AMX - Alternative Mortgage Services. *Daily Rate Sheets* *Lock Hours - Morning Posting to 3 pm PST*
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Conforming Fixed (max rebate: 2.50)

30 Year FRM (C30-000)

Rate	15-Day	30-Day	45-Day
4.250	4.722	4.859	4.909
4.375	3.739	3.876	3.926
4.500	3.231	3.368	3.418
4.625	2.779	2.916	2.966
4.750	1.524	1.661	1.711
4.875	0.708	0.845	0.895
5.000	0.191	0.328	0.378
5.125	-0.164	-0.027	0.023
5.250	-1.288	-1.151	-1.101
5.375	-2.022	-1.885	-1.835
5.500	-2.557	-2.420	-2.370

15 Year FRM (C15-000)

Rate	15-Day	30-Day	45-Day
3.375	5.746	5.876	5.922
3.500	5.345	5.475	5.521
3.625	4.959	5.089	5.135
3.750	3.328	3.458	3.504
3.875	2.346	2.476	2.522
4.000	1.976	2.106	2.152
4.125	1.619	1.749	1.795
4.250	0.290	0.420	0.466
4.375	-0.498	-0.368	-0.322
4.500	-0.789	-0.659	-0.613
4.625	-1.116	-0.986	-0.940
4.750	-2.012	-1.882	-1.836
4.875	-2.744	-2.614	-2.568
5.000	-3.055	-2.925	-2.879

10 Year FRM (C10-000)

Rate	15-Day	30-Day	45-Day
3.875	2.846	2.976	3.022
4.000	2.476	2.606	2.652
4.125	2.119	2.249	2.295
4.250	0.790	0.920	0.966
4.375	0.002	0.132	0.178
4.500	-0.294	-0.159	-0.113
4.625	-0.740	-0.569	-0.440
4.750	-1.051	-0.938	-0.734

30 YR Int Only (C30IO-000)

Rate	15-Day	28-Day	30-Day
5.250	0.541	0.911	0.911
5.375	0.269	0.637	0.637
5.500	-0.210	0.156	0.156
5.625	-0.587	-0.222	-0.222
5.750	-1.398	-1.097	-1.097
5.875	-1.505	-1.227	-1.227
6.000	-1.619	-1.343	-1.343
6.125	-1.677	-1.402	-1.402
6.250	-1.727	-1.455	-1.455
6.375	-2.148	-1.909	-1.909
6.500	-2.519	-2.282	-2.282

25 Year FRM (C25-000)

Rate	15-Day	30-Day	45-Day
4.250	4.857	5.179	5.492
4.375	3.751	4.072	4.386
4.500	3.282	3.604	3.918
4.625	2.767	3.089	3.402
4.750	1.712	2.041	2.373
4.875	0.745	1.075	1.406
5.000	0.323	0.652	0.984
5.125	-0.071	0.258	0.590
5.250	-1.132	-0.795	-0.445
5.375	-1.882	-1.545	-1.195
5.500	-2.158	-1.821	-1.472
5.625	-1.856	-1.684	-1.448
5.750	-2.411	-2.233	-2.005

20 Year FRM (C20-000)

Rate	15-Day	30-Day	45-Day
4.125	6.375	6.576	6.838
4.250	3.808	3.945	3.995
4.375	2.954	3.091	3.141
4.500	2.514	2.609	2.701
4.625	1.857	1.914	2.290
4.750	0.765	0.838	0.952
4.875	0.044	0.181	0.231
5.000	-0.434	-0.370	-0.165
5.125	-0.950	-0.883	-0.520
5.250	-1.575	-1.460	-1.388
5.375	-2.216	-2.079	-2.029
5.500	-2.576	-2.439	-2.389
5.625	-2.895	-2.758	-2.708

Conforming ARM (max rebate: 1.50)

3/1 LIBOR ARM (C31L-000)

Rate	15-Day	21-Day	30-Day
3.125	2.265	2.282	2.282
3.250	2.023	2.040	2.040
3.375	1.780	1.797	1.797
3.500	1.557	1.574	1.574
3.625	0.550	0.550	0.707
3.750	0.302	0.302	0.459
3.875	0.066	0.066	0.223
4.000	-0.065	-0.065	0.092
4.125	-0.311	-0.311	-0.154
4.250	-0.446	-0.446	-0.289
4.375	-0.583	-0.583	-0.427
4.500	-0.837	-0.837	-0.681
4.625	-0.980	-0.980	-0.824
4.750	-1.079	-1.079	-0.923

5/1 LIBOR ARM (C51-000)

Rate	15-Day	21-Day	30-Day
3.125	2.247	2.284	2.284
3.250	1.896	1.933	1.933
3.375	1.578	1.615	1.615
3.500	1.261	1.298	1.298
3.625	0.817	0.817	0.952
3.750	0.467	0.467	0.611
3.875	0.120	0.120	0.273
4.000	-0.133	-0.133	-0.063
4.125	-0.475	-0.475	-0.337
4.250	-0.784	-0.784	-0.731
4.375	-1.026	-1.026	-0.932
4.500	-1.262	-1.262	-1.105
4.625	-1.321	-1.321	-1.164
4.750	-1.407	-1.407	-1.250

Conforming I/O ARM (max rebate: 1.50)

3/1 Libor ARM I/O (C31LIO-000)

Rate	15-Day	21-Day	30-Day
3.125	2.265	2.282	2.282
3.250	2.023	2.040	2.040
3.375	1.780	1.797	1.797
3.500	1.557	1.574	1.574
3.625	0.754	0.754	0.910
3.750	0.506	0.506	0.662
3.875	0.270	0.270	0.426
4.000	0.138	0.138	0.295
4.125	-0.107	-0.107	0.049
4.250	-0.242	-0.242	-0.086
4.375	-0.380	-0.380	-0.223
4.500	-0.634	-0.634	-0.477
4.625	-0.777	-0.777	-0.620
4.750	-0.876	-0.876	-0.719

5/1 Libor ARM I/O (C51LIO-000)

Rate	15-Day	21-Day	30-Day
3.500	1.636	1.673	1.673
3.625	1.290	1.327	1.327
3.750	0.949	0.986	0.986
3.875	0.611	0.648	0.648
4.000	0.275	0.312	0.312
4.125	0.001	0.038	0.038
4.250	-0.393	-0.356	-0.356
4.375	-0.594	-0.557	-0.557
4.500	-0.743	-0.683	-0.630
4.625	-0.802	-0.742	-0.585
4.750	-0.888	-0.828	-0.671
4.875	-0.985	-0.925	-0.769

7/1 LIBOR ARM (C71L-000)

Rate	15-Day	21-Day	30-Day
4.000	2.058	2.058	2.215
4.125	1.653	1.653	1.810
4.250	1.249	1.249	1.406
4.375	1.022	1.022	1.179
4.500	0.624	0.624	0.780
4.625	0.218	0.218	0.374
4.750	-0.006	-0.006	0.150
4.875	-0.230	-0.230	-0.073
5.000	-0.350	-0.350	-0.193

10/1 LIBOR ARM (C101L-000)

Rate	15-Day	21-Day	30-Day
4.250	3.009	3.395	3.395
4.375	2.497	2.878	2.878
4.500	2.035	2.426	2.426
4.625	1.623	2.023	2.023
4.750	1.187	1.581	1.581
4.875	0.818	1.222	1.222
5.000	0.483	0.881	0.881
5.125	0.229	0.637	0.637
5.250	-0.116	0.301	0.301
5.375	-0.125	0.094	0.094
5.500	-0.125	-0.125	-0.125

7/1 Libor ARM I/O (C71LIO-000)

Rate	15-Day	21-Day	30-Day
4.375	1.146	1.146	1.302
4.500	0.747	0.747	0.904
4.625	0.341	0.341	0.498
4.750	0.117	0.117	0.274
4.875	-0.106	-0.106	0.050
5.000	-0.226	-0.226	-0.070

10/1 Libor ARM I/O (C101LIO-000)

Rate	15-Day	21-Day	30-Day
4.250	2.919	2.919	3.076
4.375	2.422	2.422	2.579
4.500	2.215	2.215	2.371
4.625	1.724	1.724	1.880
4.750	1.234	1.234	1.390
4.875	0.870	0.870	1.027
5.000	0.382	0.382	0.538
5.125	0.097	0.097	0.254
5.250	-0.107	-0.107	0.049
5.375	-0.273	-0.273	-0.116

Conforming Fixed/Arm Adjustments

Interest First Fixed Rate*	**<60%**	**60.01-65**	**65.01 - 70**	**70.01- 75**	**75.01- 80**	**80.01-85**	**85.01- 90**	**90.01- 95**	**95.01-100**
Sub Fin >65-90% CLTV >90%-FICO<720	n/a	n/a	0.750	0.750	0.750	0.750	0.750	n/a	n/a
Sub Fin >65-90% CLTV >90-FICO>720	n/a	n/a	0.500	0.500	0.500	0.500	0.500	n/a	n/a
Sub Fin >75-90% CLTV >75-90%FICO<720	n/a	n/a	n/a	0.750	0.750	0.750	0.750	n/a	n/a
Sub Fin >75-90%% CLTV >75-90%-FICO>720	n/a	n/a	n/a	0.500	0.500	0.500	0.500	n/a	n/a
Fixed Rate I/O	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	n/a
ARM I/O	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.500	n/a
Feature Adjustments Fixed and Arm									
CLTV 90.01-95%	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	n/a
Escrow Waiver	0.250	0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a
Loan Size <= $40,000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	n/a
Loan Size $40,001 - 75,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	n/a
Loan Size $75,001 - 125,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	n/a
Occupancy									
NOO - LTV <=75%	1.750	1.750	1.750	1.750	n/a	n/a	n/a	n/a	n/a
NOO - LTV = 75.01 - 80%	n/a	n/a	n/a	n/a	3.000	n/a	n/a	n/a	n/a
NOO - LTV >80%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Additional Feature Adjustments for FIXED & ARMS									
Purchase or Rate/Term >90%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.250	n/a
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a
3-4 Units	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	n/a
Condominium	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750	n/a
Fixed & ARM Adjustments (all transaction types) w/terms greater than 15 years									
740+	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a
720 -739 FICO	(0.250)	0.000	0.000	0.000	0.250	0.000	0.000	0.000	n/a
700 - 719 FICO	(0.250)	0.500	0.500	0.500	0.750	0.500	0.500	0.500	n/a
680 - 699 FICO	0.000	0.500	0.500	1.000	1.500	1.000	0.750	0.750	n/a
660 - 679 FICO	0.000	1.000	1.000	2.000	2.500	n/a	n/a	n/a	n/a
640 - 659 FICO	0.500	1.250	1.250	2.500	3.000	n/a	n/a	n/a	n/a
620 - 639 FICO	0.500	1.500	1.500	3.000	3.000	n/a	n/a	n/a	n/a
Below 620 FICO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fixed & ARM Adjustments for Cashout Refinances (all loan terms)									
Cash Out Refinance FICO 740+	0.000	0.250	0.250	0.250	0.500	n/a	n/a	n/a	n/a
Cash Out Refinance FICO 720 - 739	0.000	0.625	0.625	0.625	0.750	n/a	n/a	n/a	n/a
Cash Out Refinance FICO 700 - 719	0.000	0.625	0.625	0.625	0.750	n/a	n/a	n/a	n/a
Cash Out Refinance FICO 680 - 699	0.000	0.750	0.750	0.750	1.375	n/a	n/a	n/a	n/a
Cash Out Refinance FICO 660 - 679	0.250	0.750	0.750	0.750	1.500	n/a	n/a	n/a	n/a
Cash Out Refinance FICO 640 - 659	0.250	1.250	1.250	1.250	2.250	n/a	n/a	n/a	n/a
Cash Out Refinance FICO 620 - 639	0.000	1.250	1.250	1.250	2.750	n/a	n/a	n/a	n/a
Cash Out Refinance FICO below 620	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fixed & ARM Adjustments for all loan terms with Subordinate Financing									
Sub Fin >65% CLTV 90.01-95 =<720	0.500	0.500	0.500	0.500	0.500	n/a	n/a	n/a	n/a
Sub Fin >65% CLTV 90.01-95 >720	0.250	0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a
Sub Fin >75% CLTV >75-90-FICO<720	0.250	0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a

Extension Fee - Calendar Days and Extension Costs

1-5 days 0.03/day 6-10 days 0.30 11-15 days 0.450 16-20 days 0.600 21-25 days 0.750 26-30 days 1.000

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DU REFI PLUS

30 Year FRM (CRP30-000)

Rate	15-Day	30-Day	45-Day
3.875	7.930	8.118	8.305
4.000	7.219	7.407	7.594
4.125	6.557	6.745	6.932
4.250	4.989	5.177	5.364
4.375	3.942	4.179	4.366
4.500	3.323	3.511	3.698
4.625	2.695	2.883	3.070
4.750	1.771	1.959	2.146
4.875	0.919	1.106	1.294
5.000	0.301	0.488	0.676
5.125	-0.273	-0.085	0.102
5.250	-1.106	-0.918	-0.731

25 Year FRM (CRP25-000)

Rate	15-Day	30-Day	45-Day
4.250	5.303	5.440	5.490
4.375	4.320	4.457	4.507
4.500	3.812	3.949	3.999
4.625	3.360	3.497	3.547
4.750	2.105	2.242	2.292
4.875	1.289	1.426	1.476
5.000	0.772	0.909	0.959
5.125	0.417	0.554	0.604
5.250	-0.707	-0.570	-0.520
5.375	-1.441	-1.304	-1.254
5.500	-1.976	-1.839	-1.789

20 Year FRM (CRP20-000)

Rate	15-Day	30-Day	45-Day
4.250	4.210	4.367	4.443
4.375	3.357	3.514	3.590
4.500	2.917	3.074	3.150
4.625	2.524	2.681	2.757
4.750	1.167	1.324	1.400
4.875	0.447	0.604	0.680
5.000	0.051	0.208	0.284
5.125	-0.304	-0.147	-0.071
5.250	-1.173	-1.016	-0.940
5.375	-1.813	-1.656	-1.580
5.500	-2.173	-2.016	-1.940

15 Year FRM (CRP15-000)

Rate	15-Day	30-Day	45-Day
3.375	6.417	6.547	6.593
3.500	6.016	6.146	6.192
3.625	5.630	5.760	5.806
3.750	3.999	4.129	4.175
3.875	3.017	3.147	3.193
4.000	2.647	2.777	2.823
4.125	2.290	2.420	2.466
4.250	0.961	1.091	1.137
4.375	0.173	0.303	0.349
4.500	-0.118	0.012	0.058
4.625	-0.445	-0.315	-0.269
4.750	-1.341	-1.211	-1.165
4.875	-2.073	-1.943	-1.897
5.000	-2.384	-2.254	-2.208

DU REFI PLUS HIGH BALANCE

30 Year FRM (CHBRP30-000)

Rate	12-Day	21-Day	30-Day
3.875	8.728	8.915	9.103
4.000	8.017	8.204	8.392
4.125	7.355	7.542	7.730
4.250	5.787	5.974	6.162
4.375	4.789	4.976	5.164
4.500	4.121	4.308	4.496
4.625	3.493	3.680	3.868
4.750	2.569	2.756	2.944
4.875	1.716	1.904	2.091
5.000	1.098	1.286	1.473
5.125	0.524	0.712	0.900
5.250	-0.309	-0.121	0.067
5.375	-1.041	-0.853	-0.666
5.500	-1.590	-1.402	-1.215
5.625	-1.934	-1.909	-1.722
5.750	-1.934	-1.934	-1.934
5.875	-2.323	-2.196	-2.036
6.000	-2.724	-2.594	-2.429

25 Year FRM (CHBRP25-000)

Rate	12-Day	21-Day	30-Day
3.875	8.728	8.915	9.103
4.000	8.017	8.204	8.392
4.125	7.355	7.542	7.730
4.250	5.767	5.974	6.162
4.375	4.661	4.942	5.164
4.500	4.121	4.308	4.496
4.625	3.493	3.680	3.868
4.750	2.569	2.756	2.944
4.875	1.636	1.904	2.091
5.000	1.098	1.286	1.473
5.125	0.524	0.712	0.900
5.250	-0.309	-0.121	0.067
5.375	-1.041	-0.853	-0.666
5.500	-1.590	-1.402	-1.215
5.625	-1.934	-1.909	-1.722
5.750	-1.934	-1.934	-1.934
5.875	-2.323	-2.196	-2.036
6.000	-2.724	-2.594	-2.429

20 Year FRM (CHBRP20-000)

Rate	12-Day	21-Day	30-Day
4.250	5.467	5.748	6.070
4.375	4.361	4.642	4.963
4.500	3.893	4.173	4.495
4.625	3.378	3.658	3.980
4.750	2.303	2.603	2.932
4.875	1.336	1.636	1.966
5.000	0.914	1.214	1.543
5.125	0.520	0.820	1.149
5.250	-0.560	-0.241	0.096
5.375	-1.310	-0.991	-0.654
5.500	-1.587	-1.267	-0.930
5.625	-0.786	-0.466	-0.129
5.750	-1.267	-0.928	-0.646

15 Year FRM (CHBRP15-000)

Rate	12-Day	21-Day	30-Day
3.750	6.095	6.285	6.682
3.875	4.934	5.123	5.520
4.000	4.550	4.740	5.137
4.125	4.182	4.372	4.769
4.250	2.027	2.236	2.502
4.375	1.127	1.336	1.601
4.500	0.779	0.988	1.253
4.625	0.436	0.645	0.910
4.750	-0.331	-0.103	0.140
4.875	-0.691	-0.463	-0.220
5.000	-0.591	-0.363	-0.120
5.125	-0.906	-0.678	-0.435
5.250	-0.787	-0.539	-0.365
5.375	-1.285	-1.037	-0.864
5.500	-1.465	-1.217	-1.043

DU Refi Plus Fixed Adjustments

LTV%	<=60%	60.01 - 70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-105%
LTV / FICO Adjusters: All products w/Terms > 15 Yrs									
>=740	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
720-739	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
700 - 719	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	n/a	n/a
680 - 699	0.000	0.500	0.750	0.750	0.750	0.750	0.500	n/a	n/a
660 - 679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	n/a	n/a
640 - 659	0.500	1.250	2.000	2.250	2.250	2.250	2.250	n/a	n/a
620 - 639	0.500	1.500	2.500	2.750	2.750	2.750	2.750	n/a	n/a
<620	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Additional Adjusters

LTV%	<=60%	60.01 - 70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-105%
Product Feature									
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	n/a	n/a
Condominiums FRM/ARM > 15 Yr Term	0.000	0.000	0.000	0.750	0.750	0.750	0.750	n/a	n/a
Investment property	1.750	1.750	1.750	3.000	3.750	3.750	3.750	n/a	n/a
2 unit property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a
3-4 unit property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
Non-escrowed	0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a	n/a

Secondary Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score < 720	Credit Score >= 720
65.01% - 75.00%	90.01% - 95.00%	0.500	0.500	0.250
75.01% - 95.00%	90.01% - 95.00%	0.500	0.500	0.250
75.01% - 90.00%	76.01% - 90.00%	0.250	0.250	0.000
ANY	>95.00%	1.500		

1-5 days 0.03/day 6-10 days 0.25 11-15 days 0.375 16-20 days 0.400 21-25 days 0.450 26-30 days 0.500

FANNIE MAE DU REFI PLUS PROGRAM

In response to the Homeowner Affordability and Stability Plan (HARP), effective Monday, April 6, 2009, Land Home Financial is pleased to announce a new refinance option. The Fannie Mae DU Refi Plus Program is a fixed rate and term, fully amortizing, conventional conforming first lien mortgage loan program. Loan being refinanced must have been sold to Fannie Mae. In order to determine if your loan was sold to Fannie Mae, use the loan look-up tool on http://www.fanniemae.com/. Type in the property address, and Fannie Mae will indicate if a match was found. You must also receive a DU Refi Plus finding. Please attach your findings to confirm your loan is eligible, prior to locking.

Features of the Fannie Mae DU Refi Plus Program include :

No Cash Back allowed. Estimated HUD-1, Payoff Demand, Tax Bill & Hazard Insurance Bill will be required prior to docs to determine correct loan amt. Max residual cash allowed is $250.00 or docs will require redraw at your expense.

Features of the Fannie Mae DU Refi Plus Program include :

- Up to 95% LTV. Max CLTV 110%. All existing subordinate financing must be re-subordinated. New subordinate financing not allowed.
- Minimum Credit Score Requirement 620 owner occupied, 680 second home. Investment properties not currently offered.
- Standard conforming loan limits are eligible. High Balance loans are now available.
- All existing loan types are eligible, as long as it was sold to Fannie Mae, and the new loan receives the appropriate feedback from DU (see below).
- All loans must be ran through Desktop Underwriter and receive the following recommendation ***Approve/Eligible***
- 3 month seasoning requirement since last refinance.
- Salaried borrowers require one month paystub and most recent W2; s/e borrowers require one year's federal income tax return. 4506-T is REQUIRED
- Appraisal Waiver not eligible. New appraisal required on all loans regardless of DU findings. Minimum exterior only or as determined by DU.
- Borrowers on existing mortgage **must** match borrowers on the new loan. (No exceptions).
- Borrowers may not be removed in the new transaction

MORTGAGE INSURANCE REQUIREMENTS

Mortgage insurance is not required if existing loan does not have mortgage insurance in force, regardless of LTV.When Mortgage Insurance is not required on a loan with an LTV exceeding 80%, select "MI NOT REQUIRED" when asked to select a mortgage insurance option.
Loans requiring mortgage insurance are not eligible under this program throught Land Home Financial Services. Loan must go thru current servicer.
Loans originated with LPMI are not eligible under this program.

PLEASE NOTE: IF YOUR DU REFI PLUS IS 80% OR LESS, YOU CAN USE THE STANDARD CONFORMING PRICING, OR THIS PRICING WHICHEVER IS BETTER. THE LOAN MUST BE RUN CORRECTLY IN DU. IF STANDARD LCOR, PLEASE INDICATE IN DU FOR PROPER FINDING OUTPUT.

AMX - Alternative Mortgage Services. *Daily Rate Sheets* *Lock Hours - Morning Posting to 3 pm PST* *Lock Desk Phone #925-676-7038 Fax 925-608-0025*

FHLMC RELIEF REFINANCE - OPEN ACCESS

30 Year FRM (CRR30-000)

Rate	15-Day	30-Day	45-Day
4.250	6.626	6.841	6.969
4.375	5.525	5.732	5.859
4.500	4.516	4.724	4.851
4.625	3.703	3.931	4.058
4.750	2.252	2.658	2.854
4.875	1.544	1.948	2.149
5.000	1.086	1.488	1.685
5.125	0.559	0.811	0.958
5.250	-0.344	0.025	0.212
5.375	-0.897	-0.677	-0.510
5.500	-1.587	-1.376	-1.209
5.625	-2.216	-2.017	-1.850
5.750	-2.863	-2.693	-2.507

25 Year FRM (CRR25-000)

Rate	15-Day	30-Day	45-Day
4.250	6.626	6.841	6.969
4.375	5.525	5.732	5.859
4.500	4.516	4.724	4.851
4.625	3.703	3.931	4.058
4.750	2.252	2.658	2.854
4.875	1.544	1.948	2.149
5.000	1.086	1.488	1.685
5.125	0.559	0.811	0.958
5.250	-0.344	0.025	0.212
5.375	-0.897	-0.677	-0.510
5.500	-1.587	-1.376	-1.209
5.625	-2.216	-2.017	-1.850
5.750	-2.863	-2.693	-2.507

20 Year FRM (CRR20-000)

Rate	15-Day	30-Day	45-Day
4.375	3.614	3.994	4.174
4.500	2.988	3.366	3.551
4.625	2.293	2.669	2.859
4.750	1.217	1.623	1.819
4.875	0.576	0.980	1.180
5.000	0.009	0.411	0.617
5.125	-0.504	-0.104	0.107
5.250	-1.081	-0.712	-0.526
5.375	-1.217	-0.850	-0.659
5.500	-1.676	-1.310	-1.114
5.625	-2.084	-1.720	-1.519
5.750	-2.407	-2.107	-1.901
5.875	-2.419	-2.142	-1.951
6.000	-2.560	-2.285	-2.089
6.125	-2.665	-2.391	-2.190
6.250	-2.740	-2.468	-2.262
6.375	-3.038	-2.768	-2.556

15 Year FRM (CRR15-000)

Rate	15-Day	30-Day	45-Day
4.250	1.334	1.689	1.863
4.375	0.735	1.088	1.268
4.500	0.265	0.617	0.802
4.625	-0.161	0.189	0.379
4.750	-0.829	-0.479	-0.284
4.875	-1.429	-1.092	-0.902
5.000	-1.818	-1.482	-1.287
5.125	-2.176	-1.841	-1.642
5.250	-2.625	-2.322	-2.117
5.375	-3.103	-2.802	-2.592

FHLMC RELIEF REFINANCE - OPEN ACCESS (Adjustments)

LTV%	<=60%	60.01 - 70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-105%
LTV / FICO Adjusters: All products w/Terms > 15 Yrs									
>=740	(0.250)	0.000	0.000	0.000	0.500	0.500	0.500	n/a	n/a
720-739	(0.250)	0.000	0.000	0.000	0.500	0.500	0.500	n/a	n/a
700 - 719	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	n/a	n/a
680 - 699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	n/a	n/a
660 - 679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	n/a	n/a
640 - 659	0.500	1.250	2.000	2.250	2.250	2.250	2.250	n/a	n/a
620 - 639	0.500	1.500	2.500	2.750	2.750	2.750	2.750	n/a	n/a
<620	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Additional Adjusters

LTV%	<=60%	60.01 - 70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-105%
Product Feature									
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	n/a	n/a
Condominiums FRM/ARM > 15 Yr Term	0.000	0.000	0.000	0.750	0.750	0.750	0.750	n/a	n/a
Investment property	1.750	1.750	1.750	3.000	3.750	3.750	3.750	n/a	n/a
Multi-Unit Properties									
2 unit property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a
3-4 unit property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
Non-escrowed	0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a	n/a

Secondary Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score < 720	Credit Score >= 720
65.01% - 75.00%	90.01% - 95.00%	0.500	0.500	0.250
75.01% - 95.00%	90.01% - 95.00%	0.500	0.500	0.250
75.01% - 90.00%	76.01% - 90.00%	0.250	0.250	0.000
ANY	>95.00%	1.500		

1-5 days 0.03/day	6-10 days 0.25	11-15 days 0.375	16-20 days 0.400	21-25 days 0.450	26-30 days 0.500

FHLMC RELIEF REFINANCE - OPEN ACCESS

Features of the FHLMC Open Access Relief Refinance Include:

No Cash Back allowed. Estimated HUD-1, Payoff Demand, Tax Bill & Hazard Insurance Bill will be required prior to docs to determine correct loan amt. Max residual cash allowed is $250.00 or docs will require redraw at your expense.

Up to 95% LTV. Max CLTV 110%. All existing subordinate financing must be re-subordinated. New subordinate financing not allowed.
Minimum Credit Score Requirement 620 owner occupied, 680 second home and investment properties.
Standard conforming loan limits are eligible. High Balance loans are not currently available.
All existing loan types are eligible, as long as it was sold to FHLMC, and the new loan receives the appropriate feedback from LP
All loans must be ran through Loan Prospector and receive the following recommendation: ***Accept***
3 month seasoning requirement since last refinance.
Salaried borrowers require one month paystub and most recent W2; s/e borrowers require one year's federal income tax return. 4506-T is REQUIRED
Appraisal Waiver not eligible. New appraisal required on all loans regardless of LP findings. Minimum exterior only or as determined by LP.
Borrowers on existing mortgage **must** match borrowers on the new loan. (No exceptions).
Borrowers may not be removed in the new transaction

MORTGAGE INSURANCE REQUIREMENTS

Mortgage insurance is not required if existing loan does not have mortgage insurance in force, regardless of LTV.When Mortgage Insurance is not required on a loan with an LTV exceeding 80%, select "MI NOT REQUIRED" when asked to select a mortgage insurance option.
Loans requiring mortgage insurance are not eligible under this program through Land Home Financial Services. Loan must go thru current servicer.
Loans originated with LPMI are not eligible under this program.

AMX - Alternative Mortgage Services. *Daily Rate Sheets* *Lock Hours - Morning Posting to 3 pm PST* *Lock Desk Phone #925-676-7038 Fax 925-608-0025*

SUPER Conforming Fixed

30 Year FRM (SC30-003)				15 Year FRM (SC15-003)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.375	7.070	7.411		3.750	6.732	7.075	7.373
4.500	6.134	6.464	6.685	3.875	5.670	6.007	6.300
4.625	5.266	5.587	5.814	4.000	4.821	5.147	5.426
4.750	4.398	4.709	4.944	4.125	4.055	4.368	4.629
4.875	3.531	3.831	4.073	4.250	3.290	3.589	3.833
5.000	2.710	3.011	3.256	4.375	2.524	2.810	3.036
5.125	2.006	2.313	2.559	4.500	1.961	2.241	2.460
5.250	1.358	1.672	1.919	4.625	1.477	1.754	1.970
5.375	0.710	1.030	1.278	4.750	0.992	1.267	1.481
5.500	0.164	0.481	0.725	4.875	0.508	0.780	0.991
5.625	-0.341	-0.034	0.202	5.000	0.069	0.336	0.543
5.750	-0.865	-0.568	-0.339	5.125	-0.353	-0.092	0.111
5.875	-1.388	-1.102	-0.880	5.250	-0.775	-0.519	-0.322
6.000	-1.790	-1.495	-1.275	5.375	-1.197	-0.946	-0.754
6.125	-2.100	-1.785	-1.563	5.500	-1.512	-1.263	-1.070
6.250	-2.110	-2.068	-1.844	5.625	-1.786	-1.536	-1.341

PERMANENT HIGH COST LOAN LIMITS				TEMPORARY LOAN LIMITS			
Contiguous US States		HAWAII		Contiguous US States		HAWAII	
1 UNIT	$ 625,500.00	1 UNIT	$ 938,250.00	1 UNIT	$ 729,750.00	1 UNIT	$ 938,250.00
2 UNITS	$ 800,775.00	2 UNITS	$ 1,201,150.00	2 UNITS	$ 934,200.00	2 UNITS	$ 1,201,150.00
3 UNITS	$ 967,950.00	3 UNITS	$ 1,451,925.00	3 UNITS	$ 1,129,250.00	3 UNITS	$ 1,451,925.00
4 UNITS	$ 1,202,925.00	4 UNITS	$ 1,804,375.00	4 UNITS	$ 1,403,400.00	4 UNITS	$ 1,804,375.00

https://entp.hud.gov/idapp/html/hicostlook.cfm

PERMANENT LOAN LIMITS ($625,000)

Occ	Owner	Second	Non-Owner	FICO
PURCHASE				
Occ	Owner	Second	Non-Owner	FICO
1 Unit	80/90/90%	80/90/90%	80/85/85%	620
2-4 Units	75/75/75%	n/a	75/75/75%	620
RATE & TERM REFINANCE				
Occ	Owner	Second	Non-Owner	FICO
1 Unit	80/90/90%	80/80	75/75	620
2-4 Units	75/75/75%	n/a	75/75	620
CASH OUT REFINANCE				
Occ	Owner	Second	Non-Owner	FICO
1-4 Unit	75/75/75%	n/a	n/a	620

TEMPORARY LOAN LIMITS ($729,750)

Occ	Owner	Second	Non-Owner	FICO
PURCHASE				
Occ	Owner	Second	Non-Owner	FICO
1 Unit	80/90/90%	65/65/65%	65/65/65%	700/740
1 Unit	75/75/75%	65/65/65%	65/65/65%	660/740
2-4 Units	75/75/75%	n/a	65/65/65%	740
RATE & TERM REFINANCE				
Occ	Owner	Second	Non-Owner	FICO
1 Unit	80/90/90%	65/65/65%	65/65/65%	700/740
1 Unit	75/75/75%	65/65/65%	65/65/65%	660/740
CASH OUT REFINANCE				
Occ	Owner	Second	Non-Owner	FICO
1-4 Unit	60/60/60%	n/a	n/a	740

ALL SUPER CONFORMING ADJUSTMENTS ARE CULMULATIVE

	Credit Score-->	< 620	620-639	640-659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
LTV	<= 60	0.500	0.500	0.500	0.000	0.000	(0.250)	(0.250)	(0.250)
	60.01 - 70	3.000	1.500	1.250	1.000	0.500	0.500	0.000	0.000
	70.01 - 75	3.000	3.000	2.500	2.000	1.000	0.500	0.000	0.000
	75.01 - 80	3.000	3.000	3.000	2.500	1.500	0.750	0.250	0.000
	80.01 - 85	3.000	3.000	2.750	2.250	1.000	0.500	0.000	0.000
	85.01 - 90	3.000	3.000	2.250	1.750	0.750	0.500	0.000	0.000

Adjustments above do not apply to loans with amortization terms of <= 180, if both the Credit Score => 620 and LTV<=95.

Cash Out - SC30-003, SC15-003

	Credit Score-->	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
LTV	<= 60	2.250	1.250	1.250	1.250	1.000	1.000	1.000	1.000
	60.01 - 75	3.250	2.250	2.250	1.750	1.750	1.625	1.625	1.250

Non-Owner	LTV: <= 75%	75.01% - 80%	80.01% - 85%
Non-Owner Loans	1.750	n/a	n/a

Subordinate Financing	FICO: < 720	> = 720
FIXED Loans w/CLTV 75.01 to 90%	0.500	0.250
ARM Loans with LTV/CLTV <= 75%	0.750	0.750
ARM Loans with LTV/CLTV > 75%	1.500	1.500

Other ADJUSTMENTS	
2-unit properties	1.00
3-4 unit properties	1.50
Condominiums/Attached PUD's	1.00
ESCROW WAIVER	0.25

NOTES

CONDOs/PUDs REQUIRE FULL PROJECT APPROVAL

DTI MAX IS 55% W/DU AUS APPROVAL

NO LIMITATION ON MAXIMUM CASH OUT

6 MONTHS SEASONING REQUIRED FOR CASH OUT REFINANCES

PRICES ARE SUBJECT TO CHANGE ****WITHOUT PRIOR NOTICE*****

Rate Locks Loans may be locked from 10:00 AM to 3:00 PM PST
Loans may be locked via fax, internet or email

Extension Fees - Calendar Days and Extension Cost

1-5 days 0.03/day	6-10 days 0.3	11-15 days 0.450	16-20 days 0.60	21-25 days 0.750

AMX - Alternative Mortgage Services. *Daily Rate Sheets* *Lock Hours - Morning Posting to 3 pm PST* *Lock Desk Phone #925-676-7038 Fax 925-608-0025*

SUPER Conforming ARMS TEMPORARY LOAN LIMITS - ($729,750 - per county)

5/1 Libor Arm (SC51L-000)

Rate	12-Day	21-Day	30-Day
3.000	4.450	4.637	5.012
3.125	4.114	4.302	4.677
3.250	3.190	3.357	3.694
3.375	2.677	2.849	3.196
3.500	2.180	2.357	2.698
3.625	1.911	2.093	2.444
3.750	1.554	1.741	2.085
3.875	1.163	1.354	1.709
4.000	0.885	1.081	1.445
4.125	0.711	0.912	1.270
4.250	0.443	0.649	1.017
4.375	0.192	0.403	0.765
4.500	-0.050	0.166	0.537

7/1 Libor Arm (SC71L-000)

Rate	15-Day	30-Day	45-Day
3.500	3.827	4.181	4.378
3.625	3.756	4.119	4.321
3.750	3.368	3.726	3.932
3.875	2.931	3.298	3.508
4.000	2.566	2.943	3.158
4.125	2.267	2.638	2.858
4.250	1.842	2.223	2.447
4.375	1.536	1.910	2.139
4.500	1.235	1.620	1.853
4.625	0.974	1.300	1.501
4.750	0.674	0.898	1.099

10/1 Libor Arm (SC101L-000)

Rate	15-Day	30-Day	45-Day
4.000	3.908	4.291	4.513
4.125	3.575	3.951	4.177
4.250	3.109	3.495	3.726
4.375	2.597	2.978	3.213
4.500	2.135	2.526	2.765
4.625	1.723	2.123	2.367
4.750	1.287	1.681	1.930
4.875	0.918	1.322	1.575

5/1 Libor Arm (SC51LIO-000)

Rate	15-Day	30-Day	45-Day
4.250	1.148	1.335	1.523
4.375	0.931	1.118	1.306
4.500	0.718	0.905	1.093
4.625	0.479	0.666	0.854

Maximum Cash out $100,000, DTI 45%

PURCHASE/DU APPROVE/ELIGIBLE

Occ	Owner	Second	Non-Owner
1 Unit	75/75	65/65	65/65
2-4 Units	75/75	n/a	65/65

RATE & TERM REFINANCE

Occ	Owner	Second	Non-Owner
1 Unit	75/75	65/65	65/65
2-4 Units	75/75	n/a	65/65

CASH OUT REFINANCE (740 FICO)

Occ	Owner	Second	Non-Owner
1 Unit	60/60	n/a	n/a
2-4 Units	n/a	n/a	n/a

Field Review Report (Form 2000) required if: the loan amount is $625,500 or more and LTV/CLTV/HCLTV > 75%, or property value is > $1 million and LTV/CLTV/HCLTV > 75%. Use the lower of original appraised value, Field Review value, or sales price (for purchases) to calculate LTV. Reviews required on all multiple unit properties (2-4) AR Appraiser Required.

LOAN LIMITS

1 unit: $417,001 - $729,750
2 unit: $533,851 - $934,200
3 unit: $645,301 - $1,129,250
4 unit: $801,951 - $1,403,400

Condominiums require two comparable sales from projects other than the subject loan project, in addition to the standard comparable sale requirements.

FICO/LTV REQUIREMENTS

O/O 1 unit - 680 Minimum FICO for LTV/CLTV/HCLTV's equal to or less than 75% CLTV
O/O 1 unit - 700 Minimum FICO for LTV/CLTV/HCLTV's greater than 75% CLTV
O/O 2-4 units - 740 minimum FICO all LTV's
All Second Homes and N/O/O Investment Properties: Minimum FICO 740

https://entp.hud.gov/idapp/html/hicostlook.cfm

6 months seasoning required from time of purchase or previous refinance regardless of new purpose/Max 4 financed properties total

ARM ADJUSTMENTS - ALL SUPER CONFORMING ADJUSTMENTS ARE CULMULATIVE

	Credit Score-->		< 620	620-639	640-659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
LTV	<= 60		n/a	n/a	n/a	n/a	0.000	(0.250)	(0.250)	(0.250)
	60.01 - 70		n/a	n/a	n/a	n/a	0.500	0.500	0.000	0.000
	70.01 - 75		n/a	n/a	n/a	n/a	1.000	0.500	0.000	0.000

Adjustments above do not apply to loans with amortization terms of <= 180, if both the Credit Score => 620 and LTV<=95.

Cash Out

	Credit Score-->		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
LTV	<= 60		n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.000
	60.01 - 75		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Non-Owner	LTV:	<= 65%	65.01% - 80%	80.01% - 85%
Non-Owner Loans		1.750	n/a	n/a

Other ADJUSTMENTS	
2 units	1.00
3-4 units	1.50
Condominiums/Attached PUD's	1.00
ESCROW WAIVER	0.25

CONDOs/PUDs REQUIRE FULL PROJECT APPROVAL

DTI MAX IS 45% W/AUS APPROVAL

AUS INCOME/APPRAISAL WAIVERS NOT ACCEPTED

6 MONTHS SEASONING REQUIRED FOR CASH OUT REFINANCES FROM DATE OF LAST LOAN

PRICES ARE SUBJECT TO CHANGE ****WITHOUT PRIOR NOTICE*****

Rate Locks Loans may be locked from 10:00 AM to 3:00 PM PST
Loans may be locked via fax, internet or email

Extension Fees - Calendar Days and Extension Cost

1-5 days 0.03/day	6-10 days 0.3	11-15 days 0.450	16-20 days 0.60	21-25 days 0.750

AMX - Alternative Mortgage Services. *Daily Rate Sheets* *Lock Hours - Morning Posting to 3 pm PST* *Lock Desk Phone #925-676-7038 Fax 925-608-0025*

SUPER Conforming Fixed TEMPORARY LOAN LIMITS ($729,750 - per county)

30 Year FRM (SC30-000)

Rate	15-Day	30-Day	45-Day
4.875	1.500	1.646	1.783
5.000	1.069	1.180	1.317
5.125	0.645	0.780	0.952
5.250	-0.396	-0.077	0.089
5.375	-1.146	-0.827	-0.646
5.500	-1.423	-1.103	-0.908
5.625	-1.715	-1.580	-1.408
5.750	-2.223	-2.092	-1.926

CASH OUT LIMIT $100,000 - Max DTI 45%

15 Year FRM (SC15-000)

Rate	15-Day	30-Day	45-Day
4.250	1.538	1.668	1.714
4.375	0.772	0.902	0.948
4.500	0.534	0.664	0.710
4.625	0.260	0.390	0.436
4.750	-0.554	-0.424	-0.378
4.875	-0.763	-0.633	-0.587
5.000	-1.008	-0.878	-0.832
5.125	-1.232	-1.102	-1.056
5.250	-1.387	-1.015	-0.810
5.375	-1.874	-1.501	-1.291
5.500	-2.254	-1.889	-1.683

CASH OUT LIMIT $100,000 - Max DTI 45%

30 Year FRM (SC30-007)

Rate	12-Day	25-Day	40-Day
4.750	2.926	3.332	3.527
4.875	2.198	2.602	2.802
5.000	1.716	2.118	2.324
5.125	1.270	1.670	1.881
5.250	0.639	1.008	1.194
5.375	0.425	0.792	0.984
5.500	0.060	0.426	0.622
5.625	-0.315	0.049	0.251
5.750	-0.574	-0.274	-0.068
5.875	-0.613	-0.336	-0.145
6.000	-0.634	-0.359	-0.163
6.125	-0.690	-0.416	-0.215
6.250	-0.809	-0.568	-0.362
6.375	-1.302	-1.063	-0.851
6.500	-1.623	-1.386	-1.169
6.625	-1.866	-1.631	-1.409

CASH OUT LIMIT $100,000 - Max DTI 55% w/AUS

UNDERWRITING NOTES

Field Review Report (Form 2000) required if: the loan amount is $625,500 or more and LTV/CLTV/HCLTV > 80%, or property value is > $1 million and LTV/CLTV/HCLTV > 75%. Use the lower of original appraised value, Field Review value, or sales price (for purchases) to calculate LTV. AR Appraiser Required.

Condos require 2 comparable sales from projects other than the subject loan project, in addition to the standard comp sale requirements. Full Project approval required.

FICO REQUIREMENTS

O/O 1 unit - 660 Minimum FICO for LTV/CLTV/HCLTV's equal to or less than 75% CLTV
O/O 1 unit - 700 Minimum FICO for LTV/CLTV/HCLTV's greater than 75% CLTV
O/O 2 units - 740 minimum FICO all LTV's
All Second Homes and N/O/O Investment Properties: Minimum FICO 740
All Cash Out Transactions minimum 740 FICO

https://entp.hud.gov/idapp/html/hicostlook.cfm

UNDERWRITING NOTES

PURCHASE/DU APPROVE/ELIGIBLE

Occ	Owner	Second	Non-Owner
1 Unit	80/90	65/65	65/65
2 Units	75/75	n/a	65/65

RATE & TERM REFINANCE

Occ	Owner	Second	Non-Owner
1 Unit	80/80	65/65	65/65
2 Units	75/75	n/a	75/75

CASH OUT REFINANCE

Occ	Owner	Second	Non-Owner
1 Unit	60/60	n/a	n/a

LOAN LIMITS

1 unit - $417.0001 to 729,750
1 unit - $729,750
https://entp.hud.gov/idapp/html/hicostlook.cfm

6 months seasoning required from time of purchase or previous refinance regardless of new purpose/Max 4 financed properties total

ALL SUPER CONFORMING ADJUSTMENTS ARE CULMULATIVE

Credit Score-->			< 620	620-639	640-659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
LTV	<= 60		n/a	n/a	n/a	0.000	0.000	(0.250)	(0.250)	(0.250)
	60.01 - 70		n/a	n/a	n/a	1.000	0.500	0.500	0.000	0.000
	70.01 - 75		n/a	n/a	n/a	2.000	1.000	0.500	0.000	0.000
	75.01 - 80		n/a	n/a	n/a	n/a	1.500	0.750	0.250	0.000

Adjustments above do not apply to loans with amortization terms of <= 180, if both the Credit Score => 620 and LTV<=95.

Cash Out - SC30-000, SC15-000, SC30-007

Credit Score-->			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
LTV	<= 60		n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.000
	60.01 - 75		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Non-Owner	LTV:	<= 75%	75.01% - 80%	80.01% - 85%
Non-Owner Loans		1.750	n/a	n/a

Subordinate Financing	FICO: < 720	> = 720
FIXED Loans w/CLTV 75.01 to 90%	0.500	0.250

Other ADJUSTMENTS	
2-unit properties	1.00
Condominiums/Attached PUD's	1.00
ESCROW WAIVER	0.25

NOTES

CONDOs/PUDs REQUIRE FULL PROJECT APPROVAL

SC30-007 DTI MAX IS 55% W/AUS APPROVAL

AUS INCOME/APPRAISAL WAIVERS NOT ACCEPTED

6 MONTHS SEASONING REQUIRED FOR CASH OUT REFINANCES

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GOVERNMENT FHA FIXED RATES

30 Yr Fixed: GF30-000 (Premier)				30 Yr Fixed: GF30-020 (Standard)				30 Yr Fixed: GF30-003 (Ficos 600-640)			
Rate	21-Day	35-Day	45-Day	Rate	21-Day	35-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.250	7.084	7.153	7.438	4.250	8.976	9.230	9.470	5.500	9.827	9.992	10.273
4.375	6.532	6.619	6.904	4.375	8.282	8.535	8.775	5.625	9.015	9.178	9.470
4.500	5.695	5.835	6.163	4.500	7.445	7.585	7.923	5.750	8.202	8.363	8.668
4.625	5.457	5.612	5.897	4.625	7.207	7.461	7.701	5.875	7.466	7.629	7.936
4.750	3.563	3.632	3.917	4.750	5.535	5.780	6.039	6.000	6.587	6.752	7.059
4.875	3.075	3.144	3.429	4.875	4.961	5.206	5.464	6.125	5.678	5.846	6.153
5.000	2.454	2.541	2.826	5.000	4.204	4.360	4.708	6.250	4.769	4.940	5.247
5.125	2.125	2.194	2.479	5.125	4.003	4.248	4.506	6.375	3.994	4.161	4.460
5.250	0.790	0.859	1.144	5.250	2.660	2.898	3.174	6.500	3.349	3.510	3.800
5.375	0.350	0.419	0.704	5.375	2.254	2.491	2.768	6.625	2.724	2.880	3.161
5.500	-0.296	-0.227	0.058	5.500	1.541	1.712	2.055	6.750	2.099	2.250	2.522
								6.875	1.664	1.821	2.091
								7.000	1.318	1.483	1.753

30 Yr Fixed - 2/1 Buydwn: GF30BD-000 (PREMIER)				FHA 5/1 ARM: GF51T-000 (Premier)/ 2.00 Margin				15 Yr Fixed: GF15-000 (Premier)			
Rate	21-Day	35-Day	45-Day	Rate	21-Day	35-Day	45-Day	Rate	21-Day	35-Day	45-Day
4.500	9.612	9.777	9.846	3.250	4.954	4.954	5.144	3.500	8.043	8.100	8.368
4.625	9.118	9.283	9.352	3.375	4.544	4.544	4.734	4.000	4.079	4.136	4.404
4.750	7.138	7.303	7.372	3.500	3.580	3.580	3.770	4.250	2.872	3.137	3.349
4.875	6.650	6.815	6.884	3.625	3.186	3.186	3.376	4.375	2.382	2.647	2.860
5.000	6.181	6.346	6.415	3.750	2.543	2.873	3.063	4.500	1.039	1.096	1.364
5.125	5.700	5.865	5.934	3.875	2.037	2.401	2.604				
5.250	4.365	4.530	4.599	4.000	1.543	1.908	2.110				
5.375	3.925	4.090	4.159	4.125	1.340	1.578	1.768				
5.500	3.504	3.669	3.738	4.250	1.054	1.152	1.342				
5.625	2.969	3.134	3.203	4.375	0.590	0.790	0.980				
5.750	2.491	2.656	2.725	4.500	0.149	0.521	0.741				
5.875	2.087	2.252	2.321	4.625	-0.098	0.274	0.494				

NOTES (MAX REBATE ALL IN INCLUDING SRP AFTER ALL ADJUSTMENTS IS 2.50)

Cash out refinances to 85% require 660 FICO score		FICO 600-640 MUST receive approve/accept AUS, plus meet manual u/w guidelines (31/43 ratios)
PRICE ADJUSTMENTS ALL PRODUCTS:		All FHA loans require impounds for taxes and hazard insurance.
Cash out refinance	0.250	No Cash Out Refinances in Texas for any program
FICO 600-639 (GF30-003 Only)	0.000	No Manufactured Housing
FICO 640-680	0.250	No Non-Traditional Credit for any borrower- all borrowers must have credit score
FICO over 720	-0.125	Conforming Loan Amounts 417,000 and Less incl. MIP

SRP State Adjustments		**Add**	**Deduct**
Tier 1	HI, ND, NE, NY, RI, TX	0.250	0.000
Tier 2	AR, CT, IA, ID, IL, LA, MA, ME, MN, MO, MS, MT, NC, NH, NJ, NM, OK, SC, SD, VA, VT, WY	0.125	0.000
Tier 3	AL, AZ, CA, CO, DC, DE, GA, IN, MD, OR, TN, UT, WA, WI	No Adjustment	
Tier 4	MI, NV	0.000	0.100

GOVERNMENT FHA SRP SCHEDULE

Loan Amount	FHA 30 yr	FHA 15 yr	FHA Arm
0 - 50,000	n/a	n/a	n/a
50,001 - 100,000	2.250	1.500	0.500
100,001 - 200,000	2.450	1.700	1.000
Over 200,000	2.750	2.000	1.250

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Extension Fees - Calendar Days and Extension Cost

1-5 days 0.03/day 6-10 days 0.3 11-15 days 0.450 16-25 days 0.75 26-30 days 1.000

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GOVERNMENT HIGH BALANCE FHA/VA FIXED RATES

30 YR FIXED HB FHA(Premier)(GFHB30-000)			30 YR FRM HB FHA GFHB30-020 (Stndrd)			30 YR HIGH BALANCE VA (GVHB30-000)		
Rate	15-Day	30-Day	Rate	15-Day	30-Day	Rate	12-Day	21-Day
4.250	6.701	6.955	4.250	6.951	7.205	4.250	7.110	7.297
4.375	6.007	6.260	4.375	6.257	6.510	4.375	6.449	6.636
4.500	5.170	5.293	4.500	5.420	5.560	4.500	5.214	5.379
4.625	4.932	5.170	4.625	5.182	5.436	4.625	5.091	5.256
4.750	2.978	3.047	4.750	3.510	3.755	4.750	2.968	3.133
4.875	2.543	2.612	4.875	2.936	3.181	4.875	2.533	2.698
5.000	1.929	2.085	5.000	2.179	2.335	5.000	1.876	2.041
5.125	1.728	1.973	5.125	1.978	2.223	5.125	1.718	1.883
5.250	0.385	0.623	5.250	0.635	0.873	5.250	0.194	0.359
5.375	-0.021	0.216	5.375	0.229	0.466	5.375	-0.174	-0.009
5.500	-0.473	-0.256	5.500	-0.248	-0.131	5.500	-0.489	-0.273

GFHB51T-000 (Premier)			RESERVED FOR FUTURE PRODUCT	RESERVED FOR FUTURE PRODUCT
Rate	15-Day	30-Day		
3.250	8.904	8.967		
3.375	8.624	8.687		
3.500	7.530	7.593		
3.625	7.256	7.319		
3.750	4.193	4.557		
3.875	3.687	4.051		
4.000	3.193	3.558		
4.125	2.990	3.354		
4.250	2.704	3.076		
4.375	2.240	2.612		
4.500	1.799	2.171		
4.625	1.552	1.924		
4.750	1.314	1.686		
4.875	1.737	2.116		

SRP for High Balance (GFHB-000), (GFHB30-007) and (GVHB30-000) is 1 point.

Premier Guidelines	All FHA/VA loans require impounds for taxes and hazard insurance.
No Non-Occupant Co-Borrowers	No Cash Out Refinances in Texas for any program
May not be converting current residence to investment	Applies to all loan amounts above $417,000 inclusive of MIP to $729,750
No Gift Funds allowed, Max DTI 50%	Cash out refinances to 85% require 680 FICO score/price adj .25
Maximum Number of Total Properties owned = 4	No Manufactured Housing
Minimum FICO 660 - 680 For Cash out Refinances	No Non-Traditional Credit for any borrower- all borrowers must have credit score

Two appraisals required for all cash out transactions. Two appraisals required for all LTV's over 90%

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1-5 days	0.03/day	6-10 days	0.3	11-15 days	0.450	16-25 days	0.7	26-30 days	1.000

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VA FIXED RATES

30 Yr Fixed: GV30-000				15 Yr Fixed: GV15-000				VA 5/1 ARM: GV51T-000 Margin 2.00			
Rate	21-Day	35-Day	45-Day	Rate	21-Day	35-Day	45-Day	Rate	21-Day	35-Day	45-Day
4.250	7.279	7.348	7.633	3.500	8.043	8.100	8.368	3.250	4.954	4.954	5.144
4.375	6.745	6.814	7.099	4.000	4.079	4.136	4.404	3.375	4.544	4.544	4.734
4.500	6.004	6.073	6.358	4.250	2.872	3.137	3.349	3.500	3.580	3.580	3.770
4.625	5.738	5.807	6.092	4.375	2.382	2.647	2.860	3.625	3.186	3.186	3.376
4.750	3.758	3.827	4.112	4.500	1.039	1.096	1.364	3.750	2.543	2.873	3.063
4.875	3.270	3.339	3.624					3.875	2.037	2.401	2.604
5.000	2.667	2.736	3.021					4.000	1.543	1.908	2.110
5.125	2.320	2.389	2.674					4.125	1.340	1.578	1.768
5.250	0.985	1.054	1.339					4.250	1.054	1.152	1.342
5.375	0.545	0.614	0.899					4.375	0.590	0.790	0.980
5.500	-0.101	-0.032	0.253					4.500	0.149	0.521	0.741
								4.625	-0.098	0.274	0.494
								4.750	-0.336	0.036	0.256
								4.875	-0.079	-0.079	0.111
								5.000	-0.422	-0.042	0.196

NOTES (MAX REBATE ALL IN INCLUDING SRP AFTER ALL ADJUSTMENTS IS 2.50)

Cash out refinances to 85% require 660 FICO score		Any standard loan refinaning into VA loan is considered cash out. Max loan amt c/o $144,000
PRICE ADJUSTMENTS ALL PRODUCTS:		All VA loans require impounds for taxes and hazard insurance.
Cash out refinance	0.250	No Cash Out Refinances in Texas for any program
FICO 620-639	0.750	No Manufactured Housing
FICO 640-680	0.250	No Non-Traditional Credit for any borrower- all borrowers must have credit score
FICO over 720	-0.125	Conforming Loan Amounts 417,000 and Less incl. Funding Fee

SRP State Adjustments		**Add**	**Deduct**
Tier 1	HI, ND, NE, NY, RI, TX	0.250	0.000
Tier 2	AR, CT, IA, ID, IL, LA, MA, ME, MN, MO, MS, MT, NC, NH, NJ, NM, OK, SC, SD, VA, VT, WY	0.125	0.000
Tier 3	AL, AZ, CA, CO, DC, DE, GA, IN, MD, OR, TN, UT, WA, WI	No Adjustment	
Tier 4	MI, NV	0.000	0.100

VA SRP SCHEDULE

Loan Amount	**VA 30 yr**	**VA 15 yr**	**VA Arm**
0 - 50,000	n/a	n/a	n/a
50,001 - 100,000	1.850	0.625	0.250
100,001 - 200,000	2.050	0.875	0.750
Over 200,000	2.350	1.500	1.000

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JUMBO NON-CONFORMING FIXED/ARMS (conf allowed also)

30 Year FRM (J30-000)

Rate	21-Day	30-Day	45-Day
5.000	4.354	4.504	4.684
5.125	3.792	3.942	4.122
5.250	3.229	3.379	3.559
5.375	2.729	2.879	3.059
5.500	2.229	2.379	2.559
5.625	1.792	1.942	2.122
5.750	1.354	1.504	1.684
5.875	0.979	1.129	1.309
6.000	0.604	0.754	0.934
6.125	0.308	0.458	0.638
6.250	0.011	0.161	0.341
6.375	-0.224	-0.074	0.106
6.500	-0.458	-0.308	-0.128
6.625	-0.614	-0.464	-0.284
6.750	-0.771	-0.621	-0.441
6.875	-0.927	-0.777	-0.597

3/1 LIBOR Arm (J31L-000)

Rate	21-Day	30-Day	45-Day
3.750	2.423	2.573	2.713
3.875	2.079	2.229	2.369
4.000	1.767	1.917	2.057
4.125	1.454	1.604	1.744
4.250	1.173	1.323	1.463
4.375	0.892	1.042	1.182
4.500	0.657	0.807	0.947
4.625	0.423	0.573	0.713
4.750	0.236	0.386	0.526
4.875	0.048	0.198	0.338
5.000	-0.077	0.073	0.213
5.125	-0.202	-0.052	0.088
5.250	-0.327	-0.177	-0.037
5.375	-0.452	-0.302	-0.162
5.500	-0.577	-0.427	-0.287
5.625	-0.702	-0.552	-0.412

5/1 Libor Arm (J51L-000)

Rate	21-Day	30-Day	45-Day
4.000	2.742	2.892	3.032
4.125	2.320	2.470	2.610
4.250	1.976	2.126	2.266
4.375	1.633	1.783	1.923
4.500	1.320	1.470	1.610
4.625	1.008	1.158	1.298
4.750	0.742	0.892	1.032
4.875	0.476	0.626	0.766
5.000	0.273	0.423	0.563
5.125	0.070	0.220	0.360
5.250	-0.102	0.048	0.188
5.375	-0.274	-0.124	0.016
5.500	-0.430	-0.280	-0.140
5.625	-0.586	-0.436	-0.296
5.750	-0.742	-0.592	-0.452
5.875	-0.899	-0.749	-0.609

15 Year FRM (J15-000)

Rate	21-Day	30-Day	45-Day
4.875	3.054	3.204	3.364
5.000	2.586	2.736	2.896
5.125	2.164	2.314	2.474
5.250	1.742	1.892	2.052
5.375	1.382	1.532	1.692
5.500	1.023	1.173	1.333
5.625	0.711	0.861	1.021
5.750	0.398	0.548	0.708
5.875	0.132	0.282	0.442
6.000	-0.133	0.017	0.177
6.125	-0.352	-0.202	-0.042
6.250	-0.571	-0.421	-0.261
6.375	-0.727	-0.577	-0.417
6.500	-0.883	-0.733	-0.573
6.625	-1.039	-0.889	-0.729
6.750	-1.196	-1.046	-0.886

7/1 LIBOR Arm (J71L-000)

Rate	21-Day	30-Day	45-Day
4.375	3.233	3.383	3.523
4.500	2.765	2.915	3.055
4.625	2.358	2.508	2.648
4.750	1.952	2.102	2.242
4.875	1.593	1.743	1.883
5.000	1.233	1.383	1.523
5.125	0.921	1.071	1.211
5.250	0.608	0.758	0.898
5.375	0.343	0.493	0.633
5.500	0.077	0.227	0.367
5.625	-0.110	0.040	0.180
5.750	-0.298	-0.148	-0.008
5.875	-0.454	-0.304	-0.164
6.000	-0.610	-0.460	-0.320
6.125	-0.767	-0.617	-0.477
6.250	-0.923	-0.773	-0.633

10/1 Libor Arm (J101L-000)

Rate	21-Day	30-Day	45-Day
4.875	3.466	3.616	3.776
5.000	2.919	3.069	3.229
5.125	2.435	2.585	2.745
5.250	1.950	2.100	2.260
5.375	1.529	1.679	1.839
5.500	1.107	1.257	1.417
5.625	0.747	0.897	1.057
5.750	0.388	0.538	0.698
5.875	0.091	0.241	0.401
6.000	-0.206	-0.056	0.104
6.125	-0.425	-0.275	-0.115
6.250	-0.643	-0.493	-0.333
6.375	-0.800	-0.650	-0.490
6.500	-0.956	-0.806	-0.646
6.625	-1.112	-0.962	-0.802
6.750	-1.268	-1.118	-0.958

UNDERWRITING NOTES

AR Appraisal Required. For loan amounts up to $850,000 one full appraisal with interior photos, loan amounts over $850,000 two full appraisals with interior photos

No Gifts Allowed on loan amounts in excess of $1,000,000. All other loans 5% of borrowers own funds required, waived on LTV's of 80% or less.

Condominiums require two comparable sales from projects other than the subject loan project, in addition to the standard comparable sale requirements.

Caps and Margins

3/1 Libor Arm	2/2/6 - 2.25 Margin
5/1 Libor Arm	5/2/5 - 2.25 Margin
7/1 Libor Arm	5/2/5 - 2.25 Margin
10/1 Libor Arm	5/2/5 - 2.25 Margin

Qualify at start rate or fully indexed whichever is greater

FIXED RATE ADJUSTMENTS (Additional CLTV Adjustments Below - Cumalative)

	LTV --->	<= 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80
FEATURES	Loan Amounts $250,001 to $650,000	0.125	0.125	0.250	0.250	0.375
	Loan Amounts $1.0mm to $1.5mm	0.250	0.375	0.375	0.500	0.625
	Loan Amounts $1.5mm to $2mm	0.500	0.625	1.000	1.000	1.375
	Cash Out	0.000	0.250	0.375	0.375	0.500
	2 Units	0.500	0.500	0.500	0.500	0.500
	3-4 Units	1.000	1.000	1.000	1.000	1.000
	Condominiums/Attached PUD's - No Longer Available	n/a	n/a	n/a	n/a	n/a
	Interest Only (where allowable by state requirements)	0.250	0.250	0.250	0.375	0.375

Subordinate Financing - All Products	
ARM Loans with LTV/CLTV >= 75%	0.750
ARM ADJUSTMENTS	
Cash Out Refinance	0.50
Condominiums/Attached PUD's	n/a
2 Units	0.50
3-4 Units	1.00
Loan Amounts $1.0mm to $1.5mm	0.50
Loan Amounts $1.5mm to $2mm	1.00
DTI 40% to 45%	0.25
LTV 75% to 80%	0.75
Interest Only (where allowable)	0.25
Escrow Waiver - All Products	
ESCROW WAIVER	0.25

Detached PUDS and Site Condos Okay, no attached PUDs or regular condos

DTI MAX IS 45% W/AUS APPROVAL

6 MONTHS SEASONING REQUIRED FOR CASH OUT REFINANCES

MAXIMUM 4 FINANCED PROPERTIES REGARDLESS OF OCCUPANCY

NON-OCCUPANT CO-BORROWER ALLOWED/OCCUPANT BORROWER RATIOS NOT TO EXCEED 45%

FIRST TIME HOMEBUYERS OKAY - MUST HAVE 12 MONTHS RENTAL HISTORY - NO EXCEPTIONS

AMX-Land/Home Financial Services **12/28/09 6:21 AM**

Manufactured Housing Conforming Product Rate Sheet

Rate Lock Hours: 9:00 am to 3:00 pm — PRICES SHOWN ARE INDICATIONS ONLY AS OF THE DATE AND TIME SHOWN

Rate Lock Phone: 800-241-5263/Carol Hess — RATES SUBJECT TO CHANGE AT ANY TIME WITHOUT PRIOR NOTICE

FHA STANDARD MANUFACTURED HOUSING PRODUCTS

MHFHA30-000,MHFHA25-000				MHFA20-000			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.500	9.860	10.025	10.306	5.500	8.893	9.059	9.339
5.625	9.048	9.211	9.503	5.625	8.167	8.330	8.622
5.750	8.235	8.396	8.701	5.750	7.440	7.601	7.906
5.875	7.506	7.668	7.975	5.875	6.679	6.841	7.148
6.000	6.635	6.800	7.107	6.000	5.910	6.076	6.382
6.125	5.734	5.902	6.208	6.125	5.142	5.310	5.617
6.250	4.832	5.003	5.310	6.250	4.374	4.544	4.851
6.375	4.065	4.232	4.531	6.375	3.785	3.952	4.251
6.500	3.428	3.589	3.879	6.500	3.230	3.392	3.682
6.625	2.811	2.967	3.248	6.625	2.676	2.832	3.113
6.750	2.194	2.345	2.616	6.750	2.121	2.272	2.544
6.875	1.760	1.917	2.187	6.875	1.750	1.907	2.177
7.000	1.414	1.579	1.849	7.000	1.414	1.579	1.849

MHFHA15-000				MHFHA10-000			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.250	7.142	7.304	7.577	5.000	7.794	7.974	8.300
5.375	6.561	6.721	6.986	5.125	6.910	7.081	7.380
5.500	6.009	6.167	6.429	5.250	6.026	6.189	6.461
5.625	5.456	5.612	5.872	5.375	5.539	5.699	5.964
5.750	4.746	4.901	5.157	5.500	5.127	5.285	5.547
5.875	4.093	4.245	4.495	5.625	4.715	4.871	5.130
6.000	3.457	3.605	3.849	5.750	4.303	4.458	4.714
6.125	2.821	2.965	3.202	5.875	3.939	4.090	4.340
6.250	2.289	2.430	2.661	6.000	3.584	3.732	3.975
6.375	1.886	2.026	2.261	6.125	3.071	3.216	3.453
6.500	1.503	1.643	1.884	6.250	2.529	2.669	2.901
				6.375	2.068	2.208	2.443
				6.500	1.623	1.763	2.003

STANDARD GOVERNMENT LOAN PROGRAMS SRP

LOAN AMOUNT	FHA 30/20YR	VA 30/10YR	FHA 15/10YR	VA 15/10YR
0-30,000	0.000%	0.000%	0.000%	0.000%
30,001-50,000	1.125%	0.500%	0.875%	0.250%
50,001-70,000	1.500%	0.875%	1.125%	0.500%
70,001-100,000	2.000%	1.375%	1.500%	0.875%
100,001-Limit	2.300%	1.675%	1.800%	1.175%

Max Cash Out 75% - Min FICO 680, No Singlewides, Minimum FICO 660

FEES		
Admin Fee	$	620.00
Processing	$	495.00
Tax Service	$	89.00
Flood Cert	$	13.00
MERS	$	6.95
Wire	$	37.00

AMX/Land/Home Financial Services **12/28/09 6:21 AM**

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FNMA CONFORMING DESKTOP UNDERWRITER

MH30DU-000

Rate	21-Day	30-Day
4.250	9.393	9.589
4.375	8.388	8.579
4.500	7.500	7.685
4.625	6.691	6.870
4.750	5.881	6.055
4.875	5.072	5.240
5.000	4.318	4.487
5.125	3.603	3.775
5.250	2.887	3.063
5.375	2.172	2.351
5.500	1.555	1.732
5.625	1.003	1.175
5.750	0.451	0.618

MH25DU-000

Rate	21-Day	30-Day
4.250	9.018	9.214
4.375	8.013	8.204
4.500	7.125	7.310
4.625	6.316	6.495
4.750	5.506	5.680
4.875	4.697	4.865
5.000	3.943	4.112
5.125	3.228	3.400
5.250	2.512	2.688
5.375	1.797	1.976
5.500	1.180	1.357
5.625	0.628	0.800
5.750	0.076	0.243

MH20DU-000

Rate	21-Day	30-Day
4.125	8.588	8.789
4.250	7.567	7.763
4.375	6.547	6.737
4.500	5.740	5.924
4.625	5.016	5.195
4.750	4.293	4.466
4.875	3.569	3.737
5.000	2.947	3.116
5.125	2.364	2.537
5.250	1.781	1.958
5.375	1.199	1.379
5.500	0.683	0.860
5.625	0.194	0.365
5.750	-0.295	-0.129

MH15DU-000, MH10DU-000

Rate	21-Day	30-Day
3.500	8.841	
3.625	7.839	8.059
3.750	6.838	7.054
3.875	5.836	6.048
4.000	5.035	5.239
4.125	4.312	4.507
4.250	3.589	3.775
4.375	2.867	3.043
4.500	2.267	2.439
4.625	1.716	1.886
4.750	1.164	1.332
4.875	0.612	0.779
5.000	0.136	0.299
5.125	-0.311	-0.151
5.250	-0.758	-0.602

FHLMC CONFORMING LOAN PROSPECTOR

MH30LP-000

Rate	21-Day	30-Day
4.750	7.117	7.345
4.875	6.275	6.505
5.000	5.451	5.700
5.125	4.663	4.923
5.250	3.952	4.204
5.375	3.222	3.450
5.500	2.512	2.732
5.625	1.827	2.038
5.750	1.198	1.397
5.875	0.551	0.721
6.000	-0.078	0.080
6.125	-0.614	-0.465
6.250	-0.949	-0.809
6.375	-1.304	-1.189
6.500	-1.640	-1.533
6.625	-1.876	-1.772

MH25LP-000

Rate	21-Day	30-Day
4.500	8.579	8.786
4.625	7.566	7.775
4.750	6.742	6.970
4.875	5.900	6.130
5.000	5.076	5.325
5.125	4.288	4.548
5.250	3.577	3.829
5.375	2.847	3.075
5.500	2.137	2.357
5.625	1.452	1.663
5.750	0.823	1.022
5.875	0.176	0.346
6.000	-0.453	-0.295
6.125	-0.989	-0.840
6.250	-1.324	-1.184
6.375	-1.679	-1.564

MH20LP-000

Rate	21-Day	30-Day
4.750	5.587	5.819
4.875	4.790	5.042
5.000	4.050	4.310
5.125	3.394	3.646
5.250	2.719	2.946
5.375	2.063	2.282
5.500	1.453	1.663
5.625	0.914	1.113
5.750	0.356	0.526
5.875	-0.183	-0.025
6.000	-0.640	-0.493
6.125	-0.976	-0.836
6.250	-1.331	-1.217
6.375	-1.667	-1.560
6.500	-1.878	-1.773
6.625	-1.902	-1.789

MH15LP-000, MH10LP-000

Rate	21-Day	30-Day
4.000	6.837	6.944
4.125	5.837	5.944
4.250	4.812	4.937
4.375	3.812	3.937
4.500	3.149	3.275
4.625	2.618	2.744
4.750	2.060	2.206
4.875	1.529	1.674
5.000	1.043	1.188
5.125	0.574	0.719
5.250	0.078	0.244
5.375	-0.390	-0.225
5.500	-0.752	-0.587
5.625	-1.073	-0.907
5.750	-1.420	-1.234
5.875	-1.740	-1.554

LP/DU FICO/LTV GRID, Terms > 15 Yrs - ALL AGENCY PRODUCTS

	<=60	**60.01-70**	**70.01-80**	**80.01-90**	**90.01-95**
>=740	(0.250)	0.000	0.000	0.000	n/a
720 - 739	(0.250)	0.000	0.250	0.000	n/a
700 -719	(0.250)	0.500	0.750	n/a	n/a
680 - 699	0.000	0.500	1.500	n/a	n/a
660 - 679	0.000	1.000	2.500	n/a	n/a
640 - 659	0.500	1.250	3.000	n/a	n/a
620 - 639	0.500	1.500	3.000	n/a	n/a

Cash out max - 65% with 20 yr term

	<=60	**60.01-65**
740+	0.000	0.250
≥700 & <740	0.000	0.625
≥680 & <700	0.000	0.750
≥660 & <680	0.250	0.750
≥640 & <660	0.250	1.250
≥620 & <640	0.250	1.250

No FICO Scores Under 660-all borrowers (680 Minimum for Cash out)

FEES

Admin Fee	$	920.00
Tax Service	$	89.00
Flood Cert	$	13.00
Wire	$	37.00
MERS	$	6.95
Credit	$	15.00

Lock Ext. .03 per day

NO CASH OUT REFINANCES IN TEXAS FOR ANY PROGRAM

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Lock Ext. 1-5 -.03/day/10 day-.30/15 day-.45/ ADD .50 to 30 day price for 45 day pricing / Improve Price by .25 for 10 yr amortization from 15 yr