

LENDER YOU CAN TRUST

Page	PROGRAM NAME	LENDER FEE/ COMMITMENT FEE	GENERAL LOAN LIMITS FOR 2020		
2	PRIME CONFORMING FIXED (DU & LP)	\$1,090	Units	Maximum Loan Amount	Max. Loan Amount for High-Cost Areas
2	PRIME CONFORMING ARMs (DU & LP)	\$1,090	1	\$510,400	\$765,600
2	PRIME HIGH BALANCE FIXED & ARMs (DU & LP)	\$1,090	2	\$653,550	\$980,325
3	FANNIE MAE CONFORMING FIXED	\$1,090	3	\$789,950	\$1,184,925
3	FANNIE MAE CONFORMING ARMs	\$1,090	4	\$981,700	\$1,472,550
3	FANNIE MAE HIGH BALANCE FIXED & ARMs	\$1,090	TURN TIME		
3	HOME READY	\$1,090	5/6/2020	Purchase	Refinance
4	FREDDIE MAC CONFORMING FIXED	\$1,090	Submission		
4	FREDDIE MAC CONFORMING ARMs	\$1,090	Registered before 3 pm pst	same day	same day
4	FREDDIE MAC SUPER CONFORMING FIXED & ARMs	\$1,090	Registered after 3 pm pst	24 hours	24 hours
4	HOME POSSIBLE	\$1,090	Underwriting		
5	FHA CONFORMING	\$1,090	Agency	96-120 hours	96-120 hours
5	FHA HIGH BALANCE	\$1,090	FHA	96-120 hours	96-120 hours
5	FHA STREAMLINE	\$375	KVOE	96-120 hours	96-120 hours
5	JUMBO PRIME	\$1,090	Portfolio Reduced Doc	96-120 hours	96-120 hours
5	JUMBO EXTENDED	\$1,090	Jumbo Prime	96-120 hours	96-120 hours
6	KVOE ONLY PROGRAM	\$1,295	Other Jumbo (Initial Review)	96-120 hours	96-120 hours
6	TRADITIONAL VOE	\$1,295	Portfolio (Initial Review)	96-120 hours	96-120 hours
6	REDUCED DOC PROGRAM	\$1,295	HELOC (Initial Review)	96-120 hours	96-120 hours
6	INVESTOR PROGRAM	\$1,295	UW Conditions Review	96-120 hours	96-120 hours
7	INVESTOR PROGRAM	\$1,295	Loan Doc	24-48 hours	24-48 hours
8	ITIN PROGRAM	\$1,295	Docs Review	24-48 hours	24-48 hours
8	FOREIGN NATIONAL	\$1,295	Funding Conditions	24-48 hours	24-48 hours
8	FOREIGN NATIONAL	\$1,295	Turn time is based on date of last upload		
9	PIGGY BACK HELOC	\$295			
9	HELOC & 2ND MORTGAGE	\$295			
9	HELOC (STANDALONE)	\$695			

*LENDER/COMMITMENT FEE IN STATE OF NC WILL BE APPLIED AS STATE ADJUSTMENT

CORPORATE OFFICE	BRANCH OFFICE	MORTGAGEE CLAUSE
NMSI, INC. 3700 Wilshire Blvd. Suite 330 Los Angeles, CA 90010 Toll free: 888-748-8569 Fax: 213-788-3599	Divine Mortgage Capital 17870 Castleton Street, Suite 203 City of Industry, CA 91748 Tel: 626-747-9397 Fax: 626-747-9398	Divine Mortgage Capital Its Successors And/Or Assigns 17870 Castleton Street, Suite 203 City of Industry, CA 91748
FNMA SELLER/SERVICER ID: 30488-000-7	NMLS ID: 886336	

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

RATE LOCK EXPIRATION SCHEDULE & OPTIONS		
15 days 5/21/2020	U/W Approved & Appraisal conditions must be cleared - PTD is not required to be signed off.	
30 days 6/5/2020	Submitted & Appraisal payment must be paid	
45 days 6/20/2020	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.

- 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.
 - LLPA's will be adjusted, based on the recent rate sheet.
- 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.
 - LLPA's will be adjusted, based on the recent rate sheet.
 - No Worst-case pricing will be applied, if the program change is requested by 4 P.M. (PST) on the original locked date.

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



PRIME CONFORMING FIXED (DU & LP)

30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			10 YEAR FIXED			NO ADD-ON FOR LP APPROVAL "Streamlined Accept" documentation is acceptable per LP findings
PROGRAM CODE: PRIME DU/LP30			PROGRAM CODE: PRIME DU/LP20			PROGRAM CODE: PRIME DU/LP15			PROGRAM CODE: PRIME DU/LP10			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
3.875	(3.750)	(3.625)	3.625	(3.375)	(3.250)	3.375	(3.375)	(3.250)	3.250	(3.125)	(3.000)	
3.750	(3.625)	(3.500)	3.500	(3.000)	(2.875)	3.250	(3.125)	(3.000)	3.125	(2.750)	(2.625)	
3.625	(3.125)	(3.000)	3.375	(2.625)	(2.500)	3.125	(2.750)	(2.625)	3.000	(2.375)	(2.250)	
3.500	(2.875)	(2.750)	3.250	(2.250)	(2.125)	3.000	(2.375)	(2.250)	2.875	(2.000)	(1.875)	
3.375	(2.500)	(2.375)	3.125	(1.625)	(1.500)	2.875	(1.875)	(1.750)	2.750	(1.750)	(1.625)	
3.250	(2.000)	(1.875)	3.000	(1.000)	(0.875)	2.750	(1.625)	(1.500)	2.625	(1.375)	(1.250)	
3.125	(1.375)	(1.250)	2.875	(0.625)	(0.500)	2.625	(1.250)	(1.125)	2.500	(1.000)	(0.875)	
3.000	(0.750)	(0.625)	2.750	0.000	0.125	2.500	(0.875)	(0.750)	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	
4.125	(1.500)	(1.375)	4.375	(2.375)	(2.250)	4.125	(1.000)	(0.875)	4.750	0.875	1.000	
4.000	(1.000)	(0.875)	4.250	(2.000)	(1.875)	4.000	(1.125)	(1.000)	4.625	0.625	0.750	
3.875	(0.500)	(0.375)	4.125	(1.500)	(1.375)	3.875	(1.125)	(1.000)	4.500	0.750	0.875	
3.750	(0.375)	(0.250)	4.000	(1.250)	(1.125)	3.750	(1.000)	(0.875)	4.375	0.875	1.000	
3.625	(0.125)	0.000	3.875	(1.000)	(0.875)	3.625	(1.000)	(0.875)	4.250	0.875	1.000	
3.500	(0.875)	(0.750)	3.750	(0.750)	(0.625)	3.500	(0.500)	(0.375)	4.125	1.000	1.125	
3.375	(0.500)	(0.375)	3.625	(0.250)	(0.125)	3.375	0.000	0.125	4.000	0.250	0.375	
Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	5/2/5	Mar/Cap	2.250	2/2/5	Mar/Cap	2.250	2/2/6	

PRIME HIGH BALANCE FIXED & ARMs (DU & LP)

30 YEAR FIXED			15 YEAR FIXED			10/1 ARM			7/1 ARM			5/1 ARM		
PROGRAM CODE: HBC/SLP 30			PROGRAM CODE: HBC/SLP 15			PROGRAM CODE: HBC/SLP 10/1			PROGRAM CODE: HBC/SLP 7/1			PROGRAM CODE: HBC/SLP 5/1		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
3.875	(2.250)	(2.125)	3.250	(1.875)	(1.750)	4.000	(1.375)	(1.250)	3.875	(1.250)	(1.125)	3.750	(1.250)	(1.125)
3.750	(1.875)	(1.750)	3.125	(1.875)	(1.750)	3.875	(1.250)	(1.125)	3.750	(1.125)	(1.000)	3.625	(1.125)	(1.000)
3.625	(1.625)	(1.500)	3.000	(1.500)	(1.375)	3.750	(1.000)	(0.875)	3.625	(1.000)	(0.875)	3.500	(0.625)	(0.500)
3.500	(1.500)	(1.375)	2.875	(1.375)	(1.250)	3.625	(0.750)	(0.625)	3.500	(0.750)	(0.625)	3.375	(0.500)	(0.375)
3.375	(1.250)	(1.125)	2.750	(1.125)	(1.000)	3.500	(0.500)	(0.375)	3.375	(0.500)	(0.375)	3.250	(0.375)	(0.250)
3.250	(0.750)	(0.625)	2.625	(0.875)	(0.750)	3.375	(0.375)	(0.250)	3.250	(0.375)	(0.250)	3.125	(0.375)	(0.250)
3.125	(0.250)	(0.125)	2.500	(0.625)	(0.500)	3.250	(0.125)	0.000	3.125	(0.125)	0.000	3.000	(0.125)	0.000
3.000	0.000	0.125	2.375	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

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	
3.875	(3.625)	(3.500)	3.750	(3.750)	(3.625)	3.375	(3.250)	(3.125)	3.250	(3.000)	(2.875)	
3.750	(3.500)	(3.375)	3.625	(3.250)	(3.125)	3.250	(3.000)	(2.875)	3.125	(2.625)	(2.500)	
3.625	(3.000)	(2.875)	3.500	(2.875)	(2.750)	3.125	(2.625)	(2.500)	3.000	(2.250)	(2.125)	
3.500	(2.750)	(2.625)	3.375	(2.500)	(2.375)	3.000	(2.250)	(2.125)	2.875	(1.875)	(1.750)	
3.375	(2.375)	(2.250)	3.250	(2.125)	(2.000)	2.875	(1.750)	(1.625)	2.750	(1.625)	(1.500)	
3.250	(1.875)	(1.750)	3.125	(1.500)	(1.375)	2.750	(1.500)	(1.375)	2.625	(1.250)	(1.125)	
3.125	(1.250)	(1.125)	3.000	(1.000)	(0.875)	2.625	(1.125)	(1.000)	2.500	(0.875)	(0.750)	
3.000	(0.625)	(0.500)	2.875	(0.500)	(0.375)	2.500	(0.750)	(0.625)	2.375	(0.125)	0.000	
CUMULATIVE ADJUSTMENTS CAPS.												
LTV>80 & FICO >=680											0.000	
ALL OTHER LTV/FICO											1.500	

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		
4.125	(1.500)	(1.375)	4.375	(2.375)	(2.250)	4.250	(1.375)	(1.250)		
4.000	(1.000)	(0.875)	4.250	(2.000)	(1.875)	4.125	(1.000)	(0.875)		
3.875	(0.500)	(0.375)	4.125	(1.500)	(1.375)	4.000	(1.125)	(1.000)		
3.750	(0.375)	(0.250)	4.000	(1.250)	(1.125)	3.875	(1.125)	(1.000)		
3.625	(0.125)	0.000	3.875	(1.000)	(0.875)	3.750	(1.000)	(0.875)		
3.500	(0.875)	(0.750)	3.750	(0.750)	(0.625)	3.625	(1.125)	(1.000)		
3.375	(0.500)	(0.375)	3.625	(0.250)	(0.125)	3.500	(0.500)	(0.375)		
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
3.875	(2.250)	(2.125)	5.000	0.875	1.000	3.250	(1.875)	(1.750)	4.000	(1.375)	(1.250)	3.875	(1.250)	(1.125)
3.750	(1.875)	(1.750)	4.875	1.250	1.375	3.125	(1.875)	(1.750)	3.875	(1.250)	(1.125)	3.750	(1.125)	(1.000)
3.625	(1.625)	(1.500)	4.750	1.500	1.625	3.000	(1.500)	(1.375)	3.750	(1.000)	(0.875)	3.625	(1.000)	(0.875)
3.500	(1.500)	(1.375)	4.625	1.875	2.000	2.875	(1.375)	(1.250)	3.625	(0.750)	(0.625)	3.500	(0.750)	(0.625)
3.375	(1.250)	(1.125)	4.500	1.875	2.000	2.750	(1.125)	(1.000)	3.500	(0.500)	(0.375)	3.375	(0.500)	(0.375)
3.250	(0.750)	(0.625)	4.375	2.125	2.250	2.625	(0.875)	(0.750)	3.375	(0.375)	(0.250)	3.250	(0.375)	(0.250)
3.125	(0.250)	(0.125)	4.250	2.125	2.250	2.500	(0.625)	(0.500)	3.250	(0.125)	0.000	3.125	(0.125)	0.000
3.000	0.000	0.125	4.125	1.875	2.000	2.375	0.000	0.125	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
95.01-97	35	3.000	3.875	4.750	5.500	6.750	10.000	10.500
90.01-95	30	2.000	2.875	3.250	3.500	4.500	6.875	7.500
85.01-90	25	1.500	2.250	2.750	3.125	3.875	5.500	6.000
80.01-85	12	0.750	0.875	1.000	1.250	1.500	2.250	2.375
HOME READY		>=760	740-759	720-739	700-719	680-699	660-679	< 660
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)
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

Subordinate Financing

LTV	CLTV	FICO	
		<720	>=720
<=75%	<=80%	0.375	0.375
<=65%	80.01-95%	0.875	0.625
65.01-75%	80.01-95%	1.125	0.875
75.01-90%	76.01-95%	1.375	1.125
90.01-95%	90.01-95%	1.375	1.125
<=95%	95.01-97%	1.875	1.875
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	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day		
3.875	(3.625)	(3.500)	3.750	(3.750)	(3.625)	3.375	(3.250)	(3.125)	3.250	(3.000)	(2.875)		
3.750	(3.500)	(3.375)	3.625	(3.250)	(3.125)	3.250	(3.000)	(2.875)	3.125	(2.625)	(2.500)		
3.625	(3.000)	(2.875)	3.500	(2.875)	(2.750)	3.125	(2.625)	(2.500)	3.000	(2.250)	(2.125)		
3.500	(2.750)	(2.625)	3.375	(2.500)	(2.375)	3.000	(2.250)	(2.125)	2.875	(1.875)	(1.750)		
3.375	(2.375)	(2.250)	3.250	(2.125)	(2.000)	2.875	(1.750)	(1.625)	2.750	(1.625)	(1.500)		
3.250	(1.875)	(1.750)	3.125	(1.500)	(1.375)	2.750	(1.500)	(1.375)	2.625	(1.250)	(1.125)		
3.125	(1.250)	(1.125)	3.000	(1.000)	(0.875)	2.625	(1.125)	(1.000)	2.500	(0.875)	(0.750)		
3.000	(0.625)	(0.500)	2.875	(0.500)	(0.375)	2.500	(0.750)	(0.625)	2.375	(0.125)	0.000		
CUMULATIVE ADJUSTMENTS CAPS.												LTV>80 & FICO >=680	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			
4.125	(1.500)	(1.375)	4.375	(2.375)	(2.250)	1	\$510,400	\$765,600			
4.000	(1.000)	(0.875)	4.250	(2.000)	(1.875)	2	\$653,550	\$980,325			
3.875	(0.500)	(0.375)	4.125	(1.500)	(1.375)	3	\$789,950	\$1,184,925			
3.750	(0.375)	(0.250)	4.000	(1.250)	(1.125)	4	\$981,700	\$1,472,550			
3.625	(0.125)	0.000	3.875	(1.000)	(0.875)	Click here for Loan Limit Look-Up Table 2020					
3.500	(0.875)	(0.750)	3.750	(0.750)	(0.625)						
3.375	(0.500)	(0.375)	3.625	(0.250)	(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
3.875	(2.250)	(2.125)	5.000	0.875	1.000	3.250	(1.875)	(1.750)	4.000	(1.375)	(1.250)	3.875	(1.250)	(1.125)
3.750	(1.875)	(1.750)	4.875	1.250	1.375	3.125	(1.875)	(1.750)	3.875	(1.250)	(1.125)	3.750	(1.125)	(1.000)
3.625	(1.625)	(1.500)	4.750	1.500	1.625	3.000	(1.500)	(1.375)	3.750	(1.000)	(0.875)	3.625	(1.000)	(0.875)
3.500	(1.500)	(1.375)	4.625	1.875	2.000	2.875	(1.375)	(1.250)	3.625	(0.750)	(0.625)	3.500	(0.750)	(0.625)
3.375	(1.250)	(1.125)	4.500	1.875	2.000	2.750	(1.125)	(1.000)	3.500	(0.500)	(0.375)	3.375	(0.500)	(0.375)
3.250	(0.750)	(0.625)	4.375	2.125	2.250	2.625	(0.875)	(0.750)	3.375	(0.375)	(0.250)	3.250	(0.375)	(0.250)
3.125	(0.250)	(0.125)	4.250	2.125	2.250	2.500	(0.625)	(0.500)	3.250	(0.125)	0.000	3.125	(0.125)	0.000
3.000	0.000	0.125	4.125	1.875	2.000	2.375	0.000	0.125	Mar/Cap	2.25	5/2/5	Mar/Cap	2.25	5/2/5

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

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

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

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

Product Feature Adjustments

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

LENDER PAID MI (SINGLE PREMIUM) Adjustments

LTV	%	>=760	740-759	720-739	700-719	680-699	660-679	< 660
95.01-97	35	3.000	3.875	4.750	5.500	6.750	10.000	10.500
90.01-95	30	2.000	2.875	3.250	3.500	4.500	6.875	7.500
85.01-90	25	1.500	2.250	2.750	3.125	3.875	5.500	6.000
80.01-85	12	0.750	0.875	1.000	1.250	1.500	2.250	2.375
HOME POSSIBLE		>=760	740-759	720-739	700-719	680-699	660-679	< 660
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

Subordinate Financing

LTV	CLTV	FICO	
		<720	>=720
<=75%	<=80%	0.375	0.375
<=65%	80.01-95%	0.875	0.625
65.01-75%	80.01-95%	1.125	0.875
75.01-90%	76.01-95%	1.375	1.125
90.01-95%	90.01-95%	1.375	1.125
<=95%	95.01-97%	1.875	1.875

LOAN TERM < 30	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)
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

ACCEPT TRANSFERRED APPRAISAL

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



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	(3.125)	(3.000)	4.000	(1.875)	(1.750)	4.625	(1.750)	(1.625)	FICO 620 - 639	1.250	Loan Amt \$50K-\$74.9K	0.500
3.500	(2.875)	(2.750)	3.875	(1.750)	(1.625)	4.500	(1.875)	(1.750)	FICO 640 - 659	0.375	Loan Amt \$75K-\$99.9K	0.250
3.375	(2.750)	(2.625)	3.750	(1.625)	(1.500)	4.375	(1.875)	(1.750)	FICO 660 - 679	0.250	SECOND HOME	0.500
3.250	(2.625)	(2.500)	3.625	(1.875)	(1.750)	4.250	(1.875)	(1.750)	FICO 680 - 719	0.000	INVESTMENT	0.500
3.125	(1.875)	(1.750)	3.500	(1.750)	(1.625)	4.125	(0.500)	(0.375)	FICO >=720	(0.125)	STREAMLINE	0.125
3.000	(1.750)	(1.625)	3.375	(1.625)	(1.500)	4.000	(0.625)	(0.500)	0.125% PURCHASE SPECIAL BONUS ON FHA			
2.875	(1.625)	(1.500)	3.250	(1.500)	(1.375)	3.875	(0.750)	(0.625)	MAX. NET PREMIUM			
2.750	(1.375)	(1.250)	3.125	(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			5/1 ARM PROGRAM CODE: FHAHB 5/1			PRICE ADJUSTMENTS			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	FIXED & ARM			
5.500	(0.875)	(0.750)	4.000	1.000	1.125	4.500	(1.625)	(1.500)	FICO 620 - 639	1.250	Loan Amt \$50K-\$74.9K	0.500
5.375	(0.750)	(0.625)	3.875	1.125	1.250	4.375	(1.625)	(1.500)	FICO 640 - 659	0.375	Loan Amt \$75K-\$99.9K	0.250
5.250	(0.750)	(0.625)	3.750	1.250	1.375	4.250	(1.625)	(1.500)	FICO 660 - 679	0.250	SECOND HOME	0.500
5.125	(0.375)	(0.250)	3.625	0.750	0.625	4.125	(0.250)	(0.125)	FICO 680 - 719	0.000	INVESTMENT	0.500
5.000	(0.250)	(0.125)	3.500	0.750	0.625	4.000	(0.125)	(0.000)	FICO >=720	(0.125)	STREAMLINE	0.125
4.875	(0.250)	(0.125)	3.375	1.125	1.000	3.875	(0.125)	(0.000)	0.125% PURCHASE SPECIAL BONUS ON FHA			
4.750	(0.375)	(0.250)	3.250	1.125	1.250	3.750	(0.125)	(0.000)	MAX. NET PREMIUM			
4.625	(0.125)	0.000	3.125	1.625	1.750	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	(1.125)	(1.000)	4.500	0.125	0.250	4.500	(0.125)	0.000	4.500	(0.500)	(0.375)
4.750	(1.750)	(1.625)	4.375	(1.000)	(0.875)	4.375	0.500	0.625	4.375	0.250	0.375	4.375	(0.250)	(0.125)
4.625	(1.625)	(1.500)	4.250	(0.750)	(0.625)	4.250	0.750	0.875	4.250	0.500	0.625	4.250	0.000	0.125
4.500	(1.500)	(1.375)	4.125	(0.375)	(0.250)	4.125	1.125	1.250	4.125	0.750	0.875	4.125	0.250	0.375
4.375	(1.375)	(1.250)	4.000	(0.250)	(0.125)	4.000	1.375	1.500	4.000	1.000	1.125	4.000	0.500	0.625
4.250	(1.250)	(1.125)	3.875	0.125	0.250	3.875	1.750	1.875	3.875	1.375	1.500	3.875	1.000	1.125
4.125	(1.000)	(0.875)	3.750	0.500	0.625	3.750	2.000	2.125	3.750	1.625	1.750	3.750	1.375	1.500
4.000	(0.750)	(0.625)	3.625	1.000	1.125	Mar/Cap	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		7/1 ARM		MAX. NET PREMIUM 1.000%	Delegated Underwriting WVOE Only (Employment + Income) Wage-Earned Only Min. 24-month of employment & income with a same employer. MAX. DTI: 49.99% Credit scores as low as 640 Loan amounts up to agency loan limits Purchase & R/T Refinance: Max. 80% LTV Cash-out: Max. 70% LTV / 6 months title seasoning is required Owner Occupied, 2nd Home & Investment SFR / PUD / Condo / 1-4 Units Primary & 2nd Home: 100% Gift Allowed Primary & 2nd Home: Up to 6 months reserves may be required upon assessment of the overall risk Investment: 6 months reserves are required First-Time Home Buyers are allowed Non-Occupying Co-borrowers are allowed Transferred Appraisals are NOT permitted An escrow waiver is eligible for non-HPML files	
PROGRAM CODE: KVOE 30		PROGRAM CODE: KVOE 7/1				
Rate	30 Day	Rate	30 Day			
6.000	(2.625)	5.625	(1.500)			
5.875	(2.250)	5.500	(1.250)			
5.750	(1.875)	5.375	(1.000)			
5.625	(1.500)	5.250	(0.750)			
5.500	(1.125)	5.125	(0.500)			
5.375	(0.750)	5.000	(0.250)			
5.250	(0.375)	4.875	0.000			
5.125	0.000	Mar/Cap	2.250 5/2/5			
LTV/FICO ADJUSTMENTS TO PRICE						
		<=50%	50.01-60	60.01-70	70.01-75	75.01-80
FICO >= 740		0.000	0.250	0.375	0.500	0.750
FICO 700 - 739		0.000	0.250	0.500	1.000	1.500
PRODUCT FEATURE ADJUSTMENTS TO RATE						
		<=50%	50.01-60	60.01-70	70.01-75	75.01-80
FICO 680 - 699		0.000	0.125	0.250	0.375	N/A
FICO 660 - 679		0.000	0.125	0.375	N/A	N/A
FICO 640 - 659		0.125	0.250	0.500	N/A	N/A
2-4 Units		0.000	0.250	0.250	N/A	N/A
Condo		0.000	0.125	0.125	0.250	0.250
Investment Property		0.625	0.625	0.625	N/A	N/A
Cash-out		0.250	0.375	0.375	N/A	N/A

TRADITIONAL VOE

30 YEAR FIXED		7/1 ARM		7/1 ARM I/O		Delegated Underwriting Wage-Earned: WVOE Only MAX. DTI: 49.99% & LTV up to 80% Minimum to maximum loan amount of \$75,000 to \$3 MM Credit scores as low as 640 Purchase R/T & Cash-out Refinance Owner Occupied, 2nd Home & Investment SFR / PUD / Condo / 1-4 Unit Primary & 2nd Home: 100% Gift Allowed First-Time Home Buyers are allowed An escrow waiver is eligible for non-HPML files
PROGRAM CODE: TVOE 30		PROGRAM CODE: TVOE 7/1		PROGRAM CODE: TVOE 7/1		
Rate	30 Day	Rate	30 Day	Rate	30 Day	
6.750	(1.875)	6.500	(1.875)	6.500	(1.500)	
6.625	(1.750)	6.375	(1.750)	6.375	(1.375)	
6.500	(1.625)	6.250	(1.625)	6.250	(1.250)	
6.375	(1.500)	6.125	(1.500)	6.125	(1.125)	
6.250	(1.375)	6.000	(1.375)	6.000	(1.000)	
6.125	(1.250)	5.875	(1.250)	5.875	(0.875)	
6.000	(1.125)	5.750	(1.125)	5.750	(0.750)	
5.875	(1.000)	5.625	(1.000)	5.625	(0.625)	
5.750	(0.875)	5.500	(0.875)	5.500	(0.500)	
5.625	(0.750)	5.375	(0.750)	5.375	(0.500)	
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		7/1 ARM		7/1 ARM I/O		Delegated Underwriting Self-Employed: (Bank Statements or/and P&L) MAX. DTI: 49.99% & LTV up to 80% Minimum to maximum loan amount of \$75,000 to \$3 MM Credit scores as low as 640 Purchase R/T & Cash-out Refinance Owner Occupied, 2nd Home & Investment SFR / PUD / Condo / 1-4 Unit Primary & 2nd Home: 100% Gift Allowed First-Time Home Buyers are allowed An escrow waiver is eligible for non-HPML files
PROGRAM CODE: RED 30		PROGRAM CODE: RED 7/1		PROGRAM CODE: RED 7/1 IO		
Rate	30 Day	Rate	30 Day	Rate	30 Day	
6.750	(1.625)	6.500	(1.625)	6.500	(1.250)	
6.625	(1.500)	6.375	(1.500)	6.375	(1.125)	
6.500	(1.375)	6.250	(1.375)	6.250	(1.000)	
6.375	(1.250)	6.125	(1.250)	6.125	(0.875)	
6.250	(1.125)	6.000	(1.125)	6.000	(0.750)	
6.125	(1.000)	5.875	(1.000)	5.875	(0.625)	
6.000	(0.875)	5.750	(0.875)	5.750	(0.500)	
5.875	(0.750)	5.625	(0.750)	5.625	(0.375)	
5.750	(0.625)	5.500	(0.625)	5.500	(0.250)	
5.625	(0.500)	5.375	(0.500)	5.375	(0.250)	
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

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

FOREIGN NATIONAL PROGRAM (FULL DOCS)							
30 YEAR FIXED PROGRAM CODE: FNF 30 Rate 30 Day 7.125 (1.625) 7.000 (1.500) 6.875 (1.375) 6.750 (1.250) 6.625 (1.125) 6.500 (1.000) 6.375 (0.875) 6.250 (0.750) 6.125 (0.625) 6.000 (0.500) 5.875 (0.375) 5.750 (0.250) 5.625 (0.125) 5.500 0.000 5.375 0.125	7/1 ARM PROGRAM CODE: FNF 7/1 Rate 30 Day 6.875 (1.625) 6.750 (1.500) 6.625 (1.375) 6.500 (1.250) 6.375 (1.125) 6.250 (1.000) 6.125 (0.875) 6.000 (0.750) 5.875 (0.625) 5.750 (0.500) 5.625 (0.375) 5.500 (0.250) 5.375 (0.125) 5.250 0.000 5.125 0.125		7/1 ARM I/O PROGRAM CODE: FNF I 7/1 Rate 30 Day 6.875 (1.250) 6.750 (1.125) 6.625 (1.000) 6.500 (0.875) 6.375 (0.750) 6.250 (0.625) 6.125 (0.500) 6.000 (0.375) 5.875 (0.250) 5.750 (0.125) 5.625 0.000 5.500 0.125 5.375 0.250 5.250 0.375 5.125 0.500		Delegated Underwriting (TURN TIME : 96 HOURS OR LESS) MAX. DTI: 49.99% & LTV up to 75% Minimum to maximum loan amount of \$75,000 to \$3 MM Credit scores as low as 640 ; Foreign credit acceptable Purchase R/T & Cash-out Refinance 2nd Home & Investment SFR / PUD / Condo / 1-4 Unit 2nd Home: 100% Gift Allowed Copy of Passport, valid VISA & I-94 (if applicable) required. Escrow waiver is NOT eligible Program code with FICO: FNF & FNFIF For more than 6 financial properties, Lock Desk will manually adjust the price		
	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

FOREIGN NATIONAL PROGRAM (Debt Service Coverage Ratio) - 3 Year PPP							
30 YEAR FIXED PROGRAM CODE: FND 30 Rate 30 Day 7.125 (1.000) 7.000 (0.875) 6.875 (0.750) 6.750 (0.625) 6.625 (0.500) 6.500 (0.375) 6.375 (0.250) 6.250 (0.125) 6.125 0.000 6.000 0.125 5.875 0.250 5.750 0.375 5.625 0.500 5.500 0.625	7/1 ARM PROGRAM CODE: FND 7/1 Rate 30 Day 6.875 (1.000) 6.750 (0.875) 6.625 (0.750) 6.500 (0.625) 6.375 (0.500) 6.250 (0.375) 6.125 (0.250) 6.000 (0.125) 5.875 0.000 5.750 0.125 5.625 0.250 5.500 0.375 5.375 0.500 5.250 0.625		7/1 ARM I/O PROGRAM CODE: FND I 7/1 Rate 30 Day 6.875 (1.000) 6.750 (0.875) 6.625 (0.750) 6.500 (0.625) 6.375 (0.500) 6.250 (0.375) 6.125 (0.250) 6.000 (0.125) 5.875 0.000 5.750 0.125 5.625 0.250 5.500 0.375 5.375 0.500 5.250 0.625		Delegated Underwriting (TURN TIME : 96 HOURS OR LESS) LTV up to 75% Minimum to maximum loan amount of \$75,000 to \$3 MM Credit scores as low as 640 ; Foreign credit acceptable Purchase R/T & Cash-out Refinance Investment Only SFR / PUD / Condo / 1-4 Unit Copy of Passport, valid VISA & I-94 (if applicable) required. Escrow waiver is NOT eligible Program code with FICO: FNF & FNFIF		
	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%			
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%			

TEMPORARILY
SUSPENDED

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 are NOT eligible	
FICO / Credit Limit	\$0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$250,000	Term	
000 - 679	N/A	N/A	N/A	360 month	
680 - 699	N/A	N/A	N/A	10yr I/O / 20yr amortization	
700 - 739	Prime + 3.000%	Prime + 3.000%	Prime + 3.000%		
740 - 900	Prime + 2.500%	Prime + 2.500%	Prime + 2.500%		

ALL ABOVE ADJUSTMENTS ARE TO MARGIN
 STATE OF CA, NV: MAX.89.999% HCLTV FOR CASH-OUT, SECOND HOME: MAX HCLTV: 89.999%

INVESTOR APPROVAL REQUIRED PRIOR TO LOCK

SECOND MORTGAGE (PIGGY BACK ONLY) - FULL DOC

Term (180 Months)	FICO / Loan Amount Adjustments to RATE					PRICE ADJ. TO 1st MORTGAGE	
PROGRAM CODE: CES180	\$0 - \$25,000	\$25,001 - \$50,000	\$50,001 - \$125,000	\$125,001 - \$250,000		PURCHASE	0.000%
Rate 30 day	000 - 679	N/A	N/A	N/A	N/A	REFINANCE	0.000%
9.750 (1.875)	680 - 699	0.375%	0.250%	0.125%	0.125%	CASH-OUT REFI	0.000%
9.500 (1.750)	700 - 719	0.250%	0.125%	0.000%	0.000%	TERM	
9.250 (1.625)	720 - 739	0.125%	0.000%	0.000%	0.000%	180 month	
9.000 (1.500)	740 - 759	0.000%	0.000%	(0.125%)	(0.125%)	State of CA, NV	
8.750 (1.375)	760 - 900	0.000%	(0.125%)	(0.250%)	(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	N/A	State of HI & NY are NOT eligible	
7.750 (0.875)	680 - 699	0.125%	0.250%	0.375%	N/A	Second Home	
7.500 (0.750)	700 - 719	0.000%	0.125%	0.250%	0.500%	Max HCLTV: 90.000%	
7.250 (0.625)	720 - 739	0.000%	0.000%	0.125%	0.375%		
7.000 (0.500)	740 - 759	(0.125%)	0.000%	0.000%	0.250%		
6.750 (0.375)	760 - 900	(0.250%)	(0.125%)	0.000%	0.125%		
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