

NMLS # 320004
HUD Lender ID# 25799-00006
VA Lender ID # 902947-0000

ANNOUNCEMENTS



Lock Desk Info & Hours

Email: bplocks@bluepointmtg.com
Phone: (949) 771 - 0000
Pacific Time
Lock Hours: Conv* /FHA* /VA* (excluding ARM) 7:30 AM - 4:30 PM
All *ARM Programs 8:30 AM - 3:00 PM

30 DAY LOCK TERM REQUIRES A MINIMUM STATUS OF APPROVED



Extensions & Relocks

Extensions Not Permitted On Expired Locks
Extensions Must Be Requested 1 Day Prior to Expiration

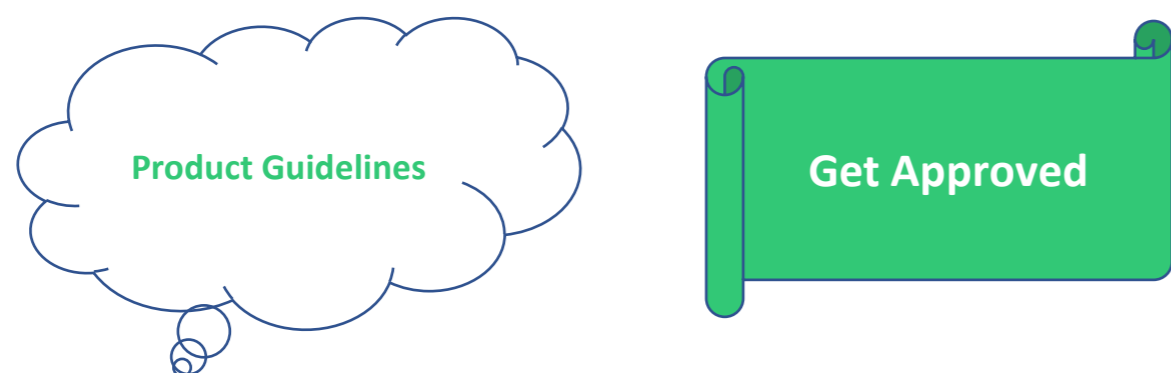
5-day extension (minimum)	0.125
7-day extension	0.150
10-day extension	0.250
15-day extension	0.300

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.

Conventional / Government Turn Times

SET-UP	120 Hours
UNDERWRITING	24-48 Hours
FUNDING	24 Hours

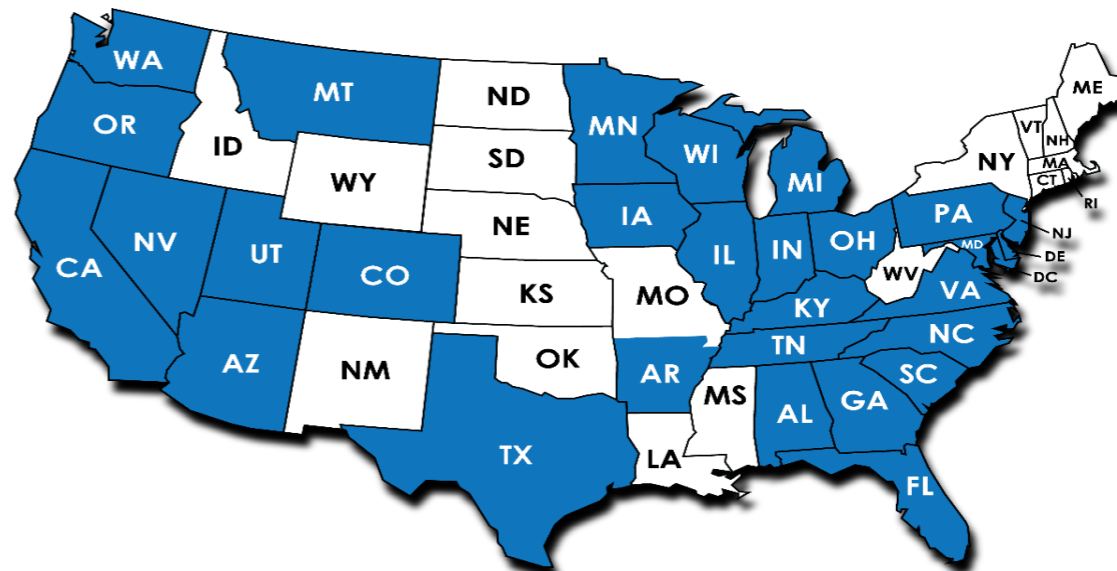
Resources



Market Index

ONE YEAR LIBOR INDEX	0.998
ONE YEAR CMT INDEX	0.170

Approved States



Market Movement

		Yesterday	Today	Change	
Government					
30 YRS	3.50%	(0.822)	(0.880)	↑	(0.058)
Conventional					
30 YRS	4.00%	(2.406)	(2.761)	↑	(0.355)

Lender Fees

California Lender Fee	\$1,195
Non California Lender Fee	\$795
Streamlines & IRRRLS	\$495



Max Net Prices

Government MAX prices	(5.000)
Conventional MAX prices	(4.500)

MAX NET PRICE PRIOR TO BROKER COMP

FAST Approvals!
Direct Communication with Your Underwriter
FHA & VA min FICO 550
Manual U/W on Government Loans | No Pricing Hit!
Non-QM min FICO 500 | Bank Statements
FAST in-house broker approval

Products subject to change without notice | Contact your AE for details.

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
3.750	(0.940)	(0.565)	3.750	2.407	2.782	3.750	2.660	3.035	3.750	5.091	5.466
3.625	(0.515)	(0.140)	3.625	2.608	2.983	3.625	2.670	3.045	3.625	5.042	5.417
3.500	(0.880)	(0.505)	3.500	2.750	3.125	3.500	2.680	3.055	3.500	5.184	5.559
3.375	(0.745)	(0.370)	3.375	2.918	3.293	3.375	2.690	3.065	3.375	5.352	5.727
3.250	(0.615)	(0.240)	3.250	3.115	3.490	3.250	2.700	3.075	3.250	5.549	5.924
3.125	1.004	1.379	3.125	3.520	3.895	3.125	4.029	4.404	3.125	5.954	6.329
3.000	1.054	1.429	3.000	3.730	4.105	3.000	4.079	4.454	3.000	6.164	6.539
2.875	2.990	3.365	2.875	3.961	4.336	2.875	4.129	4.504	2.875	6.395	6.770
2.750	3.206	3.581	2.750	4.204	4.579				2.750	6.638	7.013
			2.625	4.621	4.996				2.625	7.055	7.430
			2.500	4.868	5.243						
			2.375	5.121	5.496						
			2.250	5.379	5.754						

5/1 FHA Standard			5/1 FHA High Balance ARM			All FHA Programs:			FHA FICO Adjusters:		
F51			F51HB								
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY						
4.500	22.467	22.842	4.500	24.419	24.794	Loan Amount			720 + *REVISED* (0.375)		
4.375	22.850	23.225	4.375	24.710	25.085	\$75K <= \$100K 1.000			700 - 719 *REVISED* (0.250)		
4.250	23.224	23.599	4.250	24.990	25.365	>\$100K <= \$125K 0.375			680 - 699 *REVISED* 0.000		
4.125	22.510	22.885	4.125	24.572	24.947	3 - 4 Units 0.500			660 - 679 *REVISED* 0.750		
4.000	22.884	23.259	4.000	24.852	25.227	Manufactured 1.500			640 - 659 *REVISED* 0.750		
3.875	23.252	23.627	3.875	25.124	25.499	DTI > 50.00% *REVISED* 0.750			620 - 639 0.750		
3.750	23.615	23.990	3.750	25.389	25.764	60 Day Lock 0.250			600 - 619 1.250		
3.625	23.188	23.563	3.625	25.265	25.640	FHA 203H 0.500			580 - 599 2.000		
3.500	23.537	23.912	3.500	25.514	25.889				550 - 579 3.000		
3.375	23.892	24.267	3.375	25.767	26.142				No FICO 2.000		
3.250	24.256	24.631	3.250	26.027	26.402						
3.125	24.651	25.026	3.125	26.730	27.105						
3.000	25.010	25.385	3.000	26.983	27.358						
2.875	25.382	25.757	2.875	27.247	27.622						
2.750	25.772	26.147	2.750	27.528	27.903						
5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price (5.000)					

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
3.750	(0.565)	(0.190)	3.750	3.157	3.532	3.750	3.035	3.410	3.750	5.841	6.216
3.625	(0.140)	0.235	3.625	3.358	3.733	3.625	3.045	3.420	3.625	5.792	6.167
3.500	(0.505)	(0.130)	3.500	3.500	3.875	3.500	3.055	3.430	3.500	5.934	6.309
3.375	(0.370)	0.005	3.375	3.668	4.043	3.375	3.065	3.440	3.375	6.102	6.477
3.250	(0.240)	0.135	3.250	3.865	4.240	3.250	3.075	3.450	3.250	6.299	6.674
3.125	1.379	1.754	3.125	4.270	4.645	3.125	4.404	4.779	3.125	6.704	7.079
3.000	1.429	1.804	3.000	4.480	4.855	3.000	4.454	4.829	3.000	6.914	7.289
2.875	3.365	3.740	2.875	4.711	5.086	2.875	4.504	4.879	2.875	7.145	7.520
2.750	3.581	3.956	2.750	4.954	5.329				2.750	7.388	7.763
			2.625	5.371	5.746				2.625	7.805	8.180
			2.500	5.618	5.993						
			2.375	5.871	6.246						
			2.250	6.129	6.504						

5/1 FHA ARM Streamline			5/1 FHA High Balance ARM Streamline			FHA Streamline Adjusters:			FHA Streamline Adjusters:		
F51SL			F51HBSL								
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY						
4.500	23.217	23.592	4.500	25.169	25.544	Loan Amount			720 + *REVISED* (0.375)		
4.375	23.600	23.975	4.375	25.460	25.835	\$75K <= \$100K 1.000			700 - 719 *REVISED* (0.250)		
4.250	23.974	24.349	4.250	25.740	26.115	>\$100K <= \$125K 0.375			680 - 699 *REVISED* 0.000		
4.125	23.260	23.635	4.125	25.322	25.697	3 - 4 Units 0.500			660 - 679 *REVISED* 0.750		
4.000	23.634	24.009	4.000	25.602	25.977	Manufactured 1.500			640 - 659 *REVISED* 0.750		
3.875	24.002	24.377	3.875	25.874	26.249	Investment Property 0.250			620 - 639 0.750		
3.750	24.365	24.740	3.750	26.139	26.514	60 Day Lock 0.250			600 - 619 1.250		
3.625	23.938	24.313	3.625	26.015	26.390				580 - 599 2.000		
3.500	24.287	24.662	3.500	26.264	26.639				550 - 579 3.000		
3.375	24.642	25.017	3.375	26.517	26.892				No FICO 2.000		
3.250	25.006	25.381	3.250	26.777	27.152						
3.125	25.401	25.776	3.125	27.480	27.855						
3.000	25.760	26.135	3.000	27.733	28.108						
2.875	26.132	26.507	2.875	27.997	28.372						
2.750	26.522	26.897	2.750	28.278	28.653						
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 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
3.750	(0.655)	(0.280)	3.750	2.447	2.822	3.750	3.160	3.535	3.750	5.082	5.457
3.625	(0.645)	(0.270)	3.625	3.068	3.443	3.625	3.170	3.545	3.625	5.453	5.828
3.500	(0.635)	(0.260)	3.500	3.062	3.437	3.500	3.180	3.555	3.500	5.447	5.822
3.375	(0.625)	(0.250)	3.375	3.078	3.453	3.375	3.190	3.565	3.375	5.463	5.838
3.250	(0.615)	(0.240)	3.250	3.122	3.497	3.250	3.200	3.575	3.250	5.507	5.882
3.125	1.054	1.429	3.125	3.950	4.325	3.125	4.529	4.904	3.125	6.335	6.710
3.000	3.563	3.938	3.000	4.010	4.385	3.000	4.579	4.954	3.000	6.395	6.770
2.875	3.662	4.037	2.875	4.092	4.467	2.875	4.629	5.004	2.875	6.477	6.852
2.750	3.682	4.057	2.750	4.188	4.563	2.750	4.679	5.054	2.750	6.573	6.948
			2.625	5.032	5.407				2.625	7.417	7.792
			2.500	5.132	5.507				2.500	7.517	7.892
			2.375	5.238	5.613				2.375	7.623	7.998
			2.250	5.350	5.725				2.250	7.735	8.110

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						
4.500	22.655	23.030	4.500	24.393	24.768	Loan Amount			720 +		(0.375)
4.375	22.997	23.372	4.375	24.735	25.110	\$75K <=\$100K	1.000		700 - 719		(0.250)
4.250	23.332	23.707	4.250	25.070	25.445	>\$100K <=\$125K	0.375		680 - 699		0.000
4.125	22.734	23.109	4.125	24.472	24.847	3 - 4 Units	0.500		660 - 679	*REVISED*	0.750
4.000	23.069	23.444	4.000	24.807	25.182	Manufactured	1.500		640 - 659	*REVISED*	0.750
3.875	23.399	23.774	3.875	25.137	25.512	DTI > 50.00% *REVISED*	0.750		620 - 639		1.000
3.750	23.734	24.109	3.750	25.472	25.847	60 Day Lock	0.250		600 - 619		1.750
3.625	23.419	23.794	3.625	25.157	25.532				580 - 599		2.500
3.500	23.733	24.108	3.500	25.471	25.846				550 - 579		4.000
3.375	24.052	24.427	3.375	25.790	26.165				No FICO		2.000
3.250	24.377	24.752	3.250	26.115	26.490						
3.125	24.897	25.272	3.125	26.635	27.010						
3.000	25.218	25.593	3.000	26.956	27.331						
2.875	25.554	25.929	2.875	27.292	27.667						
2.750	25.901	26.276	2.750	27.639	28.014						

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

Max Final Price (5.000)

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
3.750	(0.030)	0.345	3.750	3.072	3.447	3.750	3.785	4.160	3.750	5.707	6.082
3.625	(0.020)	0.355	3.625	3.693	4.068	3.625	3.795	4.170	3.625	6.078	6.453
3.500	(0.010)	0.365	3.500	3.687	4.062	3.500	3.805	4.180	3.500	6.072	6.447
3.375	0.000	0.375	3.375	3.703	4.078	3.375	3.815	4.190	3.375	6.088	6.463
3.250	0.010	0.385	3.250	3.747	4.122	3.250	3.825	4.200	3.250	6.132	6.507
3.125	1.679	2.054	3.125	4.575	4.950	3.125	5.154	5.529	3.125	6.960	7.335
3.000	4.188	4.563	3.000	4.635	5.010	3.000	5.204	5.579	3.000	7.020	7.395
2.875	4.287	4.662	2.875	4.717	5.092	2.875	5.254	5.629	2.875	7.102	7.477
2.750	4.307	4.682	2.750	4.813	5.188	2.750	5.304	5.679	2.750	7.198	7.573
			2.625	5.657	6.032				2.625	8.042	8.417
			2.500	5.757	6.132				2.500	8.142	8.517
			2.375	5.863	6.238				2.375	8.248	8.623
			2.250	5.975	6.350				2.250	8.360	8.735

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						
4.500	23.280	23.655	4.500	25.018	25.393	Loan Amount			720+		(0.375)
4.375	23.622	23.997	4.375	25.360	25.735	\$75K <=\$100K	1.000		700 - 719		(0.250)
4.250	23.957	24.332	4.250	25.695	26.070	>\$100K <=\$125K	0.375		660 - 679	*REVISED*	0.750
4.125	23.359	23.734	4.125	25.097	25.472	3 - 4 Units	0.500		640 - 659	*REVISED*	0.750
4.000	23.694	24.069	4.000	25.432	25.807	Manufactured	1.500		620 - 639		1.000
3.875	24.024	24.399	3.875	25.762	26.137	Investment Property	0.250		600 - 619		1.750
3.750	24.359	24.734	3.750	26.097	26.472	60 Day Lock	0.250		580 - 599		2.500
3.625	24.044	24.419	3.625	25.782	26.157	No FICO	2.000		550 - 579		4.000
3.500	24.358	24.733	3.500	26.096	26.471				VA IRRRLS High balance:		
3.375	24.677	25.052	3.375	26.415	26.790				720+		(0.375)
3.250	25.002	25.377	3.250	26.740	27.115				700 - 719		(0.250)
3.125	25.522	25.897	3.125	27.260	27.635				660 - 679	*REVISED*	0.750
3.000	25.843	26.218	3.000	27.581	27.956				640 - 659	*REVISED*	0.750
2.875	26.179	26.554	2.875	27.917	28.292				620 - 639		1.000
2.750	26.526	26.901	2.750	28.264	28.639				600 - 619		2.250
									580 - 599		4.000

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

Max Final Price (5.000)

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CONVENTIONAL FIXED PROGRAMS

Conforming 30/25 Year Fixed			Conforming 20 Year Fixed			Conforming 15Year 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
5.250	(4.702)	(4.327)	4.625	(4.420)	(4.045)	4.375	(3.972)	(3.597)	4.250	(3.652)	(3.277)
5.125	(4.769)	(4.394)	4.500	(4.243)	(3.868)	4.250	(3.810)	(3.435)	4.125	(4.000)	(3.625)
5.000	(4.413)	(4.038)	4.375	(4.087)	(3.712)	4.125	(4.012)	(3.637)	4.000	(3.778)	(3.403)
4.875	(4.109)	(3.734)	4.250	(3.913)	(3.538)	4.000	(3.790)	(3.415)	3.875	(3.505)	(3.130)
4.750	(3.813)	(3.438)	4.125	(3.818)	(3.443)	3.875	(3.517)	(3.142)	3.750	(3.264)	(2.889)
4.625	(3.607)	(3.232)	4.000	(3.714)	(3.339)	3.750	(3.257)	(2.882)	3.625	(3.235)	(2.860)
4.500	(3.405)	(3.030)	3.875	(3.475)	(3.100)	3.625	(3.035)	(2.660)	3.500	(3.005)	(2.630)
4.375	(3.147)	(2.772)	3.750	(3.173)	(2.798)	3.500	(2.977)	(2.602)	3.375	(2.813)	(2.438)
4.250	(2.868)	(2.493)	3.625	(2.972)	(2.597)	3.375	(2.735)	(2.360)	3.250	(2.539)	(2.164)
4.125	(2.760)	(2.385)	3.500	(2.659)	(2.284)	3.250	(2.487)	(2.112)	3.125	(2.245)	(1.870)
4.000	(2.761)	(2.386)	3.375	(2.390)	(2.015)	3.125	(2.152)	(1.777)	3.000	(1.876)	(1.501)
3.875	(2.445)	(2.070)	3.250	(2.008)	(1.633)	3.000	(1.807)	(1.432)	2.875	(1.527)	(1.152)
3.750	(2.134)	(1.759)	3.125	(1.512)	(1.137)	2.875	(1.491)	(1.116)	2.750	(1.263)	(0.888)
3.625	(1.860)	(1.485)	3.000	(0.771)	(0.396)	2.750	(1.226)	(0.851)	2.625	(0.909)	(0.534)
3.500	(1.617)	(1.242)				2.625	(0.850)	(0.475)			
3.375	(1.266)	(0.891)				2.500	(0.477)	(0.102)			
3.250	(0.858)	(0.483)				2.375	0.246	0.621			

High Balance 30 Year Fixed			High Balance 15 Year Fixed								
FN30HB			FN15HB								
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	Intentionally Left Blank			Intentionally Left Blank		
5.250	(0.542)	(0.167)	4.500	0.835	1.210						
5.125	(0.699)	(0.324)	4.375	0.988	1.363						
5.000	(0.508)	(0.133)	4.250	1.101	1.476						
4.875	(0.295)	0.080	4.125	(0.001)	0.374						
4.750	(0.003)	0.372	4.000	0.153	0.528						
4.625	(0.033)	0.342	3.875	0.343	0.718						
4.500	0.116	0.491	3.750	(0.450)	(0.075)						
4.375	0.357	0.732	3.625	(0.393)	(0.018)						
4.250	0.655	1.030	3.500	(0.370)	0.005						
4.125	0.341	0.716	3.375	(0.157)	0.218						
4.000	0.553	0.928	3.250	0.051	0.426						
3.875	0.800	1.175	3.125	0.069	0.444						
3.750	1.336	1.711	3.000	0.380	0.755						
3.625	1.196	1.571	2.875	0.593	0.968						
3.500	1.595	1.970	2.750	0.818	1.193						
3.375	1.913	2.288	2.625	1.141	1.516						
3.250	2.304	2.679									

CONVENTIONAL ARM PROGRAMS

7/1 LIBOR ARM			5/1 LIBOR ARM			7/1 LIBOR HIGH-BAL ARM			5/1 LIBOR HIGH-BAL ARM		
FN71L			FN51L			FN71LHB			FN51LHB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
4.750	26.352	26.727	4.625	26.849	27.224	4.750	26.580	26.955	4.625	27.657	28.032
4.625	25.913	26.288	4.500	26.902	27.277	4.625	26.141	26.516	4.500	27.713	28.088
4.500	25.903	26.278	4.375	26.956	27.331	4.500	26.131	26.506	4.375	27.770	28.145
4.375	25.896	26.271	4.250	27.132	27.507	4.375	26.124	26.499	4.250	27.948	28.323
4.250	26.157	26.532	4.125	27.302	27.677	4.250	26.385	26.760	4.125	28.111	28.486
4.125	26.610	26.985	4.000	27.401	27.776	4.125	26.838	27.213	4.000	28.212	28.587
4.000	26.769	27.144	3.875	27.500	27.875	4.000	26.997	27.372	3.875	28.312	28.687
3.875	26.927	27.302	3.750	27.597	27.972	3.875	27.155	27.530	3.750	28.411	28.786
3.750	27.235	27.610	3.625	27.708	28.083	3.750	27.463	27.838	3.625	28.523	28.898
3.625	27.427	27.802	3.500	27.917	28.292	3.625	27.655	28.030	3.500	28.717	29.092
3.500	27.550	27.925	3.375	28.114	28.489	3.500	27.778	28.153	3.375	28.911	29.286
3.375	27.794	28.169	3.250	28.319	28.694	3.375	28.022	28.397	3.250	29.118	29.493
3.250	28.038	28.413	3.125	28.506	28.881	3.250	28.266	28.641	3.125	29.331	29.706
3.125	28.331	28.706	3.000	28.586	28.961	3.125	28.559	28.934	3.000	29.413	29.788
3.000	28.521	28.896	2.875	28.661	29.036	3.000	28.749	29.124	2.875	29.490	29.865
2.875	28.699	29.074	2.750	28.982	29.357	2.875	28.927	29.302	2.750	29.811	30.186

7/1- Caps: 5/2/5 Margin: 2.25

5/1- Caps: 2/2/5 Margin: 2.25

7/1- Caps: 5/2/5 Margin: 2.25

5/1- Caps: 2/2/5 Margin: 2.25

SEE PAGE 5 FOR CONVENTIONAL FIXED AND ARMS PRICE ADJUSTMENTS

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
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 \$50,000 - \$75,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
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/Refi High Bal Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Purch/Refi High Bal ARM	0.750	0.750	0.750	1.500	1.500	1.500	1.500	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

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	1.000	1.000	1.000	1.000	N/A
C/O HB ARM	1.750	1.750	1.750	2.500	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 LPML please refer to the pricing engine

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

FREDDIE MAC PROGRAMS

FHLMC 30 Yr Fixed			FHLMC 15 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
5.000	(3.873)	(3.498)	4.500	(2.910)	(2.535)	5.000	(0.024)	0.351	4.500	1.790	2.165
4.875	(3.680)	(3.305)	4.375	(2.692)	(2.317)	4.875	0.181	0.556	4.375	1.943	2.318
4.750	(3.382)	(3.007)	4.250	(2.530)	(2.155)	4.750	0.491	0.866	4.250	2.056	2.431
4.625	(3.086)	(2.711)	4.125	(2.732)	(2.357)	4.625	0.507	0.882	4.125	0.954	1.329
4.500	(2.878)	(2.503)	4.000	(2.510)	(2.135)	4.500	0.614	0.989	4.000	1.108	1.483
4.375	(2.661)	(2.286)	3.875	(2.237)	(1.862)	4.375	0.844	1.220	3.875	1.298	1.673
4.250	(2.413)	(2.038)	3.750	(1.977)	(1.602)	4.250	1.082	1.457	3.750	0.505	0.880
4.125	(2.256)	(1.881)	3.625	(1.755)	(1.380)	4.125	0.687	1.062	3.625	0.562	0.937
4.000	(2.259)	(1.884)	3.500	(1.697)	(1.322)	4.000	0.721	1.096	3.500	0.585	0.960
3.875	(1.965)	(1.590)	3.375	(1.455)	(1.080)	3.875	1.005	1.380	3.375	0.103	0.478
3.750	(1.637)	(1.262)	3.250	(1.207)	(0.832)	3.750	1.345	1.720	3.250	0.327	0.702
3.625	(1.503)	(1.128)	3.125	(0.872)	(0.497)	3.625	1.763	2.138	3.125	0.702	1.077
3.500	(1.220)	(0.845)	3.000	(0.527)	(0.152)	3.500	1.967	2.342	3.000	1.022	1.397
3.375	(0.866)	(0.491)	2.875	(0.211)	0.164	3.375	2.302	2.677	2.875	1.274	1.649
3.250	(0.492)	(0.117)	2.750	0.054	0.429	3.250	2.683	3.058	2.750	1.541	1.916
3.125	0.239	0.614									

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
4.875	(3.150)	(2.775)	4.875	(3.150)	(2.775)	4.500	(2.395)	(2.020)	4.500	(2.395)	(2.020)
4.750	(2.777)	(2.402)	4.750	(2.777)	(2.402)	4.375	(2.238)	(1.863)	4.375	(2.238)	(1.863)
4.625	(2.517)	(2.142)	4.625	(2.517)	(2.142)	4.250	(1.934)	(1.559)	4.250	(1.934)	(1.559)
4.500	(2.428)	(2.053)	4.500	(2.428)	(2.053)	4.125	(1.586)	(1.211)	4.125	(1.586)	(1.211)
4.375	(2.134)	(1.759)	4.375	(2.134)	(1.759)	4.000	(1.968)	(1.593)	4.000	(1.968)	(1.593)
4.250	(1.845)	(1.470)	4.250	(1.845)	(1.470)	3.875	(1.614)	(1.239)	3.875	(1.614)	(1.239)
4.125	(1.578)	(1.203)	4.125	(1.578)	(1.203)	3.750	(1.458)	(1.083)	3.750	(1.458)	(1.083)
4.000	(1.624)	(1.249)	4.000	(1.624)	(1.249)	3.625	(1.075)	(0.700)	3.625	(1.075)	(0.700)
3.875	(1.260)	(0.885)	3.875	(1.260)	(0.885)	3.500	(1.189)	(0.814)	3.500	(1.189)	(0.814)
3.750	(0.889)	(0.514)	3.750	(0.889)	(0.514)	3.375	(0.897)	(0.522)	3.375	(0.897)	(0.522)
3.625	(0.793)	(0.418)	3.625	(0.793)	(0.418)	3.250	(0.673)	(0.298)	3.250	(0.673)	(0.298)
3.500	(0.520)	(0.145)	3.500	(0.520)	(0.145)						

FREDDIE MAC PRICE ADJUSTMENTS

FICO / LTV GRID: Terms > 15 years									MAX PRICE
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	(4.500)
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	
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	
Minimum Loan Amount	\$75,000

Additional Adjusters	
Attached Condo > 75 LTV & Term > 15 yrs	0.750
Inv. Property LTV <= 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 > 85	0.250
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	0.250

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	1.000	1.000	1.000	1.000	N/A

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

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

Caps do not apply to Loan Amount or Escrow Waiver Adjustments .