



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

Effective Date: 8/2/22 11:40 AM
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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	0.90331
ONE YEAR CMT INDEX	2.920

Market Movement

		Yesterday	Today	Change
Government				
30 YRS	4.750%	(1.568)	(1.166)	↓ 0.402
Conventional				
30 YRS	5.250%	(1.173)	(0.720)	↓ 0.453
DSCR				
30 YRS	7.375%	(0.125)	(0.125)	→ 0.000
Alt Doc				
30 YRS	7.125%	(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

Holidays

Labor Day

Friday - 09/02/2022

Locks: **Open**

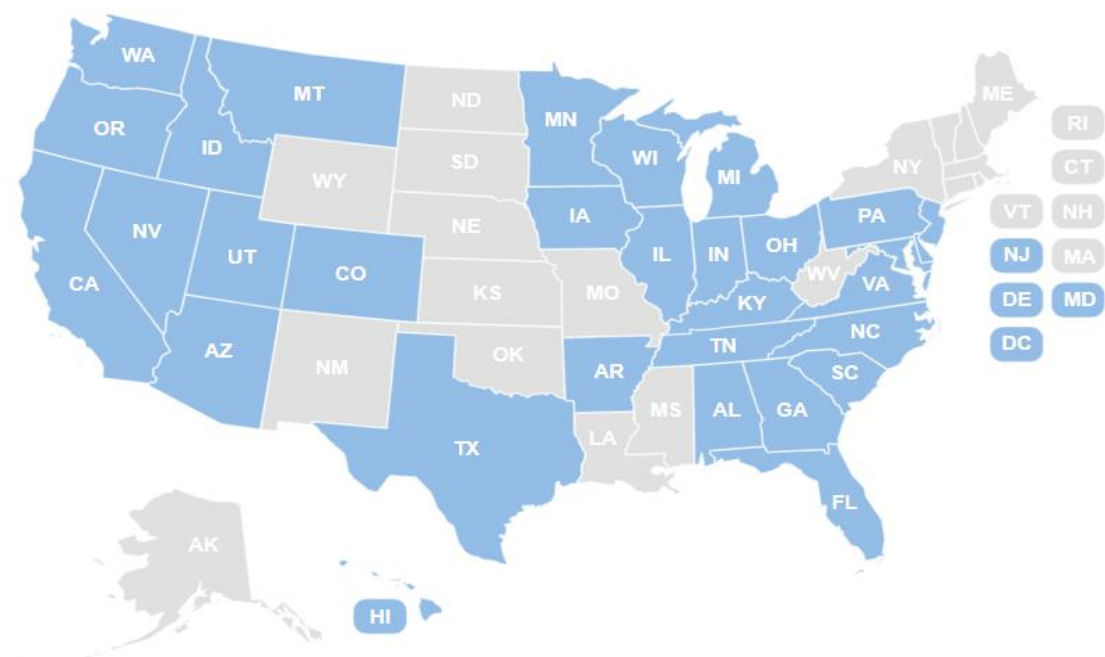
Funding: **Open**

Monday - 09/05/2022

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	\$2,495

24 HOUR TURN TIMES



BLAZE DSCR



PREMIUM PRICING

Compared to our standard DSCR product

Max LTV 75%

Min. FICO 720

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BLAZE NON-QM DSCR >= 1.10 PROGRAM

Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
9.875	(6.250)	(6.200)	(6.100)	(6.250)
9.750	(6.000)	(5.950)	(5.850)	(6.000)
9.625	(5.750)	(5.700)	(5.600)	(5.750)
9.490	(5.500)	(5.450)	(5.350)	(5.500)
9.375	(5.250)	(5.200)	(5.100)	(5.250)
9.250	(5.000)	(4.950)	(4.850)	(5.000)
9.125	(4.750)	(4.700)	(4.600)	(4.750)
8.990	(4.500)	(4.450)	(4.350)	(4.500)
8.875	(4.250)	(4.200)	(4.100)	(4.250)
8.750	(4.000)	(3.950)	(3.850)	(4.000)
8.625	(3.750)	(3.700)	(3.600)	(3.750)
8.490	(3.500)	(3.450)	(3.350)	(3.500)
8.375	(3.250)	(3.200)	(3.100)	(3.250)
8.250	(2.875)	(2.825)	(2.725)	(2.875)
8.125	(2.500)	(2.450)	(2.350)	(2.500)
7.990	(2.250)	(2.200)	(2.100)	(2.250)
7.875	(1.875)	(1.825)	(1.725)	(1.875)
7.750	(1.500)	(1.450)	(1.350)	(1.500)
7.625	(1.125)	(1.075)	(0.975)	(1.125)
7.490	(0.875)	(0.825)	(0.725)	(0.875)
7.375	(0.625)	(0.575)	(0.475)	(0.625)
7.250	(0.250)	(0.200)	(0.100)	(0.250)
7.125	0.375	0.425	0.525	0.375
6.990	10.000	10.050	10.150	10.000
6.875	10.000	10.050	10.150	10.000

MINIMUM ALL-IN PRICE = 1.000 DISCOUNT / 99.000

BORROWER PAID COMPENSATION ONLY - ALL PRODUCTS

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+	(0.500)	(0.375)	(0.250)	0.000	0.625	1.125
740-759	(0.375)	(0.250)	(0.250)	0.375	0.625	1.375
720-739	(0.250)	(0.125)	(0.125)	0.500	0.875	1.375

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	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
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	1.250
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	0.625

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

PREPAY PENALTY LLPAs*

60 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	1.125
12 Month PPP	2.250
No PPP *	2.875

*Min 12 Month PPP Required for Blaze (PPP's Not Allowed in AK, KS, MI, MN, MS, NM, OH & RI - Must Buyout)

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)

10 YEARS INTEREST ONLY (75% 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)	N/A	N/A	N/A	N/A
15YR FIXED	N/A	N/A	N/A	N/A
30YR FIXED	0.250	0.250	0.375	1.000
40YR FIXED	N/A	N/A	N/A	N/A

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

NON-QM DSCR PROGRAM

Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
9.875	(5.750)	(5.700)	(5.600)	(5.750)
9.750	(5.500)	(5.450)	(5.350)	(5.500)
9.625	(5.250)	(5.200)	(5.100)	(5.250)
9.490	(5.000)	(4.950)	(4.850)	(5.000)
9.375	(4.750)	(4.700)	(4.600)	(4.750)
9.250	(4.500)	(4.450)	(4.350)	(4.500)
9.125	(4.250)	(4.200)	(4.100)	(4.250)
8.990	(4.000)	(3.950)	(3.850)	(4.000)
8.875	(3.750)	(3.700)	(3.600)	(3.750)
8.750	(3.500)	(3.450)	(3.350)	(3.500)
8.625	(3.250)	(3.200)	(3.100)	(3.250)
8.490	(3.000)	(2.950)	(2.850)	(3.000)
8.375	(2.750)	(2.700)	(2.600)	(2.750)
8.250	(2.375)	(2.325)	(2.225)	(2.375)
8.125	(2.000)	(1.950)	(1.850)	(2.000)
7.990	(1.750)	(1.700)	(1.600)	(1.750)
7.875	(1.375)	(1.325)	(1.225)	(1.375)
7.750	(1.000)	(0.950)	(0.850)	(1.000)
7.625	(0.625)	(0.575)	(0.475)	(0.625)
7.490	(0.375)	(0.325)	(0.225)	(0.375)
7.375	(0.125)	(0.075)	0.025	(0.125)
7.250	0.250	0.300	0.400	0.250
7.125	0.875	0.925	1.025	0.875
6.990	10.000	10.050	10.150	10.000
6.875	10.000	10.050	10.150	10.000

PREPAY PENALTY LLPAs*

60 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	1.125
12 Month PPP	2.250
No PPP *	2.875

*PPP's Not Allowed in AK, KS,
MI, MN, MS, NM, OH & RI - Must Buyout

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

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)	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A
I/O & FICO <700	1.000	1.000	1.000	1.000	1.000

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

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 ALL-IN PRICE = 1.000 DISCOUNT / 99.000

BORROWER PAID COMPENSATION ONLY - ALL PRODUCTS

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+	(0.500)	(0.375)	(0.250)	0.000	0.625	1.125	2.250	N/A
740-759	(0.375)	(0.250)	(0.125)	0.375	0.625	1.375	2.750	N/A
720-739	(0.250)	(0.125)	(0.125)	0.500	0.875	1.375	3.250	N/A
700-719	0.000	0.250	0.375	0.625	1.000	1.625	3.750	N/A
680-699	0.375	0.625	0.625	1.000	1.500	10.000	10.000	N/A
660-679	0.625	0.875	1.125	1.500	2.125	10.000	10.000	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

DSCR .75 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	3.375	N/A	N/A
740-759	1.875	2.125	2.250	2.625	3.125	3.625	N/A	N/A
720-739	2.125	2.375	2.500	2.875	3.375	3.875	N/A	N/A
700-719	2.750	3.000	3.125	3.500	4.000	4.500	N/A	N/A
680-699	3.125	3.375	3.375	3.875	4.375	10.000	N/A	N/A
660-679	3.375	3.875	4.125	4.500	4.875	10.000	N/A	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	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
Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cashout - FICO >= 700	0.500	0.500	0.500	0.625	0.750	1.250	10.000	N/A
Cashout - FICO < 700	0.750	0.750	0.750	0.875	1.000	10.000	N/A	N/A
Condo	0.250	0.250	0.250	0.375	0.375	0.750	10.000	N/A
2-4 Units	0.500	0.500	0.500	0.500	0.750	1.000	10.000	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	1.500	N/A
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	0.750	N/A
Ln Amt \$250,001 to \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.375	N/A
Ln Amt \$1,500,001 to \$2MM	0.125	0.125	0.250	0.375	0.375	0.625	N/A	N/A
Ln Amt \$2,000,001 to \$2.5MM	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ln Amt \$2,500,001 to \$3MM	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ln Amt \$3,000,001 to \$3.5MM	N/A	N/A	N/A	N/A	N/A	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					ALT DOC				
Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED	Rate	5/6 ARM	7/6 ARM	15YR FIXED	30YR FIXED
9.875	(5.888)	(5.825)	(5.688)	(5.875)	9.875	(5.550)	(5.450)	(5.350)	(5.500)
9.750	(5.638)	(5.575)	(5.438)	(5.625)	9.750	(5.300)	(5.200)	(5.100)	(5.250)
9.625	(5.387)	(5.325)	(5.187)	(5.375)	9.625	(5.050)	(4.950)	(4.850)	(5.000)
9.490	(5.137)	(5.075)	(4.937)	(5.125)	9.490	(4.800)	(4.700)	(4.600)	(4.750)
9.375	(4.887)	(4.825)	(4.687)	(4.875)	9.375	(4.550)	(4.450)	(4.350)	(4.500)
9.250	(4.637)	(4.575)	(4.437)	(4.625)	9.250	(4.300)	(4.200)	(4.100)	(4.250)
9.125	(4.387)	(4.325)	(4.187)	(4.375)	9.125	(4.050)	(3.950)	(3.850)	(4.000)
8.990	(4.137)	(4.075)	(3.937)	(4.125)	8.990	(3.800)	(3.700)	(3.600)	(3.750)
8.875	(3.887)	(3.825)	(3.687)	(3.875)	8.875	(3.550)	(3.450)	(3.350)	(3.500)
8.750	(3.637)	(3.575)	(3.437)	(3.625)	8.750	(3.300)	(3.200)	(3.100)	(3.250)
8.625	(3.387)	(3.325)	(3.187)	(3.375)	8.625	(3.050)	(2.950)	(2.850)	(3.000)
8.490	(3.137)	(3.075)	(2.937)	(3.125)	8.490	(2.800)	(2.700)	(2.600)	(2.750)
8.375	(2.887)	(2.825)	(2.687)	(2.875)	8.375	(2.550)	(2.450)	(2.350)	(2.500)
8.250	(2.637)	(2.575)	(2.437)	(2.625)	8.250	(2.300)	(2.200)	(2.100)	(2.250)
8.125	(2.387)	(2.325)	(2.187)	(2.375)	8.125	(2.050)	(1.950)	(1.850)	(2.000)
7.990	(2.262)	(2.200)	(2.062)	(2.250)	7.990	(1.925)	(1.825)	(1.725)	(1.875)
7.875	(2.012)	(1.950)	(1.812)	(2.000)	7.875	(1.675)	(1.575)	(1.475)	(1.625)
7.750	(1.887)	(1.825)	(1.687)	(1.875)	7.750	(1.425)	(1.325)	(1.225)	(1.375)
7.625	(1.637)	(1.575)	(1.437)	(1.625)	7.625	(1.175)	(1.075)	(0.975)	(1.125)
7.490	(1.387)	(1.325)	(1.187)	(1.375)	7.490	(0.925)	(0.825)	(0.725)	(0.875)
7.375	(1.137)	(1.075)	(0.937)	(1.125)	7.375	(0.675)	(0.575)	(0.475)	(0.625)
7.250	(0.887)	(0.825)	(0.687)	(0.875)	7.250	(0.425)	(0.325)	(0.225)	(0.375)
7.125	(0.637)	(0.575)	(0.437)	(0.625)	7.125	(0.175)	(0.075)	0.025	(0.125)
6.990	(0.262)	(0.200)	(0.062)	(0.250)	6.990	0.200	0.300	0.400	0.250
6.875	0.238	0.300	0.438	0.250	6.875	0.575	0.675	0.775	0.625
6.750	0.738	0.800	0.938	0.750	6.750	1.200	1.300	1.400	1.250

MINIMUM ALL-IN PRICE = 1.000 DISCOUNT / 99.000

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 for NOO Only. PPP's Not Allowed
in AK, MI, MN & OH - Must Buyout on NOO

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	10.000
ARMS (40YR)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	10.000
40YR FIXED	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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

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	0.125	0.375	0.500	1.500	2.500
760-779	0.000	0.000	0.000	0.000	0.125	0.375	0.500	1.500	2.625
740-759	0.000	0.000	0.000	0.125	0.250	0.500	0.750	1.750	3.000
720-739	0.000	0.125	0.125	0.250	0.375	0.750	1.000	2.125	3.500
700-719	0.125	0.250	0.250	0.500	0.625	1.000	1.375	3.000	4.375
680-699	0.125	0.250	0.375	0.625	0.750	1.125	1.750	3.250	N/A
660-679	0.375	0.375	0.500	0.750	1.000	1.500	2.250	N/A	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	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	0.250	0.500	0.750	0.875	2.125	3.375
760-779	0.000	0.000	0.000	0.250	0.500	0.750	0.875	2.125	3.500
740-759	0.000	0.125	0.125	0.375	0.625	0.875	1.125	2.500	4.000
720-739	0.125	0.250	0.250	0.500	0.875	1.125	1.375	3.000	4.500
700-719	0.250	0.375	0.375	0.875	1.125	1.375	1.750	3.875	5.500
680-699	0.250	0.375	0.625	1.000	1.250	1.500	2.125	4.125	N/A
660-679	0.750	0.750	0.750	1.125	1.500	1.875	2.625	N/A	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	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	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Rate/Term Refinance	0.375	0.375	0.375	0.375	0.375	0.375	0.375	10.000	10.000
Cashout Refinance	0.625	0.625	0.625	0.625	0.625	0.625	0.750	10.000	N/A
DTI 43.01-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
DTI >50%	10.000	10.000	10.000	10.000	10.000	10.000	10.000	N/A	N/A
2nd Home	0.250	0.250	0.250	0.375	0.375	0.375	0.375	10.000	N/A
Investment Property	0.375	0.375	0.375	0.375	0.375	0.375	0.375	10.000	N/A
Condo	0.250	0.250	0.250	0.250	0.375	0.500	0.500	10.000	N/A
2-4 Units	0.250	0.250	0.500	0.500	0.500	0.750	1.000	10.000	N/A
Escrow Waiver ***	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
P&L Doc Type - FICO >= 700	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
P&L Doc Type - FICO 660-699	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
Asset Utilization Doc Type	0.750	0.750	0.750	0.750	0.750	0.750	0.750	10.000	N/A
Housing History - 1x30x12	10.000	10.000	10.000	10.000	10.000	10.000	10.000	10.000	10.000
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	10.000
Ln Amt \$1,500,001 to \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	10.000	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.250	0.250	0.250	0.250	0.250	0.375	10.000	N/A	N/A
Ln Amt \$2,500,001 to \$3MM	0.375	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A
Ln Amt \$3,000,001 to \$3.5MM	N/A	N/A	N/A	N/A	N/A	N/A	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 <u>Cash-Out</u>	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
6.625	(3.606)	(3.481)	6.625	(3.692)	(3.567)	5.625	(2.903)	(2.778)	5.625	(2.972)	(2.847)
6.500	(3.301)	(3.176)	6.500	(3.421)	(3.296)	5.500	(2.704)	(2.579)	5.500	(2.774)	(2.649)
6.375	(3.017)	(2.892)	6.375	(3.187)	(3.062)	5.375	(2.513)	(2.388)	5.375	(2.585)	(2.460)
6.250	(2.790)	(2.665)	6.250	(2.877)	(2.752)	5.250	(2.290)	(2.165)	5.250	(2.365)	(2.240)
6.125	(2.954)	(2.829)	6.125	(3.348)	(3.223)	5.125	(2.071)	(1.946)	5.125	(2.181)	(2.056)
6.000	(2.684)	(2.559)	6.000	(3.112)	(2.987)	5.000	(1.820)	(1.695)	5.000	(1.969)	(1.844)
5.990	(2.584)	(2.459)	5.990	(3.012)	(2.887)	4.875	(1.613)	(1.488)	4.875	(1.764)	(1.639)
5.875	(2.388)	(2.263)	5.875	(2.867)	(2.742)	4.750	(1.379)	(1.254)	4.750	(1.532)	(1.407)
5.750	(2.030)	(1.905)	5.750	(2.553)	(2.428)	4.625	(1.112)	(0.987)	4.625	(1.294)	(1.169)
5.625	(1.961)	(1.836)	5.625	(2.501)	(2.376)	4.500	(0.878)	(0.753)	4.500	(1.069)	(0.944)
5.500	(1.681)	(1.556)	5.500	(2.258)	(2.133)	4.375	(0.633)	(0.508)	4.375	(0.828)	(0.703)
5.375	(1.358)	(1.233)	5.375	(1.991)	(1.866)						
5.250	(0.970)	(0.845)	5.250	(1.652)	(1.527)						

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
6.625	(3.356)	(3.231)	6.625	(3.442)	(3.317)	5.625	(2.653)	(2.528)	5.625	(2.722)	(2.597)
6.500	(3.051)	(2.926)	6.500	(3.171)	(3.046)	5.500	(2.454)	(2.329)	5.500	(2.524)	(2.399)
6.375	(2.767)	(2.642)	6.375	(2.937)	(2.812)	5.375	(2.263)	(2.138)	5.375	(2.335)	(2.210)
6.250	(2.540)	(2.415)	6.250	(2.627)	(2.502)	5.250	(2.040)	(1.915)	5.250	(2.115)	(1.990)
6.125	(2.704)	(2.579)	6.125	(3.098)	(2.973)	5.125	(1.821)	(1.696)	5.125	(1.931)	(1.806)
6.000	(2.434)	(2.309)	6.000	(2.862)	(2.737)	5.000	(1.570)	(1.445)	5.000	(1.719)	(1.594)
5.990	(2.334)	(2.209)	5.990	(2.762)	(2.637)	4.875	(1.363)	(1.238)	4.875	(1.514)	(1.389)
5.875	(2.138)	(2.013)	5.875	(2.617)	(2.492)	4.750	(1.129)	(1.004)	4.750	(1.282)	(1.157)
5.750	(1.780)	(1.655)	5.750	(2.303)	(2.178)	4.625	(0.862)	(0.737)	4.625	(1.044)	(0.919)
5.625	(1.711)	(1.586)	5.625	(2.251)	(2.126)	4.500	(0.628)	(0.503)	4.500	(0.819)	(0.694)
5.500	(1.431)	(1.306)	5.500	(2.008)	(1.883)	4.375	(0.383)	(0.258)	4.375	(0.578)	(0.453)
5.375	(1.108)	(0.983)	5.375	(1.741)	(1.616)						
5.250	(0.720)	(0.595)	5.250	(1.402)	(1.277)						

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			FN30HB			FN15HBLZ			FN15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.625	(2.772)	(2.647)	6.625	(2.522)	(2.397)	5.625	(1.103)	(0.978)	5.625	(0.853)	(0.728)
6.500	(2.700)	(2.575)	6.500	(2.450)	(2.325)	5.500	(0.906)	(0.781)	5.500	(0.656)	(0.531)
6.375	(2.467)	(2.342)	6.375	(2.217)	(2.092)	5.375	(0.716)	(0.591)	5.375	(0.466)	(0.341)
6.250	(2.119)	(1.994)	6.250	(1.869)	(1.744)	5.250	(0.496)	(0.371)	5.250	(0.246)	(0.121)
6.125	(2.715)	(2.590)	6.125	(2.465)	(2.340)	5.125	(0.696)	(0.571)	5.125	(0.446)	(0.321)
6.000	(2.552)	(2.427)	6.000	(2.302)	(2.177)	5.000	(0.491)	(0.366)	5.000	(0.241)	(0.116)
5.990	(2.452)	(2.327)	5.990	(2.202)	(2.077)	4.875	(0.286)	(0.161)	4.875	(0.036)	0.089
5.875	(2.307)	(2.182)	5.875	(2.057)	(1.932)						
5.750	(2.078)	(1.953)	5.750	(1.828)	(1.703)						
5.625	(1.741)	(1.616)	5.625	(1.491)	(1.366)						
5.500	(1.573)	(1.448)	5.500	(1.323)	(1.198)						

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)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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 <u>Cash-Out</u>	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	(3.293)	(3.168)	5.000	(2.252)	(2.127)	6.500	(1.793)	(1.668)	5.000	(1.377)	(1.252)
6.375	(3.025)	(2.900)	4.875	(1.923)	(1.798)	6.375	(1.525)	(1.400)	4.875	(1.048)	(0.923)
6.250	(2.723)	(2.598)	4.750	(1.586)	(1.461)	6.250	(1.473)	(1.348)	4.750	(0.836)	(0.711)
6.125	(2.993)	(2.868)	4.625	(1.256)	(1.131)	6.125	(1.743)	(1.618)	4.625	(0.506)	(0.381)
6.000	(2.770)	(2.645)	4.500	(1.236)	(1.111)	6.000	(1.520)	(1.395)	4.500	(0.486)	(0.361)
5.990	(2.670)	(2.545)	4.375	(0.913)	(0.788)	5.990	(1.420)	(1.295)	4.375	(0.163)	(0.038)
5.875	(2.443)	(2.318)	4.250	(0.573)	(0.448)	5.875	(1.193)	(1.068)	4.250	0.177	0.302
5.750	(2.049)	(1.924)	4.125	(0.182)	(0.057)	5.750	(1.049)	(0.924)	4.125	0.568	0.693
5.625	(2.128)	(2.003)	4.000	0.036	0.161	5.625	(1.128)	(1.003)	4.000	0.661	0.786
5.500	(1.808)	(1.683)	3.875	0.465	0.590	5.500	(0.808)	(0.683)	3.875	1.090	1.215
5.375	(1.437)	(1.312)	3.750	0.880	1.005	5.375	(0.437)	(0.312)	3.750	1.505	1.630
5.250	(1.012)	(0.887)	3.625	1.304	1.429	5.250	(0.012)	0.113	3.625	1.929	2.054
5.125	(1.104)	(0.979)	3.500	1.674	1.799	5.125	(0.104)	0.021	3.500	2.299	2.424
5.000	(0.730)	(0.605)				5.000	0.270	0.395			
4.875	(0.287)	(0.162)				4.875	0.713	0.838			

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	(3.043)	(2.918)	5.000	(2.002)	(1.877)	6.500	(1.543)	(1.418)	5.000	(1.127)	(1.002)
6.375	(2.775)	(2.650)	4.875	(1.673)	(1.548)	6.375	(1.275)	(1.150)	4.875	(0.798)	(0.673)
6.250	(2.473)	(2.348)	4.750	(1.336)	(1.211)	6.250	(1.223)	(1.098)	4.750	(0.586)	(0.461)
6.125	(2.743)	(2.618)	4.625	(1.006)	(0.881)	6.125	(1.493)	(1.368)	4.625	(0.256)	(0.131)
6.000	(2.520)	(2.395)	4.500	(0.986)	(0.861)	6.000	(1.270)	(1.145)	4.500	(0.236)	(0.111)
5.990	(2.420)	(2.295)	4.375	(0.663)	(0.538)	5.990	(1.170)	(1.045)	4.375	0.087	0.212
5.875	(2.193)	(2.068)	4.250	(0.323)	(0.198)	5.875	(0.943)	(0.818)	4.250	0.427	0.552
5.750	(1.799)	(1.674)	4.125	0.068	0.193	5.750	(0.799)	(0.674)	4.125	0.818	0.943
5.625	(1.878)	(1.753)	4.000	0.286	0.411	5.625	(0.878)	(0.753)	4.000	0.911	1.036
5.500	(1.558)	(1.433)	3.875	0.715	0.840	5.500	(0.558)	(0.433)	3.875	1.340	1.465
5.375	(1.187)	(1.062)	3.750	1.130	1.255	5.375	(0.187)	(0.062)	3.750	1.755	1.880
5.250	(0.762)	(0.637)	3.625	1.554	1.679	5.250	0.238	0.363	3.625	2.179	2.304
5.125	(0.854)	(0.729)	3.500	1.924	2.049	5.125	0.146	0.271	3.500	2.549	2.674
5.000	(0.480)	(0.355)				5.000	0.520	0.645			
4.875	(0.037)	0.088				4.875	0.963	1.088			

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	(1.693)	(1.568)	5.875	(1.693)	(1.568)	5.000	(1.502)	(1.377)	5.000	(1.502)	(1.377)
5.750	(1.299)	(1.174)	5.750	(1.299)	(1.174)	4.875	(1.173)	(1.048)	4.875	(1.173)	(1.048)
5.625	(1.378)	(1.253)	5.625	(1.378)	(1.253)	4.750	(0.836)	(0.711)	4.750	(0.836)	(0.711)
5.500	(1.058)	(0.933)	5.500	(1.058)	(0.933)	4.625	(0.506)	(0.381)	4.625	(0.506)	(0.381)
5.375	(0.687)	(0.562)	5.375	(0.687)	(0.562)	4.500	(0.486)	(0.361)	4.500	(0.486)	(0.361)
5.250	(0.262)	(0.137)	5.250	(0.262)	(0.137)	4.375	(0.163)	(0.038)	4.375	(0.163)	(0.038)
5.125	(0.354)	(0.229)	5.125	(0.354)	(0.229)	4.250	0.177	0.302	4.250	0.177	0.302
5.000	0.020	0.145	5.000	0.020	0.145	4.125	0.568	0.693	4.125	0.568	0.693
4.875	0.463	0.588	4.875	0.463	0.588	4.000	0.786	0.911	4.000	0.786	0.911
4.750	0.939	1.064	4.750	0.939	1.064	3.875	1.215	1.340	3.875	1.215	1.340
4.625	1.151	1.276	4.625	1.151	1.276	3.750	1.630	1.755	3.750	1.630	1.755
4.500	1.634	1.759	4.500	1.634	1.759	3.625	2.054	2.179	3.625	2.054	2.179

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 Add 0.25 to 45 Day Price
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	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	Manufactured Homes - Not Eligible
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	

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)	0.000

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.



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
6.125	(2.522)	(2.397)	4.250	(0.226)	(0.101)	6.125	(1.779)	(1.654)	4.250	0.274	0.399
6.000	(2.103)	(1.978)	4.125	(0.725)	(0.600)	6.000	(1.438)	(1.313)	4.125	(0.225)	(0.100)
5.875	(1.702)	(1.577)	4.000	(0.317)	(0.192)	5.875	(1.114)	(0.989)	4.000	0.183	0.308
5.750	(1.342)	(1.217)	3.875	0.105	0.230	5.750	(0.802)	(0.677)	3.875	0.605	0.730
5.625	(2.498)	(2.373)	3.750	0.540	0.665	5.625	(1.483)	(1.358)	3.750	1.040	1.165
5.500	(2.205)	(2.080)	3.625	0.980	1.105	5.500	(1.189)	(1.064)	3.625	1.480	1.605
5.490	(2.105)	(1.980)	3.500	1.416	1.541	5.490	(1.089)	(0.964)	3.500	1.916	2.041
5.375	(1.817)	(1.692)	3.375	1.863	1.988	5.375	(0.880)	(0.755)	3.375	2.363	2.488
5.250	(1.403)	(1.278)	3.250	2.324	2.449	5.250	(0.553)	(0.428)	3.250	2.824	2.949
5.125	(2.141)	(2.016)				5.125	(0.735)	(0.610)			
5.000	(1.770)	(1.645)				5.000	(0.381)	(0.256)			
4.875	(1.349)	(1.224)				4.875	(0.066)	0.059			
4.750	(0.916)	(0.791)				4.750	0.283	0.408			
4.625	(1.495)	(1.370)									
4.500	(1.081)	(0.956)									

5/1 VA Standard			5/1 VA High Balance ARM			All VA Programs:			VA FICO Adjusters:		
V51			V51HB			Loan Amount					
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	\$75K <=\$100K			720 +		
4.500	N/A	N/A	4.500	N/A	N/A	>\$100K <=\$125K			700 - 719		
4.375	N/A	N/A	4.375	N/A	N/A	3 - 4 Units			680 - 699		
4.250	N/A	N/A	4.250	N/A	N/A	Manufactured			660 - 679		
4.125	N/A	N/A	4.125	N/A	N/A	DTI > 55.00%			640 - 659		
4.000	N/A	N/A	4.000	N/A	N/A	Purchase Transactions			620 - 639		
3.875	N/A	N/A	3.875	N/A	N/A	60 Day Lock					
3.750	N/A	N/A	3.750	N/A	N/A		0.000				
3.625	N/A	N/A	3.625	N/A	N/A		0.250				
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 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
6.125	(2.147)	(2.022)	4.250	0.149	0.274	6.125	(1.279)	(1.154)	4.250	0.774	0.899
6.000	(1.728)	(1.603)	4.125	(0.350)	(0.225)	6.000	(0.938)	(0.813)	4.125	0.275	0.400
5.875	(1.327)	(1.202)	4.000	0.058	0.183	5.875	(0.614)	(0.489)	4.000	0.683	0.808
5.750	(0.967)	(0.842)	3.875	0.480	0.605	5.750	(0.302)	(0.177)	3.875	1.105	1.230
5.625	(2.123)	(1.998)	3.750	0.915	1.040	5.625	(0.983)	(0.858)	3.750	1.540	1.665
5.500	(1.830)	(1.705)	3.625	1.355	1.480	5.500	(0.689)	(0.564)	3.625	1.980	2.105
5.490	(1.730)	(1.605)	3.500	1.791	1.916	5.490	(0.589)	(0.464)	3.500	2.416	2.541
5.375	(1.442)	(1.317)	3.375	2.238	2.363	5.375	(0.380)	(0.255)	3.375	2.863	2.988
5.250	(1.028)	(0.903)	3.250	2.699	2.824	5.250	(0.053)	0.072	3.250	3.324	3.449
5.125	(1.766)	(1.641)				5.125	(0.235)	(0.110)			
5.000	(1.395)	(1.270)				5.000	0.119	0.244			
4.875	(0.974)	(0.849)				4.875	0.434	0.559			
4.750	(0.541)	(0.416)				4.750	0.783	0.908			
4.625	(1.120)	(0.995)									
4.500	(0.706)	(0.581)									

5/1 VA ARM IRRRL			5/1 VA High Balance ARM IRRRL			VA IRRRLS Adjusters:			VA IRRRLS Adjusters:		
V51IR			V51HBIR			Loan Amount			720+		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	\$75K <=\$100K			700 - 719		
4.500	N/A	N/A	4.500	N/A	N/A	>\$100K <=\$125K			660 - 679		
4.375	N/A	N/A	4.375	N/A	N/A	3 - 4 Units			640 - 659		
4.250	N/A	N/A	4.250	N/A	N/A	Manufactured			620 - 639		
4.125	N/A	N/A	4.125	N/A	N/A	Investment Property					
4.000	N/A	N/A	4.000	N/A	N/A		0.250				
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			Max Final Price			(5.000)		
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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
7.625	(1.694)	(1.569)			6.000	4.080	4.205
7.500	(1.684)	(1.559)			5.875	4.180	4.305
7.375	(1.653)	(1.528)			5.750	4.330	4.455
7.250	(1.591)	(1.466)			5.625	4.550	4.675
7.125	(1.528)	(1.403)			5.500	4.780	4.905
7.000	(1.372)	(1.247)			5.375	5.030	5.155
6.875	(1.184)	(1.059)			5.250	5.290	5.415
6.750	(0.997)	(0.872)					
6.625	(0.768)	(0.643)					
6.500	(0.498)	(0.373)					

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