

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	Max. Loan Amount
2	PRIME CONFORMING ARMs (DU & LP)	\$1,070		Loan Amount	for High-Cost Areas
2	PRIME HIGH BALANCE FIXED & ARMs (DU & LP)	\$1,070	1	\$510,400	\$765,600
3	FANNIE MAE CONFORMING FIXED	\$1,070	2	\$653,550	\$980,325
3	FANNIE MAE CONFORMING ARMs	\$1,070	3	\$789,950	\$1,184,925
3	FANNIE MAE HIGH BALANCE FIXED & ARMs	\$1,070	4	\$981,700	\$1,472,550
3	HOME READY	\$1,070	TURN TIME		
4	FREDDIE MAC CONFORMING FIXED	\$1,070	3/2/2020		Purchase
4	FREDDIE MAC CONFORMING ARMs	\$1,070	Submission		
4	FREDDIE MAC SUPER CONFORMING FIXED & ARMs	\$1,070	Registered before 3 pm pst		same day
4	HOME POSSIBLE	\$1,070	Registered after 3 pm pst		24 hours
5	FHA CONFORMING	\$1,070	Underwriting		
5	FHA HIGH BALANCE	\$1,070	Agency		72-96 hours
5	FHA STREAMLINE	\$375	FHA		72-96 hours
5	JUMBO PRIME	\$1,070	KVOE		72-96 hours
5	JUMBO EXTENDED	\$1,070	Portfolio Reduced Doc		72-96 hours
6	PORTFOLIO 101 & 102	\$1,070	Jumbo Prime		72-96 hours
7	PORTFOLIO 103 & 104	\$1,070	Other Jumbo (Initial Review)		72-96 hours
8	KVOE ONLY PROGRAM	\$1,295	Portfolio (Initial Review)		72-96 hours
8	TRADITIONAL VOE	\$1,295	HELOC (Initial Review)		72-96 hours
8	REDUCED DOC PROGRAM	\$1,295	UW Conditions Review		72-96 hours
9	FOREIGN NATIONAL & ITIN	\$1,295	Loan Doc		24-48 hours
10	PIGGY BACK HELOC	\$295	Docs Review		24-48 hours
10	EXTENDED HIGH BALANCE FIXED & ARMs	\$1,070	Funding Conditions		24-48 hours
10	HELOC & 2ND MORTGAGE	\$295			
10	HELOC (STANDALONE)	\$695			
*LENDER/COMMITMENT FEE IN STATE OF NC WILL BE APPLIED AS STATE ADJUSTMENT					
Turn time is based on date of last upload					

CORPORATE OFFICE	BRANCH OFFICE	MORTGAGEE CLAUSE
330 E. Lambert Rd. Suite 250 BREA, CA 92821 714-276-1180 Toll free: 888-748-8569	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
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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 3/17/2020	U/W Approved & Appraisal conditions must be cleared - PTD is not required to be signed off.
30 days 4/1/2020	Submitted & Appraisal payment must be paid
45 days 4/16/2020	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.

No 4506T, No Tax Returns, No W-2s, No Paystubs
TURN TIME : 72 HOURS OR LESS
KVOE PROGRAM

30 YEAR FIXED		7/1 ARM		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	
PROGRAM CODE: KVOE 30		PROGRAM CODE: KVOE 7/1				
Rate	30 Day	Rate	30 Day			
6.000	(2.625)	5.625	(1.500)			
5.875	(2.250)	5.500	(1.250)			
5.750	(1.875)	5.375	(1.000)			
5.625	(1.500)	5.250	(0.750)			
5.500	(1.125)	5.125	(0.500)			
5.375	(0.750)	5.000	(0.250)			
5.250	(0.375)	4.875	0.000			
5.125	0.000	Mar/Cap	2.250 5/2/5			
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

TRADITIONAL VOE

30 YEAR FIXED		7/1 ARM		7/1 ARM I/O		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 Owner Occupied, 2nd Home & Investment SFR / PUD / Condo / 1-4 Unit Primary & 2nd Home: 100% Gift Allowed First-Time Home Buyers are allowed An escrow waiver is eligible for non-HPML files MAX. NET PREMIUM: 1.000%
PROGRAM CODE: TVOE 30		PROGRAM CODE: TVOE 7/1		PROGRAM CODE: TVOE 7/1		
Rate	30 Day	Rate	30 Day	Rate	30 Day	
6.750	(1.875)	6.500	(1.875)	6.500	(1.500)	
6.625	(1.750)	6.375	(1.750)	6.375	(1.375)	
6.500	(1.625)	6.250	(1.625)	6.250	(1.250)	
6.375	(1.500)	6.125	(1.500)	6.125	(1.125)	
6.250	(1.375)	6.000	(1.375)	6.000	(1.000)	
6.125	(1.250)	5.875	(1.250)	5.875	(0.875)	
6.000	(1.125)	5.750	(1.125)	5.750	(0.750)	
5.875	(1.000)	5.625	(1.000)	5.625	(0.625)	
5.750	(0.875)	5.500	(0.875)	5.500	(0.500)	
5.625	(0.750)	5.375	(0.750)	5.375	(0.375)	
5.500	(0.625)	5.250	(0.625)	5.250	(0.250)	
5.375	(0.500)	5.125	(0.500)	5.125	(0.125)	
5.250	(0.375)	5.000	(0.375)	5.000	0.000	
5.125	(0.250)	4.875	(0.250)	4.875	0.125	
5.000	(0.125)	4.750	(0.125)	4.750	0.250	
		Mar/Cap	3.500 5/2/5	Mar/Cap	3.500 5/2/5	

PORTFOLIO REDUCED DOC PROGRAM

30 YEAR FIXED		7/1 ARM		7/1 ARM I/O		Delegated Underwriting Self-Employed: (Bank Statements or/and P&L) 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 / 1-4 Unit Primary & 2nd Home: 100% Gift Allowed First-Time Home Buyers are allowed An escrow waiver is eligible for non-HPML files MAX. NET PREMIUM: 1.000%
PROGRAM CODE: RED 30		PROGRAM CODE: RED 7/1		PROGRAM CODE: RED 7/1 IO		
Rate	30 Day	Rate	30 Day	Rate	30 Day	
6.750	(1.625)	6.500	(1.625)	6.500	(1.250)	
6.625	(1.500)	6.375	(1.500)	6.375	(1.125)	
6.500	(1.375)	6.250	(1.375)	6.250	(1.000)	
6.375	(1.250)	6.125	(1.250)	6.125	(0.875)	
6.250	(1.125)	6.000	(1.125)	6.000	(0.750)	
6.125	(1.000)	5.875	(1.000)	5.875	(0.625)	
6.000	(0.875)	5.750	(0.875)	5.750	(0.500)	
5.875	(0.750)	5.625	(0.750)	5.625	(0.375)	
5.750	(0.625)	5.500	(0.625)	5.500	(0.250)	
5.625	(0.500)	5.375	(0.500)	5.375	(0.125)	
5.500	(0.375)	5.250	(0.375)	5.250	0.000	
5.375	(0.250)	5.125	(0.250)	5.125	0.125	
5.250	(0.125)	5.000	(0.125)	5.000	0.250	
5.125	0.000	4.875	0.000	4.875	0.375	
5.000	0.125	4.750	0.125	4.750	0.500	
		Mar/Cap	3.500 5/2/5	Mar/Cap	3.500 5/2/5	

PRODUCT FEATURE PRICING ADJUSTMENTS (TVOE & RED)

	<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO 720+	0.000	0.000	0.000	0.000	0.000	0.000
FICO 700-719	0.250	0.250	0.250	0.250	0.250	0.250
FICO 680-699	0.500	0.500	0.500	0.500	0.500	0.500
FICO 660-679	0.500	0.500	0.500	0.500	0.500	0.500
FICO 640-659	1.000	1.000	1.000	1.000	1.000	1.000
DTI > 43%	0.000	0.000	0.125	0.125	0.125	0.125
Loan Amount < \$100,000	0.500	0.500	0.500	0.500	0.500	0.500
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	0.125	0.125	0.125	0.125	N/A	N/A
Owner Occupied	(0.250)	(0.250)	0.000	0.000	0.250	0.625
2nd Home	0.500	0.500	0.500	0.500	0.500	0.500
Investment Property	0.250	0.250	0.250	0.500	N/A	N/A
2-4 Units	0.250	0.250	0.250	0.500	0.500	0.500
Condo	0.000	0.000	0.000	0.125	0.125	0.250

TRADITIONAL STATED INCOME PROGRAM

30 YEAR FIXED PROGRAM CODE: TSI 30		7/1 ARM PROGRAM CODE: TSI 7/1		7/1 ARM I/O PROGRAM CODE: TSII 7/1		Delegated Underwriting (TURN TIME : 72 HOURS OR LESS) MAX. DTI: 49.99% & LTV up to 80% Minimum to maximum loan amount of \$75,000 to \$1 MM Credit scores as low as 640 Purchase, R/T & Cash-out Refinance Owner Occupied Only SFR / PUD / Condo / 1-4 Unit 100% Gift Allowed First-Time Home Buyers are allowed An escrow waiver is eligible for non-HPML files If more than 6 financial properties, Lock Desk will manually adjust the price
Rate	30 Day	Rate	30 Day	Rate	30 Day	
7.125	(1.500)	6.875	(1.500)	6.875	(1.250)	MAX. NET PREMIUM: 1.000%
7.000	(1.375)	6.750	(1.375)	6.750	(1.125)	
6.875	(1.250)	6.625	(1.250)	6.625	(1.000)	
6.750	(1.125)	6.500	(1.125)	6.500	(0.875)	
6.625	(1.000)	6.375	(1.000)	6.375	(0.750)	
6.500	(0.875)	6.250	(0.875)	6.250	(0.625)	
6.375	(0.750)	6.125	(0.750)	6.125	(0.500)	
6.250	(0.625)	6.000	(0.625)	6.000	(0.375)	
6.125	(0.500)	5.875	(0.500)	5.875	(0.250)	
6.000	(0.375)	5.750	(0.375)	5.750	(0.125)	
5.875	(0.250)	5.625	(0.250)	5.625	0.000	
5.750	(0.125)	5.500	(0.125)	5.500	0.125	
5.625	0.000	5.375	0.000	5.375	0.250	
5.500	0.125	5.250	0.125	5.250	0.375	
5.375	0.250	5.125	0.250	5.125	0.500	
Mar/Cap 3.500		5/2/5		Mar/Cap 3.500 5/2/5		

PRODUCT FEATURE PRICING ADJUSTMENTS

	<=55%	55.01-60	60.01-65	65.01-70	70.01-75
FICO 720+	0.000	0.000	0.000	0.000	0.000
FICO 700-719	0.250	0.250	0.250	0.250	0.250
FICO 680-699	0.500	0.500	0.500	0.500	N/A
FICO 660-679	0.500	0.500	0.500	0.500	N/A
FICO 640-659	1.000	1.000	1.000	N/A	N/A
DTI > 43%	0.000	0.000	0.125	0.125	N/A
Loan Amount < \$100,000	0.500	0.500	0.500	0.500	N/A
Cash-Out Refinance	0.125	0.125	N/A	N/A	N/A
Owner Occupied	(0.250)	(0.250)	0.000	0.000	0.250
2nd Home	0.500	0.500	0.500	0.500	0.500
2-4 Units	0.250	0.250	0.250	0.500	0.500
Condo	0.000	0.000	0.000	0.125	0.125

No 4506T, No Tax Returns, No W-2s, No Paystubs

TURN TIME : 72 HOURS OR LESS

INVESTOR PROGRAM (Debt Service Coverage Ratio) - 3 Year PPP

30 YEAR FIXED PROGRAM CODE: DSCR 30		7/1 ARM PROGRAM CODE: DSCR 7/1		7/1 ARM I/O PROGRAM CODE: DSCRI 7/1		Delegated Underwriting 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 Investment Only SFR / PUD / Condo / 1-4 Unit Escrow waiver is NOT eligible No 4506T, No Tax Returns, No P&L
Rate	30 Day	Rate	30 Day	Rate	30 Day	
7.125	(2.125)	6.875	(2.125)	6.875	(1.875)	MAX. NET PREMIUM: 1.000%
7.000	(2.000)	6.750	(2.000)	6.750	(1.750)	
6.875	(1.875)	6.625	(1.875)	6.625	(1.625)	
6.750	(1.750)	6.500	(1.750)	6.500	(1.500)	
6.625	(1.625)	6.375	(1.625)	6.375	(1.375)	
6.500	(1.500)	6.250	(1.500)	6.250	(1.250)	
6.375	(1.375)	6.125	(1.375)	6.125	(1.125)	
6.250	(1.250)	6.000	(1.250)	6.000	(1.000)	
6.125	(1.125)	5.875	(1.125)	5.875	(0.875)	
6.000	(1.000)	5.750	(1.000)	5.750	(0.750)	
5.875	(0.875)	5.625	(0.875)	5.625	(0.625)	
5.750	(0.500)	5.500	(0.500)	5.500	(0.250)	
5.625	0.000	5.375	0.000	5.375	0.250	
5.500	0.500	5.250	0.500	5.250	0.500	
Mar/Cap 3.500		5/2/5		Mar/Cap 3.500 5/2/5		

PRODUCT FEATURE PRICING ADJUSTMENTS

	<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO 720+	(0.125)	(0.125)	0.000	0.375	0.375	0.375
FICO 700-719	0.125	0.125	0.250	0.625	0.250	0.625
FICO 680-699	0.250	0.250	0.375	0.750	0.375	N/A
FICO 660-679	0.250	0.250	0.375	0.750	0.375	N/A
FICO 640-659	0.625	0.625	0.750	1.125	0.750	N/A
DSCR < 1.15	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount < \$150,000	0.500	0.500	0.500	0.500	N/A	N/A
Loan Amount \$1,500,001 - \$2.5M	0.250	0.250	0.250	0.250	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	0.375	N/A	N/A
2-4 Units	0.250	0.250	0.250	0.250	N/A	N/A
Condo	0.250	0.250	0.250	0.250	N/A	N/A
> 6 Financed Properties	0.250	0.250	0.250	0.250	0.250	0.250
No Prepaid Penalty	1.000	1.000	1.000	1.000	1.000	1.000
Non-CA	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

No 4506T, No Tax Returns, No W-2s, No Paystubs

TURN TIME : 72 HOURS OR LESS

30 YEAR FIXED				PRODUCT FEATURE PRICING ADJUSTMENTS		Delegated Underwriting (TURN TIME : 72 HOURS OR LESS) MAX. DTI: 49.99% & LTV up to 80% Minimum to maximum loan amount of \$75,000 to \$1 MM Credit scores as low as 640 Purchase, R/T & Cash-out Refinance Owner Occupied SFR / PUD / Condo / 1-4 Unit 100% Gift Allowed First-Time Home Buyers are allowed Escrow waiver is NOT eligible If more than 6 financial properties, Lock Desk will manually adjust the price
PROGRAM CODE: ITIN 30						
Rate	30 Day			FICO 720 +	0.000	
7.750	(1.000)			FICO 700-719	0.250	
7.625	(0.875)			FICO 660-699	0.375	
7.500	(0.750)			FICO 640-659	0.500	
7.375	(0.625)			LTV 75.01-80.00%	0.375	
7.250	(0.500)			Loan Amount < \$100,000	0.500	
7.125	(0.375)			> 6 Financed Properties	0.250	
7.000	(0.250)			Non-CA	(0.250)	
6.875	(0.125)			MAX. NET PREMIUM: 1.000%		
6.750	0.000					
6.625	0.500					
6.500	1.250					

30 YEAR FIXED				7/1 ARM		7/1 ARM I/O		Delegated Underwriting (TURN TIME : 72 HOURS OR LESS) MAX. DTI: 49.99% & LTV up to 75% Minimum to maximum loan amount of \$75,000 to \$3 MM Credit scores as low as 640 ; Foreign credit acceptable Purchase, R/T & Cash-out Refinance 2nd Home & Investment SFR / PUD / Condo / 1-4 Unit 2nd Home: 100% Gift Allowed Copy of Passport, valid VISA & I-94 (if applicable) required. Escrow waiver is NOT eligible Program code with FICO: FNFF & FNFIF If more than 6 financial properties, Lock Desk will manually adjust the price
PROGRAM CODE: FNF 30				PROGRAM CODE: FNF 7/1		PROGRAM CODE: FNF I 7/1		
Rate	30 Day			Rate	30 Day	Rate	30 Day	
7.125	(1.625)			6.875	(1.625)	6.875	(1.250)	
7.000	(1.500)			6.750	(1.500)	6.750	(1.125)	
6.875	(1.375)			6.625	(1.375)	6.625	(1.000)	
6.750	(1.250)			6.500	(1.250)	6.500	(0.875)	
6.625	(1.125)			6.375	(1.125)	6.375	(0.750)	
6.500	(1.000)			6.250	(1.000)	6.250	(0.625)	
6.375	(0.875)			6.125	(0.875)	6.125	(0.500)	
6.250	(0.750)			6.000	(0.750)	6.000	(0.375)	
6.125	(0.625)			5.875	(0.625)	5.875	(0.250)	
6.000	(0.500)			5.750	(0.500)	5.750	(0.125)	
5.875	(0.375)			5.625	(0.375)	5.625	0.000	
5.750	(0.250)			5.500	(0.250)	5.500	0.125	
5.625	(0.125)			5.375	(0.125)	5.375	0.250	
5.500	0.000			5.250	0.000	5.250	0.375	
5.375	0.125			5.125	0.125	5.125	0.500	
				Mar/Cap	3.500	5/2/5	5/2/5	
				MAX. NET PREMIUM: 1.000%				

PRODUCT FEATURE PRICING ADJUSTMENTS					
	<=55%	55.01-60	60.01-65	65.01-70	70.01-75
FICO 720+	0.000	0.000	0.000	0.000	0.000
FICO 700-719	0.250	0.250	0.250	0.250	0.250
FICO 680-699	0.500	0.500	0.500	0.500	0.500
FICO 660-679	0.500	0.500	0.500	0.500	N/A
FICO 640-659	1.000	1.000	1.000	1.000	N/A
DTI > 43%	0.000	0.000	0.125	0.125	0.125
Loan Amount < \$100,000	0.500	0.500	0.500	0.500	0.500
Loan Amount \$1,500,001 -\$2M	0.250	0.250	0.250	N/A	N/A
Loan Amount \$2,000,001 -\$2.5M	0.375	0.375	0.375	N/A	N/A
Loan Amount \$2,500,001 -\$3M	0.500	0.500	0.500	N/A	N/A
Cash-Out Refinance	0.125	0.125	0.125	0.125	N/A
2nd Home	0.500	0.500	0.500	0.500	0.500
Investment Property	0.250	0.250	0.250	0.500	0.500
2-4 Units	0.250	0.250	0.250	0.500	N/A
Condo	0.000	0.000	0.000	0.125	0.125
> 6 Financed Properties	0.250	0.250	0.250	0.250	0.250

30 YEAR FIXED				7/1 ARM		7/1 ARM I/O		Delegated Underwriting (TURN TIME : 72 HOURS OR LESS) LTV up to 75% Minimum to maximum loan amount of \$75,000 to \$3 MM Credit scores as low as 640 ; Foreign credit acceptable Purchase, R/T & Cash-out Refinance Investment Only SFR / PUD / Condo / 1-4 Unit Copy of Passport, valid VISA & I-94 (if applicable) required. Escrow waiver is NOT eligible Program code with FICO: FNDF & FNDIF
PROGRAM CODE: FND 30				PROGRAM CODE: FND 7/1		PROGRAM CODE: FND I 7/1		
Rate	30 Day			Rate	30 Day	Rate	30 Day	
7.125	(1.000)			6.875	(1.000)	6.875	(1.000)	
7.000	(0.875)			6.750	(0.875)	6.750	(0.875)	
6.875	(0.750)			6.625	(0.750)	6.625	(0.750)	
6.750	(0.625)			6.500	(0.625)	6.500	(0.625)	
6.625	(0.500)			6.375	(0.500)	6.375	(0.500)	
6.500	(0.375)			6.250	(0.375)	6.250	(0.375)	
6.375	(0.250)			6.125	(0.250)	6.125	(0.250)	
6.250	(0.125)			6.000	(0.125)	6.000	(0.125)	
6.125	0.000			5.875	0.000	5.875	0.000	
6.000	0.125			5.750	0.125	5.750	0.125	
5.875	0.250			5.625	0.250	5.625	0.250	
5.750	0.375			5.500	0.375	5.500	0.375	
5.625	0.500			5.375	0.500	5.375	0.500	
5.500	0.625			5.250	0.625	5.250	0.625	
				Mar/Cap	3.500	5/2/5	5/2/5	
				MAX. NET PREMIUM: 1.000%				

PRODUCT FEATURE PRICING ADJUSTMENTS					
	<=55%	55.01-60	60.01-65	65.01-70	70.01-75
FICO 720+	(0.125)	(0.125)	0.000	0.375	0.375
FICO 700-719	0.125	0.125	0.250	0.625	0.625
FICO 680-699	0.250	0.250	0.375	0.750	0.750
FICO 660-679	0.250	0.250	0.375	0.750	N/A
FICO 640-659	0.625	0.625	0.750	1.125	N/A
DSCR < 1.15	0.250	0.250	0.250	0.250	0.250
Loan Amount < \$100,000	0.500	0.500	0.500	0.500	0.500
Loan Amount \$1,500,001 -\$2.5M	0.250	0.250	0.250	N/A	N/A
Loan Amount \$2,500,001 -\$3M	0.500	0.500	N/A	N/A	N/A
Cash-Out Refinance	0.375	0.375	0.375	0.375	0.375
2-4 Units	0.250	0.250	0.250	0.250	0.250
Condo	0.250	0.250	0.250	0.250	0.250
No Prepaid Penalty	1.000	1.000	1.000	1.000	1.000

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%		PURCHASE : 0.000%		\$295		
>\$350,000 TO \$500,000 WITH MAX. CLTV OF 85%		STATE OF HI & TX ARE NOT ELIGIBLE		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				
700 - 739	Prime + 1.500%	Prime + 1.000%	Prime + 0.750%	CURRENT PRIME				
740 - 900	Prime + 1.250%	Prime + 1.000%	Prime + 0.500%	5.500				
HCLTV 90.000% - 95.000%				State of HI & NY are NOT eligible				
FICO / Credit Limit	\$0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$250,000					
000 - 679	N/A	N/A	N/A					
CORPORATE OFFICE		BRANCH OFFICE		MORTGAGEE CLAUSE				
3700 Wilshire Blvd. Suite 330 Los Angeles, CA 90010 Tel : 213.788.3530 Fax : 213.788.3599 Toll free: 888-748-8569		330 E. Lambert Rd. Suite 250 Brea, CA 92821 Tel : 714.276.1130 Fax : 714.276.1131		NMSI, INC. CALIFORNIA CORPORATION Its Successors And/Or Assigns 3700 Wilshire Blvd. Ste. 330 Los Angeles, CA 90010				
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	000 - 679	N/A	N/A	N/A	REFINANCE		0.000%	
9.750 (1.875)	680 - 699	0.375%	0.250%	0.125%	CASH-OUT REFI		0.000%	
9.500 (1.750)	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 NOT eligible Second Home Max HCLTV: 90.000%			
9.250 (1.625)	720 - 739	0.125%	0.000%	0.000%				
9.000 (1.500)	740 - 759	0.000%	0.000%	(0.125%)				(0.125%)
8.750 (1.375)	760 - 900	0.000%	(0.125%)	(0.250%)				(0.250%)
8.500 (1.250)	FICO / CLTV Adjustments to RATE							
8.250 (1.125)	<= 80%	80.001% - 85%	85.001% - 90%	90.001% - 95%				
8.000 (1.000)	000 - 679	N/A	N/A	N/A				
7.750 (0.875)	680 - 699	0.125%	0.250%	0.375%				
7.500 (0.750)	700 - 719	0.000%	0.125%	0.250%				
7.250 (0.625)	720 - 739	0.000%	0.000%	0.125%				
7.000 (0.500)	740 - 759	(0.125%)	0.000%	0.000%				
6.750 (0.375)	760 - 900	(0.250%)	(0.125%)	0.000%				
6.500 (0.250)	Feature Adjustments to RATE							
6.250 (0.125)	OCCUPANCY		PURPOSE OF LOAN					
6.000 0.000	Primary	0.000%	Cash-out < 90.000%		0.250%			
5.750 0.125	2nd Home	1.000%	Cash-out > 90.000%		0.500%			
INVESTOR APPROVAL REQUIRED PRIOR TO LOCK								