

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
5.000	97.768	97.703	97.647	5.500	100.293	100.204	100.118
5.125	98.006	97.941	97.885	5.625	100.670	100.581	100.496
5.250	98.987	98.898	98.813	5.750	101.388	101.307	101.234
5.375	99.312	99.223	99.138	5.875	101.720	101.639	101.566
5.500	99.793	99.704	99.618	6.000	102.189	102.109	102.036
5.625	100.170	100.081	99.996	6.125	102.332	102.251	102.178
5.750	100.888	100.807	100.734	6.250	102.701	102.677	102.651
5.875	101.220	101.139	101.066	6.375	102.985	102.961	102.935
6.000	101.689	101.609	101.536	6.500	103.279	103.254	103.228
6.125	101.832	101.751	101.678	6.625	103.596	103.572	103.545
6.250	102.201	102.177	102.151	<b>MLB Remarkable 2% FHA DPA</b>			
6.375	102.485	102.461	102.435	Rate	15-Day	30-Day	45-Day
6.500	102.779	102.754	102.728	7.250	100.178	100.114	100.066
6.625	103.096	103.072	103.045	7.500	100.428	100.364	100.316
6.750	103.729	103.665	103.617	<b>MLB Remarkable 3.5% FHA DPA</b>			
6.875	104.025	103.960	103.913	Rate	15-Day	30-Day	45-Day
7.000	104.145	104.081	104.033	7.250	98.678	98.614	98.566
7.125	104.428	104.364	104.316	7.500	98.928	98.864	98.816
7.250	104.553	104.489	104.441	<b>FHA 30 YR FIXED 203k</b>			
7.375	104.678	104.614	104.566	Rate	15-Day	30-Day	45-Day
7.500	104.803	104.739	104.691	6.375	100.735	100.711	100.685
<b>Lender Fee Buyout</b>				<b>Loan Amount Adjusters (Standard LA)</b>			
<150,000				-0.875			
150,000-199,999				-0.75			
200,000-349,999				-0.50			
350,000-799,999				-0.375			
800,000-1,400,000				-0.25			
<b>Program Adjustments</b>				500,001 - 1,397,400			
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				1.000			
Texas Cash Out Primary				-0.370			
HOPER Green Advantage				-0.500			
Manual (Excludes SL's)				-0.500			
<b>FICO Adjusters:</b>							
>=740	0.750 *						
720-739	0.500 *						
660-719	0.250 *						
640-659	0.000						
620-639	-0.500						
600-619	-0.750						
580-599	-1.250						
<580	-3.750						
No FICO	-3.750						
*Not applicable to DPA							
(25bp Re-Hedge hit to switch from Tracy to Larry)							



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
5.625	98.731	98.688	98.569	5.625	99.231	99.188	99.069
5.750	99.214	99.165	99.064	5.750	99.714	99.665	99.564
5.875	99.688	99.640	99.539	5.875	100.188	100.140	100.039
6.000	100.093	100.044	99.943	6.000	100.593	100.544	100.443
6.125	100.611	100.562	100.461	6.125	101.111	101.062	100.961
6.250	100.804	100.751	100.712	6.250	101.304	101.251	101.212
6.375	101.154	101.100	101.062	6.375	101.654	101.600	101.562
6.500	101.599	101.554	101.525	6.500	102.099	102.054	102.025
6.625	102.080	102.035	102.006	6.625	102.580	102.535	102.506
6.750	101.959	101.951	101.944	6.750	102.459	102.451	102.444
6.875	102.277	102.269	102.262	<b>Lender Fee Buyout</b>		<b>Loan Features Adjusters</b>	
7.000	102.754	102.746	102.739	<150,000	-0.875	2-4 Units	(0.625)
7.125	103.102	103.094	103.087	150,000-199,999	-0.75	Investment Property	(4.125)
7.250	103.441	103.435	103.430	200,000-349,999	-0.50	Second Homes	(4.125)
7.375	103.757	103.751	103.746	350,000-799,999	-0.375	Condos	(0.750)
7.500	104.179	104.173	104.168	800,000-1,400,000	-0.25	High Balance	(1.000)

**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

## 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