

| 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  |
| 5.250                       | 92.310  | 92.218  | 92.130  |                                                                                   | 6.000                       | 96.438              | 96.346                              | 96.256  |
| 5.375                       | 92.653  | 92.561  | 92.473  |                                                                                   | 6.125                       | 96.989              | 96.897                              | 96.808  |
| 5.500                       | 93.191  | 93.099  | 93.011  |                                                                                   | 6.250                       | 98.414              | 98.288                              | 98.168  |
| 5.625                       | 93.665  | 93.573  | 93.485  |                                                                                   | 6.375                       | 98.954              | 98.828                              | 98.708  |
| 5.750                       | 95.075  | 94.983  | 94.894  |                                                                                   | 6.500                       | 99.369              | 99.244                              | 99.124  |
| 5.875                       | 95.624  | 95.532  | 95.443  |                                                                                   | 6.625                       | 99.797              | 99.671                              | 99.551  |
| 6.000                       | 96.213  | 96.121  | 96.031  |                                                                                   | 6.750                       | 100.245             | 100.095                             | 99.948  |
| 6.125                       | 96.764  | 96.672  | 96.583  |                                                                                   | 6.875                       | 100.633             | 100.483                             | 100.336 |
| 6.250                       | 98.189  | 98.063  | 97.943  |                                                                                   | 7.000                       | 100.953             | 100.802                             | 100.655 |
| 6.375                       | 98.729  | 98.603  | 98.483  |                                                                                   | 7.125                       | 101.271             | 101.121                             | 100.973 |
| 6.500                       | 99.144  | 99.019  | 98.899  |                                                                                   | MLB Remarkable 2% FHA DPA   |                     |                                     |         |
| 6.625                       | 99.572  | 99.446  | 99.326  |                                                                                   | Rate                        | 15-Day              | 30-Day                              | 45-Day  |
| 6.750                       | 100.020 | 99.870  | 99.723  |                                                                                   | 7.500                       | 97.170              | 96.877                              | 96.588  |
| 6.875                       | 100.408 | 100.258 | 100.111 |                                                                                   | 7.750                       | 97.563              | 97.270                              | 96.982  |
| 7.000                       | 100.728 | 100.577 | 100.430 |                                                                                   | MLB Remarkable 3.5% FHA DPA |                     |                                     |         |
| 7.125                       | 101.046 | 100.896 | 100.748 |                                                                                   | Rate                        | 15-Day              | 30-Day                              | 45-Day  |
| 7.250                       | 100.836 | 100.543 | 100.255 |                                                                                   | 7.500                       | 95.670              | 95.377                              | 95.088  |
| 7.375                       | 101.289 | 100.996 | 100.708 |                                                                                   | 7.750                       | 96.063              | 95.770                              | 95.482  |
| 7.500                       | 101.545 | 101.252 | 100.963 |                                                                                   |                             |                     |                                     |         |
| 7.625                       | 101.813 | 101.520 | 101.232 |                                                                                   |                             |                     |                                     |         |
| 7.750                       | 101.938 | 101.645 | 101.357 |                                                                                   |                             |                     |                                     |         |
| FHA 30 YR FIXED 203k        |         |         |         |                                                                                   | Lender Fee Buyout           |                     | Loan Amount Adjusters (Standard LA) |         |
| Rate                        | 15-Day  | 30-Day  | 45-Day  |                                                                                   | <150,000                    | -.875               | <= 85,000                           |         |
| 6.625                       | 97.822  | 97.696  | 97.576  | 150,000-199,999                                                                   | -.75                        | 85,001 - 124,999    |                                     |         |
| 6.750                       | 98.270  | 98.120  | 97.973  | 200,000-349,999                                                                   | -.50                        | 125,000 - 149,999   |                                     |         |
| 6.875                       | 98.658  | 98.508  | 98.361  | 350,000-799,999                                                                   | -.375                       | 150,000 - 299,999   |                                     |         |
| 7.000                       | 98.978  | 98.827  | 98.680  | 800,000-1,400,000                                                                 | -.25                        | 300,000 - 500,000   |                                     |         |
| 7.125                       | 99.296  | 99.146  | 98.998  | Program Adjustments                                                               |                             | 500,001 - 1,397,400 |                                     |         |
| 7.250                       | 99.086  | 98.793  | 98.505  | 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                                                                   |                             | 0.500               |                                     |         |
|                             |         |         |         | Texas Cash Out Primary                                                            |                             | -0.370              |                                     |         |
|                             |         |         |         | Green Advantage                                                                   |                             | -0.750              |                                     |         |
|                             |         |         |         | Manual (Excludes SL's)                                                            |                             | -0.500              |                                     |         |
|                             |         |         |         | 20yr Term                                                                         |                             | -0.375              |                                     |         |
| FICO Adjusters:             |         |         |         |                                                                                   |                             |                     |                                     |         |
| >=740                       | 0.500   | *       |         |                                                                                   |                             |                     |                                     |         |
| 720-739                     | 0.500   | *       |         |                                                                                   |                             |                     |                                     |         |
| 700-719                     | 0.500   | *       |         |                                                                                   |                             |                     |                                     |         |
| 680-699                     | 0.500   | *       |         |                                                                                   |                             |                     |                                     |         |
| 660-679                     | 0.600   | *       |         |                                                                                   |                             |                     |                                     |         |
| 640-659                     | 0.475   | *       |         |                                                                                   |                             |                     |                                     |         |
| 620-639                     | 0.225   |         |         |                                                                                   |                             |                     |                                     |         |
| 600-619                     | -0.625  |         |         |                                                                                   |                             |                     |                                     |         |
| 580-599                     | -0.875  |         |         |                                                                                   |                             |                     |                                     |         |
| <580                        | -3.000  |         |         |                                                                                   |                             |                     |                                     |         |
| No FICO                     | -3.000  |         |         |                                                                                   |                             |                     |                                     |         |
| *Not applicable to DPA      |         |         |         |                                                                                   |                             |                     |                                     |         |

USDA Program Incentive 0.125

FHA Program Incentive 0.250

Lock Desk is open from 10:30am EST till 6pm EST Monday through Friday.





| Conventional 30 YR FIXED |         |         |         | Elite Conventional 30 YR FIXED |         |                         |         |
|--------------------------|---------|---------|---------|--------------------------------|---------|-------------------------|---------|
| Rate                     | 15-Day  | 30-Day  | 45-Day  | Rate                           | 15-Day  | 30-Day                  | 45-Day  |
| 6.250                    | 95.056  | 94.965  | 94.920  | 7.000                          | 98.959  | 98.862                  | 98.811  |
| 6.375                    | 95.656  | 95.566  | 95.520  | 7.125                          | 99.591  | 99.488                  | 99.433  |
| 6.500                    | 96.190  | 96.099  | 96.054  | 7.250                          | 100.246 | 100.143                 | 100.088 |
| 6.625                    | 96.983  | 96.886  | 96.835  | 7.375                          | 100.705 | 100.603                 | 100.548 |
| 6.750                    | 97.709  | 97.612  | 97.561  | 7.500                          | 101.118 | 101.015                 | 100.960 |
| 6.875                    | 98.213  | 98.117  | 98.066  | 7.625                          | 101.544 | 101.441                 | 101.386 |
| 7.000                    | 98.709  | 98.612  | 98.561  | 7.750                          | 101.940 | 101.830                 | 101.768 |
| 7.125                    | 99.341  | 99.238  | 99.183  | 7.875                          | 102.323 | 102.213                 | 102.151 |
| 7.250                    | 99.996  | 99.893  | 99.838  | 8.000                          | 102.677 | 102.567                 | 102.506 |
| 7.375                    | 100.455 | 100.353 | 100.298 | 8.125                          | 103.064 | 102.954                 | 102.893 |
| 7.500                    | 100.868 | 100.765 | 100.710 | Lender Fee Buyout              |         | Loan Features Adjusters |         |
| 7.625                    | 101.294 | 101.191 | 101.136 | <150,000                       | -.875   | 2-4 Units               | (0.625) |
| 7.750                    | 101.690 | 101.580 | 101.518 | 150,000-199,999                | -.75    | Investment Property     | (4.125) |
| 7.875                    | 102.073 | 101.963 | 101.901 | 200,000-349,999                | -.50    | Second Homes            | (4.125) |
| 8.000                    | 102.427 | 102.317 | 102.256 | 350,000-799,999                | -.375   | Condos                  | (0.750) |
| 8.125                    | 102.814 | 102.704 | 102.643 | 800,000-1,400,000              | -.25    | High Balance            | (1.000) |
|                          |         |         |         |                                |         | Non-Perm. Res Alien     | (0.250) |
|                          |         |         |         |                                |         | 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)  |
| <620    | (0.750) | (2.000)  | (2.750)  | (3.250)  | (3.500)  | (3.750)  | (4.000)  | (4.000)  |

## 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      |
| <620    | (2.000) | (4.000)  | (5.250)  | (5.500)  | N/A      | N/A      | N/A      | N/A      |

## Approved States

Alabama  
Alaska  
Arizona  
Arkansas  
California  
Colorado  
Connecticut  
Delaware  
District of Columbia  
Florida  
Georgia  
Idaho  
Illinois  
Indiana  
Iowa  
Kansas  
Kentucky  
Louisiana  
Maine  
Maryland  
Michigan  
Minnesota  
Mississippi  
Missouri  
Montana  
Nebraska  
Nevada  
New Hampshire  
New Jersey  
New Mexico  
New York  
North Carolina  
North Dakota  
Ohio  
Oklahoma  
Oregon  
Pennsylvania  
Rhode Island  
South Carolina  
South Dakota  
Tennessee  
Texas  
Utah  
Vermont  
Virginia  
Washington  
West Virginia  
Wisconsin  
Wyoming

**Making  
Lives  
Better**