

Jumbo Products

Administrative Fees

CA

\$1,295

All other States

\$895

JUMBO 1 (Pricing Special) - Broker Only

ONLY AVAILABLE in San Francisco, San Mateo, Contra Costa, Alameda, Sacramento, and Santa Clara Counties!

JUMBO 1 - 5/1 ARM SPECIAL

Minimal Adjustments! Guideline Restrictions Apply!
(posted on Loan Search)

JUMBO 1 - 7/1 ARM SPECIAL

Rate	15 day	30 day	45 day					Rate	15 day	30 day	45 day
3.750	0.223	0.223	0.363	USE LOAN SEARCH FOR EXACT PRICING!! Limited Time ONLY! May Vary by County.				4.000	2.473	2.473	2.613
3.875	(0.196)	(0.196)	(0.056)					4.125	2.194	2.194	2.334
4.000	(0.606)	(0.606)	(0.466)					4.250	1.914	1.914	2.054
4.125	(1.024)	(1.024)	(0.884)	Price Adj	<65	65.01-70	75.01-80	4.375	1.636	1.636	1.776
4.250	(1.429)	(1.429)	(1.289)	720+	(0.125)	0.000	0.125	4.500	1.361	1.361	1.501
4.375	(1.640)	(1.640)	(1.564)	>\$1mm	(0.125)			4.625	1.150	1.150	1.226
4.500	(1.640)	(1.640)	(1.564)	Cash Out	0.250			4.750	1.150	1.150	1.226
4.625	(1.640)	(1.640)	(1.564)	MAX PRICE -1.750				4.875	1.150	1.150	1.226
2.50 Margin		2/2/5 Caps						2.50 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin						1Yr Libor Index		Floor = Margin	

JUMBO 1 - Broker Only

30 Year Fixed 26730

Rate	30 day	45 day	60 day
3.875	2.895	2.948	3.130
4.000	2.213	2.268	2.456
4.125	1.365	1.421	1.614
4.250	0.657	0.716	0.913
4.375	0.014	0.075	0.278
4.500	(0.521)	(0.459)	(0.251)
4.625	(0.932)	(0.868)	(0.655)
4.750	(1.498)	(1.432)	(1.213)
4.875	(1.968)	(1.901)	(1.677)
5.000	(2.303)	(2.233)	(2.004)
5.125	(2.573)	(2.502)	(2.268)
5.250	(2.781)	(2.708)	(2.469)

15 Year Fixed 26715

Rate	30 day	45 day	60 day
3.500	2.829	2.877	3.043
3.625	2.336	2.385	2.557
3.750	1.884	1.935	2.112
3.875	1.264	1.317	1.499
4.000	0.897	0.951	1.139
4.125	0.622	0.679	0.872
4.250	0.320	0.378	0.576
4.375	0.046	0.106	0.309
4.500	(0.223)	(0.161)	0.047
4.625	(0.468)	(0.404)	(0.190)
4.750	(0.737)	(0.672)	(0.453)
4.875			

5/1 ARM 26705/1

Rate	30 day	45 day	60 day
3.125	99.000	99.000	99.000
3.250	2.356	2.400	2.556
3.375	1.955	2.001	2.162
3.500	1.579	1.626	1.793
3.625	1.226	1.275	1.447
3.750	0.896	0.947	1.124
3.875	0.587	0.640	0.822
4.000	0.296	0.351	0.539
4.125	0.009	0.066	0.258
4.250	(0.258)	(0.200)	(0.002)
4.375	(0.628)	(0.567)	(0.364)
4.500	(0.901)	(0.839)	(0.631)
2.25 Margin		2/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qual Rate = > of fully indexed rate or Note +2			

7/1 ARM 26707/1

Rate	30 day	45 day	60 day
3.125	99.000	99.000	99.000
3.250	2.954	2.997	3.154
3.375	2.437	2.482	2.644
3.500	1.947	1.994	2.161
3.625	1.497	1.546	1.718
3.750	1.083	1.134	1.311
3.875	0.702	0.755	0.937
4.000	0.353	0.408	0.596
4.125	(0.019)	0.037	0.230
4.250	(0.374)	(0.316)	(0.118)
4.375	(0.685)	(0.625)	(0.422)
4.500	(0.997)	(0.935)	(0.727)
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

10/1 ARM 26710/1

Rate	30 day	45 day	60 day
3.375	99.000	99.000	99.000
3.500	3.079	3.127	3.293
3.625	2.496	2.545	2.717
3.750	1.971	2.023	2.200
3.875	1.499	1.552	1.734
4.000	1.066	1.120	1.308
4.125	0.665	0.722	0.915
4.250	0.306	0.364	0.562
4.375	(0.018)	0.042	0.245
4.500	(0.310)	(0.248)	(0.040)
4.625	(0.567)	(0.503)	(0.290)
4.750	(0.879)	(0.813)	(0.594)
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

MAX PRICE -1.750

JUMBO 1 - Broker Only - Loan Level Adjustments

	LTV/CLTV Bucket					
	<=55%	55.01-60.00%	60.01-65%	65.01%-70.00%	70.01-75.00%	75.01-80.00%
FICO						
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)
760-779	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.000
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.750
Other						
Purchase	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000
Cashout Refinance	0.000	0.000	0.250	N/A	N/A	N/A

Rate Sheet Does Not Include Broker Compensation

Rates are subject to change without notice

The information provided is intended for the use of Real Estate Professionals and Western Bancorp Employees ONLY. Distribution to the general public is prohibited. APR's are not disclosed on this Rate Sheet.



Jumbo Products

Administrative Fees	CA	\$1,295	All Other States	\$895	Correspondent Fees	\$695
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JUMBO 2 - Corr & Broker

30 Year Fixed 20230				15 Year Fixed 20215			
Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day
3.875	2.595	2.648	2.830	3.500	2.529	2.577	2.743
4.000	1.913	1.968	2.156	3.625	2.036	2.085	2.257
4.125	1.065	1.121	1.314	3.750	1.584	1.635	1.812
4.250	0.357	0.416	0.613	3.875	0.964	1.017	1.199
4.375	(0.286)	(0.225)	(0.022)	4.000	0.597	0.651	0.839
4.500	(0.821)	(0.759)	(0.551)	4.125	0.322	0.379	0.572
4.625	(1.232)	(1.168)	(0.955)	4.250	0.020	0.078	0.276
4.750	(1.798)	(1.732)	(1.513)	4.375	(0.254)	(0.194)	0.009
4.875	(2.268)	(2.201)	(1.977)	4.500	(0.523)	(0.461)	(0.253)
5.000	(2.603)	(2.533)	(2.304)	4.625	(0.768)	(0.704)	(0.490)
5.125	(2.873)	(2.802)	(2.568)	4.750	(1.037)	(0.972)	(0.753)
5.250	(3.081)	(3.008)	(2.769)	4.875			

5/1 ARM 20205/1			
Rate	30 day	45 day	60 day
3.250	2.006	2.050	2.206
3.375	1.605	1.651	1.812
3.500	1.229	1.276	1.443
3.625	0.876	0.925	1.097
3.750	0.546	0.597	0.774
3.875	0.237	0.290	0.472
4.000	(0.054)	0.001	0.189
4.125	(0.341)	(0.284)	(0.092)
4.250	(0.608)	(0.550)	(0.352)
4.375	(0.978)	(0.917)	(0.714)
4.500	(1.251)	(1.189)	(0.981)
4.625			
2.25 Margin		2/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qual Rate = > of fully indexed rate or Note +2			

7/1 ARM 20207/1			
Rate	30 day	45 day	60 day
3.250	2.654	2.697	2.854
3.375	2.137	2.182	2.344
3.500	1.647	1.694	1.861
3.625	1.197	1.246	1.418
3.750	0.783	0.834	1.011
3.875	0.402	0.455	0.637
4.000	0.053	0.108	0.296
4.125	(0.319)	(0.263)	(0.070)
4.250	(0.674)	(0.616)	(0.418)
4.375	(0.985)	(0.925)	(0.722)
4.500	(1.297)	(1.235)	(1.027)
4.625			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

10/1 ARM 20210/1			
Rate	30 day	45 day	60 day
3.500	2.779	2.827	2.993
3.625	2.196	2.245	2.417
3.750	1.671	1.723	1.900
3.875	1.199	1.252	1.434
4.000	0.766	0.820	1.008
4.125	0.365	0.422	0.615
4.250	0.006	0.064	0.262
4.375	(0.318)	(0.258)	(0.055)
4.500	(0.610)	(0.548)	(0.340)
4.625	(0.867)	(0.803)	(0.590)
4.750	(1.179)	(1.113)	(0.894)
4.875			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

MAX PRICE -1.750

JUMBO 2 - Corr & Broker - Loan Level Adjustments

	LTV/CLTV Bucket							
	<=55%	55.01-60.00%	60.01-65%	65.01%-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO								
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.250	0.500
760-779	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000	0.375	0.625
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.000	0.750	0.750
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.750	1.000	1.250
700-719	(0.375)	(0.250)	(0.125)	0.000	0.500	1.000	1.500	1.750
Other								
Purchase	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	N/A	N/A	N/A
Cashout Refinance	0.000	0.000	0.250	0.750	2.000	N/A	N/A	N/A
No MI (30yr Fixed Only)	N/A	N/A	N/A	N/A	N/A	N/A	0.500	1.000

Rate Sheet Does Not Include Broker Compensation

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JUMBO 3 - Broker Only

5/1 ARM 20005/1			
Rate	30 day	45 day	60 day
2.375	14.279	14.484	14.784
2.500	13.737	13.948	14.248
2.625	13.196	13.411	13.711
2.750	12.654	12.875	13.175
2.875	12.112	12.338	12.638
3.000	11.571	11.802	12.102
3.125	11.029	11.265	11.565
3.250	10.487	10.729	11.029
3.375	9.946	10.193	10.493
3.500	9.404	9.656	9.956
3.625	8.862	9.120	9.420
3.750	8.321	8.583	8.883
3.875			
Maximum Rebate			-1.475
2.25 Margin		2/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate + Initial Cap			

7/1 ARM 20007/1			
Rate	30 day	45 day	60 day
2.500	15.442	15.653	15.953
2.625	14.822	15.039	15.339
2.750	14.202	14.424	14.724
2.875	13.582	13.809	14.109
3.000	12.963	13.195	13.495
3.125	12.343	12.580	12.880
3.250	11.723	11.966	12.266
3.375	11.103	11.351	11.651
3.500	10.483	10.737	11.037
3.625	9.864	10.122	10.422
3.750	9.244	9.507	9.807
3.875	8.624	8.893	9.193
4.000			
Maximum Rebate			-1.475
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

10/1 ARM 20010/1			
Rate	30 day	45 day	60 day
2.500	16.771	16.984	17.284
2.625	16.105	16.322	16.622
2.750	15.438	15.661	15.961
2.875	14.771	14.999	15.299
3.000	14.105	14.338	14.638
3.125	13.438	13.677	13.977
3.250	12.771	13.015	13.315
3.375	12.105	12.354	12.654
3.500	11.438	11.692	11.992
3.625	10.771	11.031	11.331
3.750	10.105	10.369	10.669
3.875	9.438	9.708	10.008
4.000	8.771	9.046	9.346
Maximum Rebate			-1.475
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

30 Year Fixed 20030			
Rate	30 day	45 day	60 day
3.500	11.689	11.951	12.251
3.625	10.960	11.227	11.527
3.750	10.231	10.504	10.804
3.875	9.502	9.780	10.080
4.000	8.875	9.158	9.458
4.125	8.193	8.482	8.782
4.250	7.532	7.826	8.126
4.375	6.903	7.202	7.502
4.500	6.376	6.680	6.980
4.625	5.935	6.244	6.544
4.750	5.478	5.792	6.092
4.875			
Maximum Rebate			-2.000

ANY changes to a rate lock could result in worse case pricing.

**PRICING IS INDICATION ONLY AND RATES AND ADJUSTMENTS MAY VARY ONLINE

15 Year Fixed 20015			
Rate	30 day	45 day	60 day
2.875	14.533	14.762	15.062
3.000	13.866	14.100	14.400
3.125	13.199	13.439	13.739
3.250	12.533	12.777	13.077
3.375	11.866	12.116	12.416
3.500	11.199	11.454	11.754
3.625	10.533	10.793	11.093
3.750	9.866	10.132	10.432
3.875	9.199	9.470	9.770
4.000	8.533	8.809	9.109
4.125	7.866	8.147	8.447
4.250	7.199	7.486	7.786
Maximum Rebate			-2.000

JUMBO 3 Loan Level Adjustments

LTV/CLTV Bucket						
ADJUSTMENT	<=55%	55.01-60%	60.01-65%	65.01-70.00%	70.01-75.00%	75.01-80.00%
LTV/CLTV/FICO						
≥760	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.250
740-759	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625
720-739	(0.250)	(0.250)	0.125	0.375	0.625	1.000
Loan Amount						
≤ \$1mm	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.000
> \$1mm-\$1.5mm	(0.250)	(0.250)	0.000	0.125	0.250	0.375
> \$1.5mm - \$2mm	(0.125)	(0.125)	0.000	0.250	0.375	1.500
Other						
2 Unit	0.250	0.250	0.250	0.375	0.500	0.875
Second Home	0.125	0.125	0.250	0.375	0.750	N/A
Purchase	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Cash Out	0.875	0.875	1.125	1.125	1.125	1.375
DTI >40%	0.625	0.625	0.625	0.625	0.625	0.625

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Jumbo Products

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JUMBO 4 - Broker Only

5/1 ARM 26605/1				
Rate	30 day	45 day	60 day	
3.000	4.569	4.569	4.709	
3.125	4.290	4.290	4.430	
3.250	4.011	4.011	4.151	
3.375	3.731	3.731	3.871	
3.500	3.452	3.452	3.592	
3.625	3.172	3.172	3.312	
3.750	2.893	2.893	3.033	
3.875	2.613	2.613	2.753	
4.000	2.335	2.335	2.475	
4.125	2.061	2.061	2.201	
4.250	1.786	1.786	1.926	
4.375				
4.500				
Maximum Rebate			-1.750	
2.25 Margin		5/2/5 Caps		
1Yr Libor Index		Floor = Margin		
Qualifying Rate = Note Rate + Initial Cap				

7/1 ARM 26607/1				
Rate	30 day	45 day	60 day	
3.000	3.240	3.240	3.380	
3.125	2.920	2.920	3.060	
3.250	2.600	2.600	2.740	
3.375	2.280	2.280	2.420	
3.500	1.961	1.961	2.101	
3.625	1.641	1.641	1.781	
3.750	1.321	1.321	1.461	
3.875	1.001	1.001	1.141	
4.000	0.682	0.682	0.822	
4.125	0.370	0.370	0.510	
4.250	0.058	0.058	0.198	
4.375	(0.254)	(0.254)	(0.114)	
4.500				
Maximum Rebate			-1.750	
2.25 Margin		5/2/5 Caps		
1Yr Libor Index		Floor = Margin		
Qualifying Rate: > of fully indexed or note rate				

10/1 ARM 26610/1				
Rate	30 day	45 day	60 day	
3.375	3.097	3.097	3.237	
3.500	2.719	2.719	2.859	
3.625	2.340	2.340	2.480	
3.750	1.962	1.962	2.102	
3.875	1.583	1.583	1.723	
4.000	1.205	1.205	1.345	
4.125	0.826	0.826	0.966	
4.250	0.448	0.448	0.588	
4.375	0.069	0.069	0.209	
4.500	(0.271)	(0.271)	(0.131)	
4.625	(0.612)	(0.612)	(0.472)	
4.750	(0.951)	(0.951)	(0.811)	
4.875				
Maximum Rebate			-1.750	
2.25 Margin		5/2/5 Caps		
1Yr Libor Index		Floor = Margin		
Qualifying Rate: > of fully indexed or note rate				

30 Year Fixed 26630				
Rate	30 day	45 day	60 day	
3.875	3.378	3.378	3.513	
4.000	2.728	2.728	2.863	
4.125	2.093	2.093	2.228	
4.250	1.476	1.476	1.611	
4.375	0.878	0.878	1.013	
4.500	0.285	0.285	0.420	
4.625	(0.292)	(0.292)	(0.157)	
4.750	(0.856)	(0.856)	(0.721)	
4.875	(1.405)	(1.405)	(1.270)	
5.000	(1.935)	(1.935)	(1.800)	
5.125				
5.250				
Maximum Rebate			-2.000	

ANY changes to a rate lock could result in worse case pricing.

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15 Year Fixed 26615				
Rate	30 day	45 day	60 day	
3.500	1.666	1.666	1.801	
3.625	1.391	1.391	1.526	
3.750	1.119	1.119	1.254	
3.875	0.849	0.849	0.984	
4.000	0.582	0.582	0.717	
4.125	0.319	0.319	0.454	
4.250	0.064	0.064	0.199	
4.375	(0.182)	(0.182)	(0.047)	
4.500	(0.433)	(0.433)	(0.298)	
4.625	(0.681)	(0.681)	(0.546)	
4.750	(0.933)	(0.933)	(0.798)	
4.875	(1.172)	(1.172)	(1.037)	
Maximum Rebate			-2.000	

JUMBO 4 - Broker Only Loan Level Adjustments

LTV/CLTV Bucket						
ADJUSTMENT	<=55%	55.01-60%	60.01-65%	65.01-70.00%	70.01-75.00%	75.01-80.00%
FICO/ LTV - FIXED		FIXED				
>= 790	(1.000)	(1.000)	(1.000)	(0.750)	(0.500)	(0.125)
740-789	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.125
730-739	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	N/A
720-729	0.125	0.125	0.125	0.250	0.375	N/A
700-719	0.125	0.125	0.125	0.250	N/A	N/A
FICO/ LTV - ARMS		ARMS				
>= 790	(1.000)	(1.000)	(1.000)	(0.750)	(0.500)	(0.125)
740-789	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.125
730-739	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	N/A
720-729	0.125	0.125	0.125	0.250	0.375	N/A
700-719	0.125	0.125	0.125	0.250	N/A	N/A
LOAN AMOUNT						
\$417,001 to \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001 to \$1,500,000	0.000	0.000	0.000	0.000	0.250	0.375
\$1,500,001 to \$2,000,000	0.000	0.000	0.000	0.000	N/A	N/A
Other						
Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
2nd Home	0.125	0.125	0.250	0.250	0.250	N/A
Cashout Refinance	0.250	0.500	0.500	N/A	N/A	N/A
2 Units	0.000	0.000	0.000	0.000	0.000	0.000
Condo	0.000	0.000	0.000	0.000	0.625	0.625
ANY CLTV	0.000	0.000	0.000		0.125	0.250
DTI >40% FIXED	0.000	0.000	0.000	0.000	0.000	0.000
DTI >40% ARMS	0.000	0.000	0.000	0.000	0.000	0.000

Rate Sheet Does Not Include Broker Compensation

Rates are subject to change without notice

The information provided is intended for the use of Real Estate Professionals and Western Bancorp Employees ONLY. Distribution to the general public is prohibited. APR's are not disclosed on this Rate Sheet.



Programs, Rates, and Pricing also available at westernbancorp.com

Fixed - DU - Corr & Broker

Administrative Fees					CA	\$1,295	All Other States					\$895	Correspondent Fees					\$695
30 Year Conforming Fixed 10030					20 Year Conforming Fixed 10020					15 Year Conforming Fixed 10015								
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day				
3.625	2.925	2.995	3.056	3.126	3.500	2.133	2.253	2.314	2.384	3.000	2.337	2.427	2.466	2.505				
3.750	2.084	2.154	2.215	2.286	3.625	1.644	1.794	1.855	1.925	3.125	1.974	2.079	2.133	2.188				
3.875	1.326	1.396	1.457	1.527	3.750	0.400	1.025	1.120	1.190	3.250	1.279	1.365	1.508	1.589				
3.990	0.710	0.780	0.841	0.911	3.875	(0.095)	0.415	0.487	0.557	3.375	0.625	0.730	0.785	0.839				
4.000	0.586	0.655	0.717	0.788	4.000	(0.630)	(0.192)	(0.081)	(0.026)	3.500	0.177	0.283	0.338	0.393				
4.125	(0.251)	(0.181)	(0.120)	(0.050)	4.125	(1.046)	(0.926)	(0.865)	(0.794)	3.625	(0.347)	(0.234)	(0.172)	(0.109)				
4.250	(1.106)	(1.069)	(0.972)	(0.895)	4.250	(2.026)	(1.809)	(1.698)	(1.616)	3.750	(1.084)	(0.963)	(0.893)	(0.823)				
4.375	(1.668)	(1.632)	(1.534)	(1.458)	4.375	(2.389)	(2.222)	(2.111)	(2.029)	3.875	(1.589)	(1.469)	(1.399)	(1.328)				
4.500	(2.248)	(2.211)	(2.113)	(2.037)	4.500	(2.867)	(2.767)	(2.656)	(2.574)	4.000	(2.061)	(1.940)	(1.870)	(1.800)				
4.625	(2.794)	(2.757)	(2.659)	(2.583)	4.625	(3.300)	(3.207)	(3.096)	(3.014)	4.125	(2.480)	(2.360)	(2.290)	(2.220)				
4.750	(3.328)	(3.291)	(3.193)	(3.117)	4.750	(3.711)	(3.618)	(3.507)	(3.425)	4.250	(2.875)	(2.755)	(2.685)	(2.614)				
4.875	(3.832)	(3.795)	(3.697)	(3.621)	4.875	(4.113)	(4.009)	(3.897)	(3.815)	4.375	(3.243)	(3.123)	(3.053)	(2.982)				
5.000	(4.180)	(4.138)	(4.040)	(3.962)	5.000	(4.557)	(4.344)	(4.244)	(4.163)	4.500	(3.816)	(3.692)	(3.582)	(3.485)				
5.125	(4.830)	(4.793)	(4.694)	(4.613)	5.125	(4.958)	(4.872)	(4.772)	(4.691)	4.625	(3.926)	(3.826)	(3.676)	(3.596)				
5.250	(5.425)	(5.338)	(5.239)	(5.158)	5.250					4.750								

Please see LMS Xpress' Loan Search for scenario specific pricing.

30/25 Year High Balance Fixed 10030H					20 Year High Balance Fixed 10020H					15 Year High Balance Fixed 10015H				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.875	1.718	1.832	1.985	2.113	3.750	1.470	1.595	1.745	1.845	3.000	3.029	3.112	3.208	3.282
4.000	0.945	1.053	1.198	1.320	3.875	0.909	1.034	1.184	1.284	3.125	2.433	2.516	2.614	2.688
4.125	0.303	0.427	0.558	0.684	4.000	0.225	0.325	0.475	0.555	3.250	1.993	2.091	2.174	2.255
4.250	(0.597)	(0.455)	(0.341)	(0.207)	4.125	(0.165)	(0.065)	0.085	0.165	3.375	1.556	1.656	1.739	1.820
4.375	(1.183)	(1.041)	(0.923)	(0.806)	4.250	(1.217)	(1.117)	(0.967)	(0.887)	3.500	0.987	1.043	1.105	1.156
4.500	(1.686)	(1.543)	(1.423)	(1.310)	4.375	(1.366)	(1.266)	(1.116)	(1.036)	3.625	0.597	0.697	0.774	0.825
4.625	(2.237)	(2.093)	(1.973)	(1.860)	4.500	(1.798)	(1.673)	(1.523)	(1.423)	3.750	(0.130)	(0.030)	0.120	0.200
4.750	(2.853)	(2.709)	(2.589)	(2.476)	4.625	(2.255)	(2.130)	(1.980)	(1.880)	3.875	(0.520)	(0.419)	(0.332)	(0.251)
4.875	(3.360)	(3.215)	(3.095)	(2.983)	4.750	(2.258)	(2.172)	(2.029)	(1.886)	4.000	(0.752)	(0.652)	(0.502)	(0.422)
5.000	(3.864)	(3.721)	(3.601)	(3.488)	4.875	(2.793)	(2.707)	(2.564)	(2.421)	4.125	(1.272)	(1.172)	(1.022)	(0.942)
5.125	(3.837)	(3.724)	(3.581)	(3.461)	5.000	(3.276)	(3.190)	(3.047)	(2.904)	4.250	(1.753)	(1.653)	(1.503)	(1.423)
5.250	(3.374)	(3.249)	(3.249)	(3.099)	5.125	(3.126)	(3.524)	(3.381)	(3.238)	4.375	(2.225)	(2.125)	(1.975)	(1.895)
5.375	(3.696)	(3.571)	(3.571)	(3.421)	5.250	(3.368)	(3.234)	(3.065)	(3.036)	4.500	(2.743)	(2.620)	(2.509)	(2.413)
5.500	(3.927)	(3.786)	(3.608)	(3.530)	5.375	(3.720)	(3.583)	(3.419)	(3.386)	4.625	(3.250)	(3.126)	(3.015)	(2.919)
										4.750	(1.326)	(1.244)	(1.103)	(0.990)

10 Year Conforming Fixed 10010					10 Year High Balance Fixed 10010H				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.250	2.925	3.050	3.200	3.300	3.250	2.585	2.710	2.860	2.960
3.375	2.756	2.881	3.031	3.131	3.375	2.416	2.541	2.691	2.791
3.500	2.247	2.372	2.522	2.622	3.500	1.907	2.032	2.182	2.282
3.625	1.998	2.123	2.273	2.373	3.625	1.658	1.783	1.933	2.033
3.750	0.883	1.008	1.158	1.258	3.750	0.543	0.668	0.818	0.918
3.875	0.687	0.812	0.962	1.062	3.875	0.347	0.472	0.622	0.722
4.000	0.203	0.328	0.478	0.578	4.000	(0.137)	(0.012)	0.138	0.238
4.125	(0.119)	0.006	0.156	0.256	4.125	(0.459)	(0.334)	(0.184)	(0.084)
4.250					4.250				
4.375					4.375				
4.500					4.500				
4.625					4.625				
4.750					4.750				
4.875					4.875				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

Fixed - DU - Corr & Broker Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 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
Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
2-Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
**Non-Owner	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
Cash Out Adjustments					Subordinate Financing			
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<720	>=720
740+	0.375	0.625	0.625	0.875	< 65.01	80.01-95	0.500	0.250
720-739	0.375	1.000	1.000	1.125	65.01-75	80.01-95	0.750	0.500
700-719	0.375	1.000	1.000	1.125	> 75.00-90	76.01-95	1.000	0.750
680-699	0.375	1.125	1.125	1.750	Additional Adjustments			
660-679	0.625	1.125	1.125	1.875				
640-659	0.625	1.625	1.625	2.625				
620-639	0.625	1.625	1.625	3.125				
High Bal Cash Out	1.000	1.000	1.000	1.000	Loan Amount	100k - 149,999	0.000	
Escrow Waiver	0.000	CLTV .375			150k - 199,999	0.000		
High Bal R/T and Purchase	0.250				Maximum Rebate of 3.250			
PURCHASE SPECIAL				-0.100	Texas	-0.150		

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FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Rate Sheet Does Not Include Broker Compensation


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FNMA DIRECT - Corr & Broker													
Administrative Fees		CA	\$1,295	All Other States			\$895	Correspondent Fees			\$695		
30 Year Conf. Fixed 18030/18030M/18030LPMI/18030MFP				Program Highlights!				15 Year Conf. Fixed 18015/18015M/18015LPMI/18015MFP					
Rate	15 day	30 day	45 day	60 day	* Manual Underwriting			Rate	15 day	30 day	45 day	60 day	
4.125	1.263	1.371	1.452	1.532				2.750	4.452	4.532	4.585	4.639	
4.250	0.275	0.391	0.479	0.567				2.875	3.865	3.945	3.998	4.053	
4.375	(0.333)	(0.217)	(0.129)	(0.041)				3.000	3.335	3.414	3.467	3.522	
4.500	(0.971)	(0.855)	(0.767)	(0.679)				3.125	2.840	2.920	2.973	3.027	
4.625	(1.598)	(1.482)	(1.395)	(1.307)				3.250	2.167	2.253	2.314	2.377	
4.750	(2.185)	(2.069)	(1.981)	(1.894)				3.375	1.676	1.763	1.823	1.886	
4.875	(2.735)	(2.619)	(2.532)	(2.444)				3.500	1.195	1.282	1.343	1.405	
5.000	(3.128)	(3.012)	(2.924)	(2.836)				3.625	0.722	0.809	0.869	0.932	
5.125	(3.825)	(3.709)	(3.621)	(3.533)				3.750	0.041	0.142	0.218	0.296	
5.250	(4.470)	(4.354)	(4.266)	(4.178)	* Out of Scope and Refer DU responses eligible when erroneous eligible extenuating circumstance.			3.875	(0.491)	(0.390)	(0.314)	(0.236)	
5.375	(4.932)	(4.816)	(4.729)	(4.641)				4.000	(1.031)	(0.930)	(0.854)	(0.776)	
5.500								4.125	(1.472)	(1.371)	(1.296)	(1.218)	
5.625								4.250	(1.819)	(1.718)	(1.642)	(1.564)	
5.750								4.375	(2.158)	(2.057)	(1.981)	(1.903)	
5.875								4.500	(2.353)	(2.252)	(2.176)	(2.098)	
* Multiple Financed Properties (5-10)													
* DTI Follows DU (unless noted)													
* Lender Paid MI													
* Projected Income													

Please see LMS Xpress' Loan Search for scenario specific pricing.

30 Year HB Fixed 18030H/18030MH/18030LPMI/18030MFP					Program Highlights!					15 Year HB Fixed 18015H/18015MH/18015LPMI/18015MFP									
Rate	15 day	30 day	45 day	60 day	* Appraisal Transfers					Rate	15 day	30 day	45 day	60 day					
3.750	99.000	99.000	99.000	99.000						3.250	3.131	3.218	3.279	3.341					
3.875	3.601	3.694	3.787	3.880						3.375	2.681	2.767	2.828	2.891					
4.000	2.804	2.912	3.007	3.103						3.500	2.224	2.310	2.371	2.433					
4.125	1.985	2.093	2.188	2.284						3.625	1.851	1.938	1.998	2.061					
4.250	1.267	1.375	1.470	1.566						3.750	1.397	1.498	1.574	1.652					
4.375	0.673	0.781	0.876	0.972						3.875	0.894	0.995	1.071	1.149					
4.500	0.002	0.117	0.220	0.323						4.000	0.391	0.492	0.568	0.646					
4.625	(0.723)	(0.607)	(0.504)	(0.402)						4.125	0.050	0.151	0.227	0.305					
4.750	(1.374)	(1.258)	(1.155)	(1.053)						4.250	(0.193)	(0.092)	(0.016)	0.062					
4.875	(1.926)	(1.810)	(1.708)	(1.605)	PLEASE REFER TO THE PRODUCT MATRIX FOR COMPLETE ELIGIBILITY INFORMATION.					4.375	(0.430)	(0.329)	(0.253)	(0.175)					
5.000	(2.355)	(2.239)	(2.137)	(2.034)						4.500	(0.568)	(0.467)	(0.392)	(0.313)					
5.125	(2.621)	(2.505)	(2.403)	(2.300)						4.625	(0.545)	(0.443)	(0.336)	(0.211)					
5.250	(1.956)	(1.840)	(1.738)	(1.635)						4.750	(0.781)	(0.680)	(0.573)	(0.448)					
5.375	(2.494)	(2.378)	(2.275)	(2.173)						4.875	(0.997)	(0.896)	(0.789)	(0.664)					
5.500	(2.917)	(2.801)	(2.699)	(2.596)						5.000	(1.203)	(1.102)	(0.995)	(0.870)					
LOAN TERMS OFFERED OF 30 AND 15 YEARS										* Recently converted 2-4 TIC Project					* Co-Borrowers that do not have a FICO are acceptable				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

FNMA DIRECT - Corr & Broker Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 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
Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
2-Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
**Non-Owner	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
Cash Out Adjustments				Subordinate Financing				
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<70	>=720
740+	0.375	0.625	0.625	0.875	Subordinate Financing - All 0.375			
720-739	0.375	1.000	1.000	1.125	< 65.01	80.01-95	0.500	0.250
700-719	0.375	1.000	1.000	1.125	65.01-75	80.01-95	0.750	0.500
680-699	0.375	1.125	1.125	1.750	> 75.00-90	76.01-95	1.000	0.750
660-679	0.625	1.125	1.125	1.875	Additional Adjustments			
640-659	0.625	1.625	1.625	2.625				
620-639	0.625	1.625	1.625	3.125				
High Bal Cash Out	1.000	1.000	1.000	N/A	Loan Amount	100k - 149,999	0.000	
						150k - 199,999	0.000	
Additional Adjustments								
5-10 Financed Properties	0.000			High Bal R/T and Purchase				0.250
Manufactured Home	0.500			PURCHASE SPECIAL				-0.100
LPMI - LLPA by FICO/LTV								
LPMI ADJUSTMENTS	760+	740 - 759	720 - 739	700 - 719	680 - 699	LPMI ADJUSTMENTS MAY NOT EXCEED 3PTS		
95.001 - 97%	2.200	3.000	N/A	N/A	N/A			
90.001 - 95%	1.700	2.350	2.950	N/A	N/A			
85.001 - 90%	1.300	1.800	2.300	2.700	3.300			
</=85%	0.700	0.850	1.000	1.150	1.350			
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000			
Cash Out Refinance	0.500	0.500	0.700	1.000	1.000			
Second Home	0.250	0.250	0.490	0.700	0.700			
Investment Property	1.190	1.190	1.330	1.750	N/A			
15 Year Term	-0.250	-0.380	-0.500	-0.600	-0.750			
Loan Amount >400k	-0.100	-0.100	-0.100	-0.100	-0.100			

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FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Rate Sheet Does Not Include Broker Compensation


HB 1 - Corr & Broker (Manual UW)

Administrative Fees				CA	\$1,295	All Other States	\$895	Correspondent Fees				\$695
30 Year Fixed 16730H								15 Year Fixed 16715H				
Rate	30 day	45 day	60 day					Rate	30 day	45 day	60 day	
3.750	3.367	3.418	3.595					3.500	2.679	2.727	2.893	
3.875	2.745	2.798	2.980					3.625	2.186	2.235	2.407	
4.000	2.063	2.118	2.306					3.750	1.734	1.785	1.962	
4.125	1.215	1.271	1.464					3.875	1.114	1.167	1.349	
4.250	0.507	0.566	0.763					4.000	0.747	0.801	0.989	
4.375	(0.136)	(0.075)	0.128					4.125	0.472	0.529	0.722	
4.500	(0.671)	(0.609)	(0.401)					4.250	0.170	0.228	0.426	
4.625	(1.082)	(1.018)	(0.805)					4.375	(0.104)	(0.044)	0.159	
4.750	(1.648)	(1.582)	(1.363)					4.500	(0.373)	(0.311)	(0.103)	
4.875	(2.118)	(2.051)	(1.827)					4.625	(0.618)	(0.554)	(0.340)	
5.000								4.750	(0.887)	(0.822)	(0.603)	
5.125								4.875				
5/1 ARM 16705/1H								7/1 ARM 16707/1H				
Rate	30 day	45 day	60 day					Rate	30 day	45 day	60 day	
3.250	2.206	2.250	2.406					3.250	2.804	2.847	3.004	
3.375	1.805	1.851	2.012					3.375	2.287	2.332	2.494	
3.500	1.429	1.476	1.643					3.500	1.797	1.844	2.011	
3.625	1.076	1.125	1.297					3.625	1.347	1.396	1.568	
3.750	0.746	0.797	0.974					3.750	0.933	0.984	1.161	
3.875	0.437	0.490	0.672					3.875	0.552	0.605	0.787	
4.000	0.146	0.201	0.389					4.000	0.203	0.258	0.446	
4.125	(0.141)	(0.084)	0.108					4.125	(0.169)	(0.113)	0.080	
4.250	(0.408)	(0.350)	(0.152)					4.250	(0.524)	(0.466)	(0.268)	
4.375	(0.778)	(0.717)	(0.514)					4.375	(0.835)	(0.775)	(0.572)	
4.500	(1.051)	(0.989)	(0.781)					4.500	(1.147)	(1.085)	(0.877)	
4.625								4.625				
2.25 Margin		2/2/5 Caps						2.25 Margin		5/2/5 Caps		
1Yr Libor Index		Floor = Margin						1Yr Libor Index		Floor = Margin		
Qual Rate = > of fully indexed rate or Note +2								Qualifying Rate = Note Rate				
10/1 ARM 16710/1H								Qualifying Rate = Note Rate				
Rate	30 day	45 day	60 day					Rate	30 day	45 day	60 day	
3.500	2.929	2.977	3.143					3.500	2.929	2.977	3.143	
3.625	2.346	2.395	2.567					3.625	2.346	2.395	2.567	
3.750	1.821	1.873	2.050					3.750	1.821	1.873	2.050	
3.875	1.349	1.402	1.584					3.875	1.349	1.402	1.584	
4.000	0.916	0.970	1.158					4.000	0.916	0.970	1.158	
4.125	0.515	0.572	0.765					4.125	0.515	0.572	0.765	
4.250	0.156	0.214	0.412					4.250	0.156	0.214	0.412	
4.375	(0.168)	(0.108)	0.095					4.375	(0.168)	(0.108)	0.095	
4.500	(0.460)	(0.398)	(0.190)					4.500	(0.460)	(0.398)	(0.190)	
4.625	(0.717)	(0.653)	(0.440)					4.625	(0.717)	(0.653)	(0.440)	
4.750	(1.029)	(0.963)	(0.744)					4.750	(1.029)	(0.963)	(0.744)	
4.875								4.875				

MAX PRICE -1.500

HB 1 - Corr & Broker (Manual UW) - Loan Level Adjustments

	LTV/CLTV Bucket					
	<=55%	55.01-60.00%	60.01-65%	65.01%-70.00%	70.01-75.00%	75.01-80.00%
FICO						
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)
760-779	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.000
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.750
700-719	(0.375)	(0.250)	(0.125)	0.000	0.500	1.000
Other						
Purchase	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000
Cashout Refinance	0.000	0.000	0.250	0.750	2.000	N/A

Rate Sheet Does Not Include Broker Compensation

Rates are subject to change without notice

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Fixed - DU LPMI - Corr & Broker

Administrative Fees		CA	\$1,295	All Other States	\$895	Correspondent Fees	\$695		
30 Year Conforming Fixed 10030LPMI					15 Year Conforming Fixed 10015LPMI				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.500	3.804	3.841	3.951	4.021	3.000	2.207	2.297	2.336	2.375
3.625	2.925	2.995	3.056	3.126	3.125	1.844	1.949	2.003	2.058
3.750	2.084	2.154	2.215	2.286	3.250	1.149	1.235	1.378	1.459
3.875	1.326	1.396	1.457	1.527	3.375	0.495	0.600	0.655	0.709
4.000	0.586	0.655	0.717	0.788	3.500	0.047	0.153	0.208	0.263
4.125	(0.251)	(0.181)	(0.120)	(0.050)	3.625	(0.477)	(0.364)	(0.302)	(0.239)
4.250	(1.106)	(1.069)	(0.972)	(0.895)	3.750	(1.214)	(1.093)	(1.023)	(0.953)
4.375	(1.668)	(1.632)	(1.534)	(1.458)	3.875	(1.719)	(1.599)	(1.529)	(1.458)
4.500	(2.248)	(2.211)	(2.113)	(2.037)	4.000	(2.191)	(2.070)	(2.000)	(1.930)
4.625	(2.794)	(2.757)	(2.659)	(2.583)	4.125	(2.610)	(2.490)	(2.420)	(2.350)
4.750	(3.328)	(3.291)	(3.193)	(3.117)	4.250	(3.005)	(2.885)	(2.815)	(2.744)
4.875	(3.832)	(3.795)	(3.697)	(3.621)	4.375	(3.373)	(3.253)	(3.183)	(3.112)
5.000	(4.180)	(4.138)	(4.040)	(3.962)	4.500				
5.125	(4.830)	(4.793)	(4.694)	(4.613)	4.625				
5.250	(5.425)	(5.338)	(5.239)	(5.158)	4.750				

Please see LMS Xpress' Loan Search for scenario specific pricing.

30 Year Conforming Fixed 10030LPMIH					15 Year Conforming Fixed 10015LPMIH				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.875	1.718	1.832	1.985	2.113	2.750	3.998	4.084	4.227	4.370
4.000	0.945	1.053	1.198	1.320	2.875	3.227	3.309	3.405	3.479
4.125	0.303	0.427	0.558	0.684	3.000	2.599	2.682	2.778	2.852
4.250	(0.597)	(0.455)	(0.341)	(0.207)	3.125	2.003	2.086	2.184	2.258
4.375	(1.183)	(1.041)	(0.923)	(0.806)	3.250	1.563	1.661	1.744	1.825
4.500	(1.686)	(1.543)	(1.423)	(1.310)	3.375	1.126	1.226	1.309	1.390
4.625	(2.237)	(2.093)	(1.973)	(1.860)	3.500	0.557	0.613	0.675	0.726
4.750	(2.853)	(2.709)	(2.589)	(2.476)	3.625	0.167	0.267	0.344	0.395
4.875	(3.360)	(3.215)	(3.095)	(2.983)	3.750	(0.560)	(0.460)	(0.310)	(0.230)
5.000					3.875	(0.950)	(0.849)	(0.762)	(0.681)
5.125					4.000	(1.182)	(1.082)	(0.932)	(0.852)
5.250					4.125	(1.702)	(1.602)	(1.452)	(1.372)
5.375					4.250	(2.183)	(2.083)	(1.933)	(1.853)
5.500					4.375				
5.625					4.500				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

Fixed - DU LPMI - Corr & Broker Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 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
Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
2-Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
**Non-Owner	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
Cash Out Adjustments					Subordinate Financing			
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<720	>=720
740+	0.375	0.625	0.625	0.875	< 65.01	80.01-95	0.500	0.250
720-739	0.375	1.000	1.000	1.125	65.01-75	80.01-95	0.750	0.500
700-719	0.375	1.000	1.000	1.125	> 75.00-90	76.01-95	1.000	0.750
680-699	0.375	1.125	1.125	1.750	Additional Adjustments			
660-679	0.625	1.125	1.125	1.875	Loan Amount	100k - 149,999	0.000	
640-659	0.625	1.625	1.625	2.625		150k - 199,999	0.000	
620-639	0.625	1.625	1.625	3.125	Maximum Rebate of 2.500			
High Bal Cash Out	1.000	1.000	1.000	N/A				
Escrow Waiver	0.000			CLTV .375				
High Bal R/T and Purchase	0.250							
LPMI ADJUSTMENTS		760+	740 - 759	720 - 739	700 - 719	680 - 699	LPMI ADJUSTMENTS MAY NOT EXCEED 3PTS	
95.001 - 97%		2.200	3.000	N/A	N/A	N/A		
90.001 - 95%		1.700	2.350	2.950	N/A	N/A		
85.001 - 90%		1.300	1.800	2.300	2.700	3.300		
</=85%		0.700	0.850	1.000	1.150	1.350		
Rate/Term Refinance		0.000	0.000	0.000	0.000	0.000		
Cash Out Refinance		0.500	0.500	0.700	1.000	1.000		
Second Home		0.250	0.250	0.490	0.700	0.700		
Investment Property		1.190	1.190	1.330	1.750	N/A		
15 Year Term		-0.250	-0.380	-0.500	-0.600	-0.750		
Loan Amount >400k		-0.100	-0.100	-0.100	-0.100	-0.100		
PURCHASE SPECIAL		-0.100						

**ALL PRICING IS INDICATIVE ONLY. PRICE AND ADJUSTMENTS MAY VARY BASED ON YOUR PARTICULAR LOAN SCENARIO.

FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Rate Sheet Does Not Include Broker Compensation



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LP - Broker Only Conventional Fixed

Administrative Fees				CA	\$1,295	All others	\$895				
FHLMC 30 Year Conv. Fixed 10030LP				FHLMC 20 Year Conv. Fixed 10020LP				FHLMC 15 Yr Conv. Fixed 10015LP			
Rate	15 Day	30 day	45 day	Rate	15 Day	30 day	45 day	Rate	15 Day	30 day	45 day
3.500	4.119	4.168	4.251	3.750	1.375	2.000	2.095	2.750	3.749	3.838	3.877
3.625	3.225	3.295	3.356	3.875	0.880	1.390	1.462	2.875	3.224	3.323	3.362
3.750	2.371	2.435	2.515	4.000	0.345	0.783	0.894	3.000	2.707	2.797	2.836
3.875	1.545	1.609	1.740	4.125	(0.071)	0.049	0.110	3.125	1.944	2.049	2.103
4.000	0.772	0.830	0.975	4.250	(1.051)	(0.834)	(0.723)	3.250	1.344	1.437	1.504
4.125	0.049	0.119	0.180	4.375	(1.414)	(1.247)	(1.136)	3.375	0.795	0.900	0.955
4.250	(0.733)	(0.668)	(0.573)	4.500	(1.892)	(1.792)	(1.681)	3.500	0.347	0.453	0.508
4.375	(1.307)	(1.242)	(1.146)	4.625	(2.325)	(2.232)	(2.121)	3.625	(0.177)	(0.064)	(0.002)
4.500	(1.841)	(1.767)	(1.695)	4.750	(2.736)	(2.643)	(2.532)	3.750	(0.914)	(0.793)	(0.723)
4.625	(2.426)	(2.348)	(2.280)	4.875	(3.138)	(3.034)	(2.922)	3.875	(1.419)	(1.299)	(1.229)
4.750	(2.984)	(2.913)	(2.766)	5.000	(3.582)	(3.369)	(3.269)	4.000	(1.891)	(1.770)	(1.700)
4.875	(3.517)	(3.443)	(3.267)	5.125				4.125	(2.310)	(2.190)	(2.120)
5.000	(4.077)	(3.958)	(3.853)	5.250				4.250	(2.744)	(2.658)	(2.515)
5.125	(4.548)	(4.419)	(4.313)	5.375				4.375			

FHLMC 10 Year Conv. Fixed 10010LP			
Rate	15 day	30 day	45 day
3.250	3.355	3.480	3.630
3.375	3.186	3.311	3.461
3.500	2.677	2.802	2.952
3.625	2.428	2.553	2.703
3.750	1.313	1.438	1.588
3.875	1.117	1.242	1.392
4.000	0.633	0.758	0.908
4.125	0.311	0.436	0.586
4.250			
4.375			
4.500			
4.625			
4.750			
4.875			

FHLMC 30 Year High Bal Fixed 10030LPH			
Rate	15 Day	30 day	45 day
3.625	3.773	3.906	4.067
3.750	2.726	2.850	3.007
3.875	1.893	2.007	2.160
4.000	1.120	1.228	1.373
4.125	0.478	0.602	0.733
4.250	(0.422)	(0.280)	(0.166)
4.375	(1.008)	(0.866)	(0.748)
4.500	(1.511)	(1.368)	(1.248)
4.625	(2.062)	(1.918)	(1.798)
4.750	(2.678)	(2.534)	(2.414)
4.875	(3.185)	(3.040)	(2.920)
5.000	(3.689)	(3.546)	(3.426)
5.125			
5.250			

FHLMC 15 Year High Bal Fixed 10015LPH			
Rate	15 Day	30 day	45 day
2.750	3.958	4.048	4.131
2.875	3.432	3.514	3.610
3.000	2.804	2.887	2.983
3.125	2.208	2.291	2.389
3.250	1.768	1.866	1.949
3.375	1.331	1.431	1.514
3.500	0.840	0.940	1.090
3.625	0.347	0.447	0.591
3.750	(0.380)	(0.280)	(0.130)
3.875	(0.745)	(0.644)	(0.557)
4.000	(1.002)	(0.902)	(0.752)
4.125	(1.522)	(1.422)	(1.272)
4.250	(2.003)	(1.903)	(1.753)
4.375			

Rate Sheet Does Not Include Broker Compensation

Fixed - LP - Broker Only Loan Level Price Adjustments

FICO/LTV (Excludes 10/15yr Term)						
FICO	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95
740+	0.000	0.250	0.250	0.500	0.250	0.250
720-739	0.000	0.250	0.500	0.750	0.500	0.500
700-719	0.000	0.500	1.000	1.250	1.000	1.000
680-699	0.000	0.500	1.250	1.750	1.500	1.250
660-679	0.000	1.000	2.250	2.750	2.750	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250

Non-Owner		
≤ 75%		2.125
>75-80%		3.375
>80%		4.125
Loan Amt	100k - 149,999	0.000
	150k - 199,999	0.000
High Bal R/T and Purchase		0.250

Property Type			
	≤80%	80.01-85%	> 85%
2 Unit	1.000	1.000	1.000
3-4 Unit	1.000	1.500	2.000
Condo LTV >75% (>15yr)			0.750
Escrow Waiver			
California			0.000

Secondary Financing			
LTV	CLTV	<720	≥720
≤65	80.01-95	0.500	0.250
65.01-75	80.01-90	0.750	0.500
>75	76.01-95	1.000	0.750
All CLTV			0.375

Cash Out					
FICO	≤60	60.01-70	70.01-75	75.001-80	80.001-85
≥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
High Bal Cash Out			1.000		
PURCHASE SPECIAL			-0.100		
Maximum Rebate of -3.25					

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ARM - DU/LP - Corr & Broker

Administrative Fees				CA				\$1,295				All others				\$895			
3/1 FNMA/FHLMC ARM 10003/1				5/1 FNMA/FHLMC ARM 10005/1				7/1 FNMA/FHLMC ARM 10007/1											
Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day								
2.500	3.673	3.798	3.923	2.750	1.993	2.079	2.222	2.875	2.147	2.266	2.314								
2.625	3.485	3.610	3.735	2.875	1.642	1.728	1.871	3.000	1.695	1.819	1.863								
2.750	3.144	3.269	3.394	3.000	1.293	1.379	1.522	3.125	1.268	1.397	1.438								
2.875	2.805	2.930	3.055	3.125	0.615	0.740	0.865	3.250	0.845	0.980	1.020								
3.000	2.610	2.735	2.860	3.250	0.252	0.377	0.502	3.375	0.175	0.565	0.606								
3.125	2.418	2.543	2.668	3.375	(0.111)	0.014	0.139	3.500	(0.147)	0.155	0.195								
3.250	2.207	2.332	2.457	3.500	(0.321)	(0.196)	(0.071)	3.625	(0.577)	(0.210)	(0.135)								
3.375	1.996	2.121	2.246	3.625	(0.687)	(0.562)	(0.437)	3.750	(1.008)	(0.571)	(0.454)								
3.500	1.729	1.854	1.979	3.750	(0.836)	(0.711)	(0.586)	3.875	(1.763)	(0.919)	(0.776)								
3.625	1.462	1.587	1.712	3.875	(1.288)	(1.163)	(1.038)	4.000	(1.874)	(1.236)	(1.095)								
3.750	1.250	1.375	1.500	4.000	(1.382)	(1.257)	(1.132)	4.125	(1.986)	(1.544)	(1.401)								
3.875				4.125				4.250	(2.097)	(1.893)	(1.763)								
1yr Libor Index				1yr Libor Index				1yr Libor Index											
2/2/6 Caps		2.25% Margin		2/2/5 Caps		2.25% Margin		5/2/5 Caps		2.25% Margin									
10/1 FNMA/FHLMC ARM 10010/1				5/1 High Balance FNMA/FHLMC ARM 10005/1H				7/1 High Balance FNMA/FHLMC ARM 10007/1H											
Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day								
3.125	2.250	2.336	2.479	2.750	2.093	2.179	2.322	2.875	2.337	2.423	2.566								
3.250	1.713	1.799	1.942	2.875	1.742	1.828	1.971	3.000	1.901	1.987	2.130								
3.375	1.193	1.279	1.422	3.000	1.393	1.479	1.622	3.125	1.474	1.560	1.703								
3.500	0.690	0.776	0.919	3.125	0.615	0.740	0.865	3.250	1.046	1.132	1.275								
3.625	0.193	0.279	0.422	3.250	0.252	0.377	0.502	3.375	0.175	0.706	0.849								
3.750	(0.320)	(0.234)	(0.091)	3.375	(0.111)	0.014	0.139	3.500	(0.147)	0.295	0.438								
3.875	(0.834)	(0.748)	(0.605)	3.500	(0.321)	(0.196)	(0.071)	3.625	(0.577)	(0.110)	0.033								
4.000	(1.349)	(1.263)	(1.120)	3.625	(0.687)	(0.562)	(0.437)	3.750	(1.008)	(0.471)	(0.328)								
4.125	(1.863)	(1.777)	(1.634)	3.750	(0.836)	(0.711)	(0.586)	3.875	(1.763)	(0.819)	(0.676)								
4.250	(2.296)	(2.210)	(2.067)	3.875	(1.288)	(1.163)	(1.038)	4.000	(1.874)	(1.136)	(0.993)								
4.375	(2.709)	(2.623)	(2.480)	4.000	(1.382)	(1.257)	(1.132)	4.125	(1.986)	(1.444)	(1.301)								
4.500	(3.023)	(2.937)	(2.794)	4.125				4.250	(2.097)	(1.757)	(1.627)								
1yr Libor Index				1yr Libor Index				1yr Libor Index											
5/2/5 Caps		2.25% Margin		2/2/5 Caps		2.25% Margin		5/2/5 Caps		2.25% Margin									
High Balance 10/1 available in LMS Xpress				Max Rebate -3.250															

ARM - DU/LP - Corr & Broker Loan Level Price Adjustments

Miscellaneous Adjusters		Occupancy				
LTV > 95	0.500	Investment - LTV <= 75	2.125			
Purchase or Rate Term Refi - LTV > 90% (Excludes IO)	0.250	Investment - LTV > 75 - 80	3.375			
2 - 4 units	1.000	Investment - LTV > 80	4.125			
Attached Condo - LTV > 75%, Term > 180	0.750	Investment - Non-DU, Refi, LTV/HCLTV/CLTV >75	0.125			
Escrow Waiver (Excludes CA)	0.000					
Escrow Waiver (CA)	0.000					
2nd Home Non-DU - Cash-Out LTV/HCLTV/CLTV >75	0.125					
Sub Financing - Fico<720, LTV<= 65, CLTV>80-95	0.500					
Sub Financing - Fico<720, LTV>65-75, CLTV>80-95	0.750					
Sub Financing - Fico<720, LTV>75-90, CLTV>76-95	1.000					
Sub Financing - Fico<720, LTV>90-95, CLTV>90-95	1.000					
Sub Financing - Fico>=720, LTV<= 65, CLTV>80-95	0.250					
Sub Financing - Fico>=720, LTV>65-75, CLTV>80-95	0.500					
Sub Financing - Fico>=720, LTV>75-90, CLTV>76-95	0.750					
Sub Financing - Fico>=720, LTV>90-95, CLTV>90-95	0.750					
Sub Financing - LTV<= 95 CLTV>95	1.500					
Loan Amount \$100,000 - \$149,999	0.000					
Loan Amount \$150,000 - \$199,999	0.000					
High Balance R/T and Purchase	0.250					
** ANY CLTV	0.375					

Cash Out					
	<=60	>60-75	>75-80	>80-85	
>= 740	0.375	0.625	0.875	0.625	
720 - 739	0.375	1.000	1.125	1.500	
700 - 719	0.375	1.000	1.125	1.500	
680 - 699	0.375	1.125	1.750	2.500	
660 - 679	0.625	1.125	1.875	2.500	
640 - 659	0.625	1.625	2.625	3.000	
620 - 639	0.625	1.625	3.125	3.000	
High Balance Cash Out (Cumulative to above)					1.000
High Balance - LTV					
<= 75% LTV					0.750
> 75% LTV					1.500
PURCHASE SPECIAL					-0.100

FICO /LTV								
LTV/FICO	<=60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
>= 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

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Rate Sheet Does Not Include Broker Compensation



FHA Preferred - Broker Only

Administrative Fees				CA				\$1,295				All others				\$795			
30 Year FHA Fixed Conf Balance 10030FHA				15 Year FHA Fixed Conf Balance 10015FHA				5/1 Year FHA Fixed Conf Balance 10005/1FHA											
Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day
3.375	1.518	1.742	1.779	2.750	2.275	2.359	2.262	2.750	1.022	1.125	1.221	2.750	1.022	1.125	1.221	2.750	1.022	1.125	1.221
3.500	0.983	1.200	1.242	2.875	1.825	1.913	1.822	2.875	0.709	0.813	0.908	2.875	0.709	0.813	0.908	2.875	0.709	0.813	0.908
3.625	0.463	0.673	0.721	3.000	1.376	1.468	1.382	3.000	0.632	0.735	0.831	3.000	0.632	0.735	0.831	3.000	0.632	0.735	0.831
3.750	(0.756)	(0.521)	(0.469)	3.125	0.931	1.026	0.945	3.125	0.459	0.563	0.658	3.125	0.459	0.563	0.658	3.125	0.459	0.563	0.658
3.875	(1.273)	(1.045)	(0.986)	3.250	(0.089)	0.010	(0.066)	3.250	(0.319)	(0.206)	(0.101)	3.250	(0.319)	(0.206)	(0.101)	3.250	(0.319)	(0.206)	(0.101)
4.000	(1.789)	(1.568)	(1.504)	3.375	(0.520)	(0.419)	(0.488)	3.375	(0.632)	(0.518)	(0.414)	3.375	(0.632)	(0.518)	(0.414)	3.375	(0.632)	(0.518)	(0.414)
4.125	(2.281)	(2.067)	(1.998)	3.500	(0.957)	(0.852)	(0.916)	3.500	(0.834)	(0.721)	(0.616)	3.500	(0.834)	(0.721)	(0.616)	3.500	(0.834)	(0.721)	(0.616)
4.250	(2.879)	(2.687)	(2.622)	3.625	(1.379)	(1.270)	(1.329)	3.625	(0.851)	(0.737)	(0.632)	3.625	(0.851)	(0.737)	(0.632)	3.625	(0.851)	(0.737)	(0.632)
4.375	(3.373)	(3.188)	(3.108)	3.750	(2.260)	(2.148)	(2.201)	3.750	(1.542)	(1.425)	(1.318)	3.750	(1.542)	(1.425)	(1.318)	3.750	(1.542)	(1.425)	(1.318)
4.500	(3.855)	(3.677)	(3.591)	3.875	(2.678)	(2.562)	(2.610)	3.875	(1.823)	(1.707)	(1.599)	3.875	(1.823)	(1.707)	(1.599)	3.875	(1.823)	(1.707)	(1.599)
4.625	(4.315)	(4.143)	(4.052)	4.000	(3.098)	(2.979)	(3.022)	4.000	(1.963)	(1.847)	(1.739)	4.000	(1.963)	(1.847)	(1.739)	4.000	(1.963)	(1.847)	(1.739)
4.750	(4.754)	(4.590)	(4.493)	4.125	(3.501)	(3.379)	(3.416)	4.125	(2.011)	(1.894)	(1.787)	4.125	(2.011)	(1.894)	(1.787)	4.125	(2.011)	(1.894)	(1.787)
4.875	(4.391)	(4.264)	(4.162)	4.250	(3.907)	(3.781)	(3.812)	4.250	(2.345)	(2.216)	(2.113)	4.250	(2.345)	(2.216)	(2.113)	4.250	(2.345)	(2.216)	(2.113)
5.000	(4.773)	(4.654)	(4.546)	4.375				4.375				4.375				4.375			

30 Year FHA Fixed High Balance 10030FHH				15 Year FHA Fixed High Balance 10015FHH				5/1 Year FHA Fixed High Balance 10005/1FHH							
Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day
3.375	2.843	3.067	3.104	2.750	3.775	3.859	3.662	2.750	1.359	1.463	1.558	2.750	1.359	1.463	1.558
3.500	2.308	2.525	2.567	2.875	3.325	3.413	3.222	3.000	1.282	1.385	1.481	3.000	1.282	1.385	1.481
3.625	1.788	1.998	2.046	3.000	2.876	2.968	2.782	3.125	1.044	1.213	1.301	3.125	1.044	1.213	1.301
3.750	0.569	0.804	0.856	3.125	2.431	2.526	2.345	3.250	0.331	0.444	0.549	3.250	0.331	0.444	0.549
3.875	0.052	0.280	0.339	3.250	1.411	1.510	1.334	3.375	0.018	0.132	0.236	3.375	0.018	0.132	0.236
4.000	(0.464)	(0.243)	(0.179)	3.375	0.980	1.081	0.912	3.500	(0.184)	(0.071)	0.034	3.500	(0.184)	(0.071)	0.034
4.125	(0.956)	(0.742)	(0.673)	3.500	0.543	0.648	0.484	3.625	(0.370)	(0.200)	(0.124)	3.625	(0.370)	(0.200)	(0.124)
4.250	(1.442)	(1.269)	(1.222)	3.625	0.121	0.230	0.071	3.750	(0.892)	(0.775)	(0.668)	3.750	(0.892)	(0.775)	(0.668)
4.375	(1.892)	(1.707)	(1.627)	3.750	(0.300)	(0.188)	(0.342)	3.875	(1.173)	(1.057)	(0.949)	3.875	(1.173)	(1.057)	(0.949)
4.500	(2.373)	(2.195)	(2.110)	3.875	(0.678)	(0.562)	(0.710)	4.000	(1.313)	(1.197)	(1.089)	4.000	(1.313)	(1.197)	(1.089)
4.625	(2.833)	(2.662)	(2.571)	4.000	(1.098)	(0.979)	(1.122)	4.125	(1.552)	(1.415)	(1.317)	4.125	(1.552)	(1.415)	(1.317)
4.750	(3.273)	(3.108)	(3.012)	4.125	(1.501)	(1.379)	(1.516)	4.250	(1.945)	(1.816)	(1.713)	4.250	(1.945)	(1.816)	(1.713)
<i>All Adjustments to Fee</i>				Max rebate (6.000)				Margin				2.000			
								Caps				1/1/5			

FHA Preferred - Broker Only Loan Level Price Adjustments

FICO Adjustments					Loan Amount Adjustments	
<620	2.500			Texas Property		2.000
620-639	1.500	680-699	0.000			0.500
640-659	0.625	700-719	0.000	Manual UW	0.500	0.250
660-679	0.125	720 - 739	0.000	Refer Findings	0.500	
					Streamline Adjustments	
					Streamline Refi	0.250

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