

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	95.223	95.170	95.118	5.250	98.394	98.319	98.246		
4.875	95.783	95.730	95.679	5.375	98.739	98.663	98.590		
5.000	96.246	96.193	96.142	5.500	99.248	99.173	99.100		
5.125	96.486	96.433	96.381	5.625	99.648	99.573	99.500		
5.250	97.894	97.819	97.746	5.750	100.743	100.645	100.549		
5.375	98.239	98.163	98.090	5.875	101.214	101.116	101.020		
5.500	98.748	98.673	98.600	6.000	101.693	101.595	101.500		
5.625	99.148	99.073	99.000	6.125	101.862	101.763	101.668		
5.750	100.243	100.145	100.049	6.250	102.393	102.340	102.291		
5.875	100.714	100.616	100.520	6.375	102.816	102.763	102.713		
6.000	101.193	101.095	101.000	MLB Remarkable 2% FHA DPA					
6.125	101.362	101.263	101.168	Rate	15-Day	30-Day	45-Day		
6.250	101.893	101.840	101.791	7.000	99.489	99.345	99.206		
6.375	102.316	102.263	102.213	7.250	99.893	99.749	99.610		
6.500	102.623	102.570	102.521	MLB Remarkable 3.5% FHA DPA					
6.625	102.952	102.899	102.849	Rate	15-Day	30-Day	45-Day		
6.750	103.198	103.054	102.915	7.000	97.989	97.845	97.706		
6.875	103.618	103.475	103.336	7.250	98.393	98.249	98.110		
7.000	103.864	103.720	103.581	FHA 30 YR FIXED 203k					
7.125	104.143	103.999	103.860	Rate	15-Day	30-Day	45-Day		
7.250	104.268	104.124	103.985	6.125	99.612	99.513	99.418		
Lender Fee Buyout				Loan Amount Adjusters (Standard LA)					
<150,000				<150,000	-.875			<= 85,000	-0.750
150,000-199,999				150,000-199,999	-.75			85,001 - 124,999	-0.500
200,000-349,999				200,000-349,999	-.50			125,000 - 149,999	-0.125
350,000-799,999				350,000-799,999	-.375			150,000 - 299,999	0.000
800,000-1,400,000				800,000-1,400,000	-.25			300,000 - 500,000	0.125
Program Adjustments				500,001 - 1,397,400				0.250	
Manufactured Homes				Manufactured Homes				-0.625	
2-4 Unit				2-4 Unit				-0.750	
Escrow Waiver				Escrow Waiver				-0.250	
Relocks - Worst Case				Relocks - Worst Case				-0.250	
7 day extension				7 day extension				-0.125	
14 day extension				14 day extension				-0.250	
Cash Out				Cash Out				-0.500	
High Balance Adjuster				High Balance Adjuster				-2.000	
DTI >= 47				DTI >= 47				-0.250	
90+ LTV VA Cashout				90+ LTV VA Cashout				-1.750	
NY State Adjuster				NY State Adjuster				-0.500	
Streamline/IRRL				Streamline/IRRL				0.750	
Texas Cash Out Primary				Texas Cash Out Primary				-0.370	
HOPER Green Advantage				HOPER Green Advantage				-0.500	
Manual (Excludes SL's)				Manual (Excludes SL's)				-0.500	
FHA Program Incentive				FHA Program Incentive				0.250	



FICO Adjusters:

>=740	0.750 *
720-739	0.500 *
660-719	0.250 *
640-659	0.000
620-639	-0.375
600-619	-0.625
580-599	-1.125
<580	-3.750
No FICO	-3.750

*Not applicable to DPA

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	97.342	97.269	97.240	5.625	97.842	97.769	97.740
5.750	98.087	98.034	97.990	5.750	98.587	98.534	98.490
5.875	98.632	98.551	98.517	5.875	99.132	99.051	99.017
6.000	99.167	99.087	99.053	6.000	99.667	99.587	99.553
6.125	99.662	99.582	99.548	6.125	100.162	100.082	100.048
6.250	100.199	100.137	100.088	6.250	100.699	100.637	100.588
6.375	100.679	100.591	100.551	6.375	101.179	101.091	101.051
6.500	101.199	101.111	101.071	6.500	101.699	101.611	101.571
6.625	101.639	101.551	101.511	6.625	102.139	102.051	102.011
6.750	102.039	101.972	101.919	6.750	102.539	102.472	102.419
6.875	102.467	102.375	102.331				
7.000	102.853	102.761	102.718	Lender Fee Buyout		Loan Features Adjusters	
7.125	103.273	103.182	103.138	<150,000	-0.875	2-4 Units	(0.625)
7.250	103.283	103.185	103.136	150,000-199,999	-0.75	Investment Property	(4.125)
7.375	103.732	103.625	103.569	200,000-349,999	-0.50	Second Homes	(4.125)
7.500	104.226	104.119	104.063	350,000-799,999	-0.375	Condos	(0.750)
				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