BluePoint MORTGAGE WHOLESALE RATE SHEET

bluepointmtg.com | (949) 771-0000 |4000 MacArthur Blvd, West Tower-7th Floor, Newport Beach, CA 92660 | NMLS # 320004 | HUD Lender ID# 25799-00006 | VA Lender ID # 902947-0000

24 HOUR TURN TIMES

Try Our NON-QM STRUCTURE DESK

bluepointmtg.com/structure-desk

Market Movement

		Yesterday	Today	Change
Government				
30 YRS	4.250%	(0.426)	(0.169)	0.257
Conventional				
30 YRS	5.000%	(0.201)	(0.032)	0.169
DSCR				
30 YRS	6.625%	(0.375)	(0.375)	0.000
Alt Doc				
30 YRS	6.125%	(0.125)	(0.125)	0.000

Lock Desk Info & Hours

Email: locks@bluepointmtg.com **Phone: (949) 771-0000**

Lock Hours: ALL PRODUCTS*
8:30 AM - 4:30 PM PST

***30 DAY LOCKS REQUIRE "SUBMITTED" STATUS OR LATER**
****JUMBO/NON-QM MUST HAVE UNDERWRITER APPROVAL TO LOCK**

Extensions & Relocks - Conventional/Government

Extensions Not Permitted On Expired Locks

Extensions Must Be Requested 1 Day Prior to Expiration

5-day extension (minimum)	0.125
7-day extension	0.150
10-day extension	0.250
15-day extension	0.300

Expired locks are subject to worse-case pricing +0.250 relock fee.

Extensions are subject to a maximum of 30 days. Thereafter, locks will be subject to worst case pricing.

Holidays

Juneteenth

Friday - 06/17/2022
Locks: Open
Funding: Open

Monday - 06/20/2022
Locks/Funding: Closed

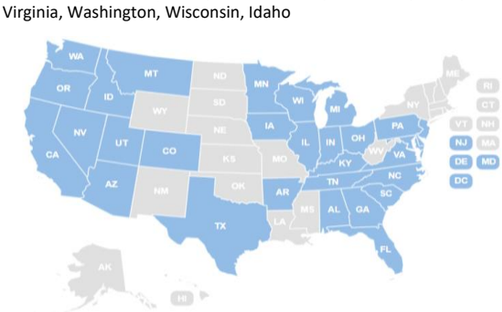
ESTIMATED TURN TIMES

SET-UP	*24 HOURS
UNDERWRITING - CONV/GOVT	24 HOURS
UNDERWRITING - NON-QM	48 HOURS
DOCS	24 HOURS
FUNDING	24 HOURS

*for complete/locked files

Approved States

Alabama, Arkansas, Arizona, California, Colorado, District of Columbia, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Montana, New Jersey, Nevada, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin, Idaho



Resources

Product Guidelines | Get Approved

Market Index

SOFR INDEX - 30 DAY AVERAGE	0.38272
ONE YEAR CMT INDEX	2.010

Lender Fees

California Lender Fee	$1,295
Non California Lender Fee	$995
Streamlines & IRRRLS	$495
Jumbo & Non-QM All States	$1,995

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NON-QM DSCR PROGRAM

Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
8.875	(5.525)	(5.475)	(5.525)	(5.375)
8.750	(5.275)	(5.225)	(5.275)	(5.125)
8.625	(5.025)	(4.975)	(5.025)	(4.875)
8.490	(4.775)	(4.725)	(4.775)	(4.625)
8.375	(4.525)	(4.475)	(4.525)	(4.375)
8.250	(4.275)	(4.225)	(4.275)	(4.125)
8.125	(4.025)	(3.975)	(4.025)	(3.875)
7.990	(3.775)	(3.725)	(3.775)	(3.625)
7.875	(3.525)	(3.475)	(3.525)	(3.375)
7.750	(3.275)	(3.225)	(3.275)	(3.125)
7.625	(3.025)	(2.975)	(3.025)	(2.875)
7.490	(2.775)	(2.725)	(2.775)	(2.625)
7.375	(2.525)	(2.475)	(2.525)	(2.375)
7.250	(2.150)	(2.100)	(2.150)	(2.000)
7.125	(1.775)	(1.725)	(1.775)	(1.625)
6.990	(1.400)	(1.350)	(1.400)	(1.250)
6.875	(1.150)	(1.100)	(1.150)	(1.000)
6.750	(0.900)	(0.850)	(0.900)	(0.750)
6.625	(0.525)	(0.475)	(0.525)	(0.375)
6.490	(0.150)	(0.100)	(0.150)	0.000
6.375	0.225	0.275	0.225	0.375
6.250	0.475	0.525	0.475	0.750
6.125	0.725	0.775	0.850	1.125
5.990	1.100	1.150	1.225	1.500
5.875	1.600	1.650	1.725	2.000
5.750	2.100	2.150	2.225	2.500

PREPAY PENALTY LLPAs*

60 Month PPP	0.000
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.000
No PPP	1.500

*PPP's Available On NOO Loans Only

MAX PRICE

Non-Owner - 60 Month PPP	(2.250)
Non-Owner - 36 Month PPP	(2.000)
Non-Owner - 24 Month PPP	(1.750)
Non-Owner - 12 Month PPP	(1.500)
Non-Owner - No PPP	0.000

BORROWER PAID COMPENSATION ONLY - ALL PRODUCTS

10 YEARS INTEREST ONLY (80% MAX LTV)

Loan Term	<=60	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
ARMS (30YR)	0.250	0.250	0.375	1.000	1.000
ARMS (40YR)	0.250	0.250	0.500	1.000	1.000
15YR FIXED	N/A	N/A	N/A	N/A	N/A
30YR FIXED	0.250	0.250	0.375	1.000	1.000
40YR FIXED	1.000	1.000	1.000	1.250	1.250
I/O & FICO <700	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**

MINIMUM NOTE RATE

Program	5/6 ARM	7/6 ARM	15yr FIXED	30yr FIXED	40yr FIXED
<= $2MM	5.750	5.750	5.750	5.750	5.750
> $2MM	5.750	5.750	5.750	5.750	5.750

LOCK TERMS - 25 DAY MAX

15 Day Lock	(0.375)
25 Day Lock	0.000

EXTENSIONS - 10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

ARM TERMS

Term	5/6 ARM	7/6 ARM
Margin	6.500	6.500
Index	SOFR **	SOFR **
Caps	2/1/5	5/1/5
Floor Rate	Note Rate	Note Rate
Adj. Period	6 Months	6 Months

** 30 Day Average of SOFR

DSCR >= 1.00

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
760+	(0.625)	(0.500)	(0.375)	(0.125)	0.000	0.250	1.000	3.250
740-759	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	1.250	3.500
720-739	(0.250)	(0.125)	(0.125)	0.000	0.375	0.750	1.500	4.000
700-719	0.000	0.250	0.375	0.625	1.000	1.375	2.375	5.125
680-699	0.375	0.625	0.625	1.000	1.375	1.750	2.750	N/A
660-679	0.625	0.875	1.125	1.500	1.875	3.625	4.625	N/A
640-659	2.000	2.375	2.750	3.375	3.875	4.625	9.875	N/A
620-639	2.875	3.250	3.625	4.250	4.750	5.500	9.875	N/A

DSCR < 1.00

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
760+	**1.750**	**2.000**	**2.125**	**2.500**	**2.875**	**3.500**	N/A	N/A
740-759	**1.875**	**2.125**	**2.250**	**2.625**	**3.125**	**3.750**	N/A	N/A
720-739	**2.125**	**2.375**	**2.500**	**2.875**	**3.375**	**4.000**	N/A	N/A
700-719	**2.750**	**3.000**	**3.125**	**3.500**	**4.000**	**4.625**	N/A	N/A
680-699	**3.125**	**3.375**	**3.375**	**3.875**	**4.375**	**5.000**	N/A	N/A
660-679	**3.375**	**3.875**	**4.125**	**4.500**	**4.875**	**6.875**	N/A	N/A
640-659	**5.000**	**5.375**	**5.750**	**6.375**	**6.875**	**9.500**	N/A	N/A
620-639	**7.250**	**7.500**	**7.625**	**8.500**	**9.250**	**10.250**	N/A	N/A

OTHER LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout - FICO >= 700	0.375	0.375	0.375	0.500	0.500	1.000	N/A	N/A
Cashout - FICO < 700	0.500	0.500	0.500	0.500	0.750	3.000	N/A	N/A
Condo	**0.250**	**0.250**	**0.250**	0.250	0.250	**0.750**	**1.250**	N/A
2-4 Units	**0.500**	**0.500**	**0.500**	**0.500**	**0.750**	**1.000**	**1.500**	N/A
Escrow Waiver ***	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Housing History - 1x30x12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Credit Event >=24 <36 mos. ago	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A
Ln Amt $150,000 to $1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $1,000,001 to $1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
Ln Amt $1,500,001 to $2MM	0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A
Ln Amt $2,000,001 to $2.5MM	0.125	0.125	0.250	0.375	0.500	N/A	N/A	N/A
Ln Amt $2,500,001 to $3MM	0.375	0.375	0.375	0.500	0.625	N/A	N/A	N/A
Ln Amt $3,000,001 to $3.5MM	0.500	0.500	0.500	0.625	0.750	N/A	N/A	N/A

*** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV, 720 Minimum FICO, 12 Months Minimum Reserves

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NON-QM FULL/ALT DOC PROGRAMS

FULL DOC

Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
8.990	(5.887)	(5.825)	(5.875)	(5.750)
8.875	(5.637)	(5.575)	(5.625)	(5.500)
8.750	(5.387)	(5.325)	(5.375)	(5.250)
8.625	(5.137)	(5.075)	(5.125)	(5.000)
8.490	(4.887)	(4.825)	(4.875)	(4.750)
8.375	(4.637)	(4.575)	(4.625)	(4.500)
8.250	(4.387)	(4.325)	(4.375)	(4.250)
8.125	(4.262)	(4.200)	(4.250)	(4.125)
7.990	(4.013)	(3.950)	(4.000)	(3.875)
7.875	(3.763)	(3.700)	(3.750)	(3.625)
7.750	(3.513)	(3.450)	(3.500)	(3.375)
7.625	(3.263)	(3.200)	(3.250)	(3.125)
7.490	(3.013)	(2.950)	(3.000)	(2.875)
7.375	(2.763)	(2.700)	(2.750)	(2.625)
7.250	(2.513)	(2.450)	(2.500)	(2.375)
7.125	(2.263)	(2.200)	(2.250)	(2.125)
6.990	(2.013)	(1.950)	(2.000)	(1.875)
6.875	(1.763)	(1.700)	(1.750)	(1.625)
6.750	(1.513)	(1.450)	(1.500)	(1.375)
6.625	(1.263)	(1.200)	(1.250)	(1.125)
6.490	(1.013)	(0.950)	(1.000)	(0.875)
6.375	(0.763)	(0.700)	(0.750)	(0.625)
6.250	(0.575)	(0.513)	(0.563)	(0.375)
6.125	(0.325)	(0.263)	(0.313)	(0.125)
5.990	(0.075)	(0.013)	(0.063)	0.125
5.875	0.425	0.487	0.437	0.625
5.750	0.800	0.862	0.812	1.000

ALT DOC

Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
8.990	(5.825)	(5.725)	(5.775)	(5.750)
8.875	(5.575)	(5.475)	(5.525)	(5.500)
8.750	(5.325)	(5.225)	(5.275)	(5.250)
8.625	(5.075)	(4.975)	(5.025)	(5.000)
8.490	(4.825)	(4.725)	(4.775)	(4.750)
8.375	(4.575)	(4.475)	(4.525)	(4.500)
8.250	(4.325)	(4.225)	(4.275)	(4.250)
8.125	(4.200)	(4.100)	(4.150)	(4.125)
7.990	(3.950)	(3.850)	(3.900)	(3.875)
7.875	(3.700)	(3.600)	(3.650)	(3.625)
7.750	(3.450)	(3.350)	(3.400)	(3.375)
7.625	(3.200)	(3.100)	(3.150)	(3.125)
7.490	(2.950)	(2.850)	(2.900)	(2.875)
7.375	(2.700)	(2.600)	(2.650)	(2.625)
7.250	(2.450)	(2.350)	(2.400)	(2.375)
7.125	(2.200)	(2.100)	(2.150)	(2.125)
6.990	(1.950)	(1.850)	(1.900)	(1.875)
6.875	(1.700)	(1.600)	(1.650)	(1.625)
6.750	(1.450)	(1.350)	(1.400)	(1.375)
6.625	(1.263)	(1.163)	(1.213)	(1.125)
6.490	(1.075)	(0.975)	(1.025)	(0.875)
6.375	(0.825)	(0.725)	(0.775)	(0.625)
6.250	(0.575)	(0.475)	(0.525)	(0.375)
6.125	(0.325)	(0.225)	(0.275)	(0.125)
5.990	(0.075)	0.025	(0.025)	0.125
5.875	0.425	0.525	0.475	0.625
5.750	0.800	0.900	0.850	1.000

BORROWER PAID COMPENSATION ONLY - ALL PRODUCTS

PREPAY PENALTY LLPAs*

60 Month PPP	0.000
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.000
No PPP	1.500

*PPP's Available On NOO Loans Only

MAX PRICE BY OCCUPANCY TYPE

Primary Residence/2nd Home	0.000
Non-Owner - 60 Month PPP	(2.250)
Non-Owner - 36 Month PPP	(2.000)
Non-Owner - 24 Month PPP	(1.750)
Non-Owner - 12 Month PPP	(1.500)
Non-Owner - No PPP	0.000

LOCK TERMS - 25 DAY MAX

15 Day Lock	(0.375)
25 Day Lock	0.000

EXTENSIONS - 10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

10 YEARS INTEREST ONLY

Loan Term	<=60	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
ARMS (30YR)	0.250	0.250	0.375	1.000	1.000	1.250	1.250
ARMS (40YR)	0.250	0.250	0.375	1.000	1.000	1.250	1.250
15YR FIXED	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30YR FIXED	0.250	0.250	0.375	1.000	1.000	1.250	1.250
40YR FIXED	1.000	1.000	1.000	1.250	1.250	1.500	1.500
I/O & FICO <700	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**

ARM TERMS

Term	5/6 ARM	7/6 ARM
Margin	6.500	6.500
Index	SOFR **	SOFR **
Caps	2/1/5	5/1/5
Floor Rate	Note Rate	Note Rate
Adj. Period	6 Months	6 Months

** 30 Day Average of SOFR

MINIMUM NOTE RATE

Program	5/6 ARM	7/6 ARM	15yr FIXED	30yr FIXED	40yr FIXED
<= $2MM	5.750	5.750	5.750	5.750	5.750
> $2MM	5.750	5.750	5.750	5.750	5.750

FULL DOC

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	0.000	0.000	0.000	0.000	0.000	0.125	0.500	1.250	1.875
760-779	0.000	0.000	0.000	0.000	0.000	0.125	0.500	1.250	2.000
740-759	0.000	0.000	0.000	0.000	0.000	0.125	0.500	1.375	2.375
720-739	0.000	0.000	0.000	0.000	0.125	0.375	0.750	1.750	2.875
700-719	0.000	0.000	0.000	0.125	0.500	0.875	1.250	2.625	3.750
680-699	0.000	0.000	0.250	0.500	0.750	1.125	1.500	2.875	**N/A**
660-679	0.375	0.375	0.375	0.625	1.000	1.375	1.750	**N/A**	N/A
640-659	2.375	2.500	2.750	3.000	3.500	4.000	**N/A**	N/A	N/A
620-639	3.000	3.250	3.500	4.000	4.500	5.375	N/A	N/A	N/A

ALT DOC

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	0.000	0.000	0.000	0.000	0.000	0.250	0.750	1.500	2.250
760-779	0.000	0.000	0.000	0.000	0.000	0.250	0.750	1.500	2.375
740-759	0.000	0.000	0.000	0.000	0.000	0.250	0.750	1.625	2.750
720-739	0.000	0.000	0.000	0.000	0.125	0.500	1.000	2.125	3.250
700-719	0.000	0.000	0.000	0.125	0.500	1.000	1.500	3.000	4.250
680-699	0.000	0.000	0.250	0.500	0.750	1.375	1.875	3.250	**N/A**
660-679	0.625	0.625	0.625	0.875	1.250	1.625	2.125	**N/A**	N/A
640-659	2.625	2.750	3.000	3.250	3.750	4.250	**N/A**	N/A	N/A
620-639	3.250	3.500	3.750	4.250	4.750	5.625	N/A	N/A	N/A

OTHER LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Rate/Term Refinance	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
Cashout Refinance	0.625	0.625	0.625	0.625	0.625	0.625	0.750	1.250	N/A
DTI 43.01-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
DTI >50%	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
2nd Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	N/A
Investment Property	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
Condo	**0.250**	**0.250**	**0.250**	**0.250**	**0.250**	**0.250**	**0.500**	**0.500**	N/A
2-4 Units	**0.250**	**0.250**	**0.500**	**0.500**	**0.500**	**0.750**	**1.000**	**1.250**	N/A
Escrow Waiver ***	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Housing History - 1x30x12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ln Amt $250,000 to $1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $1,000,001 to $1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $1,500,001 to $2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt $2,000,001 to $2.5MM	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Ln Amt $2,500,001 to $3MM	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Ln Amt $3,000,001 to $3.5MM	0.375	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A

*** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV, 720 Minimum FICO, 12 Months Minimum Reserves

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FNMA BLAZE CONVENTIONAL CONFORMING FIXED PROGRAMS

BLAZE FEATURES AND ELIGIBILITY

- BLAZINGLY FAST UNDERWRITING
- *700* Minimum FICO
- Primary Residence-SFR/PUD/Condo
- W2 Wage Earners (1099 Not Eligible)
- PREMIUM PRICING
- 80% Maximum LTV/CLTV
- Purchase, Rate & Term or *Cash-Out*
- Max Financed Props=Subject Only

BLAZE - Conforming 30/25 Year Fixed
FN30BLZ / FN25BLZ

RATE	30 DAY	45 DAY
6.500	(3.210)	(3.085)
6.375	(3.080)	(2.955)
6.250	(2.882)	(2.757)
6.125	(2.951)	(2.826)
6.000	(2.720)	(2.595)
5.990	(2.620)	(2.495)
5.875	(2.390)	(2.265)
5.750	(2.021)	(1.896)
5.625	(1.937)	(1.812)
5.500	(1.595)	(1.470)
5.375	(1.350)	(1.225)
5.250	(0.960)	(0.835)
5.125	(0.674)	(0.549)
5.000	(0.282)	(0.157)
4.875	0.165	0.290

BLAZE - Conforming 20 Year Fixed
FN20BLZ

RATE	30 DAY	45 DAY
5.875	(2.844)	(2.719)
5.750	(2.484)	(2.359)
5.625	(2.404)	(2.279)
5.500	(2.065)	(1.940)
5.375	(1.723)	(1.598)
5.250	(1.385)	(1.260)
5.125	(1.279)	(1.154)
5.000	(0.889)	(0.764)
4.990	(0.789)	(0.664)
4.875	(0.468)	(0.343)
4.750	0.044	0.169
4.625	0.600	0.725
4.500	1.013	1.138

BLAZE - Conforming 15 Year Fixed
FN15BLZ

RATE	30 DAY	45 DAY
5.500	(2.913)	(2.788)
5.375	(2.588)	(2.463)
5.250	(2.230)	(2.105)
5.125	(2.660)	(2.535)
5.000	(2.321)	(2.196)
4.875	(1.956)	(1.831)
4.750	(1.564)	(1.439)
4.625	(1.682)	(1.557)
4.500	(1.310)	(1.185)
4.375	(0.936)	(0.811)
4.250	(0.528)	(0.403)
4.125	(0.081)	0.044
4.000	0.428	0.553
3.875	0.945	1.070

BLAZE - Conforming 10 Year Fixed
FN10BLZ

RATE	30 DAY	45 DAY
5.000	(2.175)	(2.050)
4.875	(1.811)	(1.686)
4.750	(1.418)	(1.293)
4.625	(1.599)	(1.474)
4.500	(0.909)	(0.784)
4.375	(0.548)	(0.423)
4.250	(0.242)	(0.117)
4.125	(0.312)	(0.187)
4.000	0.079	0.204
3.875	0.466	0.591
3.750	0.897	1.022
3.625	1.274	1.399

CONVENTIONAL CONFORMING FIXED PROGRAMS

Conforming 30/25 Year Fixed
FN30

RATE	30 DAY	45 DAY
6.500	(2.960)	(2.835)
6.375	(2.830)	(2.705)
6.250	(2.632)	(2.507)
6.125	(2.701)	(2.576)
6.000	(2.470)	(2.345)
5.990	(2.370)	(2.245)
5.875	(2.140)	(2.015)
5.750	(1.771)	(1.646)
5.625	(1.687)	(1.562)
5.500	(1.345)	(1.220)
5.375	(1.100)	(0.975)
5.250	(0.710)	(0.585)
5.125	(0.424)	(0.299)
5.000	(0.032)	0.093
4.875	0.415	0.540

Conforming 20 Year Fixed
FN20

RATE	30 DAY	45 DAY
5.875	(2.594)	(2.469)
5.750	(2.234)	(2.109)
5.625	(2.154)	(2.029)
5.500	(1.815)	(1.690)
5.375	(1.473)	(1.348)
5.250	(1.135)	(1.010)
5.125	(1.029)	(0.904)
5.000	(0.639)	(0.514)
4.990	(0.539)	(0.414)
4.875	(0.218)	(0.093)
4.750	0.294	0.419
4.625	0.850	0.975
4.500	1.263	1.388
4.375	1.706	1.831
4.250	2.251	2.376

Conforming 15 Year Fixed
FN15

RATE	30 DAY	45 DAY
5.500	(2.663)	(2.538)
5.375	(2.338)	(2.213)
5.250	(1.980)	(1.855)
5.125	(2.410)	(2.285)
5.000	(2.071)	(1.946)
4.875	(1.706)	(1.581)
4.750	(1.314)	(1.189)
4.625	(1.432)	(1.307)
4.500	(1.060)	(0.935)
4.375	(0.686)	(0.561)
4.250	(0.278)	(0.153)
4.125	0.169	0.294
4.000	0.678	0.803
3.875	1.195	1.320

Conforming 10 Year Fixed
FN10

RATE	30 DAY	45 DAY
5.000	(1.925)	(1.800)
4.875	(1.561)	(1.436)
4.750	(1.168)	(1.043)
4.625	(1.349)	(1.224)
4.500	(0.659)	(0.534)
4.375	(0.298)	(0.173)
4.250	0.008	0.133
4.125	(0.062)	0.063
4.000	0.329	0.454
3.875	0.716	0.841
3.750	1.147	1.272
3.625	1.524	1.649

CONVENTIONAL HIGH BALANCE FIXED PROGRAMS

BLAZE - High Balance 30 Year Fixed
FN30HBLZ

RATE	30 DAY	45 DAY
6.500	(1.808)	(1.683)
6.375	(1.715)	(1.590)
6.250	(1.396)	(1.271)
6.125	(1.595)	(1.470)
6.000	(1.470)	(1.345)
5.990	(1.370)	(1.245)
5.875	(1.197)	(1.072)
5.750	(0.956)	(0.831)
5.625	(1.016)	(0.891)
5.500	(0.812)	(0.687)
5.375	(0.512)	(0.387)
5.250	(0.127)	(0.002)
5.125	(0.074)	0.051
5.000	0.164	0.289
4.875	0.534	0.659

High Balance 30 Year Fixed
FN30HB

RATE	30 DAY	45 DAY
6.500	(1.558)	(1.433)
6.375	(1.465)	(1.340)
6.250	(1.146)	(1.021)
6.125	(1.345)	(1.220)
6.000	(1.220)	(1.095)
5.990	(1.120)	(0.995)
5.875	(0.947)	(0.822)
5.750	(0.706)	(0.581)
5.625	(0.766)	(0.641)
5.500	(0.562)	(0.437)
5.375	(0.262)	(0.137)
5.250	0.123	0.248
5.125	0.176	0.301
5.000	0.414	0.539
4.875	0.784	0.909

BLAZE - High Balance 15 Year Fixed
FN15HBLZ

RATE	30 DAY	45 DAY
5.500	(0.329)	(0.204)
5.375	(0.099)	0.026
5.250	0.149	0.274
5.125	(0.457)	(0.332)
5.000	(0.215)	(0.090)
4.875	0.038	0.163
4.750	0.311	0.436
4.625	0.365	0.490
4.500	0.624	0.749
4.375	0.887	1.012
4.250	1.172	1.297
4.125	1.185	1.310
4.000	1.457	1.582
3.875	1.731	1.856

High Balance 15 Year Fixed
FN15HB

RATE	30 DAY	45 DAY
5.500	(0.079)	0.046
5.375	0.151	0.276
5.250	0.399	0.524
5.125	(0.207)	(0.082)
5.000	0.035	0.160
4.875	0.288	0.413
4.750	0.561	0.686
4.625	0.615	0.740
4.500	0.874	0.999
4.375	1.137	1.262
4.250	1.422	1.547
4.125	1.435	1.560
4.000	1.707	1.832
3.875	1.981	2.106

SEE PAGE 3 FOR CONVENTIONAL PRICE ADJUSTMENTS

FOR ARM PRICING PLEASE CONTACT THE LOCK DESK

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CONVENTIONAL PRICE ADJUSTMENTS

FICO / LTV GRID: Terms > 15 years								
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	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

60 Day Lock
Add 0.25 to 45 Day Price

Additional Adjusters	**<=60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**	**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
2nd Homes	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
Inv. Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
2 Unit Property	1.000	1.000	1.000	1.000	1.000	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
LA $75,000 - $100,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
LA > $100,000-Limit	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Non-Escrowed Loans CA	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
Non-Escrowed Loans All other States	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
Purch/Non Cash-Out Refi High Bal Fixed	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
Purch/Refi High Bal ARM	0.750	0.750	0.750	1.500	1.500	1.500	1.750	N/A
Manufactured Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7-10 Properties	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
ALL REFINANCE TRANSACTIONS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
PURCHASE TRANSACTIONS (BLAZE EXCLUDED)	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**

Cash-Out Refi. FICO/LTV GRID: All loan terms & programs					
	<=60	60.01-70	70.01-75	75.01-80	>80
740+	0.375	0.625	0.625	0.875	N/A
720-739	0.375	1.000	1.000	1.125	N/A
700-719	0.375	1.000	1.000	1.125	N/A
680-699	0.375	1.125	1.125	1.750	N/A
660-679	0.625	1.125	1.125	1.875	N/A
640-659	0.625	1.625	1.625	2.625	N/A
620-639	0.625	1.625	1.625	3.125	N/A
C/O HB Fixed	1.250	1.500	1.500	1.750	N/A
C/O HB ARM	1.750	1.750	1.750	2.500	N/A
Investment Prop	0.000	0.000	0.000	N/A	N/A

Subordinate Financing: All loan terms & programs			
LTV / CLTV		FICO	
LTV	**CLTV**	**<720**	**>=720**
<= 65%	80.01% - 95%	0.500	0.250
65.01% - 75%	80.01% - 95%	0.750	0.500
75.01%-95%	90.01% - 95%	1.000	0.750
75.01%-90%	76.01% - 90%	1.000	0.750
<=95%	95.01% - 97%	1.500	1.500
In addition, all CLTV's that exceed the LTV 0.375			

For LPMI please refer to the pricing engine

HomeReady Mortgage Caps *	LLPA Caps
LTV > 80% FICO => 680	**0.000**
All other LTV and FICO	**1.500**

* Caps do not apply to Loan Amount, Escrow Waiver, or Fee Buy-Out Adjustments.

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FREDDIE MAC BLAZE CONVENTIONAL FIXED PROGRAMS

FHLMC BLAZE IS ELIGIBLE FOR LOANS SUBMITTED ON OR AFTER 08/26/20

- BLAZINGLY FAST UNDERWRITING
- 700 Minimum FICO
- Primary Residence-SFR/PUD/Condo
- W2 Wage Earners (1099 Not Eligible)
- PREMIUM PRICING
- 80% Maximum LTV/CLTV
- Purchase, Rate & Term or *Cash-Out*
- Max Financed Props=Subject Only

BLAZE - FHLMC 30/25/20 Yr Fixed

CFH30BLZ		
RATE	30 DAY	45 DAY
6.500	(3.955)	(3.830)
6.375	(3.697)	(3.572)
6.250	(3.401)	(3.276)
6.125	(3.490)	(3.365)
6.000	(3.194)	(3.069)
5.990	(3.094)	(2.969)
5.875	(2.863)	(2.738)
5.750	(2.490)	(2.365)
5.625	(2.220)	(2.095)
5.500	(1.917)	(1.792)
5.375	(1.579)	(1.454)
5.250	(1.147)	(1.022)
5.125	(0.861)	(0.736)
5.000	(0.462)	(0.337)
4.875	0.073	0.198

BLAZE - FHLMC 15/10 Yr Fixed

CFH15BLZ		
RATE	30 DAY	45 DAY
5.000	(2.360)	(2.235)
4.875	(1.968)	(1.843)
4.750	(1.563)	(1.438)
4.625	(1.112)	(0.987)
4.500	(1.359)	(1.234)
4.375	(1.020)	(0.895)
4.250	(0.592)	(0.467)
4.125	(0.052)	0.073
4.000	0.441	0.566
3.875	0.834	0.959
3.750	1.260	1.385
3.625	1.743	1.868
3.500	2.107	2.232

BLAZE - FHLMC 30 Yr Fixed High Balance

CFH30HBLZ		
RATE	30 DAY	45 DAY
6.500	(2.205)	(2.080)
6.375	(1.947)	(1.822)
6.250	(1.901)	(1.776)
6.125	(1.990)	(1.865)
6.000	(1.694)	(1.569)
5.990	(1.594)	(1.469)
5.875	(1.363)	(1.238)
5.750	(1.240)	(1.115)
5.625	(0.970)	(0.845)
5.500	(0.667)	(0.542)
5.375	(0.329)	(0.204)
5.250	0.103	0.228
5.125	0.389	0.514
5.000	0.788	0.913
4.875	1.323	1.448

BLAZE - FHLMC 15 Yr Fixed High Balance

CFH15HBLZ		
RATE	30 DAY	45 DAY
5.000	(1.235)	(1.110)
4.875	(0.843)	(0.718)
4.750	(0.563)	(0.438)
4.625	(0.112)	0.013
4.500	(0.359)	(0.234)
4.375	(0.020)	0.105
4.250	0.408	0.533
4.125	0.948	1.073
4.000	1.316	1.441
3.875	1.709	1.834
3.750	2.135	2.260
3.625	2.618	2.743
3.500	2.982	3.107

FREDDIE MAC FIXED PROGRAMS

FHLMC 30/25/20 Yr Fixed

CFH30		
RATE	30 DAY	45 DAY
6.500	(3.705)	(3.580)
6.375	(3.447)	(3.322)
6.250	(3.151)	(3.026)
6.125	(3.240)	(3.115)
6.000	(2.944)	(2.819)
5.990	(2.844)	(2.719)
5.875	(2.613)	(2.488)
5.750	(2.240)	(2.115)
5.625	(1.970)	(1.845)
5.500	(1.667)	(1.542)
5.375	(1.329)	(1.204)
5.250	(0.897)	(0.772)
5.125	(0.611)	(0.486)
5.000	(0.212)	(0.087)
4.875	0.323	0.448

FHLMC 15/10 Yr Fixed

CFH15		
RATE	30 DAY	45 DAY
5.000	(2.110)	(1.985)
4.875	(1.718)	(1.593)
4.750	(1.313)	(1.188)
4.625	(0.862)	(0.737)
4.500	(1.109)	(0.984)
4.375	(0.770)	(0.645)
4.250	(0.342)	(0.217)
4.125	0.198	0.323
4.000	0.691	0.816
3.875	1.084	1.209
3.750	1.510	1.635
3.625	1.993	2.118
3.500	2.357	2.482

FHLMC 30 Yr Fixed High Balance

CFH30HB		
RATE	30 DAY	45 DAY
6.500	(1.955)	(1.830)
6.375	(1.697)	(1.572)
6.250	(1.651)	(1.526)
6.125	(1.740)	(1.615)
6.000	(1.444)	(1.319)
5.990	(1.344)	(1.219)
5.875	(1.113)	(0.988)
5.750	(0.990)	(0.865)
5.625	(0.720)	(0.595)
5.500	(0.417)	(0.292)
5.375	(0.079)	0.046
5.250	0.353	0.478
5.125	0.639	0.764
5.000	1.038	1.163
4.875	1.573	1.698

FHLMC 15 Yr Fixed High Balance

CFH15HB		
RATE	30 DAY	45 DAY
5.000	(0.985)	(0.860)
4.875	(0.593)	(0.468)
4.750	(0.313)	(0.188)
4.625	0.138	0.263
4.500	(0.109)	0.016
4.375	0.230	0.355
4.250	0.658	0.783
4.125	1.198	1.323
4.000	1.566	1.691
3.875	1.959	2.084
3.750	2.385	2.510
3.625	2.868	2.993
3.500	3.232	3.357

FHLMC 30 / 25 Fixed HomePossible

HP30		
RATE	30 DAY	45 DAY
5.875	(2.113)	(1.988)
5.750	(1.740)	(1.615)
5.625	(1.470)	(1.345)
5.500	(1.167)	(1.042)
5.375	(0.829)	(0.704)
5.250	(0.397)	(0.272)
5.125	(0.111)	0.014
5.000	0.288	0.413
4.875	0.823	0.948
4.750	1.410	1.535
4.625	1.769	1.894
4.500	2.139	2.264

FHLMC 20 Fixed HomePossible

HP20		
RATE	30 DAY	45 DAY
5.875	(2.113)	(1.988)
5.750	(1.740)	(1.615)
5.625	(1.470)	(1.345)
5.500	(1.167)	(1.042)
5.375	(0.829)	(0.704)
5.250	(0.397)	(0.272)
5.125	(0.111)	0.014
5.000	0.288	0.413
4.875	0.823	0.948
4.750	1.410	1.535
4.625	1.769	1.894
4.500	2.139	2.264

FHLMC 15 Fixed HomePossible

HP15		
RATE	30 DAY	45 DAY
5.000	(1.610)	(1.485)
4.875	(1.218)	(1.093)
4.750	(0.813)	(0.688)
4.625	(0.362)	(0.237)
4.500	(0.609)	(0.484)
4.375	(0.270)	(0.145)
4.250	0.158	0.283
4.125	0.698	0.823
4.000	1.191	1.316
3.875	1.584	1.709
3.750	2.010	2.135
3.625	2.493	2.618

FHLMC 10 Fixed HomePossible

HP10		
RATE	30 DAY	45 DAY
5.000	(1.610)	(1.485)
4.875	(1.218)	(1.093)
4.750	(0.813)	(0.688)
4.625	(0.362)	(0.237)
4.500	(0.609)	(0.484)
4.375	(0.270)	(0.145)
4.250	0.158	0.283
4.125	0.698	0.823
4.000	1.191	1.316
3.875	1.584	1.709
3.750	2.010	2.135
3.625	2.493	2.618

FREDDIE MAC PRICE ADJUSTMENTS

FICO / LTV GRID: Terms > 15 years

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	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

MAX PRICE (4.500)

60 Day Lock
Add 0.25 to 45 Day Price

Minimum Loan Amount $75,000

Manufactured Homes - Not Eligible

Additional Adjusters	
Attached Condo > 75 LTV & Term > 15 yrs	0.750
Inv. Property LTV < = 60	2.125
Inv. Property LTV > 60 and < = 70	2.125
Inv. Property LTV > 70 and < = 75	2.125
Inv. Property LTV > 75 and < = 80	3.375
Inv. Property LTV > 80	4.125
2 Unit Property	1.000
3 - 4 Units & LTV < = 80	1.000
3 - 4 Units & LTV > 80 and < = 85	1.500
3 - 4 Units & LTV > 85	2.000
Second Home and LTV <= 80	3.375
Second Home and LTV > 80	4.125
LA $75,000 - $ 100,000	0.750
Non-Escrowed Loans CA	0.150
Non-Escrowed Loans Not CA	0.250
HighBal Purchases & No Cashout Refi	1.000
7-10 Properties	1.000
All Refinance Transactions	0.000
Purchase Transactions (Blaze Excluded)	**-0.125**

Cash-Out Refi. FICO/LTV GRID: All loan terms & programs

	<=60	60.01-70	70.01-75	75.01-80	80.01-85
740+	**0.375**	**0.625**	**0.625**	**0.875**	**2.000**
720-739	**0.375**	**1.000**	**1.000**	**1.125**	N/A
700-719	**0.375**	**1.000**	**1.000**	**1.125**	N/A
680-699	**0.375**	**1.125**	**1.125**	**1.750**	N/A
660-679	**0.625**	**1.125**	**1.125**	**1.875**	N/A
640-659	**0.625**	**1.625**	**1.625**	**2.625**	N/A
620-639	**0.625**	**1.625**	**1.625**	**3.125**	N/A
Cash Out High Bal	**1.250**	**1.500**	**1.500**	**1.750**	N/A
Investment Prop.	**0.000**	**0.000**	**0.000**	N/A	N/A

HomePossible LLPA Caps *	
LTV > 80% FICO => 680	0.000
All other LTV and FICO	1.500

* Caps do not apply to Loan Amount, Escrow Waiver, or Fee Buy-Out Adjustments.

Subordinate Financing: All loan terms & programs

LTV	CLTV	<720	>=720
<= 75%	<=80%	0.375	0.375
<= 65%	>80% - <=95%	0.875	0.625
>65%-<=75%	>80% - <=95%	1.125	0.875
> 75-<=95%	<76% - 95%	1.375	1.125

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FHA STANDARD PROGRAMS

30 Yr FHA Standard — F30

RATE	30 DAY	45 DAY
5.625	(3.376)	(3.251)
5.500	(3.046)	(2.921)
5.375	(2.659)	(2.534)
5.250	(2.211)	(2.086)
5.125	(2.470)	(2.345)
5.000	(2.124)	(1.999)
4.990	(2.024)	(1.899)
4.875	(1.664)	(1.539)
4.750	(1.325)	(1.200)
4.625	(1.553)	(1.428)
4.500	(1.176)	(1.051)
4.375	(0.681)	(0.556)
4.250	(0.169)	(0.044)
4.125	0.153	0.278
4.000	0.607	0.732
3.875	1.146	1.271

15 Yr FHA Standard — F15

RATE	30 DAY	45 DAY
4.250	0.741	0.866
4.125	(0.872)	(0.747)
4.000	(0.449)	(0.324)
3.875	(0.014)	0.111
3.750	0.432	0.557
3.625	0.728	0.853
3.500	1.175	1.300
3.375	1.633	1.758
3.250	2.101	2.226

30 Yr FHA Stand. High Balance — F30HB

RATE	30 DAY	45 DAY
5.625	(2.258)	(2.133)
5.500	(2.027)	(1.902)
5.375	(1.663)	(1.538)
5.250	(1.411)	(1.286)
5.125	(1.447)	(1.322)
5.000	(1.091)	(0.966)
4.990	(0.991)	(0.866)
4.875	(0.731)	(0.606)
4.750	(0.345)	(0.220)
4.625	(0.258)	(0.133)
4.500	0.131	0.256
4.375	0.530	0.655
4.250	0.959	1.084

15 Yr FHA Stand. High Balance — F15HB

RATE	30 DAY	45 DAY
4.250	1.116	1.241
4.125	(0.497)	(0.372)
4.000	(0.074)	0.051
3.875	0.361	0.486
3.750	0.807	0.932
3.625	1.103	1.228
3.500	1.550	1.675
3.375	2.008	2.133
3.250	2.476	2.601

5/1 FHA Standard — F51

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

5/1 FHA High Balance ARM — F51HB

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

All FHA Programs:

Loan Amount	
$75K <= $100K	1.000
>$100K <= $125K	0.375
3 - 4 Units	1.000
Manufactured	3.000
DTI > 55.00%	0.750
Purchase Transactions	**(0.250)**
60 Day Lock	0.250
Max Final Price	(5.000)

FHA FICO Adjusters:

720 +		(0.250)
700 - 719		(0.125)
680 - 699		0.000
660 - 679		0.500
640 - 659		0.750
620 - 639		1.500
600 - 619		2.000
580 - 599 *	***IMPROVED***	**2.500**
550 - 579 *	***NEW***	**3.000**

* Standard Balance Only

FHA STREAMLINE PROGRAMS

30 Yr FHA Streamline — F30SL

RATE	30 DAY	45 DAY
5.625	(3.251)	(3.126)
5.500	(2.921)	(2.796)
5.375	(2.534)	(2.409)
5.250	(2.086)	(1.961)
5.125	(2.345)	(2.220)
5.000	(1.999)	(1.874)
4.990	(1.899)	(1.774)
4.875	(1.539)	(1.414)
4.750	(1.200)	(1.075)
4.625	(1.428)	(1.303)
4.500	(1.051)	(0.926)
4.375	(0.556)	(0.431)
4.250	(0.044)	0.081
4.125	0.278	0.403
4.000	0.732	0.857
3.875	1.271	1.396

15 Yr FHA Streamline — F15SL

RATE	30 DAY	45 DAY
4.250	0.866	0.991
4.125	(0.747)	(0.622)
4.000	(0.324)	(0.199)
3.875	0.111	0.236
3.750	0.557	0.682
3.625	0.853	0.978
3.500	1.300	1.425
3.375	1.758	1.883
3.250	2.226	2.351

30 Yr FHA High Balance Streamline — F30HBSL

RATE	30 DAY	45 DAY
5.625	(2.133)	(2.008)
5.500	(1.902)	(1.777)
5.375	(1.538)	(1.413)
5.250	(1.286)	(1.161)
5.125	(1.322)	(1.197)
5.000	(0.966)	(0.841)
4.990	(0.866)	(0.741)
4.875	(0.606)	(0.481)
4.750	(0.220)	(0.095)
4.625	(0.133)	(0.008)
4.500	0.256	0.381
4.375	0.655	0.780
4.250	1.084	1.209

15 Yr FHA High Balance Streamline — F15HBSL

RATE	30 DAY	45 DAY
4.250	1.241	1.366
4.125	(0.372)	(0.247)
4.000	0.051	0.176
3.875	0.486	0.611
3.750	0.932	1.057
3.625	1.228	1.353
3.500	1.675	1.800
3.375	2.133	2.258
3.250	2.601	2.726

5/1 FHA ARM Streamline — F51SL

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

5/1 FHA High Balance ARM Streamline — F51HBSL

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

FHA Streamline Adjusters:

Loan Amount	
$75K <=$100K	1.000
>$100K <=$125K	0.375
3 - 4 Units	1.000
Manufactured	3.000
Investment Property	0.250
60 Day Lock	0.250
Max Final Price	(5.000)

FHA Streamline Adjusters:

720 +		(0.250)
700 - 719		(0.125)
680 - 699		0.000
660 - 679		0.500
640 - 659		0.750
620 - 639		1.500
600 - 619		2.000
580 - 599 *	***IMPROVED***	**2.500**
550 - 579 *	***NEW***	**3.000**

* Standard Balance Only

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VA STANDARD PROGRAMS

30 Yr VA Standard — V30

RATE	30 DAY	45 DAY
5.625	(3.126)	(3.001)
5.500	(2.796)	(2.671)
5.375	(2.409)	(2.284)
5.250	(1.961)	(1.836)
5.125	(2.220)	(2.095)
5.000	(1.874)	(1.749)
4.990	(1.774)	(1.649)
4.875	(1.414)	(1.289)
4.750	(1.075)	(0.950)
4.625	(1.303)	(1.178)
4.500	(0.926)	(0.801)
4.375	(0.431)	(0.306)
4.250	0.081	0.206
4.125	0.403	0.528
4.000	0.857	0.982
3.875	1.396	1.521

15 Yr VA Standard — V15

RATE	30 DAY	45 DAY
4.250	0.991	1.116
4.125	(0.622)	(0.497)
4.000	(0.199)	(0.074)
3.875	0.236	0.361
3.750	0.682	0.807
3.625	0.978	1.103
3.500	1.425	1.550
3.375	1.883	2.008
3.250	2.351	2.476

30 Yr VA Stand. High Balance — V30HB

RATE	30 DAY	45 DAY
5.625	(1.883)	(1.758)
5.500	(1.652)	(1.527)
5.375	(1.288)	(1.163)
5.250	(1.036)	(0.911)
5.125	(1.072)	(0.947)
5.000	(0.716)	(0.591)
4.990	(0.616)	(0.491)
4.875	(0.356)	(0.231)
4.750	0.030	0.155
4.625	0.117	0.242
4.500	0.506	0.631
4.375	0.905	1.030
4.250	1.334	1.459

15 Yr VA Stand. High Balance — V15HB

RATE	30 DAY	45 DAY
4.250	1.491	1.616
4.125	(0.122)	0.003
4.000	0.301	0.426
3.875	0.736	0.861
3.750	1.182	1.307
3.625	1.478	1.603
3.500	1.925	2.050
3.375	2.383	2.508
3.250	2.851	2.976

5/1 VA Standard — V51

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

5/1 VA High Balance ARM — V51HB

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

All VA Programs:

Loan Amount	
$75K <=$100K	1.000
>$100K <=$125K	0.375
3 - 4 Units	1.000
Manufactured	3.000
DTI > 55.00%	0.750
Purchase Transactions	**(0.250)**
60 Day Lock	0.250
Max Final Price	(5.000)

VA FICO Adjusters:

720 +	(0.250)
700 - 719	(0.125)
680 - 699	0.000
660 - 679	0.500
640 - 659	0.750
620 - 639	2.000

VA IRRRL PROGRAMS

30 Yr VA IRRRL — V30IR

RATE	30 DAY	45 DAY
5.625	(2.751)	(2.626)
5.500	(2.421)	(2.296)
5.375	(2.034)	(1.909)
5.250	(1.586)	(1.461)
5.125	(1.845)	(1.720)
5.000	(1.499)	(1.374)
4.990	(1.399)	(1.274)
4.875	(1.039)	(0.914)
4.750	(0.700)	(0.575)
4.625	(0.928)	(0.803)
4.500	(0.551)	(0.426)
4.375	(0.056)	0.069
4.250	0.456	0.581
4.125	0.778	0.903
4.000	1.232	1.357
3.875	1.771	1.896

15 Yr VA IRRRL — V15IR

RATE	30 DAY	45 DAY
4.250	1.366	1.491
4.125	(0.247)	(0.122)
4.000	0.176	0.301
3.875	0.611	0.736
3.750	1.057	1.182
3.625	1.353	1.478
3.500	1.800	1.925
3.375	2.258	2.383
3.250	2.726	2.851

30 Yr VA High Balance IRRRL — V30HBIR

RATE	30 DAY	45 DAY
5.625	(1.383)	(1.258)
5.500	(1.152)	(1.027)
5.375	(0.788)	(0.663)
5.250	(0.536)	(0.411)
5.125	(0.572)	(0.447)
5.000	(0.216)	(0.091)
4.990	(0.116)	0.009
4.875	0.144	0.269
4.750	0.530	0.655
4.625	0.617	0.742
4.500	1.006	1.131
4.375	1.405	1.530
4.250	1.834	1.959

15 Yr VA High Balance IRRRL — F15HBIR

RATE	30 DAY	45 DAY
4.250	1.991	2.116
4.125	0.378	0.503
4.000	0.801	0.926
3.875	1.236	1.361
3.750	1.682	1.807
3.625	1.978	2.103
3.500	2.425	2.550
3.375	2.883	3.008
3.250	3.351	3.476

5/1 VA ARM IRRRL — V51IR

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

5/1 VA High Balance ARM IRRRL — V51HBIR

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

VA IRRRLS Adjusters:

Loan Amount	
$75K <=$100K	1.000
>$100K <=$125K	0.375
3 - 4 Units	1.000
Manufactured	3.000
Investment Property	0.250
60 Day Lock	0.250
Max Final Price	(5.000)

VA IRRRLS Adjusters:

720+	(0.250)
700 - 719	(0.125)
660 - 679	0.500
640 - 659	0.750
620 - 639	2.000

VA IRRRLS High balance:

720+	(0.250)
700 - 719	(0.125)
660 - 679	0.500
640 - 659	0.750
620 - 639	2.000

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PRIME JUMBO / JUMBO EXPRESS PROGRAMS

30 Yr Fixed		
Rate	30 Day	45 Day
6.750	(0.695)	(0.570)
6.625	(0.445)	(0.320)
6.500	(0.190)	(0.065)
6.375	0.070	0.195
6.250	0.340	0.465
6.125	0.620	0.745
6.000	0.900	1.025
5.875	1.190	1.315
5.750	1.500	1.625
5.625	1.830	1.955

Prime Jumbo
30 or 15 Year Fixed Rate

Jumbo Express
30 Year Fixed Rate

15 Yr Fixed		
Rate	30 Day	45 Day
5.500	1.368	1.493
5.375	1.518	1.643
5.250	1.778	1.903
5.125	2.158	2.283
5.000	2.558	2.683
4.875	2.988	3.113
4.750	3.443	3.568

Maximum Final Price - All Products (1.625)

Primary Residence - Purchase

FICO - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
800+	(0.790)	(0.790)	(0.790)	(0.665)	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	N/A
780-799	(0.790)	(0.790)	(0.790)	(0.665)	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	N/A
760-779	(0.790)	(0.790)	(0.665)	(0.540)	(0.415)	(0.415)	(0.290)	(0.165)	(0.040)	N/A
740-759	(0.665)	(0.665)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	(0.040)	0.085	N/A
720-739	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	(0.040)	0.085	0.085	0.335	N/A
700-719	(0.290)	(0.290)	(0.165)	(0.040)	0.085	0.335	0.460	N/A	N/A	N/A

Primary Residence - No Cashout Refi

FICO - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
800+	(0.540)	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	N/A	N/A	N/A
780-799	(0.540)	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	N/A	N/A	N/A
760-779	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	(0.165)	(0.040)	N/A	N/A	N/A
740-759	(0.415)	(0.415)	(0.290)	(0.165)	(0.040)	(0.040)	0.085	N/A	N/A	N/A
720-739	(0.290)	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	N/A	N/A	N/A
700-719	(0.040)	(0.040)	0.085	0.210	0.335	0.585	0.710	N/A	N/A	N/A

Primary Residence - Cashout Refi

FICO - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
800+	(0.540)	(0.540)	(0.540)	(0.415)	(0.040)	0.210	0.585	N/A	N/A	N/A
780-799	(0.540)	(0.540)	(0.540)	(0.415)	(0.040)	0.210	0.585	N/A	N/A	N/A
760-779	(0.540)	(0.540)	(0.415)	(0.290)	0.085	0.335	0.710	N/A	N/A	N/A
740-759	(0.415)	(0.415)	(0.290)	(0.165)	0.210	0.460	0.835	N/A	N/A	N/A
720-739	(0.290)	(0.290)	(0.165)	(0.040)	0.335	0.710	1.085	N/A	N/A	N/A
700-719	(0.040)	(0.040)	0.085	0.210	0.585	1.085	N/A	N/A	N/A	N/A

Second Home - Purchase

FICO - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
800+	(0.790)	(0.790)	(0.790)	(0.665)	(0.540)	(0.290)	(0.165)	N/A	N/A	N/A
780-799	(0.790)	(0.790)	(0.790)	(0.665)	(0.540)	(0.290)	(0.165)	N/A	N/A	N/A
760-779	(0.790)	(0.790)	(0.665)	(0.540)	(0.415)	(0.165)	(0.040)	N/A	N/A	N/A
740-759	(0.665)	(0.665)	(0.540)	(0.415)	(0.290)	(0.040)	0.085	N/A	N/A	N/A
720-739	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	0.210	0.335	N/A	N/A	N/A

Second Home - No Cashout Refi

FICO - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
800+	(0.540)	(0.540)	(0.540)	(0.415)	(0.290)	(0.040)	0.085	N/A	N/A	N/A
780-799	(0.540)	(0.540)	(0.540)	(0.415)	(0.290)	(0.040)	0.085	N/A	N/A	N/A
760-779	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	0.085	0.210	N/A	N/A	N/A
740-759	(0.415)	(0.415)	(0.290)	(0.165)	(0.040)	0.210	0.335	N/A	N/A	N/A
720-739	(0.290)	(0.290)	(0.165)	(0.040)	0.085	0.460	0.585	N/A	N/A	N/A

Second Home - Cashout Refi

FICO - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
800+	(0.540)	(0.540)	(0.540)	(0.415)	(0.040)	N/A	N/A	N/A	N/A	N/A
780-799	(0.540)	(0.540)	(0.540)	(0.415)	(0.040)	N/A	N/A	N/A	N/A	N/A
760-779	(0.540)	(0.540)	(0.415)	(0.290)	0.085	N/A	N/A	N/A	N/A	N/A
740-759	(0.415)	(0.415)	(0.290)	(0.165)	0.210	N/A	N/A	N/A	N/A	N/A
720-739	(0.290)	(0.290)	(0.165)	(0.040)	N/A	N/A	N/A	N/A	N/A	N/A

Investment Property - Purchase

FICO - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
800+	(0.290)	(0.290)	(0.290)	0.085	0.460	N/A	N/A	N/A	N/A	N/A
780-799	(0.290)	(0.290)	(0.290)	0.085	0.460	N/A	N/A	N/A	N/A	N/A
760-779	(0.290)	(0.290)	(0.165)	0.210	0.585	N/A	N/A	N/A	N/A	N/A
740-759	(0.165)	(0.165)	(0.040)	0.335	0.710	N/A	N/A	N/A	N/A	N/A
720-739	(0.040)	(0.040)	0.085	0.460	0.835	N/A	N/A	N/A	N/A	N/A

Investment Property - No Cashout Refi (Cashout Not Available for Investment Property)

FICO - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
800+	(0.040)	(0.040)	(0.040)	0.355	0.710	N/A	N/A	N/A	N/A	N/A
780-799	(0.040)	(0.040)	(0.040)	0.355	0.710	N/A	N/A	N/A	N/A	N/A
760-779	(0.040)	(0.040)	0.085	0.460	0.835	N/A	N/A	N/A	N/A	N/A
740-759	0.085	0.085	0.210	0.585	0.960	N/A	N/A	N/A	N/A	N/A
720-739	0.210	0.210	0.335	0.710	1.085	N/A	N/A	N/A	N/A	N/A

Other LLPA's

LLPA - LTV/CLTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
2 unit property	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
3 unit property	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
4 unit property	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>=Min. Loan Amount <=$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>$1MM <= $1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>$1.5MM <= $2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
>$2.0MM <= $2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
>$2.5MM <= $3.0MM	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A
>80 LTV No MI	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.500	1.000	N/A
DTI <=35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
DTI 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
DTI 40.01-43.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Self Employed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A

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