

WHOLESALE RATESHEET

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LOCK EXTENSION COSTS*	
7 DAY	0.062
10 DAY	0.125
15 DAY	0.250
MAX 30 DAYS	

* All products other than Jumbo

LOCK EXPIRATION DATE	
15 - Day	11/23/2018
30 - Day	12/8/2018
45 - Day	12/23/2018
60 - Day	1/7/2019

MARKET INDICES	
PRIME	5.000
1-YR LIBOR	3.140
1-YR TREASURY CMT	2.740

LOAN FEES	
Underwriting Fee (NJ & IA)	\$0
Underwriting Fee (NC)	\$99
Underwriting Fee (All other states)	\$399
Tax Service Fee	\$85

PRICING

The prices reflected on this Rate Sheet are "Indication Only" and are subject to change. Please refer to the Pricing Engine for true, live pricing.

ANNOUNCEMENTS

Interest rates, loan terms and other information are subject to change without notice. Not all programs available in all states. Program restrictions apply. Contact your Account Executive for details. This is not an advertisement or solicitation. This information is for mortgage professionals only and is not intended for distribution to consumers. Programs may be amended or terminated at any time. Terms and conditions apply. Licensed by the Department of Corporations. California Residential Mortgage Lending Act, File No. 413 0904, NMLS I.D. 2600. Carrington Mortgage Services, LLC. is an Equal Housing Lender.



WHOLESALE RATESHEET

CARRINGTON FLEXIBLE ADVANTAGESM PLUS PROGRAM

5/1 ARM NE51A	
Rate	30 Day
8.990	-6.000
8.875	-5.750
8.750	-5.500
8.625	-5.250
8.500	-5.000
8.375	-4.750
8.250	-4.500
8.125	-4.250
7.990	-4.000
7.875	-3.750
7.750	-3.500
7.625	-3.250
7.500	-3.000
7.375	-2.750
7.250	-2.500
7.125	-2.250
6.990	-2.000
6.875	-1.750
6.750	-1.500
6.625	-1.250
6.500	-1.000
6.375	-0.750
6.250	-0.500
6.125	-0.250
5.990	0.000
5.875	0.250
5.750	0.500
5.625	0.750
5.500	1.000
5.375	1.250

30 YR FIXED NE30F	
Rate	30 Day
8.990	-5.250
8.875	-5.000
8.750	-4.750
8.625	-4.500
8.500	-4.250
8.375	-4.000
8.250	-3.750
8.125	-3.500
7.990	-3.250
7.875	-3.000
7.750	-2.750
7.625	-2.500
7.500	-2.250
7.375	-2.000
7.250	-1.750
7.125	-1.500
6.990	-1.250
6.875	-1.000
6.750	-0.750
6.625	-0.500
6.500	-0.250
6.375	0.000
6.250	0.312
6.125	0.625
5.990	0.938
5.875	1.250
5.750	1.562
5.625	1.875
5.500	2.188
5.375	2.500

Index
1-YR LIBOR
3.140

Max Rebate
102.00 (OO)
101.00 (Investor)

Note
*Underwriter Approval Req'd for Rate Lock
*No Prepayment Penalties

PRICE ADJUSTMENTS - FICO x LTV								
Documentation		up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FICO (Full Doc)	720+	-2.000	-1.750	-1.500	-1.250	-1.000	0.250	0.750
	700 - 719	-1.750	-1.500	-1.250	-1.000	-0.750	0.500	1.250
	680 - 699	-1.500	-1.250	-1.000	-0.750	-0.250	1.250	2.250
	660 - 679	-1.000	-0.750	-0.500	0.000	0.500	2.250	3.250
	640 - 659	-0.500	-0.250	0.000	0.750	1.500	3.250	N/A
	620 - 639	0.000	0.250	1.000	1.750	2.500	4.000	N/A
FICO (Alternative Doc 12/24 Month Bank Statements or 1 Year Alt Doc)**	720+	-1.750	-1.250	-1.000	-0.500	0.000	1.250	2.000*
	700 - 719	-1.500	-1.000	-0.750	-0.250	0.250	1.500	2.500*
	680 - 699	-1.250	-0.750	-0.500	0.000	0.750	2.250	3.500*
	660 - 679	-0.750	-0.250	0.000	0.750	1.500	3.250	N/A
	640 - 659	0.250	0.500	1.000	2.000	3.000	4.750	N/A
	620 - 639	0.750	1.000	2.000	3.000	4.000	N/A	N/A
12 Mo Bank Stmt**	620+	-0.250	-0.250	0.000	0.000	0.250	0.750	N/A*

* Max 85% LTV for 1yr Alt Doc

** In addition to the Alternative Doc FICO x LTV Price Adjustments Table

Price Adjustments --- Other								
Product		up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Loan Amount	7/1 ARM*	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	10/1 ARM*	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Other	Less than 150,000	0.500	0.500	0.500	0.750	0.750	1.000	1.000
	150,000 - 249,999	0.000	0.000	0.250	0.250	0.250	0.500	0.500
	600,001 - 1MM	-0.250	-0.250	-0.250	-0.250	-0.250	0.000	0.000
	>1MM and ≤ 1.5MM	0.000	0.000	0.000	0.000	0.000	0.500	0.500
	>1.5MM and ≤ 2MM	0.500	0.500	0.500	0.500	0.750	0.750	N/A
Other	Cash-Out	0.500	0.500	0.750	1.000	1.000	1.000	N/A
	Second Home	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	Investor	1.000	1.000	1.250	1.750	2.500	3.000	N/A
	Condo	0.000	0.000	0.000	0.000	0.250	0.500	N/A
	Non-Warrantable	0.500	0.750	0.750	1.000	1.000	N/A	N/A
	2-4 Units	0.500	0.500	0.500	0.500	0.500	N/A	N/A
	DTI > 43**	0.000	0.000	0.000	0.125	0.125	0.250	0.500

*Priced off 5/1 ARM pricing

**Not Allowed on 12 Month Bank Statements or 1 Year Alt Doc

ARM Features			
	5/1	7/1	10/1
Margin	3.50%	3.50%	3.50%
Caps	2/2/5	5/2/5	5/2/5
Index	1YR LIBOR		
Floor	Start Rate		
Qualifying Rate:	Max(Fully Indexed, Note Rate)		

Other Program Requirements	
Min Loan Amount	\$100,000
Max Loan Amount	\$1,500,000
Mortgage History	1x30x12
BK/FC/SS/DIL Seasoning	36 Months
Residual Income	\$2,500



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WHOLESALE RATESHEET

CARRINGTON FLEXIBLE ADVANTAGESM PROGRAM

OWNER OCC 5/1 ARM N51A (A)	
Rate	30 Day
9.750	-6.000
9.625	-6.000
9.500	-6.000
9.375	-5.750
9.250	-5.500
9.125	-5.250
8.990	-5.000
8.875	-4.750
8.750	-4.500
8.625	-4.250
8.500	-4.000
8.375	-3.750
8.250	-3.500
8.125	-3.250
7.990	-3.000
7.875	-2.750
7.750	-2.500
7.625	-2.250
7.500	-2.000
7.375	-1.750
7.250	-1.500
7.125	-1.250
6.990	-1.000
6.875	-0.750
6.750	-0.500
6.625	-0.250
6.500	0.000
6.375	0.250
6.250	0.500
6.125	0.750
5.990	1.000
5.875	1.250
5.750	1.500
5.625	1.750

Index	
1-YR LIBOR	
3.140	

Max Rebate	
102.00 (OO)	
101.00 (Investor)	

Note
*Underwriter Approval Req'd for Rate Lock

90% Expanded LTV
Purchase and Rate/Term only
Owner Occ - Primary Residence only
12 Mo Bank Statements not eligible
Full Doc: FICO >= 660
24 Mo Bank / 1 Yr Alt Doc: FICO >=680
Credit Grade "A" only
Residual Income >= \$3,500/mo
Min Loan Amount: \$150,000
Max Loan Amount: \$750,000

		PRICE ADJUSTMENTS - FICO x LTV							
		up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
FICO (Full Doc)	700+	-2.50	-2.25	-2.00	-1.75	-1.25	0.00	1.75*	
	680 - 699	-2.25	-2.00	-1.75	-1.50	-0.75	1.00	3.00*	
	660 - 679	-1.75	-1.50	-1.25	-0.75	0.00	1.75	4.00*	
	640 - 659	-1.50	-1.25	-1.00	-0.25	0.75	2.50	N/A	
	620 - 639	-1.00	-0.75	0.00	0.75	1.75	3.25	N/A	
	600 - 619	0.00	0.50	1.25	2.00	3.00	N/A	N/A	
	580 - 599	1.00	1.25	2.00	2.75	3.75	N/A	N/A	
	540 - 579	2.25	2.50	3.25	4.00	N/A	N/A	N/A	
	500 - 539	2.75	3.00	3.75	4.50	N/A	N/A	N/A	
	700+	-2.00	-1.75	-1.25	-0.75	-0.25	1.25	3.00*	
FICO (Alternative Doc: 12/24 Month Bank Statements, 1 Year Alt Doc)	680 - 699	-1.75	-1.50	-1.00	-0.50	0.25	2.00	4.00*	
	660 - 679	-1.50	-1.25	-0.75	0.00	0.75	3.00	N/A	
	640 - 659	-0.75	-0.50	0.00	1.00	2.00	4.00	N/A	
	620 - 639	0.00	0.25	1.25	2.25	3.25	4.75	N/A	
	600 - 619	1.00	1.25	2.25	3.25	4.25	N/A	N/A	
	580 - 599	2.25	2.50	3.50	4.50	5.00	N/A	N/A	
12 Mo Bank Stmt **	620+	-0.25	-0.25	0	0	0.25	0.5	N/A	

* Credit Grade "A" is only Eligible for 90% Expanded LTV ** In addition to the Alternative Doc FICO x LTV Price Adjustments Table

Credit Grade	B	0.50	0.50	0.50	0.50	0.50	0.50	N/A
	C	1.50	1.50	1.50	N/A	N/A	N/A	N/A
Product	5/1 ARM	0.00	0.00	0.00	0.00	0.00	0.00	0.00*
	7/1 ARM	0.25	0.25	0.25	0.25	0.25	0.25	0.25*
	10/1 ARM	0.75	0.75	0.75	0.75	0.75	0.75	0.75*
	30Yr Fixed	1.25	1.25	1.25	1.00	1.00	1.00	1.00*
Loan Amount	< 150,000	0.50	0.50	0.50	0.50	0.50	0.50	N/A
	150,000 - 249,999	0.00	0.00	0.25	0.25	0.25	0.25	0.25*
	250,000 - 600,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00*
	600,001 - 1MM	-0.25	-0.25	-0.25	0.00	0.00	0.00	0.00*
	1,000,001 - 1.5mm	0.00	0.00	0.25	0.25	0.25	0.25	N/A
	1,500,001 - 2MM	0.50	0.50	0.50	0.50	0.50	0.50	N/A
Other	Cash-Out	0.75	0.75	0.75	1.00	1.00	N/A	N/A
	Second Home	0.75	0.75	1.00	1.00	1.00	N/A	N/A
	Investor	1.00	1.25	2.00	2.50	3.00	N/A	N/A
	Condo	0.00	0.00	0.00	0.00	0.25	0.25	0.25*
	Non-Warrantable	0.50	0.75	0.75	1.00	1.00	N/A	N/A
	2-4 Units	0.50	0.50	0.50	0.50	0.50	N/A	N/A
	DTI > 43	0.00	0.00	0.00	0.250	0.250	0.375	0.75*

ARM FEATURES			
	5/1	7/1	10/1
Margin	5.00%	5.00%	5.00%
Caps	2/2/5	5/2/5	5/2/5
Index	1YR LIBOR		
Floor	Start Rate		
IO Term	Not Available		

Program Requirements			
	A	B	C
Min Loan Amount	\$100,000	\$100,000	\$100,000
Max Loan Amount	\$2,000,000	\$2,000,000	\$1,000,000
Mortgage History	0x60x12	0x120x12	0x30
BK/FC/SS/DIL Seasoning	24 Months	12 Months	Settled



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WHOLESALE RATESHEET

CARRINGTON FLEXIBLE INVESTOR ADVANTAGESM PROGRAM

INVESTOR 5/1 ARM N51AINVADV	
Rate	30 Day
9.990	-5.250
9.875	-5.000
9.750	-4.750
9.625	-4.500
9.500	-4.250
9.375	-4.000
9.250	-3.750
9.125	-3.500
8.990	-3.250
8.875	-3.000
8.750	-2.750
8.625	-2.500
8.500	-2.250
8.375	-2.000
8.250	-1.750
8.125	-1.500
7.990	-1.250
7.875	-1.000
7.750	-0.750
7.625	-0.500
7.500	-0.250
7.375	0.000
7.250	0.250
7.125	0.500
6.990	0.750
6.875	1.000
6.750	1.250
6.625	1.500
6.500	1.750
6.375	2.000
6.250	2.250
6.125	2.500
5.990	2.875
5.875	3.250

Index
1-YR LIBOR
3.140

Max Rebate
101.00

Note
*Underwriter Approval Req'd for Rate Lock

PRICE ADJUSTMENTS - FICO x LTV *							
Investor Advantage		up to 55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
FICO	760+	-1.750	-1.500	-1.500	-1.250	-0.750	1.250
	740 - 759	-1.500	-1.500	-1.500	-1.000	-0.500	1.500
	720 - 739	-1.500	-1.250	-1.250	-0.500	0.500	2.000
	700 - 719	-1.000	-1.000	-1.000	-0.250	1.500	3.000
	680 - 699	-0.750	-0.500	-0.500	0.000	2.000	3.500
	660 - 679	-0.250	0.000	0.000	0.500	3.000	NA
	640 - 659	0.500	0.750	0.750	1.500	3.750	NA
	620 - 639	2.000	2.500	3.000	3.250	5.000	NA

* Subject to Eligibility Criteria based on FICO, loan amount, loan purpose and DCR

PRICE ADJUSTMENTS *							
		up to 55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
Debt Coverage Ratio	≥ 1.15	0.000	0.000	0.000	0.000	0.000	0.000
	1.00 - 1.14	0.750	0.750	1.000	1.000	1.000	NA
Product Type	10/1 ARM	0.500	0.500	0.500	0.250	0.250	0.250
	30Yr Fixed	1.250	1.250	1.250	1.250	1.250	1.250
Loan Amount	Less than 100,000	3.000	3.000	3.000	3.000	3.000	3.000
	100,000 - 149,999	1.500	1.500	1.500	1.500	1.500	1.500
	150,000 - 249,999	0.000	0.000	0.000	0.250	0.250	0.500
	250,000 - 600,000	0.000	0.000	0.000	0.000	0.000	0.000
	600,001 - 1MM	-0.250	-0.250	-0.250	-0.250	0.000	0.000
	> 1.0MM and ≤ 1.5MM	0.000	0.000	0.250	0.250	0.250	NA
Other	> 1.5MM and ≤ 2MM	0.250	0.250	0.500	0.500	0.500	NA
	Cash-Out	0.500	0.500	0.500	1.000	1.000	NA
	Rate Term	0.000	0.000	0.000	0.000	0.000	0.000
	2-4 Units	0.250	0.250	0.500	0.500	0.500	NA
	Condo	0.250	0.250	0.250	0.500	0.500	0.500
	Non-Warrantable	0.500	0.500	0.750	1.000	1.000	NA
No Impounds	0.125	0.125	0.125	0.125	0.125	0.125	

ARM FEATURES		
	5/1	10/1
Margin	6.00%	6.00%
Caps	2/2/5	5/2/5
Index	1YR LIBOR	
Floor	Start Rate	

Program Requirements	
12-mo Mtg/Rental History	1x30x12
BK Seasoning	24 Months
FC/SS/DIL Seasoning	24 Months
Min Loan Amt	\$100,000
Max Loan Amt	\$2.0 MM



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WHOLESALE RATESHEET

FHA LOAN PROGRAMS FICO < 641

FHA 30YR / 25YR / 20YR FIXED FICO < 641 F30F / F25F / F20F					FHA 30YR FIXED HIGH BALANCE FICO < 641 H30F					FHA 15YR FIXED FICO < 641 F15F				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-4.181	-4.087	-4.087	-4.087	5.750	-2.706	-2.612	-2.612	-2.612	4.625	-1.833	-1.724	-1.724	-1.575
5.625	-4.001	-3.860	-3.860	-3.860	5.625	-2.526	-2.385	-2.385	-2.385	4.500	-1.612	-1.503	-1.503	-1.354
5.500	-3.739	-3.598	-3.598	-3.598	5.500	-2.264	-2.123	-2.123	-2.123	4.375	-1.397	-1.288	-1.288	-1.139
5.375	-3.447	-3.306	-3.306	-3.306	5.375	-1.972	-1.831	-1.831	-1.831	4.250	-1.177	-1.068	-1.068	-0.919
5.250	-3.141	-3.000	-3.000	-3.000	5.250	-1.666	-1.525	-1.525	-1.525	4.125	-0.284	-0.175	-0.175	-0.058
5.125	-2.603	-2.447	-2.447	-2.447	5.125	-1.409	-1.253	-1.253	-1.253	4.000	-0.068	0.041	0.041	0.158
5.000	-2.308	-2.152	-2.152	-2.152	5.000	-1.114	-0.958	-0.958	-0.958	3.875	0.261	0.370	0.370	0.487
4.875	-2.003	-1.847	-1.847	-1.847	4.875	-0.809	-0.653	-0.653	-0.653	3.750	0.622	0.731	0.731	0.848
4.750	-1.670	-1.514	-1.514	-1.514	4.750	-0.476	-0.320	-0.320	-0.320	3.625	1.320	1.429	1.429	1.562
4.625	-0.823	-0.714	-0.714	-0.714	4.625	0.277	0.386	0.386	0.386	3.500	1.681	1.790	1.790	1.923
4.500	-0.466	-0.357	-0.357	-0.357	4.500	0.634	0.743	0.743	0.743	3.375	2.042	2.151	2.151	2.284
4.375	-0.099	0.010	0.010	0.010	4.375	1.001	1.110	1.110	1.110	3.250	2.403	2.512	2.512	2.645
4.250	0.286	0.395	0.395	0.395	4.250	1.386	1.495	1.495	1.495	3.125	4.179	4.304	4.304	4.406
4.125	1.546	1.624	1.624	1.624	4.125	2.959	3.037	3.037	3.037	3.000	4.540	4.665	4.665	4.767
4.000	1.932	2.010	2.010	2.010	4.000	3.345	3.423	3.423	3.423	2.875	4.901	5.026	5.026	5.128

FHA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 620 - 640	0.000
Loan Amt \$150,000 - \$200,000	0.250	FICO 600 - 619	0.750
Loan Amt \$100,000 - \$149,999	0.625	FICO 580 - 599	0.750
Loan Amt \$60,000 - \$99,999	1.500	FICO 560 - 579	1.250
Loan Amt < \$60,000	2.000	FICO < 560	1.250
		Non Traditional Credit	1.000
		3-4 Units	0.750
		Manufactured Home	1.000
		DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Premier FHA Experts
* Max LTV of 96.5%
* Min FICO 500 (90% max)
* Min FICO 580 (96.5% max)
* Debt to income ratio determined by AUS
* Ginnie Mae direct issuer



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WHOLESALE RATESHEET

FHA 203K STANDARD, FHA 203K LIMITED LOAN PROGRAMS & FHA 203(b) REPAIR ESCROW

FHA 30YR 203K & 203(b) REPAIR ESCROW F30F203K, F30FRE, F30F203KFULL			FHA 30YR HIGH BAL 203K & REPAIR ESCROW H30F203K, H30FRE, H30F203KFULL		
Rate	45 Day	60 Day	Rate	45 Day	60 Day
5.750	-2.664	-2.664	5.750	-1.289	-1.289
5.625	-2.437	-2.437	5.625	-1.062	-1.062
5.500	-2.175	-2.175	5.500	-0.800	-0.800
5.375	-1.883	-1.883	5.375	-0.508	-0.508
5.250	-1.577	-1.577	5.250	-0.202	-0.202
5.125	-1.024	-1.024	5.125	0.070	0.070
5.000	-0.729	-0.729	5.000	0.365	0.365
4.875	-0.424	-0.424	4.875	0.670	0.670
4.750	-0.091	-0.091	4.750	1.003	1.003
4.625	0.709	0.709	4.625	1.709	1.709
4.500	1.066	1.066	4.500	2.066	2.066
4.375	1.433	1.433	4.375	2.433	2.433
4.250	1.818	1.818	4.250	2.818	2.818
4.125	3.047	3.047	4.125	4.360	4.360
4.000	3.433	3.433	4.000	4.746	4.746

FHA 203K, 203(b) PRICE ADJUSTMENTS	
Loan Amt > \$200,000	0.000
Loan Amt \$150,000 - \$200,000	0.250
Loan Amt \$100,000 - \$149,999	0.625
Loan Amt \$60,000 - \$99,999	1.500
Loan Amt < \$60,000	2.000
Manual U/W	1.000
3-4 Units	0.750
FULL 203K	0.250
MAX REBATE (-5.500)	

PRODUCT FEATURES
* Min. FICO 500 (90% max) Min FICO 580 (96.5% max)
* Max Debt to income ratio 49.99%
* Owner Occupied Only
* Cash Out Not Allowed
* Ginnie Mae direct issuer



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WHOLESALE RATESHEET

VA LOAN PROGRAMS FICO 641+

VA 30YR / 25YR / 20YR FIXED FICO 641+ V30F / V25F / V20F					VA 15YR FIXED FICO 641+ V15F					VA 30YR FIXED HIGH BALANCE FICO 641+ H30FVA				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-4.634	-4.540	-4.540	-4.540	4.625	-1.365	-1.256	-1.256	-1.107	5.750	-3.359	-3.265	-3.265	-3.265
5.625	-4.302	-4.161	-4.161	-4.161	4.500	-1.191	-1.082	-1.082	-0.933	5.625	-3.027	-2.886	-2.886	-2.886
5.500	-4.084	-3.943	-3.943	-3.943	4.375	-1.017	-0.908	-0.908	-0.759	5.500	-2.809	-2.668	-2.668	-2.668
5.375	-3.839	-3.698	-3.698	-3.698	4.250	-0.838	-0.729	-0.729	-0.580	5.375	-2.564	-2.423	-2.423	-2.423
5.250	-3.583	-3.442	-3.442	-3.442	4.125	0.187	0.296	0.296	0.413	5.250	-2.308	-2.167	-2.167	-2.167
5.125	-2.867	-2.711	-2.711	-2.711	4.000	0.364	0.473	0.473	0.590	5.125	-1.874	-1.718	-1.718	-1.718
5.000	-2.626	-2.470	-2.470	-2.470	3.875	0.656	0.765	0.765	0.882	5.000	-1.632	-1.476	-1.476	-1.476
4.875	-2.376	-2.220	-2.220	-2.220	3.750	0.978	1.087	1.087	1.204	4.875	-1.383	-1.227	-1.227	-1.227
4.750	-2.102	-1.946	-1.946	-1.946	3.625	1.878	1.987	1.987	2.120	4.750	-1.108	-0.952	-0.952	-0.952
4.625	-1.056	-0.947	-0.947	-0.947	3.500	2.191	2.300	2.300	2.433	4.625	-0.156	-0.047	-0.047	-0.047
4.500	-0.754	-0.645	-0.645	-0.645	3.375	2.487	2.596	2.596	2.729	4.500	0.146	0.255	0.255	0.255
4.375	-0.447	-0.338	-0.338	-0.338	3.250	2.780	2.889	2.889	3.022	4.375	0.453	0.562	0.562	0.562
4.250	-0.131	-0.022	-0.022	-0.022	3.125	4.762	4.887	4.887	4.989	4.250	0.769	0.878	0.878	0.878
4.125	1.354	1.432	1.432	1.432	3.000	5.055	5.180	5.180	5.282	4.125	2.566	2.644	2.644	2.644
4.000	1.671	1.749	1.749	1.749	2.875	5.348	5.473	5.473	5.575	4.000	2.884	2.962	2.962	2.962

VA PRICE ADJUSTMENTS FICO 641+			
Loan Amt > \$200,000	0.000	FICO 675+	-0.250
Loan Amt \$150,000 - \$200,000	0.250		
Loan Amt \$100,000 - \$149,999	0.625	Non traditional credit	1.000
Loan Amt \$60,000 - \$99,999	1.500		
Loan Amt < \$60,000	2.000	3-4 Units	0.750
		Manufactured Home	1.000
		DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)			

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WHOLESALE RATESHEET

VA LOAN PROGRAMS FICO < 641

VA 30YR / 25YR / 20YR FIXED FICO < 641 V30F / V25F / V20F					VA 15YR FIXED FICO < 641 V15F					VA 30YR FIXED HIGH BALANCE FICO < 641 H30FVA				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-3.869	-3.775	-3.775	-3.775	4.625	-0.650	-0.541	-0.541	-0.392	5.750	-2.259	-2.165	-2.165	-2.165
5.625	-3.537	-3.396	-3.396	-3.396	4.500	-0.476	-0.367	-0.367	-0.218	5.625	-1.927	-1.786	-1.786	-1.786
5.500	-3.319	-3.178	-3.178	-3.178	4.375	-0.302	-0.193	-0.193	-0.044	5.500	-1.709	-1.568	-1.568	-1.568
5.375	-3.074	-2.933	-2.933	-2.933	4.250	-0.123	-0.014	-0.014	0.135	5.375	-1.464	-1.323	-1.323	-1.323
5.250	-2.818	-2.677	-2.677	-2.677	4.125	0.902	1.011	1.011	1.128	5.250	-1.208	-1.067	-1.067	-1.067
5.125	-2.102	-1.946	-1.946	-1.946	4.000	1.079	1.188	1.188	1.305	5.125	-0.774	-0.618	-0.618	-0.618
5.000	-1.861	-1.705	-1.705	-1.705	3.875	1.371	1.480	1.480	1.597	5.000	-0.532	-0.376	-0.376	-0.376
4.875	-1.611	-1.455	-1.455	-1.455	3.750	1.693	1.802	1.802	1.919	4.875	-0.283	-0.127	-0.127	-0.127
4.750	-1.337	-1.181	-1.181	-1.181	3.625	2.593	2.702	2.702	2.835	4.750	-0.008	0.148	0.148	0.148
4.625	-0.291	-0.182	-0.182	-0.182	3.500	2.906	3.015	3.015	3.148	4.625	0.944	1.053	1.053	1.053
4.500	0.011	0.120	0.120	0.120	3.375	3.202	3.311	3.311	3.444	4.500	1.246	1.355	1.355	1.355
4.375	0.318	0.427	0.427	0.427	3.250	3.495	3.604	3.604	3.737	4.375	1.553	1.662	1.662	1.662
4.250	0.634	0.743	0.743	0.743	3.125	5.477	5.602	5.602	5.704	4.250	1.869	1.978	1.978	1.978
4.125	2.119	2.197	2.197	2.197	3.000	5.770	5.895	5.895	5.997	4.125	3.666	3.744	3.744	3.744
4.000	2.436	2.514	2.514	2.514	2.875	6.063	6.188	6.188	6.290	4.000	3.984	4.062	4.062	4.062

VA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 620 - 640	0.000
Loan Amt \$150,000 - \$200,000	0.250	FICO 600 - 619	0.750
Loan Amt \$100,000 - \$149,999	0.625	FICO 580 - 599	0.750
Loan Amt \$60,000 - \$99,999	1.500	FICO 560 - 579	1.250
Loan Amt < \$60,000	2.000	FICO < 560	1.250
		Non Traditional Credit	1.000
		3-4 Units	0.750
		Manufactured Home	1.000
		DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)			

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WHOLESALE RATESHEET

USDA LOAN PROGRAM FICO 641+

USDA 30YR FIXED FICO 641+ U30F641					USDA 30YR FIXED HIGH BALANCE FICO 641+ UH30F641				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-3.646	-3.552	-3.552	-3.552	5.750	-2.271	-2.177	-2.177	-2.177
5.625	-3.466	-3.325	-3.325	-3.325	5.625	-2.091	-1.950	-1.950	-1.950
5.500	-3.204	-3.063	-3.063	-3.063	5.500	-1.829	-1.688	-1.688	-1.688
5.375	-2.912	-2.771	-2.771	-2.771	5.375	-1.537	-1.396	-1.396	-1.396
5.250	-2.606	-2.465	-2.465	-2.465	5.250	-1.231	-1.090	-1.090	-1.090
5.125	-2.068	-1.912	-1.912	-1.912	5.125	-0.974	-0.818	-0.818	-0.818
5.000	-1.773	-1.617	-1.617	-1.617	5.000	-0.679	-0.523	-0.523	-0.523
4.875	-1.468	-1.312	-1.312	-1.312	4.875	-0.374	-0.218	-0.218	-0.218
4.750	-1.135	-0.979	-0.979	-0.979	4.750	-0.041	0.115	0.115	0.115
4.625	-0.288	-0.179	-0.179	-0.179	4.625	0.712	0.821	0.821	0.821
4.500	0.069	0.178	0.178	0.178	4.500	1.069	1.178	1.178	1.178
4.375	0.436	0.545	0.545	0.545	4.375	1.436	1.545	1.545	1.545
4.250	0.821	0.930	0.930	0.930	4.250	1.821	1.930	1.930	1.930
4.125	2.081	2.159	2.159	2.159	4.125	3.394	3.472	3.472	3.472
4.000	2.467	2.545	2.545	2.545	4.000	3.780	3.858	3.858	3.858

USDA PRICE ADJUSTMENTS FICO 641+			
Loan Amt > \$200,000	0.000		
Loan Amt \$150,000 - \$200,000	0.000		
Loan Amt \$100,000 - \$149,999	0.000		
Loan Amt \$60,000 - \$99,999	1.000		
Loan Amt < \$60,000	1.500		
3-4 Units	0.750	Non Traditional Credit	1.000
Manufactured Housing	1.000		
DTI >50	0.250		
Manual U/W	1.000	Hi-Balance in CA	0.125
No Manual U/W adjustment for Hi-Balance			
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Max Debt to income ratio 41%
* Owner Occupied Ony
* Cash Out Not Allowed
* Ginnie Mae direct issuer

ANNOUNCEMENT

Guarantee Fee & Annual Fee Reduced



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WHOLESALE RATESHEET

USDA LOAN PROGRAM FICO < 641

USDA 30YR FIXED FICO < 641 U30F					USDA 30YR FIXED HIGH BALANCE FICO < 641 UH30F				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-2.622	-2.528	-2.528	-2.528	5.750	-1.247	-1.153	-1.153	-1.153
5.625	-2.442	-2.301	-2.301	-2.301	5.625	-1.067	-0.926	-0.926	-0.926
5.500	-2.180	-2.039	-2.039	-2.039	5.500	-0.805	-0.664	-0.664	-0.664
5.375	-1.888	-1.747	-1.747	-1.747	5.375	-0.513	-0.372	-0.372	-0.372
5.250	-1.582	-1.441	-1.441	-1.441	5.250	-0.207	-0.066	-0.066	-0.066
5.125	-1.044	-0.888	-0.888	-0.888	5.125	0.050	0.206	0.206	0.206
5.000	-0.749	-0.593	-0.593	-0.593	5.000	0.345	0.501	0.501	0.501
4.875	-0.444	-0.288	-0.288	-0.288	4.875	0.650	0.806	0.806	0.806
4.750	-0.111	0.045	0.045	0.045	4.750	0.983	1.139	1.139	1.139
4.625	0.736	0.845	0.845	0.845	4.625	1.736	1.845	1.845	1.845
4.500	1.093	1.202	1.202	1.202	4.500	2.093	2.202	2.202	2.202
4.375	1.460	1.569	1.569	1.569	4.375	2.460	2.569	2.569	2.569
4.250	1.845	1.954	1.954	1.954	4.250	2.845	2.954	2.954	2.954
4.125	3.105	3.183	3.183	3.183	4.125	4.418	4.496	4.496	4.496
4.000	3.491	3.569	3.569	3.569	4.000	4.804	4.882	4.882	4.882

USDA PRICE ADJUSTMENTS FICO < 641			
Loan Amt > \$200,000	0.000	FICO 641+	0.000
Loan Amt \$150,000 - \$200,000	0.000	FICO 620 - 640	0.000
Loan Amt \$100,000 - \$149,999	0.000	FICO 600 - 619	0.000
Loan Amt \$60,000 - \$99,999	1.000	FICO 580 - 599	1.250
Loan Amt < \$60,000	1.500	FICO 560 - 579	1.250
		FICO < 560	1.250
3-4 Units	0.750	Non Traditional Credit	1.000
Manufactured Housing	1.000		
DTI >50	0.250		
Manual U/W	1.000	Hi-Balance in CA	0.125
No Manual U/W adjustment for Hi-Balance			
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Min FICO 500
* Max Debt to income ration 41%
* Owner Occupied Ony
* Cash Out Not Allowed
* Ginnie Mae direct issuer

ANNOUNCEMENT

Guarantee Fee & Annual Fee Reduced

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WHOLESALE RATESHEET

USDA STREAMLINED-ASSIST

USDA STREAMLINED-ASSIST 30YR FIXED U30FP					USDA STREAMLINED-ASSIST 30YR FIXED HIGH BAL UH30FP				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	-4.008	-3.914	-3.914	-3.914	5.750	-2.633	-2.539	-2.539	-2.539
5.625	-3.828	-3.687	-3.687	-3.687	5.625	-2.453	-2.312	-2.312	-2.312
5.500	-3.566	-3.425	-3.425	-3.425	5.500	-2.191	-2.050	-2.050	-2.050
5.375	-3.274	-3.133	-3.133	-3.133	5.375	-1.899	-1.758	-1.758	-1.758
5.250	-2.968	-2.827	-2.827	-2.827	5.250	-1.593	-1.452	-1.452	-1.452
5.125	-2.430	-2.274	-2.274	-2.274	5.125	-1.336	-1.180	-1.180	-1.180
5.000	-2.135	-1.979	-1.979	-1.979	5.000	-1.041	-0.885	-0.885	-0.885
4.875	-1.830	-1.674	-1.674	-1.674	4.875	-0.736	-0.580	-0.580	-0.580
4.750	-1.497	-1.341	-1.341	-1.341	4.750	-0.403	-0.247	-0.247	-0.247
4.625	-0.650	-0.541	-0.541	-0.541	4.625	0.350	0.459	0.459	0.459
4.500	-0.293	-0.184	-0.184	-0.184	4.500	0.707	0.816	0.816	0.816
4.375	0.074	0.183	0.183	0.183	4.375	1.074	1.183	1.183	1.183
4.250	0.459	0.568	0.568	0.568	4.250	1.459	1.568	1.568	1.568
4.125	1.719	1.797	1.797	1.797	4.125	3.032	3.110	3.110	3.110
4.000	2.105	2.183	2.183	2.183	4.000	3.418	3.496	3.496	3.496

USDA PRICE ADJUSTMENTS	
Loan Amt > \$200,000	0.000
Loan Amt \$100,000 - \$200,000	0.250
Loan Amt \$65,000 - \$99,999	1.000
Loan Amt \$50,000 - \$64,999	1.500
Loan Amt < \$50,000	2.000
3-4 Units	0.750
Manufactured Housing	1.000
Non Traditional Credit	1.000
MAX REBATE (-5.500)	

PRODUCT FEATURES
* Min FICO 500
* Owner Occupied Only
* Cash Out Not Allowed
* Ginnie Mae direct issuer

ANNOUNCEMENT

Guarantee Fee & Annual Fee Reduced



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WHOLESALE RATESHEET

AGENCY FIXED CONFORMING & HIGH BALANCE PROGRAMS

30 YEAR FIXED C30F					20 YEAR FIXED C20F					15 YEAR FIXED C15F				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.000	-4.959	-4.947	-4.839	-4.788	6.000	-5.550	-5.535	-5.427	-5.378	5.000	-2.560	-2.530	-2.441	-2.361
5.875	-4.685	-4.669	-4.562	-4.511	5.875	-5.164	-5.146	-5.038	-4.984	4.875	-2.356	-2.341	-2.272	-2.199
5.750	-4.375	-4.359	-4.252	-4.197	5.750	-4.177	-4.162	-4.054	-3.997	4.750	-2.142	-2.127	-2.059	-1.985
5.625	-3.916	-3.901	-3.794	-3.735	5.625	-3.951	-3.937	-3.829	-3.772	4.625	-1.978	-1.964	-1.895	-1.822
5.500	-3.488	-3.424	-3.335	-3.289	5.500	-3.846	-3.717	-3.629	-3.516	4.500	-1.640	-1.627	-1.558	-1.485
5.375	-3.155	-3.091	-3.003	-2.955	5.375	-3.585	-3.457	-3.369	-3.256	4.375	-1.217	-1.172	-1.122	-1.054
5.250	-2.743	-2.680	-2.592	-2.543	5.250	-3.238	-3.112	-3.024	-2.909	4.250	-0.772	-0.727	-0.677	-0.612
5.125	-2.316	-2.255	-2.166	-2.115	5.125	-2.883	-2.758	-2.670	-2.555	4.125	-0.442	-0.397	-0.348	-0.282
5.000	-1.635	-1.579	-1.509	-1.466	5.000	-2.241	-2.147	-2.078	-2.003	4.000	0.058	0.103	0.152	0.218
4.875	-1.182	-1.125	-1.055	-1.014	4.875	-1.827	-1.736	-1.667	-1.592	3.875	0.229	0.290	0.321	0.378
4.750	-0.605	-0.550	-0.480	-0.440	4.750	-1.394	-1.306	-1.237	-1.162	3.750	0.727	0.787	0.817	0.874
4.625	0.005	0.057	0.128	0.171	4.625	-0.897	-0.812	-0.743	-0.668	3.625	1.241	1.300	1.331	1.389
4.500	0.660	0.714	0.766	0.797	4.500	-0.324	-0.244	-0.174	-0.099	3.500	1.779	1.836	1.866	1.924
4.375	1.397	1.450	1.502	1.538	4.375	0.443	0.522	0.591	0.666	3.375	2.547	2.603	2.633	2.689
4.250	2.045	2.097	2.149	2.187	4.250	1.024	1.109	1.160	1.230	3.250	3.173	3.280	3.292	3.373

10 YEAR FIXED C10F					15 YEAR FIXED HIGH BALANCE H15FCONF					30 YEAR FIXED HIGH BALANCE H30FCONF				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.000	-2.560	-2.530	-2.441	-2.361	4.750	-0.486	-0.471	-0.403	-0.329	6.000	-3.114	-3.102	-2.994	-2.943
4.875	-2.356	-2.341	-2.272	-2.199	4.625	-0.322	-0.308	-0.239	-0.166	5.875	-2.840	-2.824	-2.717	-2.666
4.750	-2.142	-2.127	-2.059	-1.985	4.500	0.016	0.029	0.098	0.171	5.750	-2.530	-2.514	-2.407	-2.352
4.625	-1.978	-1.964	-1.895	-1.822	4.375	-0.095	-0.050	0.000	0.068	5.625	-2.071	-2.056	-1.949	-1.890
4.500	-1.640	-1.627	-1.558	-1.485	4.250	0.350	0.395	0.445	0.510	5.500	-2.255	-2.191	-2.102	-2.056
4.375	-1.217	-1.172	-1.122	-1.054	4.125	0.680	0.725	0.774	0.840	5.375	-1.922	-1.858	-1.770	-1.722
4.250	-0.772	-0.727	-0.677	-0.612	4.000	1.180	1.225	1.274	1.340	5.250	-1.510	-1.447	-1.359	-1.310
4.125	-0.442	-0.397	-0.348	-0.282	3.875	0.917	0.978	1.009	1.066	5.125	-1.083	-1.022	-0.933	-0.882
4.000	0.058	0.103	0.152	0.218	3.750	1.415	1.475	1.505	1.562	5.000	-1.040	-0.984	-0.914	-0.871
3.875	0.229	0.290	0.321	0.378	3.625	1.929	1.988	2.019	2.077	4.875	-0.587	-0.530	-0.460	-0.419
3.750	0.727	0.787	0.817	0.874	3.500	2.467	2.524	2.554	2.612	4.750	-0.010	0.045	0.115	0.155
3.625	1.241	1.300	1.331	1.389	3.375	3.235	3.291	3.321	3.377	4.625	0.600	0.652	0.723	0.766
3.500	1.779	1.836	1.866	1.924	3.250	3.579	3.686	3.698	3.779	4.500	1.532	1.586	1.638	1.669
3.375	2.547	2.603	2.633	2.689	3.125	4.059	4.164	4.176	4.256	4.375	2.304	2.357	2.409	2.445
3.250	3.173	3.280	3.292	3.373	3.000	4.662	4.766	4.778	4.857	4.250	2.952	3.004	3.056	3.094

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WHOLESALE RATESHEET

LOAN LEVEL PRICE ADJUSTMENTS (AGENCY FIXED CONFORMING & HIGH BALANCE PROGRAMS)

FICO/LTV ADJUSTMENTS AGENCY FIXED (TERMS >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	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

CASHOUT REFI ADJUSTMENTS AGENCY FIXED				
	<=60	60.01-70	70.01-75	75.01-80
740+	0.375	0.625	0.625	0.875
720-739	0.375	1.000	1.000	1.125
700-719	0.375	1.000	1.000	1.125
680-699	0.375	1.125	1.125	1.750
660-679	0.625	1.125	1.125	1.875
640-659	0.625	1.625	1.625	2.625
620-639	0.625	1.625	1.625	3.125

SUBORDINATE FINANCING			
LTV	CLTV	FICO <720	FICO >=720
<= 75	<= 80	0.375	0.375
<= 65	80.01-95	0.875	0.625
65.01-75	80.01-95	1.125	0.875
75.01-95	90.01-95	1.375	1.125
75.01-90	75.01-90	1.375	1.125
ANY		1.875	1.875

PRICE ADJUSTMENTS	
No Impounds (CA)	0.150
No Impounds (all other States, exclude NY)	0.250
Loan Amount <= \$49,999	2.000
2nd Home & LTV > 85	0.250
Investment Property LTV <= 75	2.125
Investment Property LTV 75.01-80	3.375
Investment Property LTV 80.01-85	4.125
2 Units	1.000
3-4 Units	1.000
Condo LTV >75%	0.750
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Manufactured Housing	0.500
MAX REBATE (-5.500)	



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WHOLESALE RATESHEET

DU REFI PLUS PROGRAMS

30 YEAR FIXED C30FP80					20 YEAR FIXED C20FP80					15 YEAR FIXED C15FP80				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.000	-4.709	-4.697	-4.589	-4.538	6.000	-5.300	-5.285	-5.177	-5.128	4.750	-1.892	-1.877	-1.809	-1.735
5.875	-4.435	-4.419	-4.312	-4.261	5.875	-4.914	-4.896	-4.788	-4.734	4.625	-1.728	-1.714	-1.645	-1.572
5.750	-4.125	-4.109	-4.002	-3.947	5.750	-3.927	-3.912	-3.804	-3.747	4.500	-1.390	-1.377	-1.308	-1.235
5.625	-3.666	-3.651	-3.544	-3.485	5.625	-3.701	-3.687	-3.579	-3.522	4.375	-0.967	-0.922	-0.872	-0.804
5.500	-3.238	-3.174	-3.085	-3.039	5.500	-3.596	-3.467	-3.379	-3.266	4.250	-0.522	-0.477	-0.427	-0.362
5.375	-2.905	-2.841	-2.753	-2.705	5.375	-3.335	-3.207	-3.119	-3.006	4.125	-0.192	-0.147	-0.098	-0.032
5.250	-2.493	-2.430	-2.342	-2.293	5.250	-2.988	-2.862	-2.774	-2.659	4.000	0.308	0.353	0.402	0.468
5.125	-2.066	-2.005	-1.916	-1.865	5.125	-2.633	-2.508	-2.420	-2.305	3.875	0.479	0.540	0.571	0.628
5.000	-1.385	-1.329	-1.259	-1.216	5.000	-1.991	-1.897	-1.828	-1.753	3.750	0.977	1.037	1.067	1.124
4.875	-0.932	-0.875	-0.805	-0.764	4.875	-1.577	-1.486	-1.417	-1.342	3.625	1.491	1.550	1.581	1.639
4.750	-0.355	-0.300	-0.230	-0.190	4.750	-1.144	-1.056	-0.987	-0.912	3.500	2.029	2.086	2.116	2.174
4.625	0.255	0.307	0.378	0.421	4.625	-0.647	-0.562	-0.493	-0.418	3.375	2.797	2.853	2.883	2.939
4.500	0.910	0.964	1.016	1.047	4.500	-0.074	0.006	0.076	0.151	3.250	3.423	3.530	3.542	3.623
4.375	1.647	1.700	1.752	1.788	4.375	0.693	0.772	0.841	0.916	3.125	3.903	4.008	4.020	4.100
4.250	2.295	2.347	2.399	2.437	4.250	1.274	1.359	1.410	1.480	3.000	4.506	4.610	4.622	4.701

10 YEAR FIXED C10FP80					30 YEAR FIXED HIGH BALANCE H30FP80					15 YEAR FIXED HIGH BALANCE H15FP80				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.750	-1.892	-1.877	-1.809	-1.735	6.000	-2.864	-2.852	-2.744	-2.693	4.750	-0.236	-0.221	-0.153	-0.079
4.625	-1.728	-1.714	-1.645	-1.572	5.875	-2.590	-2.574	-2.467	-2.416	4.625	-0.072	-0.058	0.011	0.084
4.500	-1.390	-1.377	-1.308	-1.235	5.750	-2.280	-2.264	-2.157	-2.102	4.500	0.266	0.279	0.348	0.421
4.375	-0.967	-0.922	-0.872	-0.804	5.625	-1.821	-1.806	-1.699	-1.640	4.375	0.155	0.200	0.250	0.318
4.250	-0.522	-0.477	-0.427	-0.362	5.500	-2.005	-1.941	-1.852	-1.806	4.250	0.600	0.645	0.695	0.760
4.125	-0.192	-0.147	-0.098	-0.032	5.375	-1.672	-1.608	-1.520	-1.472	4.125	0.930	0.975	1.024	1.090
4.000	0.308	0.353	0.402	0.468	5.250	-1.260	-1.197	-1.109	-1.060	4.000	1.430	1.475	1.524	1.590
3.875	0.479	0.540	0.571	0.628	5.125	-0.833	-0.772	-0.683	-0.632	3.875	1.167	1.228	1.259	1.316
3.750	0.977	1.037	1.067	1.124	5.000	-0.790	-0.734	-0.664	-0.621	3.750	1.665	1.725	1.755	1.812
3.625	1.491	1.550	1.581	1.639	4.875	-0.337	-0.280	-0.210	-0.169	3.625	2.179	2.238	2.269	2.327
3.500	2.029	2.086	2.116	2.174	4.750	0.240	0.295	0.365	0.405	3.500	2.717	2.774	2.804	2.862
3.375	2.797	2.853	2.883	2.939	4.625	0.850	0.902	0.973	1.016	3.375	3.485	3.541	3.571	3.627
3.250	3.423	3.530	3.542	3.623	4.500	1.782	1.836	1.888	1.919	3.250	3.829	3.936	3.948	4.029
3.125	3.903	4.008	4.020	4.100	4.375	2.554	2.607	2.659	2.695	3.125	4.309	4.414	4.426	4.506
3.000	4.506	4.610	4.622	4.701	4.250	3.202	3.254	3.306	3.344	3.000	4.912	5.016	5.028	5.107

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WHOLESALE RATESHEET

DU REFI PLUS PROGRAMS: LOAN LEVEL PRICE ADJUSTMENTS

FICO/LTV ADJUSTMENTS DU REFI PLUS (TERMS >15 YEARS)									
	<=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
>=740	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
720-739	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
700-719	0.000	0.500	0.750	0.750	0.500	0.500	0.500	0.500	0.500
680-699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	0.500	0.500
660-679	0.000	1.000	1.500	1.750	0.750	1.750	1.750	1.250	1.250
640-659	0.500	1.250	2.000	2.000	0.750	2.250	2.250	1.750	1.750
620-639	0.500	1.500	2.000	2.000	0.750	2.750	2.750	2.500	2.500
< 620	0.500	1.500	2.000	2.000	0.750	3.000	3.000	3.000	3.000

PRICE ADJUSTMENTS	
No Impounds (CA)	0.150
No Impounds (all other States, exclude NY)	0.250
Loan Amount <= \$49,999	2.000
Investment Property LTV <= 75	2.125
Investment Property LTV 75.01-80	3.375
Investment Property LTV 80.01-85	4.125
2 Units	1.000
3-4 Units	1.000
Condo LTV >75%	0.750
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Manufactured Housing	0.500
MAX REBATE (-5.500)	

SUBORDINATE FINANCING			
LTV	CLTV	FICO <720	FICO >=720
65.01-75	90.01-95	0.375	0.375
75.01-95	90.01-95	0.875	0.625
75.01-90	76.01-90	0.625	0.375
ANY	>95	1.500	1.500

DU REFI PLUS LTV ADJUSTMENTS			
30YR 95.01-97	0.500	20YR 105.01+	0.500
30YR 97.01+	1.000	15YR 95.01-97	0.500
25YR 95.01-97	0.500	15YR 97.01-105	1.000
25YR 97.01-105	1.000	15YR 105.01+	0.500
25YR 105.01+	0.500	10YR 95.01-97	0.500
20YR 95.01-97	0.500	10YR 97.01-105	1.000
20YR 97.01-105	1.000	10YR 105.01+	0.500

LLPA CAP	
Principal Residence >20yr >80% LTV	0.750
Principal Residence <=20yr >80% LTV	0.000
NOO, 2nd Home > 25yr <= 105% LTV	2.000
NOO, 2nd Home > 25yr > 105% LTV	2.000
NOO, 2nd Home <= 25yr <= 105% LTV	2.000
NOO, 2nd Home <= 25yr >105% LTV	1.500

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WHOLESALE RATESHEET

LP OPEN ACCESS LOAN PROGRAMS

30 YEAR FIXED C30FO80					20 YEAR FIXED C20FO80					15 YEAR FIXED C15FO80				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.000	-4.709	-4.697	-4.589	-4.538	6.000	-5.300	-5.285	-5.177	-5.128	4.750	-1.892	-1.877	-1.809	-1.735
5.875	-4.435	-4.419	-4.312	-4.261	5.875	-4.914	-4.896	-4.788	-4.734	4.625	-1.728	-1.714	-1.645	-1.572
5.750	-4.125	-4.109	-4.002	-3.947	5.750	-3.927	-3.912	-3.804	-3.747	4.500	-1.390	-1.377	-1.308	-1.235
5.625	-3.666	-3.651	-3.544	-3.485	5.625	-3.701	-3.687	-3.579	-3.522	4.375	-0.967	-0.922	-0.872	-0.804
5.500	-3.238	-3.174	-3.085	-3.039	5.500	-3.596	-3.467	-3.379	-3.266	4.250	-0.522	-0.477	-0.427	-0.362
5.375	-2.905	-2.841	-2.753	-2.705	5.375	-3.335	-3.207	-3.119	-3.006	4.125	-0.192	-0.147	-0.098	-0.032
5.250	-2.493	-2.430	-2.342	-2.293	5.250	-2.988	-2.862	-2.774	-2.659	4.000	0.308	0.353	0.402	0.468
5.125	-2.066	-2.005	-1.916	-1.865	5.125	-2.633	-2.508	-2.420	-2.305	3.875	0.479	0.540	0.571	0.628
5.000	-1.385	-1.329	-1.259	-1.216	5.000	-1.991	-1.897	-1.828	-1.753	3.750	0.977	1.037	1.067	1.124
4.875	-0.932	-0.875	-0.805	-0.764	4.875	-1.577	-1.486	-1.417	-1.342	3.625	1.491	1.550	1.581	1.639
4.750	-0.355	-0.300	-0.230	-0.190	4.750	-1.144	-1.056	-0.987	-0.912	3.500	2.029	2.086	2.116	2.174
4.625	0.255	0.307	0.378	0.421	4.625	-0.647	-0.562	-0.493	-0.418	3.375	2.797	2.853	2.883	2.939
4.500	0.910	0.964	1.016	1.047	4.500	-0.074	0.006	0.076	0.151	3.250	3.423	3.530	3.542	3.623
4.375	1.647	1.700	1.752	1.788	4.375	0.693	0.772	0.841	0.916	3.125	3.903	4.008	4.020	4.100
4.250	2.295	2.347	2.399	2.437	4.250	1.274	1.359	1.410	1.480	3.000	4.506	4.610	4.622	4.701

30 YEAR FIXED HIGH BALANCE H30FO80					20 YEAR FIXED HIGH BALANCE H20FO80					15 YEAR FIXED HIGH BALANCE H15FO80				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.000	-2.864	-2.852	-2.744	-2.693	6.000	-3.455	-3.440	-3.332	-3.283	4.750	-0.236	-0.221	-0.153	-0.079
5.875	-2.590	-2.574	-2.467	-2.416	5.875	-3.069	-3.051	-2.943	-2.889	4.625	-0.072	-0.058	0.011	0.084
5.750	-2.280	-2.264	-2.157	-2.102	5.750	-2.082	-2.067	-1.959	-1.902	4.500	0.266	0.279	0.348	0.421
5.625	-1.821	-1.806	-1.699	-1.640	5.625	-1.856	-1.842	-1.734	-1.677	4.375	0.155	0.200	0.250	0.318
5.500	-2.005	-1.941	-1.852	-1.806	5.500	-2.363	-2.234	-2.146	-2.033	4.250	0.600	0.645	0.695	0.760
5.375	-1.672	-1.608	-1.520	-1.472	5.375	-2.102	-1.974	-1.886	-1.773	4.125	0.930	0.975	1.024	1.090
5.250	-1.260	-1.197	-1.109	-1.060	5.250	-1.755	-1.629	-1.541	-1.426	4.000	1.430	1.475	1.524	1.590
5.125	-0.833	-0.772	-0.683	-0.632	5.125	-1.400	-1.275	-1.187	-1.072	3.875	1.167	1.228	1.259	1.316
5.000	-0.790	-0.734	-0.664	-0.621	5.000	-1.396	-1.302	-1.233	-1.158	3.750	1.665	1.725	1.755	1.812
4.875	-0.337	-0.280	-0.210	-0.169	4.875	-0.982	-0.891	-0.822	-0.747	3.625	2.179	2.238	2.269	2.327
4.750	0.240	0.295	0.365	0.405	4.750	-0.549	-0.461	-0.392	-0.317	3.500	2.717	2.774	2.804	2.862
4.625	0.850	0.902	0.973	1.016	4.625	-0.052	0.033	0.102	0.177	3.375	3.485	3.541	3.571	3.627
4.500	1.782	1.836	1.888	1.919	4.500	0.798	0.878	0.948	1.023	3.250	3.829	3.936	3.948	4.029
4.375	2.554	2.607	2.659	2.695	4.375	1.600	1.679	1.748	1.823					
4.250	3.202	3.254	3.306	3.344	4.250	2.181	2.266	2.317	2.387					

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WHOLESALE RATESHEET

LP OPEN ACCESS PROGRAMS: LOAN LEVEL PRICE ADJUSTMENTS

FICO/LTV ADJUSTMENTS LP OPEN ACCESS (TERMS >15 YEARS)						
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-135
>=740	0.000	0.250	0.250	0.500	0.000	0.000
720-739	0.000	0.250	0.500	0.750	0.000	0.000
700-719	0.000	0.500	1.000	1.250	0.500	0.500
680-699	0.000	0.500	1.250	1.750	1.000	0.750
660-679	0.000	1.000	2.250	2.750	2.250	1.750
640-659	0.500	1.250	2.750	3.000	2.750	2.250
620-639	0.500	1.500	3.000	3.000	2.750	2.750
<620	NA	NA	NA	NA	NA	NA

SUBORDINATE FINANCING			
LTV	CLTV	FICO <720	FICO >=720
<= 65	80.01-95	0.500	0.250
65.01-75	80.01-95	0.750	0.500
75.01-80	76.01-90	1.000	0.750
75.01-80	90.01-95	1.000	0.750
80.01-90	81.01-95	1.000	0.500
90.01-95	90.01-95	0.500	0.250
ANY	>95	1.500	1.500

LP OPEN ACCESS PRICE ADJUSTMENTS	
No Impounds (CA)	0.150
No Impounds (all other States, exclude NY)	0.250
Loan Amount <= \$49,999	2.000
Investment Property LTV <= 75	2.125
Investment Property LTV 75.01-80	3.375
Investment Property LTV 80.01-85	4.125
2 Units	1.000
3-4 Units	1.000
Condo LTV >75%	0.750
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Manufactured Housing	0.500
MAX REBATE (-5.500)	

HIGH LTV ADJUSTMENTS	
95.01 -97	0.500
97.01 -105	1.000
105.01 -135	2.000

LLPA CAP	
NOO, any term	2.000
OO, 2nd Home <= 20yr <= 80% LTV	2.000
OO, 2nd Home <= 20yr > 80% LTV	0.000
OO, 2nd Home > 20yr <= 80% LTV	2.000
OO, 2nd Home > 20yr > 80% LTV	0.750

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WHOLESALE RATESHEET

LPMI AGENCY LOAN PROGRAMS

30 YEAR FIXED C30FLPMI					30 YEAR FIXED H30FLPMI				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
6.000	-3.259	-3.182	-3.104		6.000	0.554	0.631	0.709	
5.875	-2.937	-2.860	-2.782		5.875	0.852	0.929	1.007	
5.750	-2.557	-2.480	-2.402		5.750	1.187	1.264	1.342	
5.625	-2.066	-1.989	-1.911		5.625	1.659	1.736	1.814	
5.500	-1.697	-1.620	-1.542		5.500	0.893	0.970	1.048	
5.375	-1.320	-1.243	-1.165		5.375	1.202	1.279	1.357	
5.250	-0.886	-0.809	-0.731		5.250	1.628	1.705	1.783	
5.125	-0.421	-0.344	-0.266		5.125	2.093	2.170	2.248	
5.000	0.057	0.134	0.212		5.000	1.697	1.774	1.852	
4.875	0.492	0.569	0.647		4.875	2.117	2.194	2.272	
4.750	1.112	1.189	1.267		4.750	2.736	2.813	2.891	
4.625	1.667	1.744	1.822		4.625	3.291	3.368	3.446	
4.500	2.290	2.367	2.445		4.500	4.189	4.266	4.344	
4.375	2.954	3.031	3.109		4.375	4.886	4.963	5.041	
4.250	3.525	3.602	3.680		4.250	5.453	5.530	5.608	

SUBORDINATE FINANCING			
LTV	CLTV	FICO <720	FICO >=720
80.01-95	90.01-95	1.000	0.75
80.01-90	80.01-90	1.000	0.75

FICO/LTV ADJUSTMENTS AGENCY FIXED (TERMS >15 YEARS)							
	<=60	60.01-70	70.01-75	<= 80	80.01-85	85.01-95	95.01-97
>=740	NA	NA	NA	NA	0.250	0.250	0.750
720-739	NA	NA	NA	NA	0.500	0.500	1.000
700-719	NA	NA	NA	NA	1.000	1.000	1.500
680-699	NA	NA	NA	NA	1.500	1.250	1.500
660-679	NA	NA	NA	NA	2.750	2.250	2.250
640-659	NA	NA	NA	NA	3.250	2.750	2.750
620-639	NA	NA	NA	NA	3.250	3.250	3.500
< 620	NA	NA	NA	NA	NA	NA	NA

LPMI PROGRAM ADJUSTMENTS				
LTV	740+	720-739	680-719	620-679
80.01-85	1.000	1.125	1.375	1.875
85.01-90	2.000	2.500	3.000	5.250
90.01-95	2.625	3.250	3.875	6.875
R/T Refinance	0.000	0.000	0.625	1.250
2nd Home	0.250	0.500	0.750	1.250
Loan Amt > \$453,100	0.500	1.000	1.500	2.125
Non Owner 0-75%	3.500	3.500	NA	NA
Non Owner 75.01-80%	4.750	4.750	NA	NA
Non Owner >80%	5.500	5.500	NA	NA

PRICE ADJUSTMENTS	
No Impounds (CA)	0.150
No Impounds (all other States, exclude NY)	0.250
Loan Amount <= \$49,999	2.000
Purchase/RT Refi (High Balance)	0.250
Cashout Refi (High Balance)	1.000
Condo LTV >75%	0.750
Manufactured Housing	0.500



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