



Try Our
NON-QM
STRUCTURE DESK

bluepointmtg.com/structure-desk

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.

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

Resources

[Product Guidelines](#)

[Get Approved](#)

Market Index

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

Market Movement

		Yesterday	Today	Change
Government				
30 YRS	4.990%	(0.644)	(0.075)	0.569
Conventional				
30 YRS	5.750%	(0.472)	(0.044)	0.428
DSCR				
30 YRS	7.125%	(1.875)	(0.375)	1.500
Alt Doc				
30 YRS	6.750%	(1.625)	(0.124)	1.501

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

Holidays

Juneteenth

Friday - 06/17/2022

Locks: [Open](#)

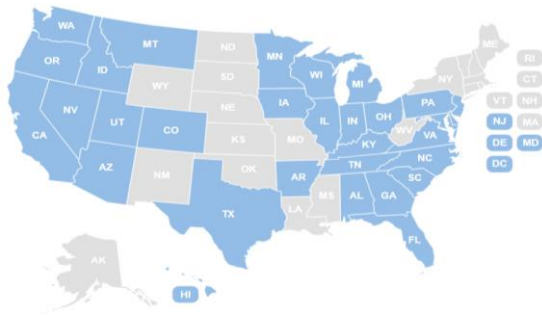
Funding: [Open](#)

Monday - 06/20/2022

Locks/Funding: [Closed](#)

Approved States

Alabama, Arkansas, Arizona, California, Colorado, District of Columbia, Delaware, Florida, Georgia, Hawaii, 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



Lender Fees

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

24 HOUR
TURN TIMES



BLAZE DSCR

PREMIUM PRICING

Compared to our standard DSCR product



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BLAZE NON-QM DSCR >= 1.10 PROGRAM

Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
8.875	(4.775)	(4.725)	(4.775)	(4.625)
8.750	(4.525)	(4.475)	(4.525)	(4.375)
8.625	(4.275)	(4.225)	(4.275)	(4.125)
8.500	(4.025)	(3.975)	(4.025)	(3.875)
8.375	(3.775)	(3.725)	(3.775)	(3.625)
8.250	(3.525)	(3.475)	(3.525)	(3.375)
8.125	(3.275)	(3.225)	(3.275)	(3.125)
8.000	(3.025)	(2.975)	(3.025)	(2.875)
7.875	(2.775)	(2.725)	(2.775)	(2.625)
7.750	(2.525)	(2.475)	(2.525)	(2.375)
7.625	(2.275)	(2.225)	(2.275)	(2.125)
7.500	(2.025)	(1.975)	(2.025)	(1.875)
7.375	(1.775)	(1.725)	(1.775)	(1.625)
7.250	(1.400)	(1.350)	(1.400)	(1.250)
7.125	(1.025)	(0.975)	(1.025)	(0.875)
7.000	(0.650)	(0.600)	(0.650)	(0.500)
6.875	(0.400)	(0.350)	(0.400)	(0.250)
6.750	(0.150)	(0.100)	(0.150)	0.000
6.625	0.225	0.275	0.225	0.375
6.500	0.600	0.650	0.600	0.750
6.375	0.975	1.025	0.975	1.125
6.250	1.225	1.275	1.225	1.500
6.125	3.475	3.525	3.600	3.875
6.000	3.850	3.900	3.975	4.250
5.875	4.350	4.400	4.475	4.750
5.750	4.850	4.900	4.975	5.250

PREPAY PENALTY LLPAs*

60 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.000

*Minimum 12 Month PPP Required for Blaze

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)

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
ARMS (30YR)	0.250	0.250	0.375	1.000
ARMS (40YR)	0.250	0.250	0.500	1.000
15YR FIXED	N/A	N/A	N/A	N/A
30YR FIXED	0.250	0.250	0.375	1.000
40YR FIXED	1.000	1.000	1.000	1.250

MINIMUM NOTE RATE

Program	5/6 ARM	7/6 ARM	15yr FIXED	30yr FIXED	40yr FIXED
Rate	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 >= 1.10

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
760+	(0.625)	(0.500)	(0.375)	(0.125)	0.000	0.250
740-759	(0.375)	(0.250)	(0.250)	0.375	0.625	1.000
720-739	(0.250)	(0.125)	(0.125)	0.500	0.750	1.125

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
Purchase	(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
Cashout	0.500	0.500	0.500	0.750	0.750	1.000
Condo	0.250	0.250	0.250	0.250	0.250	0.750
2-4 Units	0.500	0.500	0.500	0.500	0.750	1.000
Escrow Waiver ***	0.250	0.250	0.250	0.250	0.250	0.250
Ln Amt \$150,000 to \$250,000	0.500	0.500	0.500	0.500	0.500	0.500
Ln Amt \$250,001 to \$1.0MM	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
Ln Amt \$1,500,001 to \$2MM	0.125	0.125	0.250	0.250	0.375	0.500

*** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 75% Max LTV, 720 Minimum FICO, 12 Months Minimum Reserves

NON-QM DSCR PROGRAM

Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
8.875	(4.275)	(4.225)	(4.275)	(4.125)
8.750	(4.025)	(3.975)	(4.025)	(3.875)
8.625	(3.775)	(3.725)	(3.775)	(3.625)
8.490	(3.525)	(3.475)	(3.525)	(3.375)
8.375	(3.275)	(3.225)	(3.275)	(3.125)
8.250	(3.025)	(2.975)	(3.025)	(2.875)
8.125	(2.775)	(2.725)	(2.775)	(2.625)
7.990	(2.525)	(2.475)	(2.525)	(2.375)
7.875	(2.275)	(2.225)	(2.275)	(2.125)
7.750	(2.025)	(1.975)	(2.025)	(1.875)
7.625	(1.775)	(1.725)	(1.775)	(1.625)
7.490	(1.525)	(1.475)	(1.525)	(1.375)
7.375	(1.275)	(1.225)	(1.275)	(1.125)
7.250	(0.900)	(0.850)	(0.900)	(0.750)
7.125	(0.525)	(0.475)	(0.525)	(0.375)
6.990	(0.150)	(0.100)	(0.150)	0.000
6.875	0.100	0.150	0.100	0.250
6.750	0.350	0.400	0.350	0.500
6.625	0.725	0.775	0.725	0.875
6.490	1.100	1.150	1.100	1.250
6.375	1.475	1.525	1.475	1.625
6.250	1.725	1.775	1.725	2.000
6.125	3.975	4.025	4.100	4.375
5.990	4.350	4.400	4.475	4.750
5.875	4.850	4.900	4.975	5.250
5.750	5.350	5.400	5.475	5.750

PREPAY PENALTY LLPAs*

60 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.000
No PPP	1.500

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

*PPP's Available On NOO Loans Only

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

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

EXTENSIONS - 10 DAY

CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

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)	0.375	0.625	1.000	1.500	3.500
720-739	(0.250)	(0.125)	(0.125)	0.500	0.750	1.125	1.750	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 .65 to < 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	3.250	N/A
2-4 Units	0.500	0.500	0.500	0.500	0.750	1.000	3.500	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 \$250,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ln Amt \$250,001 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



NON-QM FULL/ALT DOC PROGRAMS

FULL DOC				
Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
8.990	(4.637)	(4.575)	(4.625)	(4.500)
8.875	(4.387)	(4.325)	(4.375)	(4.250)
8.750	(4.137)	(4.075)	(4.125)	(4.000)
8.625	(3.887)	(3.825)	(3.875)	(3.750)
8.490	(3.637)	(3.575)	(3.625)	(3.500)
8.375	(3.387)	(3.325)	(3.375)	(3.250)
8.250	(3.137)	(3.075)	(3.125)	(3.000)
8.125	(3.012)	(2.950)	(3.000)	(2.875)
7.990	(2.763)	(2.700)	(2.750)	(2.625)
7.875	(2.513)	(2.450)	(2.500)	(2.375)
7.750	(2.263)	(2.200)	(2.250)	(2.125)
7.625	(2.013)	(1.950)	(2.000)	(1.875)
7.490	(1.763)	(1.700)	(1.750)	(1.625)
7.375	(1.513)	(1.450)	(1.500)	(1.375)
7.250	(1.263)	(1.200)	(1.250)	(1.125)
7.125	(1.013)	(0.950)	(1.000)	(0.875)
6.990	(0.763)	(0.700)	(0.750)	(0.625)
6.875	(0.513)	(0.450)	(0.500)	(0.375)
6.750	(0.263)	(0.200)	(0.250)	(0.125)
6.625	(0.013)	0.050	0.000	0.125
6.490	0.237	0.300	0.250	0.375
6.375	0.487	0.550	0.500	0.625
6.250	0.675	0.737	0.687	0.875
6.125	2.925	2.987	2.937	3.125
5.990	3.175	3.238	3.188	3.375
5.875	3.675	3.737	3.687	3.875
5.750	4.050	4.112	4.062	4.250

ALT DOC				
Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
8.990	(4.575)	(4.475)	(4.525)	(4.500)
8.875	(4.325)	(4.225)	(4.275)	(4.250)
8.750	(4.075)	(3.975)	(4.025)	(4.000)
8.625	(3.825)	(3.725)	(3.775)	(3.750)
8.490	(3.575)	(3.475)	(3.525)	(3.500)
8.375	(3.325)	(3.225)	(3.275)	(3.250)
8.250	(3.075)	(2.975)	(3.025)	(3.000)
8.125	(2.950)	(2.850)	(2.900)	(2.875)
7.990	(2.700)	(2.600)	(2.650)	(2.625)
7.875	(2.450)	(2.350)	(2.400)	(2.375)
7.750	(2.200)	(2.100)	(2.150)	(2.125)
7.625	(1.950)	(1.850)	(1.900)	(1.875)
7.490	(1.700)	(1.600)	(1.650)	(1.625)
7.375	(1.450)	(1.350)	(1.400)	(1.375)
7.250	(1.200)	(1.100)	(1.150)	(1.125)
7.125	(0.950)	(0.850)	(0.900)	(0.874)
6.990	(0.700)	(0.600)	(0.650)	(0.624)
6.875	(0.450)	(0.350)	(0.400)	(0.374)
6.750	(0.200)	(0.100)	(0.150)	(0.124)
6.625	(0.012)	0.088	0.038	0.126
6.490	0.176	0.275	0.225	0.376
6.375	0.426	0.525	0.475	0.626
6.250	0.676	0.775	0.725	0.876
6.125	2.926	3.025	2.975	3.126
5.990	3.176	3.275	3.225	3.376
5.875	3.676	3.775	3.725	3.876
5.750	4.051	4.150	4.100	4.251

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



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 <i>Cash-Out</i>	Max Financed Props=Subject Only

BLAZE - Conforming 30/25 Year Fixed			BLAZE - Conforming 20 Year Fixed			BLAZE - Conforming 15 Year Fixed			BLAZE - Conforming 10 Year Fixed		
FN30BLZ / FN25BLZ			FN20BLZ			FN15BLZ			FN10BLZ		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.500	(2.372)	(2.247)	5.875	(1.113)	(0.987)	5.500	(1.833)	(1.708)	5.000	(0.820)	(0.695)
6.375	(2.214)	(2.089)	5.750	(0.740)	(0.615)	5.375	(1.492)	(1.367)	4.875	(0.458)	(0.333)
6.250	(1.984)	(1.859)	5.625	(0.321)	(0.196)	5.250	(1.120)	(0.995)	4.750	(0.068)	0.057
6.125	(1.461)	(1.336)	5.500	0.028	0.153	5.125	(1.367)	(1.242)	4.625	(0.012)	0.113
6.000	(1.019)	(0.894)	5.375	0.370	0.495	5.000	(1.010)	(0.885)	4.500	0.684	0.809
5.990	(0.919)	(0.794)	5.250	0.710	0.835	4.875	(0.648)	(0.523)	4.375	1.047	1.172
5.875	(0.674)	(0.549)	5.125	0.836	0.961	4.750	(0.257)	(0.132)	4.250	1.356	1.481
5.750	(0.294)	(0.169)	5.000	1.224	1.349	4.625	0.017	0.142	4.125	1.468	1.593
5.625	0.112	0.237	4.990	1.324	1.449	4.500	0.394	0.519	4.000	1.862	1.987
5.500	0.602	0.727	4.875	1.646	1.771	4.375	0.765	0.890	3.875	2.280	2.405
5.375	0.848	0.973	4.750	2.168	2.293	4.250	1.177	1.302	3.750	2.731	2.856
5.250	1.241	1.366	4.625	2.759	2.884	4.125	1.635	1.760	3.625	3.229	3.354
5.125	1.671	1.796	4.500	3.497	3.622	4.000	2.165	2.290			
5.000	2.061	2.186				3.875	2.716	2.841			
4.875	2.511	2.636									

CONVENTIONAL CONFORMING FIXED PROGRAMS

Conforming 30/25 Year Fixed			Conforming 20 Year Fixed			Conforming 15 Year Fixed			Conforming 10 Year Fixed		
FN30			FN20			FN15			FN10		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.500	(2.122)	(1.997)	5.875	(0.862)	(0.737)	5.500	(1.583)	(1.458)	5.000	(0.570)	(0.445)
6.375	(1.964)	(1.839)	5.750	(0.490)	(0.365)	5.375	(1.242)	(1.117)	4.875	(0.208)	(0.083)
6.250	(1.734)	(1.609)	5.625	(0.071)	0.054	5.250	(0.870)	(0.745)	4.750	0.182	0.307
6.125	(1.211)	(1.086)	5.500	0.278	0.403	5.125	(1.117)	(0.992)	4.625	0.238	0.363
6.000	(0.769)	(0.644)	5.375	0.620	0.745	5.000	(0.760)	(0.635)	4.500	0.934	1.059
5.990	(0.669)	(0.544)	5.250	0.960	1.085	4.875	(0.398)	(0.273)	4.375	1.297	1.422
5.875	(0.424)	(0.299)	5.125	1.086	1.211	4.750	(0.007)	0.118	4.250	1.606	1.731
5.750	(0.044)	0.081	5.000	1.474	1.599	4.625	0.267	0.392	4.125	1.718	1.843
5.625	0.362	0.487	4.990	1.574	1.699	4.500	0.644	0.769	4.000	2.112	2.237
5.500	0.852	0.977	4.875	1.896	2.021	4.375	1.015	1.140	3.875	2.530	2.655
5.375	1.098	1.223	4.750	2.418	2.543	4.250	1.427	1.552	3.750	2.981	3.106
5.250	1.491	1.616	4.625	3.009	3.134	4.125	1.885	2.010	3.625	3.479	3.604
5.125	1.921	2.046	4.500	3.747	3.872	4.000	2.415	2.540			
5.000	2.311	2.436	4.375	4.303	4.428	3.875	2.966	3.091			
4.875	2.761	2.886	4.250	4.871	4.996						

CONVENTIONAL HIGH BALANCE FIXED PROGRAMS

BLAZE - High Balance 30 Year Fixed			High Balance 30 Year Fixed			BLAZE - High Balance 15 Year Fixed			High Balance 15 Year Fixed		
FN30HBLZ			FN30HBLZ			FN15HBLZ			FN15HBLZ		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.500	(1.402)	(1.277)	6.500	(1.152)	(1.027)	5.500	0.763	0.888	5.500	1.013	1.138
6.375	(1.287)	(1.162)	6.375	(1.037)	(0.912)	5.375	1.004	1.129	5.375	1.254	1.379
6.250	(0.935)	(0.810)	6.250	(0.685)	(0.560)	5.250	1.264	1.389	5.250	1.514	1.639
6.125	(0.478)	(0.353)	6.125	(0.228)	(0.103)	5.125	0.832	0.957	5.125	1.082	1.207
6.000	(0.330)	(0.205)	6.000	(0.080)	0.045	5.000	1.080	1.205	5.000	1.330	1.455
5.990	(0.230)	(0.105)	5.990	0.020	0.145	4.875	1.332	1.457	4.875	1.582	1.707
5.875	(0.043)	0.082	5.875	0.207	0.332	4.750	1.607	1.732	4.750	1.857	1.982
5.750	0.208	0.333	5.750	0.458	0.583	4.625	1.907	2.032	4.625	2.157	2.282
5.625	0.718	0.843	5.625	0.968	1.093	4.500	2.265	2.390	4.500	2.515	2.640
5.500	0.930	1.055	5.500	1.180	1.305	4.375	2.580	2.705	4.375	2.830	2.955
5.375	1.230	1.355	5.375	1.480	1.605	4.250	2.868	2.993	4.250	3.118	3.243
5.250	1.618	1.743	5.250	1.868	1.993	4.125	2.933	3.058	4.125	3.183	3.308
5.125	2.199	2.324	5.125	2.449	2.574	4.000	3.206	3.331	4.000	3.456	3.581
5.000	2.868	2.993	5.000	3.118	3.243	3.875	3.496	3.621	3.875	3.746	3.871
4.875	3.489	3.614	4.875	3.739	3.864						

SEE PAGE 3 FOR CONVENTIONAL PRICE ADJUSTMENTS

FOR ARM PRICING PLEASE CONTACT THE LOCK DESK



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.



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			BLAZE - FHLMC 15/10 Yr Fixed			BLAZE - FHLMC 30 Yr Fixed High Balance			BLAZE - FHLMC 15 Yr Fixed High Balance		
CFH30BLZ			CFH15BLZ			CFH30HBLZ			CFH15HBLZ		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.500	(2.244)	(2.119)	5.000	(1.077)	(0.952)	6.500	(0.494)	(0.369)	5.000	0.048	0.173
6.375	(1.943)	(1.818)	4.875	(0.670)	(0.545)	6.375	(0.193)	(0.068)	4.875	0.455	0.580
6.250	(1.597)	(1.472)	4.750	(0.258)	(0.133)	6.250	(0.097)	0.028	4.750	0.742	0.867
6.125	(1.495)	(1.370)	4.625	0.199	0.324	6.125	0.005	0.130	4.625	1.199	1.324
6.000	(1.152)	(1.027)	4.500	0.556	0.681	6.000	0.348	0.473	4.500	1.556	1.681
5.990	(1.052)	(0.927)	4.375	0.899	1.024	5.990	0.448	0.573	4.375	1.899	2.024
5.875	(0.773)	(0.648)	4.250	1.332	1.457	5.875	0.727	0.852	4.250	2.332	2.457
5.750	(0.355)	(0.230)	4.125	1.899	2.024	5.750	0.895	1.020	4.125	2.899	3.024
5.625	0.069	0.194	4.000	2.459	2.584	5.625	1.319	1.444	4.000	3.334	3.459
5.500	0.435	0.560	3.875	2.952	3.077	5.500	1.685	1.810	3.875	3.827	3.952
5.375	0.770	0.895	3.750	3.411	3.536	5.375	2.020	2.145	3.750	4.286	4.411
5.250	1.294	1.419	3.625	3.884	4.009	5.250	2.544	2.669	3.625	4.759	4.884
5.125	1.624	1.749	3.500	4.475	4.600	5.125	2.874	2.999	3.500	5.350	5.475
5.000	2.076	2.201				5.000	3.326	3.451			
4.875	2.610	2.735				4.875	3.860	3.985			

FREDDIE MAC FIXED PROGRAMS

FHLMC 30/25/20 Yr Fixed			FHLMC 15/10 Yr Fixed			FHLMC 30 Yr Fixed High Balance			FHLMC 15 Yr Fixed High Balance		
CFH30			CFH15			CFH30HB			CFH15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.500	(1.994)	(1.869)	5.000	(0.827)	(0.702)	6.500	(0.244)	(0.119)	5.000	0.298	0.423
6.375	(1.693)	(1.568)	4.875	(0.420)	(0.295)	6.375	0.057	0.182	4.875	0.705	0.830
6.250	(1.347)	(1.222)	4.750	(0.008)	0.117	6.250	0.153	0.278	4.750	0.992	1.117
6.125	(1.245)	(1.120)	4.625	0.449	0.574	6.125	0.255	0.380	4.625	1.449	1.574
6.000	(0.902)	(0.777)	4.500	0.806	0.931	6.000	0.598	0.723	4.500	1.806	1.931
5.990	(0.802)	(0.677)	4.375	1.149	1.274	5.990	0.698	0.823	4.375	2.149	2.274
5.875	(0.523)	(0.398)	4.250	1.582	1.707	5.875	0.977	1.102	4.250	2.582	2.707
5.750	(0.105)	0.020	4.125	2.149	2.274	5.750	1.145	1.270	4.125	3.149	3.274
5.625	0.319	0.444	4.000	2.709	2.834	5.625	1.569	1.694	4.000	3.584	3.709
5.500	0.685	0.810	3.875	3.202	3.327	5.500	1.935	2.060	3.875	4.077	4.202
5.375	1.020	1.145	3.750	3.661	3.786	5.375	2.270	2.395	3.750	4.536	4.661
5.250	1.544	1.669	3.625	4.134	4.259	5.250	2.794	2.919	3.625	5.009	5.134
5.125	1.874	1.999	3.500	4.725	4.850	5.125	3.124	3.249	3.500	5.600	5.725
5.000	2.326	2.451				5.000	3.576	3.701			
4.875	2.860	2.985				4.875	4.110	4.235			

FHLMC 30 / 25 Fixed HomePossible			FHLMC 20 Fixed HomePossible			FHLMC 15 Fixed HomePossible			FHLMC 10 Fixed HomePossible		
HP30			HP20			HP15			HP10		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
5.875	(0.023)	0.102	5.875	(0.023)	0.102	5.000	(0.327)	(0.202)	5.000	(0.327)	(0.202)
5.750	0.395	0.520	5.750	0.395	0.520	4.875	0.080	0.205	4.875	0.080	0.205
5.625	0.819	0.944	5.625	0.819	0.944	4.750	0.492	0.617	4.750	0.492	0.617
5.500	1.185	1.310	5.500	1.185	1.310	4.625	0.949	1.074	4.625	0.949	1.074
5.375	1.520	1.645	5.375	1.520	1.645	4.500	1.306	1.431	4.500	1.306	1.431
5.250	2.044	2.169	5.250	2.044	2.169	4.375	1.649	1.774	4.375	1.649	1.774
5.125	2.374	2.499	5.125	2.374	2.499	4.250	2.082	2.207	4.250	2.082	2.207
5.000	2.826	2.951	5.000	2.826	2.951	4.125	2.649	2.774	4.125	2.649	2.774
4.875	3.360	3.485	4.875	3.360	3.485	4.000	3.209	3.334	4.000	3.209	3.334
4.750	3.984	4.109	4.750	3.984	4.109	3.875	3.702	3.827	3.875	3.702	3.827
4.625	4.692	4.817	4.625	4.692	4.817	3.750	4.161	4.286	3.750	4.161	4.286
4.500	5.188	5.313	4.500	5.188	5.313	3.625	4.634	4.759	3.625	4.634	4.759

FREDDIE MAC PRICE ADJUSTMENTS

FICO / LTV GRID: Terms > 15 years									MAX PRICE (4.500)
	<=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	60 Day Lock
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	Add 0.25 to 45 Day Price
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	Minimum Loan Amount \$75,000
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	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 *		Subordinate Financing: All loan terms & programs			
LTV > 80% FICO => 680	0.000	LTV	CLTV	<720	>=720
All other LTV and FICO	1.500	<= 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

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



FHA STANDARD PROGRAMS

30 Yr FHA Standard			15 Yr FHA Standard			30 Yr FHA Stand. High Balance			15 Yr FHA Stand. High Balance		
F30			F15			F30HB			F15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
5.625	(1.801)	(1.676)	4.250	1.883	2.008	5.625	(0.292)	(0.167)	4.250	2.258	2.383
5.500	(1.455)	(1.330)	4.125	1.102	1.227	5.500	(0.038)	0.087	4.125	1.477	1.602
5.375	(1.213)	(1.088)	4.000	1.536	1.661	5.375	0.353	0.478	4.000	1.911	2.036
5.250	(0.585)	(0.460)	3.875	1.979	2.104	5.250	0.630	0.755	3.875	2.354	2.479
5.125	(0.536)	(0.411)	3.750	2.429	2.554	5.125	0.234	0.359	3.750	2.804	2.929
5.000	(0.175)	(0.050)	3.625	3.363	3.488	5.000	0.612	0.737	3.625	3.738	3.863
4.990	(0.075)	0.050	3.500	3.814	3.939	4.990	0.712	0.837	3.500	4.189	4.314
4.875	0.302	0.427	3.375	4.272	4.397	4.875	0.997	1.122	3.375	4.647	4.772
4.750	0.867	0.992	3.250	4.737	4.862	4.750	1.407	1.532	3.250	5.112	5.237
4.625	0.901	1.026				4.625	2.182	2.307			
4.500	1.292	1.417				4.500	2.594	2.719			
4.375	1.797	1.922				4.375	3.009	3.134			
4.250	2.313	2.438				4.250	3.449	3.574			
4.125	3.095	3.220									
4.000	3.552	3.677									
3.875	4.091	4.216									

5/1 FHA Standard			5/1 FHA High Balance ARM		
F51			F51HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
4.500	N/A	N/A	4.500	N/A	N/A
4.375	N/A	N/A	4.375	N/A	N/A
4.250	N/A	N/A	4.250	N/A	N/A
4.125	N/A	N/A	4.125	N/A	N/A
4.000	N/A	N/A	4.000	N/A	N/A
3.875	N/A	N/A	3.875	N/A	N/A
3.750	N/A	N/A	3.750	N/A	N/A
3.625	N/A	N/A	3.625	N/A	N/A
3.500	N/A	N/A	3.500	N/A	N/A
3.375	N/A	N/A	3.375	N/A	N/A
3.250	N/A	N/A	3.250	N/A	N/A
3.125	N/A	N/A	3.125	N/A	N/A
3.000	N/A	N/A	3.000	N/A	N/A
2.875	N/A	N/A	2.875	N/A	N/A
2.750	N/A	N/A	2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000		
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All FHA Programs:			FHA FICO Adjusters:		
Loan Amount			720 +		(0.250)
\$75K <= \$100K	1.000		700 - 719		(0.125)
>\$100K <= \$125K	0.375		680 - 699		0.000
3 - 4 Units	1.000		660 - 679		0.500
Manufactured	3.000		640 - 659		0.750
DTI > 55.00%	0.750		620 - 639		1.500
Purchase Transactions	(0.250)		600 - 619		2.000
60 Day Lock	0.250		580 - 599 *	*IMPROVED*	2.500
			550 - 579 *	*NEW*	3.000
			* Standard Balance Only		

Max Final Price	(5.000)
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FHA STREAMLINE PROGRAMS

30 Yr FHA Streamline			15 Yr FHA Streamline			30 Yr FHA High Balance Streamline			15 Yr FHA High Balance Streamline		
F30SL			F15SL			F30HBSL			F15HBSL		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
5.625	(1.676)	(1.551)	4.250	2.008	2.133	5.625	(0.167)	(0.042)	4.250	2.383	2.508
5.500	(1.330)	(1.205)	4.125	1.227	1.352	5.500	0.087	0.212	4.125	1.602	1.727
5.375	(1.088)	(0.963)	4.000	1.661	1.786	5.375	0.478	0.603	4.000	2.036	2.161
5.250	(0.460)	(0.335)	3.875	2.104	2.229	5.250	0.755	0.880	3.875	2.479	2.604
5.125	(0.411)	(0.286)	3.750	2.554	2.679	5.125	0.359	0.484	3.750	2.929	3.054
5.000	(0.050)	0.075	3.625	3.488	3.613	5.000	0.737	0.862	3.625	3.863	3.988
4.990	0.050	0.175	3.500	3.939	4.064	4.990	0.837	0.962	3.500	4.314	4.439
4.875	0.427	0.552	3.375	4.397	4.522	4.875	1.122	1.247	3.375	4.772	4.897
4.750	0.992	1.117	3.250	4.862	4.987	4.750	1.532	1.657	3.250	5.237	5.362
4.625	1.026	1.151				4.625	2.307	2.432			
4.500	1.417	1.542				4.500	2.719	2.844			
4.375	1.922	2.047				4.375	3.134	3.259			
4.250	2.438	2.563				4.250	3.574	3.699			
4.125	3.220	3.345									
4.000	3.677	3.802									
3.875	4.216	4.341									

5/1 FHA ARM Streamline			5/1 FHA High Balance ARM Streamline		
F51SL			F51HBSL		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
4.500	N/A	N/A	4.500	N/A	N/A
4.375	N/A	N/A	4.375	N/A	N/A
4.250	N/A	N/A	4.250	N/A	N/A
4.125	N/A	N/A	4.125	N/A	N/A
4.000	N/A	N/A	4.000	N/A	N/A
3.875	N/A	N/A	3.875	N/A	N/A
3.750	N/A	N/A	3.750	N/A	N/A
3.625	N/A	N/A	3.625	N/A	N/A
3.500	N/A	N/A	3.500	N/A	N/A
3.375	N/A	N/A	3.375	N/A	N/A
3.250	N/A	N/A	3.250	N/A	N/A
3.125	N/A	N/A	3.125	N/A	N/A
3.000	N/A	N/A	3.000	N/A	N/A
2.875	N/A	N/A	2.875	N/A	N/A
2.750	N/A	N/A	2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000		
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FHA Streamline Adjusters:			FHA Streamline Adjusters:		
Loan Amount			720 +		(0.250)
\$75K <= \$100K	1.000		700 - 719		(0.125)
>\$100K <= \$125K	0.375		680 - 699		0.000
3 - 4 Units	1.000		660 - 679		0.500
Manufactured	3.000		640 - 659		0.750
Investment Property	0.250		620 - 639		1.500
60 Day Lock	0.250		600 - 619		2.000
			580 - 599 *	*IMPROVED*	2.500
			550 - 579 *	*NEW*	3.000
			* Standard Balance Only		

Max Final Price	(5.000)
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VA STANDARD PROGRAMS

30 Yr VA Standard			15 Yr VA Standard			30 Yr VA Stand. High Balance			15 Yr VA Stand. High Balance		
V30			V15			V30HB			V15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
5.625	(1.551)	(1.426)	4.250	2.133	2.258	5.625	0.083	0.208	4.250	2.633	2.758
5.500	(1.205)	(1.080)	4.125	1.352	1.477	5.500	0.337	0.462	4.125	1.852	1.977
5.375	(0.963)	(0.838)	4.000	1.786	1.911	5.375	0.728	0.853	4.000	2.286	2.411
5.250	(0.335)	(0.210)	3.875	2.229	2.354	5.250	1.005	1.130	3.875	2.729	2.854
5.125	(0.286)	(0.161)	3.750	2.679	2.804	5.125	0.609	0.734	3.750	3.179	3.304
5.000	0.075	0.200	3.625	3.613	3.738	5.000	0.987	1.112	3.625	4.113	4.238
4.990	0.175	0.300	3.500	4.064	4.189	4.990	1.087	1.212	3.500	4.564	4.689
4.875	0.552	0.677	3.375	4.522	4.647	4.875	1.372	1.497	3.375	5.022	5.147
4.750	1.117	1.242	3.250	4.987	5.112	4.750	1.782	1.907	3.250	5.487	5.612
4.625	1.151	1.276				4.625	2.557	2.682			
4.500	1.542	1.667				4.500	2.969	3.094			
4.375	2.047	2.172				4.375	3.384	3.509			
4.250	2.563	2.688				4.250	3.824	3.949			
4.125	3.345	3.470									
4.000	3.802	3.927									
3.875	4.341	4.466									

5/1 VA Standard			5/1 VA High Balance ARM			All VA Programs:			VA FICO Adjusters:		
V51			V51HB								
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	Loan Amount					
4.500	N/A	N/A	4.500	N/A	N/A	\$75K <=\$100K	1.000	720 +		(0.250)	
4.375	N/A	N/A	4.375	N/A	N/A	>\$100K <=\$125K	0.375	700 - 719		(0.125)	
4.250	N/A	N/A	4.250	N/A	N/A	3 - 4 Units	1.000	680 - 699		0.000	
4.125	N/A	N/A	4.250	N/A	N/A	Manufactured	3.000	660 - 679		0.500	
4.000	N/A	N/A	4.125	N/A	N/A	DTI > 55.00%	0.750	640 - 659		0.750	
3.875	N/A	N/A	4.000	N/A	N/A	Purchase Transactions	(0.250)	620 - 639		2.000	
3.750	N/A	N/A	3.875	N/A	N/A	60 Day Lock	0.250				
3.625	N/A	N/A	3.750	N/A	N/A						
3.500	N/A	N/A	3.625	N/A	N/A						
3.375	N/A	N/A	3.500	N/A	N/A						
3.250	N/A	N/A	3.375	N/A	N/A						
3.125	N/A	N/A	3.250	N/A	N/A						
3.000	N/A	N/A	3.125	N/A	N/A						
2.875	N/A	N/A	3.000	N/A	N/A						
2.750	N/A	N/A	2.875	N/A	N/A						
2.750	N/A	N/A	2.750	N/A	N/A						

5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price		(5.000)	
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VA IRRRL PROGRAMS

30 Yr VA IRRRL			15 Yr VA IRRRL			30 Yr VA High Balance IRRRL			15 Yr VA High Balance IRRRL		
V30IR			V15IR			V30HBIR			F15HBIR		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
5.625	(1.176)	(1.051)	4.250	2.508	2.633	5.625	0.583	0.708	4.250	3.133	3.258
5.500	(0.830)	(0.705)	4.125	1.727	1.852	5.500	0.837	0.962	4.125	2.352	2.477
5.375	(0.588)	(0.463)	4.000	2.161	2.286	5.375	1.228	1.353	4.000	2.786	2.911
5.250	0.040	0.165	3.875	2.604	2.729	5.250	1.505	1.630	3.875	3.229	3.354
5.125	0.089	0.214	3.750	3.054	3.179	5.125	1.109	1.234	3.750	3.679	3.804
5.000	0.450	0.575	3.625	3.988	4.113	5.000	1.487	1.612	3.625	4.613	4.738
4.990	0.550	0.675	3.500	4.439	4.564	4.990	1.587	1.712	3.500	5.064	5.189
4.875	0.927	1.052	3.375	4.897	5.022	4.875	1.872	1.997	3.375	5.522	5.647
4.750	1.492	1.617	3.250	5.362	5.487	4.750	2.282	2.407	3.250	5.987	6.112
4.625	1.526	1.651				4.625	3.057	3.182			
4.500	1.917	2.042				4.500	3.469	3.594			
4.375	2.422	2.547				4.375	3.884	4.009			
4.250	2.938	3.063				4.250	4.324	4.449			
4.125	3.720	3.845									
4.000	4.177	4.302									
3.875	4.716	4.841									

5/1 VA ARM IRRRL			5/1 VA High Balance ARM IRRRL			VA IRRRLS Adjusters:		VA IRRRLS Adjusters:	
V51IR			V51HBIR						
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	Loan Amount		720+	(0.250)
4.500	N/A	N/A	4.500	N/A	N/A	\$75K <=\$100K	1.000	700 - 719	(0.125)
4.375	N/A	N/A	4.375	N/A	N/A	>\$100K <=\$125K	0.375	660 - 679	0.500
4.250	N/A	N/A	4.250	N/A	N/A	3 - 4 Units	1.000	640 - 659	0.750
4.125	N/A	N/A	4.125	N/A	N/A	Manufactured	3.000	620 - 639	2.000
4.000	N/A	N/A	4.000	N/A	N/A	Investment Property	0.250		
3.875	N/A	N/A	3.875	N/A	N/A	60 Day Lock	0.250		
3.750	N/A	N/A	3.750	N/A	N/A				
3.625	N/A	N/A	3.625	N/A	N/A				
3.500	N/A	N/A	3.500	N/A	N/A				
3.375	N/A	N/A	3.375	N/A	N/A				
3.250	N/A	N/A	3.250	N/A	N/A				
3.125	N/A	N/A	3.125	N/A	N/A				
3.000	N/A	N/A	3.000	N/A	N/A				
2.875	N/A	N/A	2.875	N/A	N/A				
2.750	N/A	N/A	2.750	N/A	N/A				

5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price		(5.000)	
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VA IRRRLS High balance:		
720+		(0.250)
700 - 719		(0.125)
660 - 679		0.500
640 - 659		0.750
620 - 639		2.000

PRIME JUMBO / JUMBO EXPRESS PROGRAMS

30 Yr Fixed			Prime Jumbo 30 or 15 Year Fixed Rate	Jumbo Express 30 Year Fixed Rate	15 Yr Fixed		
Rate	30 Day	45 Day			Rate	30 Day	45 Day
6.750	3.865	3.990			5.500	4.525	4.650
6.625	3.867	3.992			5.375	4.675	4.800
6.500	3.871	3.996			5.250	4.935	5.060
6.375	3.882	4.007			5.125	5.315	5.440
6.250	3.902	4.027			5.000	5.715	5.840
6.125	3.932	4.057			4.875	6.145	6.270
6.000	3.994	4.119			4.750	6.600	6.725
5.875	4.096	4.221					
5.750	4.219	4.344					
5.625	4.517	4.642					

Maximum Final Price - All Products (1.625)

Primary Residence - Purchase		<=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
FICO - LTV/CLTV											
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		<=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
FICO - LTV/CLTV											
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		<=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
FICO - LTV/CLTV											
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		<=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
FICO - LTV/CLTV											
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		<=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
FICO - LTV/CLTV											
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		<=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
FICO - LTV/CLTV											
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		<=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
FICO - LTV/CLTV											
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)		<=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
FICO - LTV/CLTV											
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		<=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
LLPA - LTV/CLTV											
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