FEATURES
7 DAY (CTC only)	0.062	* Premier FHA Experts
10 DAY	0.125	* Max LTV of 96.5%
15 DAY	0.250	* Debt to income ratio determined by AUS
MAX 30 DAYS		
LOCK EXPIRATION DATE		* Ginnie Mae direct issuer
15 - Day	8/30/2018	NOTE
30 - Day	9/14/2018	The prices reflected on this Rate Sheet are "Indication Only" and are subject to change. Please refer to the Broker IQ Pricing Engine for true, live pricing.
45 - Day	9/29/2018	
60 - Day	10/14/2018	
INDICES		
PRIME	5.000	
1-YR LIBOR	2.814	
1-YR TREASURY CMT	2.440	
LOAN FEES		
\$399 Underwriting Fee, except NC \$99, NJ & IA \$0 Buyout		
Lender Fee option available when pricing in BrokerIQ		
Tax Service Fee: \$85		



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WHOLESALE RATESHEET

FHA LOAN PROGRAMS FICO < 641

FHA 30YR / 25YR / 20YR FIXED FICO < 641 F30F / F25F / F20F					FHA 30YR FIXED HIGH BALANCE FICO < 641 H30F					FHA 15YR FIXED FICO < 641 F15F				
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
5.625	-4.985	-4.829	-4.829	-4.673	5.625	-0.885	-0.729	-0.729	-0.573	4.625	-3.239	-3.146	-3.146	-3.036
5.500	-4.723	-4.567	-4.567	-4.411	5.500	-0.623	-0.467	-0.467	-0.311	4.500	-3.018	-2.925	-2.925	-2.815
5.375	-4.431	-4.275	-4.275	-4.119	5.375	-0.331	-0.175	-0.175	-0.019	4.375	-2.803	-2.710	-2.710	-2.600
5.250	-4.125	-3.969	-3.969	-3.813	5.250	-2.931	-2.775	-2.775	-2.619	4.250	-2.583	-2.490	-2.490	-2.380
5.125	-4.181	-4.041	-4.041	-3.884	5.125	-2.987	-2.847	-2.847	-2.690	4.125	-2.644	-2.550	-2.550	-2.456
5.000	-3.886	-3.746	-3.746	-3.589	5.000	-2.692	-2.552	-2.552	-2.395	4.000	-2.428	-2.334	-2.334	-2.240
4.875	-3.581	-3.441	-3.441	-3.284	4.875	-2.387	-2.247	-2.247	-2.090	3.875	-2.099	-2.005	-2.005	-1.911
4.750	-3.248	-3.108	-3.108	-2.951	4.750	-2.054	-1.914	-1.914	-1.757	3.750	-1.738	-1.644	-1.644	-1.550
4.625	-2.854	-2.714	-2.714	-2.581	4.625	-1.879	-1.739	-1.739	-1.606	3.625	-0.727	-0.633	-0.633	-0.539
4.500	-2.497	-2.357	-2.357	-2.224	4.500	-1.522	-1.382	-1.382	-1.249	3.500	-0.366	-0.272	-0.272	-0.178
4.375	-2.130	-1.990	-1.990	-1.857	4.375	-1.155	-1.015	-1.015	-0.882	3.375	-0.005	0.089	0.089	0.183
4.250	-1.745	-1.605	-1.605	-1.472	4.250	-0.770	-0.630	-0.630	-0.497	3.250	0.221	0.315	0.315	0.409
4.125	-0.907	-0.798	-0.798	-0.689	4.125	-0.057	0.052	0.052	0.161	3.125	1.793	1.871	1.871	1.934
4.000	-0.521	-0.412	-0.412	-0.303	4.000	0.329	0.438	0.438	0.547	3.000	2.243	2.321	2.321	2.384
3.875	-0.121	-0.012	-0.012	0.097	3.875	0.729	0.838	0.838	0.947	2.875	2.666	2.744	2.744	2.807

FHA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 620 - 640	0.000
Loan Amt \$150,000 - \$200,000	0.250	FICO 600 - 619	0.750
Loan Amt \$100,000 - \$149,999	0.625	FICO 580 - 599	0.750
Loan Amt \$60,000 - \$99,999	1.500	FICO 560 - 579	1.250
Loan Amt < \$60,000	2.000	FICO < 560	1.250
		Non Traditional Credit	1.000
		3-4 Units	0.750
		Manufactured Home	1.000
		DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)			

LOAN FEES	NOTE
<p>\$399 Underwriting Fee, except NC \$99, NJ & IA \$0 Buyout Lender Fee option available when pricing in BrokerIQ</p> <p>Tax Service Fee: \$85</p>	<p>The prices reflected on this Rate Sheet are "Indication Only" and are subject to change. Please refer to the Broker IQ Pricing Engine for true, live pricing.</p>

PRODUCT FEATURES
* Premier FHA Experts
* Max LTV of 96.5%
* Min FICO 500 (90% max)
* Min FICO 580 (96.5% max)
* Debt to income ratio determined by AUS
* Ginnie Mae direct issuer

ANNOUNCEMENT



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WHOLESALE RATESHEET

FHA STREAMLINE LOAN PROGRAMS

FHA 30YR FIXED and FHA 25YR FIXED F30FSR/F25FSR					FHA 30YR FIXED HIGH BALANCE H30FSR					FHA 15YR FIXED F15FSR				
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
5.500	-4.468	-4.312	-4.312	-4.156	5.500	-0.276	-0.120	-0.120	0.036	4.250	-2.734	-2.641	-2.641	-2.531
5.375	-4.223	-4.067	-4.067	-3.911	5.375	-0.070	0.086	0.086	0.242	4.125	-2.781	-2.687	-2.687	-2.593
5.250	-3.967	-3.811	-3.811	-3.655	5.250	-2.772	-2.616	-2.616	-2.460	4.000	-2.464	-2.370	-2.370	-2.276
5.125	-3.845	-3.705	-3.705	-3.548	5.125	-2.418	-2.278	-2.278	-2.121	3.875	-2.136	-2.042	-2.042	-1.948
5.000	-3.604	-3.464	-3.464	-3.307	5.000	-2.212	-2.072	-2.072	-1.915	3.750	-1.798	-1.704	-1.704	-1.610
4.875	-3.354	-3.214	-3.214	-3.057	4.875	-2.007	-1.867	-1.867	-1.710	3.625	-0.772	-0.678	-0.678	-0.584
4.750	-3.080	-2.940	-2.940	-2.783	4.750	-1.813	-1.673	-1.673	-1.516	3.500	-0.437	-0.343	-0.343	-0.249
4.625	-2.487	-2.347	-2.347	-2.214	4.625	-1.074	-0.934	-0.934	-0.801	3.375	-0.087	0.007	0.007	0.101
4.500	-2.185	-2.045	-2.045	-1.912	4.500	-0.900	-0.760	-0.760	-0.627	3.250	0.272	0.366	0.366	0.460
4.375	-1.878	-1.738	-1.738	-1.605	4.375	-0.726	-0.586	-0.586	-0.453	3.125	2.102	2.180	2.180	2.243
4.250	-1.562	-1.422	-1.422	-1.289	4.250	-0.547	-0.407	-0.407	-0.274	3.000	2.470	2.548	2.548	2.611
4.125	-0.499	-0.390	-0.390	-0.281	4.125	0.509	0.618	0.618	0.727	2.875	2.808	2.886	2.886	2.949
4.000	-0.182	-0.073	-0.073	0.036	4.000	0.686	0.795	0.795	0.904	2.750	3.160	3.238	3.238	3.301
3.875	0.146	0.255	0.255	0.364	3.875	0.978	1.087	1.087	1.196					
3.750	0.484	0.593	0.593	0.702	3.750	1.300	1.409	1.409	1.518					

FHA PRICE ADJUSTMENTS	
Loan Amt > \$200,000	0.000
Loan Amt \$100,000 - \$200,000	0.250
Loan Amt \$65,000 - \$99,999	0.625
Loan Amt \$50,000 - \$64,999	1.500
Loan Amt < \$50,000	2.000
3-4 Units	0.750
Manufactured Housing	1.000
Non-Owner	0.750
MAX REBATE Streamline (-5.500)	
ANNOUNCEMENT	

LOAN FEES
\$399 Underwriting Fee, except NC \$99, NJ & IA \$0 Buyout Lender Fee option available when pricing in BrokerIQ
Tax Service Fee: \$85

NOTE
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PRODUCT FEATURES
* Premier FHA Experts
* Min FICO 500 (125% max based on original app. value)
* Max CLTV of 125%
* Debt to income ratio determined by AUS
* No income or Appraisal on Streamline Refi
* Ginnie Mae direct issuer



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WHOLESALE RATESHEET

VA LOAN PROGRAMS FICO 641+

VA 30YR / 25YR / 20YR FIXED FICO 641+ V30F / V25F / V20F					VA 15YR FIXED FICO 641+ V15F					VA 30YR FIXED HIGH BALANCE FICO 641+ H30FVA				
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
5.625	-5.286	-5.130	-5.130	-4.974	4.625	-2.771	-2.678	-2.678	-2.568	5.625	-1.386	-1.230	-1.230	-1.074
5.500	-5.068	-4.912	-4.912	-4.756	4.500	-2.597	-2.504	-2.504	-2.394	5.500	-1.168	-1.012	-1.012	-0.856
5.375	-4.823	-4.667	-4.667	-4.511	4.375	-2.423	-2.330	-2.330	-2.220	5.375	-0.923	-0.767	-0.767	-0.611
5.250	-4.567	-4.411	-4.411	-4.255	4.250	-2.244	-2.151	-2.151	-2.041	5.250	-3.573	-3.417	-3.417	-3.261
5.125	-4.445	-4.305	-4.305	-4.148	4.125	-2.173	-2.079	-2.079	-1.985	5.125	-3.451	-3.311	-3.311	-3.154
5.000	-4.204	-4.064	-4.064	-3.907	4.000	-1.996	-1.902	-1.902	-1.808	5.000	-3.210	-3.070	-3.070	-2.913
4.875	-3.954	-3.814	-3.814	-3.657	3.875	-1.704	-1.610	-1.610	-1.516	4.875	-2.960	-2.820	-2.820	-2.663
4.750	-3.680	-3.540	-3.540	-3.383	3.750	-1.382	-1.288	-1.288	-1.194	4.750	-2.686	-2.546	-2.546	-2.389
4.625	-3.087	-2.947	-2.947	-2.814	3.625	-0.169	-0.075	-0.075	0.019	4.625	-2.312	-2.172	-2.172	-2.039
4.500	-2.785	-2.645	-2.645	-2.512	3.500	0.144	0.238	0.238	0.332	4.500	-2.010	-1.870	-1.870	-1.737
4.375	-2.478	-2.338	-2.338	-2.205	3.375	0.440	0.534	0.534	0.628	4.375	-1.703	-1.563	-1.563	-1.430
4.250	-2.162	-2.022	-2.022	-1.889	3.250	0.733	0.827	0.827	0.921	4.250	-1.387	-1.247	-1.247	-1.114
4.125	-1.099	-0.990	-0.990	-0.881	3.125	2.778	2.856	2.856	2.919	4.125	-0.449	-0.340	-0.340	-0.231
4.000	-0.782	-0.673	-0.673	-0.564	3.000	3.071	3.149	3.149	3.212	4.000	-0.132	-0.023	-0.023	0.086
3.875	-0.454	-0.345	-0.345	-0.236	2.875	3.364	3.442	3.442	3.505	3.875	0.196	0.305	0.305	0.414

VA PRICE ADJUSTMENTS FICO 641+	
Loan Amt > \$200,000	0.000
Loan Amt \$150,000 - \$200,000	0.250
Loan Amt \$100,000 - \$149,999	0.625
Loan Amt \$60,000 - \$99,999	1.500
Loan Amt < \$60,000	2.000
FICO 675+	-0.250
Non traditional credit	1.000
3-4 Units	0.750
Manufactured Home	1.000
DTI >50	0.250
Hi-Balance in CA	0.125
MAX REBATE (-5.500)	
ANNOUNCEMENT	

LOAN FEES

\$399 Underwriting Fee,
except NC \$99, NJ & IA \$0
Buyout Lender Fee option available
when pricing in BrokerIQ

Tax Service Fee: \$85

NOTE

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WHOLESALE RATESHEET

VA LOAN PROGRAMS FICO < 641

VA 30YR / 25YR / 20YR FIXED FICO < 641 V30F / V25F / V20F					VA 15YR FIXED FICO < 641 V15F					VA 30YR FIXED HIGH BALANCE FICO < 641 H30FVA				
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
5.625	-4.521	-4.365	-4.365	-4.209	4.625	-2.056	-1.963	-1.963	-1.853	5.625	-0.286	-0.130	-0.130	0.026
5.500	-4.303	-4.147	-4.147	-3.991	4.500	-1.882	-1.789	-1.789	-1.679	5.500	-0.068	0.088	0.088	0.244
5.375	-4.058	-3.902	-3.902	-3.746	4.375	-1.708	-1.615	-1.615	-1.505	5.375	0.177	0.333	0.333	0.489
5.250	-3.802	-3.646	-3.646	-3.490	4.250	-1.529	-1.436	-1.436	-1.326	5.250	-2.473	-2.317	-2.317	-2.161
5.125	-3.680	-3.540	-3.540	-3.383	4.125	-1.458	-1.364	-1.364	-1.270	5.125	-2.351	-2.211	-2.211	-2.054
5.000	-3.439	-3.299	-3.299	-3.142	4.000	-1.281	-1.187	-1.187	-1.093	5.000	-2.110	-1.970	-1.970	-1.813
4.875	-3.189	-3.049	-3.049	-2.892	3.875	-0.989	-0.895	-0.895	-0.801	4.875	-1.860	-1.720	-1.720	-1.563
4.750	-2.915	-2.775	-2.775	-2.618	3.750	-0.667	-0.573	-0.573	-0.479	4.750	-1.586	-1.446	-1.446	-1.289
4.625	-2.322	-2.182	-2.182	-2.049	3.625	0.546	0.640	0.640	0.734	4.625	-1.212	-1.072	-1.072	-0.939
4.500	-2.020	-1.880	-1.880	-1.747	3.500	0.859	0.953	0.953	1.047	4.500	-0.910	-0.770	-0.770	-0.637
4.375	-1.713	-1.573	-1.573	-1.440	3.375	1.155	1.249	1.249	1.343	4.375	-0.603	-0.463	-0.463	-0.330
4.250	-1.397	-1.257	-1.257	-1.124	3.250	1.448	1.542	1.542	1.636	4.250	-0.287	-0.147	-0.147	-0.014
4.125	-0.334	-0.225	-0.225	-0.116	3.125	3.493	3.571	3.571	3.634	4.125	0.651	0.760	0.760	0.869
4.000	-0.017	0.092	0.092	0.201	3.000	3.786	3.864	3.864	3.927	4.000	0.968	1.077	1.077	1.186
3.875	0.311	0.420	0.420	0.529	2.875	4.079	4.157	4.157	4.220	3.875	1.296	1.405	1.405	1.514

VA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 620 - 640	0.000
Loan Amt \$150,000 - \$200,000	0.250	FICO 600 - 619	0.750
Loan Amt \$100,000 - \$149,999	0.625	FICO 580 - 599	0.750
Loan Amt \$60,000 - \$99,999	1.500	FICO 560 - 579	1.250
Loan Amt < \$60,000	2.000	FICO < 560	1.250
		Non Traditional Credit	1.000
		3-4 Units	0.750
		Manufactured Home	1.000
		DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)			
ANNOUNCEMENT			

LOAN FEES

\$399 Underwriting Fee,
except NC \$99, NJ & IA \$0
Buyout Lender Fee option available
when pricing in BrokerIQ

Tax Service Fee: \$85

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WHOLESALE RATESHEET

VA IRRRL LOAN PROGRAMS

VA 30YR FIXED and VA 25YR FIXED V30FIRRRL/V25FIRRRL					VA 15YR FIXED V15FIRRRL					VA 30YR FIXED HIGH BALANCE H30FVIRRRL				
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
5.500	-4.468	-4.312	-4.312	-4.156	4.625	-2.321	-2.228	-2.228	-2.118	5.500	-0.368	-0.212	-0.212	-0.056
5.375	-4.223	-4.067	-4.067	-3.911	4.500	-2.147	-2.054	-2.054	-1.944	5.375	-0.123	0.033	0.033	0.189
5.250	-3.967	-3.811	-3.811	-3.655	4.375	-1.973	-1.880	-1.880	-1.770	5.250	-2.773	-2.617	-2.617	-2.461
5.125	-3.845	-3.705	-3.705	-3.548	4.250	-1.794	-1.701	-1.701	-1.591	5.125	-2.651	-2.511	-2.511	-2.354
5.000	-3.604	-3.464	-3.464	-3.307	4.125	-1.723	-1.629	-1.629	-1.535	5.000	-2.410	-2.270	-2.270	-2.113
4.875	-3.354	-3.214	-3.214	-3.057	4.000	-1.546	-1.452	-1.452	-1.358	4.875	-2.160	-2.020	-2.020	-1.863
4.750	-3.080	-2.940	-2.940	-2.783	3.875	-1.254	-1.160	-1.160	-1.066	4.750	-1.886	-1.746	-1.746	-1.589
4.625	-2.487	-2.347	-2.347	-2.214	3.750	-0.932	-0.838	-0.838	-0.744	4.625	-1.512	-1.372	-1.372	-1.239
4.500	-2.185	-2.045	-2.045	-1.912	3.625	0.281	0.375	0.375	0.469	4.500	-1.210	-1.070	-1.070	-0.937
4.375	-1.878	-1.738	-1.738	-1.605	3.500	0.594	0.688	0.688	0.782	4.375	-0.903	-0.763	-0.763	-0.630
4.250	-1.562	-1.422	-1.422	-1.289	3.375	0.890	0.984	0.984	1.078	4.250	-0.587	-0.447	-0.447	-0.314
4.125	-0.499	-0.390	-0.390	-0.281	3.250	1.183	1.277	1.277	1.371	4.125	0.351	0.460	0.460	0.569
4.000	-0.182	-0.073	-0.073	0.036	3.125	3.228	3.306	3.306	3.369	4.000	0.668	0.777	0.777	0.886
3.875	0.146	0.255	0.255	0.364	3.000	3.521	3.599	3.599	3.662	3.875	0.996	1.105	1.105	1.214
3.750	0.484	0.593	0.593	0.702	2.875	3.814	3.892	3.892	3.955	3.750	1.334	1.443	1.443	1.552

VA PRICE ADJUSTMENTS	
Loan Amt > \$200,000	0.000
Loan Amt \$100,000 - \$200,000	0.250
Loan Amt \$65,000 - \$99,999	1.000
Loan Amt \$50,000 - \$64,999	1.500
Loan Amt < \$50,000	2.000
Manufactured Housing	1.000
Non Owner	0.750
3-4 Units	0.750
MAX REBATE (-5.500)	
ANNOUNCEMENT	

LOAN FEES
<p>\$399 Underwriting Fee, except NC \$99, NJ & IA \$0 Buyout Lender Fee option available when pricing in BrokerIQ</p> <p>Tax Service Fee: \$85</p>

NOTE
<p>The prices reflected on this Rate Sheet are "Indication Only" and are subject to change. Please refer to the Broker IQ Pricing Engine for true, live pricing.</p>



WHOLESALE RATESHEET

FHA 203K STANDARD, FHA 203K LIMITED LOAN PROGRAMS & FHA 203(b) REPAIR ESCROW

FHA 30YR 203K & 203(b) REPAIR ESCROW F30F203K, F30FRE, F30F203KFULL					FHA 30YR FIXED HIGH BAL 203K & REPAIR ESCROW H30F203K, H30FRE, H30F203KFULL				
Rate	45 Day	60 Day	_____	_____	Rate	45 Day	60 Day	_____	_____
5.500	-3.144	-2.988			5.500	0.856	1.012		
5.375	-2.852	-2.696			5.375	1.148	1.304		
5.250	-2.546	-2.390			5.250	-1.452	-1.296		
5.125	-2.618	-2.461			5.125	-1.524	-1.367		
5.000	-2.323	-2.166			5.000	-1.229	-1.072		
4.875	-2.018	-1.861			4.875	-0.924	-0.767		
4.750	-1.685	-1.528			4.750	-0.591	-0.434		
4.625	-1.291	-1.158			4.625	-0.416	-0.283		
4.500	-0.934	-0.801			4.500	-0.059	0.074		
4.375	-0.567	-0.434			4.375	0.308	0.441		
4.250	-0.182	-0.049			4.250	0.693	0.826		
4.125	0.625	0.734			4.125	1.375	1.484		
4.000	1.011	1.120			4.000	1.761	1.870		
3.875	1.411	1.520			3.875	2.161	2.270		
3.750	1.823	1.932			3.750	2.573	2.682		

FHA 203K, 203(b) PRICE ADJUSTMENTS			
Loan Amt > \$200,000	0.000	FICO 641+	0.000
Loan Amt \$150,000 - \$200,000	0.250	FICO 620 - 640	0.500
Loan Amt \$100,000 - \$149,999	0.625	FICO 600 - 619	1.000
Loan Amt \$60,000 - \$99,999	1.500	FICO 580 - 599	1.500
Loan Amt < \$60,000	2.000	FICO 560 - 579	2.000
		FICO < 560	2.500
Manual U/W	1.000		
3-4 Units	0.750		
FULL 203K	0.250		
MAX REBATE (-5.500)			

LOAN FEES

\$399 Underwriting Fee,
except NC \$99, NJ & IA \$0
Buyout Lender Fee option available
when pricing in BrokerIQ

Tax Service Fee: \$85

NOTE

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PRODUCT FEATURES

- * Min. FICO 500 (90% max) Min FICO 580 (96.5% max)
- * Max Debt to income ratio 49.99%
- * Owner Occupied Only
- * Cash Out Not Allowed
- * Ginnie Mae direct issuer



WHOLESALE RATESHEET

USDA LOAN PROGRAM FICO 641+

USDA 30YR FIXED FICO 641+ U30F641					USDA 30YR FIXED HIGH BALANCE FICO 641+ UH30F641				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.250	-3.590	-3.434	-3.434	-3.278	5.250	-2.496	-2.340	-2.340	-2.184
5.125	-3.646	-3.506	-3.506	-3.349	5.125	-2.552	-2.412	-2.412	-2.255
5.000	-3.351	-3.211	-3.211	-3.054	5.000	-2.257	-2.117	-2.117	-1.960
4.875	-3.046	-2.906	-2.906	-2.749	4.875	-1.952	-1.812	-1.812	-1.655
4.750	-2.713	-2.573	-2.573	-2.416	4.750	-1.619	-1.479	-1.479	-1.322
4.625	-2.319	-2.179	-2.179	-2.046	4.625	-1.444	-1.304	-1.304	-1.171
4.500	-1.962	-1.822	-1.822	-1.689	4.500	-1.087	-0.947	-0.947	-0.814
4.375	-1.595	-1.455	-1.455	-1.322	4.375	-0.720	-0.580	-0.580	-0.447
4.250	-1.210	-1.070	-1.070	-0.937	4.250	-0.335	-0.195	-0.195	-0.062
4.125	-0.372	-0.263	-0.263	-0.154	4.125	0.378	0.487	0.487	0.596
4.000	0.014	0.123	0.123	0.232	4.000	0.764	0.873	0.873	0.982
3.875	0.414	0.523	0.523	0.632	3.875	1.164	1.273	1.273	1.382
3.750	0.826	0.935	0.935	1.044	3.750	1.576	1.685	1.685	1.794
3.625	2.046	2.124	2.124	2.202	3.625	8.046	8.124	8.124	8.202
3.500	2.457	2.535	2.535	2.613	3.500	8.457	8.535	8.535	8.613

USDA PRICE ADJUSTMENTS FICO 641+			
Loan Amt > \$200,000	0.000		
Loan Amt \$150,000 - \$200,000	0.000		
Loan Amt \$100,000 - \$149,999	0.000		
Loan Amt \$60,000 - \$99,999	1.000		
Loan Amt < \$60,000	1.500		
3-4 Units	0.750	Non Traditional Credit	1.000
Manufactured Housing	1.000		
DTI >50	0.250		
Manual U/W	1.000	Hi-Balance in CA	0.125
No Manual U/W adjustment for Hi-Balance			
MAX REBATE (-5.500)			

LOAN FEES
\$399 Underwriting Fee, except NC \$99, NJ & IA \$0 Buyout Lender Fee option available when pricing in BrokerIQ
Tax Service Fee: \$85

NOTE
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PRODUCT FEATURES
* Max Debt to income ratio 41% * Owner Occupied Ony * Cash Out Not Allowed * Ginnie Mae direct issuer

ANNOUNCEMENT
Guarantee Fee & Annual Fee Reduced



WHOLESALE RATESHEET

USDA LOAN PROGRAM FICO < 641

USDA 30YR FIXED FICO < 641 U30F					USDA 30YR FIXED HIGH BALANCE FICO < 641 UH30F				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.250	-2.566	-2.410	-2.410	-2.254	5.250	-1.472	-1.316	-1.316	-1.160
5.125	-2.622	-2.482	-2.482	-2.325	5.125	-1.528	-1.388	-1.388	-1.231
5.000	-2.327	-2.187	-2.187	-2.030	5.000	-1.233	-1.093	-1.093	-0.936
4.875	-2.022	-1.882	-1.882	-1.725	4.875	-0.928	-0.788	-0.788	-0.631
4.750	-1.689	-1.549	-1.549	-1.392	4.750	-0.595	-0.455	-0.455	-0.298
4.625	-1.295	-1.155	-1.155	-1.022	4.625	-0.420	-0.280	-0.280	-0.147
4.500	-0.938	-0.798	-0.798	-0.665	4.500	-0.063	0.077	0.077	0.210
4.375	-0.571	-0.431	-0.431	-0.298	4.375	0.304	0.444	0.444	0.577
4.250	-0.186	-0.046	-0.046	0.087	4.250	0.689	0.829	0.829	0.962
4.125	0.652	0.761	0.761	0.870	4.125	1.402	1.511	1.511	1.620
4.000	1.038	1.147	1.147	1.256	4.000	1.788	1.897	1.897	2.006
3.875	1.438	1.547	1.547	1.656	3.875	2.188	2.297	2.297	2.406
3.750	1.850	1.959	1.959	2.068	3.750	2.600	2.709	2.709	2.818
3.625	3.070	3.148	3.148	3.226	3.625	9.070	9.148	9.148	9.226
3.500	3.481	3.559	3.559	3.637	3.500	9.481	9.559	9.559	9.637

USDA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 641+	0.000
Loan Amt \$150,000 - \$200,000	0.000	FICO 620 - 640	0.000
Loan Amt \$100,000 - \$149,999	0.000	FICO 600 - 619	0.000
Loan Amt \$60,000 - \$99,999	1.000	FICO 580 - 599	1.250
Loan Amt < \$60,000	1.500	FICO 560 - 579	1.250
		FICO < 560	1.250
3-4 Units	0.750	Non Traditional Credit	1.000
Manufactured Housing	1.000		
DTI >50	0.250		
Manual U/W	1.000	Hi-Balance in CA	0.125
No Manual U/W adjustment for Hi-Balance			
MAX REBATE (-5.500)			

LOAN FEES
\$399 Underwriting Fee, except NC \$99, NJ & IA \$0 Buyout Lender Fee option available when pricing in BrokerIQ
Tax Service Fee: \$85

NOTE
The prices reflected on this Rate Sheet are "Indication Only" and are subject to change. Please refer to the Broker IQ Pricing Engine for true, live pricing.
PRODUCT FEATURES
* Min FICO 500 * Max Debt to income ration 41% * Owner Occupied Only * Cash Out Not Allowed * Ginnie Mae direct issuer

ANNOUNCEMENT
Guarantee Fee & Annual Fee Reduced



WHOLESALE RATESHEET

USDA STREAMLINED-ASSIST

USDA STREAMLINED-ASSIST 30YR FIXED U30FP					USDA STREAMLINED-ASSIST 30YR FIXED HIGH BAL UH30FP				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.250	-3.952	-3.796	-3.796	-3.640	5.250	-2.858	-2.702	-2.702	-2.546
5.125	-4.008	-3.868	-3.868	-3.711	5.125	-2.914	-2.774	-2.774	-2.617
5.000	-3.713	-3.573	-3.573	-3.416	5.000	-2.619	-2.479	-2.479	-2.322
4.875	-3.408	-3.268	-3.268	-3.111	4.875	-2.314	-2.174	-2.174	-2.017
4.750	-3.075	-2.935	-2.935	-2.778	4.750	-1.981	-1.841	-1.841	-1.684
4.625	-2.681	-2.541	-2.541	-2.408	4.625	-1.806	-1.666	-1.666	-1.533
4.500	-2.324	-2.184	-2.184	-2.051	4.500	-1.449	-1.309	-1.309	-1.176
4.375	-1.957	-1.817	-1.817	-1.684	4.375	-1.082	-0.942	-0.942	-0.809
4.250	-1.572	-1.432	-1.432	-1.299	4.250	-0.697	-0.557	-0.557	-0.424
4.125	-0.734	-0.625	-0.625	-0.516	4.125	0.016	0.125	0.125	0.234
4.000	-0.348	-0.239	-0.239	-0.130	4.000	0.402	0.511	0.511	0.620
3.875	0.052	0.161	0.161	0.270	3.875	0.802	0.911	0.911	1.020
3.750	0.464	0.573	0.573	0.682	3.750	1.214	1.323	1.323	1.432
3.625	1.684	1.762	1.762	1.840	3.625	7.684	7.762	7.762	7.840
3.500	2.095	2.173	2.173	2.251	3.500	8.095	8.173	8.173	8.251

USDA PRICE ADJUSTMENTS	
Loan Amt > \$200,000	0.000
Loan Amt \$100,000 - \$200,000	0.250
Loan Amt \$65,000 - \$99,999	1.000
Loan Amt \$50,000 - \$64,999	1.500
Loan Amt < \$50,000	2.000
3-4 Units	0.750
Manufactured Housing	1.000
Non Traditional Credit	1.000
MAX REBATE (-5.500)	

LOAN FEES
\$399 Underwriting Fee, except NC \$99, NJ & IA \$0 Buyout Lender Fee option available when pricing in BrokerIQ
Tax Service Fee: \$85

NOTE
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PRODUCT FEATURES
* Min FICO 500 * Owner Occupied Ony * Cash Out Not Allowed * Ginnie Mae direct issuer

ANNOUNCEMENT
Guarantee Fee & Annual Fee Reduced



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WHOLESALE RATESHEET

AGENCY FIXED CONFORMING & HIGH BALANCE PROGRAMS

30 YEAR FIXED C30F					20 YEAR FIXED C20F					15 YEAR FIXED C15F				
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
5.500	-5.132	-5.042	-5.026	-4.930	5.500	-5.108	-5.019	-4.934	-4.838	5.000	-3.628	-3.593	-3.503	-3.475
5.375	-4.788	-4.699	-4.680	-4.584	5.375	-4.812	-4.722	-4.638	-4.542	4.875	-3.455	-3.425	-3.351	-3.279
5.250	-4.320	-4.230	-4.211	-4.115	5.250	-4.485	-4.395	-4.313	-4.217	4.750	-3.183	-3.153	-3.079	-3.007
5.125	-3.817	-3.727	-3.708	-3.612	5.125	-4.109	-4.020	-3.939	-3.843	4.625	-2.996	-2.966	-2.893	-2.821
5.000	-3.319	-3.248	-3.205	-3.128	5.000	-3.713	-3.642	-3.561	-3.485	4.500	-2.619	-2.589	-2.518	-2.446
4.875	-2.952	-2.880	-2.839	-2.762	4.875	-3.347	-3.275	-3.196	-3.120	4.375	-2.406	-2.366	-2.311	-2.274
4.750	-2.491	-2.419	-2.377	-2.300	4.750	-2.973	-2.902	-2.825	-2.748	4.250	-2.021	-1.980	-1.927	-1.891
4.625	-1.958	-1.886	-1.844	-1.766	4.625	-2.517	-2.446	-2.372	-2.295	4.125	-1.773	-1.733	-1.679	-1.643
4.500	-1.377	-1.323	-1.285	-1.226	4.500	-1.965	-1.894	-1.823	-1.746	4.000	-1.236	-1.196	-1.142	-1.106
4.375	-0.759	-0.705	-0.667	-0.609	4.375	-1.294	-1.240	-1.168	-1.110	3.875	-0.836	-0.813	-0.776	-0.728
4.250	-0.242	-0.187	-0.151	-0.092	4.250	-0.725	-0.671	-0.602	-0.545	3.750	-0.332	-0.309	-0.271	-0.223
4.125	0.428	0.483	0.517	0.576	4.125	-0.121	-0.067	0.000	0.058	3.625	0.067	0.090	0.127	1.420
4.000	1.183	1.221	1.292	1.332	4.000	0.502	0.539	0.643	0.683	3.500	0.601	0.624	0.659	0.707
3.875	1.896	1.934	2.003	2.043	3.875	1.130	1.167	1.269	1.308	3.375	1.377	1.400	1.433	1.481
3.750	2.446	2.483	2.551	2.591	3.750	1.719	1.756	1.856	1.895	3.250	1.807	1.863	1.883	1.926

10 YEAR FIXED C10F					15 YEAR FIXED HIGH BALANCE H15FCNF					30 YEAR FIXED HIGH BALANCE H30FCNF				
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	-3.628	-3.593	-3.503	-3.475	4.750	-1.605	-1.575	-1.501	-1.429	5.500	-3.280	-3.190	-3.174	-3.078
4.875	-3.455	-3.425	-3.351	-3.279	4.625	-1.418	-1.388	-1.315	-1.243	5.375	-2.936	-2.847	-2.828	-2.732
4.750	-3.183	-3.153	-3.079	-3.007	4.500	-1.040	-1.010	-0.939	-0.867	5.250	-2.469	-2.379	-2.360	-2.264
4.625	-2.996	-2.966	-2.893	-2.821	4.375	-1.265	-1.225	-1.170	-1.133	5.125	-1.965	-1.875	-1.856	-1.760
4.500	-2.619	-2.589	-2.518	-2.446	4.250	-0.881	-0.840	-0.787	-0.751	5.000	-2.467	-2.396	-2.353	-2.276
4.375	-2.406	-2.366	-2.311	-2.274	4.125	-0.632	-0.592	-0.538	-0.502	4.875	-2.101	-2.029	-1.988	-1.911
4.250	-2.021	-1.980	-1.927	-1.891	4.000	-0.095	-0.055	-0.001	0.035	4.750	-1.639	-1.567	-1.525	-1.448
4.125	-1.773	-1.733	-1.679	-1.643	3.875	-0.211	-0.188	-0.151	-0.103	4.625	-1.106	-1.034	-0.992	-0.914
4.000	-1.236	-1.196	-1.142	-1.106	3.750	0.293	0.316	0.354	0.402	4.500	-0.556	-0.502	-0.464	-0.405
3.875	-0.836	-0.813	-0.776	-0.728	3.625	0.692	0.715	0.752	2.045	4.375	0.062	0.116	0.153	0.212
3.750	-0.332	-0.309	-0.271	-0.223	3.500	1.226	1.249	1.284	1.332	4.250	0.579	0.634	0.670	0.729
3.625	0.067	0.090	0.127	1.420	3.375	1.720	1.743	1.776	1.824	4.125	1.248	1.303	1.337	1.396
3.500	0.601	0.624	0.659	0.707	3.250	2.151	2.207	2.227	2.270	4.000	1.910	1.948	2.019	2.059
3.375	1.377	1.400	1.433	1.481	3.125	2.627	2.684	2.703	2.746	3.875	2.622	2.660	2.729	2.769
3.250	1.807	1.863	1.883	1.926	3.000	3.221	3.278	3.295	3.339	3.750	3.173	3.210	3.278	3.318



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WHOLESALE RATESHEET

LOAN LEVEL PRICE ADJUSTMENTS (AGENCY FIXED CONFORMING & HIGH BALANCE PROGRAMS)

FICO/LTV ADJUSTMENTS AGENCY FIXED (TERMS >15 YEARS)

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250

CASHOUT REFI ADJUSTMENTS AGENCY FIXED

	<=60	60.01-70	70.01-75	75.01-80
740+	0.375	0.625	0.625	0.875
720-739	0.375	1.000	1.000	1.125
700-719	0.375	1.000	1.000	1.125
680-699	0.375	1.125	1.125	1.750
660-679	0.625	1.125	1.125	1.875
640-659	0.625	1.625	1.625	2.625
620-639	0.625	1.625	1.625	3.125

PRICE ADJUSTMENTS

No Impounds (CA)	0.150
No Impounds (all other States, exclude NY)	0.250
Loan Amount <= \$49,999	2.000
2nd Home & LTV > 85	0.250
Investment Property LTV <= 75	2.125
Investment Property LTV 75.01-80	3.375
Investment Property LTV 80.01-85	4.125
2 Units	1.000
3-4 Units	1.000
Condo LTV >75%	0.750
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Manufactured Housing	0.500
MAX REBATE (-5.500)	

LOAN FEES

\$399 Underwriting Fee, except
NC \$99, NJ & IA \$0 Buyout
Lender Fee option available when
pricing in BrokerIQ

Tax Service Fee: \$85

SUBORDINATE FINANCING

LTV	CLTV	FICO <720	FICO >=720
<= 75	<= 80	0.375	0.375
<= 65	80.01-95	0.875	0.625
65.01-75	80.01-95	1.125	0.875
75.01-95	90.01-95	1.375	1.125
75.01-90	75.01-90	1.375	1.125
ANY		1.875	1.875

NOTE

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ANNOUNCEMENT



WHOLESALE RATESHEET

DU REFI PLUS PROGRAMS

30 YEAR FIXED C30FP80					20 YEAR FIXED C20FP80					15 YEAR FIXED C15FP80				
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
5.500	-4.882	-4.792	-4.776	-4.680	5.500	-4.858	-4.769	-4.684	-4.588	4.750	-2.933	-2.903	-2.829	-2.757
5.375	-4.538	-4.449	-4.430	-4.334	5.375	-4.562	-4.472	-4.388	-4.292	4.625	-2.746	-2.716	-2.643	-2.571
5.250	-4.070	-3.980	-3.961	-3.865	5.250	-4.235	-4.145	-4.063	-3.967	4.500	-2.369	-2.339	-2.268	-2.196
5.125	-3.567	-3.477	-3.458	-3.362	5.125	-3.859	-3.770	-3.689	-3.593	4.375	-2.156	-2.116	-2.061	-2.024
5.000	-3.069	-2.998	-2.955	-2.878	5.000	-3.463	-3.392	-3.311	-3.235	4.250	-1.771	-1.730	-1.677	-1.641
4.875	-2.702	-2.630	-2.589	-2.512	4.875	-3.097	-3.025	-2.946	-2.870	4.125	-1.523	-1.483	-1.429	-1.393
4.750	-2.241	-2.169	-2.127	-2.050	4.750	-2.723	-2.652	-2.575	-2.498	4.000	-0.986	-0.946	-0.892	-0.856
4.625	-1.708	-1.636	-1.594	-1.516	4.625	-2.267	-2.196	-2.122	-2.045	3.875	-0.586	-0.563	-0.526	-0.478
4.500	-1.127	-1.073	-1.035	-0.976	4.500	-1.715	-1.644	-1.573	-1.496	3.750	-0.082	-0.059	-0.021	0.027
4.375	-0.509	-0.455	-0.417	-0.359	4.375	-1.044	-0.990	-0.918	-0.860	3.625	0.317	0.340	0.377	1.670
4.250	0.008	0.063	0.099	0.158	4.250	-0.475	-0.421	-0.352	-0.295	3.500	0.851	0.874	0.909	0.957
4.125	0.678	0.733	0.767	0.826	4.125	0.129	0.183	0.250	0.308	3.375	1.627	1.650	1.683	1.731
4.000	1.433	1.471	1.542	1.582	4.000	0.752	0.789	0.893	0.933	3.250	2.057	2.113	2.133	2.176
3.875	2.146	2.184	2.253	2.293	3.875	1.380	1.417	1.519	1.558	3.125	2.534	2.591	2.610	2.653
3.750	2.696	2.733	2.801	2.841	3.750	1.969	2.006	2.106	2.145	3.000	3.128	3.185	3.202	3.246

10 YEAR FIXED C10FP80					30 YEAR FIXED HIGH BALANCE H30FP80					15 YEAR FIXED HIGH BALANCE H15FP80				
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	-2.933	-2.903	-2.829	-2.757	5.500	-3.030	-2.940	-2.924	-2.828	4.750	-1.355	-1.325	-1.251	-1.179
4.625	-2.746	-2.716	-2.643	-2.571	5.375	-2.686	-2.597	-2.578	-2.482	4.625	-1.168	-1.138	-1.065	-0.993
4.500	-2.369	-2.339	-2.268	-2.196	5.250	-2.219	-2.129	-2.110	-2.014	4.500	-0.790	-0.760	-0.689	-0.617
4.375	-2.156	-2.116	-2.061	-2.024	5.125	-1.715	-1.625	-1.606	-1.510	4.375	-1.015	-0.975	-0.920	-0.883
4.250	-1.771	-1.730	-1.677	-1.641	5.000	-2.217	-2.146	-2.103	-2.026	4.250	-0.631	-0.590	-0.537	-0.501
4.125	-1.523	-1.483	-1.429	-1.393	4.875	-1.851	-1.779	-1.738	-1.661	4.125	-0.382	-0.342	-0.288	-0.252
4.000	-0.986	-0.946	-0.892	-0.856	4.750	-1.389	-1.317	-1.275	-1.198	4.000	0.155	0.195	0.249	0.285
3.875	-0.586	-0.563	-0.526	-0.478	4.625	-0.856	-0.784	-0.742	-0.664	3.875	0.039	0.062	0.099	0.147
3.750	-0.082	-0.059	-0.021	0.027	4.500	-0.306	-0.252	-0.214	-0.155	3.750	0.543	0.566	0.604	0.652
3.625	0.317	0.340	0.377	1.670	4.375	0.312	0.366	0.403	0.462	3.625	0.942	0.965	1.002	2.295
3.500	0.851	0.874	0.909	0.957	4.250	0.829	0.884	0.920	0.979	3.500	1.476	1.499	1.534	1.582
3.375	1.627	1.650	1.683	1.731	4.125	1.498	1.553	1.587	1.646	3.375	1.970	1.993	2.026	2.074
3.250	2.057	2.113	2.133	2.176	4.000	2.160	2.198	2.269	2.309	3.250	2.401	2.457	2.477	2.520
3.125	2.534	2.591	2.610	2.653	3.875	2.872	2.910	2.979	3.019	3.125	2.877	2.934	2.953	2.996
3.000	3.128	3.185	3.202	3.246	3.750	3.423	3.460	3.528	3.568	3.000	3.471	3.528	3.545	3.589



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WHOLESALE RATESHEET

LOAN LEVEL PRICE ADJUSTMENTS (DU REFI PLUS PROGRAMS)

FICO/LTV ADJUSTMENTS DU REFI PLUS (TERMS >15 YEARS)

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	95.01-105
>=740	0.000	0.250	0.250	0.250	0.000	0.000	0.000
720-739	0.000	0.250	0.250	0.250	0.000	0.000	0.000
700-719	0.000	0.500	0.750	0.750	0.500	0.500	0.500
680-699	0.000	0.500	0.750	0.750	0.750	0.750	0.500
660-679	0.000	1.000	1.500	1.750	0.750	0.750	0.750
640-659	0.500	1.250	2.000	2.000	0.750	0.750	0.750
620-639	0.500	1.500	2.000	2.000	0.750	0.750	0.750
<620	0.500	1.500	2.000	2.000	0.750	0.750	0.750

SUBORDINATE FINANCING

LTV	CLTV	FICO <720	FICO >=720
65.01-75	90.01-95	0.375	0.375
75.01-95	90.01-95	0.875	0.625
75.01-90	76.01-90	0.625	0.375
ANY	>95	1.500	1.500

LOAN FEES

\$399 Underwriting Fee, except
NC \$99, NJ & IA \$0 Buyout
Lender Fee option available when
pricing in BrokerIQ

Tax Service Fee: \$85

PRICE ADJUSTMENTS

No Impounds (CA)	0.150
No Impounds (all other States, exclude NY)	0.250
Loan Amount <= \$49,999	2.000
Investment Property LTV <= 75	2.125
Investment Property LTV 75.01-80	3.375
Investment Property LTV 80.01-85	4.125
2 Units	1.000
3-4 Units	1.000
Condo LTV >75%	0.750
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Manufactured Housing	0.500
MAX REBATE (-5.500)	

DU REFI PLUS LTV ADJUSTMENTS

30YR 95.01-97	0.500	20YR 105.01+	0.500
30YR 97.01+	1.000	15YR 95.01-97	0.500
25YR 95.01-97	0.500	15YR 97.01-105	1.000
25YR 97.01-105	1.000	15YR 105.01+	0.500
25YR 105.01+	0.500	10YR 95.01-97	0.500
20YR 95.01-97	0.500	10YR 97.01-105	1.000
20YR 97.01-105	1.000	10YR 105.01+	0.500

LLPA CAP

Principal Residence >20yr >80% LTV	0.750
Principal Residence <=20yr >80% LTV	0.000
NOO, 2nd Home > 25yr <= 105% LTV	2.000
NOO, 2nd Home > 25yr > 105% LTV	2.000
NOO, 2nd Home <= 25yr <= 105% LTV	2.000
NOO, 2nd Home <= 25yr >105% LTV	1.500

NOTE

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WHOLESALE RATESHEET

LP OPEN ACCESS LOAN PROGRAMS

30 YEAR FIXED C30FO80					20 YEAR FIXED C20FO80					15 YEAR FIXED C15FO80				
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
5.500	-4.882	-4.792	-4.776	-4.680	5.500	-4.858	-4.216	-4.131	-4.035	4.750	-2.933	-2.172	-2.098	-2.026
5.375	-4.538	-4.449	-4.430	-4.334	5.375	-4.562	-3.889	-3.805	-3.709	4.625	-2.746	-1.952	-1.879	-1.807
5.250	-4.070	-3.980	-3.961	-3.865	5.250	-4.235	-3.532	-3.450	-3.354	4.500	-2.369	-1.536	-1.465	-1.393
5.125	-3.567	-3.477	-3.458	-3.362	5.125	-3.859	-3.124	-3.043	-2.947	4.375	-2.156	-1.290	-1.235	-1.198
5.000	-3.069	-2.998	-2.955	-2.878	5.000	-3.463	-2.713	-2.632	-2.556	4.250	-1.771	-0.884	-0.831	-0.795
4.875	-2.702	-2.630	-2.589	-2.512	4.875	-3.097	-2.317	-2.238	-2.162	4.125	-1.523	-0.616	-0.562	-0.526
4.750	-2.241	-2.169	-2.127	-2.050	4.750	-2.723	-1.921	-1.844	-1.767	4.000	-0.986	-0.061	-0.007	0.029
4.625	-1.708	-1.636	-1.594	-1.516	4.625	-2.267	-1.432	-1.358	-1.281	3.875	-0.586	0.337	0.374	0.422
4.500	-1.127	-1.073	-1.035	-0.976	4.500	-1.715	-0.841	-0.770	-0.693	3.750	-0.082	0.856	0.894	0.942
4.375	-0.509	-0.455	-0.417	-0.359	4.375	-1.044	-0.164	-0.092	-0.034	3.625	0.317	1.268	1.305	2.598
4.250	0.008	0.063	0.099	0.158	4.250	-0.475	0.425	0.494	0.551	3.500	0.851	1.815	1.850	1.898
4.125	0.678	0.733	0.767	0.826	4.125	0.129	1.050	1.117	1.175	3.375	1.627	2.601	2.634	2.682
4.000	1.433	1.471	1.542	1.582	4.000	0.752	1.674	1.778	1.818	3.250	2.057	3.067	3.087	3.130
3.875	2.146	2.184	2.253	2.293	3.875	1.380	2.317	2.419	2.458	3.125	2.534	3.542	3.561	3.604
3.750	2.696	2.733	2.801	2.841	3.750	1.969	2.921	3.021	3.060	3.000	3.128	4.136	4.153	4.197

30 YEAR FIXED HIGH BALANCE H30FO80					20 YEAR FIXED HIGH BALANCE H20FO80					15 YEAR FIXED HIGH BALANCE H15FO80				
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
5.500	-3.030	-2.940	-2.924	-2.828	5.500	-3.007	-2.364	-2.279	-2.183	4.750	-1.355	-0.594	-0.520	-0.448
5.375	-2.686	-2.597	-2.578	-2.482	5.375	-2.710	-2.037	-1.953	-1.857	4.625	-1.168	-0.374	-0.301	-0.229
5.250	-2.219	-2.129	-2.110	-2.014	5.250	-2.384	-1.680	-1.598	-1.502	4.500	-0.790	0.042	0.113	0.185
5.125	-1.715	-1.625	-1.606	-1.510	5.125	-2.007	-1.272	-1.191	-1.095	4.375	-1.015	-0.149	-0.094	-0.057
5.000	-2.217	-2.146	-2.103	-2.026	5.000	-2.612	-1.861	-1.780	-1.704	4.250	-0.631	0.257	0.310	0.346
4.875	-1.851	-1.779	-1.738	-1.661	4.875	-2.245	-1.465	-1.386	-1.310	4.125	-0.382	0.525	0.579	0.615
4.750	-1.389	-1.317	-1.275	-1.198	4.750	-1.871	-1.069	-0.992	-0.915	4.000	0.155	1.080	1.134	1.170
4.625	-0.856	-0.784	-0.742	-0.664	4.625	-1.416	-0.580	-0.506	-0.429	3.875	0.039	0.962	0.999	1.047
4.500	-0.306	-0.252	-0.214	-0.155	4.500	-0.894	-0.021	0.050	0.127	3.750	0.543	1.481	1.519	1.567
4.375	0.312	0.366	0.403	0.462	4.375	-0.223	0.656	0.728	0.786	3.625	0.942	1.893	1.930	3.223
4.250	0.829	0.884	0.920	0.979	4.250	0.345	1.245	1.314	1.371	3.500	1.476	2.440	2.475	2.523
4.125	1.498	1.553	1.587	1.646	4.125	0.950	1.870	1.937	1.995	3.375	1.970	2.945	2.978	3.026
4.000	2.160	2.198	2.269	2.309	4.000	1.479	2.401	2.505	2.545	3.250	2.401	3.411	3.431	3.474
3.875	2.872	2.910	2.979	3.019	3.875	2.107	3.044	3.146	3.185					
3.750	3.423	3.460	3.528	3.568	3.750	2.695	3.648	3.748	3.787					



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WHOLESALE RATESHEET

LOAN LEVEL PRICE ADJUSTMENTS (LP OPEN ACCESS PROGRAMS)

FICO/LTV ADJUSTMENTS LP OPEN ACCESS (TERMS >15 YEARS)						
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-135
>=740	0.000	0.250	0.250	0.500	0.000	0.000
720-739	0.000	0.250	0.500	0.750	0.000	0.000
700-719	0.000	0.500	1.000	1.250	0.500	0.500
680-699	0.000	0.500	1.250	1.750	1.000	0.750
660-679	0.000	1.000	2.250	2.750	2.250	1.750
640-659	0.500	1.250	2.750	3.000	2.750	2.250
620-639	0.500	1.500	3.000	3.000	2.750	2.750
<620	NA	NA	NA	NA	NA	NA

SUBORDINATE FINANCING			
LTV	CLTV	FICO <720	FICO >=720
<= 65	80.01-95	0.500	0.250
65.01-75	80.01-95	0.750	0.500
75.01-80	76.01-90	1.000	0.750
75.01-80	90.01-95	1.000	0.750
80.01-90	81.01-95	1.000	0.500
90.01-95	90.01-95	0.500	0.250
ANY	>95	1.500	1.500

NOTE
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ANNOUNCEMENT

LOAN FEES
\$399 Underwriting Fee, except
NC \$99, NJ & IA \$0 Buyout
Lender Fee option available when
pricing in BrokerIQ
Tax Service Fee: \$85

LP OPEN ACCESS PRICE ADJUSTMENTS	
No Impounds (CA)	0.150
No Impounds (all other States, exclude NY)	0.250
Loan Amount <= \$49,999	2.000
Investment Property LTV <= 75	2.125
Investment Property LTV 75.01-80	3.375
Investment Property LTV 80.01-85	4.125
2 Units	1.000
3-4 Units	1.000
Condo LTV >75%	0.750
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Manufactured Housing	0.500
MAX REBATE (-5.500)	

HIGH LTV ADJUSTMENTS	
95.01 -97	0.500
97.01 -105	1.000
105.01 -135	2.000

LLPA CAP	
NOO, any term	2.000
OO, 2nd Home <= 20yr <= 80% LTV	2.000
OO, 2nd Home <= 20yr > 80% LTV	0.000
OO, 2nd Home > 20yr <= 80% LTV	2.000
OO, 2nd Home > 20yr > 80% LTV	0.750



WHOLESALE RATESHEET

LPMI AGENCY LOAN PROGRAMS

30 YEAR FIXED C30FLPMI					30 YEAR FIXED H30FLPMI				
Rate	15 Day	30 Day	45 Day	_____	Rate	15 Day	30 Day	45 Day	_____
5.000	-0.882	-0.812	-0.741		5.000	1.118	1.188	1.259	
4.875	-0.444	-0.374	-0.303		4.875	1.538	1.608	1.679	
4.750	0.052	0.122	0.193		4.750	2.034	2.104	2.175	
4.625	0.603	0.673	0.744		4.625	2.584	2.654	2.725	
4.500	1.214	1.284	1.355		4.500	3.162	3.232	3.303	
4.375	1.732	1.802	1.873		4.375	3.579	3.649	3.720	
4.250	2.286	2.356	2.427		4.250	4.132	4.202	4.273	
4.125	2.918	2.988	3.059		4.125	4.763	4.833	4.904	
4.000	3.590	3.660	3.731		4.000	5.352	5.422	5.493	
3.875	4.163	4.233	4.304		3.875	5.909	5.979	6.050	
3.750	4.802	4.872	4.943		3.750	6.545	6.615	6.686	
3.625	5.541	5.611	5.682		3.625	7.280	7.350	7.421	

SUBORDINATE FINANCING			
LTV	CLTV	FICO <720	FICO >=720
80.01-95	90.01-95	1.000	0.75
80.01-90	80.01-90	1.000	0.75

LPMI PROGRAM ADJUSTMENTS				
LTV	740+	720-739	680-719	620-679
80.01-85	1.000	1.125	1.375	1.875
85.01-90	2.000	2.500	3.000	5.250
90.01-95	2.625	3.250	3.875	6.875
R/T Refinance	0.000	0.000	0.625	1.250
2nd Home	0.250	0.500	0.750	1.250
Loan Amt > \$453,100	0.500	1.000	1.500	2.125
Non Owner 0-75%	3.500	3.500	NA	NA
Non Owner 75.01-80%	4.750	4.750	NA	NA
Non Owner >80%	5.500	5.500	NA	NA

FICO/LTV ADJUSTMENTS AGENCY FIXED (TERMS >15 YEARS)							NOTE
	<=60	60.01-70	70.01-75	<= 80	80.01-85	85.01-95	
>=740	NA	NA	NA	NA	0.250	0.250	The prices reflected on this Rate Sheet are "Indication Only" and are subject to change. Please refer to the Broker IQ Pricing Engine for true, live pricing.
720-739	NA	NA	NA	NA	0.500	0.500	
700-719	NA	NA	NA	NA	1.000	1.000	
680-699	NA	NA	NA	NA	1.500	1.250	
660-679	NA	NA	NA	NA	2.750	2.250	
640-659	NA	NA	NA	NA	3.250	2.750	
620-639	NA	NA	NA	NA	3.250	3.250	
< 620	NA	NA	NA	NA	NA	NA	

LOAN FEES
\$399 Underwriting Fee, except NC \$99, NJ & IA \$0 Buyout Lender Fee option available when pricing in BrokerIQ
Tax Service Fee: \$85

PRICE ADJUSTMENTS	
No Impounds (CA)	0.150
No Impounds (all other States, exclude NY)	0.250
Loan Amount <= \$49,999	2.000
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Condo LTV >75%	0.750
Manufactured Housing	0.500
MAX REBATE (-5.500)	



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WHOLESALE RATESHEET

CARRINGTON FLEXIBLE ADVANTAGESM PROGRAM

OWNER OCC 5/1 ARM N51A (A)		90% Expanded LTV	PRICE ADJUSTMENTS - FICO x LTV							
Rate	30 Day		up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
9.750	-6.000	Purchase and Rate/Term only	700+	-2.50	-2.25	-2.00	-1.75	-1.25	0.00	1.75*
9.625	-6.000	Owner Occ - Primary Residence only	680 - 699	-2.25	-2.00	-1.75	-1.50	-0.75	1.00	3.00*
9.500	-6.000	12 Mo Bank Statements not eligible	660 - 679	-1.75	-1.50	-1.25	-0.75	0.00	1.75	4.00*
9.375	-6.000		640 - 659	-1.50	-1.25	-1.00	-0.25	0.75	2.50	N/A
9.250	-5.750	Full Doc: FICO >= 660	620 - 639	-1.00	-0.75	0.00	0.75	1.75	3.25	N/A
9.125	-5.500	24 Mo Bank / 1 Yr Alt Doc: FICO >=680	600 - 619	0.00	0.50	1.25	2.00	3.00	N/A	N/A
8.990	-5.250	Credit Grade "A" only	580 - 599	1.00	1.25	2.00	2.75	3.75	N/A	N/A
8.875	-5.000	Residual Income >= \$3,500/mo	540 - 579	2.25	2.50	3.25	4.00	N/A	N/A	N/A
8.750	-4.750	Min Loan Amount: \$150,000	500 - 539	2.75	3.00	3.75	4.50	N/A	N/A	N/A
8.625	-4.500	Max Loan Amount: \$750,000	700+	-2.00	-1.75	-1.25	-0.75	-0.25	1.25	3.00*
8.500	-4.250		680 - 699	-1.75	-1.50	-1.00	-0.50	0.25	2.00	4.00*
8.375	-4.000		660 - 679	-1.50	-1.25	-0.75	0.00	0.75	3.00	N/A
8.250	-3.750		640 - 659	-0.75	-0.50	0.00	1.00	2.00	4.00	N/A
8.125	-3.500		620 - 639	0.00	0.25	1.25	2.25	3.25	4.75	N/A
7.990	-3.250		600 - 619	1.00	1.25	2.25	3.25	4.25	N/A	N/A
7.875	-3.000		580 - 599	2.25	2.50	3.50	4.50	5.00	N/A	N/A
7.750	-2.750		12 Mo Bank Stmt **	620+	-0.25	-0.25	0	0	0.25	0.5
7.625	-2.500		* Credit Grade "A" is only Eligible for 90% Expanded LTV ** In addition to the Alternative Doc FICO x LTV Price Adjustments Table							
7.500	-2.250		Credit Grade	B	0.50	0.50	0.50	0.50	0.50	0.50
7.375	-2.000			C	1.50	1.50	1.50	N/A	N/A	N/A
7.250	-1.750		Product	5/1 ARM	0.00	0.00	0.00	0.00	0.00	0.00*
7.125	-1.500			7/1 ARM	0.25	0.25	0.25	0.25	0.25	0.25*
6.990	-1.250			30Yr Fixed	1.25	1.25	1.25	1.00	1.00	1.00
6.875	-1.000			< 150,000	0.50	0.50	0.50	0.50	0.50	N/A
6.750	-0.750			150,000 - 249,999	0.00	0.00	0.25	0.25	0.25	0.25*
6.625	-0.500			250,000 - 600,000	0.00	0.00	0.00	0.00	0.00	0.00*
6.500	-0.250			600,001 - 1MM	-0.25	-0.25	-0.25	0.00	0.00	0.00*
6.375	0.000			1,000,001 - 1.5mm	0.00	0.00	0.25	0.25	0.25	N/A
6.250	0.250			1,500,001 - 2MM	0.50	0.50	0.50	0.50	0.50	N/A
6.125	0.500			Cash-Out	0.75	0.75	0.75	1.00	1.00	N/A
5.990	0.750			Second Home	0.75	0.75	1.00	1.00	1.00	N/A
5.875	1.000			Investor	1.00	1.25	2.00	2.50	3.00	N/A
5.750	1.250			Condo	0.00	0.00	0.00	0.00	0.25	0.25
5.625	1.500			Non-Warrantable	0.50	0.75	0.75	1.00	1.00	N/A
				2-4 Units	0.50	0.50	0.50	0.50	0.50	N/A
				DTI > 43	0.00	0.00	0.00	0.250	0.250	0.375
										0.75*

LOCK EXTENSION COSTS	
7 DAY (CTC only)	0.062
10 DAY	0.125
15 DAY	0.250
MAX 30 DAYS	

Note
*Underwriter Approval Req'd for Rate Lock
*No Prepayment Penalties

Max Rebate	
102.00 (OO)	
101.00 (Investor)	
Index	
1-YR LIBOR	
2.814	

ARM FEATURES		
	5/1 ARM	7/1 ARM
Margin	5.00%	5.00%
Caps	2/2/5	5/2/5
Index	1YR LIBOR	
Floor	Start Rate	
IO Term	Not Available	

Program Requirements			
	A	B	C
Min Loan Amount	\$100,000	\$100,000	\$100,000
Max Loan Amount	\$2,000,000	\$2,000,000	\$1,000,000
Mortgage History	0x60x12	0x120x12	0x30
BK/FC/SS/DIL Seasoning	24 Months	12 Months	Settled



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WHOLESALE RATESHEET

CARRINGTON FLEXIBLE INVESTOR ADVANTAGESM PROGRAM

INVESTOR 5/1 ARM N51AINVADV	
Rate	30 Day
9.990	-5.250
9.875	-5.000
9.750	-4.750
9.625	-4.500
9.500	-4.250
9.375	-4.000
9.250	-3.750
9.125	-3.500
8.990	-3.250
8.875	-3.000
8.750	-2.750
8.625	-2.500
8.500	-2.250
8.375	-2.000
8.250	-1.750
8.125	-1.500
7.990	-1.250
7.875	-1.000
7.750	-0.750
7.625	-0.500
7.500	-0.250
7.375	0.000
7.250	0.250
7.125	0.500
6.990	0.750
6.875	1.000
6.750	1.250
6.625	1.500
6.500	1.750
6.375	2.000
6.250	2.250
6.125	2.500
5.990	2.875

LOAN FEES
\$399 Underwriting Fee,
except NC \$99, NJ & IA \$0
Buyout Lender Fee option available
when pricing in BrokerIQ
Tax Service Fee: \$85
Note
*Underwriter Approval Req'd for Rate Lock

Investor Advantage		PRICE ADJUSTMENTS - FICO x LTV *					
		up to 55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
FICO	760+	-1.750	-1.500	-1.500	-1.250	-0.750	1.250
	740 - 759	-1.500	-1.500	-1.500	-1.000	-0.500	1.500
	720 - 739	-1.500	-1.250	-1.250	-0.500	0.500	2.000
	700 - 719	-1.000	-1.000	-1.000	-0.250	1.500	3.000
	680 - 699	-0.750	-0.500	-0.500	0.000	2.000	3.500
	660 - 679	-0.250	0.000	0.000	0.500	3.000	NA
	640 - 659	0.500	0.750	0.750	1.500	3.750	NA
	620 - 639	2.000	2.500	3.000	3.250	5.000	NA

* Subject to Eligibility Criteria based on FICO, loan amount, loan purpose and DCR

		PRICE ADJUSTMENTS *					
		up to 55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
Debt Coverage Ratio	≥ 1.15	0.00	0.00	0.00	0.00	0.00	0.00
	1.00 - 1.14	0.75	0.75	1.00	1.00	1.00	NA
Product Type	10/1 ARM	0.50	0.50	0.50	0.25	0.25	0.25
Loan Amount	Less than 100,000	3.00	3.00	3.00	3.00	3.00	3.00
	100,000 - 149,999	1.50	1.50	1.50	1.50	1.50	1.50
	150,000 - 249,999	0.00	0.00	0.00	0.25	0.25	0.50
	250,000 - 600,000	0.00	0.00	0.00	0.00	0.00	0.00
	600,001 - 1MM	-0.25	-0.25	-0.25	-0.25	0.00	0.00
	> 1.0MM and ≤ 1.5MM	0.00	0.00	0.25	0.25	0.25	NA
Other	> 1.5MM and ≤ 2MM	0.25	0.25	0.50	0.50	0.50	NA
	Cash-Out	0.50	0.50	0.50	1.00	1.00	NA
	Rate Term	0.00	0.00	0.00	0.00	0.00	0.00
	2-4 Units	0.25	0.25	0.50	0.50	0.50	NA
	Condo	0.25	0.25	0.25	0.50	0.50	0.50
	Non-Warrantable	0.50	0.50	0.75	1.00	1.00	NA

ARM FEATURES		
	5/1	10/1
Margin	6.00%	6.00%
Caps	2/2/5	5/2/5
Index	1YR LIBOR	
Floor	Start Rate	

PROGRAM REQUIREMENTS	
12-mo Mtg/Rental History	1x30x12
BK Seasoning	24 Months
FC/SS/DIL Seasoning	24 Months
Min Loan Amt	\$100,000
Max Loan Amt	\$2.0 MM

Max Rebate
101.00

Index
1-YR LIBOR
2.814



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WHOLESALE RATESHEET

CARRINGTON FLEXIBLE ADVANTAGESM PLUS PROGRAM

5/1 ARM NE51A	
Rate	30 Day
8.990	-6.250
8.875	-6.000
8.750	-5.750
8.625	-5.500
8.500	-5.250
8.375	-5.000
8.250	-4.750
8.125	-4.500
7.990	-4.250
7.875	-4.000
7.750	-3.750
7.625	-3.500
7.500	-3.250
7.375	-3.000
7.250	-2.750
7.125	-2.500
6.990	-2.250
6.875	-2.000
6.750	-1.750
6.625	-1.500
6.500	-1.250
6.375	-1.000
6.250	-0.750
6.125	-0.500
5.990	-0.250
5.875	0.000
5.750	0.250
5.625	0.500
5.500	0.750
5.375	1.000

30 YR FIXED NE30F	
Rate	30 Day
8.990	-5.250
8.875	-5.000
8.750	-4.750
8.625	-4.500
8.500	-4.250
8.375	-4.000
8.250	-3.750
8.125	-3.500
7.990	-3.250
7.875	-3.000
7.750	-2.750
7.625	-2.500
7.500	-2.250
7.375	-2.000
7.250	-1.750
7.125	-1.500
6.990	-1.250
6.875	-1.000
6.750	-0.750
6.625	-0.500
6.500	-0.250
6.375	0.000
6.250	0.313
6.125	0.625
5.990	0.938
5.875	1.250
5.750	1.563
5.625	1.875
5.500	2.188
5.375	2.500

PRICE ADJUSTMENTS - FICO x LTV								
Documentation		up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FICO (Full Doc)	720+	-2.000	-1.750	-1.500	-1.250	-1.000	0.250	0.750
	700 - 719	-1.750	-1.500	-1.250	-1.000	-0.750	0.500	1.250
	680 - 699	-1.500	-1.250	-1.000	-0.750	-0.250	1.250	2.250
	660 - 679	-1.000	-0.750	-0.500	0.000	0.500	2.250	3.250
	640 - 659	-0.500	-0.250	0.000	0.750	1.500	3.250	N/A
620 - 639	0.000	0.250	1.000	1.750	2.500	4.000	N/A	
FICO (Alternative Doc 12/24 Month Bank Statements or 1 Year Alt Doc)*	720+	-1.750	-1.250	-1.000	-0.500	0.000	1.250	2.000*
	700 - 719	-1.500	-1.000	-0.750	-0.250	0.250	1.500	2.500*
	680 - 699	-1.250	-0.750	-0.500	0.000	0.750	2.250	3.500*
	660 - 679	-0.750	-0.250	0.000	0.750	1.500	3.250	N/A
	640 - 659	0.250	0.500	1.000	2.000	3.000	4.750	N/A
620 - 639	0.750	1.000	2.000	3.000	4.000	N/A	N/A	
12 Mo Bank Stmt**	620+	-0.250	-0.250	0.000	0.000	0.250	0.750	N/A*

* Max 85% LTV for 1yr Alt Doc

** In addition to the Alternative Doc FICO x LTV Price Adjustments Table

Price Adjustments --- Other								
Product		up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Loan Amount	7/1 ARM*	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	< 150,000	0.500	0.500	0.500	0.750	0.750	1.000	1.000
	< 250,000	0.000	0.000	0.250	0.250	0.250	0.500	0.500
	> 600,000	-0.250	-0.250	-0.250	-0.250	-0.250	0.000	0.000
	>1,000,000	0.000	0.000	0.000	0.000	0.000	0.500	0.500
>1,500,000	0.500	0.500	0.500	0.500	0.250	0.750	N/A	
Other	Cash-Out	0.500	0.500	0.750	1.000	1.000	1.000	N/A
	Second Home	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	Investor	1.000	1.000	1.250	1.750	2.500	3.000	N/A
	Condo	0.000	0.000	0.000	0.000	0.250	0.500	N/A
	Non-Warrantable	0.500	0.750	0.750	1.000	1.000	N/A	N/A
	2-4 Units	0.500	0.500	0.500	0.500	0.500	N/A	N/A
DTI > 43**	0.000	0.000	0.000	0.125	0.125	0.250	0.500	

*Priced off 5/1 ARM pricing

**Not Allowed on 12 Month Bank Statements or 1 Year Alt Doc

Index
1-YR LIBOR
2.814

Max Rebate
102.00 (OO)
101.00 (Investor)

LOAN FEES
\$399 Underwriting Fee, except NC \$99, NJ & IA \$0
Buyout Lender Fee option available when pricing in BrokerIQ
Tax Service Fee: \$85

LOCK EXTENSION COSTS		
7 DAY (CTC only)	0.062	
10 DAY	0.125	
15 DAY	0.250	
MAX 30 DAYS		

ARM Features		
	5/1 ARM	7/1 ARM
Margin	3.50%	3.50%
Caps	2/2/5	5/2/5
Index	1YR LIBOR	
Floor	Start Rate	
Qualifying Rate: Max(Fully Indexed, Note Rate)		

Note
*Underwriter Approval Req'd for Rate Lock
**No Prepayment Penalties

Other Program Requirements	
Min Loan Amount	\$100,000
Max Loan Amount	\$2,000,000
Mortgage History	1x30x12
Bankruptcy Seasoning	36 Months
FC/SS/DIL Seasoning	36 Months
Residual Income	\$2,500



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