guaranteed Rate® Wholesale Division

Oakmont

Minimum Loan Amount $100,000

Monday, May 04, 2009	241.08A	Contacts	Effective Time	10:02 AM

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Sherlock Login

Click on the Sherlock icon above to find the best product and pricing for your borrower. Contact your AE if you do not have a Sherlock user id.

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Monday, May 04, 2009 | 241.08A | Conforming Fixed | Minimum Loan Amount $100,000 | Effective Time 10:02 AM

Sherlock Login

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Conforming 30 Year Fixed
O30

Rate	10	25	40	55
5.875	99.814	99.754	99.595	99.436
5.750	99.701	99.641	99.482	99.323
5.625	99.506	99.446	99.285	99.124
5.500	99.288	99.228	99.068	98.907
5.375	99.104	99.044	98.831	98.618
5.250	98.840	98.780	98.568	98.355
5.125	98.537	98.477	98.254	98.031
5.000	98.224	98.164	97.941	97.718
4.875	97.890	97.830	97.578	97.326

Conforming 30 Year Fixed - Interest Only
O30I

Rate	10	25	40	55
6.375	99.849	99.789	99.595	99.401
6.250	99.476	99.416	99.222	99.028
6.125	99.187	99.127	98.933	98.738
6.000	99.032	98.972	98.778	98.584
5.875	98.782	98.722	98.528	98.333
5.750	98.432	98.372	98.178	97.983
5.625	98.187	98.127	97.917	97.706
5.500	97.963	97.903	97.693	97.482
5.375	97.655	97.595	97.384	97.173

Conforming 30 Year Fixed - High Balance
AJ30

Rate	10	25	40	55
5.875	98.811	98.751	98.593	98.434
5.750	98.699	98.639	98.480	98.321
5.625	98.503	98.443	98.283	98.122
5.500	98.286	98.226	98.066	97.905
5.375	98.102	98.042	97.829	97.616
5.250	97.838	97.778	97.566	97.353
5.125	97.536	97.476	97.253	97.030
5.000	97.222	97.162	96.939	96.716
4.875	96.888	96.828	96.577	96.325

Conforming 15 Year Fixed - High Balance
AJ15

Rate	10	25	40	55
5.875				
5.750				
5.625	98.542	98.482	98.336	98.189
5.500	98.281	98.221	98.075	97.928
5.375	98.015	97.955	97.809	97.662
5.250	98.221	98.161	97.999	97.836
5.125	97.971	97.911	97.749	97.586
5.000	97.702	97.642	97.479	97.316
4.875	97.369	97.309	97.134	96.959

Conforming 40 Year Fixed
O40

Rate	10	25	40	55
6.250	100.003	99.943	99.715	99.486
6.125	98.923	98.863	98.665	98.467
6.000	98.774	98.714	98.516	98.318
5.875	98.578	98.518	98.320	98.122
5.750	98.214	98.154	97.956	97.758
5.625	97.917	97.857	97.659	97.460
5.500	97.700	97.640	97.442	97.243
5.375	97.431	97.371	97.172	96.973
5.250	97.090	97.030	96.816	96.601

Conforming 15 Year Fixed
O15

Rate	10	25	40	55
5.750	99.785	99.725	99.596	99.466
5.625	99.542	99.482	99.336	99.189
5.500	99.281	99.221	99.075	98.928
5.375	99.015	98.955	98.809	98.662
5.250	99.221	99.161	98.999	98.836
5.125	98.971	98.911	98.749	98.586
5.000	98.702	98.642	98.479	98.316
4.875	98.369	98.309	98.134	97.959
4.750	98.267	98.207	98.017	97.826

Conforming 30 Year Fixed - Expanded Approval
O30L1 | O30L2

Rate	10	25	40	55
5.875	99.814	99.754	99.595	99.436
5.750	99.701	99.641	99.482	99.323
5.625	99.506	99.446	99.285	99.124
5.500	99.288	99.228	99.068	98.907
5.375	99.104	99.044	98.831	98.618
5.250	98.840	98.780	98.568	98.355
5.125	98.537	98.477	98.254	98.031
5.000	98.224	98.164	97.941	97.718
4.875	97.890	97.830	97.578	97.326

Extension Fees
Max 60 Days

Days	Cost
1	(0.031)
2	(0.063)
5	(0.156)
15	(0.344)
30	(0.688)

Conforming 15 Year Fixed - Expanded Approval
O15L1 | O15L2

Rate	10	25	40	55
5.750	99.785	99.725	99.596	99.466
5.625	99.542	99.482	99.336	99.189
5.500	99.281	99.221	99.075	98.928
5.375	99.015	98.955	98.809	98.662
5.250	99.221	99.161	98.999	98.836
5.125	98.971	98.911	98.749	98.586
5.000	98.702	98.642	98.479	98.316
4.875	98.369	98.309	98.134	97.959
4.750	98.267	98.207	98.017	97.826

Conforming Fixed Adjusters

FHLMC Alternative (MI 35%)	(0.500)
All Flexible Loans with Sub/Financing	(1.500)
FNMA Flex LTV 90-97% (MI 35%) w/o SubFin	(0.500)
1-4 Unit Investment Prop LTV<=75%	(1.750)
1-2 Unit Investment Prop LTV 75.01 <=80%	(3.000)
1-2 Unit Investment Prop LTV 80.01 <=90%	(3.750)
3-4 Unit Investment LTV 75.01-80 (FHLMC ONLY)	(3.000)
Interest Only LTV > 90%	(1.250)
Interest Only LTV <=90	(1.000)
2 Units	(1.000)
3-4 Units	(1.000)
40 Yr I/O	(1.750)
20 Year term (use 30 year base)	0.050
Condo >75% LTV	(0.750)

FICO < 620 & LTV < 80 (20/30/40 Year Only)	(0.375)
FICO < 620 & LTV 80 - 90 (20/30/40 Year Only)	(1.000)
FICO < 620 & LTV > 90 (20/30/40 Year Only)	(1.750)
FICO >= 620 <660 & LTV > 90 (20/30/40 Year Only)	(0.500)
FICO >= 700 & LTV < 60 (20/30/40 Year Only)	0.250
FICO >= 700 & LTV >= 60 < 80 (20/30/40 Year Only)	0.125
Loan amounts less than $50,000	(0.375)
Loan amounts >=50K and <100K	(0.150)
Loan amounts >=100K and <150K	(0.050)
No Escrow	(0.250)

Expanded Approval

	700-739	660-699	620-659	<620
<=80%	(0.250)	(0.500)	(0.750)	(1.250)

LTV/FICO Features > 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	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720-739	0.250	0.000	0.000	(0.250)	0.000	0.000	0.000	0.000
700-719	0.250	(0.500)	(0.500)	(0.750)	(0.500)	(0.500)	(0.500)	(0.500)
680-699	0.000	(0.500)	(1.000)	(1.500)	(1.000)	(0.750)	(0.750)	(0.500)
660-679	0.000	(1.000)	(2.000)	(2.500)	(2.250)	(1.750)	(1.750)	(1.250)
640-659	(0.500)	(1.250)	(2.500)	(3.000)	(2.750)	(2.250)	(2.250)	(1.750)
620-639	(0.500)	(1.500)	(3.000)	(3.000)	(3.000)	(2.750)	(2.750)	(2.500)
< 620	(0.500)	(1.500)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)

Cash Out Refinance Adj.

	<=60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
>=740	0.000	(0.250)	(0.250)	(0.500)	(0.625)	(0.625)
720-739	0.000	(0.625)	(0.625)	(0.750)	(1.500)	(1.000)
700-719	0.000	(0.625)	(0.625)	(0.750)	(1.500)	(1.000)
680-699	0.000	(0.750)	(0.750)	(1.375)	(2.500)	(2.000)
660-679	(0.250)	(0.750)	(0.750)	(1.500)	(2.500)	(2.000)
640-659	(0.250)	(1.250)	(1.250)	(2.250)	(3.000)	(2.500)
620-639	(0.250)	(1.250)	(1.250)	(2.750)	(3.000)	(2.500)
<620	(1.250)	(2.250)	(2.250)	(2.750)	(3.000)	(3.000)

High Balance Loans

Cash Out Refi (All LTV's in addition to adjustments to left)	(1.000)

All other adjusters listed on this page shall apply

Loans with sub fin (non-community second, non-Flex)

LTV	CLTV	<720 FICO	>=720 FICO	Loan type
65.01-75	90.01-100	(0.500)	(0.250)	non-IO
65.01-75	90.01-100	(0.750)	(0.500)	IO
75.01-95	90.01-100	(0.500)	(0.250)	non-IO
75.01-95	90.01-100	(0.750)	(0.500)	IO
75.01-90	75.01-90	(0.250)	0.000	non-IO
75.01-90	75.01-90	(0.500)	(0.250)	IO

Zone 1 - With escrow	CA,DC,HI,MA,ME,MN,NV,RI,UT	(0.150)
Zone 2 - With escrow	AL,AR,AZ,CO,CT,DE,GA,ID,IL,LA,MD,MI,MS,MT,NH,NM,NY,SC,VA,VT,WV,	(0.070)
Zone 4 - With escrow	FL,PA,WI	0.100
Zone 5 - With escrow	TX	0.200