8/18/10

5602

Effective:

Price Code:

CONVENTIONAL CONFORMING 30 YEAR				
PLANS: 3501, 3503, 3505, 3508				
3601, 3604, 3610, 3642, 3666, 366	7, 3630			
3687, 3688, 3691, 3692, 3698, 369	9			
	45 Day	60 Day		
RATE	10/02/10	10/17/10		
3.750%	98.211	98.024		
3.875%	98.898	98.711		
3.950%	99.189	99.002		
4.000%	99.414	99.227		
4.125%	99.921	99.734		
4.250%	100.929	100.742		
4.375%	101.591	101.404		
4.500%	102.042	101.855		
4.625%	102.478	102.291		
4.750%	102.916	102.729		
4.875%	103.132	102.945		
4.950%	103.399	103.212		
5.000%	103.400	103.213		
5.125%	103.400	103.213		
5.250%	103.400	103.213		

CONVENTIONAL CONFORMING 15							
PLANS: 3502	PLANS: 3502, 3506, 3602						
3611, 3643, 3	668						
			45 Day	60 Day			
RATE			10/02/10	10/17/10			
3.250%			98.220	98.056			
3.375%			98.809	98.645			
3.500%			99.240	99.076			
3.625%			99.628	99.464			
3.750%			101.095	100.931			
3.875%			101.640	101.476			
4.000%			102.006	101.842			
4.125%			102.369	102.205			
4.250%			102.698	102.534			
4.375%			103.216	103.052			
4.500%			103.400	103.236			
				i			
				i			
				i			
				1			
				i			
				1			

(CONVENTIONAL CONFORMING 10						
PLANS: 3507	PLANS: 3507, 3619						
			45 Day	60 Day			
RATE			10/02/10	10/17/10			
3.250%			98.838	98.674			
3.375%			99.434	99.270			
3.500%			99.871	99.707			
3.625%			100.266	100.102			
3.750%			102.088	101.924			
3.875%			102.640	102.476			
4.000%			103.000	102.836			
4.125%			103.348	103.184			
4.250%			103.400	103.236			

PRODUCT PAGE REFERENCE CHART	
Conventional Fixed Rate (30 Yr, 15 Yr, & 10 Yr)	PAGE 1
FHLMC Open Access Streamline Refinance (30 Yr., 15Yr)	PAGE 2
FNMA DU Refi Plus Fixed Rate (30 Yr., 15Yr)	PAGE 3
FNMA DU Refi Plus Super Conforming Fixed Rate (30 Yr., 15Yr)	PAGE 3
Agency Conforming Jumbo (30Yr & 15Yr)	PAGE 4
Government Fixed Rate	PAGE 4
Government ARM's (1/1) & (3/1)	PAGE 4
Jumbo Fixed Rate	PAGE 5
Treasury ARM's	PAGE 5
Second Mortgages (30 due in 15) & (1 yr Treasury)	PAGE 5
LIBOR ARM's	PAGE 6

FOR A- PRICING C	ONTACT YOUR LOCA	AL HELP DESK:		
BLOOMINGTON - 1	-800-200-5881			
NEVADA - 1-800-87	4-7988			
LOAN SIZE ADJUSTM	ENT FOR CONFORMING	FIXED RATE		
Conventional 30 Yr.	(Prime and Alt-A 30/20s)			
\$200,001 +	No Adjustment			
\$150,001 - \$200,000	Deduct (0.025) from price	e		
\$100,001 - \$150,000	Deduct (0.075) from price	e		
\$70,001 - \$100,000	Deduct (0.125) from price	e		
\$30,001 - \$70,000	Deduct (0.400) from price	e		
< = \$30,000	Deduct (1.725) from price	e		
Conventional 15 Yr.	(Prime and Alt-A 15/10s)			
\$200,001 +	No Adjustment			
\$150,001 - \$200,000	Deduct (0.050) from price	e		
\$100,001 - \$150,000	Deduct (0.075) from price	e		
\$70,001 - \$100,000	Deduct (0.225) from price	e		
\$30,001 - \$70,000	Deduct (0.425) from price	e		
<= \$30,000	Deduct (1.350) from price	e		
PROGRAM PRICING ADJ	USTMENTS (All adjustments	are cumulative)		
		Conforming Ln Limits		
2 -4 unit property: Deduct 1	.000pts	1 Unit: \$417,000		
Manufactured Homes: Ded	uct 1.125pts (Min FICO 640)	2 Unit: \$533,850		
Extended Locks: Currently	unavailable	3 Unit: \$645,300		
20 Year Loans: Add .250pts to 30 Year pricing 4 Unit: \$801,950				
Condo with LTV >75: Dedu	ct 0.75pts (Does not apply to	5 yr. term loans)		
Please refer to the FNMA D	Delivery Fee Schedule			
for FNMA pricing adjustmen	nt.			

inancing	Credit	LTV	TLTV	Delivery
Structure	Score	Ratios	Ratios	Fee
75/20/5	<720	>65 & <=75	>90 & <=95	Deduct 0.500p
75/20/5	>=720	>65 & <=75	>90 & <=95	Deduct 0.250p
80/10/10	<720	>75 & <=80	>76 & <=90	Deduct 0.250p
80/10/10	>=720	>75 & <=80	>76 & <=90	No Fee
80/15/5	<720	>75 & <=80	>90 & <=95	Deduct 0.500p
80/15/5	>=720	>75 & <=80	>90 & <=95	Deduct 0.250p
90/5/5	<720	>80 & <=90	>81 & <=95	Deduct 1.000p
90/5/5	>=720	>80 & <=90	>81 & <=95	Deduct 0.500p
HLMC & FNN	A Cashout	Refinance Deli	very Fee:	
		LTV R	ange / Delive	ry Fee
FICO Score	<=60%	>60 - <=70%	>70 - <=75%	>75 - <=80%
>=740	0.000	0.250	0.250	0.500
720 - 739	0.000	0.625	0.625	0.750
700 - 719	0.000	0.625	0.625	0.750
680 - 699	0.000	0.750	0.750	1.375
660 - 679	0.250	0.750	0.750	1.500
640 - 659	0.250	1.250	1.250	2.250
620 - 639	0.250	1.250	1.250	2.750
<620	1.250	2.250	2.250	2.750

	LTV Range / Delivery Fee									
FICO Score	<=60%	>60%-<=70%	>70%-<=75%	>75%-<=80%	>80%-<=85%	>85%-<=90%	>90%-<=959			
>=740	ADD 0.250	0.000	0.000	0.000	0.000	0.000	0.000			
720 - 739	ADD 0.250	0.000	0.000	0.250	0.000	0.000	0.000			
700 - 719	ADD 0.250	0.500	0.500	0.750	0.500	0.500	0.500			
680 - 699	0.000	0.500	1.000	1.500	1.000	0.750	0.750			
660 - 679	0.000	1.000	2.000	2.500	2.250	1.750	1.750			
640 - 659	0.500	1.250	2.500	3.000	2.750	2.250	2.250			
620 - 639	0.500	1.500	3.000	3.000	3.000	2.750	2.750			
<620	0.500	1.500	3.000	3.000	3.000	3.000	3.000			

10 & 15 Yr.	FHLMC/FNMA F	roducts, or A-I	Vinus Products.	
FHLMC & F	NMA Investmen	nt Property De	elivery Fee:	
LTV		Delivery Fee		
<= 75%		1.750		
>75% & <=	80%	3.000		
>80% & <=	85%	3.750		
Home Po	ssible: (Plan:	3687, 3688,	3691, 3698, 3699)	
LTV <=	95.00%		Deduct 1.50pts	
LTV >	95% and <=97	7%	Deduct 1.85pts	
3 -4 unit pro	perty: LTV >90%	and <=95% D	Peduct 1.000pts	
LP A-Min	us Level Adju	stments: (P	lan: 3642 & 3643)	
LEVEL	LEVEL ADJ.		Comments:	
Level 1	1.25%		-SRP Schedule different for A-Minus	
Level 2	1.50%		-FHLMC delivery fees also apply.	
Level 3	2.75%		-All adjustments are cumulative.	
Level 4	4.00%			
Level 5	4.00%			

Deduct from 60 Day Lock price for the following lock periods:	75 Day	90 Day
For Products on this page ONLY.	11/01/10	11/16/10
30 & 20 Year Conventional Fixed Lock Period:	-0.187	-0.375
15 & 10 Year Conventional Fixed Lock Period:	-0.164	-0.328



Commitment Fee Per Loan File: \$649.00

Prices are subject to change at any time-Call for rates not on sheet. FHLMC STREAMLINE REFINANCE OPEN ACCESS PROGRAM (CONF 30 YR & 15YR, SUPER CONF 30YR & 15YR)

FHLMC (FHLMC OPEN ACCESS CONVENTIONAL 30 YR				
PLANS: 3	600				
			45 Day	60 Day	
RATE			10/02/10	10/17/10	
3.750%			98.211	98.024	
3.875%			98.898	98.711	
4.000%			99.414	99.227	
4.125%			99.921	99.734	
4.250%			101.054	100.867	
4.375%			101.591	101.404	
4.500%			102.042	101.855	
4.625%			102.478	102.291	
4.750%			102.916	102.729	
4.875%			103.132	102.945	
5.000%			103.400	103.213	

FHLMC OPEN ACCESS CONVENTIONAL 15 YR PLANS: 3652					
FLANS. 3032			45 Day	60 Day	
RATE			10/02/10	10/17/10	
3.250%			98.220	98.056	
3.375%			98.809	98.645	
3.500%			99.240	99.076	
3.625%			99.628	99.464	
3.750%			101.095	100.931	
3.875%			101.640	101.476	
4.000%			102.006	101.842	
4.125%			102.369	102.205	
4.250%			102.698	102.534	
4.375%			103.216	103.052	
4.500%			103.400	103.236	

Effective:

Price Code:

8/18/2010

5602 2 of 6

PLANS: 3692	CESS SUPER CONF	
	45 Day	60 Day
RATE	10/02/10	10/17/10
4.250%	99.701	99.514
4.375%	100.363	100.176
4.500%	100.889	100.702
4.625%	101.326	101.139
4.750%	101.763	101.576
4.875%	101.917	101.730
5.000%	102.357	102.170
5.125%	102.728	102.54
5.250%	103.101	102.914
5.375%	103.069	102.882
5.500%	103.400	103.213

FHLMC STREAMLINE REFINANCE OPEN ACCESS Product Adjustments (3600, 3652, 3692)

The following cumulative price adjustments ARE included in the 2.00 disc pt cap:

	FICO / LTV delivery fees: Deduct from price (Not applicable on 15 yr term product 3652)										
ı	FICO / LTV	<=60%	>60-70%	>70-75%	>75-80%	>80-85%	>85%				
	>=740	-0.250	0.000	0.000	0.000	0.000	0.000				
	720-739	-0.250	0.000	0.000	0.250	0.000	0.000				
	700-719	-0.250	0.500	0.500	0.750	0.500	0.500				
	680-699	0.000	0.500	1.000	1.500	1.000	0.750				
	660-679	0.000	1.000	2.000	2.500	2.250	1.750				
	640-659	0.500	1.250	2.500	2.750	2.750	2.250				
	<= 639	0.500	1.500	2.750	2.750	2.750	2.750				

Seco	Secondary Financing: Deduct from price									
		FICO SCORE								
	LTV	TLTV	<720	>=720						
	>65-75%	>90-95	0.500	0.250						
	>75-80%	>75-90	0.250	0.000						
	>75-80%	>90-95	0.500	0.250						
	>80-90%	>80-95	1.000	0.500						
	>80-90%	>80-95	1.000	0.500						
	All	> 95%	1.500	1.500						

High LTV:	
LTV > 95% and <= 97% Deduct 0.500 pts. from price	
LTV > 97% and <= 105% Deduct 1.000 pts. from price	

CONDO:
CONDO > 75% LTV – Deduct 0.750 pts. from price. (NOT applicable on 15 yr term product 3652)

Number of Units Fees:							
2 units: Deduct 1.000 pts. from price.							
3, 4 units:LTV <= 80% Deduct 1.000 pts. from price.							
3, 4 units:LTV > 80% and <= 85% Deduct 1.500 pts. from price.							
3, 4 units:LTV > 85% Deduct 2.000 pts. from price.							

Investment Property:							
LTV <=75%:	Deduct 1.750 pts. from price						
LTV >75-<=80%:	Deduct 3.000 pts. from price						
LTV >80%:	Deduct 3.750 pts. from price						



Effective:

Price Code:

8/18/2010

FNMA DU REFI PLUS PROGRAMS (CONF 30 YR & 15YR, SUPER CONF 30YR & 15YR)

FNMA DU REFI PLUS CONVENTIONAL 30 YR								
PLANS: 3523								
	45 Day	60 Day						
RATE	10/02/10	10/17/10						
3.750%	98.211	98.024						
3.875%	98.898	98.711						
4.000%	99.414	99.227						
4.125%	99.921	99.734						
4.250%	101.054	100.867						
4.375%	101.591	101.404						
4.500%	102.042	101.855						
4.625%	102.478	102.291						
4.750%	102.916	102.729						
4.875%	103.132	102.945						
5.000%	103.400	103.213						

	45 Day	60 Day
RATE	10/02/10	10/17/10
3.250%	98.220	98.056
3.375%	98.809	98.645
3.500%	99.240	99.076
3.625%	99.628	99.464
3.750%	101.095	100.931
3.875%	101.640	101.476
4.000%	102.006	101.842
4.125%	102.369	102.205
4.250%	102.698	102.534
4.375%	103.216	103.052
4.500%	103.400	103.236

LANS: 3525									
	45 Day	60 Day							
RATE	10/02/10	10/17/10							
4.250%	99.701	99.51							
4.375%	100.363	100.17							
4.500%	100.889	100.70							
4.625%	101.326	101.139							
4.750%	101.763	101.57							
4.875%	101.917	101.73							
5.000%	102.357	102.17							
5.125%	102.728	102.54							
5.250%	103.101	102.91							
5.375%	103.069	102.88							
5.500%	103.400	103.21							

FNMA DU REFI PLUS SUPER CONFORMING 15 YR PLANS: 3526									
LANG. 3320	45 Day	60 Day							
RATE	10/02/10	10/17/10							
4.250%	101.838	101.674							
4.375%	102.356	102.192							
4.500%	102.750	102.586							
4.625%	103.100	102.936							
4.750%	102.908	102.744							
4.875%	103.086	102.922							
5.000%	103.400	103.236							

$\textbf{FNMA DU Refi Plus Streamline Product Adjustments} \ (3523, 3524, 3525, 3526)$

(ALL FEES ARE TO DISCOUNT POINTS AND CUMULATIVE)

			LTV/FI	ICO Price Adjus	tments				
	LTV Ranges 1								
Credit Score	≤60%	>60% & <u><</u> 70%	>70% & ≤ 75%	>75% & <u><</u> 80%	>80% & <u><</u> 85%	>85% & <u><</u> 90%	>90% & <u><</u> 95%	>95% & <u><</u> 97%	>97% & <u><</u> 105%
<u>></u> 740	-0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
720 - 739	-0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
700 - 719	-0.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
680 - 699	0.00%	0.50%	0.75%	0.75%	0.75%	0.75%	0.75%	0.50%	0.50%
660 - 679	0.00%	1.00%	1.50%	1.75%	1.75%	1.75%	1.75%	1.25%	1.25%
640 - 659	0.50%	1.25%	2.00%	2.25%	2.25%	2.25%	2.25%	1.75%	1.75%
620 - 639	0.50%	1.50%	2.50%	2.75%	2.75%	2.75%	2.75%	2.50%	2.50%
< 620	0.50%	1.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
High LTV All FICO(All Terms)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.50%	1.00%

Not applicable to mortgage loans with terms of 15 yrs or less.

1

	LTV Ranges								
Feature	≤60%	>60% & <u><</u> 70%	70% & ≤ 75%	>75% & < 80%	>80% & <u><</u> 85%	>85% & <u><</u> 90%	>90% & < 95%	>95% & < 97%	>97% & <u><</u> 105%
Condominiums 1	0.00%	0.00%	0.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Investment Properties	1.75%	1.75%	1.75%	3.00%	3.75%	3.75%	3.75%	3.75%	3.75%
2, 3 or 4 unit properties	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

Not applicable to mortgage loans with terms of 15 yrs or less.

FNMA DU Refi Plus Mortgages with Subordinate Financing ¹									
		LTV Ratios	TLTV Ratios	Fico<720	Fico≥720				
	75/20/5	>65% & ≤75%	>90% & ≤95%	0.50%	0.25%				
All Eligible	80/15/5	>75% & ≤95%	>90% & ≤95%	0.50%	0.25%				
Products	80/10/10	>75% & ≤90%	>76% & ≤90%	0.25%	0.00%				
		Any CLTV/LTV	> 95%	1.50%	1.50%				

¹ If the subordinate financing is a Community Seconds loan, the subordinate financing fees do not apply

and the lender must use SFC 118.

Effective: 8/18/2010
Price Code: 5602
Page: 4 of 6 Price Code:

Commitment Fee Per Loan File: \$649.00

Prices are subject to change at any time-Call for rates not on sheet.

AGENCY CONFORMING JUMBO and GOVERNMENT FIXED RATE and ARM PROGRAMS

AGENCY CONF	ORMING JUMBO 30 YE	AR	AGENCY CONFO	ORMING JUMBO 15 YE	AR
lan: 3626			Plan: 3627		
	45 Day	60 Day		45 Day	60 Day
RATE	10/02/10	10/17/10	RATE	10/02/10	10/17/1
4.250%	99.701	99.514	3.750%	100.218	100.03
4.375%	100.363	100.176	3.875%	100.743	100.55
4.500%	100.889	100.702	4.000%	101.167	100.98
4.625%	101.326	101.139	4.125%	101.531	101.34
4.750%	101.763	101.576	4.250%	101.838	101.65
4.875%	101.917	101.730	4.375%	102.356	102.16
5.000%	102.357	102.170	4.500%	102.750	102.56
5.125%	102.728	102.541	4.625%	103.100	102.91
5.250%	103.101	102.914	4.750%	103.400	103.21
5.375%	103.069	102.882			
5.500%	103.400	103.213			

RULES: (Plans: 3626, 3627) All delivery fees are cumulative.
Non-Owner Occupied LTV <= 75%: deduct 1.750 pts from price

2-4 Unit Property : Deduct 1.000 pt

Condo with LTV >75: Deduct 0.75pts

Escrow Waiver Fee: deduct 0.250 pts from price

Non-Owner Occupied LTV >75 & <=80%: deduct 3.000 pts from price Cashout Refi Transactions: Deduct 1.000 pts from price

FHLMC & FN	MA Loan Lev	el Delivery Fe	ees:		Fees de	o not apply to p	orogram 3627	FHLMC & FN	MA Cashout	Refinance De	elivery Fee:		
			LTV R	ange / Delive	ery Fee					LTV R	ange / Delive	ry Fee	-
FICO Score	<=60%	>60%-<=70%	>70%-<=75%	>75%-<=80%	>80%-<=85%	>85%-<=90%	>90%-<=95%	FICO Score	<=60%	>60 - <=70%	>70 - <=75%	>75 - <=80%	>80%
>=740	ADD 0.250	0.000	0.000	0.000	0.000	0.000	0.000	>=740	0.000	0.250	0.250	0.500	0.625
720 - 739	ADD 0.250	0.000	0.000	0.250	0.000	0.000	0.000	720 - 739	0.000	0.625	0.625	0.750	1.500
700 - 719	ADD 0.250	0.500	0.500	0.750	0.500	0.500	0.500	700 - 719	0.000	0.625	0.625	0.750	1.500
680 - 699	0.000	0.500	1.000	1.500	1.000	0.750	0.750	680 - 699	0.000	0.750	0.750	1.375	2.500
660 - 679	0.000	1.000	2.000	2.500	2.250	1.750	1.750	660 - 679	0.250	0.750	0.750	1.500	2.500
640 - 659	0.500	1.250	2.500	3.000	2.750	2.250	2.250	640 - 659	0.250	1.250	1.250	2.250	3.000
620 - 639	0.500	1.500	3.000	3.000	3.000	2.750	2.750	620 - 639	0.250	1.250	1.250	2.750	3.000
<620	0.500	1.500	3.000	3.000	3.000	3.000	3.000	<620	1.250	2.250	2.250	2.750	3.000

FHLMC & FNN	FHLMC & FNMA Subordinate Financing Delivery Fees:									
Financing	Credit	LTV	TLTV	Delivery						
Structure	Score	Ratios	Ratios	Fee						
80/10/10	<720	>75 & <=80	>76 & <=90	Deduct 0.250pts						
80/10/10	>=720	>75 & <=80	>76 & <=90	No Fee						
90/5/5	< 720	>80 & <=90	>81 & <=95	Deduct 1.000 pt						
90/5/5	>= 720	>80 & <=90	>81 & <=95	Deduct 0.500 pt						

G	GOVERNMEN	T FIXED LOAI	N PRODUCTS		LOAN SIZE ADJUSTMI	ENT FOR FHA/VA	GOV	ERNMENT JUN	MBO FIXED L	OAN PRODU	CTS
	FHA	VVA 30 YR FIX	XED		FHA/VA 30 YR FIXED			FH/	A 30 YR FIXE	D	
	PL	ANS: 1001, 20	001		\$200,001 +	No Adjustment		F	PLANS: 1105		
			45 Day	60 Day	\$150,001 - \$200,000	Deduct (0.030) from price				45 Day	60 Day
RATE			10/02/10	10/17/10	\$100,001 - \$150,000	Deduct (0.070) from price	RATE			10/02/10	10/17/10
3.750%			97.705	97.510	\$70,001 - \$100,000	Deduct (0.100) from price	4.250%			101.249	101.054
3.875%			98.104	97.909	\$30,001 - \$70,000	Deduct (0.400) from price	4.375%			101.730	101.535
4.000%			99.318	99.123	<= \$30,000	Deduct (2.250) from price	4.500%			102.455	102.260
4.125%			98.922	98.727	FHA/VA 15 YR FIXED		4.625%			102.373	102.178
4.250%			101.849	101.654	\$200,001 +	No Adjustment	4.750%			102.995	102.800
4.375%			102.248	102.053	\$150,001 - \$200,000	Deduct (0.025) from price	4.875%			103.329	103.134
4.500%			102.955	102.760	\$100,001 - \$150,000	Deduct (0.100) from price	5.000%			103.400	103.205
4.625%			102.997	102.802	\$70,001 - \$100,000	Deduct (0.150) from price	5.125%			103.400	103.205
4.750%			103.400	103.205	\$30,001 - \$70,000	Deduct (0.450) from price	5.250%			103.400	103.205
4.875%			103.400	103.205	< = \$30,000	Deduct (1.750) from price					
5.000%			103.400	103.205	FHA/VA 3/1 HYBRID A	RM					
					\$200,001 +	No Adjustment					
					\$150,001 - \$200,000	Deduct (0.030) from price					
					\$100,001 - \$150,000	Deduct (0.070) from price					
					\$70,001 - \$100,000	Deduct (0.100) from price					
					\$30,001 - \$70,000	Deduct (0.400) from price					
					<= \$30,000	Deduct (1.875) from price		0 Day Lock pri		75 Day	90 Da
					FHA/VA 5/1 HYBRID A	RM	FHA/VA LIBO		valiable iti	11/01/10	11/16/10
					\$200,001 +	No Adjustment	30 Year Fixed	FHA/VA Lock	Period:	-0.195	-0.39
					\$150,001 - \$200,000	Deduct (0.030) from price	15 Year Fixed	FHA/VA Lock	Period:	-0.171	-0.34
	FHA	VVA 15 YR FIX	XED		\$100,001 - \$150,000	Deduct (0.070) from price	Program pric	ing adjustmen	its		
	PL	ANS: 1002, 20	002		\$70,001 - \$100,000	Deduct (0.100) from price	Corresponder	nt must account	for buy down	subsidy funds	i.
			45 Day	60 Day	\$30,001 - \$70,000	Deduct (0.400) from price	FHA Temp Bu	ıydown: Deduct	.375pts		
RATE			10/02/10	10/17/10	<= \$30,000	Deduct (2.035) from price	Minimum FIC	O for 1105 & No	on-Conformin	g VA 660	
4.000%			101.783	101.611			VA Loans: SR	P Deduct an ad	dditional -0.25	0 Points	
4.500%			103.400	103.228			VA Loans > 4	17,000 Deduct	-0.500 Points		
5.000%			103.400	103.228			VA & FHA De	livery Fees: (N	linimum FIC	O 620)	
							620-639	[Deduct -1.000		
]		640-659	[Deduct -0.250		
					-		660-719	١	No Charge		
							1				

FHA/VA 5/1 HYB	RID ARM - 2.0 MAF	RGIN	FHA/	VA 3/1 HYBRID ARM - 2.0 MA	RGIN
PLAN	: 1024, 20124			PLAN: 1018, 2018	
	45 Day	60 Day		45 Day	60 Da
RATE	10/02/10	10/17/10	RATE	10/02/10	10/17/1
3.250%	101.572	101.478	3.250%	101.706	101.61
3.375%	101.853	101.759	3.375%	101.987	101.893
3.500%	102.134	102.040	3.500%	102.268	102.174
3.625%	102.415	102.321	3.625%	102.550	102.456
3.750%	102.697	102.603	3.750%	102.831	102.737
3.875%	102.665	102.571	3.875%	102.900	102.806
4.000%	102.900	102.806	4.000%	102.900	102.80
4.125%	102.900	102.806	4.125%	102.900	102.80
4.250%	102.900	102.806	4.250%	102.900	102.80
4.375%	102.900	102.806	4.375%	102.900	102.80
4.500%	102.900	102.806	4.500%	102.900	102.806
4.625%	102.900	102.806			
Off-Sheet pricing is NOT ava	ailable on FHA/VA 5/1 Hyl	brid ARMs	Off-Sheet pri	cing is NOT available on FHA/VA 3/1 Hy	brid ARMs

Commitment Fee Per Loan File: \$649.00

Prices are subject to change at any time-Call for rates not on sheet.

Effective:

Price Code:

8/18/2010

JUMBO 30 /15 YEAR FIXED; JUMBO TREASURY ARMS; SECOND MORTGAGES (FIXED & 1 YR ARM) & HELOC

30 YR FIXED R	ATE - PLAN 3776 & 3739 IC)	10/15 YR FI	KED RATE - PLAN 3777	
	45 Day	60 Day		45 Day	60 Day
Rate%	10/02/10	10/17/10	Rate%	10/02/10	10/17/10
4.000%	97.100	96.913	3.625%	98.225	98.061
4.125%	97.600	97.413	3.750%	98.600	98.436
4.250%	98.100	97.913	3.875%	98.975	98.811
4.375%	98.600	98.413	4.000%	99.350	99.186
4.500%	98.975	98.788	4.125%	99.725	99.561
4.625%	99.350	99.163	4.250%	99.975	99.811
4.750%	99.725	99.538	4.375%	100.350	100.186
4.875%	99.975	99.788	4.500%	100.725	100.561
5.000%	100.350	100.163	4.625%	100.975	100.811
5.125%	100.725	100.538	4.750%	101.100	100.936
5.250%	100.975	100.788	4.875%	101.225	101.061
5.375%	101.100	100.913	5.000%	101.225	101.061
5.500%	101.225	101.038	5.125%	101.225	101.061
5.625%	101.225	101.038	5.250%	101.225	101.061

RULES: (Plans 3776, 3777, and 3739)

For 15 day price add 0.375 to 45 day price.

C/O refinance deduct 0.250 pts from price.

MI Companies are authorized to U/W this program up to \$650,000.

Loan amounts between 1,000,001 and 1,500,000 subtract a 0.500pts from price

For 10 Year Amort. refer to 15 year rates (plan 3777)

Condo > 4 stories Deduct -0.50 pts from price

FICO < 680 and LTV <=65% Deduct 1.00 pts from price

Minimum FICO Requirements									
LTV/TLTV	FICO								
<=70.0%	680								
> 70.0%	720								
Ln Amts > \$1,000,000	720								

LTV/TLTVs less than or equal to 65% with FICO scores equal to or greater than 720 add .25 pts. (does not include IO products)

Plan 3739 - Interest Only Deduct 0.375 pts from price. Please refer to program parameters for complete guidelines

CC	ONFORMING/JUN	MBO ADJUST	TABLE RATE	TREASURY A	ARM PRODUC	TS: 2.750 MA	RGIN	
	3307 (3/1)	30 Day	3308 (5/1)	30 Day	3309 (7/1)	30 Day		***INTEREST ONLY ARMs***
	Rate %	9/17/10	Rate %	9/17/10	Rate %	9/17/10		Plans: 3330 (3/1),
	2.000%	98.225	2.500%	97.600	3.375%	97.600		3331 (5/1), 3332 (7/1) Deduct 0.375pts
	2.125%	98.600	2.625%	97.975	3.500%	97.975		See Ioan Amt. Adj. Below
	2.250%	98.975	2.750%	98.350	3.625%	98.350		
	2.375%	99.350	2.875%	98.725	3.750%	98.725		
	2.500%	99.600	3.000%	99.100	3.875%	99.100		
	2.625%	99.850	3.125%	99.475	4.000%	99.475		
	2.750%	100.100	3.250%	99.850	4.125%	99.850		
	2.875%	100.350	3.375%	100.100	4.250%	100.100		
	3.000%	100.475	3.500%	100.350	4.375%	100.350		
	3.125%	100.600	3.625%	100.600	4.500%	100.600		
	3.250%	100.725	3.750%	100.850	4.625%	100.850		
	3.375%	100.850	3.875%	100.975	4.750%	101.100		
	3.500%	100.975	4.000%	101.100	4.875%	101.225		Max. PRICE for all ARM products
	3.625%	101.100	4.125%	101.225	5.000%	101.350		101.500 after pricing adjustments.
: (3307, 330	8, 3309 ARM L	oan Produ	cts)	1-Year CM	Γ 0.27	Min Loan a	nts. \$35,000 & Max Loa	an amts. \$1,500,000

RULES: (3307, 3308, 3309 ARM Loan Products)
NO OFFSHEET PRICING

or 60 day Lock deduct 0.125 pts. From 30 day price

Maximum Cashout: Consult guidelines

Cashout Refi: deduct 0.250 pts. from price.

Loan amts. \$1,000,001 - 1,500,000 deduct 0.500 pts. from price FICO < 680: deduct 1.000 pts from price.

LTV/TLTVs less than or equal to 65% with FICO scores equal to or

nout Refi: deduct 0.250 pts. from price.

greater than 720 add .25 pts. (does not include IO products) cted MI companies are authorized to underwrite these programs up to \$650,000.

ixed Rate-2nd, PLAN: 3104 (15yr Am.)			Fixed Rate-2	nd, PLAN: 310	5 (30yr Am.)	1Year ARM 2nd - 3141		
Rate%	45 Day	60 Day	Rate%	45 Day	60 Day	Rate%	60 Day	
	10/02/10	10/17/10		10/02/10	10/17/10		10/17/10	
5.750%	98.250	98.062	6.375%	98.250	98.062	3.875%	98.750	
5.875%	98.625	98.437	6.500%	98.625	98.437	4.000%	99.000	
6.000%	99.000	98.812	6.625%	99.000	98.812	4.125%	99.250	
6.125%	99.250	99.062	6.750%	99.250	99.062	4.250%	99.500	
6.250%	99.500	99.312	6.875%	99.500	99.312	4.375%	99.750	
6.375%	99.750	99.562	7.000%	99.750	99.562	4.500%	100.000	
6.500%	100.000	99.812	7.125%	100.000	99.812	4.625%	100.250	
6.625%	100.250	100.062	7.250%	100.250	100.062	4.750%	100.500	
6.750%	100.500	100.312	7.375%	100.500	100.312	4.875%	100.625	
6.875%	100.750	100.562	7.500%	100.750	100.562	5.000%	100.750	
7.000%	101.000	100.812	7.625%	101.000	100.812	5.125%	100.875	
7.125%	101.250	101.062	7.750%	101.250	101.062	5.250%	101.000	

RULES: PLAN 3104 (15yr Fixed) & 3105 (30yr Fixed) & 3141(ARM) This loan may only be used when U.S. Bank is purchasing new 1st mtg.

oan amounts from 10,000-14,999: Deduct -2.000 pts from price.

Loan amounts from 15,000-19,999: Deduct -1.000 pts from price.

Please refer to specific US Bank 1st mtg. Guidelines for possible additional subordinate financing requirements/restrictions.

*FOR USBHM HELOC'S, PLEASE REFER TO THE HELOC RATE SHEET, DISTRIBUTED SEPARATELY****

Commitment Fee Per Loan File: \$649.00

Effective: 8/18/2010 5602 6 of 6 usbank Price Code: Prices are subject to change at any time-Call for rates not on sheet.

LIBOR ARMS (AMORTIZING, INTEREST ONLY) LOAN PRODUCTS ARM Product Codes: 3371, 3372, 3373, 3378 (Conf. Jumbo)

A Minus Product Codes: 3396, 3397, 3398

	3/1 ARM (2/6)			/1 ARM (5/2/5)	5/1 ARM (5	/2/5) Conform	ing Jumbo	7	7/1 ARM (5/2/5	i)
	30 Day	60 Day		30 Day	60 Day		30 Day	60 Day		30 Day	60 Day
Rate %	9/17/10	10/17/10	Rate %	9/17/10	10/17/10	Rate %	9/17/10	10/17/10	Rate %	9/17/10	10/17/10
2.875%	99.846	99.606	2.875%	100.160	99.920	2.875%	99.660	99.420	2.875%	99.177	98.937
3.000%	100.187	99.947	3.000%	100.553	100.313	3.000%	100.053	99.813	3.000%	99.735	99.495
3.125%	100.573	100.333	3.125%	100.966	100.726	3.125%	100.466	100.226	3.125%	100.238	99.998
3.250%	100.944	100.704	3.250%	101.288	101.048	3.250%	100.788	100.548	3.250%	100.686	100.446
3.375%	101.276	101.036	3.375%	101.613	101.373	3.375%	101.113	100.873	3.375%	101.047	100.807
3.500%	101.450	101.210	3.500%	101.650	101.593	3.500%	101.333	101.093	3.500%	101.300	101.060
3.625%	101.650	101.539	3.625%	101.650	101.650	3.625%	101.650	101.489	3.625%	101.650	101.614
3.750%	101.650	101.650	3.750%	101.650	101.650	3.750%	101.650	101.650	3.750%	101.650	101.650
3.875%	101.650	101.650	3.875%	101.650	101.650	3.875%	101.650	101.650	3.875%	101.650	101.650
4.000%	101.650	101.650	4.000%	101.650	101.650	4.000%	101.650	101.650	4.000%	101.650	101.650
						4.125%	101.650	101.650	4.125%	101.650	101.650
									4.250%	101.650	101.650

LTV > 90.00% deduct 0.250 pts 2.250 Margin A Minus Adjustment 2 -4 unit property: Deduct 1.000pts 12 Month LIBOR 0.93094 1.250 pts Condo with LTV >75: Deduct 0.75pts SRP included in pricing Level 2 1.500 pts Conforming Loan ONLY Level 3 2.750 pts 4.000 pts 4.000 pts

See additional rules below for all LIBOR ARM products.

Conforming Jumbo 5/1 LIBOR ARM: 3378 Please check product guidelines for additional eligibility rules.

Cashout Refi Transactions: Deduct 1.750 pts. ALL LTVs
Purchase/Rate & Term Refi LTV <= 75%: Deduct 0.750 pts.

Max Investment property LTV is 80.0% Condo with LTV >75: Deduct 0.75pts

Purchase/Rate & Term Refi LTV >75%: Deduct 1.500 pts.

-4 unit property: Deduct 1.000pts

See additional rules below for all LIBOR ARM products.

Additional LIBOR ARM Rules for Products:
ARM Product Codes: 3371, 3372, 3373, 3378 A Minus Product Codes: 3396, 3397, 3398

FHLMC & FNMA Loan Level Delivery Fees:

				LTV R	ange / Delive	ry Fee	
FICO Score	<=60%	>60%-<=70%	>70%-<=75%	>75%-<=80%	>80%-<=85%	>85%-<=90%	>90%-<=95%
>=740	ADD 0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	ADD 0.250	0.000	0.000	0.250	0.000	0.000	0.000
700 - 719	ADD 0.250	0.500	0.500	0.750	0.500	0.500	0.500
680 - 699	0.000	0.500	1.000	1.500	1.000	0.750	0.750
660 - 679	0.000	1.000	2.000	2.500	2.250	1.750	1.750
640 - 659	0.500	1.250	2.500	3.000	2.750	2.250	2.250
620 - 639	0.500	1.500	3.000	3.000	3.000	2.750	2.750
<620	0.500	1.500	3.000	3.000	3.000	3.000	3.000

FHLMC & FNI	MA Subordi	nate Financing	g Delivery Fe	es:	
Financing	Credit	LTV	TLTV	Delivery	I/O Delivery
Structure	Score	Ratios	Ratios	Fee	Fee
75/20/5	<720	>65 & <=75	>90 & <=95	Deduct 0.500pts	Deduct 0.750pts
75/20/5	>=720	>65 & <=75	>90 & <=95	Deduct 0.250pts	Deduct 0.500pts
80/10/10	<720	>75 & <=80	>76 & <=90	Deduct 0.250pts	Deduct 0.500pts
80/10/10	>=720	>75 & <=80	>76 & <=90	No Fee	Deduct 0.250pts
80/15/5	<720	>75 & <=80	>90 & <=95	Deduct 0.500pts	Deduct 0.750pts
80/15/5	>=720	>75 & <=80	>90 & <=95	Deduct 0.250pts	Deduct 0.500pts
90/5/5	<720	>80 & <=90	>81 & <=95	Deduct 1.000pts	Deduct 1.250pts
90/5/5	>=720	>80 & <=90	>81 & <=95	Deduct 0.500pts	Deduct 0.750pts

FHLMC & F	FNMA Cashout Refinance Delivery Fee: 3371, 3372, 3396, 3397, 3398, 3378

	LTV Range / Delivery Fee					
FICO Score	<=60%	>60 - <=70%	>70 - <=75%	>75 - <=80%		
>=740	0.000	0.250	0.250	0.500		
720 - 739	0.000	0.625	0.625	0.750		
700 - 719	0.000	0.625	0.625	0.750		
680 - 699	0.000	0.750	0.750	1.375		
660 - 679	0.250	0.750	0.750	1.500		
640 - 659	0.250	1.250	1.250	2.250		
620 - 639	0.250	1.250	1.250	2.750		
<620	1.250	2.250	2.250	2.750		

FHLMC & FNMA	Investment Property	Delivery	Fee

LTV	Delivery Fee
<= 75%	1.750
>75% & <= 80%	3.000
>80% & <= 85%	3.750