

# WE CAN SERVE YOU BETTER

Page	PROGRAM NAME	LENDER FEE/ COMMITMENT FEE	GENERAL LOAN LIMITS FOR 2019		
2	PRIME CONFORMING FIXED (DU & LP)	\$1,070	Units	Maximum Loan Amount	Max. Loan Amount for High-Cost Areas
2	PRIME CONFORMING ARMs (DU & LP)	\$1,070		1	\$484,350
2	PRIME HIGH BALANCE FIXED & ARMs (DU & LP)	\$1,070	2	\$620,200	\$930,300
3	FANNIE MAE CONFORMING FIXED	\$1,070	3	\$749,650	\$1,124,475
3	FANNIE MAE CONFORMING ARMs	\$1,070	4	\$931,600	\$1,397,400
3	FANNIE MAE HIGH BALANCE FIXED & ARMs	\$1,070	<b>TURN TIME</b>		
3	HOME READY	\$1,070	5/20/2019      Purchase      Refinance		
4	FREDDIE MAC CONFORMING FIXED	\$1,070	Submission		
4	FREDDIE MAC CONFORMING ARMs	\$1,070	Registered before 3 pm pst	same day	same day
4	FREDDIE MAC SUPER CONFORMING FIXED & ARMs	\$1,070	Registered after 3 pm pst	24 hours	24 hours
4	HOME POSSIBLE	\$1,070	Underwriting		
5	FHA CONFORMING	\$1,070	Agency	48 hours	48 hours
5	FHA HIGH BALANCE	\$1,070	FHA	48 hours	48 hours
5	FHA STREAMLINE	\$1,070	KVOE	48 hours	48 hours
5	JUMBO PRIME	\$1,070	Portfolio Reduced Doc	48 hours	48 hours
5	JUMBO EXTENDED	\$1,070	Jumbo Prime	48 hours	48 hours
6	PORTFOLIO 101 & 102	\$1,070	Other Jumbo (Initial Review)	48 hours	48 hours
7	PORTFOLIO 103 & 104	\$1,070	Portfolio (Initial Review)	48 hours	48 hours
8	KVOE ONLY PROGRAM	\$1,295	HELOC (Initial Review)	48 hours	48 hours
8	TRADITIONAL VOE	\$1,295	UW Conditions Review	48 hours	48 hours
8	REDUCED DOC PROGRAM	\$1,295	Loan Doc	24 hours	24 hours
9	FOREIGN NATIONAL & ITIN	\$1,295	Docs Review	24 hours	24 hours
10	PIGGY BACK HELOC	\$295	Funding Conditions	24 hours	24 hours
10	EXTENDED HIGH BALANCE FIXED & ARMs	\$1,070			
10	HELOC & 2ND MORTGAGE	\$295			
10	HELOC (STANDALONE)	\$695			
<b>*LENDER/COMMITMENT FEE IN STATE OF NC WILL BE APPLIED AS STATE ADJUSTMENT</b>					
<b>Turn time is based on date of last upload</b>					

CORPORATE OFFICE	BRANCH OFFICE	MORTGAGEE CLAUSE
330 E. Lambert Rd. Suite 250 BREA, CA 92821 714-276-1180	7611 Little River Turnpike #101W Annandale, VA 22003 3296 Summit Ridge Pkwy, Suite 1810 Duluth, GA 30096	Mortgage Mac Its Successors And/Or Assigns 330 E. Lambert Rd. Suite 250 BREA, CA 92821
FNMA SELLER/SERVICER ID: 30488-000-7	FHA LENDER ID: 00224-0000-3	NMLS ID: 886336

LENDER FEE	FUNDING FEE
See above	0.500% pricing adjustment for any 1st T.D. loan with greater than \$50,000 and less than \$100,000 loan amount

RATE LOCK EXPIRATION SCHEDULE & OPTIONS		
15 days	6/4/2019	U/W Approved & Appraisal conditions must be cleared - PTD is not required to be signed off.
30 days	6/19/2019	Submitted & Appraisal payment must be paid
45 days	7/4/2019	Contact with Lock Desk

LOCK CUT-OFF TIME	EXTENSION	RE-LOCK POLICY
4:00 P.M. (PST)	2 Days: 0.125 to Fee (2 extensions per lock) 7 Days: 0.250 to Fee (1 extension per lock)	Worse case pricing + 0.250% (One Re-Lock Allowed) No Extension allowed after Re-Lock

LOAN PROGRAM/TIER CHANGE									
Table 1. Program Group			Table 2. Tier						
Page #	Program	Tier	Program	Tier	Program	Tier	Program	Tier	Program
1	PRIME	1	PRIME30, PRIME20	2	PRIME15, PRIME10	3	PRIME10/1, 7/1	4	PRIME5/1, 3/1
	LP		LP30, LP20		LP15, LP10		LP10/1, LP7/1		LP5/1, LP3/1
	HBC		HBC30		HBC15		HBC10/1, HBC7/1		HBC5/1
	SLP		SLP30		SLP15		SLP10/1, SLP7/1		SLP5/1
2	EFC	1	EFC30, EFC20	2	EFC15, EFC10	3	EFC10/1, EFC7/1	4	EFC5/1
	EHBC		ELP30, ELP20		ELP15, ELP10		ELP10/1, ELP7/1		
3	ELP		EHBC30, EHBC20		EHBC15		EHBC10/1, 7/1		
	ESLP		ESLP30, ESLP20		ESLP15		ESLP10/1, 7/1		

Program changes within the above program groups will be priced by using the pricing on the locked-in date of the original program.

1. For program change in The Same Group / Tier (Ref. Table 1 & 2)
  - Base price will be revised, based on the pricing of original locked date, Not subject to the Worst-case pricing.
  - LLPAs will be adjusted, based on the recent rate sheet.
2. For program change to The Different Group / Tier (Ref. Table 1 & 2)
  - Base price will be revised with the Worst-case pricing, between original locked date and requested date.
  - LLPAs will be adjusted, based on the recent rate sheet.
  - No Worst-case pricing will be applied, if the program change is requested by 4 P.M. (PST) on the original locked date.

Actual closing cost may not be less than amounts of lender credit towards to borrower's closing costs. NMSI does not allow principle reduction with any lender credit that is over the actual closing costs. Note: This price sheet is for the use of approved mortgage brokerages only and is not intended for distribution to the general public. Rates, terms and fees are subject to change without notice.







FHA CONFORMING													
30 YEAR FIXED			15 YEAR FIXED			5/1 ARM			PRICE ADJUSTMENTS				
PROGRAM CODE: FHA 30			PROGRAM CODE: FHA 15			PROGRAM CODE: FHA 5/1			FIXED & ARM				
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	FICO	Rate	Loan Amt	Rate	Rate
4.125	(3.875)	(3.750)	3.875	(3.000)	(2.875)	4.000	(1.875)	(1.750)	FICO 620 - 639	1.250	Loan Amt \$50K-\$74.9K	0.500	
4.000	(3.500)	(3.375)	3.750	(2.500)	(2.375)	3.875	(1.625)	(1.500)	FICO 640 - 659	0.375	Loan Amt \$75K-\$99.9K	0.250	
3.875	(3.000)	(2.875)	3.625	(2.375)	(2.250)	3.750	(1.375)	(1.250)	FICO 660 - 679	0.250	SECOND HOME	0.500	
3.750	(2.500)	(2.375)	3.500	(1.875)	(1.750)	3.625	(1.125)	(1.000)	FICO 680 - 719	0.000	INVESTMENT	0.500	
3.625	(2.375)	(2.250)	3.375	(1.375)	(1.250)	3.500	(0.875)	(0.750)	FICO >=720	(0.125)	STREAMLINE	0.125	
3.500	(1.875)	(1.750)	3.250	(0.875)	(0.750)	3.375	(0.500)	(0.375)	<b>0.125% PURCHASE SPECIAL BONUS ON FHA</b>				
3.375	(1.375)	(1.250)	3.125	(0.750)	(0.625)	3.250	(0.125)	0.000	<b>MAX. NET PREMIUM</b>				
3.250	(0.875)	(0.750)	3.000	(0.250)	(0.125)	Mar/Cap 2.000	1/1/5		FIXED: 6.000%		ARM: 5.000%		

FHA HIGH BALANCE													
30 YEAR FIXED			15 YEAR FIXED			5/1 ARM			PRICE ADJUSTMENTS				
PROGRAM CODE: FHAHB 30			PROGRAM CODE: FHAHB 15			PROGRAM CODE: FHAHB 5/1			FIXED & ARM				
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	FICO	Rate	Loan Amt	Rate	Rate
4.250	(2.750)	(2.625)	4.500	(1.125)	(1.000)	4.000	(1.625)	(1.500)	FICO 620 - 639	1.250	Loan Amt \$50K-\$74.9K	0.500	
4.125	(2.625)	(2.500)	4.375	(0.750)	(0.625)	3.875	(1.375)	(1.250)	FICO 640 - 659	0.375	Loan Amt \$75K-\$99.9K	0.250	
4.000	(2.500)	(2.375)	4.250	(0.375)	(0.250)	3.750	(1.000)	(0.875)	FICO 660 - 679	0.250	SECOND HOME	0.500	
3.875	(2.000)	(1.875)	4.125	(0.250)	(0.125)	3.625	(0.875)	(0.750)	FICO 680 - 719	0.000	INVESTMENT	0.500	
3.750	(1.500)	(1.375)	4.000	(0.125)	0.000	3.500	(0.625)	(0.500)	FICO >=720	(0.125)	STREAMLINE	0.125	
3.625	(1.250)	(1.125)	3.875	0.000	0.125	3.375	(0.250)	(0.125)	<b>0.125% PURCHASE SPECIAL BONUS ON FHA</b>				
3.500	(0.750)	(0.625)	3.750	0.375	0.500	3.250	0.125	0.250	<b>MAX. NET PREMIUM</b>				
3.375	(0.250)	(0.125)	3.625	0.500	0.625	Mar/Cap 2.000	1/1/5		FIXED: 6.000%		ARM: 5.000%		


JUMBO PRIME														
30 YEAR FIXED			15 YEAR FIXED			10/1 ARM			7/1 ARM			5/1 ARM		
PROGRAM CODE: JPW 30			PROGRAM CODE: JPW 15			PROGRAM CODE: JPW 10/1			PROGRAM CODE: JPW 7/1			PROGRAM CODE: JPW 5/1		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.000	(2.625)	(2.500)	4.500	(2.500)	(2.375)	4.375	(2.500)	(2.375)	4.250	(2.000)	(1.875)	4.250	(1.875)	(1.750)
4.875	(2.250)	(2.125)	4.375	(2.250)	(2.125)	4.250	(2.250)	(2.125)	4.125	(1.750)	(1.625)	4.125	(1.625)	(1.500)
4.750	(1.875)	(1.750)	4.250	(2.000)	(1.875)	4.125	(1.875)	(1.750)	4.000	(1.375)	(1.250)	4.000	(1.250)	(1.125)
4.625	(1.625)	(1.500)	4.125	(1.625)	(1.500)	4.000	(1.375)	(1.250)	3.875	(1.000)	(0.875)	3.875	(1.000)	(0.875)
4.500	(1.250)	(1.125)	4.000	(1.375)	(1.250)	3.875	(1.125)	(1.000)	3.750	(0.625)	(0.500)	3.750	(0.625)	(0.500)
4.375	(1.000)	(0.875)	3.875	(1.250)	(1.125)	3.750	(0.625)	(0.500)	3.625	(0.250)	(0.125)	3.625	(0.375)	(0.250)
4.250	(0.500)	(0.375)	3.750	(0.625)	RANCH OFFER	3.625	(0.125)	0.000	3.500	0.125	0.250	3.500	(0.125)	0.000
4.125	(0.125)	0.000	3.625	(0.125)	0.000	Mar/Cap 2.250	2/2/5		Mar/Cap 2.25	2/2/5		Mar/Cap 2.25	2/2/5	

PRICE ADJUSTMENTS (FIXED & ARM)									
	<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
FICO 680 - 699	(0.375)	(0.250)	(0.125)	0.000	0.500	0.875	N/A	N/A	<b>FULLY DELEGATED UNDERWRITING</b>
FICO 700 - 719	(0.375)	(0.250)	(0.125)	0.000	0.250	0.625	1.250	1.500	
FICO 720 - 739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.500	0.750	1.000	
FICO 740 - 759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.250	0.500	0.750	
FICO 760 - 779	(0.500)	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.250	0.500	
FICO >= 780	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.125	0.375	<b>MAX. NET PREMIUM FIXED &amp; ARM 1.750%</b>
PURCHASE	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	
CASH OUT REFINANCE	0.000	0.000	0.250	0.750	1.250	N/A	N/A	N/A	
INVESTMENT	0.750	0.750	1.000	1.000	1.250	N/A	N/A	N/A	
NO MI ALL FICO	N/A	N/A	N/A	N/A	N/A	N/A	0.250	0.750	

JUMBO EXTENDED														
30 YEAR FIXED			15 YEAR FIXED			7/1 ARM			5/1 ARM			INVESTOR APPROVAL REQUIRED PRIOR TO DOC.		
PROGRAM CODE: JPI 30			PROGRAM CODE: JPI 15			PROGRAM CODE: JPI 10/1			PROGRAM CODE: JPI 7/1					
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day			
5.250	(2.125)	(2.000)	4.500	(1.375)	(1.250)	4.500	(1.625)	(1.500)	4.500	(1.375)	(1.250)			
5.125	(1.750)	(1.625)	4.375	(1.125)	(1.000)	4.375	(1.375)	(1.250)	4.375	(1.000)	(0.875)			
5.000	(1.500)	(1.375)	4.250	(0.875)	(0.750)	4.250	(1.125)	(1.000)	4.250	(0.750)	(0.625)			
4.875	(1.125)	(1.000)	4.125	(0.500)	(0.375)	4.125	(0.750)	(0.625)	4.125	(0.500)	(0.375)			
4.750	(0.750)	(0.625)	4.000	(0.250)	(0.125)	4.000	(0.500)	(0.375)	4.000	(0.250)	(0.125)			
4.625	(0.500)	(0.375)	3.875	(0.125)	0.000	3.875	(0.125)	0.000	3.875	0.125	0.250			
4.500	(0.125)	0.000	3.750	0.375	0.500	3.750	0.250	0.375	3.750	0.375	0.500			
4.375	0.125	0.250	3.625	0.875	1.000	Mar/Cap 2.250	5/2/5		Mar/Cap 2.250	2/2/5		<b>MAX. NET PREMIUM FIXED &amp; ARM 1.500%</b>		

PRICE ADJUSTMENTS (FIXED & ARM)									
	<=60%	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
FICO 680 - 699	(0.125)	0.125	0.375	0.750	1.250	2.250	2.500	N/A	<b>MAX. NET PREMIUM FIXED &amp; ARM 1.500%</b>
FICO 700 - 719	(0.250)	0.000	0.250	0.750	1.250	1.500	1.750	N/A	
FICO 720 - 739	(0.250)	(0.125)	0.000	0.500	1.000	1.000	1.250	N/A	
FICO 740 - 759	(0.375)	(0.250)	(0.125)	0.125	0.375	0.750	0.750	N/A	
FICO >= 760	(0.500)	(0.375)	(0.250)	0.000	0.250	0.375	0.625	N/A	
PURCHASE TRANSACTION	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	0.000	0.000	N/A	
LOAN AMT >\$1.5M - \$2M	0.000	0.000	0.000	0.000	0.500	0.500	0.500	N/A	
LOAN AMT >\$2M - \$2.5M	0.000	0.000	0.000	0.250	0.500	0.500	0.500	N/A	
SECOND HOME	0.000	0.000	0.500	0.500	N/A	N/A	N/A	N/A	
INVESTMENT PROP.	1.000	1.500	N/A	N/A	N/A	N/A	N/A	N/A	
CONDO	0.000	0.000	0.250	0.250	0.250	0.250	0.250	N/A	
CASH OUT REFINANCE	0.500	0.500	0.500	1.500	N/A	N/A	N/A	N/A	
2-4 UNITS	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	
DTI > 40	0.000	0.000	0.000	0.125	0.250	0.375	0.500	N/A	
NO MI W/ 740+ FICO	N/A	N/A	N/A	N/A	N/A	0.375	1.125	N/A	
NO MI W/ 720-739 FICO	N/A	N/A	N/A	N/A	N/A	0.375	N/A	N/A	





say Yes

## JUMBO PORTFOLIO

# WHEN YOUR LENDER SAYS NO, WE MAY SAY YES

As low as 580 FICO / Up to \$3 MM / Up to 90% LTV(No MI) / 50% Max. DTI

### PORTFOLIO 103

30 YEAR FIXED <small>PROGRAM CODE: NFS 30</small>			5/1 ARM <small>PROGRAM CODE: NFS 5/1</small>			"NO SEASONING REQUIREMENT FOR BANKRUPTCY, FORECLOSURE, DEED-IN-LIEU OR SHORT SALE" Max. 85% LTV, \$1,000,000 640 FICO (NO PMI) Max. 80% LTV, \$1,000,000 620 FICO Max. 70% LTV, \$1,000,000 580 FICO DTI UP TO 50%			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	<b>MAX. NET PREMIUM: 2.000%</b>			
8.500	(1.875)	(1.625)	7.875	(1.625)	(1.375)	INVESTOR APPROVAL REQUIRED PRIOR TO LOCK			
8.375	(1.625)	(1.375)	7.750	(1.375)	(1.125)				
8.250	(1.375)	(1.125)	7.625	(1.125)	(0.875)				
8.125	(1.125)	(0.875)	7.500	(0.875)	(0.625)				
8.000	(0.875)	(0.625)	7.375	(0.625)	(0.375)				
7.875	(0.625)	(0.375)	7.250	(0.375)	(0.125)				
7.750	(0.375)	(0.125)	7.125	(0.125)	0.125				
7.625	(0.125)	0.125	Mar/Cap	5.000	2/2/6				
LTV ADJUSTMENTS TO RATE									
	0-40%	40.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	>85	
SECOND HOME	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
CASH OUT (EXCEPT DEBT CONSOLIDATION)	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
2-4 UNITS	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
FICO >= 720	(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	0.125	N/A	N/A
FICO 700 - 719	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.250	N/A	N/A
FICO 680 - 699	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.375	N/A	N/A
FICO 660 - 679	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.125	0.500	N/A	N/A
FICO 640 - 659	0.000	0.000	0.000	0.125	0.250	0.375	0.625	N/A	N/A
FICO 620 - 639	0.250	0.250	0.250	0.375	0.500	0.625	N/A	N/A	N/A
FICO 600 - 619	0.500	0.500	0.500	0.625	N/A	N/A	N/A	N/A	N/A
FICO 580 - 599	0.750	0.750	0.750	0.875	N/A	N/A	N/A	N/A	N/A
LTV ADJUSTMENTS TO PRICE									
	0-40%	40.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	>85	
LOAN AMOUNT \$100,000 TO \$199,999	0.375	0.375	0.375	0.375	0.375	0.500	0.500	N/A	N/A
LOAN AMOUNT \$200,000 TO \$349,999	0.125	0.125	0.125	0.125	0.125	0.250	1.000	N/A	N/A
LOAN AMOUNT \$350,000 TO \$499,999	(1.000)	(1.000)	(1.000)	(0.750)	(0.750)	0.250	1.000	N/A	N/A
LOAN AMOUNT \$450,000 TO \$599,999	(1.000)	(1.000)	(1.000)	(0.750)	(0.750)	0.250	1.000	N/A	N/A
LOAN AMOUNT \$600,000 TO \$849,999	(1.000)	(1.000)	(1.000)	(0.750)	(0.750)	0.250	1.000	N/A	N/A
LOAN AMOUNT >= \$850,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.250	1.000	N/A	N/A
REFINANCE	0.375	0.375	0.375	0.375	0.375	0.375	0.500	N/A	N/A
CONDO	0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A

### PORTFOLIO 104

30 YEAR FIXED <small>PROGRAM CODE: NIP 30</small>			5/1 ARM <small>PROGRAM CODE: NIP 5/1</small>			INVESTMENT PROPERTY Max. 85% LTV, \$1,500,000 660 FICO Max. 80% LTV, \$1,500,000 620 FICO MAX. CASH-OUT \$350,000 UP TO 80% LTV AND 640 FICO UNLIMITED FINANCED PROPERTIES ALLOWED			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	<b>MAX. NET PREMIUM: 2.000%</b>			
7.500	(1.625)	(1.375)	6.750	(1.250)	(1.000)	INVESTOR APPROVAL REQUIRED PRIOR TO LOCK			
7.375	(1.375)	(1.125)	6.625	(1.000)	(0.750)				
7.250	(1.125)	(0.875)	6.500	(0.750)	(0.500)				
7.125	(0.875)	(0.625)	6.375	(0.500)	(0.250)				
7.000	(0.625)	(0.375)	6.250	(0.250)	0.000				
6.875	(0.375)	(0.125)	6.125	0.125	0.375				
6.750	(0.125)	0.125	Mar/Cap	5.000	2/2/6				
LTV ADJUSTMENTS TO RATE									
	0-40%	40.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	>85	
LOAN AMOUNT \$1,000,000-\$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
LOAN AMOUNT > \$1,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
CASHOUT	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
2-4 UNITS	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
FICO >= 720	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.250	N/A	N/A
FICO 700 - 719	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.375	N/A	N/A
FICO 680 - 699	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.125	0.625	N/A	N/A
FICO 660 - 679	(0.125)	(0.125)	(0.125)	0.000	0.125	0.250	0.750	N/A	N/A
FICO 640 - 659	0.000	0.000	0.000	0.125	0.250	0.375	N/A	N/A	N/A
FICO 620 - 639	0.500	0.500	0.500	0.625	0.750	0.875	N/A	N/A	N/A
LTV ADJUSTMENTS TO PRICE									
	0-40%	40.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	>85	
LOAN AMOUNT \$100,000 TO \$149,999	0.750	0.750	0.750	0.750	0.750	1.000	1.500	N/A	N/A
LOAN AMOUNT \$150,000 TO \$199,999	0.250	0.250	0.250	0.250	0.250	0.500	1.000	N/A	N/A
LOAN AMOUNT \$200,000 TO \$349,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.250	1.000	N/A	N/A
LOAN AMOUNT \$350,000 TO \$449,999	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.250	1.000	N/A	N/A
LOAN AMOUNT \$450,000 TO \$599,999	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.250	1.000	N/A	N/A
LOAN AMOUNT \$600,000 TO \$849,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.250	1.000	N/A	N/A
LOAN AMOUNT \$850,000 TO \$999,999	0.000	0.000	0.000	0.000	0.000	0.250	1.000	N/A	N/A
LOAN AMOUNT >= \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.250	1.000	N/A	N/A
REFINANCE	0.375	0.375	0.375	0.375	0.375	0.375	0.500	N/A	N/A
CONDO	0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A

KVOE PROGRAM							
<b>30 YEAR FIXED</b> PROGRAM CODE: KVOE 30 Rate 30 Day 6.250 (2.625) 6.125 (2.250) 6.000 (1.875) 5.875 (1.500) 5.750 (1.125) 5.625 (0.750) 5.500 (0.375) 5.375 0.000		<b>7/1 ARM</b> PROGRAM CODE: KVOE 7/1 Rate 30 Day 5.875 (1.500) 5.750 (1.250) 5.625 (1.000) 5.500 (0.750) 5.375 (0.500) 5.250 (0.250) 5.125 0.000 Mar/Cap 2.250 5/2/5		<b>MAX. NET PREMIUM</b> 1.000%		<b>Delegated Underwriting</b> <b>WVOE Only (Employment + Income)</b> <b>Wage-Earned Only</b> Min. 24-month of employment & income with a same employer. MAX. DTI: 49.99% Credit scores as low as 640 Loan amounts up to agency loan limits Purchase & R/T Refinance: Max. 80% LTV Cash-out: Max. 70% LTV / 6 months title seasoning is required Owner Occupied, 2nd Home & Investment SFR / PUD / Condo / 1-4 Units Primary & 2nd Home: 100% Gift Allowed Primary & 2nd Home: Up to 6 months reserves may be required upon assessment of the overall risk Investment: 6 months reserves are required First-Time Home Buyers are allowed Non-Occupying Co-borrowers are allowed Transferred Appraisals are NOT permitted An escrow waiver is eligible for non-HPML files	
LTV/FICO ADJUSTMENTS TO PRICE							
	<=50%	50.01-60	60.01-70	70.01-75	75.01-80		
FICO >= 740	0.000	0.250	0.375	0.500	0.750		
FICO 700 - 739	0.000	0.250	0.500	1.000	1.500		
PRODUCT FEATURE ADJUSTMENTS TO RATE							
	<=50%	50.01-60	60.01-70	70.01-75	75.01-80		
FICO 680 - 699	0.000	0.125	0.250	0.375	N/A		
FICO 660 - 679	0.000	0.125	0.375	N/A	N/A		
FICO 640 - 659	0.125	0.250	0.500	N/A	N/A		
2-4 Units	0.000	0.250	0.250	N/A	N/A		
Condo	0.000	0.125	0.125	0.250	0.250		
Investment Property	0.625	0.625	0.625	N/A	N/A		
Cash-out	0.250	0.375	0.375	N/A	N/A		
<b>No 4506T, No Tax Returns, No W-2s, No Paystubs</b>							
<b>TURN TIME : 72 HOURS OR LESS</b>							
TRADITIONAL VOE							
<b>30 YEAR FIXED</b> PROGRAM CODE: TVOE 30 Rate 30 Day 6.125 (1.000) 6.000 (0.750) 5.875 (0.500) 5.750 (0.250) 5.625 0.000		<b>7/1 ARM</b> PROGRAM CODE: TVOE 7/1 Rate 30 Day 5.625 (1.000) 5.500 (0.750) 5.375 (0.500) OFFICE 5.250 (0.250) 5.125 0.000 Mar/Cap 3.500 5/2/5		<b>MAX. NET PREMIUM</b> 1.000%		<b>Delegated Underwriting</b> <b>Wage-Earned: WVOE Only</b> MAX. DTI: 49.99% & LTV up to 80% Minimum to maximum loan amount of \$75,000 to \$3 MM Credit scores as low as 640 Purchase, R/T & Cash-out Refinance Maximum Cashout is up to Max. Loan amount Owner Occupied, 2nd Home & Investment SFR / PUD / Condo / 1-4 Units Primary & 2nd Home: 100% Gift Allowed First-Time Home Buyers are allowed An escrow waiver is eligible for non-HPML files <b>No 4506T, No Tax Returns, No W-2s,</b> <b>No Paystubs</b>	
ADJUSTMENTS TO PRICE			ADJUSTMENTS TO RATE				
FICO 700-719	0.250	FICO 660-699	0.375	FICO 640-659	0.500		
FICO 660-699	0.375	FICO 640-659	0.500				
FICO 640-659	0.500						
PRODUCT FEATURE ADJUSTMENTS TO RATE							
	<=55%	55.01-60	60.01-65	65.01-70	70.01-75		75.01-80
LTV	0.000	0.000	0.000	0.125	0.250		0.250
DTI > 43%	0.000	0.000	0.125	0.125	0.125		0.125
Loan Amount < \$250,000	0.000	0.000	0.000	0.125	0.125		0.250
Loan Amount < \$250,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	
Loan Amount \$750,001 - \$1M	0.000	0.000	0.000	0.000	N/A	N/A	
Loan Amount \$1,000,001 - \$1.5M	0.000	0.000	0.000	N/A	N/A	N/A	
Loan Amount \$1,500,001 - \$2M	0.250	0.250	0.250	N/A	N/A	N/A	
Loan Amount \$2,000,001 - \$2.5M	0.375	0.375	0.375	N/A	N/A	N/A	
Loan Amount \$2,500,001 - \$3M	0.500	0.500	0.500	N/A	N/A	N/A	
Cash-Out Refinance	0.375	0.375	0.375	0.500	N/A	N/A	
2nd Home	0.500	0.500	0.500	0.500	0.500	0.500	
Investment Property	0.125	0.250	0.250	0.500	N/A	N/A	
2-4 Units	0.500	0.500	0.500	0.500	0.500	0.500	
Condo	0.000	0.000	0.125	0.125	0.125	0.250	
Interest Only	0.000	0.000	0.000	0.125	0.125	0.125	
<b>TURN TIME : 72 HOURS OR LESS</b>							
PORTFOLIO REDUCED DOC PROGRAM							
<b>30 YEAR FIXED</b> PROGRAM CODE: RED 30 Rate 30 Day 6.375 (1.000) 6.250 (0.750) 6.125 (0.500) 6.000 (0.250) 5.875 0.000		<b>7/1 ARM</b> PROGRAM CODE: RED 7/1 Rate 30 Day 5.875 (1.000) 5.750 (0.750) 5.625 (0.500) 5.500 (0.250) 5.375 0.000 Mar/Cap 3.500 5/2/5		<b>MAX. NET PREMIUM</b> 1.000%		<b>Delegated Underwriting</b> <b>Wage-Earned &amp; Self-Employed</b> <b>Wage-Earned: WVOE Only</b> <b>Self-Employed: (4 Options)</b> Option 1. CPA letter + 2 mos personal bank smt Option 2. CPA prepared most recent 12-mos P&L smt Option 3. Borrower prepared most recent 12-mos P&L smt + 2 mos personal bank smts Option 4. 12 mos personal or business bank smts MAX. DTI: 49.99% & LTV up to 80% Minimum to maximum loan amount of \$75,000 to \$3 MM Credit scores as low as 640 Purchase, R/T & Cash-out Refinance Owner Occupied, 2nd Home & Investment SFR / PUD / Condo Primary & 2nd Home: 100% Gift Allowed First-Time Home Buyers are allowed An escrow waiver is eligible for non-HPML files <b>No 4506T, No Tax Returns, No W-2s, No Paystubs</b>	
ADJUSTMENTS TO PRICE			ADJUSTMENTS TO RATE				
FICO 700-719	0.250	FICO 660-699	0.375	FICO 640-659	0.500		
FICO 660-699	0.375	FICO 640-659	0.500				
FICO 640-659	0.500						
PRODUCT FEATURE ADJUSTMENTS TO RATE							
	<=55%	55.01-60	60.01-65	65.01-70	70.01-75		75.01-80
LTV	0.000	0.000	0.000	0.125	0.250		0.250
DTI > 43%	0.000	0.000	0.125	0.125	0.125		0.125
Loan Amount < \$250,000	0.000	0.000	0.000	0.125	0.125		0.250
Loan Amount < \$250,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	
Loan Amount \$750,001 - \$1M	0.000	0.000	0.000	0.000	N/A	N/A	
Loan Amount \$1,000,001 - \$1.5M	0.000	0.000	0.000	N/A	N/A	N/A	
Loan Amount \$1,500,001 - \$2M	0.250	0.250	0.250	N/A	N/A	N/A	
Loan Amount \$2,000,001 - \$2.5M	0.375	0.375	0.375	N/A	N/A	N/A	
Loan Amount \$2,500,001 - \$3M	0.500	0.500	0.500	N/A	N/A	N/A	
Cash-Out Refinance	0.375	0.375	0.375	0.500	N/A	N/A	
2nd Home	0.500	0.500	0.500	0.500	0.500	0.500	
Investment Property	0.125	0.250	0.250	0.500	N/A	N/A	
2-4 Units	0.500	0.500	0.500	0.500	0.500	0.500	
Condo	0.000	0.000	0.125	0.125	0.125	0.250	
Interest Only	0.000	0.000	0.000	0.125	0.125	0.125	
<b>TURN TIME : 72 HOURS OR LESS</b>							





HELOC (PIGGY BACK ONLY) - FULL DOC											
30 YEAR RATES AMORTIZATION					<b>CURRENT PRIME: 5.500%</b> COMBINE WITH ANY 1ST PROGRAM MAX. LOAN AMOUNT PRIMARY RESIDENCE \$5,000 to \$350,000 with max. CLTV of 89.99% >\$350,000 to \$500,000 with max. CLTV of 85% SECOND HOMES \$5,000 to \$250,000 with max. CLTV of 85% State of HI & TX are <b>NOT</b> eligible						
PROGRAM CODE: HELOC											
PRIMARY RESIDENCE											
COMBINED 1ST & 2ND	CLTV	Min. FICO	CURRENT PRIME +								
\$2,000,000	89.99%	730	1.24%								
\$2,000,000	80.00%	730	0.99%								
\$2,000,000	70.00%	730	0.49%								
\$1,250,000	89.99%	700	1.49%								
\$1,250,000	80.00%	700	0.99%								
\$1,250,000	70.00%	700	0.49%								
\$1,250,000	85.00%	680	1.74%								
\$1,250,000	80.00%	680	1.24%								
\$1,250,000	70.00%	680	0.74%								
SECOND HOMES					PRICE ADJUSTMENTS TO 1st MORTGAGE						
COMBINED 1ST & 2ND	CLTV	Min. FICO	CURRENT PRIME +		PURCHASE		0.000%				
\$1,275,000	85.00%	730	1.49%		REFINANCE		0.000%				
\$1,275,000	80.00%	730	0.99%		INVESTOR FEE						
\$1,275,000	70.00%	730	0.49%		Origination Fee		\$295				
HELOC PLUS (PIGGY BACK & STANDALONE) - FULL DOC											
HCLTV < 80.000%											
FICO / Credit Limit	\$0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$250,000	Primary	0.000%						
000 - 679	N/A	N/A	N/A	2nd	1.000%						
680 - 699	Prime + 1.125%	Prime + 1.000%	Prime + 0.875%	Investment	N/A						
700 - 739	Prime + 0.875%	Prime + 0.750%	Prime + 0.625%	PRICE ADJ. TO 1st MORTGAGE							
740 - 900	Prime + 0.625%	Prime + 0.500%	Prime + 0.375%	PURCHASE		0.000%					
HCLTV 80.001% - 89.999%											
FICO / Credit Limit	\$0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$250,000	REFINANCE		0.000%					
000 - 679	N/A	N/A	N/A	CASH-OUT REFI		0.000%					
680 - 699	Prime + 1.875%	Prime + 1.625%	Prime + 1.375%	STANDALONE						0.000%	
700 - 739	Prime + 1.500%	Prime + 1.250%	Prime + 1.000%	PROGRAM CODE: GHELOC							
740 - 900	Prime + 1.250%	Prime + 1.000%	Prime + 0.750%	CURRENT PRIME							
HCLTV 90.000% - 95.000%											
FICO / Credit Limit	\$0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$250,000	State of HI & NY							
000 - 679	N/A	N/A	N/A	are <b>NOT</b> eligible							
680 - 699	N/A	N/A	N/A	Term							
700 - 739	Prime + 3.750%	Prime + 3.500%	Prime + 3.250%	360 month							
740 - 900	Prime + 3.500%	Prime + 3.250%	Prime + 3.000%	10yr I/O / 20yr amortization							
ALL ABOVE ADJUSTMENTS ARE TO MARGIN											
STATE OF CA, NV: MAX.89.999% HCLTV FOR CASH-OUT, SECOND HOME: MAX HCLTV: 89.999%											
INVESTOR APPROVAL REQUIRED PRIOR TO LOCK											
SECOND MORTGAGE (PIGGY BACK ONLY) - FULL DOC											
Term (180 Months)	FICO / Loan Amount Adjustments to RATE						PRICE ADJ. TO 1st MORTGAGE				
PROGRAM CODE: CES180	\$0 - \$25,000	\$25,001 - \$50,000	\$50,001 - \$125,000	\$125,001 - \$250,000	PURCHASE		0.375%				
Rate	000 - 679	N/A	N/A	N/A	REFINANCE		0.375%				
10.250 (2.000)	680 - 699	0.375%	0.250%	0.125%	CASH-OUT REFI		0.375%				
10.000 (1.875)	700 - 719	0.250%	0.125%	0.000%	TERM 180 month  State of CA, NV Max HCLTV cash-out: 90.000%  State of TX Purchase only  State of HI & NY are <b>NOT</b> eligible  Second Home Max HCLTV: 90.000%						
9.750 (1.750)	720 - 739	0.125%	0.000%	0.000%							
9.500 (1.625)	740 - 759	0.000%	0.000%	(0.125%)							
9.250 (1.500)	760 - 900	0.000%	(0.125%)	(0.250%)							
9.000 (1.375)	FICO / CLTV Adjustments to RATE										
8.750 (1.250)	<= 80%	80.001% - 85%	85.001% - 90%	90.001% - 95%							
8.500 (1.125)	000 - 679	N/A	N/A	N/A							
8.250 (1.000)	680 - 699	0.125%	0.250%	0.375%							
8.000 (0.875)	700 - 719	0.000%	0.125%	0.250%							
7.750 (0.750)	720 - 739	0.000%	0.000%	0.125%							
7.500 (0.625)	740 - 759	(0.125%)	0.000%	0.000%							
7.250 (0.500)	760 - 900	(0.250%)	(0.125%)	0.000%							
7.000 (0.375)	Feature Adjustments to RATE										
6.750 (0.250)	OCCUPANCY			PURPOSE OF LOAN							
6.500 (0.125)	Primary	0.000%	Cash-out < 90.000%		0.250%						
6.250 0.000	2nd Home	1.000%	Cash-out > 90.000%		0.500%						
INVESTOR APPROVAL REQUIRED PRIOR TO LOCK											
EXTENDED HIGH BALANCE											
SPONSOR BROKER ONLY / INVESTOR APPROVAL REQUIRED PRIOR TO LOCK											
30 YEAR FIXED			15 YEAR FIXED			10/1 ARM		7/1 ARM		5/1 ARM	
PROGRAM CODE: JPS 30			PROGRAM CODE: JPS 15			PROGRAM CODE: JPS 10/1		PROGRAM CODE: JPS 7/1		PROGRAM CODE: JPS 5/1	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.125	(2.500)	(2.250)	4.875	(2.375)	(2.125)	4.250	(2.875)	(2.625)	4.125	(2.375)	(2.125)
5.000	(2.250)	(2.000)	4.750	(2.250)	(2.000)	4.125	(2.500)	(2.250)	4.000	(2.000)	(1.750)
4.875	(2.125)	(1.875)	4.625	(2.000)	(1.750)	4.000	(2.000)	(1.750)	3.875	(1.625)	(1.375)
4.750	(1.750)	(1.500)	4.500	(1.875)	(1.625)	3.875	(1.750)	(1.500)	3.750	(1.250)	(1.000)
4.625	(1.500)	(1.250)	4.375	(1.625)	(1.375)	3.750	(1.250)	(1.000)	3.625	(0.875)	(0.625)
4.500	(1.125)	(0.875)	4.250	(1.250)	(1.000)	3.625	(0.875)	(0.625)	3.500	(0.500)	(0.250)
4.375	(0.750)	(0.500)	4.125	(1.000)	(0.750)	3.500	(0.500)	(0.250)	3.375	(0.125)	0.125
4.250	(0.125)	0.125	4.000	(0.625)	(0.375)	Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	5/2/5
PRICE ADJUSTMENTS (FIXED & ARM)											
	<=60%	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	SUBJECT PROPERTY IN CA (30Y Fixed)			
<= \$679,650	(0.250)	(0.250)	(0.125)	0.000	0.000	0.000	0.000	LTV <=80%: (0.250)			
FICO >=760	(0.500)	(0.375)	(0.250)	0.000	0.250	0.375	0.375	SUBJECT PROPERTY IN NON-CA (30Y Fixed)			
FICO 740-759	(0.375)	(0.250)	(0.125)	0.250	0.625	0.750	0.750	ALL LTV/FICO: (0.500)			
FICO 720-739	(0.250)	(0.125)	0.000	0.500	0.750	1.000	1.000	SUBJECT PROPERTY IN NON-CA (5/1&7/1 Arm)			
FICO 700-719	(0.125)	0.125	0.250	0.750	1.000	1.500	1.500	ALL LTV/FICO: (0.250)			
FICO 680-699	0.125	0.375	0.875	1.000	1.500	2.250	2.250	PURCHASE TRANSACTION			
CASHOUT	0.375	0.375	0.500	0.750	1.250	N/A	N/A	ALL LTV/FICO: (0.125)			
2ND HOME	0.125	0.250	0.375	0.750	N/A	N/A	N/A	MAX. NET PREMIUM 102.000%			
ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125				
NO-MI OPTION 85%	N/A	N/A	N/A	N/A	N/A	1.375	N/A				