

WHOLESALE RATESHEET

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LOCK EXTENSION COSTS*	
7 DAY	0.062
10 DAY	0.125
15 DAY	0.250
MAX 30 DAYS	

* All products other than Jumbo

LOCK EXPIRATION DATE	
15 - Day	4/10/2020
30 - Day	4/25/2020
45 - Day	5/10/2020
60 - Day	5/25/2020

MARKET INDICES	
PRIME	3.250
1-YR LIBOR	0.967
1-YR TREASURY CMT	0.250

LOAN FEES	
Collateral Desktop Analysis (CDA)	\$250
Document Preparation Fee (TX):	\$200
Tax Service Fee	\$85
Technology Fee (full doc USDA)	\$25
Underwriting Fee (NJ)	\$0
Underwriting Fee (NC)	\$150
Underwriting Fee (All other states):	
Underwriting Fee: FHA, VA, USDA and Conforming Conventional Loans	\$599

PRICING

The prices reflected on this Rate Sheet are "Indication Only" and are subject to change. Please refer to the Pricing Engine for true, live pricing.

ANNOUNCEMENTS



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WHOLESALE RATESHEET

FHA LOAN PROGRAMS FICO 641+

FHA 30YR / 25YR FIXED FICO 641+					FHA 30YR FIXED HIGH BALANCE FICO 641+					FHA 15YR FIXED FICO 641+				
F30F641 / F25F641					H30F641					F15F641				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-3.598		-3.598	-3.598	5.625	-1.119		-1.119	-1.119	4.625	-2.604		-2.416	-2.416
5.625	-3.875		-3.875	-3.875	5.500	-0.857		-0.857	-0.857	4.500	-2.383		-2.195	-2.195
5.500	-3.613		-3.613	-3.613	5.375	-0.565		-0.565	-0.565	4.375	-2.168		-1.980	-1.980
5.375	-3.321		-3.321	-3.321	5.250	-0.359		-0.359	-0.359	4.250	-1.948		-1.760	-1.760
5.250	-3.115		-3.115	-3.115	5.125	-1.208		-1.208	-1.208	4.125	-3.071		-2.805	-2.805
5.125	-3.496		-3.496	-3.496	5.000	-0.864		-0.864	-0.864	4.000	-2.855		-2.589	-2.589
5.000	-3.151		-3.151	-3.151	4.875	-0.508		-0.508	-0.508	3.875	-2.526		-2.260	-2.260
4.875	-2.796		-2.796	-2.796	4.750	-0.576		-0.576	-0.576	3.750	-2.165		-1.899	-1.899
4.750	-2.863		-2.863	-2.863	4.625	-1.900		-1.775	-1.775	3.625	-2.404		-2.154	-2.154
4.625	-3.406		-3.281	-3.281	4.500	-1.442		-1.317	-1.317	3.500	-2.043		-1.793	-1.793
4.500	-2.949		-2.824	-2.824	4.375	-1.075		-0.950	-0.950	3.375	-1.682		-1.432	-1.432
4.375	-2.582		-2.457	-2.457	4.250	-0.991		-0.866	-0.866	3.250	-1.321		-1.071	-1.071
4.250	-2.497		-2.372	-2.372	4.125	-1.962		-1.837	-1.837	3.125	-2.076		-1.919	-1.919
4.125	-3.219		-3.094	-3.094	4.000	-1.551		-1.426	-1.426	3.000	-1.715		-1.558	-1.558
4.000	-2.808		-2.683	-2.683	3.875	-1.002		-0.877	-0.877	2.875	-1.354		-1.197	-1.197
3.875	-2.258		-2.133	-2.133	3.750	-0.940		-0.815	-0.815	2.750	-0.993		-0.836	-0.836
3.750	-2.196		-2.071	-2.071	3.625	-2.660		-2.457	-2.457	2.625	-0.857		-0.623	-0.623
3.625	-4.010		-3.807	-3.807	3.500	-2.249		-2.046	-2.046	2.500	-0.496		-0.262	-0.262
3.500	-3.599		-3.396	-3.396	3.375	-1.771		-1.568	-1.568					
3.375	-3.121		-2.918	-2.918	3.250	-1.381		-1.178	-1.178					
3.250	-2.731		-2.528	-2.528										
3.125	-3.081		-2.878	-2.878										
3.000	-2.631		-2.428	-2.428										
2.875	-2.208		-2.005	-2.005										
2.750	-1.769		-1.566	-1.566										

FHA PRICE ADJUSTMENTS FICO 641+			
Loan Amt > \$200,000	0.000	FICO 675+	-0.500
Loan Amt \$150,000 - \$200,000	0.250		
Loan Amt \$100,000 - \$149,999	0.625	3-4 Units	0.750
Loan Amt \$60,000 - \$99,999	1.500	Manufactured Housing	1.000
Loan Amt < \$60,000	2.000	DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Premier FHA Experts
* Max LTV of 96.5%
* Debt to income ratio determined by AUS
* Ginnie Mae direct issuer



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WHOLESALE RATESHEET

FHA LOAN PROGRAMS FICO < 641

FHA 30YR / 25YR FIXED FICO < 641 F30F / F25F					FHA 30YR FIXED HIGH BALANCE FICO < 641 H30F					FHA 15YR FIXED FICO < 641 F15F				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-2.646		-2.646	-2.646	5.625	-0.117		-0.117	-0.117	4.625	-1.659		-1.471	-1.471
5.625	-2.923		-2.923	-2.923	5.500	0.145		0.145	0.145	4.500	-1.438		-1.250	-1.250
5.500	-2.661		-2.661	-2.661	5.375	0.437		0.437	0.437	4.375	-1.223		-1.035	-1.035
5.375	-2.369		-2.369	-2.369	5.250	0.643		0.643	0.643	4.250	-1.003		-0.815	-0.815
5.250	-2.163		-2.163	-2.163	5.125	-0.206		-0.206	-0.206	4.125	-2.126		-1.860	-1.860
5.125	-2.544		-2.544	-2.544	5.000	0.138		0.138	0.138	4.000	-1.910		-1.644	-1.644
5.000	-2.199		-2.199	-2.199	4.875	0.494		0.494	0.494	3.875	-1.581		-1.315	-1.315
4.875	-1.844		-1.844	-1.844	4.750	0.427		0.427	0.427	3.750	-1.220		-0.954	-0.954
4.750	-1.911		-1.911	-1.911	4.625	-0.898		-0.773	-0.773	3.625	-1.459		-1.209	-1.209
4.625	-2.454		-2.329	-2.329	4.500	-0.440		-0.315	-0.315	3.500	-1.098		-0.848	-0.848
4.500	-1.997		-1.872	-1.872	4.375	-0.073		0.052	0.052	3.375	-0.737		-0.487	-0.487
4.375	-1.630		-1.505	-1.505	4.250	0.011		0.136	0.136	3.250	-0.376		-0.126	-0.126
4.250	-1.545		-1.420	-1.420	4.125	-0.960		-0.835	-0.835	3.125	-1.131		-0.974	-0.974
4.125	-2.267		-2.142	-2.142	4.000	-0.549		-0.424	-0.424	3.000	-0.770		-0.613	-0.613
4.000	-1.856		-1.731	-1.731	3.875	0.000		0.125	0.125	2.875	-0.409		-0.252	-0.252
3.875	-1.306		-1.181	-1.181	3.750	0.062		0.187	0.187	2.750	-0.048		0.109	0.109
3.750	-1.244		-1.119	-1.119	3.625	-1.658		-1.455	-1.455	2.625	0.088		0.322	0.322
3.625	-3.058		-2.855	-2.855	3.500	-1.247		-1.044	-1.044	2.500	0.449		0.683	0.683
3.500	-2.647		-2.444	-2.444	3.375	-0.769		-0.566	-0.566					
3.375	-2.169		-1.966	-1.966	3.250	-0.379		-0.176	-0.176					
3.250	-1.779		-1.576	-1.576										
3.125	-2.129		-1.926	-1.926										
3.000	-1.679		-1.476	-1.476										
2.875	-1.256		-1.053	-1.053										
2.750	-0.817		-0.614	-0.614										

FHA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 620 - 640	-0.875
Loan Amt \$150,000 - \$200,000	0.250	FICO 600 - 619	-0.125
Loan Amt \$100,000 - \$149,999	0.625	FICO 580 - 599	0.250
Loan Amt \$60,000 - \$99,999	1.500	FICO 560 - 579	1.500
Loan Amt < \$60,000	2.000	FICO < 560	2.000
		Non Traditional Credit	1.000
		3-4 Units	0.750
		Manufactured Housing	1.000
		DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Premier FHA Experts
* Max LTV of 96.5%
* Min FICO 500 (90% max)
* Min FICO 580 (96.5% max)
* Debt to income ratio determined by AUS
* Ginnie Mae direct issuer



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WHOLESALE RATESHEET

FHA STREAMLINE LOAN PROGRAMS

FHA 30YR FIXED and FHA 25YR FIXED F30FSR / F25FSR					FHA 30YR FIXED HIGH BALANCE H30FSR					FHA 15YR FIXED F15FSR				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-2.873		-2.873	-2.873	5.625	-0.744		-0.744	-0.744	4.625	-2.029		-1.841	-1.841
5.625	-3.150		-3.150	-3.150	5.500	-0.482		-0.482	-0.482	4.500	-1.808		-1.620	-1.620
5.500	-2.888		-2.888	-2.888	5.375	-0.190		-0.190	-0.190	4.375	-1.593		-1.405	-1.405
5.375	-2.596		-2.596	-2.596	5.250	0.016		0.016	0.016	4.250	-1.373		-1.185	-1.185
5.250	-2.390		-2.390	-2.390	5.125	-0.833		-0.833	-0.833	4.125	-2.496		-2.230	-2.230
5.125	-2.771		-2.771	-2.771	5.000	-0.489		-0.489	-0.489	4.000	-2.280		-2.014	-2.014
5.000	-2.426		-2.426	-2.426	4.875	-0.133		-0.133	-0.133	3.875	-1.951		-1.685	-1.685
4.875	-2.071		-2.071	-2.071	4.750	-0.201		-0.201	-0.201	3.750	-1.590		-1.324	-1.324
4.750	-2.138		-2.138	-2.138	4.625	-1.525		-1.400	-1.400	3.625	-1.829		-1.579	-1.579
4.625	-2.681		-2.556	-2.556	4.500	-1.067		-0.942	-0.942	3.500	-1.468		-1.218	-1.218
4.500	-2.224		-2.099	-2.099	4.375	-0.700		-0.575	-0.575	3.375	-1.107		-0.857	-0.857
4.375	-1.857		-1.732	-1.732	4.250	-0.616		-0.491	-0.491	3.250	-0.746		-0.496	-0.496
4.250	-1.772		-1.647	-1.647	4.125	-1.587		-1.462	-1.462	3.125	-1.501		-1.344	-1.344
4.125	-2.494		-2.369	-2.369	4.000	-1.176		-1.051	-1.051	3.000	-1.140		-0.983	-0.983
4.000	-2.083		-1.958	-1.958	3.875	-0.627		-0.502	-0.502	2.875	-0.779		-0.622	-0.622
3.875	-1.533		-1.408	-1.408	3.750	-0.565		-0.440	-0.440	2.750	-0.418		-0.261	-0.261
3.750	-1.471		-1.346	-1.346	3.625	-2.285		-2.082	-2.082	2.625	-0.282		-0.048	-0.048
3.625	-3.285		-3.082	-3.082	3.500	-1.874		-1.671	-1.671	2.500	0.079		0.313	0.313
3.500	-2.874		-2.671	-2.671	3.375	-1.396		-1.193	-1.193					
3.375	-2.396		-2.193	-2.193	3.250	-1.006		-0.803	-0.803					
3.250	-2.006		-1.803	-1.803										
3.125	-2.356		-2.153	-2.153										
3.000	-1.906		-1.703	-1.703										
2.875	-1.483		-1.280	-1.280										
2.750	-1.044		-0.841	-0.841										

FHA PRICE ADJUSTMENTS	
Loan Amt > \$200,000	0.000
Loan Amt \$100,000 - \$200,000	0.250
Loan Amt \$65,000 - \$99,999	0.625
Loan Amt \$50,000 - \$64,999	1.500
Loan Amt < \$50,000	2.000
3-4 Units	0.750
Manufactured Housing	1.000
Non-Owner	0.750
MAX REBATE Streamline (-5.500)	

PRODUCT FEATURES
* Premier FHA Experts
* Max CLTV of 125%
* Debt to income ratio determined by AUS
* No income or Appraisal on Streamline Refi
* Ginnie Mae direct issuer



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FHA 203K STANDARD, FHA 203K LIMITED LOAN PROGRAMS & FHA 203(b) REPAIR ESCROW

FHA 30YR 203K & 203(b) REPAIR ESCROW F30F203K / F30FRE / F30F203KFULL			FHA 30YR HIGH BAL 203K & REPAIR ESCROW H30F203K / H30FRE / H30F203KFULL		
Rate	45 Day	60 Day	Rate	45 Day	60 Day
5.750	-2.323	-2.323	5.625	0.056	0.056
5.625	-2.600	-2.600	5.500	0.318	0.318
5.500	-2.338	-2.338	5.375	0.610	0.610
5.375	-2.046	-2.046	5.250	0.816	0.816
5.250	-1.840	-1.840	5.125	-0.033	-0.033
5.125	-2.221	-2.221	5.000	0.311	0.311
5.000	-1.876	-1.876	4.875	0.667	0.667
4.875	-1.521	-1.521	4.750	0.599	0.599
4.750	-1.588	-1.588	4.625	-0.600	-0.600
4.625	-2.006	-2.006	4.500	-0.142	-0.142
4.500	-1.549	-1.549	4.375	0.225	0.225
4.375	-1.182	-1.182	4.250	0.309	0.309
4.250	-1.097	-1.097	4.125	-0.662	-0.662
4.125	-1.819	-1.819	4.000	-0.251	-0.251
4.000	-1.408	-1.408	3.875	0.298	0.298
3.875	-0.858	-0.858	3.750	0.360	0.360
3.750	-0.796	-0.796	3.625	-1.282	-1.282
3.625	-2.532	-2.532	3.500	-0.871	-0.871
3.500	-2.121	-2.121	3.375	-0.393	-0.393
3.375	-1.643	-1.643	3.250	-0.003	-0.003
3.250	-1.253	-1.253			
3.125	-1.603	-1.603			
3.000	-1.153	-1.153			
2.875	-0.730	-0.730			
2.750	-0.291	-0.291			

FHA 203K, 203(b) PRICE ADJUSTMENTS			
Loan Amt > \$200,000	0.000	FICO 641+	0.000
Loan Amt \$150,000 - \$200,000	0.250	FICO 620 - 640	0.500
Loan Amt \$100,000 - \$149,999	0.625	FICO 600 - 619	1.000
Loan Amt \$60,000 - \$99,999	1.500	FICO 580 - 599	1.500
Loan Amt < \$60,000	2.000	FICO 560 - 579	2.000
		FICO < 560	2.500
Manual U/W	1.000		
3-4 Units	0.750		
FULL 203K	0.250		
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Min. FICO 500 (90% max) Min FICO 580 (96.5% max)
* Max Debt to income ratio 49.99%
* Owner Occupied Only
* Cash Out Not Allowed
* Ginnie Mae direct issuer



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WHOLESALE RATESHEET

VA LOAN PROGRAMS FICO 641+

VA 30YR / 25YR FIXED FICO 641+ V30F641 / V25F641					VA 15YR FIXED FICO 641+ V15F641					VA 30YR FIXED HIGH BALANCE FICO 641+ H30FVA641				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-4.199		-4.199	-4.199	4.625	-2.334		-2.146	-2.146	5.625	-1.768		-1.768	-1.768
5.625	-4.324		-4.324	-4.324	4.500	-2.160		-1.972	-1.972	5.500	-1.550		-1.550	-1.550
5.500	-4.106		-4.106	-4.106	4.375	-1.986		-1.798	-1.798	5.375	-1.304		-1.304	-1.304
5.375	-3.861		-3.861	-3.861	4.250	-1.807		-1.619	-1.619	5.250	-1.149		-1.149	-1.149
5.250	-3.705		-3.705	-3.705	4.125	-2.798		-2.532	-2.532	5.125	-1.821		-1.821	-1.821
5.125	-3.908		-3.908	-3.908	4.000	-2.621		-2.355	-2.355	5.000	-1.530		-1.530	-1.530
5.000	-3.617		-3.617	-3.617	3.875	-2.329		-2.063	-2.063	4.875	-1.230		-1.230	-1.230
4.875	-3.317		-3.317	-3.317	3.750	-2.007		-1.741	-1.741	4.750	-1.355		-1.355	-1.355
4.750	-3.443		-3.443	-3.443	3.625	-2.044		-1.794	-1.794	4.625	-2.481		-2.356	-2.356
4.625	-3.787		-3.662	-3.662	3.500	-1.731		-1.481	-1.481	4.500	-2.078		-1.953	-1.953
4.500	-3.385		-3.260	-3.260	3.375	-1.435		-1.185	-1.185	4.375	-1.772		-1.647	-1.647
4.375	-3.078		-2.953	-2.953	3.250	-1.142		-0.892	-0.892	4.250	-1.756		-1.631	-1.631
4.250	-3.062		-2.937	-2.937	3.125	-1.691		-1.534	-1.534	4.125	-2.503		-2.378	-2.378
4.125	-3.559		-3.434	-3.434	3.000	-1.398		-1.241	-1.241	4.000	-2.161		-2.036	-2.036
4.000	-3.217		-3.092	-3.092	2.875	-1.105		-0.948	-0.948	3.875	-1.682		-1.557	-1.557
3.875	-2.739		-2.614	-2.614	2.750	-0.813		-0.656	-0.656	3.750	-1.695		-1.570	-1.570
3.750	-2.751		-2.626	-2.626	2.625	-0.470		-0.236	-0.236	3.625	-3.172		-2.969	-2.969
3.625	-4.322		-4.119	-4.119	2.500	-0.178		0.056	0.056	3.500	-2.837		-2.634	-2.634
3.500	-3.987		-3.784	-3.784						3.375	-2.437		-2.234	-2.234
3.375	-3.587		-3.384	-3.384						3.250	-2.128		-1.925	-1.925
3.250	-3.278		-3.075	-3.075										
3.125	-3.370		-3.167	-3.167										
3.000	-3.002		-2.799	-2.799										
2.875	-2.664		-2.461	-2.461										
2.750	-2.312		-2.109	-2.109										

VA PRICE ADJUSTMENTS FICO 641+			
Loan Amt > \$200,000	0.000	FICO 675+	-0.250
Loan Amt \$150,000 - \$200,000	0.250	Non traditional credit	1.000
Loan Amt \$100,000 - \$149,999	0.625	3-4 Units	0.750
Loan Amt \$60,000 - \$99,999	1.500	Manufactured Housing	1.000
Loan Amt < \$60,000	2.000	DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)		No Impounds (DC)	0.125



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WHOLESALE RATESHEET

VA LOAN PROGRAMS FICO < 641

VA 30YR / 25YR FIXED FICO < 641 V30F / V25F					VA 15YR FIXED FICO < 641 V15F					VA 30YR FIXED HIGH BALANCE FICO < 641 H30FVA				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-1.784		-1.784	-1.784	4.625	-0.119		0.069	0.069	5.625	0.982		0.982	0.982
5.625	-1.909		-1.909	-1.909	4.500	0.055		0.243	0.243	5.500	1.200		1.200	1.200
5.500	-1.691		-1.691	-1.691	4.375	0.229		0.417	0.417	5.375	1.446		1.446	1.446
5.375	-1.446		-1.446	-1.446	4.250	0.408		0.596	0.596	5.250	1.601		1.601	1.601
5.250	-1.290		-1.290	-1.290	4.125	-0.583		-0.317	-0.317	5.125	0.929		0.929	0.929
5.125	-1.493		-1.493	-1.493	4.000	-0.406		-0.140	-0.140	5.000	1.220		1.220	1.220
5.000	-1.202		-1.202	-1.202	3.875	-0.114		0.152	0.152	4.875	1.520		1.520	1.520
4.875	-0.902		-0.902	-0.902	3.750	0.208		0.474	0.474	4.750	1.395		1.395	1.395
4.750	-1.028		-1.028	-1.028	3.625	0.171		0.421	0.421	4.625	0.269		0.394	0.394
4.625	-1.372		-1.247	-1.247	3.500	0.484		0.734	0.734	4.500	0.672		0.797	0.797
4.500	-0.970		-0.845	-0.845	3.375	0.780		1.030	1.030	4.375	0.978		1.103	1.103
4.375	-0.663		-0.538	-0.538	3.250	1.073		1.323	1.323	4.250	0.994		1.119	1.119
4.250	-0.647		-0.522	-0.522	3.125	0.524		0.681	0.681	4.125	0.247		0.372	0.372
4.125	-1.144		-1.019	-1.019	3.000	0.817		0.974	0.974	4.000	0.589		0.714	0.714
4.000	-0.802		-0.677	-0.677	2.875	1.110		1.267	1.267	3.875	1.068		1.193	1.193
3.875	-0.324		-0.199	-0.199	2.750	1.402		1.559	1.559	3.750	1.055		1.180	1.180
3.750	-0.336		-0.211	-0.211	2.625	1.745		1.979	1.979	3.625	-0.422		-0.219	-0.219
3.625	-1.907		-1.704	-1.704	2.500	2.037		2.271	2.271	3.500	-0.087		0.116	0.116
3.500	-1.572		-1.369	-1.369						3.375	0.313		0.516	0.516
3.375	-1.172		-0.969	-0.969						3.250	0.622		0.825	0.825
3.250	-0.863		-0.660	-0.660										
3.125	-0.955		-0.752	-0.752										
3.000	-0.587		-0.384	-0.384										
2.875	-0.249		-0.046	-0.046										
2.750	0.103		0.306	0.306										

VA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 620 - 640	-0.875
Loan Amt \$150,000 - \$200,000	0.250	FICO 600 - 619	-0.125
Loan Amt \$100,000 - \$149,999	0.625	FICO 580 - 599	0.250
Loan Amt \$60,000 - \$99,999	1.500	FICO 560 - 579	1.500
Loan Amt < \$60,000	2.000	FICO < 560	2.000
		Non Traditional Credit	1.000
		3-4 Units	0.750
		Manufactured Housing	1.000
		DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)		No Impounds (DC)	0.125



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WHOLESALE RATESHEET

VA IRRRL LOAN PROGRAMS

VA 30YR FIXED and VA 25YR FIXED V30FIRRRL / V25FIRRRL					VA 15YR FIXED V15FIRRRL					VA 30YR FIXED HIGH BALANCE H30FVIRRRL				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-2.124		-2.124	-2.124	4.625	-0.534		-0.346	-0.346	5.625	0.532		0.532	0.532
5.625	-2.249		-2.249	-2.249	4.500	-0.360		-0.172	-0.172	5.500	0.750		0.750	0.750
5.500	-2.031		-2.031	-2.031	4.375	-0.186		0.002	0.002	5.375	0.996		0.996	0.996
5.375	-1.786		-1.786	-1.786	4.250	-0.007		0.181	0.181	5.250	1.151		1.151	1.151
5.250	-1.630		-1.630	-1.630	4.125	-0.998		-0.732	-0.732	5.125	0.479		0.479	0.479
5.125	-1.833		-1.833	-1.833	4.000	-0.821		-0.555	-0.555	5.000	0.770		0.770	0.770
5.000	-1.542		-1.542	-1.542	3.875	-0.529		-0.263	-0.263	4.875	1.070		1.070	1.070
4.875	-1.242		-1.242	-1.242	3.750	-0.207		0.059	0.059	4.750	0.945		0.945	0.945
4.750	-1.368		-1.368	-1.368	3.625	-0.244		0.006	0.006	4.625	-0.181		-0.056	-0.056
4.625	-1.712		-1.587	-1.587	3.500	0.069		0.319	0.319	4.500	0.222		0.347	0.347
4.500	-1.310		-1.185	-1.185	3.375	0.365		0.615	0.615	4.375	0.528		0.653	0.653
4.375	-1.003		-0.878	-0.878	3.250	0.658		0.908	0.908	4.250	0.544		0.669	0.669
4.250	-0.987		-0.862	-0.862	3.125	0.109		0.266	0.266	4.125	-0.203		-0.078	-0.078
4.125	-1.484		-1.359	-1.359	3.000	0.402		0.559	0.559	4.000	0.139		0.264	0.264
4.000	-1.142		-1.017	-1.017	2.875	0.695		0.852	0.852	3.875	0.618		0.743	0.743
3.875	-0.664		-0.539	-0.539	2.750	0.987		1.144	1.144	3.750	0.605		0.730	0.730
3.750	-0.676		-0.551	-0.551	2.625	1.330		1.564	1.564	3.625	-0.872		-0.669	-0.669
3.625	-2.247		-2.044	-2.044	2.500	1.622		1.856	1.856	3.500	-0.537		-0.334	-0.334
3.500	-1.912		-1.709	-1.709						3.375	-0.137		0.066	0.066
3.375	-1.512		-1.309	-1.309						3.250	0.172		0.375	0.375
3.250	-1.203		-1.000	-1.000										
3.125	-1.295		-1.092	-1.092										
3.000	-0.927		-0.724	-0.724										
2.875	-0.589		-0.386	-0.386										
2.750	-0.237		-0.034	-0.034										

VA PRICE ADJUSTMENTS	
Loan Amt > \$200,000	0.000
Loan Amt \$100,000 - \$200,000	0.250
Loan Amt \$65,000 - \$99,999	1.000
Loan Amt \$50,000 - \$64,999	1.500
Loan Amt < \$50,000	2.000
Manufactured Housing	1.000
Non Owner	0.750
3-4 Units	0.750
MAX REBATE (-5.500)	



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WHOLESALE RATESHEET

USDA LOAN PROGRAM FICO 641+

USDA 30YR FIXED FICO 641+ U30F641					USDA 30YR FIXED HIGH BALANCE FICO 641+ UH30F641				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.250	-3.978		-3.978	-3.978	5.250	-1.322		-1.322	-1.322
5.125	-4.359		-4.359	-4.359	5.125	-2.171		-2.171	-2.171
5.000	-4.014		-4.014	-4.014	5.000	-1.827		-1.827	-1.827
4.875	-3.659		-3.659	-3.659	4.875	-1.471		-1.471	-1.471
4.750	-3.726		-3.726	-3.726	4.750	-1.539		-1.539	-1.539
4.625	-4.269		-4.144	-4.144	4.625	-2.863		-2.738	-2.738
4.500	-3.812		-3.687	-3.687	4.500	-2.405		-2.280	-2.280
4.375	-3.445		-3.320	-3.320	4.375	-2.038		-1.913	-1.913
4.250	-3.360		-3.235	-3.235	4.250	-1.954		-1.829	-1.829
4.125	-4.082		-3.957	-3.957	4.125	-2.925		-2.800	-2.800
4.000	-3.671		-3.546	-3.546	4.000	-2.514		-2.389	-2.389
3.875	-3.121		-2.996	-2.996	3.875	-1.965		-1.840	-1.840
3.750	-3.059		-2.934	-2.934	3.750	-1.903		-1.778	-1.778
3.625	-4.873		-4.670	-4.670	3.625	-3.623		-3.420	-3.420
3.500	-4.462		-4.259	-4.259	3.500	-3.212		-3.009	-3.009
3.375	-3.984		-3.781	-3.781					
3.250	-3.594		-3.391	-3.391					
3.125	-3.944		-3.741	-3.741					
3.000	-3.494		-3.291	-3.291					
2.875	-3.071		-2.868	-2.868					
2.750	-2.632		-2.429	-2.429					

USDA PRICE ADJUSTMENTS FICO 641+			
Loan Amt > \$200,000	0.000		
Loan Amt \$150,000 - \$200,000	0.000		
Loan Amt \$100,000 - \$149,999	0.000		
Loan Amt \$60,000 - \$99,999	1.000		
Loan Amt < \$60,000	1.500		
3-4 Units	0.750	Non Traditional Credit	1.000
Manufactured Housing	1.000		
DTI >50	0.250		
Manual U/W	1.000	Hi-Balance in CA	0.125
No Manual U/W adjustment for Hi-Balance			
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Max Debt to income ratio 41%
* Owner Occupied Only
* Cash Out Not Allowed
* Ginnie Mae direct issuer

ANNOUNCEMENT

Guarantee Fee & Annual Fee Reduced



WHOLESALE RATESHEET

USDA LOAN PROGRAM FICO < 641

USDA 30YR FIXED FICO < 641 U30F					USDA 30YR FIXED HIGH BALANCE FICO < 641 UH30F				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.250	-2.704		-2.704	-2.704	5.250	-0.048		-0.048	-0.048
5.125	-3.085		-3.085	-3.085	5.125	-0.897		-0.897	-0.897
5.000	-2.740		-2.740	-2.740	5.000	-0.553		-0.553	-0.553
4.875	-2.385		-2.385	-2.385	4.875	-0.197		-0.197	-0.197
4.750	-2.452		-2.452	-2.452	4.750	-0.265		-0.265	-0.265
4.625	-2.995		-2.870	-2.870	4.625	-1.589		-1.464	-1.464
4.500	-2.538		-2.413	-2.413	4.500	-1.131		-1.006	-1.006
4.375	-2.171		-2.046	-2.046	4.375	-0.764		-0.639	-0.639
4.250	-2.086		-1.961	-1.961	4.250	-0.680		-0.555	-0.555
4.125	-2.808		-2.683	-2.683	4.125	-1.651		-1.526	-1.526
4.000	-2.397		-2.272	-2.272	4.000	-1.240		-1.115	-1.115
3.875	-1.847		-1.722	-1.722	3.875	-0.691		-0.566	-0.566
3.750	-1.785		-1.660	-1.660	3.750	-0.629		-0.504	-0.504
3.625	-3.599		-3.396	-3.396	3.625	-2.349		-2.146	-2.146
3.500	-3.188		-2.985	-2.985	3.500	-1.938		-1.735	-1.735
3.375	-2.710		-2.507	-2.507					
3.250	-2.320		-2.117	-2.117					
3.125	-2.670		-2.467	-2.467					
3.000	-2.220		-2.017	-2.017					
2.875	-1.797		-1.594	-1.594					
2.750	-1.358		-1.155	-1.155					

USDA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 641+	0.000
Loan Amt \$150,000 - \$200,000	0.000	FICO 620 - 640	0.000
Loan Amt \$100,000 - \$149,999	0.000	FICO 600 - 619	0.000
Loan Amt \$60,000 - \$99,999	1.000	FICO 580 - 599	1.500
Loan Amt < \$60,000	1.500	FICO 560 - 579	1.650
		FICO < 560	1.750
3-4 Units	0.750	Non Traditional Credit	1.000
Manufactured Housing	1.000		
DTI >50	0.250		
Manual U/W	1.000	Hi-Balance in CA	0.125
No Manual U/W adjustment for Hi-Balance			
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Max Debt to income ration 41%
* Owner Occupied Only
* Cash Out Not Allowed
* Ginnie Mae direct issuer

ANNOUNCEMENT

Guarantee Fee & Annual Fee Reduced



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WHOLESALE RATESHEET

AGENCY FIXED CONFORMING & HIGH BALANCE PROGRAMS

30 YEAR FIXED C30F					20 YEAR FIXED C20F					15 YEAR FIXED C15F				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.500	-4.585		-4.240	-4.158	5.250	-3.767		-3.407	-3.352	5.000	-2.595		-2.431	-2.406
5.375	-4.369		-4.020	-3.935	5.125	-3.590		-3.367	-3.338	4.875	-2.467		-2.299	-2.272
5.250	-4.215		-3.861	-3.760	5.000	-3.303		-3.077	-3.046	4.750	-2.368		-2.195	-2.167
5.125	-4.001		-3.808	-3.749	4.875	-3.096		-2.863	-2.830	4.625	-2.177		-1.996	-1.963
5.000	-3.870		-3.673	-3.613	4.750	-2.856		-2.616	-2.580	4.500	-3.112		-2.873	-2.884
4.875	-3.702		-3.499	-3.432	4.625	-2.782		-2.612	-2.608	4.375	-3.013		-2.766	-2.768
4.750	-3.453		-3.240	-3.167	4.500	-2.737		-2.566	-2.561	4.250	-2.771		-2.519	-2.513
4.625	-3.382		-3.241	-3.199	4.375	-2.521		-2.341	-2.331	4.125	-2.481		-2.222	-2.211
4.500	-3.317		-3.175	-3.135	4.250	-2.328		-2.141	-2.127	4.000	-2.440		-2.338	-2.359
4.375	-3.069		-2.918	-2.870	4.125	-3.140		-2.925	-2.955	3.875	-2.130		-2.021	-2.038
4.250	-2.839		-2.678	-2.624	4.000	-2.985		-2.767	-2.795	3.750	-2.010		-1.900	-1.915
4.125	-3.332		-3.145	-3.128	3.875	-2.760		-2.534	-2.556	3.625	-1.695		-1.579	-1.589
4.000	-3.305		-3.115	-3.092	3.750	-2.440		-2.201	-2.214	3.500	-2.293		-2.189	-2.231
3.875	-3.029		-2.829	-2.798	3.625	-2.522		-2.294	-2.350	3.375	-2.039		-1.929	-1.972
3.750	-2.743		-2.526	-2.484	3.500	-2.363		-2.130	-2.186	3.250	-1.736		-1.621	-1.656
3.625	-2.884		-2.692	-2.696	3.375	-1.783		-1.531	-1.572	3.125	-1.388		-1.256	-1.287
3.500	-2.629		-2.411	-2.405	3.250	-1.437		-1.169	-1.201	3.000	-1.143		-0.936	-1.000
3.375	-2.231		-1.989	-1.967	3.125	-0.860		-0.570	-0.592	2.875	-0.879		-0.665	-0.724
3.250	-1.872		-1.612	-1.575	3.000	-0.260		0.041	0.031	2.750	-0.605		-0.382	-0.439
3.125	-1.063		-0.775	-0.707						2.625	-0.142		0.090	0.040
3.000	-0.446		-0.141	-0.058										

10 YEAR FIXED C10F					15 YEAR FIXED HIGH BALANCE H15FCONF					30 YEAR FIXED HIGH BALANCE H30FCONF				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.875	-2.403		-2.235	-2.207	5.000	-0.882		-0.718	-0.693	5.250	-2.215		-1.861	-1.760
4.750	-2.304		-2.131	-2.102	4.875	-0.791		-0.623	-0.596	5.125	-2.454		-2.261	-2.202
4.625	-2.112		-1.931	-1.898	4.750	-0.742		-0.569	-0.541	5.000	-2.381		-2.184	-2.124
4.500	-3.074		-2.834	-2.845	4.625	-0.970		-0.789	-0.756	4.875	-2.159		-1.956	-1.889
4.375	-2.974		-2.726	-2.728	4.500	-1.620		-1.381	-1.392	4.750	-1.845		-1.632	-1.559
4.250	-2.730		-2.478	-2.472	4.375	-1.626		-1.379	-1.381	4.625	-2.173		-2.032	-1.990
4.125	-2.440		-2.180	-2.169	4.250	-1.478		-1.226	-1.220	4.500	-2.081		-1.939	-1.899
4.000	-2.355		-2.265	-2.286	4.125	-1.283		-1.024	-1.013	4.375	-1.909		-1.758	-1.711
3.875	-2.045		-1.947	-1.964	4.000	-1.437		-1.335	-1.356	4.250	-1.665		-1.504	-1.450
3.750	-1.924		-1.826	-1.841	3.875	-1.271		-1.162	-1.179	4.125	-2.236		-2.049	-2.032
3.625	-1.610		-1.505	-1.515	3.750	-1.166		-1.056	-1.071	4.000	-2.331		-2.141	-2.119
3.500	-2.364		-2.243	-2.285	3.625	-0.636		-0.520	-0.530	3.875	-2.197		-1.997	-1.966
3.375	-2.109		-1.983	-2.025	3.500	-1.704		-1.600	-1.642	3.750	-1.948		-1.731	-1.689
3.250	-1.806		-1.675	-1.709	3.375	-1.325		-1.215	-1.258	3.625	-1.914		-1.722	-1.726
3.125	-1.457		-1.310	-1.340	3.250	-0.969		-0.854	-0.889	3.500	-1.836		-1.618	-1.612
3.000	-1.126		-0.919	-0.982	3.125	-0.647		-0.515	-0.546	3.375	-1.435		-1.193	-1.171
2.875	-0.861		-0.647	-0.706	3.000	-0.537		-0.330	-0.394	3.250	-1.125		-0.865	-0.828
2.750	-0.587		-0.364	-0.421	2.875	-0.482		-0.268	-0.327	3.125	-0.099		0.189	0.257
2.625	-0.124		0.109	0.059	2.750	-0.270		-0.047	-0.104	3.000	0.504		0.809	0.892
					2.625	0.855		1.087	1.037					
					2.500	6.283		6.523	6.480					



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WHOLESALE RATESHEET

LOAN LEVEL PRICE ADJUSTMENTS (AGENCY FIXED CONFORMING & HIGH BALANCE PROGRAMS)

FICO/LTV ADJUSTMENTS AGENCY FIXED (TERMS >15 YEARS)								
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

CASHOUT REFI ADJUSTMENTS AGENCY FIXED				
	<=60	60.01-70	70.01-75	75.01-80
740+	0.375	0.625	0.625	0.875
720-739	0.375	1.000	1.000	1.125
700-719	0.375	1.000	1.000	1.125
680-699	0.375	1.125	1.125	1.750
660-679	0.625	1.125	1.125	1.875
640-659	0.625	1.625	1.625	2.625
620-639	0.625	1.625	1.625	3.125

SUBORDINATE FINANCING			
LTV	CLTV	FICO <720	FICO >=720
<= 75	<= 80	0.375	0.375
<= 65	80.01-95	0.875	0.625
65.01-75	80.01-95	1.125	0.875
75.01-95	90.01-95	1.375	1.125
75.01-90	75.01-90	1.375	1.125
ANY		1.875	1.875

PRICE ADJUSTMENTS	
No Impounds (CA)	0.150
No Impounds (all other States, excluding CA, IA, FL, NY, NJ)	0.250
Loan Amt \$250,000+	0.000
Loan Amt \$150,000 - \$249,999	0.375
Loan Amt \$100,000 - \$149,999	0.750
Loan Amt \$60,000 - \$99,999	1.750
Loan Amt < \$60,000	2.250
2nd Home & LTV > 85	0.250
Investment Property LTV <= 75	2.125
Investment Property LTV 75.01-80	3.375
Investment Property LTV 80.01-85	4.125
2 Units	1.000
3-4 Units	1.000
Condo LTV >75%	0.750
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Manufactured Housing	0.750
MAX REBATE (-5.500)	



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WHOLESALE RATESHEET

LPMI AGENCY LOAN PROGRAMS

30 YEAR FIXED C30FLPMI				30 YEAR FIXED H30FLPMI			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.125	0.780		1.064	5.125	3.846		4.130
5.000	0.888		1.172	5.000	3.874		4.158
4.875	1.075		1.359	4.875	4.067		4.351
4.750	1.320		1.604	4.750	4.299		4.583
4.625	0.922		1.206	4.625	3.529		3.813
4.500	1.093		1.377	4.500	3.713		3.997
4.375	1.329		1.614	4.375	3.827		4.111
4.250	1.630		1.914	4.250	4.076		4.360
4.125	0.969		1.253	4.125	3.342		3.626
4.000	1.225		1.509	4.000	3.454		3.738
3.875	1.530		1.814	3.875	3.581		3.865
3.750	1.886		2.170	3.750	3.858		4.142
3.625	1.567		1.851	3.625	3.644		3.928
				3.500	3.780		4.064
				3.375	4.158		4.442

SUBORDINATE FINANCING			
LTV	CLTV	FICO <720	FICO >=720
80.01-95	90.01-95	1.000	0.75
80.01-90	80.01-90	1.000	0.75

LPMI PROGRAM ADJUSTMENTS				
LTV	740+	720-739	680-719	620-679
80.01-85	1.000	1.125	1.375	1.875
85.01-90	2.000	2.500	3.000	5.250
90.01-95	2.625	3.250	3.875	6.875
R/T Refinance	0.000	0.000	0.625	1.250
2nd Home	0.250	0.500	0.750	1.250
Loan Amt > \$484,350	0.500	1.000	1.500	2.125
Non Owner 0-75%	3.500	3.500	NA	NA
Non Owner 75.01-80%	4.750	4.750	NA	NA
Non Owner >80%	5.500	5.500	NA	NA

FICO/LTV ADJUSTMENTS AGENCY FIXED (TERMS >15 YEARS)							
	<=60	60.01-70	70.01-75	<= 80	80.01-85	85.01-95	95.01-97
>=740	NA	NA	NA	NA	0.250	0.250	0.750
720-739	NA	NA	NA	NA	0.500	0.500	1.000
700-719	NA	NA	NA	NA	1.000	1.000	1.500
680-699	NA	NA	NA	NA	1.500	1.250	1.500
660-679	NA	NA	NA	NA	2.750	2.250	2.250
640-659	NA	NA	NA	NA	3.250	2.750	2.750
620-639	NA	NA	NA	NA	3.250	3.250	3.500
< 620	NA	NA	NA	NA	NA	NA	NA

PRICE ADJUSTMENTS	
No Impounds (CA)	0.150
No Impounds (all other States, excluding CA, IA, FL, NY, NJ)	0.250
Loan Amt \$250,000+	0.000
Loan Amt \$150,000 - \$249,999	0.375
Loan Amt \$100,000 - \$149,999	0.750
Loan Amt \$60,000 - \$99,999	1.750
Loan Amt < \$60,000	2.250
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Condo LTV >75%	0.750

NOTES
No Manufactured Housing



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