

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	94.276	94.192	94.125		6.000	98.172	98.123	98.043
5.375	94.621	94.537	94.470		6.125	98.683	98.634	98.554
5.500	95.161	95.077	95.010		6.250	99.671	99.574	99.467
5.625	95.636	95.552	95.486		6.375	100.169	100.072	99.965
5.750	96.814	96.765	96.685		6.500	100.550	100.452	100.345
5.875	97.364	97.315	97.234		6.625	100.951	100.854	100.747
6.000	97.947	97.898	97.818		6.750	101.079	100.951	100.817
6.125	98.458	98.409	98.329		6.875	101.435	101.307	101.173
6.250	99.446	99.349	99.242		7.000	101.717	101.589	101.455
6.375	99.944	99.847	99.740		7.125	102.010	101.882	101.748
6.500	100.325	100.227	100.120		MLB Remarkable 2% FHA DPA			
6.625	100.726	100.629	100.522		Rate	15-Day	30-Day	45-Day
6.750	100.854	100.726	100.592		7.500	97.904	97.740	97.566
6.875	101.210	101.082	100.948		7.750	98.306	98.142	97.968
7.000	101.492	101.364	101.230		MLB Remarkable 3.5% FHA DPA			
7.125	101.785	101.657	101.523		Rate	15-Day	30-Day	45-Day
7.250	101.611	101.447	101.273		7.500	96.404	96.240	96.066
7.375	102.037	101.873	101.699		7.750	96.806	96.642	96.468
7.500	102.279	102.115	101.941					
7.625	102.556	102.392	102.218					
7.750	102.681	102.517	102.343					
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	-0.750
6.625	98.976	98.879	98.772		150,000-199,999	-.75	85,001 - 124,999	-0.500
6.750	99.104	98.976	98.842		200,000-349,999	-.50	125,000 - 149,999	-0.125
6.875	99.460	99.332	99.198		350,000-799,999	-.375	150,000 - 299,999	0.000
7.000	99.742	99.614	99.480		800,000-1,400,000	-.25	300,000 - 500,000	0.125
7.125	100.035	99.907	99.773	Program Adjustments		500,001 - 1,397,400	0.250	
7.250	99.861	99.697	99.523	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			
				USDA Program Incentive	0.125			
				FHA Program Incentive	0.250			
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							

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	97.239	97.191	97.155	7.000	100.761	100.708	100.669
6.375	97.826	97.779	97.743	7.125	101.198	101.145	101.107
6.500	98.378	98.330	98.295	7.250	101.657	101.597	101.554
6.625	98.808	98.755	98.750	7.375	102.101	102.041	101.998
6.750	99.538	99.485	99.446	7.500	102.515	102.456	102.413
6.875	100.029	99.976	99.937	7.625	102.901	102.842	102.799
7.000	100.511	100.458	100.419	7.750	102.940	102.872	102.823
7.125	100.948	100.895	100.857	7.875	103.303	103.235	103.186
7.250	101.407	101.347	101.304	8.000	103.635	103.567	103.518
7.375	101.851	101.791	101.748	8.125	103.999	103.931	103.882
7.500	102.265	102.206	102.163	Lender Fee Buyout		Loan Features Adjusters	
7.625	102.651	102.592	102.549	<150,000	-.875	2-4 Units	(0.625)
7.750	102.690	102.622	102.573	150,000-199,999	-.75	Investment Property	(4.125)
7.875	103.053	102.985	102.936	200,000-349,999	-.50	Second Homes	(4.125)
8.000	103.385	103.317	103.268	350,000-799,999	-.375	Condos	(0.750)
8.125	103.749	103.681	103.632	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

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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
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Pennsylvania
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South Carolina
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