

LENDER YOU CAN TRUST

Page	PROGRAM NAME	LENDER FEE/ COMMITMENT FEE	GENERAL LOAN LIMITS FOR 2020		
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	\$510,400
2	PRIME HIGH BALANCE FIXED & ARMs (DU & LP)	\$1,070	2	\$653,550	\$980,325
3	FANNIE MAE CONFORMING FIXED	\$1,070	3	\$789,950	\$1,184,925
3	FANNIE MAE CONFORMING ARMs	\$1,070	4	\$981,700	\$1,472,550
3	FANNIE MAE HIGH BALANCE FIXED & ARMs	\$1,070	TURN TIME		
3	HOME READY	\$1,070	2/25/2020		
4	FREDDIE MAC CONFORMING FIXED	\$1,070	Purchase		
4	FREDDIE MAC CONFORMING ARMs	\$1,070	Refinance		
4	FREDDIE MAC SUPER CONFORMING FIXED & ARMs	\$1,070	Submission		
4	HOME POSSIBLE	\$1,070	Registered before 3 pm pst		
5	FHA CONFORMING	\$1,070	same day		
5	FHA HIGH BALANCE	\$1,070	Registered after 3 pm pst		
5	FHA STREAMLINE	\$375	24 hours		
5	JUMBO PRIME	\$1,070	24 hours		
5	JUMBO EXTENDED	\$1,070	Underwriting		
6	PORTFOLIO 101 & 102	\$1,070	Agency		
7	PORTFOLIO 103 & 104	\$1,070	72-96 hours		
8	KVOE ONLY PROGRAM	\$1,295	72-96 hours		
8	TRADITIONAL VOE	\$1,295	72-96 hours		
8	REDUCED DOC PROGRAM	\$1,295	72-96 hours		
9	FOREIGN NATIONAL & ITIN	\$1,295	72-96 hours		
10	PIGGY BACK HELOC	\$295	72-96 hours		
10	EXTENDED HIGH BALANCE FIXED & ARMs	\$1,070	72-96 hours		
10	HELOC & 2ND MORTGAGE	\$295	72-96 hours		
10	HELOC (STANDALONE)	\$695	72-96 hours		
*LENDER/COMMITMENT FEE IN STATE OF NC WILL BE APPLIED AS STATE ADJUSTMENT			Turn time is based on date of last upload		

CORPORATE OFFICE	MORTGAGEE CLAUSE
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FNMA SELLER/SERVICER ID: 30488-000-7	FHA LENDER ID: 00224-0000-3	NMLS ID: 886336
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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	3/11/2020	U/W Approved & Appraisal conditions must be cleared - PTD is not required to be signed off.
30 days	3/26/2020	Submitted & Appraisal payment must be paid
45 days	4/10/2020	Submitted & Appraisal payment must be paid / PRE-LOCK

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	1	EHBC30, EHBC20	2	EHBC15	3	EHBC10/1, 7/1	4	
	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.

PRIME CONFORMING FIXED (DU & LP)

30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			10 YEAR FIXED			NO ADD-ON FOR LP APPROVAL "Streamlined Accept" documentation is acceptable per LP findings
PROGRAM CODE: PRIME DU/LP30			PROGRAM CODE: PRIME DU/LP20			PROGRAM CODE: PRIME DU/LP15			PROGRAM CODE: PRIME DU/LP10			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
3.875	(3.875)	(3.750)	3.750	(3.750)	(3.625)	3.375	(3.375)	(3.250)	3.375	(3.500)	(3.375)	
3.750	(3.375)	(3.250)	3.625	(3.750)	(3.625)	3.250	(3.000)	(2.875)	3.250	(3.125)	(3.000)	
3.625	(3.625)	(3.500)	3.500	(3.375)	(3.250)	3.125	(2.500)	(2.375)	3.125	(2.750)	(2.625)	
3.500	(3.250)	(3.125)	3.375	(3.000)	(2.875)	3.000	(2.250)	(2.125)	3.000	(2.250)	(2.125)	
3.375	(2.750)	(2.625)	3.250	(2.500)	(2.375)	2.875	(1.875)	(1.750)	2.875	(1.750)	(1.625)	
3.250	(2.125)	(2.000)	3.125	(1.875)	(1.750)	2.750	(1.500)	(1.375)	2.750	(1.375)	(1.250)	
3.125	(1.500)	(1.375)	3.000	(1.250)	(1.125)	2.625	(1.125)	(1.000)	2.625	(1.000)	(0.875)	
3.000	(0.500)	(0.375)	2.875	(0.500)	(0.375)	2.500	(0.500)	(0.375)	2.500	(0.500)	(0.375)	

PRIME CONFORMING ARMs (DU & LP)

10/1 ARM			7/1 ARM			5/1 ARM			3/1 ARM			Max. Net Premium Conforming Fixed & Arm 4.000% High Balance Fixed & Arm 3.000%
PROGRAM CODE: PRIME DU/LP 10/1			PROGRAM CODE: PRIME DU/LP 7/1			PROGRAM CODE: PRIME DU/LP 5/1			PROGRAM CODE: PRIME DU/LP 3/1			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
3.500	(3.375)	(3.250)	3.500	(3.375)	(3.250)	3.500	(2.500)	(2.375)	3.500	(1.625)	(1.500)	
3.375	(3.000)	(2.875)	3.375	(3.000)	(2.875)	3.375	(2.250)	(2.125)	3.375	(1.500)	(1.375)	
3.250	(2.625)	(2.500)	3.250	(2.750)	(2.625)	3.250	(2.125)	(2.000)	3.250	(1.250)	(1.125)	
3.125	(2.250)	(2.125)	3.125	(2.500)	(2.375)	3.125	(1.875)	(1.750)	3.125	(1.000)	(0.875)	
3.000	(1.875)	(1.750)	3.000	(2.125)	(2.000)	3.000	(1.625)	(1.500)	3.000	(0.875)	(0.750)	
2.875	(1.625)	(1.500)	2.875	(1.750)	(1.625)	2.875	(1.500)	(1.375)	2.875	(0.750)	(0.625)	
2.750	(1.250)	(1.125)	2.750	(1.375)	(1.250)	2.750	(1.125)	(1.000)	2.750	(0.500)	(0.375)	
Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	2/2/5	Mar/Cap	2.250	2/2/6	

PRIME HIGH BALANCE FIXED & ARMs (DU & LP)

30 YEAR FIXED			15 YEAR FIXED			10/1 ARM			7/1 ARM			5/1 ARM		
PROGRAM CODE: HBC/SLP 30			PROGRAM CODE: HBC/SLP 15			PROGRAM CODE: HBC/SLP 10/1			PROGRAM CODE: HBC/SLP 7/1			PROGRAM CODE: HBC/SLP 5/1		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	24-48 hours	30 Day
3.875	(3.250)	(3.125)	3.625	(2.375)	(2.250)	3.500	(3.250)	(3.125)	3.500	(3.250)	(3.125)	3.500	(2.375)	(2.250)
3.750	(2.750)	(2.625)	3.500	(2.375)	(2.250)	3.375	(2.875)	(2.750)	3.375	(2.875)	(2.750)	3.375	(2.125)	(2.000)
3.625	(3.000)	(2.875)	3.375	(2.125)	(2.000)	3.250	(2.625)	(2.500)	3.250	(2.625)	(2.500)	3.250	(1.875)	(1.750)
3.500	(2.500)	(2.375)	3.250	(1.750)	(1.625)	3.125	(2.250)	(2.125)	3.125	(2.375)	(2.250)	3.125	(1.625)	(1.500)
3.375	(2.000)	(1.875)	3.125	(1.375)	(1.250)	3.000	(1.875)	(1.750)	3.000	(2.000)	(1.875)	3.000	(1.375)	(1.250)
3.250	(1.500)	(1.375)	3.000	(1.000)	(0.875)	2.875	(1.625)	(1.500)	2.875	(1.750)	(1.625)	2.875	(1.125)	(1.000)
3.125	(0.875)	(0.750)	2.875	(0.625)	(0.500)	2.750	(1.250)	(1.125)	2.750	(1.250)	(1.125)	2.750	(0.875)	(0.750)
3.000	(0.125)	0.000	2.750	(0.250)	(0.125)	Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	2/2/5

LTV/FICO ADJUSTMENTS: All products w/Terms > 15 Yrs , Fixed & ARMs

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
FICO 720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
FICO 700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
FICO 680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
FICO 660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
FICO 640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A
FICO 620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A

LTV/FICO Adjustments : CASH-OUT REFINANCE (All Terms) , Fixed & ARMs

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 740	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A
FICO 720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A
FICO 700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A
FICO 680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A
FICO 660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A
FICO 640 - 659	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A
FICO 620 - 639	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A

Product Feature Adjustments

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
High-LTV ARMs	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Condo (>15Year,excludes detached condos)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
2ND HOME	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
Investment Property - FICO<700	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
High-Balance Purchase or Rate&Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
High-Balance Cash-out	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
High-Balance Arm	0.750	0.750	0.750	1.500	1.500	1.500	1.500	N/A
Loan amount < \$100,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

LENDER PAID MI (SINGLE PREMIUM) Adjustments

LTV	%	>=760	740-759	720-739	700-719	680-699	660-679	< 660	Subordinate Financing			
									LTV	CLTV	FICO	
									<=75%	<=80%	<720	>=720
95.01-97	35	2.500	3.375	4.125	4.875	5.875	7.875	8.375	<=65%	80.01-95%	0.875	0.625
90.01-95	30	1.875	2.625	3.125	3.625	4.500	6.000	6.375	65.01-75%	80.01-95%	1.125	0.875
85.01-90	25	1.375	2.000	2.375	2.875	3.375	4.750	4.875	75.01-90%	76.01-95%	1.375	1.125
80.01-85	12	0.750	0.875	1.000	1.250	1.375	1.875	2.125	90.01-95%	90.01-95%	1.375	1.125
LOAN TERM < 30		(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	<=95%	95.01-97%	1.875	1.875
CASH OUT		0.625	0.625	0.750	1.000	1.000	1.375	1.375	PROPERTY INSPECTION WAIVER Now Available for Purchase & Refinance through DU & LP			
R&T REFI		0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2ND HOME		0.375	0.375	0.500	0.750	0.750	1.250	1.250				
3-4 UNIT PROPERTY		1.250	1.250	1.375	N/A	N/A	N/A	N/A				
INVESTMENT PRO.		1.250	1.250	1.375	N/A	N/A	N/A	N/A				
LOAN AMT > 650K		0.625	0.625	0.750	1.250	1.250	2.125	2.125				

FANNIE MAE CONFORMING FIXED

30 YEAR FIXED PROGRAM CODE: EFC 30			20 YEAR FIXED PROGRAM CODE: EFC 20			15 YEAR FIXED PROGRAM CODE: EFC 15			10 YEAR FIXED PROGRAM CODE: EFC 10			FANNIE MAE HOME READY PROGRAM CODE : (EFC30 & EFC15) CUMULATIVE ADJUSTMENTS CAPS. LTV>80 & FICO >=680 0.000 ALL OTHER LTV/FICO 1.500
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
3.875	(3.750)	(3.625)	3.750	(3.625)	(3.500)	3.375	(3.250)	(3.125)	3.375	(3.375)	(3.250)	
3.750	(3.250)	(3.125)	3.625	(3.625)	(3.500)	3.250	(2.875)	(2.750)	3.250	(3.000)	(2.875)	
3.625	(3.500)	(3.375)	3.500	(3.250)	(3.125)	3.125	(2.375)	(2.250)	3.125	(2.625)	(2.500)	
3.500	(3.125)	(3.000)	3.375	(2.875)	(2.750)	3.000	(2.125)	(2.000)	3.000	(2.125)	(2.000)	
3.375	(2.625)	(2.500)	3.250	(2.375)	(2.250)	2.875	(1.750)	(1.625)	2.875	(1.625)	(1.500)	
3.250	(2.000)	(1.875)	3.125	(1.750)	(1.625)	2.750	(1.375)	(1.250)	2.750	(1.250)	(1.125)	
3.125	(1.375)	(1.250)	3.000	(1.125)	(1.000)	2.625	(1.000)	(0.875)	2.625	(0.875)	(0.750)	
3.000	(0.375)	(0.250)	2.875	(0.375)	(0.250)	2.500	(0.375)	(0.250)	2.500	(0.375)	(0.250)	

FANNIE MAE CONFORMING ARMS

10/1 ARM PROGRAM CODE: EFC 10/1			7/1 ARM PROGRAM CODE: EFC 7/1			5/1 ARM PROGRAM CODE: EFC 5/1			NO OVERLAYS LOANS WITH DU APPROVE/ELIGIBLE	Max. Net Premium Conforming Fixed & Arm 4.000% High Balance Fixed & Arm 3.000%
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day		
3.500	(2.625)	(2.500)	3.500	(2.750)	(2.625)	3.500	(2.250)	(2.125)		
3.375	(2.375)	(2.250)	3.375	(2.375)	(2.250)	3.375	(2.125)	(2.000)		
3.250	(2.125)	(2.000)	3.250	(2.125)	(2.000)	3.250	(2.000)	(1.875)		
3.125	(1.750)	(1.625)	3.125	(1.875)	(1.750)	3.125	(1.750)	(1.625)		
3.000	(1.500)	(1.375)	3.000	(1.500)	(1.375)	3.000	(1.500)	(1.375)		
2.875	(1.250)	(1.125)	2.875	(1.375)	(1.250)	2.875	(1.375)	(1.250)		
2.750	(0.875)	(0.750)	2.750	(0.875)	(0.750)	2.750	(1.000)	(0.875)		
Mar/Cap	2.25	5/2/5	Mar/Cap	2.25	5/2/5	Mar/Cap	2.25	2/2/5		

FANNIE MAE HIGH BALANCE FIXED AND ARMS

30 YEAR FIXED PROGRAM CODE: EHBC 30			20 YEAR FIXED PROGRAM CODE: EHBC 20			15 YEAR FIXED PROGRAM CODE: EHBC 15			10/1 ARM PROGRAM CODE: EHBC 10/1			7/1 ARM PROGRAM CODE: EHBC 7/1		
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
4.000	(3.500)	(3.375)	4.125	(3.250)	(3.125)	3.625	(2.250)	(2.125)	3.500	(2.250)	(2.125)	3.500	(2.125)	(2.000)
3.875	(3.125)	(3.000)	4.000	(2.875)	(2.750)	3.500	(2.250)	(2.125)	3.375	(2.000)	(1.875)	3.375	(2.000)	(1.875)
3.750	(2.625)	(2.500)	3.875	(2.625)	(2.500)	3.375	(2.000)	(1.875)	3.250	(1.750)	(1.625)	3.250	(1.750)	(1.625)
3.625	(2.875)	(2.750)	3.750	(2.125)	(2.000)	3.250	(1.625)	(1.500)	3.125	(1.375)	(1.250)	3.125	(1.500)	(1.375)
3.500	(2.375)	(2.250)	3.625	(1.750)	(1.625)	3.125	(1.250)	(1.125)	3.000	(1.125)	(1.000)	3.000	(1.125)	(1.000)
3.375	(1.875)	(1.750)	3.500	(1.500)	(1.375)	3.000	(0.875)	(0.750)	2.875	(0.875)	(0.750)	2.875	(0.875)	(0.750)
3.250	(1.500)	(1.375)	3.375	(1.250)	(1.125)	2.875	(0.500)	(0.375)	2.750	(0.500)	(0.375)	2.750	(0.500)	(0.375)
3.125	(0.750)	(0.625)	3.250	(0.750)	(0.625)	2.750	(0.125)	0.000	Mar/Cap	2.25	5/2/5	Mar/Cap	2.25	5/2/5

LTV/FICO ADJUSTMENTS: All products w/Terms > 15 Yrs, Fixed & ARMs

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
FICO 720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
FICO 700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
FICO 680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
FICO 660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
FICO 640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
FICO 620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
FICO < 620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/FICO Adjustments : CASH-OUT REFINANCE (All Terms), Fixed & ARMs

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 740	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A
FICO 720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A
FICO 700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A
FICO 680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A
FICO 660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A
FICO 640 - 659	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A
FICO 620 - 639	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A
FICO < 620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Feature Adjustments

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
High-LTV ARMs	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
2ND HOME	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15Year,excludes detached condos)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
High-Balance Purchase or Rate&Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
High-Balance Cash-out	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
High-Balance Arm	0.750	0.750	0.750	1.500	1.500	1.500	1.500	N/A
Loan amount < \$100,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

LENDER PAID MI (SINGLE PREMIUM) Adjustments

LTV	%	>=760	740-759	720-739	700-719	680-699	660-679	< 660	Subordinate Financing			
									LTV	CLTV	FICO	
									<=75%	<=80%	<720	>=720
95.01-97	35	2.500	3.375	4.125	4.875	5.875	7.875	8.375	<=65%	80.01-95%	0.375	0.375
90.01-95	30	1.875	2.625	3.125	3.625	4.500	6.000	6.375	65.01-75%	80.01-95%	1.125	0.875
85.01-90	25	1.375	2.000	2.375	2.875	3.375	4.750	4.875	75.01-90%	76.01-95%	1.375	1.125
80.01-85	12	0.750	0.875	1.000	1.250	1.375	1.875	2.125	90.01-95%	90.01-95%	1.375	1.125
HOME READY	>=760	740-759	720-739	700-719	680-699	660-679	< 660		<=95%	95.01-97%	1.875	1.875
95.01-97	25	2.000	2.625	3.250	3.875	4.750	6.250	6.250	ACCEPT TRANSFERRED APPRAISAL PROPERTY INSPECTION WAIVER Now Available for Purchase & Refinance through DU & LP			
90.01-95	25	1.625	2.250	2.750	3.250	3.875	5.125	5.125				
LOAN TERM < 30	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)					
CASH OUT	0.625	0.625	0.750	1.000	1.000	1.375	1.375					
R&T REFI	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
2ND HOME	0.375	0.375	0.500	0.750	0.750	1.250	1.250					
3-4 UNIT PROPERTY	1.250	1.250	1.375	N/A	N/A	N/A	N/A					
INVESTMENT PRO.	1.250	1.250	1.375	N/A	N/A	N/A	N/A					
LOAN AMT > 650K	0.625	0.625	0.750	1.250	1.250	2.125	2.125					

FREDDIE MAC CONFORMING FIXED

30 YEAR FIXED PROGRAM CODE: ELP 30			20 YEAR FIXED PROGRAM CODE: ELP 20			15 YEAR FIXED PROGRAM CODE: ELP 15			10 YEAR FIXED PROGRAM CODE: ELP 10			FREDDIE MAC HOME POSSIBLE PROGRAM CODE : (ELPH30) CUMULATIVE ADJUSTMENTS CAPS.	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day		
3.875	(3.750)	(3.625)	3.750	(3.625)	(3.500)	3.375	(3.250)	(3.125)	3.375	(3.375)	(3.250)	0.000	
3.750	(3.250)	(3.125)	3.625	(3.625)	(3.500)	3.250	(2.875)	(2.750)	3.250	(3.000)	(2.875)		
3.625	(3.500)	(3.375)	3.500	(3.250)	(3.125)	3.125	(2.375)	(2.250)	3.125	(2.625)	(2.500)		
3.500	(3.125)	(3.000)	3.375	(2.875)	(2.750)	3.000	(2.125)	(2.000)	3.000	(2.125)	(2.000)		
3.375	(2.625)	(2.500)	3.250	(2.375)	(2.250)	2.875	(1.750)	(1.625)	2.875	(1.625)	(1.500)		
3.250	(2.000)	(1.875)	3.125	(1.750)	(1.625)	2.750	(1.375)	(1.250)	2.750	(1.250)	(1.125)		
3.125	(1.375)	(1.250)	3.000	(1.125)	(1.000)	2.625	(1.000)	(0.875)	2.625	(0.875)	(0.750)		
3.000	(0.375)	(0.250)	2.875	(0.375)	(0.250)	2.500	(0.375)	(0.250)	2.500	(0.375)	(0.250)		
												ALL OTHER LTV/FICO	1.500

FREDDIE MAC CONFORMING ARMS

10/1 ARM PROGRAM CODE: ELP 10/1			7/1 ARM PROGRAM CODE: ELP 7/1			MAXIMUM LOAN AMOUNT FOR 2020			NO OVERLAYS LOAN WITH LP ELIGIBLE FINDINGS	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Units	Maximum Loan Amount	Maximum Loan Amount for High-Cost Areas		
3.500	(2.625)	(2.500)	3.500	(2.750)	(2.625)	1	\$510,400	\$765,600		
3.375	(2.375)	(2.250)	3.375	(2.375)	(2.250)	2	\$653,550	\$980,325		
3.250	(2.125)	(2.000)	3.250	(2.125)	(2.000)	3	\$789,950	\$1,184,925		
3.125	(1.750)	(1.625)	3.125	(1.875)	(1.750)	4	\$981,700	\$1,472,550		
3.000	(1.500)	(1.375)	3.000	(1.500)	(1.375)	Click here for Loan Limit Look-Up Table 2020				
2.875	(1.250)	(1.125)	2.875	(1.375)	(1.250)					
2.750	(0.875)	(0.750)	2.750	(0.875)	(0.750)					
Mar/Cap	2.25	5/2/5	Mar/Cap	2.25	5/2/5					
									Max. Net Premium	
									Conforming	4.000%
									High Balance	3.000%

FREDDIE MAC SUPER CONFORMING FIXED AND ARMS

30 YEAR FIXED PROGRAM CODE: ESLP 30			20 YEAR FIXED PROGRAM CODE: ESLP 20			15 YEAR FIXED PROGRAM CODE: ESLP 15			10/1 ARM PROGRAM CODE: ESLP 10/1			7/1 ARM PROGRAM CODE: ESLP 7/1		
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
4.000	(3.500)	(3.375)	4.125	(3.250)	(3.125)	3.625	(2.250)	(2.125)	3.500	(2.250)	(2.125)	3.500	(2.125)	(2.000)
3.875	(3.125)	(3.000)	4.000	(2.875)	(2.750)	3.500	(2.250)	(2.125)	3.375	(2.000)	(1.875)	3.375	(2.000)	(1.875)
3.750	(2.625)	(2.500)	3.875	(2.625)	(2.500)	3.375	(2.000)	(1.875)	3.250	(1.750)	(1.625)	3.250	(1.750)	(1.625)
3.625	(2.875)	(2.750)	3.750	(2.125)	(2.000)	3.250	(1.625)	(1.500)	3.125	(1.375)	(1.250)	3.125	(1.500)	(1.375)
3.500	(2.375)	(2.250)	3.625	(1.750)	(1.625)	3.125	(1.250)	(1.125)	3.000	(1.125)	(1.000)	3.000	(1.125)	(1.000)
3.375	(1.875)	(1.750)	3.500	(1.500)	(1.375)	3.000	(0.875)	(0.750)	2.875	(0.875)	(0.750)	2.875	(0.875)	(0.750)
3.250	(1.500)	(1.375)	3.375	(1.250)	(1.125)	2.875	(0.500)	(0.375)	2.750	(0.500)	(0.375)	2.750	(0.500)	(0.375)
3.125	(0.750)	(0.625)	3.250	(0.750)	(0.625)	2.750	(0.125)	0.000	Mar/Cap	2.25	5/2/5	Mar/Cap	2.25	5/2/5

LTV/FICO ADJUSTMENTS: All products w/Terms > 15 Yrs , Fixed & ARMs

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Fico >= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A
Fico 720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A
Fico 700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A
Fico 680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A
Fico 660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A
Fico 640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A
Fico 620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A
Fico < 620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/FICO Adjustments : CASH-OUT REFINANCE (All Terms) , Fixed & ARMs

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Fico >= 740	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A
Fico 720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A
Fico 700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A
Fico 680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A
Fico 660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A
Fico 640 - 659	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A
Fico 620 - 639	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A
Fico < 620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

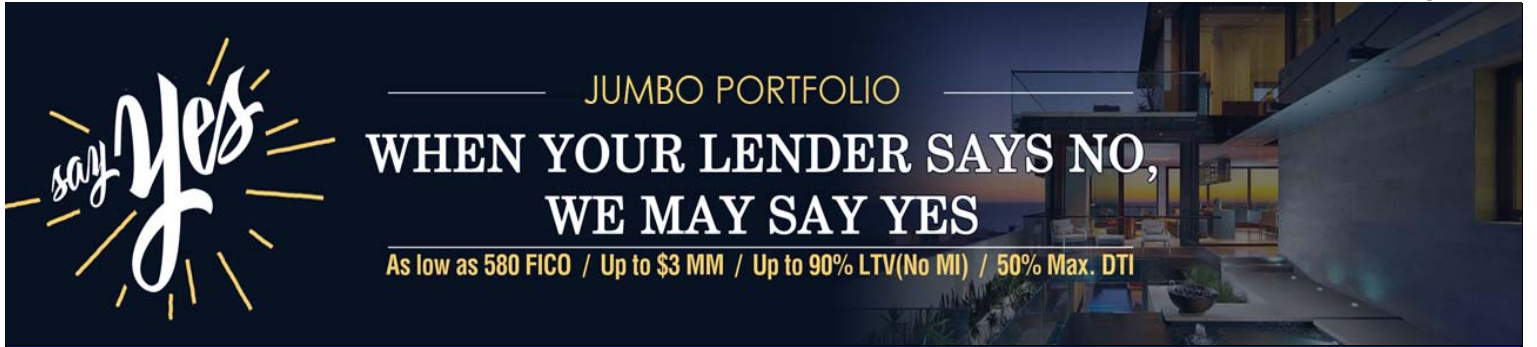
Product Feature Adjustments

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
High-LTV ARMs	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
2ND HOME	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Condo (>15Year,excludes detached condos)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
High-Balance Purchase or Rate&Term	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
High-Balance Cash-out	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
High-Balance Arm	0.750	0.750	0.750	1.500	1.500	1.500	1.500	N/A
Loan amount < \$100,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

LENDER PAID MI (SINGLE PREMIUM) Adjustments

LTV	%	>=760	740-759	720-739	700-719	680-699	660-679	< 660	Subordinate Financing			
									LTV	CLTV	FICO	
											<720	>=720
95.01-97	35	2.500	3.375	4.125	4.875	5.875	7.875	8.375	<=75%	<=80%	0.375	0.375
90.01-95	30	1.875	2.625	3.125	3.625	4.500	6.000	6.375	<=65%	80.01-95%	0.875	0.625
85.01-90	25	1.375	2.000	2.375	2.875	3.375	4.750	4.875	65.01-75%	80.01-95%	1.125	0.875
80.01-85	12	0.750	0.875	1.000	1.250	1.375	1.875	2.125	75.01-90%	76.01-95%	1.375	1.125
HOME POSSIBLE		>=760	740-759	720-739	700-719	680-699	660-679	< 660	90.01-95%	90.01-95%	1.375	1.125
95.01-97	25	2.000	2.625	3.250	3.875	4.750	6.250	6.250	<=95%	95.01-97%	1.875	1.875
90.01-95	25	1.625	2.250	2.750	3.250	3.875	5.125	5.125				

LOAN TERM < 30	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	ACCEPT TRANSFERRED APPRAISAL PROPERTY INSPECTION WAIVER Now Available for Purchase & Refinance through DU & LP				
CASH OUT	0.625	0.625	0.750	1.000	1.000	1.375	1.375					
R&T REFI	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
2ND HOME	0.375	0.375	0.500	0.750	0.750	1.250	1.250					
3-4 UNIT PROPERTY	1.250	1.250	1.375	N/A	N/A	N/A	N/A					
INVESTMENT PRO.	1.250	1.250	1.375	N/A	N/A	N/A	N/A					
LOAN AMT > 650K	0.625	0.625	0.750	1.250	1.250	2.125	2.125					



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				
9.250	(1.750)	(1.500)	9.125	(1.625)	(1.375)				
9.125	(1.500)	(1.250)	9.000	(1.375)	(1.125)				
9.000	(1.250)	(1.000)	8.875	(1.125)	(0.875)				
8.875	(1.000)	(0.750)	8.750	(0.875)	(0.625)				
8.750	(0.750)	(0.500)	8.625	(0.625)	(0.375)				
8.625	(0.500)	(0.250)	8.500	(0.375)	(0.125)				
8.500	(0.250)	0.000	8.375	(0.125)	0.125				
8.375	0.000	0.250	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	24-48 hours	N/A	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				
7.375	(1.500)	(1.250)	7.250	(1.375)	(1.125)				
7.250	(1.250)	(1.000)	7.125	(1.125)	(0.875)				
7.125	(1.000)	(0.750)	7.000	(0.875)	(0.625)				
7.000	(0.750)	(0.500)	6.875	(0.625)	(0.375)				
6.875	(0.500)	(0.250)	6.750	(0.375)	(0.125)				
6.750	(0.250)	0.000	6.625	(0.125)	0.125				
6.625	0.000	0.250	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							
30 YEAR FIXED PROGRAM CODE: KVOE 30 Rate 30 Day 6.000 (2.625) 5.875 (2.250) 5.750 (1.875) 5.625 (1.500) 5.500 (1.125) 5.375 (0.750) 5.250 (0.375) 5.125 0.000		7/1 ARM PROGRAM CODE: KVOE 7/1 Rate 30 Day 5.625 (1.500) 5.500 (1.250) 5.375 (1.000) 5.250 (0.750) 5.125 (0.500) 5.000 (0.250) 4.875 0.000 Mar/Cap 2.250 5/2/5		MAX. NET PREMIUM 1.000%		Delegated Underwriting WVOE Only (Employment + Income) Wage-Earned Only 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		
No 4506T, No Tax Returns, No W-2s, No Paystubs							
TURN TIME : 72 HOURS OR LESS							
TRADITIONAL VOE							
30 YEAR FIXED 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		7/1 ARM PROGRAM CODE: TVOE 7/1 Rate 30 Day 5.625 (1.000) 5.500 (0.750) 5.375 (0.500) 5.250 (0.250) 5.125 0.000 Mar/Cap 3.500 5/2/5		MAX. NET PREMIUM 1.000%		Delegated Underwriting Wage-Earned: WVOE Only 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 No 4506T, No Tax Returns, No W-2s, No Paystubs	
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	
TURN TIME : 72 HOURS OR LESS							
PORTFOLIO REDUCED DOC PROGRAM							
30 YEAR FIXED 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		7/1 ARM 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		MAX. NET PREMIUM 1.000%		Delegated Underwriting Wage-Earned & Self-Employed Wage-Earned: WVOE Only Self-Employed: (4 Options) 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 No 4506T, No Tax Returns, No W-2s, No Paystubs	
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	
TURN TIME : 72 HOURS OR LESS							

HELOC (PIGGY BACK ONLY) - FULL DOC											
PROGRAM CODE : HELOC - 30 YEAR RATES AMORTIZATION					Current Prime - 4.750%						
PRIMARY RESIDENCE											
COMBINED 1ST & 2ND	Min. FICO	<=60%	60.01 - 70.00%	70.01 - 80.00%	80.01 - 85.00%	85.01 - 89.99%					
\$2,000,000	800+	-0.51%	0.00%	0.49%	0.74%	0.74%					
\$2,000,000	760-799	0.00%	0.24%	0.49%	0.74%	0.74%					
\$2,000,000	730-759	0.24%	0.49%	0.74%	0.99%	1.24%					
\$1,250,000	700-729	0.49%	0.49%	0.99%	1.24%	1.49%					
\$1,250,000	680-699	0.99%	0.99%	1.49%	1.99%	N/A					
SECOND HOMES											
COMBINED 1ST & 2ND	Min. FICO	<60%	60.01 - 70.00%	70.01 - 80.00%	80.01 - 85.00%	85.01 - 89.99%					
\$1,275,000	800+	-0.51%	0.00%	0.49%	0.74%	N/A					
\$1,275,000	760-799	0.00%	0.24%	0.49%	0.74%	N/A					
\$1,275,000	730-759	0.24%	0.49%	0.74%	0.99%	N/A					
PRIMARY RESIDENCE		SECOND HOME		PRICE ADJUSTMENTS TO 1st MORTGAGE		ORIGINATION FEE					
\$5,000 TO \$350,000 WITH MAX. CLTV OF 89.99%		\$5,000 TO \$250,000 WITH MAX. CLTV OF 85% STATE OF HI & TX ARE NOT ELIGIBLE		PURCHASE : 0.000%		\$295					
>\$350,000 TO \$500,000 WITH MAX. CLTV OF 85%				REFINANCE : 0.000%							
HELOC PLUS (PIGGY BACK & STANDALONE) - FULL DOC											
HCLTV ≤ 80.000%					OCCUPANCY						
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 + 1.000%	Prime + 0.500%	Prime + 0.500%	Investment		N/A					
700 - 739	Prime + 0.500%	Prime + 0.250%	Prime + 0.250%	PRICE ADJ. TO 1st MORTGAGE							
740 - 900	Prime + 0.000%	Prime - 0.500%	Prime - 0.500%	PURCHASE		0.000%					
HCLTV 80.001% - 89.999%					REFINANCE						
					0.000%						
FICO / Credit Limit	\$0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$250,000	CASH-OUT REFI		0.000%					
000 - 679	N/A	N/A	N/A	STANDALONE		0.000%					
680 - 699	Prime + 1.875%	Prime + 1.000%	Prime + 0.750%	PROGRAM CODE: GHELOC CURRENT PRIME State of HI & NY are NOT eligible Term 360 month 10yr I/O / 20yr amortization							
700 - 739	Prime + 1.500%	Prime + 1.000%	Prime + 0.750%								
740 - 900	Prime + 1.250%	Prime + 1.000%	Prime + 0.500%								
HCLTV 90.000% - 95.000%											
FICO / Credit Limit	\$0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$250,000								
000 - 679	N/A	N/A	N/A								
680 - 699	Prime + 1.875%	Prime + 1.000%	Prime + 0.750%								
700 - 739	Prime + 1.500%	Prime + 1.000%	Prime + 0.750%								
740 - 900	Prime + 1.250%	Prime + 1.000%	Prime + 0.500%								
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		0.000%			
Rate 30 day		N/A	N/A	N/A	N/A	REFINANCE		0.000%			
9.750 (2.000)	000 - 679	N/A	N/A	N/A	N/A	CASH-OUT REFI		0.000%			
9.500 (1.875)	680 - 699	0.375%	0.250%	0.125%	0.125%	TERM 180 month State of CA, NV Max HCLTV cash-out: 90.000% State of TX Purchase only State of HI & NY are NOT eligible Second Home Max HCLTV: 90.000%					
9.250 (1.750)	700 - 719	0.250%	0.125%	0.000%	0.000%						
9.000 (1.625)	720 - 739	0.125%	0.000%	0.000%	0.000%						
8.750 (1.500)	740 - 759	0.000%	0.000%	(0.125%)	(0.125%)						
8.500 (1.375)	760 - 900	0.000%	(0.125%)	(0.250%)	(0.250%)						
8.250 (1.250)	FICO / CLTV Adjustments to RATE										
8.000 (1.125)		<= 80%	80.001% - 85%	85.001% - 90%	90.001% - 95%						
7.750 (1.000)	000 - 679	N/A	N/A	N/A	N/A						
7.500 (0.875)	680 - 699	0.125%	0.250%	0.375%	N/A						
7.250 (0.750)	700 - 719	0.000%	0.125%	0.250%	0.500%						
7.000 (0.625)	720 - 739	0.000%	0.000%	0.125%	0.375%						
6.750 (0.500)	740 - 759	(0.125%)	0.000%	0.000%	0.250%						
6.500 (0.375)	760 - 900	(0.250%)	(0.125%)	0.000%	0.125%						
6.250 (0.250)	Feature Adjustments to RATE										
6.000 (0.125)	OCCUPANCY		PURPOSE OF LOAN								
5.750 0.000	Primary	0.000%	Cash-out < 90.000%		0.250%						
	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
4.500	(2.000)	(1.750)	4.375	(2.000)	(1.750)	4.875	(2.000)	(1.750)	4.875	(1.375)	(1.125)
4.375	(1.750)	(1.500)	4.250	(1.875)	(1.625)	4.750	(1.750)	(1.500)	4.750	(1.125)	(0.875)
4.250	(1.500)	(1.250)	4.125	(1.625)	(1.375)	4.625	(1.500)	(1.250)	4.625	(1.000)	(0.750)
4.125	(1.250)	(1.000)	4.000	(1.375)	(1.125)	4.500	(1.125)	(0.875)	4.500	(0.750)	(0.500)
4.000	(0.875)	(0.625)	3.875	(1.125)	(0.875)	4.375	(0.750)	(0.500)	4.375	(0.500)	(0.250)
3.875	(0.625)	(0.375)	3.750	(0.875)	(0.625)	4.250	(0.250)	0.000	4.250	(0.250)	0.000
3.750	(0.250)	0.000	3.625	(0.625)	(0.375)	4.125	0.250	0.500	4.125	0.000	0.250
3.625	0.250	0.500	3.500	(0.250)	0.000	Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	5/2/5
PRICE ADJUSTMENTS (FIXED & ARM)									PRICING INCENTIVE		
	<=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				