

30 Day Pricing			Pricing Adjustments													
Rate	30yr Fix		Documentation		Option	Credit Score	LTV									
						00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90		
9.875	106.6250		Full Doc 2yr Full Doc 1yr	Level 1	≥ 800	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(2.000)	(3.875)		
9.750	106.5000				780 - 799	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(2.125)	(4.000)		
9.625	106.3750				760 - 779	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(2.375)	(4.375)		
9.500	106.2500				740 - 759	0.125	0.125	0.000	(0.125)	(0.375)	(0.500)	(0.750)	(2.875)	(4.875)		
9.375	106.1250				720 - 739	0.000	0.000	(0.125)	(0.250)	(0.500)	(0.750)	(1.250)	(3.250)	(5.625)		
9.250	106.0000				700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.750)	(1.250)	(1.750)	(3.875)	(6.375)		
9.125	105.7500				680 - 699	(0.250)	(0.250)	(0.625)	(0.875)	(1.250)	(2.125)	(2.625)	(4.750)			
9.000	105.5000				660 - 679	(0.750)	(1.125)	(1.250)	(2.000)	(2.500)	(3.250)	(4.000)				
8.875	105.2500				640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)					
8.750	105.0000				620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)						
8.625	104.7500															
8.500	104.5000															
8.375	104.2500															
8.250	104.0000															
8.125	103.6250															
8.000	103.2500															
7.875	102.8750															
7.750	102.5000															
7.625	102.1250															
7.500	101.7500															
7.375	101.3750															
7.250	101.0000															
7.125	100.6250															
7.000	100.2500															
6.875	99.8750															
6.750	98.8750															
Max Pricing (Lower of Price or Premium)																
Price			100.5000													
Min Price																
Price			97.0000													
Lock Fees																
Relock Fee:			.250													
Extension Fee Per Diem:			.020													
Extension Max:			15 Days													
			Bank Statements													
			No Bank Stmt													
			3mo Bank Stmt													
			12mo Bank Stmt													
			24mo Bank Stmt													
			Products													
			30Yr Fixed													
			40Yr Fixed													
			Full Amortization													
			Interest-Only													
			Loan Amount													
			125,001-150k													
			150,001-175k													
			175,001-200k													
			200,001-300k													
			300,001-400k													
			400,001-600k													
			600,001-750k													
			750,001-1.0m													
			1,000,001-1.5m													
			1,500,001-2.0m													
			2,000,001-2.5m													
			2,500,001-3.0m													
			00.01-43													
			43.01-45													
			45.01-50													
			50.01-55													
			Purpose													
			Purchase													
			Rate-Term													
			Cash-Out													
			Occupancy													
			Owner Occupied													
			Second Home													
			Non-Perm													
			Citizenship													
			Full Appraisal													
			CA													
			GA													
			AL													
			Other													
			Property Type													
			SFR													
			SFR-Rural													
			D-PUD													
			PUD													
			Townhouse													
			Rowhouse													
			Site Condo													
			Condo-Warrantable													
			Condo-NonWarrantable													
			Condotel													
			2-Unit													
			3-Unit													
			4-Unit													
			Modular													
			1x30x12													
			Multiple30x12													
			No Events 48+													
			Events 36-47mo													
			Events 24-35mo													
			Events 12-23mo													
			Other Miscellaneous													
			No ACH													
			ACH													
			Escrows													
			No Escrows (No HPN)													
			No Prepay													
			Lock Term													
			30 Day													
			45 Day													
			60 Day													

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30 Day Pricing			Pricing Adjustments											
Rate	Fixed Rate		CLTV											
			Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
13.625	110.6250		Full Doc Full Doc 2yr Full Doc 1yr	≥ 800	1.125	1.125	0.750	0.500	0.250	(0.750)	(1.500)	(4.625)	(6.250)	
13.500	110.5000			780 - 799	1.125	1.125	0.625	0.375	0.125	(0.875)	(1.625)	(4.875)	(6.500)	
13.375	110.3750			760 - 779	0.625	0.625	0.125	(0.250)	(0.375)	(1.375)	(2.250)	(5.500)	(7.500)	
13.250	110.2500			740 - 759	0.125	0.125	(0.375)	(0.625)	(0.750)	(2.000)	(3.500)	(6.750)	(9.000)	
13.125	110.1250			720 - 739	(0.375)	(0.375)	(0.875)	(1.125)	(1.375)	(2.375)	(4.375)	(8.125)	(10.000)	
13.000	110.0000			700 - 719	(1.500)	(1.500)	(2.125)	(2.500)	(2.875)	(3.375)	(5.875)	(9.375)	(11.500)	
12.875	109.8750			680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)		
12.750	109.7500			660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)			
12.625	109.6250			640 - 659										
12.500	109.5000			620 - 639										
12.375	109.2500													
12.250	109.0000													
12.125	108.7500													
12.000	108.5000			Alt Doc Bank Statement (24, 12) 1099	≥ 800	0.500	0.500	0.125	(0.250)	(0.500)	(1.625)	(2.500)	(6.000)	
11.875	108.2500		780 - 799		0.500	0.500	0.000	(0.375)	(0.625)	(1.750)	(2.625)	(6.250)		
11.750	108.0000		760 - 779		0.000	0.000	(0.500)	(1.000)	(1.125)	(2.250)	(3.250)	(6.875)		
11.625	107.7500		740 - 759		(0.500)	(0.500)	(1.000)	(1.375)	(1.500)	(2.875)	(4.500)	(8.250)		
11.500	107.5000		720 - 739		(1.000)	(1.000)	(1.500)	(1.875)	(2.125)	(3.250)	(5.375)	(9.625)		
11.375	107.2500		700 - 719		(2.250)	(2.250)	(2.875)	(3.375)	(3.750)	(4.375)	(7.000)			
11.250	107.0000		680 - 699		(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)				
11.125	106.7500		660 - 679		(5.750)	(5.875)	(6.250)	(7.000)	(7.375)					
11.000	106.5000		640 - 659											
10.875	106.2500		620 - 639											
10.750	106.0000		P&L Only WVOE		≥ 800	(0.625)	(0.750)	(1.000)	(1.500)	(2.000)	(3.125)	(4.125)	(7.750)	
10.625	105.7500				780 - 799	(0.625)	(0.750)	(1.125)	(1.625)	(2.125)	(3.250)	(4.250)	(8.000)	
10.500	105.5000				760 - 779	(1.125)	(1.250)	(1.750)	(2.250)	(2.625)	(3.875)	(4.875)	(8.750)	
10.375	105.2500				740 - 759	(1.625)	(1.625)	(2.250)	(2.750)	(3.000)	(4.500)	(6.375)	(10.375)	
10.250	105.0000			720 - 739	(2.250)	(2.250)	(2.750)	(3.250)	(3.875)	(5.000)	(7.125)	(11.625)		
10.125	104.7500			700 - 719	(3.500)	(3.625)	(4.375)	(4.875)	(5.375)	(5.875)	(8.750)			
10.000	104.5000			680 - 699	(5.250)	(5.250)	(6.125)	(6.500)	(7.125)	(7.750)				
9.875	104.2500			660 - 679	(6.375)	(6.500)	(7.125)	(8.000)	(8.375)					
9.750	104.0000			No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.625	103.7500			3mo Bank Stmt										
9.500	103.5000			12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.375	103.2500			24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.250	103.0000			Product	10yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
9.125	102.7500				15yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
9.000	102.5000		20yr Fixed		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
8.875	102.2500		30yr Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	102.0000		30/15yr Balloon											
8.625	101.7500		40/15yr Balloon											
	101.5000		Full Amortization		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	101.2500		Interest-Only											
	101.0000		000,000-050k											
	100.7500		050,000-075k		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	100.5000		075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	100.2500		100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	100.0000		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	99.7500		150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	99.5000		175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	99.2500		200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	99.0000		300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	98.7500		400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	98.5000		DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	98.2500			43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)	
	98.0000			45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)	
	97.7500		Occupancy	Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	97.5000			Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
	97.2500		Citizenship	Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
	97.0000			Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	96.7500		Property Valuation	AVM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	96.5000			SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	96.2500			D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	96.0000			PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	95.7500			Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	95.5000			Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	95.2500			Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	95.0000			Condo-Warrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
	94.7500			2-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
	94.5000			3-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
	94.2500			4-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
	94.0000			Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
	93.7500			SFR-Rural	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
	93.5000			Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	93.2500		ACH		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	93.0000		Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	92.7500			45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	92.5000			60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	

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30 Day Pricing			Pricing Adjustments												
Rate		Fixed Rate	Documentation		Credit Score			CLTV							
					00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80				
14.875		110.1250	Full Doc	Full Doc 2yr Full Doc 1yr	≥ 800	1.125	1.125	0.750	0.500	0.250	(0.750)	(1.500)			
14.750		110.0000			780 - 799	1.125	1.125	0.625	0.375	0.125	(0.875)	(1.625)			
14.625		109.8750			760 - 779	0.625	0.625	0.125	(0.250)	(0.375)	(1.375)	(2.250)			
14.500		109.7500			740 - 759	0.125	0.125	(0.375)	(0.625)	(0.750)	(2.000)	(3.500)			
14.375		109.6250			720 - 739	(0.375)	(0.375)	(0.875)	(1.125)	(1.375)	(2.375)	(4.375)			
14.250		109.5000			700 - 719	(1.500)	(1.500)	(2.125)	(2.500)	(2.875)	(3.375)	(5.875)			
14.125		109.3750			680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)				
14.000		109.2500			660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)					
13.875		109.1250			640 - 659										
13.750		109.0000			620 - 639										
13.625		108.8750			Alt Doc	Bank Statement (24, 12) 1099	≥ 800	0.500	0.500	0.125	(0.250)	(0.500)	(1.625)		
13.500		108.7500					780 - 799	0.500	0.500	0.000	(0.375)	(0.625)	(1.750)		
13.375		108.6250					760 - 779	0.000	0.000	(0.500)	(1.000)	(1.125)	(2.250)		
13.250		108.5000					740 - 759	(0.500)	(0.500)	(1.000)	(1.375)	(1.500)	(2.875)		
13.125		108.3750					720 - 739	(1.000)	(1.000)	(1.500)	(1.875)	(2.125)	(3.250)		
13.000		108.2500	700 - 719	(2.250)			(2.250)	(2.875)	(3.375)	(3.750)					
12.875		107.8750	680 - 699	(4.000)			(4.000)	(4.625)	(5.125)						
12.750		107.6250	660 - 679	(5.750)			(5.875)	(6.250)							
12.625		107.3750	640 - 659												
12.500		107.2500	620 - 639												
12.375		106.8750	P&L Only WVOE				≥ 800	(0.625)	(0.750)	(1.000)	(1.500)	(2.000)	(3.125)		
12.250		106.6250					780 - 799	(0.625)	(0.750)	(1.125)	(1.625)	(2.125)	(3.250)		
12.125		106.3750					760 - 779	(1.125)	(1.250)	(1.750)	(2.250)	(2.625)	(3.875)		
12.000		106.2500					740 - 759	(1.625)	(1.625)	(2.250)	(2.750)	(3.000)	(4.500)		
11.875		105.8750					720 - 739	(2.250)	(2.250)	(2.750)	(3.250)	(3.875)	(5.000)		
11.750		105.6250			700 - 719	(3.500)	(3.625)	(4.375)	(4.875)						
11.625		105.3750			680 - 699	(5.250)	(5.250)	(6.125)							
11.500		105.2500			660 - 679	(6.375)	(6.500)								
11.375		104.8750			No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
11.250		104.6250			3mo Bank Stmt										
11.125		104.3750			12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
11.000		104.2500			24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10.875		103.8750			Product		10yr Fixed								
10.750		103.6250					15yr Fixed								
10.625		103.3750					20yr Fixed								
10.500		103.2500	30yr Fixed	0.000			0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10.375		102.8750	30/15yr Balloon												
10.250		102.6250	40/15yr Balloon												
10.125		102.3750	Full Amortization	0.000			0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10.000		102.2500	Interest-Only												
9.875		101.7500	000,000-050k	(0.250)			(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
			050,000-075k	(0.250)			(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
			075,000-100k	(0.250)			(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
			100,001-125k	(0.125)			(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
			125,001-150k	0.000			0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			150,001-175k	0.000			0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			175,001-200k	0.000			0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
			300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
			400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
			DTI		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
					43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)			
					45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)			
			Property Type		SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
					D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
					PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
					Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
					Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
					Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
					Condo-Warrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)					
					2-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)					
					3-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)					
					4-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)					
					Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		
					Citizenship		US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
					Permanent Resident Alien		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
					Non-Perm Resident Alien		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
					Other Miscellaneous		No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			ACH	0.125			0.125	0.125	0.125	0.125	0.125	0.125			
			Lock Term		30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
					45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
					60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			

Max Price	
Price	101.0000
Min Price	
Price	98.0000

Lock Fees	
Relock Fee:	.250
Extension Fee Per Diem:	.020
Extension Max:	15 Days

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