MetLife
MetLife Home Loans
a Division of MetLife Bank, N.A.

Daily Rate Sheet

8/18/2010

8:00 AM CST

BRANCH INFORMATION

Pleasanton Wholesale
3825 Hopyard Road, Suite 124
Pleasanton, California 94588

Branch Manager:	Linda Steiner	Ext 6249	ljsteiner@metlife.com
Operations Manager:	Everlyn Williams	Ext 6248	eswilliams@metlife.com

Phone: 800-753-1119 + 4 digit extension
Phone: 925-463-6300

https://pronto.metlifehomeloans.com
Lock Loans using PRONTO
Contact your Account Executive for instruction/user id and password.
Re-lock requests and required manual locks must be submitted by 3 pm PST.

Transbox Envelope # GR0201 Green
Contact the Branch if you need additional envelopes.
Please do not alter envelopes !

ACCOUNT EXECUTIVES

Edna Reyes	925-260-9764	ebreyes@metlife.com	Mary Lee	916-308-8123	mrlee@metlife.com
Evelyn Parish	530-239-5012	eparish@metlife.com	Sophia Bereket	510-562-8292	sbereket@metlife.com
Fay Hoffman	510-220-1330	fhoffman@metlife.com	Stephanie Jarlsberg	916-879-0381	sjarlsberg@metlife.com
Jill Mannion	510-366-3035	jmannion@metlife.com	Tony Rodriquez	925-786-7169	arodriquez@metlife.com
Lisa Flynn	925-642-8484	lflynn@metlife.com	Traci Ghilardi	916-601-7162	tghilardi@metlife.com

Max YSP for ANY/ALL programs of 103 to include any pricing specials or incentives

COORDINATORS

Erica Blomquist	Ext 6230	eblomquist@metlife.com	Patricia Porras	Ext 6243	pporras@metlife.com
Inna Leytman	Ext 6238	ileyton@metlife.com	Susi Young	Ext 6238	syoung3@metlife.com
Julie Bean	Ext 6240	jbean@metlife.com	Valerie Gould	Ext 6232	vgould@metlife.com
Cathy Borland	Ext 6226	cborland@metlife.com	Veronica Aguilar	Ext 6229	vaguilar@metlife.com

PRODUCT & PRICING HIGHLIGHTS

*****Purchase Incentive*****
Improve Government Fixed, Conforming Fixed and Agency Jumbo Fixed purchases by .250 (>=30days only)

There is no longer an Escrow Waiver Fee on CA properties. Escrow Waiver Fee is .25 for all other states.

UNDERWRITING TURN TIME (BUSINESS DAYS FROM E-MAIL NOTIFICATION OF SUBMISSION)

Purchase: 5 **Refinance:** 15-20 **Conditions:** 3 to 4

Conditions will be submitted for review upon receipt of all PTD conditions

BRANCH FEES

Admin Fee	$895.00	Tax Service	$90.00
Flood	$26.00	Re-Draw Fee	$100.00
Wire Fee	$50.00	Re-U/W Fee after Final Approval	$175.00

LOCK POLICY/DELIVERY REQUIREMENTS

	Purchase	Refinance
15 day lock	At final approval	At final approval
30 day lock	After Submission	At prelim approval (including appraisal)
45 day lock	Deliver in 15 days	After file is submitted and appraisal received
60 day lock	Deliver in 30 days	Deliver in 5 days

RATE EXTENSIONS

One 5 business day extension is available at a cost of .250% to price on any unexpired in-house lock that was last locked for 30 days or .125 cost for any loan locked for 45 days. Loans locked for 60 days are allowed a 5 business day extension for .125 and an additional 10 business days for .250 if needed. This policy applies regardless of current market conditions.

Extensions are not available on expired loans, discontinued products or 15 day locks

All requests for rate extension should be faxed to 925-463-8979

RE-LOCKS

Worst case pricing applies to all re-locks. Re-locks are available at anytime for the same or shorter lock period.

All requests for re-locks should be faxed to 925-463-8979

FINAL LOAN DOCUMENTS

Doc Request must be submitted, reviewed and approved prior to any documents being generated
Loan documents must be sent directly to escrow or title company

CONDITIONS

All conditions should be emailed to MLHL_pleasanton@metlife.com or faxed to 925-847-9466
Conditions Submitted after 300 PM will be considered received the next business day

FUNDING DEPARTMENT

Loan documents need to be received 48 hours prior to requesting funds.
Diana Sehmsdorf - dsehmsdorf@metlife.com Rhondi Reeves - rreeves@metlife.com
Funding fax 925-463-8950

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Wholesale Rates

https://pronto.metlifehomeloans.com

Pleasanton 7713

Rates Effective: 8/18/2010 8:00 AM CT

Max Net Rebate on all programs after adjustments: 103.00

CONVENTIONAL FIXED RATES

30 Year - C30F

Rate	30 day	45 day	60 day
3.750	1.750	1.875	2.000
3.875	1.000	1.125	1.250
3.990	0.625	0.750	0.875
4.000	0.625	0.750	0.875
4.125	0.125	0.250	0.375
4.250	-0.500	-0.375	-0.250
4.375	-1.000	-0.875	-0.750
4.500	-1.375	-1.250	-1.125
4.625	-1.500	-1.375	-1.250
4.750	-1.875	-1.750	-1.625
4.875	-2.250	-2.125	-2.000
5.000	-2.250	-2.125	-2.000

20 Year - C20F

Rate	30 day	45 day	60 day
3.750	0.625	0.750	0.875
3.875	0.125	0.250	0.375
4.000	-0.375	-0.250	-0.125
4.125	-0.625	-0.500	-0.375
4.250	-1.125	-1.000	-0.875
4.375	-1.500	-1.375	-1.250
4.500	-1.875	-1.750	-1.625

15 Year - C15F

Rate	30 day	45 day	60 day
3.750	-0.625	-0.500	-0.375
3.875	-1.125	-1.000	-0.875
4.000	-1.250	-1.125	-1.000
4.125	-1.625	-1.500	-1.375
4.250	-2.000	-1.875	-1.750
4.375	-2.125	-2.000	-1.875
4.500	-2.125	-2.000	-1.875

10 Year - C10F

Rate	30 day	45 day	60 day
3.750	-1.625	-1.500	-1.375
3.875	-2.000	-1.875	-1.750
4.000	-2.125	-2.000	-1.875
4.125	-2.125	-2.000	-1.875

30 Year Conforming Plus - CJ30/LTD3

Rate	30 day	45 day	60 day
4.250	0.750	0.875	1.000
4.375	0.125	0.250	0.375
4.500	-0.250	-0.125	0.000
4.625	-0.625	-0.500	-0.375
4.750	-0.750	-0.625	-0.500
4.875	-1.250	-1.125	-1.000
5.000	-1.500	-1.375	-1.250

15 Year Conforming Plus - CJ15/LT15

Rate	30 day	45 day	60 day
3.750	0.125	0.250	0.375
3.875	-0.375	-0.250	-0.125
4.000	-0.500	-0.375	-0.250
4.125	-0.875	-0.750	-0.625
4.250	-1.250	-1.125	-1.000
4.375	-1.375	-1.250	-1.125
4.500	-1.375	-1.250	-1.125

CONVENTIONAL PRICING ADJUSTMENTS

Adjustments are to PRICE - Use all that apply. LTV:	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01 - 97
15 Day Pricing - Loan must be Approved (Adjust from 30 Day)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
Loan Amount < $25,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
Loan Amount $25,000 - $49,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Loan Amount $50,000 - $70,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Loan Amount $70,001 - $100,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Rate & Term Refinance - Conforming Plus Only	0.000	0.000	0.000	0.250	0.250	0.250	N/A	N/A
Investment Property	1.750	1.750	1.750	3.000	N/A	N/A	N/A	N/A
Flex 97 with 35% Mortgage Insurance (30 Year Only) - Code:FX3L	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Flex 97 with Subordinate Financing	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
2-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
Condo > 15 Year Term	0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A
Escrow Waiver (all states except CA & DC)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
Escrow Waiver (CA & DC)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Mid Credit Score 620 - 639 (Not applicable for 15 Year Term or less)	0.500	1.500	3.000	3.000	N/A	N/A	N/A	N/A
Mid Credit Score 640 - 659 (Not applicable for 15 Year Term or less)	0.500	1.250	2.500	3.000	N/A	N/A	N/A	N/A
Mid Credit Score 660 - 679 (Not applicable for 15 Year Term or less)	0.000	1.000	2.000	2.500	N/A	N/A	N/A	N/A
Mid Credit Score 680 - 699 (Not applicable for 15 Year Term or less)	0.000	0.500	1.000	1.500	1.000	0.750	0.750	N/A
Mid Credit Score 700 - 719 (Not applicable for 15 Year Term or less)	(0.250)	0.500	0.500	0.750	0.500	0.500	0.500	N/A
Mid Credit Score 720 - 739 (Not applicable for 15 Year Term or less)	(0.250)	0.000	0.000	0.250	0.000	0.000	0.000	N/A
Mid Credit Score >= 740 (Not applicable for 15 Year Term or less)	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cash-out with Mid Credit Score >= 740	0.000	0.250	0.250	0.500	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 720 -739	0.000	0.625	0.625	0.750	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 700 -719	0.000	0.625	0.625	0.750	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 680 - 699	0.000	0.750	0.750	1.375	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 660 - 679	0.250	0.750	0.750	1.500	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 640 - 659	0.250	1.250	1.250	2.250	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 620 - 639	0.250	1.250	1.250	2.750	N/A	N/A	N/A	N/A
Cash-out Conforming Plus (>$417,000, in addition to standard C/O Adj.)	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State Adjustments	Refer to State Tier Grid on Page 1							

Subordinate Financing LTV:	65.01-75	75.01-90	90.01-95
CLTV 90.01 - 95% with Mid Credit Score >= 720	0.250	0.250	0.250
CLTV 90.01 - 95% with Mid Credit Score < 720	0.500	0.500	0.500
CLTV 76.01 - 90.00% with Mid Credit Score < 720	0.000	0.250	N/A

LPMI - Lender Paid Mortgage Insurance (Tax Option Plus) Adjustments are to RATE LTV:	80.01-85	85.01-90	90.01-95
Mid Credit Score 680 - 719	0.500	0.750	1.000
Mid Credit Score >= 720	0.375	0.500	0.750
Rate & Term Refinance	0.125	0.125	0.125
Properties located in AK	0.125	0.125	0.125

GOVERNMENT RATES

30 Year FHA/VA - F30F/V30F

Rate	30 day	45 day	60 day
4.250	-1.375	-1.250	-1.125
4.375	-1.875	-1.750	-1.625
4.500	-2.125	-2.000	-1.875
4.625	-2.375	-2.250	-2.125
4.750	-2.875	-2.750	-2.625
4.875	-2.875	-2.750	-2.625
5.000	-2.875	-2.750	-2.625

30 Year FHA/VA JUMBO - F30J/V30J

Rate	30 day	45 day	60 day
4.250	-0.250	-0.125	0.000
4.375	-0.625	-0.500	-0.375
4.500	-1.000	-0.875	-0.750
4.625	-1.375	-1.250	-1.125
4.750	-1.875	-1.750	-1.625
4.875	-2.000	-1.875	-1.750
5.000	-2.000	-1.875	-1.750

15 Year FHA/VA - F15F

Rate	30 day	45 day	60 day
4.000	-1.750	-1.625	-1.500
4.500	-2.500	-2.375	-2.250

1 Year FHA/VA - F225/VA25

Rate	30 day	45 day	60 day
6.000	5.125	5.250	5.375

3/1 FHA/VA - F325/V225

Rate	30 day	45 day	60 day
3.250	-0.375	-0.250	-0.125
3.375	-0.625	-0.500	-0.375
3.500	-1.000	-0.875	-0.750
3.625	-1.125	-1.000	-0.875
3.750	-1.250	-1.125	-1.000
3.875	-1.375	-1.250	-1.125

5/1 FHA/VA - FA25/V5A6/F175

Rate	30 day	45 day	60 day
3.250	-1.375	-1.250	-1.125
3.375	-1.500	-1.375	-1.250
3.500	-1.625	-1.500	-1.375
3.625	-1.875	-1.750	-1.625
3.750	-2.125	-2.000	-1.875

30 Year USDA - FMHA**

Rate	30 day	45 day	60 day
4.250	-0.375	-0.250	-0.125
4.375	-0.875	-0.750	-0.625
4.500	-1.125	-1.000	-0.875

GOVERNMENT PRICING ADJUSTMENTS

Loan Amount < $25,000	1.500
Loan Amount $25,000 - $49,999	0.750
Loan Amount $50,000 - $75,000	0.375
Loan Amount > $417K and **<=** 15 Yr Term (Fixed Only)	2.250
All VA Loans	0.125
Mid Score 740+ (Fixed Only, N/A for USDA)	(0.500)
Mid Score 700-739 (Fixed Only, N/A for USDA)	(0.250)
FHA/VA/FMHA Nontraditional credit - no score	1.000
FHA/VA (MLHL to MLHL Streamline), No Score	0.000
2.0 Margin (Codes: F200, FH32, V200, VA20)	0.250
1.75 Margin (FHA 5/1 only) (Code: F175)	0.125
State Adjustments	Refer to State Tier Grid on Page 1

GOVERNMENT NOTES

ARMs - 2.250 Margin
Adjustment Caps for 1 Year and 3/1 ARM: 1/5
Adjustment Caps for 5/1 ARM: 2/6
Purch & Refi: Minimum of 640 mid score regardless of AUS findings
FHA Streamline: Non MLHL to MLHL FHA Streamline: Min credit score of 640 required.

Max FMHA Rate: 4.5

****Locks on this product only available if MetLife loan number was assigned before April 1, 2010.**

INDICES, EXPIRATION DATES AND EXTENDED LOCK FEE'S

Daily Indices

FNMA	3.861	1 Year CMT	0.250
FHLMC	3.861	5 Year T-Bill	1.409
U.S. Prime Rate	3.250	10 Year T-Bill	2.604
Cofi	1.786	30 Year T-Bill	3.727
6 Month Libor	0.56844		
1 Year Libor	0.94619		

Expiration Dates

15 Day	9/2/2010	120 Day	12/16/2010
30 Day	9/17/2010	180 Day	2/14/2011
45 Day	10/4/2010	270 Day	5/16/2011
60 Day	10/18/2010	360 Day	8/15/2011
90 Day	11/16/2010		

Extended Locks - No Float Down

Adj to 60 day	_Up front_	_Add-on_
90 Days	0	0.375
120 Days	0.125	0.625
150 Days	0.375	0.75
180 Days	0.375	1.125

*Refer to your MLHL AE for additional extended lock options.

FANNIE MAE DU REFI PLUS PROGRAM

Max Net Rebate on all programs after adjustments: 103.00

DU REFI PLUS TO 105% LTV

30 Year Fixed				15 Year Fixed				30 Year Fixed - Conforming Plus				15 Year Fixed - Conforming Plus			
HCRN: No MI		HCR3: w/MI		HCSN: No MI		HCS5: w/MI		HJRN: No MI		JFR3: w/MI		HJSN: No MI		HJS5: w/MI	
Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day
3.750	1.750	1.875	2.000	3.750	-0.625	-0.500	-0.375	4.250	0.750	0.875	1.000	3.750	0.125	0.250	0.375
3.875	1.000	1.125	1.250	3.875	-1.125	-1.000	-0.875	4.375	0.125	0.250	0.375	3.875	-0.375	-0.250	-0.125
3.990	0.625	0.750	0.875	4.000	-1.250	-1.125	-1.000	4.500	-0.250	-0.125	0.000	4.000	-0.500	-0.375	-0.250
4.000	0.625	0.750	0.875	4.125	-1.625	-1.500	-1.375	4.625	-0.625	-0.500	-0.375	4.125	-0.875	-0.750	-0.625
4.125	0.125	0.250	0.375	4.250	-2.000	-1.875	-1.750	4.750	-0.750	-0.625	-0.500	4.250	-1.250	-1.125	-1.000
4.250	-0.500	-0.375	-0.250	4.375	-2.125	-2.000	-1.875	4.875	-1.250	-1.125	-1.000	4.375	-1.375	-1.250	-1.125
4.375	-1.000	-0.875	-0.750	4.500	-2.125	-2.000	-1.875	5.000	-1.500	-1.375	-1.250	4.500	-1.375	-1.250	-1.125
4.500	-1.375	-1.250	-1.125												
4.625	-1.500	-1.375	-1.250												
4.750	-1.875	-1.750	-1.625												
4.875	-2.250	-2.125	-2.000												
5.000	-2.250	-2.125	-2.000												

DU REFI PLUS TO 105% LTV PRICING ADJUSTMENTS

**** DU REFI PLUS loans have a total maximum net price adjustment of 1.75% (net adjustments over 1.75% are not charged) ****

Max Price Adjustment does not apply to No Escrows, State Adjustments, and Loan Amount <$100,000

Adjustments are to PRICE - Use all that apply. 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
15 Day Pricing - Loan must be Approved (Adjust from 30 Day)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Loan Amount < $25,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Loan Amount $25,000 - $49,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Loan Amount $50,000 - $70,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount $70,001 - $100,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Rate and Term Refi (Conforming Plus Only)	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
15 Year Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
Investment Property	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
2-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Condo > 15 Year Term	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750
Escrow Waiver (all states except CA and DC)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
Escrow Waiver (CA & DC)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Mid Credit Score < 620 (Not applicable for 15 Year Term or less)	0.500	1.500	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Mid Credit Score 620 - 639 (Not applicable for 15 Year Term or less)	0.500	1.500	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Mid Credit Score 640 - 659 (Not applicable for 15 Year Term or less)	0.500	1.250	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Mid Credit Score 660 - 679 (Not applicable for 15 Year Term or less)	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.750	1.750
Mid Credit Score 680 - 699 (Not applicable for 15 Year Term or less)	0.000	0.500	0.750	0.750	0.750	0.750	0.750	1.000	1.500
Mid Credit Score 700 - 719 (Not applicable for 15 Year Term or less)	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	1.000	1.500
Mid Credit Score 720 - 739 (Not applicable for 15 Year Term or less)	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
Mid Credit Score >= 740 (Not applicable for 15 Year Term or less)	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
LPMI (Code: HCPL) Lender Paid MI (Tax Option Plus)	Contact Branch for Pricing Adjustments								
State Adjustments	Refer to State Tier Grid on Page 1								
Subordinate Financing LTV:	**<=60%**	**60.01-65**	**65.01-75**	**75.01-80**	**80.01-85**	**85.01-90**	**90.01-95**	**95.01 - 97**	**95.01 - 105**
CLTV 90.01 - 95% with Mid Credit Score >= 720	0.000	0.000	0.250	0.250	0.250	0.250	0.250	N/A	N/A
CLTV 90.01 - 95% with Mid Credit Score < 720	0.000	0.000	0.500	0.500	0.500	0.500	0.500	N/A	N/A
CLTV 76.01 - 90.00% with Mid Credit Score >= 720	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
CLTV 76.01 - 90.00% with Mid Credit Score < 720	0.000	0.000	0.000	0.250	0.250	0.250	N/A	N/A	N/A
CLTV > 95% (all scores)	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500

DU REFI PLUS > 105% to 125% LTV

30 Year Fixed

Program Codes to the right

Rate	30 day	45 day	60 day
4.750	-0.750	-0.625	-0.500
4.875	-1.250	-1.125	-1.000
5.000	-1.625	-1.500	-1.375
5.125	-1.750	-1.625	-1.500

DU REFI PLUS PRICING ADJUSTMENTS

Max Price Adjustment is 1.75% for >25 to 30 Year Term

Max Price Adjustment is 1.25% for >15 to 25 Year Term

Max Price Adjustment does not apply to No Escrows, State Adjustments, and Loan Amount <$100,000

Loan Amount < $25,000	1.500
Loan Amount $25,000 - $49,999	0.750
Loan Amount $50,000 - $70,000	0.250
Loan Amount $70,001 - $100,000	0.125
Investment Property	1.750
2-4 Units	1.000
Condo	0.750
Mid Credit Score <680	1.750
Mid Credit Score 680-719	1.500
Mid Credit Score >=720	1.000
Loans with Subordinate Financing	1.500
LMPI (Code HCDL) Lender Paid MI	Contact Branch

DU REFI PLUS >105% NOTES

MetLife Home Loans must be current servicer of loan

Mortgage Insurance isn't required if loan being refinanced does not currently have MI (regardless of new LTV)

MI coverage on new loan (if required) will remain the same as existing loan regardless of new LTV

NO CLTV Restrictions

Program Codes

HCDN:	<= $417,000 No MI
HCD3:	<= $417,000 w/MI
HJDN:	> $417,000 (Conforming Plus) No MI
HJD3:	> $417,000 (Conforming Plus) w/MI
HCDL:	<= $417,000 Lender Paid MI

Wholesale Rates

https://pronto.metlifehomeloans.com

Pleasanton 7713

Rates Effective: 8/18/2010 8:00 AM CT

FREDDIE MAC RELIEF REFINANCE & OPEN ACCESS PROGRAM

Max Net Rebate on all programs after adjustments: 103.00

RELIEF REFI & OPEN ACCESS TO 105% LTV

30 Year Fixed HCLN: No MI HCL3: w/MI HCPN: Open Access - No MI				15 Year Fixed HCL5: No MI HCLM: w/MI HCP5: Open Access - No MI				30 Year Fixed - Conforming Plus HJLN: No MI HJL3: w/MI HJPN: Open Access - No MI				15 Year Fixed - Conforming Plus HJL5: No MI HJLM: w/MI HJP5: Open Access - No MI			
Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day
3.750	1.750	1.875	2.000	3.750	-0.625	-0.500	-0.375	4.250	0.750	0.875	1.000	3.750	0.125	0.250	0.375
3.875	1.000	1.125	1.250	3.875	-1.125	-1.000	-0.875	4.375	0.125	0.250	0.375	3.875	-0.375	-0.250	-0.125
3.990	0.625	0.750	0.875	4.000	-1.250	-1.125	-1.000	4.500	-0.250	-0.125	0.000	4.000	-0.500	-0.375	-0.250
4.000	0.625	0.750	0.875	4.125	-1.625	-1.500	-1.375	4.625	-0.625	-0.500	-0.375	4.125	-0.875	-0.750	-0.625
4.125	0.125	0.250	0.375	4.250	-2.000	-1.875	-1.750	4.750	-0.750	-0.625	-0.500	4.250	-1.250	-1.125	-1.000
4.250	-0.500	-0.375	-0.250	4.375	-2.125	-2.000	-1.875	4.875	-1.250	-1.125	-1.000	4.375	-1.375	-1.250	-1.125
4.375	-1.000	-0.875	-0.750	4.500	-2.125	-2.000	-1.875	5.000	-1.500	-1.375	-1.250	4.500	-1.375	-1.250	-1.125
4.500	-1.375	-1.250	-1.125												
4.625	-1.500	-1.375	-1.250												
4.750	-1.875	-1.750	-1.625												
4.875	-2.250	-2.125	-2.000												
5.000	-2.250	-2.125	-2.000												

RELIEF REFI & OPEN ACCESS TO 105% LTV PRICING ADJUSTMENTS

**** RELIEF REFI & OPEN ACCESS loans have a total max net price adjustment of 1.75% (net adjustments over 1.75% are not charged) ****

Max Price Adjustment does not apply to No Escrows, State Adjustments, and Loan Amount <$100,000

Adjustments are to PRICE - Use all that apply. 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
15 Day Pricing - Loan must be Approved (Adjust from 30 Day)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Loan Amount < $25,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Loan Amount $25,000 - $49,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Loan Amount $50,000 - $70,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount $70,001 - $100,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Rate and Term Refi (Conforming Plus Only)	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
15 Year Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
Investment Property	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-4 Units	1.000	1.000	1.000	1.000	1.500	1.750	1.750	1.750	1.750
Condo > 15 Year Term	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750
Escrow Waiver (all states except CA & DC)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
Escrow Waiver (CA & DC)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Mid Credit Score < 620 (Not applicable for 15 Year Term or less)	0.500	1.500	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Mid Credit Score 620 - 639 (Not applicable for 15 Year Term or less)	0.500	1.500	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Mid Credit Score 640 - 659 (Not applicable for 15 Year Term or less)	0.500	1.250	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Mid Credit Score 660 - 679 (Not applicable for 15 Year Term or less)	0.000	1.000	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Mid Credit Score 680 - 699 (Not applicable for 15 Year Term or less)	0.000	0.500	1.000	1.500	1.000	0.750	0.750	1.250	1.750
Mid Credit Score 700 - 719 (Not applicable for 15 Year Term or less)	(0.250)	0.500	0.500	0.750	0.500	0.500	0.500	1.000	1.500
Mid Credit Score 720 - 739 (Not applicable for 15 Year Term or less)	(0.250)	0.000	0.000	0.250	0.000	0.000	0.000	0.500	1.000
Mid Credit Score >= 740 (Not applicable for 15 Year Term or less)	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
LPMI (Code: HCFL) Lender Paid MI (Tax Option Plus)	Contact Branch for Pricing Adjustments								
State Adjustments	Refer to State Tier Grid on Page 1								

Subordinate Financing

Subordinate Financed Price Adjustments

LTV	CLTV	Fico <720	Fico >=720
65.01% - 75.00%	90.01% - 95.00%	0.500	0.250
75.01% - 80.00%	75.01% - 90.00%	0.250	0.000
75.01% - 80.00%	90.01% - 95.00%	0.500	0.250
80.01% - 90.00%	80.01% - 95.00%	1.000	0.500
90.01% - 95.00%	90.01% - 95.00%	0.500	0.250
ALL	> 95.00%	1.500	1.500

RELIEF REFI > 105% to 125% LTV

30 Year Fixed

Program Codes to the right

Rate	30 day	45 day	60 day
4.750	-0.750	-0.625	-0.500
4.875	-1.250	-1.125	-1.000
5.000	-1.625	-1.500	-1.375
5.125	-1.750	-1.625	-1.500

RELIEF REFI PLUS PRICING ADJUSTMENTS

Max Price Adjustment is 1.75% for >25 to 30 Year Term

Max Price Adjustment is 1.25% for >15 to 25 Year Term

Max Price Adjustment does not apply to No Escrows, State Adjustments, and Loan Amount <$100,000

Loan Amount < $25,000	1.500
Loan Amount $25,000 - $49,999	0.750
Loan Amount $50,000 - $70,000	0.250
Loan Amount $70,001 - $100,000	0.125
Investment Property	1.750
2-4 Units	1.000
Condo	0.750
All Credit Scores	1.750
Loans with Subordinate Financing	1.500
LMPI (Code HCLL) Lender Paid MI	Contact Branch

RELIEF REFI >105% NOTES

MetLife Home Loans must be current servicer of loan

Mortgage Insurance isn't required if loan being refinanced does not currently have MI (regardless of new LTV)

MI coverage on new loan (if required) will remain the same as existing loan regardless of new LTV

NO CLTV Restrictions

Program Codes

HCEN	<= $417,000 No MI
HCE3	<= $417,000 w/MI
HJWN	> $417,000 (Conforming Plus) No MI
HJW3	> $417,000 (Conforming Plus) w/MI
HCLL	<= $417,000 Lender Paid MI

Max Net Rebate on all programs after adjustments: 103.00

CONFORMING 1/1, 3/1, 5/1, 7/1 & 10/1 ARMs

3/1 ARM
CG3L: P&I
Margin 2.25% Caps 2/6

Rate	30 day	45 day	60 day
2.500	0.250	0.375	0.500
2.625	0.000	0.125	0.250
2.750	-0.250	-0.125	0.000
2.875	-0.500	-0.375	-0.250
3.000	-0.625	-0.500	-0.375

5/1 ARM
CGFL: P&I
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.000	-0.625	-0.500	-0.375
3.125	-1.000	-0.875	-0.750
3.250	-1.375	-1.250	-1.125
3.375	-1.625	-1.500	-1.375

7/1 ARM
CG7L: P&I
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.000	0.375	0.500	0.625
3.125	-0.125	0.000	0.125
3.250	-0.500	-0.375	-0.250
3.375	-1.000	-0.875	-0.750
3.500	-1.500	-1.375	-1.250
3.625	-1.625	-1.500	-1.375

10/1 ARM
CGTL: P&I
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.500	-0.250	-0.125	0.000
3.625	-0.750	-0.625	-0.500
3.750	-1.250	-1.125	-1.000
3.875	-1.625	-1.500	-1.375

1 Year ARM
CG1L: P&I
Margin 2.25% Caps 2/6

Rate	30 day	45 day	60 day
6.250	2.875	3.000	3.125
6.375	2.625	2.750	2.875
6.500	2.375	2.500	2.625

5/1 ARM - Conforming Plus
CJ5L,LT5A:P&I
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.000	0.375	0.500	0.625
3.125	0.000	0.125	0.250
3.250	-0.375	-0.250	-0.125
3.375	-0.750	-0.625	-0.500
3.500	-1.125	-1.000	-0.875
3.625	-1.375	-1.250	-1.125

7/1 ARM - Conforming Plus
CJ7L, LT7L: P&I
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.000	1.375	1.500	1.625
3.125	0.875	1.000	1.125
3.250	0.500	0.625	0.750
3.375	0.000	0.125	0.250
3.500	-0.500	-0.375	-0.250
3.625	-0.875	-0.750	-0.625
3.750	-1.250	-1.125	-1.000
3.875	-1.375	-1.250	-1.125

10/1 ARM - Conforming Plus
CJTL, LTTL: P&I
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.500	0.750	0.875	1.000
3.625	0.250	0.375	0.500
3.750	-0.250	-0.125	0.000
3.875	-0.625	-0.500	-0.375
4.000	-1.125	-1.000	-0.875
4.125	-1.375	-1.250	-1.125

ARM INFORMATION

P&I: A fully amortizing, non-convertible 1 year LIBOR adjustable rate mortgage with a 30 year amortization. Following the initial fixed interest period for 5, 7 or 10 years, the interest rate is subject to change once every 12 months, at which time the mortgage payments will be adjusted to amortize the outstanding principal balance over the remaining term of the mortgage.

CONFORMING ARM AND CONFORMING PLUS ARM PRICING ADJUSTMENTS

Adjustments are to PRICE - Use all that apply. LTV:	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01 - 97
15 Day Pricing - Loan must be Approved (Adjust from 30 Day)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
Loan Amount < $25,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
Loan Amount $25,000 - $49,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Loan Amount >$417,000 (Conforming Plus Only)	0.000	0.000	0.000	0.750	0.750	0.750	N/A	N/A
Investment Property	1.750	1.750	1.750	3.000	N/A	N/A	N/A	N/A
Flex 97 with 35% Mortgage Insurance (5/1 P&I Only) - Code: F97L	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
LTV > 90% (N/A on Flex 97)	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
2-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
Condo	0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A
Escrow Waiver (all states except CA & DC)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
Escrow Waiver (CA & DC)	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Mid Credit Score 620 - 639	0.500	1.500	3.000	3.000	N/A	N/A	N/A	N/A
Mid Credit Score 640 - 659	0.500	1.250	2.500	3.000	N/A	N/A	N/A	N/A
Mid Credit Score 660 - 679	0.000	1.000	2.000	2.500	N/A	N/A	N/A	N/A
Mid Credit Score 680 - 699	0.000	0.500	1.000	1.500	1.000	0.750	0.750	N/A
Mid Credit Score 700 - 719	(0.250)	0.500	0.500	0.750	0.500	0.500	0.500	N/A
Mid Credit Score 720 - 739	(0.250)	0.000	0.000	0.250	0.000	0.000	0.000	N/A
Mid Credit Score >= 740	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cash-out with Mid Credit Score >= 740	0.000	0.250	0.250	0.500	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 720 -739	0.000	0.625	0.625	0.750	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 700 -719	0.000	0.625	0.625	0.750	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 680 - 699	0.000	0.750	0.750	1.375	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 660 - 679	0.250	0.750	0.750	1.500	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 640 - 659	0.250	1.250	1.250	2.250	N/A	N/A	N/A	N/A
Cash-out with Mid Credit Score 620 - 639	0.250	1.250	1.250	2.750	N/A	N/A	N/A	N/A
Cash-out Conforming Plus (>$417,000, in addition to standard C/O Adj.)	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State Adjustments	Refer to State Tier Grid on Page 1							
Subordinate Financing LTV:	<=60%	60.01-65	65.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01 - 97
P&I Loans with CLTV 76.01 - 90.00% with Mid Credit Score < 720	0.000	0.000	0.000	0.250	0.250	0.250	N/A	N/A
P&I Loans with CLTV 76.01 to 90.00% with Mid Credit Score >= 720	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
P&I Loans with CLTV 90.01 - 95.00% with Mid Credit Score < 720	0.000	0.000	0.500	0.500	0.500	0.500	0.500	N/A
P&I Loans with CLTV 90.01 - 95.00% with Mid Credit Score >= 720	0.000	0.000	0.250	0.250	0.250	0.250	0.250	N/A

Wholesale Rates

https://pronto.metlifehomeloans.com

Pleasanton 7713

Rates Effective: 8/18/2010 8:00 AM CT

Max Net Rebate on all programs after adjustments: 103.00

CONFORMING INTEREST ONLY 3/1, 5/1, 7/1 & 10/1 ARMs

3/1 INTEREST ONLY ARM
C3LN: I/O
Margin 2.25% Caps 2/6

Rate	30 day	45 day	60 day
2.500	0.875	1.000	1.125
2.625	0.500	0.625	0.750
2.750	0.250	0.375	0.500
2.875	0.000	0.125	0.250
3.000	-0.375	-0.250	-0.125
3.125	-0.625	-0.500	-0.375
3.250	-0.625	-0.500	-0.375

5/1 INTEREST ONLY ARM ARM
CFLN: I/O
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.000	0.125	0.250	0.375
3.125	-0.250	-0.125	0.000
3.250	-0.750	-0.625	-0.500
3.375	-1.125	-1.000	-0.875
3.500	-1.500	-1.375	-1.250
3.625	-1.625	-1.500	-1.375

7/1 INTEREST ONLY ARM
C7LN: I/O
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.000	1.250	1.375	1.500
3.125	0.750	0.875	1.000
3.250	0.250	0.375	0.500
3.375	-0.250	-0.125	0.000
3.500	-0.750	-0.625	-0.500
3.625	-1.125	-1.000	-0.875
3.750	-1.500	-1.375	-1.250
3.875	-1.625	-1.500	-1.375

10/1 INTEREST ONLY ARM
CTLN: I/O
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.500	0.750	0.875	1.000
3.625	0.250	0.375	0.500
3.750	-0.250	-0.125	0.000
3.875	-0.750	-0.625	-0.500
4.000	-1.250	-1.125	-1.000
4.125	-1.625	-1.500	-1.375

5/1 I/O ARM - Conforming Plus
CJ5N, LTFN:I/O
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.000	1.375	1.500	1.625
3.125	1.000	1.125	1.250
3.250	0.500	0.625	0.750
3.375	0.125	0.250	0.375
3.500	-0.250	-0.125	0.000
3.625	-0.500	-0.375	-0.250
3.750	-0.875	-0.750	-0.625
3.875	-1.125	-1.000	-0.875
4.000	-1.375	-1.250	-1.125

7/1 I/O ARM - Conforming Plus
CJ7N, LT7N:I/O
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.125	2.000	2.125	2.250
3.250	1.500	1.625	1.750
3.375	1.000	1.125	1.250
3.500	0.500	0.625	0.750
3.625	0.125	0.250	0.375
3.750	-0.250	-0.125	0.000
3.875	-0.625	-0.500	-0.375
4.000	-1.000	-0.875	-0.750
4.125	-1.375	-1.250	-1.125

10/1 I/O ARM - Conforming Plus
CJTN, LTTN:I/O
Margin 2.25% Caps 5/2/5

Rate	30 day	45 day	60 day
3.500	2.000	2.125	2.250
3.625	1.500	1.625	1.750
3.750	1.000	1.125	1.250
3.875	0.500	0.625	0.750
4.000	0.000	0.125	0.250
4.125	-0.500	-0.375	-0.250
4.250	-1.000	-0.875	-0.750
4.375	-1.375	-1.250	-1.125

ARM INFORMATION

I/O: A non-convertible 1 year LIBOR adjustable rate mortgage with Interest Only payments for 10 years on 5/1 Arms. The payments are then fully amortizing until maturity.

CONFORMING ARM AND CONFORMING PLUS ARM PRICING ADJUSTMENTS

Adjustments are to PRICE - Use all that apply. LTV:	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01 - 97
15 Day Pricing - Loan must be Approved (Adjust from 30 Day)	(0.125)	(0.125)	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount < $25,000	1.500	1.500	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount $25,000 - $49,999	0.750	0.750	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount >$417,000 (Conforming Plus Only)	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A
Investment Property	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2-4 Units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Condo	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A
Escrow Waiver (all states except CA & DC)	0.250	0.250	N/A	N/A	N/A	N/A	N/A	N/A
Escrow Waiver (CA & DC)	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A
Mid Credit Score 620 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mid Credit Score 720 - 739	(0.250)	0.000	N/A	N/A	N/A	N/A	N/A	N/A
Mid Credit Score >= 740	(0.250)	0.000	N/A	N/A	N/A	N/A	N/A	N/A
Cash-out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State Adjustments	Refer to State Tier Grid on Page 1							