

FHA - USDA - VA 30 YR FIXED				ELITE FHA/VA 30 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.750	95.935	95.903	95.851	5.250	98.874	98.827	98.761
4.875	96.496	96.464	96.412	5.375	99.219	99.172	99.106
5.000	96.958	96.926	96.875	5.500	99.728	99.681	99.615
5.125	97.198	97.166	97.114	5.625	100.128	100.081	100.015
5.250	98.374	98.327	98.261	5.750	100.814	100.744	100.671
5.375	98.719	98.672	98.606	5.875	101.284	101.215	101.141
5.500	99.228	99.181	99.115	6.000	101.764	101.694	101.621
5.625	99.628	99.581	99.515	6.125	101.932	101.862	101.789
5.750	100.314	100.244	100.171	6.250	102.370	102.280	102.192
5.875	100.784	100.715	100.641	6.375	102.792	102.702	102.615
6.000	101.264	101.194	101.121	MLB Remarkable 2% FHA DPA			
6.125	101.432	101.362	101.289	Rate	15-Day	30-Day	45-Day
6.250	101.870	101.780	101.692	7.000	99.349	99.210	99.005
6.375	102.292	102.202	102.115	7.250	99.753	99.614	99.409
6.500	102.600	102.510	102.422	MLB Remarkable 3.5% FHA DPA			
6.625	102.928	102.838	102.750	Rate	15-Day	30-Day	45-Day
6.750	103.058	102.919	102.714	7.000	97.849	97.710	97.505
6.875	103.479	103.340	103.135	7.250	98.253	98.114	97.909
7.000	103.724	103.585	103.380	FHA 30 YR FIXED 203k			
7.125	104.003	103.864	103.659	Rate	15-Day	30-Day	45-Day
7.250	104.128	103.989	103.784	6.125	99.682	99.612	99.539
				Lender Fee Buyout	Loan Amount Adjusters (Standard LA)		
				<150,000	-0.875	<= 85,000	-0.750
				150,000-199,999	-0.75	85,001 - 124,999	-0.500
				200,000-349,999	-0.50	125,000 - 149,999	-0.125
				350,000-799,999	-0.375	150,000 - 299,999	0.000
				800,000-1,400,000	-0.25	300,000 - 500,000	0.125
				Program Adjustments	500,001 - 1,397,400	0.250	
				Manufactured Homes	-0.625		
				2-4 Unit	-0.750		
				Escrow Waiver	-0.250		
				Relocks - Worst Case	-0.250		
				7 day extension	-0.125		
				14 day extension	-0.250		
				Cash Out	-0.500		
				High Balance Adjuster	-2.000		
				DTI >= 47	-0.250		
				90+ LTV VA Cashout	-1.750		
				NY State Adjuster	-0.500		
				Streamline/IRRL	0.625		
				Texas Cash Out Primary	-0.370		
				Green Advantage	-0.750		
				Manual (Excludes SL's)	-0.500		
				20yr Term	-0.375		
				FHA Program Incentive	0.250		
FICO Adjusters:							
>=740	0.625	*					
720-739	0.375	*					
660-719	0.250	*					
640-659	0.000						
620-639	-0.125						
600-619	-0.375						
580-599	-1.000						
<580	-3.750						
No FICO	-3.750						
		*Not applicable to DPA					



Conventional 30 YR FIXED				Elite Conventional 30 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.625	98.025	97.920	97.893	5.625	98.525	98.420	98.393
5.750	98.491	98.414	98.375	5.750	98.991	98.914	98.875
5.875	99.014	98.948	98.914	5.875	99.514	99.448	99.414
6.000	99.572	99.506	99.472	6.000	100.072	100.006	99.972
6.125	100.071	100.005	99.971	6.125	100.571	100.505	100.471
6.250	100.567	100.504	100.461	6.250	101.067	101.004	100.961
6.375	101.055	100.993	100.950	6.375	101.555	101.493	101.450
6.500	101.529	101.477	101.438	6.500	102.029	101.977	101.938
6.625	101.957	101.905	101.866	6.625	102.457	102.405	102.366
6.750	102.020	102.000	101.956	6.750	102.520	102.500	102.456
6.875	102.428	102.409	102.365	Lender Fee Buyout		Loan Features Adjusters	
7.000	102.810	102.801	102.761	<150,000	-.875	2-4 Units	(0.625)
7.125	103.224	103.215	103.175	150,000-199,999	-.75	Investment Property	(4.125)
7.250	103.079	103.074	103.046	200,000-349,999	-.50	Second Homes	(4.125)
7.375	103.332	103.327	103.313	350,000-799,999	-.375	Condos	(0.750)
7.500	103.720	103.715	103.700	800,000-1,400,000	-.25	High Balance	(1.000)
						Knock/Step Forward	(0.250)

Conventional LLPA's

Purchase/RT:

FICO	LTV							
	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥800	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)
780-799	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)
760-779	0.000	0.000	(0.250)	(0.625)	(0.626)	(0.500)	(0.500)	(0.250)
740-759	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)
720-739	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)
700-719	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)
680-699	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)
660-679	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)
640-659	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)	(1.500)
620-639	(0.500)	(1.875)	(2.500)	(3.125)	(3.250)	(3.000)	(2.625)	(2.625)

Cash Out:

FICO	LTV							
	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥800	(0.375)	(0.625)	(0.875)	(1.375)	N/A	N/A	N/A	N/A
780-799	(0.375)	(0.875)	(0.875)	(1.375)	N/A	N/A	N/A	N/A
760-779	(0.375)	(0.875)	(1.250)	(1.875)	N/A	N/A	N/A	N/A
740-759	(0.375)	(1.000)	(1.625)	(2.375)	N/A	N/A	N/A	N/A
720-739	(0.500)	(1.375)	(2.000)	(2.750)	N/A	N/A	N/A	N/A
700-719	(0.500)	(1.625)	(2.625)	(3.250)	N/A	N/A	N/A	N/A
680-699	(0.625)	(2.000)	(2.875)	(3.750)	N/A	N/A	N/A	N/A
660-679	(0.875)	(2.750)	(4.000)	(4.750)	N/A	N/A	N/A	N/A
640-659	(1.375)	(3.125)	(4.625)	(5.125)	N/A	N/A	N/A	N/A
620-639	(1.625)	(3.750)	(5.250)	(5.500)	N/A	N/A	N/A	N/A

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Kentucky
Louisiana
Maine
Maryland
Michigan
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