

CONVENTIONAL CONFORMING 30 YEAR				
PLANS: 3501, 3503, 3505, 3508				
3601, 3604, 3610, 3642, 3666, 3667, 3630				
3687, 3688, 3691, 3692, 3698, 3699				
RATE			45 Day	60 Day
			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, 3506, 3602				
3611, 3643, 3668				
RATE			45 Day	60 Day
			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

CONVENTIONAL CONFORMING 10				
PLANS: 3507, 3619				
RATE			45 Day	60 Day
			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

FOR A- PRICING CONTACT YOUR LOCAL HELP DESK:	
BLOOMINGTON - 1-800-200-5881	
NEVADA - 1-800-874-7988	
LOAN SIZE ADJUSTMENT 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
\$100,001 - \$150,000	Deduct (0.075) from price
\$70,001 - \$100,000	Deduct (0.125) from price
\$30,001 - \$70,000	Deduct (0.400) from price
<= \$30,000	Deduct (1.725) from price
Conventional 15 Yr. (Prime and Alt-A 15/10s)	
\$200,001 +	No Adjustment
\$150,001 - \$200,000	Deduct (0.050) from price
\$100,001 - \$150,000	Deduct (0.075) from price
\$70,001 - \$100,000	Deduct (0.225) from price
\$30,001 - \$70,000	Deduct (0.425) from price
<= \$30,000	Deduct (1.350) from price
PROGRAM PRICING ADJUSTMENTS (All adjustments are cumulative)	
2 -4 unit property: Deduct 1.000pts	
Manufactured Homes: Deduct 1.125pts (Min FICO 640)	
Extended Locks: Currently unavailable	
20 Year Loans: Add .250pts to 30 Year pricing	
Condo with LTV >75: Deduct 0.75pts (Does not apply to 15 yr. term loans)	
Please refer to the FNMA Delivery Fee Schedule for FNMA pricing adjustment.	

FHLMC & FNMA Subordinate Financing Delivery Fees:				
Financing Structure	Credit Score	LTV Ratios	TLTV Ratios	Delivery Fee
75/20/5	<720	>65 & <=75	>90 & <=95	Deduct 0.500pts
75/20/5	>=720	>65 & <=75	>90 & <=95	Deduct 0.250pts
80/10/10	<720	>75 & <=80	>76 & <=90	Deduct 0.250pts
80/10/10	>=720	>75 & <=80	>76 & <=90	No Fee
80/15/5	<720	>75 & <=80	>90 & <=95	Deduct 0.500pts
80/15/5	>=720	>75 & <=80	>90 & <=95	Deduct 0.250pts
90/5/5	<720	>80 & <=90	>81 & <=95	Deduct 1.000pts
90/5/5	>=720	>80 & <=90	>81 & <=95	Deduct 0.500pts

FHLMC & FNMA Cashout Refinance Delivery Fee:					
FICO Score	LTV Range / Delivery Fee				
	<=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 Loan Level Delivery Fees:							
FICO Score	LTV Range / Delivery Fee						
	<=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
Fee does not apply to Home Possible (3687-3688, 3691-3692, 3698-3699)							
10 & 15 Yr. FHLMC/FNMA Products, or A-Minus Products.							

FHLMC & FNMA Investment Property Delivery Fee:	
LTV	Delivery Fee
<= 75%	1.750
>75% & <= 80%	3.000
>80% & <= 85%	3.750
Home Possible: (Plan:3687, 3688, 3691, 3698, 3699)	
LTV <= 95.00%	Deduct 1.50pts
LTV > 95% and <=97%	Deduct 1.85pts
3 -4 unit property: LTV >90% and <=95% Deduct 1.000pts	
LP A-Minus Level Adjustments: (Plan: 3642 & 3643)	
LEVEL	LEVEL ADJ.
Level 1	1.25%
Level 2	1.50%
Level 3	2.75%
Level 4	4.00%
Level 5	4.00%
Comments: -SRP Schedule different for A-Minus -FHLMC delivery fees also apply. -All adjustments are cumulative.	

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

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

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 OPEN ACCESS CONVENTIONAL 30 YR				
PLANS: 3600				
RATE			45 Day	60 Day
			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				
RATE			45 Day	60 Day
			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

FHLMC OPEN ACCESS SUPER CONF. 30 YR				
PLANS: 3692				
RATE			45 Day	60 Day
			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	102.541
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)						
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

Secondary Financing: Deduct from price				
	FICO SCORE			
	LTV	TLTV	<720	>=720
>65-75%	>90-9%		0.500	0.250
>75-80%	>75-9%		0.250	0.000
>75-80%	>90-9%		0.500	0.250
>80-90%	>80-9%		1.000	0.500
>80-90%	>80-9%		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

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

FNMA DU REFI PLUS CONVENTIONAL 30 YR				
PLANS: 3523				
RATE			45 Day	60 Day
			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

FNMA DU REFI PLUS CONVENTIONAL 15 YR				
PLANS: 3524				
RATE			45 Day	60 Day
			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

FNMA DU PLUS REFI SUPER CONFORMING 30 YR				
PLANS: 3525				
RATE			45 Day	60 Day
			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	102.541
5.250%			103.101	102.914
5.375%			103.069	102.882
5.500%			103.400	103.213

FNMA DU REFI PLUS SUPER CONFORMING 15 YR				
PLANS: 3526				
RATE			45 Day	60 Day
			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

FNMA DU Refi Plus Streamline Product Adjustments (3523, 3524, 3525, 3526)

(ALL FEES ARE TO DISCOUNT POINTS AND CUMULATIVE)

	LTV/FICO Price Adjustments								
	LTV Ranges ¹								
Credit Score	≤60%	>60% & ≤ 70%	>70% & ≤ 75%	>75% & ≤ 80%	>80% & ≤ 85%	>85% & ≤ 90%	>90% & ≤ 95%	>95% & ≤ 97%	>97% & ≤ 105%
≥ 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%

¹ Not applicable to mortgage loans with terms of 15 yrs or less.

	LTV Ranges								
	≤60%	>60% & ≤ 70%	70% & ≤ 75%	>75% & ≤ 80%	>80% & ≤ 85%	>85% & ≤ 90%	>90% & ≤ 95%	>95% & ≤ 97%	>97% & ≤ 105%
Feature									
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%

¹ 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
All Eligible Products	75/20/5	>65% & ≤75%	>90% & ≤95%	0.50%	0.25%
	80/15/5	>75% & ≤95%	>90% & ≤95%	0.50%	0.25%
	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.

AGENCY CONFORMING JUMBO and GOVERNMENT FIXED RATE and ARM PROGRAMS

AGENCY CONFORMING JUMBO 30 YEAR								AGENCY CONFORMING JUMBO 15 YEAR					
Plan: 3626								Plan: 3627					
			45 Day	60 Day				45 Day	60 Day				
RATE			10/02/10	10/17/10			RATE		10/02/10	10/17/10			
4.250%			99.701	99.514			3.750%		100.218	100.031			
4.375%			100.363	100.176			3.875%		100.743	100.556			
4.500%			100.889	100.702			4.000%		101.167	100.980			
4.625%			101.326	101.139			4.125%		101.531	101.344			
4.750%			101.763	101.576			4.250%		101.838	101.651			
4.875%			101.917	101.730			4.375%		102.356	102.169			
5.000%			102.357	102.170			4.500%		102.750	102.563			
5.125%			102.728	102.541			4.625%		103.100	102.913			
5.250%			103.101	102.914			4.750%		103.400	103.213			
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

Non-Owner Occupied LTV >75 & <=80%: deduct 3.000 pts from price

2-4 Unit Property : Deduct 1.000 pt

Escrow Waiver Fee: deduct 0.250 pts from price

Cashout Refi Transactions: Deduct 1.000 pts from price

Condo with LTV >75: Deduct 0.75pts

FHLMC & FNMA Loan Level Delivery Fees:

LTV Range / Delivery 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 & FNMA Cashout Refinance Delivery Fee:

LTV Range / Delivery Fee

FICO Score

<=60%

>60 - <=70%

>70 - <=75%

>75 - <=80%

>80%

>=740

0.000

0.250

0.250

0.500

0.625

720 - 739

0.000

0.625

0.625

0.750

1.500

700 - 719

0.000

0.625

0.625

0.750

1.500

680 - 699

0.000

0.750

0.750

1.375

2.500

660 - 679

0.250

0.750

0.750

1.500

2.500

640 - 659

0.250

1.250

1.250

2.250

3.000

620 - 639

0.250

1.250

1.250

2.750

3.000

<620

1.250

2.250

2.250

2.750

3.000

FHLMC & FNMA Subordinate Financing Delivery Fees:

Financing Structure

Credit Score

LTV Ratios

TLTV Ratios

Delivery 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

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)			5/1 ARM (5/2/5)			5/1 ARM (5/2/5) Conforming Jumbo			7/1 ARM (5/2/5)					
	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 -4 unit property: Deduct 1.000pts Condo with LTV >75: Deduct 0.75pts 2.250 Margin 12 Month LIBOR 0.93094 SRP included in pricing Conforming Loan ONLY									A Minus Adjustment Level 1 1.250 pts Level 2 1.500 pts Level 3 2.750 pts Level 4 4.000 pts Level 5 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. Purchase/Rate & Term Refi LTV >75%: Deduct 1.500 pts. 2 -4 unit property: Deduct 1.000pts Max Investment property LTV is 80.0% Condo with LTV >75: Deduct 0.75pts														
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 Range / Delivery 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 & FNMA Subordinate Financing Delivery Fees:														
Financing Structure	Credit Score	LTV Ratios	TLTV Ratios	Delivery Fee	I/O Delivery 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 & 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												