

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	\$765,600
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 for LOCKED LOAN			
3	HOME READY	\$1,070	5/11/2020			
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	3 Business days	3 Business days	
5	FHA CONFORMING	\$1,070	Registered after 3 pm pst	4 Business days	4 Business days	
5	FHA HIGH BALANCE	\$1,070	Underwriting			
5	FHA STREAMLINE	\$395	Agency	14 Business days	14 Business days	
5	JUMBO PRIME	\$1,070	FHA	14 Business days	14 Business days	
5	JUMBO EXTENDED	\$1,070	KVOE	14 Business days	14 Business days	
6	KVOE ONLY PROGRAM	\$1,295	Portfolio Reduced Doc	14 Business days	14 Business days	
6	TRADITIONAL VOE	\$1,295	Jumbo Prime	14 Business days	14 Business days	
6	REDUCED DOC PROGRAM	\$1,295	Other Jumbo (Initial Review)	14 Business days	14 Business days	
7	INVESTOR PROGRAM	\$1,295	Portfolio (Initial Review)	14 Business days	14 Business days	
8	ITIN PROGRAM	\$1,295	HELOC (Initial Review)	14 Business days	14 Business days	
8	FOREIGN NATIONAL	\$1,295	UW Conditions Review	14 Business days	14 Business days	
9	PIGGY BACK HELOC	\$295	Loan Doc	2 Business days	2 Business days	
9	HELOC & 2ND MORTGAGE	\$295	Docs Review	4 Business days	4 Business days	
9	HELOC (STANDALONE)	\$695	Funding Conditions	4 Business days	4 Business days	
*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	5/26/2020	U/W Approved & Appraisal conditions must be cleared - PTD is not required to be signed off.
30 days	6/10/2020	Submitted & Appraisal payment must be paid
45 days	6/25/2020	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	
3.625	(2.875)	(2.750)	3.500	(2.875)	(2.750)	3.250	(3.125)	(3.000)	3.250	(3.125)	(3.000)	
3.500	(2.625)	(2.500)	3.375	(2.500)	(2.375)	3.125	(2.750)	(2.625)	3.125	(2.875)	(2.750)	
3.375	(2.250)	(2.125)	3.250	(2.000)	(1.875)	3.000	(2.375)	(2.250)	3.000	(2.375)	(2.250)	
3.250	(1.750)	(1.625)	3.125	(1.875)	(1.750)	2.875	(2.000)	(1.875)	2.875	(2.125)	(2.000)	
3.125	(1.375)	(1.250)	3.000	(1.625)	(1.500)	2.750	(1.625)	(1.500)	2.750	(1.875)	(1.750)	
3.000	(1.000)	(0.875)	2.875	(1.125)	(1.000)	2.625	(1.250)	(1.125)	2.625	(1.375)	(1.250)	
2.875	(0.625)	(0.500)	2.750	(0.625)	(0.500)	2.500	(0.875)	(0.750)	2.500	(1.125)	(1.000)	
2.750	(0.250)	(0.125)	2.625	0.000	0.125	2.375	0.000	0.125	2.375	(0.250)	(0.125)	

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	
3.875	(1.125)	(1.000)	3.500	(0.875)	(0.750)	3.250	(0.500)	(0.375)	4.500	(0.375)	(0.250)	
3.750	(1.000)	(0.875)	3.375	(0.625)	(0.500)	3.125	(0.250)	(0.125)	4.375	(0.375)	(0.250)	
3.625	(0.875)	(0.750)	3.250	(0.375)	(0.250)	3.000	0.000	0.125	4.250	(0.250)	(0.125)	
3.500	(0.625)	(0.500)	3.125	(1.000)	(0.875)	2.875	(1.000)	(0.875)	4.125	(0.125)	0.000	
3.375	(1.000)	(0.875)	3.000	(0.625)	(0.500)	2.750	(0.625)	(0.500)	4.000	(0.125)	0.000	
3.250	(0.625)	(0.500)	2.875	(0.375)	(0.250)	2.625	(0.375)	(0.250)	3.875	(0.250)	(0.125)	
3.125	(0.125)	0.000	2.750	0.000	0.125	2.500	0.000	0.125	3.750	0.000	0.125	
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	15 Day	30 Day
3.750	(1.500)	(1.375)	3.250	(1.875)	(1.750)	3.625	(1.750)	(1.625)	3.500	(1.750)	(1.625)	3.500	(1.875)	(1.750)
3.625	(1.375)	(1.250)	3.125	(2.000)	(1.875)	3.500	(1.500)	(1.375)	3.375	(1.625)	(1.500)	3.375	(1.625)	(1.500)
3.500	(1.250)	(1.125)	3.000	(1.625)	(1.500)	3.375	(1.250)	(1.125)	3.250	(1.375)	(1.250)	3.250	(1.500)	(1.375)
3.375	(1.000)	(0.875)	2.875	(1.375)	(1.250)	3.250	(1.000)	(0.875)	3.125	(1.125)	(1.000)	3.125	(1.250)	(1.125)
3.250	(0.500)	(0.375)	2.750	(1.250)	(1.125)	3.125	(0.750)	(0.625)	3.000	(0.750)	(0.625)	3.000	(1.000)	(0.875)
3.125	(0.375)	(0.250)	2.625	(1.000)	(0.875)	3.000	(0.500)	(0.375)	2.875	(0.625)	(0.500)	2.875	(0.875)	(0.750)
3.000	(0.250)	(0.125)	2.500	(0.750)	(0.625)	2.875	(0.125)	0.000	2.750	(0.375)	(0.250)	2.750	(0.625)	(0.500)
2.875	0.250	0.375	2.375	(0.125)	0.000	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	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
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	3.000	3.875	4.750	5.500	6.750	10.000	10.500	<=65%	80.01-95%	0.875	0.625
90.01-95	30	2.000	2.875	3.250	3.500	4.500	6.875	7.500	65.01-75%	80.01-95%	1.125	0.875
85.01-90	25	1.500	2.250	2.750	3.125	3.875	5.500	6.000	75.01-90%	76.01-95%	1.375	1.125
80.01-85	12	0.750	0.875	1.000	1.250	1.500	2.250	2.375	90.01-95%	90.01-95%	1.375	1.125
LOAN TERM < 30		(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)	<=95%	95.01-97%	1.875	1.875
CASH OUT		0.625	0.625	0.750	0.875	1.000	1.375	1.375	PROPERTY INSPECTION WAIVER Now Available for Purchase & Refinance through DU & LP			
R&T REFI		0.125	0.125	0.125	0.250	0.375	0.500	0.750				
2ND HOME		0.375	0.375	0.500	0.750	0.750	0.875	1.000				
3-4 UNIT PROPERTY		0.500	0.500	0.750	N/A	N/A	N/A	N/A				
INVESTMENT PRO.		1.625	1.625	1.750	N/A	N/A	N/A	N/A				
LOAN AMT > 650K		0.875	1.000	1.125	1.250	1.500	2.625	2.750				

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)	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day		
3.625	(2.750)	(2.625)	3.500	(2.750)	(2.625)	3.250	(3.000)	(2.875)	3.250	(3.000)	(2.875)	CUMULATIVE ADJUSTMENTS CAPS.	
3.500	(2.500)	(2.375)	3.375	(2.375)	(2.250)	3.125	(2.625)	(2.500)	3.125	(2.750)	(2.625)		LTV>80 & FICO >=680
3.375	(2.125)	(2.000)	3.250	(2.000)	(1.875)	3.000	(2.250)	(2.125)	3.000	(2.250)	(2.125)	ALL OTHER LTV/FICO	1.500
3.250	(1.625)	(1.500)	3.125	(1.750)	(1.625)	2.875	(1.875)	(1.750)	2.875	(2.000)	(1.875)		
3.125	(1.250)	(1.125)	3.000	(1.500)	(1.375)	2.750	(1.500)	(1.375)	2.750	(1.750)	(1.625)		
3.000	(0.875)	(0.750)	2.875	(1.000)	(0.875)	2.625	(1.125)	(1.000)	2.625	(1.250)	(1.125)		
2.875	(0.500)	(0.375)	2.750	(0.500)	(0.375)	2.500	(0.750)	(0.625)	2.500	(1.000)	(0.875)		
2.750	(0.125)	0.000	2.625	0.125	0.250	2.375	0.125	0.250	2.375	(0.125)	0.000		

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		
3.875	(1.125)	(1.000)	3.500	(0.875)	(0.750)	3.250	(0.500)	(0.375)		
3.750	(1.000)	(0.875)	3.375	(0.625)	(0.500)	3.125	(0.250)	(0.125)		
3.625	(0.875)	(0.750)	3.250	(0.375)	(0.250)	3.000	0.000	0.125		
3.500	(0.625)	(0.500)	3.125	(1.000)	(0.875)	2.875	(1.000)	(0.875)		
3.375	(1.000)	(0.875)	3.000	(0.625)	(0.500)	2.750	(0.625)	(0.500)		
3.250	(0.625)	(0.500)	2.875	(0.375)	(0.250)	2.625	(0.375)	(0.250)		
3.125	(0.125)	0.000	2.750	0.000	0.125	2.500	0.000	0.125		
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
3.750	(1.500)	(1.375)	5.000	(1.750)	(1.625)	3.250	(1.875)	(1.750)	3.625	(1.750)	(1.625)	3.500	(1.750)	(1.625)
3.625	(1.375)	(1.250)	4.875	(1.375)	(1.250)	3.125	(2.000)	(1.875)	3.500	(1.500)	(1.375)	3.375	(1.625)	(1.500)
3.500	(1.250)	(1.125)	4.750	(0.875)	(0.750)	3.000	(1.625)	(1.500)	3.375	(1.250)	(1.125)	3.250	(1.375)	(1.250)
3.375	(1.000)	(0.875)	4.625	(0.500)	(0.375)	2.875	(1.375)	(1.250)	3.250	(1.000)	(0.875)	3.125	(1.125)	(1.000)
3.250	(0.500)	(0.375)	4.500	(0.125)	0.000	2.750	(1.250)	(1.125)	3.125	(0.750)	(0.625)	3.000	(0.750)	(0.625)
3.125	(0.375)	(0.250)	4.375	0.250	0.375	2.625	(1.000)	(0.875)	3.000	(0.500)	(0.375)	2.875	(0.625)	(0.500)
3.000	(0.250)	(0.125)	4.250	0.625	0.750	2.500	(0.750)	(0.625)	2.875	(0.125)	0.000	2.750	(0.375)	(0.250)
2.875	0.250	0.375	4.125	0.500	0.625	2.375	(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	3.000	3.875	4.750	5.500	6.750	10.000	10.500	<=65%	80.01-95%	0.375	0.375
90.01-95	30	2.000	2.875	3.250	3.500	4.500	6.875	7.500	65.01-75%	80.01-95%	1.125	0.875
85.01-90	25	1.500	2.250	2.750	3.125	3.875	5.500	6.000	75.01-90%	76.01-95%	1.375	1.125
80.01-85	12	0.750	0.875	1.000	1.250	1.500	2.250	2.375	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				
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)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)	(1.000)				
CASH OUT	0.625	0.625	0.750	0.875	1.000	1.375	1.375	1.375				
R&T REFI	0.125	0.125	0.125	0.250	0.375	0.500	0.750	0.750				
2ND HOME	0.375	0.375	0.500	0.750	0.750	0.875	1.000	1.000				
3-4 UNIT PROPERTY	0.500	0.500	0.750	N/A	N/A	N/A	N/A	N/A				
INVESTMENT PRO.	1.625	1.625	1.750	N/A	N/A	N/A	N/A	N/A				
LOAN AMT > 650K	0.875	1.000	1.125	1.250	1.500	2.625	2.750	2.750				

ACCEPT TRANSFERRED APPRAISAL
PROPERTY INSPECTION WAIVER
 Now Available for Purchase & Refinance
 through DU & LP

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		
3.625	(2.750)	(2.625)	3.500	(2.750)	(2.625)	3.250	(3.000)	(2.875)	3.250	(3.000)	(2.875)		
3.500	(2.500)	(2.375)	3.375	(2.375)	(2.250)	3.125	(2.625)	(2.500)	3.125	(2.750)	(2.625)		
3.375	(2.125)	(2.000)	3.250	(2.000)	(1.875)	3.000	(2.250)	(2.125)	3.000	(2.250)	(2.125)		
3.250	(1.625)	(1.500)	3.125	(1.750)	(1.625)	2.875	(1.875)	(1.750)	2.875	(2.000)	(1.875)		
3.125	(1.250)	(1.125)	3.000	(1.500)	(1.375)	2.750	(1.500)	(1.375)	2.750	(1.750)	(1.625)		
3.000	(0.875)	(0.750)	2.875	(1.000)	(0.875)	2.625	(1.125)	(1.000)	2.625	(1.250)	(1.125)		
2.875	(0.500)	(0.375)	2.750	(0.500)	(0.375)	2.500	(0.750)	(0.625)	2.500	(1.000)	(0.875)		
2.750	(0.125)	0.000	2.625	0.125	0.250	2.375	0.125	0.250	2.375	(0.125)	0.000	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 2019			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		
3.875	(1.125)	(1.000)	3.500	(0.875)	(0.750)	1	\$510,400	\$765,600		
3.750	(1.000)	(0.875)	3.375	(0.625)	(0.500)	2	\$653,550	\$980,325		
3.625	(0.875)	(0.750)	3.250	(0.375)	(0.250)	3	\$789,950	\$1,184,925		
3.500	(0.625)	(0.500)	3.125	(1.000)	(0.875)	4	\$981,700	\$1,472,550		
3.375	(1.000)	(0.875)	3.000	(0.625)	(0.500)	Click here for Loan Limit Look-Up Table 2020				
3.250	(0.625)	(0.500)	2.875	(0.375)	(0.250)					
3.125	(0.125)	0.000	2.750	0.000	0.125					
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
3.750	(1.500)	(1.375)	5.000	(1.750)	(1.625)	3.250	(1.875)	(1.750)	3.625	(1.750)	(1.625)	3.500	(1.750)	(1.625)
3.625	(1.375)	(1.250)	4.875	(1.375)	(1.250)	3.125	(2.000)	(1.875)	3.500	(1.500)	(1.375)	3.375	(1.625)	(1.500)
3.500	(1.250)	(1.125)	4.750	(0.875)	(0.750)	3.000	(1.625)	(1.500)	3.375	(1.250)	(1.125)	3.250	(1.375)	(1.250)
3.375	(1.000)	(0.875)	4.625	(0.500)	(0.375)	2.875	(1.375)	(1.250)	3.250	(1.000)	(0.875)	3.125	(1.125)	(1.000)
3.250	(0.500)	(0.375)	4.500	(0.125)	0.000	2.750	(1.250)	(1.125)	3.125	(0.750)	(0.625)	3.000	(0.750)	(0.625)
3.125	(0.375)	(0.250)	4.375	0.250	0.375	2.625	(1.000)	(0.875)	3.000	(0.500)	(0.375)	2.875	(0.625)	(0.500)
3.000	(0.250)	(0.125)	4.250	0.625	0.750	2.500	(0.750)	(0.625)	2.875	(0.125)	0.000	2.750	(0.375)	(0.250)
2.875	0.250	0.375	4.125	0.500	0.625	2.375	(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
Subordinate Financing

LTV	%	>=760	740-759	720-739	700-719	680-699	660-679	< 660	LTV	CLTV	FICO	
											<720	>=720
95.01-97	35	3.000	3.875	4.750	5.500	6.750	10.000	10.500	<=75%	<=80%	0.375	0.375
90.01-95	30	2.000	2.875	3.250	3.500	4.500	6.875	7.500	<=65%	80.01-95%	0.875	0.625
85.01-90	25	1.500	2.250	2.750	3.125	3.875	5.500	6.000	65.01-75%	80.01-95%	1.125	0.875
80.01-85	12	0.750	0.875	1.000	1.250	1.500	2.250	2.375	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)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)	ACCEPT TRANSFERRED APPRAISAL PROPERTY INSPECTION WAIVER Now Available for Purchase & Refinance through DU & LP				
CASH OUT	0.625	0.625	0.750	0.875	1.000	1.375	1.375					
R&T REFI	0.125	0.125	0.125	0.250	0.375	0.500	0.750					
2ND HOME	0.375	0.375	0.500	0.750	0.750	0.875	1.000					
3-4 UNIT PROPERTY	0.500	0.500	0.750	N/A	N/A	N/A	N/A					
INVESTMENT PRO.	1.625	1.625	1.750	N/A	N/A	N/A	N/A					
LOAN AMT > 650K	0.875	1.000	1.125	1.250	1.500	2.625	2.750					

FHA CONFORMING												
30 YEAR FIXED PROGRAM CODE: FHA 30			15 YEAR FIXED PROGRAM CODE: FHA 15			5/1 ARM PROGRAM CODE: FHA 5/1			PRICE ADJUSTMENTS			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	FIXED & ARM			
3.625	(2.875)	(2.750)	3.875	(2.000)	(1.875)	4.500	(2.250)	(2.125)	FICO 620 - 639	1.250	Loan Amt \$50K-\$74.9K	0.500
3.500	(2.750)	(2.625)	3.750	(1.875)	(1.750)	4.375	(2.250)	(2.125)	FICO 640 - 659	0.375	Loan Amt \$75K-\$99.9K	0.250
3.375	(2.625)	(2.500)	3.625	(2.125)	(2.000)	4.250	(2.250)	(2.125)	FICO 660 - 679	0.250	SECOND HOME	0.500
3.250	(2.375)	(2.250)	3.500	(1.875)	(1.750)	4.125	(0.875)	(0.750)	FICO 680 - 719	0.000	INVESTMENT	0.500
3.125	(1.875)	(1.750)	3.375	(1.750)	(1.625)	4.000	(1.000)	(0.875)	FICO >=720	(0.125)	STREAMLINE	0.125
3.000	(1.625)	(1.500)	3.250	(1.500)	(1.375)	3.875	(1.125)	(1.000)	0.125% PURCHASE SPECIAL BONUS ON FHA			
2.875	(1.625)	(1.500)	3.125	(1.250)	(1.125)	3.750	(1.125)	(1.000)	MAX. NET PREMIUM			
2.750	(1.375)	(1.250)	3.000	(1.125)	(1.000)	Mar/Cap	2.000	1/1/5	FIXED: 6.000%		ARM: 5.000%	

FHA HIGH BALANCE												
30 YEAR FIXED PROGRAM CODE: FHAHB 30			15 YEAR FIXED PROGRAM CODE: FHAHB 15			7/1 ARM PROGRAM CODE: FHAHB 7/1			PRICE ADJUSTMENTS			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	FIXED & ARM			
5.500	(0.750)	(0.625)	4.000	0.750	0.875	4.375	(1.750)	(1.625)	FICO 620 - 639	1.250	Loan Amt \$50K-\$74.9K	0.500
5.375	(0.750)	(0.625)	3.875	1.000	1.125	4.250	(2.000)	(1.875)	FICO 640 - 659	0.375	Loan Amt \$75K-\$99.9K	0.250
5.250	(0.750)	(0.625)	3.750	1.125	1.250	4.125	(0.625)	(0.500)	FICO 660 - 679	0.250	SECOND HOME	0.500
5.125	(0.500)	(0.375)	3.625	0.750	0.875	4.000	(0.750)	(0.625)	FICO 680 - 719	0.000	INVESTMENT	0.500
5.000	(0.375)	(0.250)	3.500	0.500	0.750	3.875	(0.750)	(0.625)	FICO >=720	(0.125)	STREAMLINE	0.125
4.875	(0.375)	(0.250)	3.375	0.750	1.000	3.750	(0.750)	(0.625)	0.125% PURCHASE SPECIAL BONUS ON FHA			
4.750	(0.375)	(0.250)	3.250	1.000	1.125	3.625	0.250	0.375	MAX. NET PREMIUM			
4.625	0.000	0.125	3.125	1.375	1.500	Mar/Cap	2.000	1/1/5	FIXED: 6.000%		ARM: 5.000%	

TEMPORARILY
SUSPENDED

JUMBO PRIME														
30 YEAR FIXED PROGRAM CODE: JPW 30			15 YEAR FIXED PROGRAM CODE: JPW 15			10/1 ARM PROGRAM CODE: JPW 10/1			7/1 ARM PROGRAM CODE: JPW 7/1			5/1 ARM 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
4.875	(1.750)	(1.625)	4.500	(1.375)	(1.250)	4.500	(0.125)	0.000	4.500	(0.375)	(0.250)	4.500	(0.750)	(0.625)
4.750	(1.750)	(1.625)	4.375	(1.250)	(1.125)	4.375	0.250	0.375	4.375	0.000	0.125	4.375	(0.500)	(0.375)
4.625	(1.625)	(1.500)	4.250	(1.000)	(0.875)	4.250	0.500	0.625	4.250	0.250	0.375	4.250	(0.125)	0.000
4.500	(1.625)	(1.500)	4.125	(0.625)	(0.500)	4.125	0.875	1.000	4.125	0.500	0.625	4.125	0.125	0.250
4.375	(1.500)	(1.375)	4.000	(0.500)	(0.375)	4.000	1.125	1.250	4.000	0.750	0.875	4.000	0.375	0.500
4.250	(1.375)	(1.250)	3.875	(0.125)	0.000	3.875	1.500	1.625	3.875	1.125	1.250	3.875	0.750	0.875
4.125	(1.125)	(1.000)	3.750	0.250	0.375	3.750	1.750	1.875	3.750	1.375	1.500	3.750	1.250	1.375
4.000	0.250	0.375	3.625	0.625	0.750	Mar/Cap	2/2/5	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	FULLY DELEGATED UNDERWRITING
FICO 700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
FICO 720 - 739	-0.500	-0.375	-0.250	-0.250	0.000	0.500	N/A	N/A	
FICO 740 - 759	-0.500	-0.375	-0.250	-0.250	0.000	0.250	N/A	N/A	
FICO 760 - 779	-0.500	-0.375	-0.375	-0.375	-0.125	0.125	N/A	N/A	
FICO >= 780	-0.500	-0.500	-0.500	-0.375	-0.250	0.000	N/A	N/A	MAX. NET PREMIUM FIXED & ARM 1.750% 1.750%
PURCHASE	-0.125	-0.125	0.000	0.000	0.000	0.000	N/A	N/A	
CASH OUT REFINANCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RATE/TERM	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
INVESTMENT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
NO MI ALL FICO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

JUMBO EXTENDED														
30 YEAR FIXED PROGRAM CODE: JPI 30			15 YEAR FIXED PROGRAM CODE: JPI 15			7/1 ARM PROGRAM CODE: JPI 10/1			5/1 ARM PROGRAM CODE: JPI 7/1			INVESTOR APPROVAL REQUIRED PRIOR TO DOC.		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day			
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000	0.000	0.000	3.750	4.000	4.125	3.750	4.000	4.125	3.750	4.000	4.125
4.625	3.250	3.375	3.625	3.375	3.500	Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	2/2/5	MAX. NET PREMIUM FIXED & ARM 1.500%		

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	MAX. NET PREMIUM FIXED & ARM 1.500%		
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			

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

TURN TIME : 96 HOURS OR LESS

KVOE PROGRAM

30 YEAR FIXED PROGRAM CODE: KVOE 30		7/1 ARM PROGRAM CODE: KVOE 7/1		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
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 PROGRAM CODE: TVOE 30		7/1 ARM PROGRAM CODE: TVOE 7/1		7/1 ARM I/O PROGRAM CODE: TVOE 7/1		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
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	(0.500)	
5.500	(0.625)	5.250	(0.625)	5.250	(0.500)	
5.375	(0.500)	5.125	(0.500)	5.125	(0.500)	
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	MAX. NET PREMIUM: 1.000%

PORTFOLIO REDUCED DOC PROGRAM

30 YEAR FIXED PROGRAM CODE: RED 30		7/1 ARM PROGRAM CODE: RED 7/1		7/1 ARM I/O PROGRAM CODE: RED 7/1 IO		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
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	MAX. NET PREMIUM: 1.000%

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

30 YEAR FIXED			PRODUCT FEATURE PRICING ADJUSTMENTS		Delegated Underwriting (TURN TIME : 96 HOURS OR LESS)
Rate	30 Day	PROGRAM CODE: ITIN 30	FICO 720+	0.000	
7.750	(1.000)		FICO 700-719	0.250	MAX. DTI: 49.99% & LTV up to 80%
7.625	(0.875)		FICO 680-699	0.500	Minimum to maximum loan amount of \$75,000 to \$1 MM
7.500	(0.750)		FICO 660-679	0.500	Credit scores as low as 640
7.375	(0.625)		FICO 640-659	1.000	Purchase R/T & Cash-out Refinance
7.250	(0.500)		LTV 75.01-80.00%	0.375	Owner Occupied
7.125	(0.375)		Loan Amount < \$100,000	0.500	SFR / PUD / Condo / 1-4 Unit
7.000	(0.250)		> 6 Financed Properties	0.250	100% Gift Allowed
6.875	(0.125)		Non-CA	(0.375)	First-Time Home Buyers are allowed
6.750	0.000		MAX. NET PREMIUM: 1.000%		Escrow waiver is NOT eligible
6.625	0.500				For more than 6 financial properties, Lock Desk will manually adjust the price
6.500	1.250				

30 YEAR FIXED			7/1 ARM		7/1 ARM I/O		Delegated Underwriting (TURN TIME : 96 HOURS OR LESS)
Rate	30 Day	PROGRAM CODE: FNF 30	Rate	30 Day	Rate	30 Day	
7.125	(1.625)		6.875	(1.625)	6.875	(1.250)	MAX. DTI: 49.99% & LTV up to 75%
7.000	(1.500)		6.750	(1.500)	6.750	(1.125)	Minimum to maximum loan amount of \$75,000 to \$3 MM
6.875	(1.375)		6.625	(1.375)	6.625	(1.000)	Credit scores as low as 640 ; Foreign credit acceptable
6.750	(1.250)		6.500	(1.250)	6.500	(0.875)	Purchase R/T & Cash-out Refinance
6.625	(1.125)		6.375	(1.125)	6.375	(0.750)	2nd Home & Investment
6.500	(1.000)		6.250	(1.000)	6.250	(0.625)	SFR / PUD / Condo / 1-4 Unit
6.375	(0.875)		6.125	(0.875)	6.125	(0.500)	2nd Home: 100% Gift Allowed
6.250	(0.750)		6.000	(0.750)	6.000	(0.500)	Copy of Passport, valid VISA & I-94 (if applicable) required.
6.125	(0.625)		5.875	(0.625)	5.875	(0.375)	Escrow waiver is NOT eligible
6.000	(0.500)		5.750	(0.500)	5.750	(0.250)	Program code with FICO: FNF & FNFIF
5.875	(0.375)		5.625	(0.375)	5.625	0.000	For more than 6 financial properties, Lock Desk will manually adjust the price
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	Mar/Cap 3.500	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 : 96 HOURS OR LESS)
Rate	30 Day	PROGRAM CODE: FND 30	Rate	30 Day	Rate	30 Day	
7.125	(1.000)		6.875	(1.000)	6.875	(1.000)	LTV up to 75%
7.000	(0.875)		6.750	(0.875)	6.750	(0.875)	Minimum to maximum loan amount of \$75,000 to \$3 MM
6.875	(0.750)		6.625	(0.750)	6.625	(0.750)	Credit scores as low as 640 ; Foreign credit acceptable
6.750	(0.625)		6.500	(0.625)	6.500	(0.625)	Purchase R/T & Cash-out Refinance
6.625	(0.500)		6.375	(0.500)	6.375	(0.500)	Investment Only
6.500	(0.375)		6.250	(0.375)	6.250	(0.375)	SFR / PUD / Condo / 1-4 Unit
6.375	(0.250)		6.125	(0.250)	6.125	(0.250)	Copy of Passport, valid VISA & I-94 (if applicable) required.
6.250	(0.125)		6.000	(0.125)	6.000	(0.125)	Escrow waiver is NOT eligible
6.125	0.000		5.875	0.000	5.875	0.000	Program code with FICO: FNF & FNFIF
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	Mar/Cap 3.500	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 - 3.250%			
TEMPORARILY SUSPENDED							
PRIMARY RESIDENCE							
COMBINED 1ST & 2ND	FICO	CLTV	HOUSES	80.01 - 85.00%	80.01 - 85.00%	85.01 - 89.99%	
\$2,000,000	800+	<65%	1-2	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	800+	0.99%	0.99%	1.49%	1.99%	N/A	
COMBINED 1ST & 2ND	FICO	CLTV	HOUSES	80.01 - 85.00%	80.01 - 85.00%	85.01 - 89.99%	
\$1,275,000	800+	<65%	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%	3.250			
HCLTV 90.000% - 95.000%				State of HI & NY			
FICO / Credit Limit	\$0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$250,000	MORTGAGEE CLAUSE			
CORPORATE OFFICE			BRANCH OFFICE			Mortgage Mac	
330 E. Lambert Rd. Suite 250			7611 Little River Turnpike #101W			Its Successors And/Or Assigns	
BREA, CA 92821			Annandale, VA 22003			330 E. Lambert Rd. Suite 250	
714-276-1180			3296 Summit Ridge Pkwy, Suite 1810			BREA, CA 92821	
Toll free: 888-748-8569			Duluth, GA 30096				
FNMA SELLER/SERVICER ID: 30488-000-7			FHA LENDER ID: 00224-0000-3			NMLS ID: 886336	
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		
9.250 (1.625)	720 - 739	0.125%	0.000%	0.000%	180 month		
9.000 (1.500)	740 - 759	0.000%	0.000%	(0.125%)	State of CA, NV		
8.750 (1.375)	760 - 900	0.000%	(0.125%)	(0.250%)	Max HCLTV cash-out: 90.000%		
8.500 (1.250)	FICO / CLTV Adjustments to RATE					State of TX	
8.250 (1.125)	<= 80%	80.001% - 85%	85.001% - 90%	90.001% - 95%	Purchase only		
8.000 (1.000)	000 - 679	N/A	N/A	N/A	State of HI & NY		
7.750 (0.875)	680 - 699	0.125%	0.250%	0.375%	are NOT eligible		
7.500 (0.750)	700 - 719	0.000%	0.125%	0.250%	Second Home		
7.250 (0.625)	720 - 739	0.000%	0.000%	0.125%	Max HCLTV: 90.000%		
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							