

THE DAILY RATE SHEET

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Thursday, June 2, 2022

Rate Sheet #1

8:00 AM

LOCK DESK

CONTACT:

E-mail: locks@orionlending.com

Direct: 844.202.8440

Lock Desk Closes at 5 PM PST / 8 PM EST

Jumbo / Titan Closes at 3:30 PM PST / 6:30 PM EST

Chenoa Closes at 1:30 PM PST / 4:30 PM EST

AMC

AMC selection is determined by state and can be viewed by clicking on the state map. Orion Lending accepts transferred appraisals.



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Max Price

Fannie Mae/Freddie Mac	103.50
FHA/VA/USDA	105.00
Jumbo AUS / Jumbo AUS Plus	101.50
Jumbo Streamline	101.15
COIN / Titan Flex	See Page 12 / 15
Titan Prime Jumbo	101.00
Titan AUS	101.00

* Rates may be delayed at times. Please check orionlending.com to see if rates are avail.

EXTENSION FEES

1 day	3 bps
7 day	15 bps
15 day	30 bps

LOSS PAYEE

American Financial Network, Inc. DBA Orion Lending its successors and/or assigns 770 The City Drive South, Suite 1100, Orange, CA., 92868

TBD \$500 Credit

GIVE BUYER CONFIDENCE EVEN WITHOUT A

FUTURE ADDRESS.

TBD LOAN
\$500 CREDIT!



TBD COMPLETE APPROVAL. KNOW BEFORE YOU SHOW!™

*NOTE: To be eligible for the \$500 Credit, contract must be provided within 30 days of the submission date and must be dated after the submission date. \$500 Max Credit is cumulative and will include all other lender credits, cues or price exceptions. First Credit will be applied at funding.

Underwriting Fees

Underwriting fee may be included in price.
Please refer to State Fee Matrix for State Fees.

APPROVED STATES

Please [Click Here](#) to see full list

KEY IDs

NMLS # 237341
HUD Lender ID# 1835201233
VA Lender ID# 901010-06-01

FANNIE MAE FIXED PROGRAMS

30 Year Fixed • CF30 FUEL				30 Yr Fixed • CF30 FUEL • CF30/25 RefiNow				20 Year Fixed • CF20 FUEL • CF20 RefiNow				15 Yr Fixed • CF15 FUEL • CF15/10 RefiNow			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A
4.250	2.876	2.970	3.064	4.250	2.876	2.970	3.064	3.375	N/A	N/A	N/A	2.750	N/A	N/A	N/A
4.375	1.352	1.457	1.550	4.375	1.352	1.457	1.550	3.500	N/A	N/A	N/A	2.875	N/A	N/A	N/A
4.500	0.868	0.973	1.066	4.500	0.868	0.973	1.066	3.625	N/A	N/A	N/A	3.000	N/A	N/A	N/A
4.625	0.553	0.658	0.752	4.625	0.553	0.658	0.752	3.750	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.750	0.129	0.255	0.349	4.750	0.129	0.255	0.349	3.875	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.875	(0.352)	(0.226)	(0.132)	4.875	(0.352)	(0.226)	(0.132)	4.000	2.700	2.793	2.887	3.375	N/A	N/A	N/A
5.000	(0.802)	(0.676)	(0.582)	5.000	(0.802)	(0.676)	(0.582)	4.125	2.028	2.122	2.216	3.500	2.762	2.825	2.981
5.125	(1.191)	(1.065)	(0.971)	5.125	(1.191)	(1.065)	(0.971)	4.250	1.461	1.555	1.649	3.625	2.434	2.497	2.635
5.250	(1.380)	(1.232)	(1.138)	5.250	(1.380)	(1.232)	(1.138)	4.375	0.589	0.749	0.842	3.750	1.055	1.143	1.206
5.375	(1.898)	(1.750)	(1.656)	5.375	(1.898)	(1.750)	(1.656)	4.500	0.189	0.349	0.443	3.875	0.593	0.681	0.743
5.500	(2.211)	(2.063)	(1.970)	5.500	(2.211)	(2.063)	(1.970)	4.625	(0.208)	(0.026)	0.067	4.000	0.157	0.274	0.337
5.625	(2.543)	(2.396)	(2.302)	5.625	(2.543)	(2.396)	(2.302)	4.750	(0.827)	(0.646)	(0.552)	4.125	(0.264)	(0.146)	(0.084)
5.750	(2.536)	(2.324)	(2.230)	5.750	(2.536)	(2.324)	(2.230)	4.875	(1.296)	(1.115)	(1.021)	4.250	(0.728)	(0.611)	(0.549)
5.875	(2.894)	(2.682)	(2.589)	5.875	(2.894)	(2.682)	(2.589)	5.000	(1.671)	(1.490)	(1.396)	4.375	(1.157)	(1.040)	(0.977)
6.000	(3.146)	(2.935)	(2.841)	6.000	(3.146)	(2.935)	(2.841)	5.125	(2.014)	(1.833)	(1.739)	4.500	(1.536)	(1.419)	(1.357)
6.125	(3.283)	(3.071)	(2.977)	6.125	(3.283)	(3.071)	(2.977)	5.250	(2.104)	(1.901)	(1.808)	4.625	(1.919)	(1.802)	(1.740)

FANNIE MAE HIGH BALANCE PROGRAMS

30 Year Fixed • CF30HB FUEL				20 Year Fixed • CF20HB FUEL				15 Year Fixed • CF15HB FUEL			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	N/A	N/A	N/A
4.500	2.182	2.330	2.424	4.500	2.532	2.680	2.774	2.875	N/A	N/A	N/A
4.625	1.503	1.651	1.745	4.625	2.103	2.251	2.345	3.000	N/A	N/A	N/A
4.750	1.138	1.287	1.380	4.750	1.638	1.787	1.880	3.125	N/A	N/A	N/A
4.875	0.565	0.713	0.807	4.875	1.065	1.213	1.307	3.250	N/A	N/A	N/A
5.000	0.197	0.346	0.440	5.000	0.697	0.846	0.940	3.375	N/A	N/A	N/A
5.125	(0.024)	0.125	0.219	5.125	0.476	0.625	0.719	3.500	N/A	N/A	N/A
5.250	0.001	0.171	0.265	5.250	0.501	0.671	0.765	3.625	N/A	N/A	N/A
5.375	(0.496)	(0.326)	(0.233)	5.375	0.004	0.174	0.267	3.750	2.325	2.530	2.592
5.500	(0.784)	(0.614)	(0.520)	5.500	(0.284)	(0.114)	(0.020)	3.875	2.003	2.208	2.270
5.625	(0.969)	(0.799)	(0.705)	5.625	(0.469)	(0.299)	(0.205)	4.000	1.724	1.929	1.991
5.750	(0.758)	(0.537)	(0.443)	5.750	(0.258)	(0.037)	0.057	4.125	1.438	1.501	1.563
5.875	(1.095)	(0.873)	(0.779)	5.875	(0.595)	(0.373)	(0.279)	4.250	1.260	1.322	1.385
6.000	(1.335)	(1.114)	(1.020)	6.000	(0.835)	(0.614)	(0.520)	4.375	0.843	0.906	0.968
6.125	(1.475)	(1.381)	(1.287)	6.125	(0.908)	(0.881)	(0.787)	4.500	0.472	0.534	0.597

FANNIE MAE PRODUCT PRICE ADJUSTMENTS

FICO/LTV Grid: Terms > 15 years

FICO Range	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95	95.01-97
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
<620*	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.750

Cash-Out Refinance FICO/LTV Grid : All Loan Terms & Programs

FICO Range	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95	95.01-97
740+	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A
720-739	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A
700-719	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A
680-699	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A
660-679	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A
640-659	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A
620-639	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A
<620*	1.625	2.625	2.625	4.125	N/A	N/A	N/A	N/A
Cash Out High Balance	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A

Additional Adjusters	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95	95.01-97
Condo (Term > 15 years)	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
Second Home	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
2 Unit Property	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Unit Property	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Loan Amount > = \$50,000 - \$75,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Loan Amount > \$75,000 - \$100,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Balance Purchase & Rate/Term Refi	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Tier	LLPA Adjustment	Escrow Waiver	Subordinate Financing			
Tier 1	0.000	CA, HI, MD, NY, RI, UT, WA	LTV	CLTV	< 720	≥ 720
Tier 2	0.050	AZ, CO, CT, DC, GA, IA, ID, IL, MA, ME, MT, NE, NM, NV, VA, VT, WV, WY	*CLTV exceeds LTV			
Tier 3	0.150	AL, AR, DE, FL, IN, KS, KY, LA, MI, MN, MO, NC, NH, NJ, OH, OK, OR, SC, TN, WI	≤ 65	80.01-95	0.500	0.250
Tier 4	0.200	AK, MS, ND, PA, SD, TX	65.01-75	80.01-95	0.750	0.500
15 Day Lock	(0.10)		>75-95	76.01-95	1.000	0.750

* Loans with more than one borrower, when one borrower has a credit score, and one or more borrowers do not have credit score(s), are charged according to the representative score.

LPMI Adjustments - Refer to page 7

FANNIE MAE MANUFACTURED

30 Year Fixed • CF30 MF • CF30/25 RefiNow MF				20 Year Fixed • CF20 MF • CF20 RefiNow MF				15 Year Fixed • CF15 MF • CF15/10 RefiNow MF			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
4.500	1.462	1.566	1.660	3.500	NA	NA	NA	3.125	NA	NA	NA
4.625	1.047	1.152	1.245	3.625	NA	NA	NA	3.250	NA	NA	NA
4.750	0.622	0.749	0.842	3.750	NA	NA	NA	3.375	NA	NA	NA
4.875	0.045	0.171	0.265	3.875	NA	NA	NA	3.500	NA	NA	NA
5.000	(0.405)	(0.279)	(0.185)	4.000	NA	NA	NA	3.625	1.310	1.398	1.460
5.125	(0.795)	(0.668)	(0.575)	4.125	NA	NA	NA	3.750	1.271	1.359	1.422
5.250	(0.983)	(0.835)	(0.741)	4.250	NA	NA	NA	3.875	0.860	0.948	1.010
5.375	(1.485)	(1.338)	(1.244)	4.375	1.282	1.442	1.536	4.000	0.415	0.532	0.595
5.500	(1.849)	(1.701)	(1.607)	4.500	0.883	1.043	1.137	4.125	(0.098)	0.019	0.082
5.625	(2.181)	(2.033)	(1.939)	4.625	0.386	0.567	0.661	4.250	(0.555)	(0.437)	(0.375)
5.750	(2.223)	(2.012)	(1.918)	4.750	(0.134)	0.048	0.141	4.375	(0.982)	(0.865)	(0.803)
5.875	(2.613)	(2.401)	(2.307)	4.875	(0.649)	(0.468)	(0.374)	4.500	(1.363)	(1.245)	(1.183)
6.000	(2.915)	(2.703)	(2.610)	5.000	(1.024)	(0.843)	(0.749)	4.625	(1.761)	(1.644)	(1.582)
6.125	(3.101)	(2.890)	(2.796)	5.125	(1.367)	(1.186)	(1.092)	4.750	(1.464)	(1.274)	(1.211)

AFFORDABLE FINANCING FOR
**MANUFACTURED
HOMES!**



FANNIE MAE HIGH BALANCE MANUFACTURED

30 Year Fixed • CF30 MFHB				20 Year Fixed • CF20 MFHB				15 Year Fixed • CF15 MFHB			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
4.000	NA	NA	NA	4.000	NA	NA	NA	3.250	NA	NA	NA
4.125	NA	NA	NA	4.125	NA	NA	NA	3.375	NA	NA	NA
4.250	NA	NA	NA	4.250	NA	NA	NA	3.500	NA	NA	NA
4.375	NA	NA	NA	4.375	NA	NA	NA	3.625	NA	NA	NA
4.500	NA	NA	NA	4.500	NA	NA	NA	3.750	NA	NA	NA
4.625	NA	NA	NA	4.625	NA	NA	NA	3.875	2.872	2.975	3.037
4.750	1.538	1.687	1.780	4.750	NA	NA	NA	4.000	2.584	2.687	2.749
4.875	0.965	1.113	1.207	4.875	1.315	1.463	1.557	4.125	2.307	2.409	2.472
5.000	0.647	0.796	0.890	5.000	0.947	1.096	1.190	4.250	2.362	2.494	2.556
5.125	0.476	0.625	0.719	5.125	0.726	0.875	0.969	4.375	2.064	2.196	2.258
5.250	0.851	1.021	1.115	5.250	0.751	0.921	1.015	4.500	1.803	1.935	1.998
5.375	0.354	0.524	0.617	5.375	0.254	0.424	0.517	4.625	1.531	1.662	1.725
5.500	0.066	0.236	0.330	5.500	(0.034)	0.136	0.230	4.750	1.630	1.835	1.897

FANNIE MAE PRODUCT PRICE ADJUSTMENTS

FICO/LTV Grid: Terms > 15 years								
FICO Range	<=60.00	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	
<620*	0.500	1.500	3.000	3.000	3.250	3.250	3.250	
Cash-Out Refinance FICO/LTV Grid : Terms ≤ 20 years only (> 20 year term ineligible per FNMA)								
FICO Range	<=60.00	60.01-65.00	65.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
740+	0.375	0.625	N/A	N/A	N/A	N/A	N/A	
720-739	0.375	1.000	N/A	N/A	N/A	N/A	N/A	
700-719	0.375	1.000	N/A	N/A	N/A	N/A	N/A	
680-699	0.375	1.125	N/A	N/A	N/A	N/A	N/A	
660-679	0.625	1.125	N/A	N/A	N/A	N/A	N/A	
640-659	0.625	1.625	N/A	N/A	N/A	N/A	N/A	
620-639	0.625	1.625	N/A	N/A	N/A	N/A	N/A	
<620*	1.625	2.625	N/A	N/A	N/A	N/A	N/A	
Cash Out High Balance (LTV/CLTV)	1.250	1.500	N/A	N/A	N/A	N/A	N/A	
Additional Adjusters								
Condo (Term > 15 years)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	
Second Home	1.125	1.625	2.125	3.375	4.125	4.125	4.125	
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Loan Amount > = \$50,000 - \$75,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
High Balance Purchase & Rate/Term Refi	0.500	0.750	0.750	1.000	1.000	1.000	1.000	
Loan Amount > \$75,000 - \$100,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150	
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Tier	LLPA	Escrow Waiver						
Tier 1	0.00	CA, HI, MD, NY, RI, UT, WA						
Tier 2	0.05	AZ, CO, CT, DC, GA, IA, ID, IL, MA, ME, MT, NE, NM, NV, VA, VT, WV, WY						
Tier 3	0.15	AL, AR, DE, FL, IN, KS, KY, LA, MI, MN, MO, NC, NH, NJ, OH, OK, OR, SC, TN, WI						
Tier 4	0.20	AK, MS, ND, PA, SD, TX						
15 Day Lock (0.10)								
LENDER PAID MI - PLEASE REFER TO PAGE 7 FOR ADJUSTMENTS					Subordinate Financing			
					LTV	CLTV	< 720	≥ 720
					*CLTV exceeds LTV	0.375	0.375	
					≤ 65	80.01-95	0.500	0.250
					65.01-75	80.01-95	0.750	0.500
					>75-95	76.01-95	1.000	0.750

LPMI - Amortization Term > 20 years

FIXED (FIXED PAYMENTS FOR ≥ 5 YEARS)										NON-FIXED (FIXED PAYMENTS FOR < 5 YEARS)									
LTV %	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	LTV %	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	2.30	3.32	4.23	5.05	6.27	8.42	9.13	10.00	97%-95.01%	Not available								
	25	1.79	2.55	3.21	3.77	4.69	6.27	6.89	7.60										
	18	1.43	1.99	2.45	2.91	3.57	4.69	5.15	5.71										
95%-90.01%	30	1.89	2.65	3.32	3.93	4.85	6.43	6.99	7.75	95%-90.01%	30	2.36	3.31	4.15	4.91	6.06	8.04	8.74	9.69
	25	1.63	2.30	2.86	3.37	4.18	5.51	6.02	6.63		25	2.04	2.88	3.58	4.21	5.23	6.89	7.53	8.29
	16	1.22	1.68	2.04	2.40	2.91	3.77	4.08	4.59		16	1.53	2.10	2.55	3.00	3.64	4.71	5.10	5.74
90%-85.01%	25	1.43	2.04	2.50	3.01	3.67	5.05	5.36	5.87	90%-85.01%	25	1.79	2.55	3.13	3.76	4.59	6.31	6.70	7.34
	12	0.97	1.22	1.48	1.73	2.04	2.70	2.91	3.16		12	1.21	1.53	1.85	2.16	2.55	3.38	3.64	3.95
85% and below	12	0.71	0.87	1.02	1.17	1.38	1.84	2.04	2.19	85% and below	12	0.89	1.09	1.28	1.46	1.73	2.30	2.55	2.74
	6	0.61	0.66	0.71	0.77	0.87	1.12	1.17	1.28		6	0.76	0.83	0.89	0.96	1.09	1.40	1.46	1.60

LPMI - Amortization Term ≤ 20 years

FIXED (FIXED PAYMENTS FOR ≥ 5 YEARS)										NON-FIXED (FIXED PAYMENTS FOR < 5 YEARS)									
LTV %	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	LTV %	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	2.12	3.14	4.05	4.77	5.99	8.03	8.74	9.61	97%-95.01%	Not available								
	25	1.61	2.37	3.03	3.49	4.41	5.88	6.50	7.21										
	18	1.25	1.81	2.27	2.63	3.29	4.30	4.76	5.32										
95%-90.01%	30	1.71	2.47	3.14	3.65	4.57	6.04	6.60	7.36	95%-90.01%	Not available								
	25	1.45	2.12	2.68	3.09	3.90	5.12	5.63	6.24										
	16	1.04	1.50	1.86	2.12	2.63	3.38	3.69	4.20										
90%-85.01%	25	1.25	1.86	2.32	2.73	3.39	4.66	4.97	5.48	90%-85.01%	Not available								
	12	0.79	1.04	1.30	1.45	1.76	2.31	2.52	2.77										
85% and below	12	0.55	0.69	0.84	0.89	1.10	1.45	1.65	1.80	85% and below	Not available								
	6	0.55	0.55	0.55	0.55	0.59	0.73	0.78	0.89										

LPMI ADJUSTMENTS

Adjustments		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.00	0.00	0.00	0.53	0.53	1.05	1.05	1.05
Cash Out Refinance		0.50	0.50	0.70	1.00	1.00	1.30	1.30	1.30
Second Homes		0.25	0.25	0.49	0.70	0.70	1.23	1.23	1.23
Manufactured Homes		0.50	0.50	0.70	1.00	1.00	1.30	1.30	1.30
Investment Property		1.19	1.19	1.33	1.75	1.75	2.63	2.63	2.63
3-4 Unit Property		1.19	1.19	1.33	1.75	1.75	2.63	2.63	2.63
> 45% DTI	95.01%-97% LTV	0.38	0.62	0.76	1.06	1.24	1.42	1.60	1.82
	90.01%-95% LTV	0.35	0.44	0.57	0.72	1.00	1.12	1.27	1.53
	85.01%-90% LTV	0.28	0.39	0.50	0.62	0.75	0.89	1.01	1.25
	85% LTV & Below	0.11	0.17	0.22	0.30	0.38	0.42	0.44	0.49
≥ 2 Borrowers	95.01%-97% LTV	(0.18)	(0.20)	(0.20)	(0.20)	(0.21)	(0.22)	(0.23)	(0.27)
	90.01%-95% LTV	(0.14)	(0.14)	(0.14)	(0.16)	(0.16)	(0.17)	(0.19)	(0.25)
	85.01%-90% LTV	(0.10)	(0.10)	(0.10)	(0.10)	(0.11)	(0.11)	(0.12)	(0.15)
	85% LTV & Below	(0.03)	(0.03)	(0.03)	(0.03)	(0.04)	(0.04)	(0.04)	(0.04)

FREDDIE MAC FIXED PROGRAMS

30 Year Fixed • CF30LP FUEL				20 Year Fixed • CF20LP FUEL				15 Year Fixed • CF15LP FUEL			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
4.125	N/A	N/A	N/A	3.250	NA	NA	NA	2.625	NA	NA	NA
4.250	2.876	2.970	3.064	3.375	NA	NA	NA	2.750	NA	NA	NA
4.375	1.352	1.457	1.550	3.500	NA	NA	NA	2.875	NA	NA	NA
4.500	0.868	0.973	1.066	3.625	NA	NA	NA	3.000	NA	NA	NA
4.625	0.553	0.658	0.752	3.750	NA	NA	NA	3.125	NA	NA	NA
4.750	0.129	0.255	0.349	3.875	NA	NA	NA	3.250	NA	NA	NA
4.875	(0.352)	(0.226)	(0.132)	4.000	NA	NA	NA	3.375	NA	NA	NA
5.000	(0.802)	(0.676)	(0.582)	4.125	2.028	2.122	2.216	3.500	2.762	2.825	2.981
5.125	(1.191)	(1.065)	(0.971)	4.250	1.461	1.555	1.649	3.625	2.434	2.497	2.635
5.250	(1.380)	(1.232)	(1.138)	4.375	0.589	0.749	0.842	3.750	1.055	1.143	1.206
5.375	(1.898)	(1.750)	(1.656)	4.500	0.189	0.349	0.443	3.875	0.593	0.681	0.743
5.500	(2.211)	(2.063)	(1.970)	4.625	(0.208)	(0.026)	0.067	4.000	0.157	0.274	0.337
5.625	(2.543)	(2.396)	(2.302)	4.750	(0.827)	(0.646)	(0.552)	4.125	(0.264)	(0.146)	(0.084)
5.750	(2.536)	(2.324)	(2.230)	4.875	(1.296)	(1.115)	(1.021)	4.250	(0.728)	(0.611)	(0.549)
5.875	(2.894)	(2.682)	(2.589)	5.000	(1.671)	(1.490)	(1.396)	4.375	(1.157)	(1.040)	(0.977)
6.000	(3.146)	(2.935)	(2.841)	5.125	(2.014)	(1.833)	(1.739)	4.500	(1.536)	(1.419)	(1.357)
6.125	(3.283)	(3.071)	(2.977)	5.250	(2.104)	(1.901)	(1.808)	4.625	(1.919)	(1.802)	(1.740)

**COMMIT
COMMITMENT
COMMITTED**

ENHANCED SLA'S FOR PURCHASES
FHA, VA, USDA, CONVENTIONAL AND CHENOA DOWN PAYMENT ASSISTANCE

FREDDIE MAC HIGH BALANCE PROGRAMS

30 Year Fixed • CF30HBLP FUEL				15 Year Fixed • CF15HBLP FUEL			
Rate	30	45	60	Rate	30	45	60
4.125	NA	NA	NA	2.500	NA	NA	NA
4.250	NA	NA	NA	2.625	NA	NA	NA
4.375	NA	NA	NA	2.750	NA	NA	NA
4.500	NA	NA	NA	2.875	NA	NA	NA
4.625	1.503	1.651	1.745	3.000	NA	NA	NA
4.750	1.138	1.287	1.380	3.125	NA	NA	NA
4.875	0.565	0.713	0.807	3.250	NA	NA	NA
5.000	0.197	0.346	0.440	3.375	NA	NA	NA
5.125	(0.024)	0.125	0.219	3.500	NA	NA	NA
5.250	0.001	0.171	0.265	3.625	NA	NA	NA
5.375	(0.496)	(0.326)	(0.233)	3.750	2.325	2.530	2.592
5.500	(0.784)	(0.614)	(0.520)	3.875	2.003	2.208	2.270
5.625	(0.969)	(0.799)	(0.705)	4.000	1.724	1.929	1.991
5.750	(0.758)	(0.537)	(0.443)	4.125	1.438	1.501	1.563
5.875	(1.095)	(0.873)	(0.779)	4.250	1.260	1.322	1.385
6.000	(1.335)	(1.114)	(1.020)	4.375	0.843	0.906	0.968
6.125	(1.475)	(1.381)	(1.287)	4.500	NA	NA	NA

FREDDIE MAC PRODUCT PRICE ADJUSTMENTS

FICO/LTV Grid: Terms > 15 years

FICO Range	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250
<620* (No FICO Only)	0.500	1.500	3.000	3.000	3.250	3.250	3.250

Cash-Out Refinance FICO/LTV Grid : All Loan Terms & Programs

FICO Range	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95
740+	0.375	0.625	0.625	0.875	N/A	N/A	N/A
720-739	0.375	1.000	1.000	1.125	N/A	N/A	N/A
700-719	0.375	1.000	1.000	1.125	N/A	N/A	N/A
680-699	0.375	1.125	1.125	1.750	N/A	N/A	N/A
660-679	0.625	1.125	1.125	1.875	N/A	N/A	N/A
640-659	0.625	1.625	1.625	2.625	N/A	N/A	N/A
620-639	0.625	1.625	1.625	3.125	N/A	N/A	N/A
<620* (No FICO Only)	1.625	2.625	2.625	3.125	N/A	N/A	N/A

Cash Out High Balance (LTV/CLTV)	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95
Additional Adjusters	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95
Condo (Term > 15 years)	0.000	0.000	0.000	0.750	0.750	0.750	0.750
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A
Second Home	1.125	1.625	2.125	3.375	4.125	4.125	4.125
2 Unit Property	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Unit Property	1.000	1.000	1.000	1.000	N/A	N/A	N/A
Loan Amount > = \$50,000 - \$75,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Loan Amount > \$75,000 - \$100,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Balance Purchase & Rate/Term Refi	0.500	0.750	0.750	1.000	1.000	1.000	1.000
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Tier	LLPA Adjustment	Escrow Waiver	Subordinate Financing	LTV	CLTV	< 720	≥ 720
Tier 1	0.000	CA, HI, MD, NY, RI, UT, WA					
Tier 2	0.050	AZ, CO, CT, DC, GA, IA, ID, IL, MA, ME, MT, NE, NM, NV, VA, VT, WV, WY		*CLTV exceeds LTV		0.375	0.375
Tier 3	0.150	AL, AR, DE, FL, IN, KS, KY, LA, MI, MN, MO, NC, NH, NJ, OH, OK, OR, SC, TN, WI		≤ 65	80.01-95	0.500	0.250
Tier 4	0.200	AK, MS, ND, PA, SD, TX		65.01-75	80.01-95	0.750	0.500
15 Day Lock	(0.10)			>75-95	76.01-95	1.000	0.750

* Loans without a credit score (No FICO), will be charged the No FICO LLPA, regardless additional borrower credit score.

LPMI Adjustments - Refer to page 7

FANNIE MAE HOME READY

30 Year Fixed • CF30 HomeReady				20 Year Fixed • CF20 HomeReady				15 Year Fixed • CF15 HomeReady			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
4.125	NA	NA	NA	3.375	NA	NA	NA	2.750	NA	NA	NA
4.250	NA	NA	NA	3.500	NA	NA	NA	2.875	NA	NA	NA
4.375	NA	NA	NA	3.625	NA	NA	NA	3.000	NA	NA	NA
4.500	NA	NA	NA	3.750	NA	NA	NA	3.125	NA	NA	NA
4.625	1.767	1.861	1.955	3.875	NA	NA	NA	3.250	NA	NA	NA
4.750	1.505	1.599	1.693	4.000	NA	NA	NA	3.375	NA	NA	NA
4.875	1.224	1.318	1.412	4.125	NA	NA	NA	3.500	NA	NA	NA
5.000	0.793	0.887	0.981	4.250	NA	NA	NA	3.625	NA	NA	NA
5.125	0.396	0.490	0.584	4.375	NA	NA	NA	3.750	NA	NA	NA
5.250	0.316	0.409	0.503	4.500	NA	NA	NA	3.875	NA	NA	NA
5.375	2.005	2.131	2.225	4.625	NA	NA	NA	4.000	3.281	3.369	3.431
5.500	1.453	1.579	1.673	4.750	NA	NA	NA	4.125	2.838	2.926	2.988
5.625	0.971	1.097	1.191	4.875	NA	NA	NA	4.250	2.433	2.521	2.584
5.750	0.548	0.675	0.768	5.000	3.377	3.482	3.576	4.375	1.971	2.059	2.121
5.875	0.328	0.476	0.570	5.125	2.940	3.045	3.138	4.500	1.518	1.635	1.698
6.000	(0.201)	(0.053)	0.041	5.250	NA	NA	NA	4.625	2.489	2.607	2.669
6.125	0.548	0.675	0.768	5.375	NA	NA	NA	4.750	2.009	2.126	2.189

IS OWNING A
HOME
POSSIBLE?
Home Possible® Program



FREDDIE MAC HOME POSSIBLE

30 Year Fixed • CF30 HomePossible				20 Year Fixed • CF20 HomePossible				15 Year Fixed • CF15 HomePossible			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
3.750	NA	NA	NA	3.750	NA	NA	NA	2.500	NA	NA	NA
3.875	NA	NA	NA	3.875	NA	NA	NA	2.625	NA	NA	NA
4.000	NA	NA	NA	4.000	NA	NA	NA	2.750	NA	NA	NA
4.125	NA	NA	NA	4.125	NA	NA	NA	2.875	NA	NA	NA
4.250	NA	NA	NA	4.250	NA	NA	NA	3.000	NA	NA	NA
4.375	NA	NA	NA	4.375	NA	NA	NA	3.125	NA	NA	NA
4.500	NA	NA	NA	4.500	NA	NA	NA	3.250	NA	NA	NA
4.625	1.767	1.861	1.955	4.625	NA	NA	NA	3.375	NA	NA	NA
4.750	1.505	1.599	1.693	4.750	NA	NA	NA	3.500	NA	NA	NA
4.875	1.224	1.318	1.412	4.875	NA	NA	NA	3.625	NA	NA	NA
5.000	0.793	0.887	0.981	5.000	NA	NA	NA	3.750	NA	NA	NA
5.125	0.396	0.490	0.584	5.125	2.540	2.611	2.713	3.875	3.829	3.922	3.967
5.250	0.316	0.409	0.503	5.250	2.071	2.203	2.300	4.000	3.323	3.416	3.462
5.375	1.504	1.641	1.737	5.375	1.504	1.641	1.737	4.125	2.901	3.020	3.080
5.500	0.998	1.141	1.238	5.500	0.998	1.141	1.238	4.250	2.443	2.563	2.626
5.625	0.603	0.742	0.839	5.625	0.603	0.742	0.839	4.375	2.005	2.124	2.190
5.750	0.332	0.486	0.548	5.750	0.332	0.486	0.548	4.500	1.576	1.703	1.776

PRODUCT PRICE ADJUSTMENTS

FICO/LTV Grid: Terms > 15 years								
FICO Range	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95	95.01-97
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
Additional Adjusters	<=60	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95	95.01-97
Condo (Term > 15 years)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
2 Unit Property - Home Possible	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
3-4 Unit Property - Home Possible	1.000	1.000	1.000	1.000	1.500	2.000	2.000	N/A
2 Unit Property - HomeReady	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Unit Property - HomeReady	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Loan Amount > = \$50,000 - \$75,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Non-Escrowed Loans Non-CA	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
15 Day Lock	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
LPMI Adjustments		Fannie Mae Subordinate Financing				Freddie Mac Subordinate Financing		
LENDER PAID MI - PLEASE REFER TO PAGE 7 FOR ADJUSTMENTS	LTV		CLTV		< 720		≥ 720	
	CLTV exceeds LTV				0.375		0.375	
	≤ 65		80.01 - 95		0.500		0.250	
	65.01 - 75		80.01 - 95		0.750		0.500	
	> 75 - 95		76.01 - 95		1.000		0.750	
	≤ 95		95.01 - 97				1.500	
		**(excl LPMI, Escrow Waivers and Loan Amount Adjustments)						

GOVT PRODUCTS

FHA/VA FUEL

30 Yr FRM • FF30 FUEL				30 Yr FRM • FF30HB FUEL				30 Yr FRM • VF30 FUEL				30 Yr FRM • VF30HB FUEL			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
3.375	NA	NA	NA	3.375	NA	NA	NA	3.375	NA	NA	NA	3.375	NA	NA	NA
3.500	NA	NA	NA	3.500	NA	NA	NA	3.500	NA	NA	NA	3.500	NA	NA	NA
3.625	NA	NA	NA	3.625	NA	NA	NA	3.625	NA	NA	NA	3.625	NA	NA	NA
3.750	1.367	1.363	1.381	3.750	NA	NA	NA	3.750	1.367	1.363	1.381	3.750	NA	NA	NA
3.875	1.089	1.085	1.103	3.875	1.689	1.685	1.703	3.875	1.089	1.085	1.103	3.875	NA	NA	NA
4.000	0.645	0.641	0.659	4.000	1.245	1.241	1.259	4.000	0.645	0.641	0.659	4.000	1.595	1.591	1.609
4.125	0.303	0.299	0.318	4.125	0.903	0.899	0.918	4.125	0.303	0.299	0.318	4.125	1.303	1.299	1.318
4.250	(0.573)	(0.504)	(0.430)	4.250	0.027	0.096	0.170	4.250	(0.573)	(0.504)	(0.430)	4.250	0.377	0.446	0.520
4.375	(0.850)	(0.781)	(0.706)	4.375	(0.250)	(0.181)	(0.106)	4.375	(0.850)	(0.781)	(0.706)	4.375	0.100	0.169	0.244
4.500	(1.157)	(1.088)	(1.013)	4.500	(0.557)	(0.488)	(0.413)	4.500	(1.157)	(1.088)	(1.013)	4.500	(0.207)	(0.138)	(0.063)
4.625	(1.392)	(1.323)	(1.248)	4.625	(0.792)	(0.723)	(0.648)	4.625	(1.392)	(1.323)	(1.248)	4.625	(0.442)	(0.373)	(0.298)
4.750	(2.042)	(1.941)	(1.803)	4.750	(1.442)	(1.341)	(1.203)	4.750	(2.042)	(1.941)	(1.803)	4.750	(1.092)	(0.991)	(0.853)
4.875	(2.017)	(1.916)	(1.778)	4.875	(1.417)	(1.316)	(1.178)	4.875	(2.017)	(1.916)	(1.778)	4.875	(1.117)	(1.016)	(0.878)
5.000	(2.282)	(2.181)	(2.043)	5.000	(1.682)	(1.581)	(1.443)	5.000	(2.282)	(2.181)	(2.043)	5.000	(1.332)	(1.231)	(1.093)
5.125	(2.617)	(2.516)	(2.378)	5.125	(2.017)	(1.916)	(1.778)	5.125	(2.617)	(2.516)	(2.378)	5.125	(1.617)	(1.516)	(1.378)
5.250	(2.967)	(2.753)	(2.572)	5.250	(2.367)	(2.153)	(1.972)	5.250	(2.967)	(2.753)	(2.572)	5.250	(1.967)	(1.753)	(1.572)
5.375	(3.129)	(2.915)	(2.734)	5.375	(2.529)	(2.315)	(2.134)	5.375	(3.079)	(2.865)	(2.684)	5.375	(1.979)	(1.765)	(1.584)
5.500	(3.342)	(3.128)	(2.947)	5.500	(2.742)	(2.528)	(2.347)	5.500	(3.342)	(3.128)	(2.947)	5.500	(2.242)	(2.028)	(1.847)
5.625	(3.579)	(3.365)	(3.184)	5.625	(2.979)	(2.765)	(2.584)	5.625	(3.579)	(3.365)	(3.184)	5.625	(2.479)	(2.265)	(2.084)

FHA/VA FUEL

15 Yr FRM • FF15 FUEL				15 Yr FRM • VF15 FUEL					
Rate	30	45	60	Rate	30	45	60		
2.625	NA	NA	NA	2.625	NA	NA	NA		
2.750	NA	NA	NA	2.750	NA	NA	NA		
2.875	NA	NA	NA	2.875	NA	NA	NA		
3.000	NA	NA	NA	3.000	NA	NA	NA		
3.125	NA	NA	NA	3.125	NA	NA	NA		
3.250	NA	NA	NA	3.250	NA	NA	NA		
3.375	NA	NA	NA	3.375	NA	NA	NA		
3.500	NA	NA	NA	3.500	NA	NA	NA		
3.625	NA	NA	NA	3.625	NA	NA	NA		
3.750	NA	NA	NA	3.750	NA	NA	NA		
3.875	0.540	0.720	0.900	3.875	0.990	1.170	1.350		
4.000	0.209	0.389	0.569	4.000	0.659	0.839	1.019		
4.125	(0.106)	0.074	0.254	4.125	0.344	0.524	0.704		
4.250	(0.213)	(0.033)	0.147	4.250	0.237	0.417	0.597		
4.375	(0.528)	(0.348)	(0.168)	4.375	(0.078)	0.102	0.282		
4.500	(0.818)	(0.638)	(0.458)	4.500	(0.368)	(0.188)	(0.008)		
4.625	(1.095)	(0.915)	(0.735)	4.625	(0.645)	(0.465)	(0.285)		
4.750	(0.186)	(0.006)	0.174	4.750	0.264	0.444	0.624		

FHA/VA PRICE ADJUSTMENTS

FHA Adjustments		VA Adjustments		FICO Adjustments		All Manufactured Housing - See page 11
N/O/O Streamline	0.500	N/O/O IRRRL	1.000	720+	(0.150)	
Streamline Refinance	0.250	High Balance Cash Out < 620	0.250	700-719	(0.075)	
Loan Amount Adjustments		VA Loan Amount > 1,000,000	0.250	680-699	0.000	
\$55,000 - \$75,000	1.000	VA Loan Amount > 1,500,000	0.500	660-679	0.500	
>\$75,000 - \$100,000	0.500	VA Loan Amount > 2,000,000	1.250	640-659	0.750	
> \$100,000	0.000	Cash Out 90.01-95.00 LTV/CLTV	2.000	620-639	1.500	
		Cash Out > 95.00 LTV/CLTV	2.000	600-619	2.000	
FHA/VA Adjustments				580-599	2.500	
Manual UW				550-579	3.000	
20 yr Fixed - Add to 30 Yr Fixed Pricing				No FICO	1.750	
15 Day Lock						
New York						
Purchase (conforming balance)						
Purchase (high balance)						

GOVERNMENT MANUFACTURED PROGRAMS

FHA (Standard and Portfolio)

30 Year Fixed • FF30 MF				30 Year Fixed • FF30SL MF				30 Year Fixed • FF30PF MF				15 Year Fixed • FF15 MF			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.000	1.113	1.263	1.413	4.000	1.113	1.263	1.413	2.875	NA	NA	NA	3.375	NA	NA	NA
4.125	0.643	0.793	0.943	4.125	0.643	0.793	0.943	3.000	NA	NA	NA	3.500	NA	NA	NA
4.250	0.160	0.310	0.460	4.250	0.160	0.310	0.460	3.125	NA	NA	NA	3.625	NA	NA	NA
4.375	(0.267)	(0.117)	0.033	4.375	(0.267)	(0.117)	0.033	3.250	NA	NA	NA	3.750	NA	NA	NA
4.500	(0.629)	(0.479)	(0.329)	4.500	(0.629)	(0.479)	(0.329)	3.375	NA	NA	NA	3.875	NA	NA	NA
4.625	(0.962)	(0.812)	(0.662)	4.625	(0.962)	(0.812)	(0.662)	3.500	NA	NA	NA	4.000	NA	NA	NA
4.750	(0.765)	(0.615)	(0.465)	4.750	(0.765)	(0.615)	(0.465)	3.625	NA	NA	NA	4.125	NA	NA	NA
4.875	(1.046)	(0.896)	(0.746)	4.875	(1.046)	(0.896)	(0.746)	3.750	NA	NA	NA	4.250	NA	NA	NA
5.000	(1.472)	(1.322)	(1.172)	5.000	(1.472)	(1.322)	(1.172)	3.875	NA	NA	NA	NA	NA	NA	NA
5.125	(1.722)	(1.572)	(1.422)	5.125	(1.722)	(1.572)	(1.422)	4.000	NA	NA	NA	NA	NA	NA	NA
5.250	(1.760)	(1.610)	(1.460)	5.250	(1.760)	(1.610)	(1.460)	4.125	NA	NA	NA	NA	NA	NA	NA
5.375	(1.948)	(1.798)	(1.648)	5.375	(1.948)	(1.798)	(1.648)	4.250	NA	NA	NA	NA	NA	NA	NA
5.500	(2.110)	(1.960)	(1.810)	5.500	(2.110)	(1.960)	(1.810)	4.375	NA	NA	NA	NA	NA	NA	NA
5.625	(2.197)	(2.047)	(1.897)	5.625	(2.197)	(2.047)	(1.897)	4.500	NA	NA	NA	NA	NA	NA	NA

VA (Standard and Portfolio)

30 Year Fixed • VF30 MF				30 Year Fixed • VF30 MF IRRRL				30 Year Fixed • VF30PF MF				15 Year Fixed • VF15 MF			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.000	1.113	1.263	1.413	4.000	1.113	1.263	1.413	3.000	NA	NA	NA	3.625	NA	NA	NA
4.125	0.643	0.793	0.943	4.125	0.643	0.793	0.943	3.125	NA	NA	NA	3.750	NA	NA	NA
4.250	0.160	0.310	0.460	4.250	0.160	0.310	0.460	3.250	NA	NA	NA	3.875	NA	NA	NA
4.375	(0.267)	(0.117)	0.033	4.375	(0.267)	(0.117)	0.033	3.375	NA	NA	NA	4.000	NA	NA	NA
4.500	(0.629)	(0.479)	(0.329)	4.500	(0.629)	(0.479)	(0.329)	3.500	NA	NA	NA	4.125	NA	NA	NA
4.625	(0.912)	(0.762)	(0.612)	4.625	(0.912)	(0.762)	(0.612)	3.625	NA	NA	NA	4.250	NA	NA	NA
4.750	(0.765)	(0.615)	(0.465)	4.750	(0.765)	(0.615)	(0.465)	3.750	NA	NA	NA	NA	NA	NA	NA
4.875	(1.046)	(0.896)	(0.746)	4.875	(1.046)	(0.896)	(0.746)	3.875	NA	NA	NA	NA	NA	NA	NA
5.000	(1.402)	(1.252)	(1.102)	5.000	(1.402)	(1.252)	(1.102)	4.000	NA	NA	NA	NA	NA	NA	NA
5.125	(1.547)	(1.397)	(1.247)	5.125	(1.547)	(1.397)	(1.247)	4.125	NA	NA	NA	NA	NA	NA	NA
5.250	(1.510)	(1.360)	(1.210)	5.250	(1.510)	(1.360)	(1.210)	4.250	NA	NA	NA	NA	NA	NA	NA
5.375	(1.618)	(1.468)	(1.318)	5.375	(1.618)	(1.468)	(1.318)	4.375	NA	NA	NA	NA	NA	NA	NA
5.500	(1.740)	(1.590)	(1.440)	5.500	(1.740)	(1.590)	(1.440)	4.500	NA	NA	NA	NA	NA	NA	NA
5.625	(1.697)	(1.547)	(1.397)	5.625	(1.697)	(1.547)	(1.397)	4.625	NA	NA	NA	NA	NA	NA	NA

USDA (Standard and Portfolio)

30 Year Fixed • UF30 MF				30 Year Fixed • UF30 MF STRML				30 Year Fixed • U30PF MF				15 Year Fixed • UF15 MF			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.125	1.018	1.168	1.318	4.125	1.018	1.168	1.318	NA	NA	NA	NA	NA	NA	NA	NA
4.250	0.535	0.685	0.835	4.250	0.535	0.685	0.835	NA	NA	NA	NA	NA	NA	NA	NA
4.375	0.108	0.258	0.408	4.375	0.108	0.258	0.408	NA	NA	NA	NA	NA	NA	NA	NA
4.500	(0.354)	(0.204)	(0.054)	4.500	(0.354)	(0.204)	(0.054)	NA	NA	NA	NA	NA	NA	NA	NA
4.625	(0.737)	(0.587)	(0.437)	4.625	(0.737)	(0.587)	(0.437)	NA	NA	NA	NA	NA	NA	NA	NA
4.750	(0.765)	(0.615)	(0.465)	4.750	(0.765)	(0.615)	(0.465)	NA	NA	NA	NA	NA	NA	NA	NA
4.875	(1.046)	(0.896)	(0.746)	4.875	(1.046)	(0.896)	(0.746)	NA	NA	NA	NA	NA	NA	NA	NA
5.000	(1.472)	(1.322)	(1.172)	5.000	(1.472)	(1.322)	(1.172)	NA	NA	NA	NA	NA	NA	NA	NA
5.125	(1.722)	(1.572)	(1.422)	5.125	(1.722)	(1.572)	(1.422)	NA	NA	NA	NA	NA	NA	NA	NA
5.250	(1.760)	(1.610)	(1.460)	5.250	(1.760)	(1.610)	(1.460)	NA	NA	NA	NA	NA	NA	NA	NA
5.375	(1.948)	(1.798)	(1.648)	5.375	(1.948)	(1.798)	(1.648)	NA	NA	NA	NA	NA	NA	NA	NA
5.500	(2.110)	(1.960)	(1.810)	5.500	(2.110)	(1.960)	(1.810)	NA	NA	NA	NA	NA	NA	NA	NA
5.625	(2.247)	(2.097)	(1.947)	5.625	(2.247)	(2.097)	(1.947)	NA	NA	NA	NA	NA	NA	NA	NA

MANUFACTURED PRICE ADJUSTMENTS

FHA/USDA/VA Price Adjustments				FHA/USDA/VA FICO Price Adjustments			
Purchase (conforming balance)	(0.375)						
Purchase (high balance)	(0.250)						
Manufactured Home	0.750	FHA/USDA	Full Doc	Streamline*	VA	Full Doc	IRRRL*
Manufactured Home (Portfolio)	0.750	720+	(0.125)	(0.125)	720+	(0.125)	(0.125)
Non-Owner Occupied (Streamline/IRRRL)	1.000	700-719	0.000	0.000	700-719	0.000	0.000
Term 25-29 Year	0.000	680-699	0.000	0.125	680-699	0.000	0.000
Term 20-24 Year	0.250	660-679	0.250	0.250	660-679	0.250	0.250
LTV/CLTV 105.01-125% (VA Only)	0.750	640-659	1.000	1.000	640-659	0.750	0.750
LTV/CLTV > 125% (VA Only)	1.500	620-639	Portfolio (PF)	N/A	620-639	Portfolio (PF)	N/A
AUS refer / Manual UW	0.250	600-619	Portfolio (PF)	N/A	600-619	Portfolio (PF)	N/A
New York	0.250	580-599	Portfolio (PF)	N/A	580-599	Portfolio (PF)	N/A
* Use Standard Pricing for Streamline/IRRRL		No FICO	Portfolio (PF)	N/A	No FICO	IRRRL only	N/A

USDA

USDA STANDARD

USDA PORTFOLIO < 600 FICO

30 Year Fixed • UF30, UF30 STRML				30 Year Fixed • UF30 HB, UF30 HB STRML				30 Year Fixed • UF30 PF, UF30 PF STRML				30 Year Fixed • UF30 HBPF/STRML			
Rate	30	45	60	Rate	30	45	60	Rate	30	45	60	Rate	30	45	60
4.490	(0.212)	(0.022)	0.092	4.374	1.943	2.057	3.466	3.375	NA	NA	NA	3.375	NA	NA	NA
4.500	(0.259)	(0.070)	0.044	4.375	1.939	2.053	3.058	3.500	NA	NA	NA	3.500	NA	NA	NA
4.624	(0.740)	(0.551)	(0.437)	4.490	1.320	1.433	2.634	3.625	NA	NA	NA	3.625	NA	NA	NA
4.625	(0.745)	(0.555)	(0.441)	4.500	1.277	1.390	2.242	3.750	NA	NA	NA	3.750	NA	NA	NA
4.750	(0.980)	(0.778)	(0.580)	4.624	0.795	0.909	2.238	3.875	NA	NA	NA	3.875	NA	NA	NA
4.874	(1.388)	(1.186)	(0.988)	4.625	0.791	0.905	1.619	4.000	NA	NA	NA	4.000	NA	NA	NA
4.875	(1.393)	(1.191)	(0.992)	4.750	1.109	1.242	1.576	4.125	NA	NA	NA	4.125	NA	NA	NA
4.990	(1.930)	(1.728)	(1.530)	4.874	0.580	0.713	1.094	4.250	NA	NA	NA	4.250	NA	NA	NA
5.000	(1.974)	(1.772)	(1.574)	4.875	0.576	0.709	1.090	4.375	NA	NA	NA	4.375	NA	NA	NA
5.124	(2.330)	(2.128)	(1.930)	4.990	0.292	0.425	1.478	4.500	NA	NA	NA	4.500	NA	NA	NA
5.125	(2.185)	(1.982)	(1.784)	5.000	0.251	0.385	0.949	4.625	NA	NA	NA	4.625	NA	NA	NA
5.250	(1.336)	(1.064)	(0.858)	5.124	(0.060)	0.074	0.945	4.750	NA	NA	NA	4.750	NA	NA	NA
5.625	(2.482)	(2.209)	(2.004)	5.125	(0.063)	0.070	0.661	4.875	NA	NA	NA	4.875	NA	NA	NA

PRICE ADJUSTMENTS

General Adjustments		FICO Adjustments	
Streamline Assist Refinance	0.375	720+	(0.150)
High Balance Streamline Assist Refinance	0.375	700-719	(0.075)
15 day lock	(0.100)	680-699	0.250
New York	0.250	660-679	0.750
Purchase (conforming balance)	(0.375)	640-659	1.500
Purchase (high balance)	(0.250)	620-639	2.000

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JUMBO AUS

FIXED RATE

30 Year Fixed • JF30 • MAX PRICE = 101.50

Rate	30	45	60
4.875	2.579	2.766	2.954
5.000	2.157	2.345	2.532
5.125	1.715	1.903	2.090
5.250	1.274	1.461	1.649
5.375	0.955	1.142	1.330
5.500	0.636	0.823	1.011
5.625	0.331	0.518	0.706
5.750	0.026	0.214	0.401
5.875	(0.269)	(0.081)	0.106
6.000	(0.564)	(0.377)	(0.189)
6.125	(0.860)	(0.673)	(0.485)
6.250	(1.156)	(0.968)	(0.781)
6.375	(1.327)	(1.140)	(0.952)
6.500	(1.500)	(1.312)	(1.125)

JUMBO AUS
IT'S DANGEROUSLY GOOD!

PREMIER PRICING | 700 MIN FICO

80% MAX LTV PURCHASE AND RATE/TERM

WE WILL UNDERWRITE YOUR TBD PURCHASES ON THIS PROGRAM, GIVE YOUR JUMBO BUYERS CONFIDENCE.

JUMBO ADJUSTMENTS

FICO LTV Price Adjustments - Primary Purchase

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.590)	(0.590)	(0.590)	(0.590)	(0.340)	(0.340)	(0.340)	NA	NA	NA
780-799	(0.590)	(0.590)	(0.590)	(0.590)	(0.340)	(0.340)	(0.340)	NA	NA	NA
760-779	(0.465)	(0.465)	(0.465)	(0.465)	(0.340)	(0.340)	(0.340)	NA	NA	NA
740-759	(0.465)	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	(0.090)	NA	NA	NA
720-739	(0.340)	(0.340)	(0.340)	(0.340)	(0.215)	0.035	0.160	NA	NA	NA
700-719	(0.215)	(0.215)	(0.215)	(0.215)	(0.090)	0.410	0.660	NA	NA	NA
680-699	0.160	0.160	0.160	0.285	NA	NA	NA	NA	NA	NA
660-679	0.535	0.535	0.535	NA	NA	NA	NA	NA	NA	NA

FICO LTV Price Adjustments - Primary Rate/Term

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.215)	(0.215)	(0.215)	(0.215)	(0.090)	(0.090)	(0.090)	NA	NA	NA
780-799	(0.215)	(0.215)	(0.215)	(0.215)	(0.090)	(0.090)	(0.090)	NA	NA	NA
760-779	(0.090)	(0.090)	(0.090)	(0.090)	(0.090)	(0.090)	(0.090)	NA	NA	NA
740-759	(0.090)	(0.090)	(0.090)	0.035	0.035	0.160	0.160	NA	NA	NA
720-739	0.035	0.035	0.035	0.035	0.035	0.285	0.410	NA	NA	NA
700-719	0.160	0.160	0.160	0.160	0.160	0.660	0.910	NA	NA	NA
680-699	0.535	0.535	0.535	0.660	NA	NA	NA	NA	NA	NA
660-679	0.910	0.910	0.910	NA	NA	NA	NA	NA	NA	NA

FICO LTV Price Adjustments - Primary Cash Out

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	0.035	0.035	0.035	0.160	0.410	0.660	0.910	NA	NA	NA
780-799	0.035	0.035	0.035	0.160	0.410	0.660	0.910	NA	NA	NA
760-779	0.160	0.160	0.160	0.285	0.410	0.660	0.910	NA	NA	NA
740-759	0.160	0.160	0.160	0.410	0.535	0.910	1.160	NA	NA	NA
720-739	0.285	0.285	0.285	0.410	0.535	1.035	1.410	NA	NA	NA
700-719	0.410	0.410	0.410	0.535	0.660	1.410	1.910	NA	NA	NA
680-699	0.785	0.785	0.785	1.035	NA	NA	NA	NA	NA	NA

FICO LTV Price Adjustments - Second Home Purchase

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.590)	(0.590)	(0.590)	(0.590)	(0.340)	(0.340)	0.160	NA	NA	NA
780-799	(0.590)	(0.590)	(0.590)	(0.590)	(0.340)	(0.340)	0.160	NA	NA	NA
760-779	(0.465)	(0.465)	(0.465)	(0.465)	(0.340)	(0.340)	0.160	NA	NA	NA
740-759	(0.465)	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	0.410	NA	NA	NA
720-739	(0.340)	(0.340)	(0.340)	(0.340)	(0.215)	0.035	0.660	NA	NA	NA
700-719	(0.215)	(0.215)	(0.215)	(0.215)	(0.090)	0.410	1.160	NA	NA	NA
680-699	0.160	0.160	0.160	0.285	NA	NA	NA	NA	NA	NA
660-679	0.535	0.535	0.535	NA	NA	NA	NA	NA	NA	NA

FICO LTV Price Adjustments - Second Home Rate/Term

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.215)	(0.215)	(0.215)	(0.215)	(0.090)	(0.090)	0.410	NA	NA	NA
780-799	(0.215)	(0.215)	(0.215)	(0.215)	(0.090)	(0.090)	0.410	NA	NA	NA
760-779	(0.090)	(0.090)	(0.090)	(0.090)	(0.090)	(0.090)	0.410	NA	NA	NA
740-759	(0.090)	(0.090)	(0.090)	0.035	0.035	0.160	0.660	NA	NA	NA
720-739	0.035	0.035	0.035	0.035	0.035	0.285	0.910	NA	NA	NA
700-719	0.160	0.160	0.160	0.160	0.160	0.660	1.410	NA	NA	NA
680-699	0.535	0.535	0.535	0.660	NA	NA	NA	NA	NA	NA
660-679	0.910	0.910	0.910	NA	NA	NA	NA	NA	NA	NA

FICO LTV Price Adjustments - Second Home Cash Out

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	0.035	0.035	0.035	0.160	0.410	0.660	NA	NA	NA	NA
780-799	0.035	0.035	0.035	0.160	0.410	0.660	NA	NA	NA	NA
760-779	0.160	0.160	0.160	0.285	0.410	0.660	NA	NA	NA	NA
740-759	0.160	0.160	0.160	0.410	0.535	0.910	NA	NA	NA	NA
720-739	0.285	0.285	0.285	0.410	0.535	1.035	NA	NA	NA	NA
700-719	0.410	0.410	0.410	0.535	0.660	1.410	NA	NA	NA	NA

Additional LLPA Adjustments

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150	NA	NA	NA
Condo	0.000	0.000	0.000	0.000	0.125	0.250	0.500	NA	NA	NA
2 unit property	0.000	0.000	0.000	0.000	0.250	NA	NA	NA	NA	NA
3 unit property	0.250	0.250	0.250	0.375	NA	NA	NA	NA	NA	NA
4 unit property	0.250	0.250	0.250	0.375	NA	NA	NA	NA	NA	NA
>\$1.5MM <= \$2.0MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	NA
Self Employed	0.000	0.000	0.000	0.375	0.375	0.375	0.375	NA	NA	NA

Program Notes

Lock Extension (Max 2x / 30 days)

JUMBO AUS PLUS

FIXED RATE

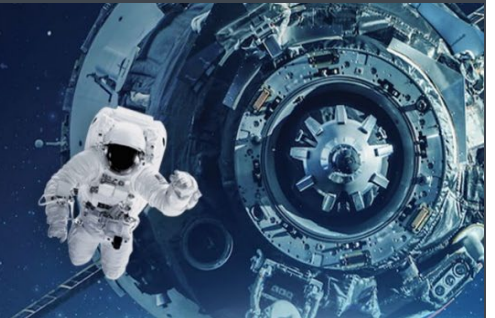
30 Year Fixed • JF30 • MAX PRICE = 101.50

Rate	30	45	60
5.250	1.833	1.958	2.083
5.375	1.453	1.578	1.703
5.500	1.083	1.208	1.333
5.625	0.743	0.868	0.993
5.750	0.413	0.538	0.663
5.875	0.103	0.228	0.353
6.000	(0.187)	(0.062)	0.063
6.125	(0.467)	(0.342)	(0.217)
6.250	(0.747)	(0.622)	(0.497)
6.375	(1.017)	(0.892)	(0.767)
6.500	(1.277)	(1.152)	(1.027)
6.625	(1.532)	(1.407)	(1.282)
6.750	(1.782)	(1.657)	(1.532)

JUMBO AUS PLUS

IT'S ASTRONOMICAL

**\$2 MIL MAX | 89.99% MAX LTV INCLUDING C/O
RESERVES & CREDIT TRADELINES TBD BY AUS**



JUMBO ADJUSTMENTS

FICO LTV Price Adjustments - Primary Purchase

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.840)	(0.840)	(0.840)	(0.715)	(0.590)	(0.590)	(0.465)	(0.340)	(0.340)	NA
780-799	(0.840)	(0.840)	(0.840)	(0.715)	(0.590)	(0.590)	(0.465)	(0.340)	(0.340)	NA
760-779	(0.840)	(0.840)	(0.715)	(0.590)	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	NA
740-759	(0.715)	(0.715)	(0.590)	(0.465)	(0.340)	(0.340)	(0.215)	(0.090)	0.035	NA
720-739	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.090)	0.035	0.035	0.285	NA
700-719	(0.340)	(0.340)	(0.215)	(0.090)	0.035	0.285	0.410	0.410	0.535	NA
680-699	(0.090)	(0.090)	0.035	0.160	0.410	0.660	0.910	1.035	1.160	NA
660-679	0.160	0.160	0.285	0.410	0.785	1.160	1.660	NA	NA	NA

FICO LTV Price Adjustments - Primary Rate/Term

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.340)	(0.215)	0.035	0.035	NA
780-799	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.340)	(0.215)	0.035	0.035	NA
760-779	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.215)	(0.090)	0.160	0.285	NA
740-759	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	(0.090)	0.035	0.285	0.410	NA
720-739	(0.340)	(0.340)	(0.215)	(0.090)	0.035	0.160	0.285	0.410	0.660	NA
700-719	(0.090)	(0.090)	0.035	0.160	0.285	0.535	0.660	0.785	0.910	NA
680-699	0.160	0.160	0.285	0.410	0.660	0.910	1.160	1.410	1.535	NA
660-679	0.410	0.410	0.535	0.660	1.035	1.410	1.910	NA	NA	NA

FICO LTV Price Adjustments - Primary Cash Out

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.590)	(0.590)	(0.590)	(0.465)	(0.090)	0.160	0.535	1.035	1.285	NA
780-799	(0.590)	(0.590)	(0.590)	(0.465)	(0.090)	0.160	0.535	1.035	1.285	NA
760-779	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.285	0.660	1.160	1.535	NA
740-759	(0.465)	(0.465)	(0.340)	(0.215)	0.160	0.410	0.785	1.285	1.660	NA
720-739	(0.340)	(0.340)	(0.215)	(0.090)	0.285	0.660	1.035	NA	NA	NA
700-719	(0.090)	(0.090)	0.035	0.160	0.535	1.035	1.410	NA	NA	NA
680-699	0.160	0.160	0.285	0.410	0.910	1.410	1.910	NA	NA	NA

FICO LTV Price Adjustments - Second Home Purchase

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.840)	(0.840)	(0.590)	(0.465)	(0.090)	(0.090)	0.035	0.410	0.410	NA
780-799	(0.840)	(0.840)	(0.590)	(0.465)	(0.090)	(0.090)	0.035	0.410	0.410	NA
760-779	(0.840)	(0.840)	(0.465)	(0.340)	0.035	0.035	0.160	0.535	0.660	NA
740-759	(0.715)	(0.715)	(0.340)	(0.215)	0.160	0.160	0.285	0.660	0.785	NA
720-739	(0.590)	(0.590)	(0.215)	(0.090)	0.285	0.410	0.535	0.785	1.065	NA
700-719	(0.340)	(0.340)	0.035	0.160	0.535	0.785	0.910	1.280	1.405	NA
680-699	(0.090)	(0.090)	0.285	0.410	0.910	1.160	1.410	1.905	2.040	NA
660-679	0.160	0.160	0.535	0.660	1.285	1.660	2.160	NA	NA	NA

Rate	Term	Rate	Term	Rate	Term	Rate	Term
FICO LTV Price Adjustments - Second Home Rate/Term							

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.590)	(0.590)	(0.340)	(0.215)	0.160	0.160	0.285	0.785	0.785	NA
780-799	(0.590)	(0.590)	(0.340)	(0.215)	0.160	0.160	0.285	0.785	0.785	NA
760-779	(0.590)	(0.590)	(0.215)	(0.090)	0.285	0.285	0.410	0.910	1.035	NA
740-759	(0.465)	(0.465)	(0.090)	0.035	0.410	0.410	0.535	1.035	1.200	NA
720-739	(0.340)	(0.340)	0.035	0.160	0.535	0.660	0.785	1.220	1.510	NA
700-719	(0.090)	(0.090)	0.285	0.410	0.785	1.035	1.160	1.675	1.850	NA
680-699	0.160	0.160	0.535	0.660	1.160	1.410	1.660	2.300	2.525	NA
660-679	0.410	0.410	0.785	0.910	1.535	1.910	2.410	NA	NA	NA

FICO LTV Price Adjustments - Second Home Cash Out

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	(0.590)	(0.590)	(0.340)	(0.215)	0.410	0.660	NA	NA	NA	NA
780-799	(0.590)	(0.590)	(0.340)	(0.215)	0.410	0.660	NA	NA	NA	NA
760-779	(0.590)	(0.590)	(0.215)	(0.090)	0.535	0.785	NA	NA	NA	NA
740-759	(0.465)	(0.465)	(0.090)	0.035	0.660	0.910	NA	NA	NA	NA
720-739	(0.340)	(0.340)	0.035	0.160	0.785	1.160	NA	NA	NA	NA
700-719	(0.090)	(0.090)	0.285	0.410	1.035	1.535	NA	NA	NA	NA

Additional LLPA Adjustments

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	NA
LTV > 80, No MI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	2.000	2.500	NA

Program Notes

Lock Extension (Max 2x / 30 days)

C.O.I.N BUSINESS PURPOSE LOANS

FIXED RATE

				30 Year Fixed • NQMF30, NQMF30 I/O, NQMF40 I/O			
Rate	15	30	45	Rate	15	30	45
6.375	0.375	0.675	0.975	ARM coming soon!			
6.500	0.000	0.300	0.600				
6.625	(0.375)	(0.075)	0.225				
6.750	(0.750)	(0.450)	(0.150)				
6.875	(1.125)	(0.825)	(0.525)				
7.000	(1.500)	(1.200)	(0.900)				
7.125	(1.875)	(1.575)	(1.275)				
7.250	(2.250)	(1.950)	(1.650)				
7.375	(2.625)	(2.325)	(2.025)				
7.500	(3.000)	(2.700)	(2.400)				
7.625	(3.375)	(3.075)	(2.775)				
7.750	(3.750)	(3.450)	(3.150)				
7.875	(4.125)	(3.825)	(3.525)				
8.000	(4.500)	(4.200)	(3.900)				
8.125	(4.875)	(4.575)	(4.275)				
8.250	(5.250)	(4.950)	(4.650)				
8.375	(5.625)	(5.325)	(5.025)				
8.500	(6.000)	(5.700)	(5.400)				



CASHFLOW ONLY INVESTOR LOAN

DSCR DOWN TO ZERO

NO DISCLOSURE OR REQUIRED WAIT PERIOD

LOAN AMOUNTS UP TO \$2.5

DSCR PRICE ADJUSTMENTS

FICO LTV Price Adjustments

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	(0.375)	(0.375)	(0.125)	(0.125)	0.000	0.250	0.625	2.375	NA
760-779	(0.375)	(0.375)	(0.125)	(0.125)	0.000	0.250	0.625	2.500	NA
740-759	(0.375)	(0.125)	(0.125)	0.000	0.250	0.500	1.000	3.000	NA
720-739	0.000	0.125	0.125	0.375	0.500	0.750	1.375	3.875	NA
700-719	0.250	0.500	0.625	0.750	1.000	1.375	1.875	NA	NA
680-699	0.375	0.500	0.625	1.000	1.500	1.875	2.500	NA	NA
660-679	0.875	0.875	1.000	1.500	2.000	2.375	3.125	NA	NA
640-659	2.000	2.250	2.375	2.500	3.250	3.750	4.875	NA	NA
620-639	2.500	3.000	3.250	3.750	4.250	5.000	NA	NA	NA

Additional LLPA Adjustments

[illegible]

Program Notes

Max Price		Max Lock Period	45 days
5 yr PPP	103.000	Max Lock Period (Including Extensions)	60 days
3 yr PPP	102.000	Lock Extension (Max 2x / 30 days)	
2 yr PPP	101.250		
1 yr PPP (use for states where PPP is not allowed)	100.000		
Min Price	98.500		

TITAN AUS

FIXED RATE

30 Year Fixed • NQMF30, NQMF30 I/O • MAX PRICE = 101.00

Rate	15	30	45	60
4.375	2.263	2.325	2.450	2.575
4.500	1.638	1.700	1.825	1.950
4.625	1.138	1.200	1.325	1.450
4.750	0.638	0.700	0.825	0.950
4.875	0.138	0.200	0.325	0.450
5.000	(0.237)	(0.175)	(0.050)	0.075
5.125	(0.612)	(0.550)	(0.425)	(0.300)
5.250	(0.862)	(0.800)	(0.675)	(0.550)
5.375	(1.112)	(1.050)	(0.925)	(0.800)
5.500	(1.237)	(1.175)	(1.050)	(0.925)
5.625	(1.362)	(1.300)	(1.175)	(1.050)
5.750	(1.612)	(1.550)	(1.425)	(1.300)
5.875	(1.862)	(1.800)	(1.675)	(1.550)
6.000	(2.112)	(2.050)	(1.925)	(1.800)
6.125	(2.362)	(2.300)	(2.175)	(2.050)
6.250	(2.612)	(2.550)	(2.425)	(2.300)
6.375	(2.862)	(2.800)	(2.675)	(2.550)
6.500	(3.112)	(3.050)	(2.925)	(2.800)



TITAN AUS

MIN 680 FICO | \$2 MIL MAX | UP TO 85% LTV | 45% MAX DTI

THE BEHEMOTH OF ALL AUS PRODUCTS.

Did You Know? Titan is the Largest Moon of Saturn.

AUS PRICE ADJUSTMENTS

FICO LTV Price Adjustments

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
800+	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.750	NA
780-799	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.750	NA
760-779	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.875	NA
740-759	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.250	1.000	NA
720-739	(0.375)	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.375	NA	NA
700-719	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.125	0.375	NA	NA
680-699	(0.250)	(0.250)	(0.250)	(0.250)	0.125	0.250	NA	NA	NA

Additional LLPA Adjustments

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Cashout and FICO ≥ 740	0.250	0.250	0.250	0.375	0.500	0.750	NA	NA	NA
Cashout and FICO < 740	0.250	0.250	0.250	0.375	0.625	0.875	NA	NA	NA
Interest Only (10 year I/O term)	0.250	0.250	0.250	0.250	0.375	0.500	NA	NA	NA
2 Unit	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	NA
3-4 Unit	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	NA
Investment	1.000	1.000	1.000	1.000	1.250	1.375	NA	NA	NA
2nd Home	0.500	0.500	0.500	0.500	0.750	1.250	NA	NA	NA
Loan Amount > 1,000,000 to 1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
Loan Amount > 1,500,000 to 2,000,000	0.125	0.125	0.125	0.125	0.125	0.250	NA	NA	NA
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	NA
No Escrow	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA

Program Notes

Lock Extension (Max 2x / 30 days)

TITAN PRIME JUMBO

FIXED RATE

30 Year Fixed • NQMFI30 • MAX PRICE = 101.00

Rate	15	30	45	60
4.375	2.013	2.075	2.200	2.325
4.500	1.388	1.450	1.575	1.700
4.625	0.888	0.950	1.075	1.200
4.750	0.388	0.450	0.575	0.700
4.875	(0.112)	(0.050)	0.075	0.200
5.000	(0.487)	(0.425)	(0.300)	(0.175)
5.125	(0.862)	(0.800)	(0.675)	(0.550)
5.250	(1.112)	(1.050)	(0.925)	(0.800)
5.375	(1.362)	(1.300)	(1.175)	(1.050)
5.500	(1.487)	(1.425)	(1.300)	(1.175)
5.625	(1.612)	(1.550)	(1.425)	(1.300)
5.750	(1.862)	(1.800)	(1.675)	(1.550)
5.875	(2.112)	(2.050)	(1.925)	(1.800)
6.000	(2.362)	(2.300)	(2.175)	(2.050)
6.125	(2.612)	(2.550)	(2.425)	(2.300)
6.250	(2.862)	(2.800)	(2.675)	(2.550)
6.375	(3.112)	(3.050)	(2.925)	(2.800)
6.500	(3.362)	(3.300)	(3.175)	(3.050)

TITAN PRIME JUMBO

MIN 680 FICO | \$3 MIL MAX | UP TO 85% LTV | 45% MAX DTI

THE BEHEMOTH OF ALL JUMBOS.

Did You Know? Titan is the Largest Moon of Saturn.

JUMBO PRICE ADJUSTMENTS

FICO LTV Price Adjustments

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
800+	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.500	NA
780-799	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.500	NA
760-779	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.500	NA
740-759	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.250	0.625	NA
720-739	(0.375)	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.375	NA	NA
700-719	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	NA	NA	NA	NA
680-699	(0.250)	(0.250)	(0.250)	(0.250)	0.125	NA	NA	NA	NA

Additional LLPA Adjustments

FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Cashout and FICO ≥ 740	0.250	0.250	0.250	0.375	0.500	0.750	NA	NA	NA
Cashout and FICO < 740	0.250	0.250	0.250	0.375	0.625	0.875	NA	NA	NA
2 Unit	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	NA
3-4 Unit	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	NA
Investment	0.750	0.750	0.750	0.750	1.000	1.250	NA	NA	NA
2nd Home	0.500	0.500	0.500	0.500	0.750	1.250	NA	NA	NA
Loan Amount > 1,000,000 to 1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
Loan Amount > 1,500,000 to 2,000,000	0.125	0.125	0.125	0.125	0.125	0.250	NA	NA	NA
Loan Amount > 2,000,000 to 2,500,000	0.250	0.250	0.250	0.250	0.250	0.375	NA	NA	NA
Loan Amount > 2,500,000 to 3,000,000	0.250	0.250	0.250	0.250	0.375	NA	NA	NA	NA
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	NA
No Escrow	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA

Program Notes

Lock Extension (Max 2x / 30 days)

TITAN FLEX

30 Yr Fixed • NQMF30, NQMF30 I/O, NQMF40 I/O				5/6 ARM •				7/6 ARM •			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.000	0.750	1.050	1.350	ARM coming soon!				ARM coming soon!			
6.125	0.125	0.425	0.725								
6.250	(0.125)	0.175	0.475								
6.375	(0.375)	(0.075)	0.225								
6.500	(0.625)	(0.325)	(0.025)								
6.625	(0.875)	(0.575)	(0.275)								
6.750	(1.125)	(0.825)	(0.525)								
6.875	(1.375)	(1.075)	(0.775)								
7.000	(1.625)	(1.325)	(1.025)								
7.125	(1.875)	(1.575)	(1.275)								
7.250	(2.125)	(1.825)	(1.525)								
7.375	(2.375)	(2.075)	(1.775)								
7.500	(2.625)	(2.325)	(2.025)								
7.625	(2.875)	(2.575)	(2.275)								
7.750	(3.125)	(2.825)	(2.525)								
7.875	(3.375)	(3.075)	(2.775)								
8.000	(3.625)	(3.325)	(3.025)								
8.125	(3.875)	(3.575)	(3.275)								
8.250	(4.125)	(3.825)	(3.525)								
8.375	(4.375)	(4.075)	(3.775)								
8.500	(4.625)	(4.325)	(4.025)								
8.625	(4.875)	(4.575)	(4.275)								
8.750	(5.125)	(4.825)	(4.525)								
8.875	(5.375)	(5.075)	(4.775)								
9.000	(5.625)	(5.325)	(5.025)								



Asset Utilization • Asset Qualifier
Bank Statement • Express Doc
Full Doc • P&L

THE BEHEMOTH OF ALL NON-AGENCY PRODUCTS.
Did You Know? Titan is the Largest Moon of Saturn.

FULL, EXPRESS DOC, ASSET QUALIFIER, & ASSET UTILIZATION PRICE ADJUSTMENTS

FICO LTV Price Adjustments										
FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
780+	(1.375)	(1.250)	(1.000)	(0.875)	(0.625)	(0.500)	(0.125)	0.750	1.250	
760-779	(1.250)	(1.125)	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.750	1.250	
740-759	(1.000)	(0.750)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	1.000	1.625	
720-739	(0.875)	(0.750)	(0.625)	(0.125)	(0.125)	0.000	0.375	1.250	2.125	
700-719	(0.875)	(0.500)	(0.375)	(0.125)	0.125	0.250	0.750	1.750	2.500	
680-699	(0.500)	(0.250)	(0.125)	0.250	0.500	0.500	1.000	2.375	3.250	
660-679	0.000	0.250	0.375	0.875	1.000	1.250	1.750	3.250	NA	

12 MONTH BANK STATEMENTS PRICE ADJUSTMENTS

FICO LTV Price Adjustments										
FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
780+	(1.125)	(1.000)	(0.750)	(0.625)	(0.375)	(0.250)	0.125	1.000	1.500	
760-779	(1.000)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	1.000	1.500	
740-759	(0.750)	(0.500)	(0.250)	(0.125)	(0.125)	0.000	0.250	1.250	1.875	
720-739	(0.625)	(0.500)	(0.375)	0.125	0.125	0.250	0.625	1.500	2.375	
700-719	(0.625)	(0.250)	(0.125)	0.125	0.375	0.500	1.000	2.000	2.750	
680-699	(0.250)	0.000	0.125	0.500	0.750	0.750	1.250	2.625	3.500	
660-679	0.250	0.500	0.625	1.125	1.250	1.250	2.000	3.500	NA	

Additional LLPA Adjustments										
FICO/CLTV Range	≤ 50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
30 YR Interest Only	0.250	0.250	0.375	0.500	0.500	0.500	0.500	0.500	NA	
40 YR Interest Only	0.500	0.500	0.625	0.750	0.750	0.750	0.750	0.750	NA	
UPB ≤ 250K	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.500	0.500	
UPB 750,001 - 1,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
UPB 1,000,001 - 2,000,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
UPB 2,000,001 - 2,500,000	0.125	0.250	0.250	0.250	0.250	0.500	0.500	NA	NA	
UPB > 2,500,000	0.375	0.500	0.625	0.625	0.625	0.750	1.000	NA	NA	
Purchase	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.125)	0.000	
Cash Out / Debt Consolidation	0.250	0.500	0.500	0.500	0.500	0.500	0.500	1.000	NA	
Investor (Min 1 Yr PPP Required)*	0.250	0.250	0.250	0.250	0.250	0.375	0.500	1.000	NA	
Second Home	0.250	0.500	0.500	0.500	0.500	0.750	1.000	1.250	NA	
Condos/COOPs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Non-Warrantable Condo	0.500	0.500	0.500	0.500	0.500	1.000	NA	NA	NA	
2-4 Unit Property	0.125	0.250	0.250	0.375	0.500	0.625	0.875	1.000	1.000	
Asset Qualifier ¹	0.500	0.500	0.625	0.750	0.750	0.750	0.875	NA	NA	
Asset Utilization ¹	0.250	0.250	0.375	0.500	0.500	0.500	0.625	NA	NA	
Express Doc - 1yr Tax Return + PnL ⁽¹⁾⁽²⁾	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
12 Month CPA PnL ¹	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
24 Month CPA PnL ¹	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Mixed Use Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
3 Yr PPP ³	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2 Yr PPP ³	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
1 Yr PPP ³	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
No PPP ^{*3}	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	
New York	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	

Program Notes

Max Price	102.000	*Allowed in the following states: AK, DE, IA, IL, KS, MD, MI, MN, MS, ND, NH, NJ, NM, OH, PA, RI, VT
Min Price	98.500	**Minimum 1yr PPP LLPA is required where PPP is allowed by law
Max Lock Period	45 days	¹ Additive to Full Doc FICO/LTV Adjustment
Max Lock Period (Including Extensions)	60 days	² Express Documentation : 1 Yr Tax Return + PnL since last tax filing
Lock Extension (Max 2x / 30 days)		³ Investment only

CHENOA FUND DPA - FHA										
30 Year Fixed • FF30 DPA			Chenoa Fund DPA 2nd							
Rate	15	30	Repayable 2nd Terms							
5.250	1.750	1.875	10Yr Fixed Fully Amortizing @ 2% above the Note Rate for the 1st TD							
5.375	1.625	1.750	Down Payment Amount		DPA Price Adjustment					
5.500	1.250	1.375	3.50%		0.000					
5.625	0.875	1.000	5.00%		0.750					
5.750	0.125	0.250	Forgivable 2nd Terms							
5.875	(0.250)	(0.125)	Forgivable Second requires a 30 year term, 0% interest, no monthly payments							
6.000	(0.625)	(0.500)	Down Payment Amount		DPA Price Adjustment					
6.125	(1.000)	(0.875)	3.50%		1.800					
6.250	(1.375)	(1.250)	5.00%		3.300					
NA	NA	NA								
NA	NA	NA								
Chenoa Fund DPA - Rate Adjustments										
Arizona									0.000	
FHA Price Adjustment										
3.5% DPA SC & AK Loan Amount <\$100,000									1.500	
3.5% DPA SC & AK Loan Amount >=\$100,000 and <\$120,000									1.000	
3.5% DPA SC & AK Loan Amount >=\$120,000 and <\$140,000									0.500	
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000									0.500	
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000									1.250	
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000									2.125	
5% DPA SC & AK Loan Amount <\$70,000									3.000	
Manufactured Home (Singlewide & Doublewide)									0.250	
2 Units									0.250	
Manual Underwrite									0.250	
Exceed Income Limits									0.250	
High Balance (5% forgivable 2nd not allowed)									2.500	
Arizona									(0.375)	
NATIONAL HOMEBUYERS FUND (NHF) DPA										
DPA 10Yr Fixed Fully Amortizing @ 2% above the Note Rate for the 1st TD										
30 Year Fixed • FF30 DPA - NHF DPA - 3.5% Down				NHF DPA Price Adjustments			30 Year Fixed • UF30 DPA - NHF DPA - 3.5% Down			
Rate	15	30	45	Adjustments			Rate	15	30	45
5.000	Coming Soon!			660+	0.000		5.000	Coming Soon!		
5.250				640-660	0.125		5.250			
5.500				620-639	0.250		5.500			
5.750				600-619	0.500		5.750			
6.000				DTI > 50	0.250		6.000			
6.250				DTI > 45 & FICO < 660	0.125		6.250			
6.500				Manufactured Home (double-wide only)	0.250		6.500			
6.750				2-Units	0.250		6.750			

SERVE EVEN MORE BORROWERS WITH THE

CHENOA

DPA PROGRAM!