

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	3/5/2019
30 - Day	3/20/2019
45 - Day	4/4/2019
60 - Day	4/19/2019

MARKET INDICES	
PRIME	5.500
1-YR LIBOR	2.907
1-YR TREASURY CMT	2.530

LOAN FEES	
Underwriting Fee (NJ)	\$0
Underwriting Fee (NC)	\$150
Underwriting Fee (All other states):	
FHA, VA, USDA and Conforming Conventional Loans	\$599
Carrington Flexible Advantage SM , Flexible Advantage Plus SM , and Investor Advantage Loans SM	\$650
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
Index	
1-YR LIBOR	
2.907	

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
Max Rebate	
102.00 (OO)	
101.00 (Investor)	

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: Bank Statements and 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
24 Mo Bank Stmt **		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

* 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%
Product	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
Loan Amount	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
	>2.0MM and ≤ 3MM	0.625	0.625	0.625	0.625	0.875	0.875	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 - Group A	1.000	1.000	1.250	1.750	2.500	3.000	N/A
	Investor - Group B **	0.000	0.000	0.250	0.750	1.500	2.000	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

** Investor - Group B is priced with 3-year prepayment penalty; additional LLPA will apply for PPP with shorter terms

Note	
Underwriter Approval Req'd for Rate Lock	
Group A: AK, DE, ME, NC, NJ, VT, WI, WV	This PPP table applies only to Group B States
	PPP Term LLPA
Group B: All other States	3 yr 0.00
	2 yr 0.50
	1 yr 1.00
	0 yr 1.50

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	\$3,000,000
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	
2.907	

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

Group A: AK, DE, ME, NC, NJ, VT, WI, WV

Group B: All other States

This PPP table applies only to Group B States

PPP Term	LLPA
3 yr	0.00
2 yr	0.50
1 yr	1.00
0 yr	1.50

		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	
	FICO (Alternative Doc: Bank Statements and 1 Year Alt Doc)	700+	-2.00	-1.75	-1.25	-0.75	-0.25	1.25	3.00*
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	
24 Mo Bank Stmt **		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	

* Credit Grade "A" is only Eligible for 90% Expanded LTV

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

		B	C	0.50	0.50	0.50	0.50	0.50	N/A
Credit Grade	B	0.50	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	N/A
Product	5/1 ARM	0.00	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	0.25*
	10/1 ARM	0.75	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	1.00*
	< 150,000	0.50	0.50	0.50	0.50	0.50	0.50	0.50	N/A
Loan Amount	150,000 - 249,999	0.00	0.00	0.25	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	0.00*
	600,001 - 1MM	-0.25	-0.25	-0.25	0.00	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	0.25	N/A
	1,500,001 - 2MM	0.50	0.50	0.50	0.50	0.50	0.50	0.50	N/A
	Cash-Out	0.75	0.75	0.75	1.00	1.00	1.00	N/A	N/A
	Second Home	0.75	0.75	1.00	1.00	1.00	1.00	N/A	N/A
Other	Investor - Group A	1.00	1.25	2.00	2.50	3.00	N/A	N/A	
	Investor - Group B *	0.00	0.25	1.00	1.50	2.00	N/A	N/A	
	Condo	0.00	0.00	0.00	0.00	0.25	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*	

* Investor - Group B is priced with 3-year prepayment penalty; additional LLPA will apply for PPP with shorter terms

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	-6.000
9.875	-6.000
9.750	-6.000
9.625	-6.000
9.500	-5.750
9.375	-5.500
9.250	-5.250
9.125	-5.000
8.990	-4.750
8.875	-4.500
8.750	-4.250
8.625	-4.000
8.500	-3.750
8.375	-3.500
8.250	-3.250
8.125	-3.000
7.990	-2.750
7.875	-2.500
7.750	-2.250
7.625	-2.000
7.500	-1.750
7.375	-1.500
7.250	-1.250
7.125	-1.000
6.990	-0.750
6.875	-0.500
6.750	-0.250
6.625	0.000
6.500	0.250
6.375	0.500
6.250	0.750
6.125	1.000
5.990	1.375
5.875	1.750

Group A: AK, DE, ME, NC, NJ, VT, WI, WV

Group B: All other States

This PPP table applies only to Group B States

PPP Term	LLPA
3 yr	0.00
2 yr	0.50
1 yr	1.00
0 yr	1.50

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	
	1.100 - 1.149	0.000	0.000	0.000	0.375	0.375	0.375	
	1.050 - 1.099	0.000	0.000	0.000	0.625	0.625	0.625	
	1.000 - 1.049	0.000	0.000	0.000	1.000	1.000	1.000	
	0.750 - 0.999	0.000	0.000	0.000	1.250	1.250	1.250	
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	
> 1.5MM and ≤ 2MM	0.250	0.250	0.500	0.500	0.500	NA		
Other	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	
	Group A States	1.500	1.500	1.500	1.500	1.500	1.500	
	Group B States *	0.000	0.000	0.000	0.000	0.000	0.000	

* Group B States are priced with 3-year prepayment penalty; additional LLPA will apply for PPP with shorter terms

Index
1-YR LIBOR
2.907

Max Rebate
101.00

Note
Underwriter Approval Req'd for Rate Lock

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+					FHA 30YR FIXED HIGH BALANCE FICO 641+					FHA 15YR FIXED FICO 641+				
F30F / F25F / F20F					H30F					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	-5.067	-5.067	-5.052	-5.052	5.750	-3.336	-3.336	-3.321	-3.321	4.625	-3.388	-3.388	-3.310	-3.310
5.625	-5.122	-5.028	-4.950	-4.950	5.625	-3.391	-3.297	-3.219	-3.219	4.500	-3.167	-3.167	-3.089	-3.089
5.500	-4.860	-4.766	-4.688	-4.688	5.500	-3.129	-3.035	-2.957	-2.957	4.375	-2.952	-2.952	-2.874	-2.874
5.375	-4.568	-4.474	-4.396	-4.396	5.375	-2.837	-2.743	-2.665	-2.665	4.250	-2.732	-2.732	-2.654	-2.654
5.250	-4.262	-4.168	-4.090	-4.090	5.250	-2.531	-2.437	-2.359	-2.359	4.125	-2.777	-2.777	-2.699	-2.699
5.125	-4.646	-4.583	-4.536	-4.536	5.125	-3.289	-3.226	-3.179	-3.179	4.000	-2.561	-2.561	-2.483	-2.483
5.000	-4.351	-4.288	-4.241	-4.241	5.000	-2.995	-2.932	-2.885	-2.885	3.875	-2.232	-2.232	-2.154	-2.154
4.875	-4.046	-3.983	-3.936	-3.936	4.875	-2.689	-2.626	-2.579	-2.579	3.750	-1.871	-1.871	-1.793	-1.793
4.750	-3.713	-3.650	-3.603	-3.603	4.750	-2.357	-2.294	-2.247	-2.247	3.625	-1.048	-1.048	-1.001	-1.001
4.625	-4.147	-4.069	-3.967	-3.967	4.625	-2.791	-2.713	-2.611	-2.611	3.500	-0.687	-0.687	-0.640	-0.640
4.500	-3.790	-3.712	-3.610	-3.610	4.500	-2.433	-2.355	-2.253	-2.253	3.375	-0.326	-0.326	-0.279	-0.279
4.375	-3.423	-3.345	-3.243	-3.243	4.375	-2.066	-1.988	-1.886	-1.886	3.250	0.035	0.035	0.082	0.082
4.250	-3.038	-2.960	-2.858	-2.858	4.250	-1.682	-1.604	-1.502	-1.502					
4.125	-2.591	-2.512	-2.427	-2.427	4.125	-1.141	-1.062	-0.977	-0.977					
4.000	-2.205	-2.126	-2.041	-2.041	4.000	-0.755	-0.676	-0.591	-0.591					
3.875	-0.741	-0.662	-0.577	-0.577										
3.750	-0.741	-0.662	-0.577	-0.577										

FHA 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	3-4 Units	0.750
Loan Amt \$60,000 - \$99,999	1.500	Manufactured Housing	1.000
Loan Amt < \$60,000	2.000	DTI >50	0.250
		Hi-Balance in CA	0.125
MAX REBATE (-5.500)			

PRODUCT FEATURES
* Premier FHA Experts
* Max LTV of 96.5%
* Debt to income ratio determined by AUS
* Ginnie Mae direct issuer

ANNOUNCEMENT

Broker Disclosed LEs Accepted; Order a 4506-T on your own.



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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	-4.440	-4.440	-4.425	-4.425	5.750	-2.709	-2.709	-2.694	-2.694	4.625	-2.718	-2.718	-2.640	-2.640
5.625	-4.495	-4.401	-4.323	-4.323	5.625	-2.764	-2.670	-2.592	-2.592	4.500	-2.497	-2.497	-2.419	-2.419
5.500	-4.233	-4.139	-4.061	-4.061	5.500	-2.502	-2.408	-2.330	-2.330	4.375	-2.282	-2.282	-2.204	-2.204
5.375	-3.941	-3.847	-3.769	-3.769	5.375	-2.210	-2.116	-2.038	-2.038	4.250	-2.062	-2.062	-1.984	-1.984
5.250	-3.635	-3.541	-3.463	-3.463	5.250	-1.904	-1.810	-1.732	-1.732	4.125	-2.107	-2.107	-2.029	-2.029
5.125	-4.019	-3.956	-3.909	-3.909	5.125	-2.662	-2.599	-2.552	-2.552	4.000	-1.891	-1.891	-1.813	-1.813
5.000	-3.724	-3.661	-3.614	-3.614	5.000	-2.368	-2.305	-2.258	-2.258	3.875	-1.562	-1.562	-1.484	-1.484
4.875	-3.419	-3.356	-3.309	-3.309	4.875	-2.062	-1.999	-1.952	-1.952	3.750	-1.201	-1.201	-1.123	-1.123
4.750	-3.086	-3.023	-2.976	-2.976	4.750	-1.730	-1.667	-1.620	-1.620	3.625	-0.378	-0.378	-0.331	-0.331
4.625	-3.520	-3.442	-3.340	-3.340	4.625	-2.164	-2.086	-1.984	-1.984	3.500	-0.017	-0.017	0.030	0.030
4.500	-3.163	-3.085	-2.983	-2.983	4.500	-1.806	-1.728	-1.626	-1.626	3.375	0.344	0.344	0.391	0.391
4.375	-2.796	-2.718	-2.616	-2.616	4.375	-1.439	-1.361	-1.259	-1.259	3.250	0.705	0.705	0.752	0.752
4.250	-2.411	-2.333	-2.231	-2.231	4.250	-1.055	-0.977	-0.875	-0.875					
4.125	-1.964	-1.885	-1.800	-1.800	4.125	-0.514	-0.435	-0.350	-0.350					
4.000	-1.578	-1.499	-1.414	-1.414	4.000	-0.128	-0.049	0.036	0.036					
3.875	-1.178	-1.099	-1.014	-1.014										
3.750	-0.766	-0.687	-0.602	-0.602										

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 STREAMLINE LOAN PROGRAMS

FHA 30YR FIXED and FHA 25YR FIXED F30FSR/F25FSR					FHA 30YR FIXED HIGH BALANCE H30FSR					FHA 15YR FIXED F15FSR				
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	-4.217	-4.217	-4.202	-4.202	5.750	-2.686	-2.686	-2.671	-2.671	4.625	-2.738	-2.738	-2.660	-2.660
5.625	-4.272	-4.178	-4.100	-4.100	5.625	-2.741	-2.647	-2.569	-2.569	4.500	-2.517	-2.517	-2.439	-2.439
5.500	-4.010	-3.916	-3.838	-3.838	5.500	-2.479	-2.385	-2.307	-2.307	4.375	-2.302	-2.302	-2.224	-2.224
5.375	-3.718	-3.624	-3.546	-3.546	5.375	-2.187	-2.093	-2.015	-2.015	4.250	-2.082	-2.082	-2.004	-2.004
5.250	-3.412	-3.318	-3.240	-3.240	5.250	-1.881	-1.787	-1.709	-1.709	4.125	-2.127	-2.127	-2.049	-2.049
5.125	-3.796	-3.733	-3.686	-3.686	5.125	-2.639	-2.576	-2.529	-2.529	4.000	-1.911	-1.911	-1.833	-1.833
5.000	-3.501	-3.438	-3.391	-3.391	5.000	-2.345	-2.282	-2.235	-2.235	3.875	-1.582	-1.582	-1.504	-1.504
4.875	-3.196	-3.133	-3.086	-3.086	4.875	-2.039	-1.976	-1.929	-1.929	3.750	-1.221	-1.221	-1.143	-1.143
4.750	-2.863	-2.800	-2.753	-2.753	4.750	-1.707	-1.644	-1.597	-1.597	3.625	-0.398	-0.398	-0.351	-0.351
4.625	-3.297	-3.219	-3.117	-3.117	4.625	-2.141	-2.063	-1.961	-1.961	3.500	-0.037	-0.037	0.010	0.010
4.500	-2.940	-2.862	-2.760	-2.760	4.500	-1.783	-1.705	-1.603	-1.603	3.375	0.324	0.324	0.371	0.371
4.375	-2.573	-2.495	-2.393	-2.393	4.375	-1.416	-1.338	-1.236	-1.236	3.250	0.685	0.685	0.732	0.732
4.250	-2.188	-2.110	-2.008	-2.008	4.250	-1.032	-0.954	-0.852	-0.852					
4.125	-1.741	-1.662	-1.577	-1.577	4.125	-0.491	-0.412	-0.327	-0.327					
4.000	-1.355	-1.276	-1.191	-1.191	4.000	-0.105	-0.026	0.059	0.059					
3.875	-0.955	-0.876	-0.791	-0.791										
3.750	-0.543	-0.464	-0.379	-0.379										

FHA PRICE ADJUSTMENTS	
Loan Amt > \$200,000	0.000
Loan Amt \$100,000 - \$200,000	0.250
Loan Amt \$65,000 - \$99,999	0.625
Loan Amt \$50,000 - \$64,999	1.500
Loan Amt < \$50,000	2.000
3-4 Units	0.750
Manufactured Housing	1.000
Non-Owner	0.750
MAX REBATE Streamline (-5.500)	

PRODUCT FEATURES
* Premier FHA Experts
* Max CLTV of 125%
* Debt to income ratio determined by AUS
* No income or Appraisal on Streamline Refi
* 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	-2.852	-2.852	5.750	-1.321	-1.321
5.625	-2.750	-2.750	5.625	-1.219	-1.219
5.500	-2.488	-2.488	5.500	-0.957	-0.957
5.375	-2.196	-2.196	5.375	-0.665	-0.665
5.250	-1.890	-1.890	5.250	-0.359	-0.359
5.125	-2.336	-2.336	5.125	-1.179	-1.179
5.000	-2.041	-2.041	5.000	-0.885	-0.885
4.875	-1.736	-1.736	4.875	-0.579	-0.579
4.750	-1.403	-1.403	4.750	-0.247	-0.247
4.625	-1.767	-1.767	4.625	-0.611	-0.611
4.500	-1.410	-1.410	4.500	-0.253	-0.253
4.375	-1.043	-1.043	4.375	0.114	0.114
4.250	-0.658	-0.658	4.250	0.498	0.498
4.125	-0.227	-0.227	4.125	1.023	1.023
4.000	0.159	0.159	4.000	1.409	1.409

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	-4.843	-4.843	-4.828	-4.828	4.625	-2.293	-2.293	-2.215	-2.215	5.750	-3.412	-3.412	-3.397	-3.397
5.625	-4.746	-4.652	-4.574	-4.574	4.500	-2.119	-2.119	-2.041	-2.041	5.625	-3.315	-3.221	-3.143	-3.143
5.500	-4.528	-4.434	-4.356	-4.356	4.375	-1.945	-1.945	-1.867	-1.867	5.500	-3.097	-3.003	-2.925	-2.925
5.375	-4.283	-4.189	-4.111	-4.111	4.250	-1.766	-1.766	-1.688	-1.688	5.375	-2.851	-2.757	-2.679	-2.679
5.250	-4.027	-3.933	-3.855	-3.855	4.125	-1.679	-1.679	-1.601	-1.601	5.250	-2.596	-2.502	-2.424	-2.424
5.125	-4.233	-4.170	-4.123	-4.123	4.000	-1.502	-1.502	-1.424	-1.424	5.125	-3.177	-3.114	-3.067	-3.067
5.000	-3.992	-3.929	-3.882	-3.882	3.875	-1.210	-1.210	-1.132	-1.132	5.000	-2.936	-2.873	-2.826	-2.826
4.875	-3.742	-3.679	-3.632	-3.632	3.750	-0.888	-0.888	-0.810	-0.810	4.875	-2.686	-2.623	-2.576	-2.576
4.750	-3.468	-3.405	-3.358	-3.358	3.625	0.137	0.137	0.184	0.184	4.750	-2.412	-2.349	-2.302	-2.302
4.625	-3.703	-3.625	-3.523	-3.523	3.500	0.450	0.450	0.497	0.497	4.625	-2.647	-2.569	-2.467	-2.467
4.500	-3.401	-3.323	-3.221	-3.221	3.375	0.746	0.746	0.793	0.793	4.500	-2.344	-2.266	-2.164	-2.164
4.375	-3.094	-3.016	-2.914	-2.914	3.250	1.039	1.039	1.086	1.086	4.375	-2.038	-1.960	-1.858	-1.858
4.250	-2.778	-2.700	-2.598	-2.598	3.125	1.959	1.959	2.037	2.037	4.250	-1.722	-1.644	-1.542	-1.542
4.125	-2.106	-2.027	-1.942	-1.942	3.000	2.252	2.252	2.330	2.330	4.125	-0.956	-0.877	-0.792	-0.792
4.000	-1.789	-1.710	-1.625	-1.625	2.875	2.545	2.545	2.623	2.623	4.000	-0.639	-0.560	-0.475	-0.475
3.875	-1.461	-1.382	-1.297	-1.297										
3.750	-1.123	-1.044	-0.959	-0.959										

VA PRICE ADJUSTMENTS FICO 641+			
Loan Amt > \$200,000	0.000	FICO 675+	-0.250
Loan Amt \$150,000 - \$200,000	0.250	Non traditional credit	1.000
Loan Amt \$100,000 - \$149,999	0.625	3-4 Units	0.750
Loan Amt \$60,000 - \$99,999	1.500	Manufactured Home	1.000
Loan Amt < \$60,000	2.000	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	-3.878	-3.878	-3.863	-3.863	4.625	-1.378	-1.378	-1.300	-1.300	5.750	-2.112	-2.112	-2.097	-2.097
5.625	-3.781	-3.687	-3.609	-3.609	4.500	-1.204	-1.204	-1.126	-1.126	5.625	-2.015	-1.921	-1.843	-1.843
5.500	-3.563	-3.469	-3.391	-3.391	4.375	-1.030	-1.030	-0.952	-0.952	5.500	-1.797	-1.703	-1.625	-1.625
5.375	-3.318	-3.224	-3.146	-3.146	4.250	-0.851	-0.851	-0.773	-0.773	5.375	-1.551	-1.457	-1.379	-1.379
5.250	-3.062	-2.968	-2.890	-2.890	4.125	-0.764	-0.764	-0.686	-0.686	5.250	-1.296	-1.202	-1.124	-1.124
5.125	-3.268	-3.205	-3.158	-3.158	4.000	-0.587	-0.587	-0.509	-0.509	5.125	-1.877	-1.814	-1.767	-1.767
5.000	-3.027	-2.964	-2.917	-2.917	3.875	-0.295	-0.295	-0.217	-0.217	5.000	-1.636	-1.573	-1.526	-1.526
4.875	-2.777	-2.714	-2.667	-2.667	3.750	0.027	0.027	0.105	0.105	4.875	-1.386	-1.323	-1.276	-1.276
4.750	-2.503	-2.440	-2.393	-2.393	3.625	1.052	1.052	1.099	1.099	4.750	-1.112	-1.049	-1.002	-1.002
4.625	-2.738	-2.660	-2.558	-2.558	3.500	1.365	1.365	1.412	1.412	4.625	-1.347	-1.269	-1.167	-1.167
4.500	-2.436	-2.358	-2.256	-2.256	3.375	1.661	1.661	1.708	1.708	4.500	-1.044	-0.966	-0.864	-0.864
4.375	-2.129	-2.051	-1.949	-1.949	3.250	1.954	1.954	2.001	2.001	4.375	-0.738	-0.660	-0.558	-0.558
4.250	-1.813	-1.735	-1.633	-1.633	3.125	2.874	2.874	2.952	2.952	4.250	-0.422	-0.344	-0.242	-0.242
4.125	-1.141	-1.062	-0.977	-0.977	3.000	3.167	3.167	3.245	3.245	4.125	0.344	0.423	0.508	0.508
4.000	-0.824	-0.745	-0.660	-0.660	2.875	3.460	3.460	3.538	3.538	4.000	0.661	0.740	0.825	0.825
3.875	-0.496	-0.417	-0.332	-0.332										
3.750	-0.158	-0.079	0.006	0.006										

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

VA IRRRL LOAN PROGRAMS

VA 30YR FIXED and VA 25YR FIXED V30FIRRL/V25FIRRL					VA 15YR FIXED V15FIRRL					VA 30YR FIXED HIGH BALANCE H30FVIRRL				
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	-4.143	-4.143	-4.128	-4.128	4.625	-1.743	-1.743	-1.665	-1.665	5.750	-2.512	-2.512	-2.497	-2.497
5.625	-4.046	-3.952	-3.874	-3.874	4.500	-1.569	-1.569	-1.491	-1.491	5.625	-2.415	-2.321	-2.243	-2.243
5.500	-3.828	-3.734	-3.656	-3.656	4.375	-1.395	-1.395	-1.317	-1.317	5.500	-2.197	-2.103	-2.025	-2.025
5.375	-3.583	-3.489	-3.411	-3.411	4.250	-1.216	-1.216	-1.138	-1.138	5.375	-1.951	-1.857	-1.779	-1.779
5.250	-3.327	-3.233	-3.155	-3.155	4.125	-1.129	-1.129	-1.051	-1.051	5.250	-1.696	-1.602	-1.524	-1.524
5.125	-3.533	-3.470	-3.423	-3.423	4.000	-0.952	-0.952	-0.874	-0.874	5.125	-2.277	-2.214	-2.167	-2.167
5.000	-3.292	-3.229	-3.182	-3.182	3.875	-0.660	-0.660	-0.582	-0.582	5.000	-2.036	-1.973	-1.926	-1.926
4.875	-3.042	-2.979	-2.932	-2.932	3.750	-0.338	-0.338	-0.260	-0.260	4.875	-1.786	-1.723	-1.676	-1.676
4.750	-2.768	-2.705	-2.658	-2.658	3.625	0.687	0.687	0.734	0.734	4.750	-1.512	-1.449	-1.402	-1.402
4.625	-3.003	-2.925	-2.823	-2.823	3.500	1.000	1.000	1.047	1.047	4.625	-1.747	-1.669	-1.567	-1.567
4.500	-2.701	-2.623	-2.521	-2.521	3.375	1.296	1.296	1.343	1.343	4.500	-1.444	-1.366	-1.264	-1.264
4.375	-2.394	-2.316	-2.214	-2.214	3.250	1.589	1.589	1.636	1.636	4.375	-1.138	-1.060	-0.958	-0.958
4.250	-2.078	-2.000	-1.898	-1.898						4.250	-0.822	-0.744	-0.642	-0.642
4.125	-1.406	-1.327	-1.242	-1.242						4.125	-0.056	0.023	0.108	0.108
4.000	-1.089	-1.010	-0.925	-0.925						4.000	0.261	0.340	0.425	0.425
3.875	-0.761	-0.682	-0.597	-0.597										
3.750	-0.423	-0.344	-0.259	-0.259										

VA 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
Manufactured Housing	1.000
Non Owner	0.750
3-4 Units	0.750
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
5.250	-2.950	-2.856	-2.778	-2.778	5.750	-2.224	-2.224	-2.209	-2.209
5.125	-3.334	-3.271	-3.224	-3.224	5.625	-2.279	-2.185	-2.107	-2.107
5.000	-3.039	-2.976	-2.929	-2.929	5.500	-2.017	-1.923	-1.845	-1.845
4.875	-2.734	-2.671	-2.624	-2.624	5.375	-1.725	-1.631	-1.553	-1.553
4.750	-2.401	-2.338	-2.291	-2.291	5.250	-1.419	-1.325	-1.247	-1.247
4.625	-2.835	-2.757	-2.655	-2.655	5.125	-2.177	-2.114	-2.067	-2.067
4.500	-2.478	-2.400	-2.298	-2.298	5.000	-1.883	-1.820	-1.773	-1.773
4.375	-2.111	-2.033	-1.931	-1.931	4.875	-1.577	-1.514	-1.467	-1.467
4.250	-1.726	-1.648	-1.546	-1.546	4.750	-1.245	-1.182	-1.135	-1.135
4.125	-1.279	-1.200	-1.115	-1.115	4.625	-1.679	-1.601	-1.499	-1.499
4.000	-0.893	-0.814	-0.729	-0.729	4.500	-1.321	-1.243	-1.141	-1.141
3.875	-0.493	-0.414	-0.329	-0.329	4.375	-0.954	-0.876	-0.774	-0.774
3.750	-0.081	-0.002	0.083	0.083	4.250	-0.570	-0.492	-0.390	-0.390
3.625	0.780	0.812	0.874	0.874	4.125	-0.029	0.050	0.135	0.135
3.500	1.191	1.223	1.285	1.285	4.000	0.357	0.436	0.521	0.521

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
5.250	-1.926	-1.832	-1.754	-1.754	5.750	-1.200	-1.200	-1.185	-1.185
5.125	-2.310	-2.247	-2.200	-2.200	5.625	-1.255	-1.161	-1.083	-1.083
5.000	-2.015	-1.952	-1.905	-1.905	5.500	-0.993	-0.899	-0.821	-0.821
4.875	-1.710	-1.647	-1.600	-1.600	5.375	-0.701	-0.607	-0.529	-0.529
4.750	-1.377	-1.314	-1.267	-1.267	5.250	-0.395	-0.301	-0.223	-0.223
4.625	-1.811	-1.733	-1.631	-1.631	5.125	-1.153	-1.090	-1.043	-1.043
4.500	-1.454	-1.376	-1.274	-1.274	5.000	-0.859	-0.796	-0.749	-0.749
4.375	-1.087	-1.009	-0.907	-0.907	4.875	-0.553	-0.490	-0.443	-0.443
4.250	-0.702	-0.624	-0.522	-0.522	4.750	-0.221	-0.158	-0.111	-0.111
4.125	-0.255	-0.176	-0.091	-0.091	4.625	-0.655	-0.577	-0.475	-0.475
4.000	0.131	0.210	0.295	0.295	4.500	-0.297	-0.219	-0.117	-0.117
3.875	0.531	0.610	0.695	0.695	4.375	0.070	0.148	0.250	0.250
3.750	0.943	1.022	1.107	1.107	4.250	0.454	0.532	0.634	0.634
3.625	1.804	1.836	1.898	1.898	4.125	0.995	1.074	1.159	1.159
3.500	2.215	2.247	2.309	2.309	4.000	1.381	1.460	1.545	1.545

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
* 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
5.250	-3.312	-3.218	-3.140	-3.140	5.750	-2.586	-2.586	-2.571	-2.571
5.125	-3.696	-3.633	-3.586	-3.586	5.625	-2.641	-2.547	-2.469	-2.469
5.000	-3.401	-3.338	-3.291	-3.291	5.500	-2.379	-2.285	-2.207	-2.207
4.875	-3.096	-3.033	-2.986	-2.986	5.375	-2.087	-1.993	-1.915	-1.915
4.750	-2.763	-2.700	-2.653	-2.653	5.250	-1.781	-1.687	-1.609	-1.609
4.625	-3.197	-3.119	-3.017	-3.017	5.125	-2.539	-2.476	-2.429	-2.429
4.500	-2.840	-2.762	-2.660	-2.660	5.000	-2.245	-2.182	-2.135	-2.135
4.375	-2.473	-2.395	-2.293	-2.293	4.875	-1.939	-1.876	-1.829	-1.829
4.250	-2.088	-2.010	-1.908	-1.908	4.750	-1.607	-1.544	-1.497	-1.497
4.125	-1.641	-1.562	-1.477	-1.477	4.625	-2.041	-1.963	-1.861	-1.861
4.000	-1.255	-1.176	-1.091	-1.091	4.500	-1.683	-1.605	-1.503	-1.503
3.875	-0.855	-0.776	-0.691	-0.691	4.375	-1.316	-1.238	-1.136	-1.136
3.750	-0.443	-0.364	-0.279	-0.279	4.250	-0.932	-0.854	-0.752	-0.752
3.625	0.418	0.450	0.512	0.512	4.125	-0.391	-0.312	-0.227	-0.227
3.500	0.829	0.861	0.923	0.923	4.000	-0.005	0.074	0.159	0.159

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
* Owner Occupied Ony
* Cash Out Not Allowed
* Ginnie Mae direct issuer

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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	-5.922	-5.824	-5.804	-5.712	6.000	-6.000	-5.977	-5.957	-5.865	5.000	-3.811	-3.733	-3.681	-3.607
5.875	-5.652	-5.554	-5.532	-5.440	5.875	-5.810	-5.712	-5.689	-5.598	4.875	-3.842	-3.783	-3.689	-3.633
5.750	-5.383	-5.285	-5.259	-5.168	5.750	-5.459	-5.361	-5.333	-5.242	4.750	-3.713	-3.654	-3.559	-3.503
5.625	-4.984	-4.886	-4.856	-4.765	5.625	-5.114	-5.016	-4.986	-4.895	4.625	-3.439	-3.380	-3.283	-3.228
5.500	-4.963	-4.885	-4.872	-4.798	5.500	-4.976	-4.897	-4.814	-4.741	4.500	-3.003	-2.944	-2.847	-2.791
5.375	-4.690	-4.611	-4.595	-4.521	5.375	-4.735	-4.657	-4.570	-4.497	4.375	-3.288	-3.249	-3.230	-3.193
5.250	-4.409	-4.331	-4.309	-4.236	5.250	-4.492	-4.413	-4.327	-4.253	4.250	-2.882	-2.843	-2.827	-2.790
5.125	-4.046	-3.967	-3.941	-3.869	5.125	-4.139	-4.060	-3.972	-3.898	4.125	-2.594	-2.554	-2.535	-2.498
5.000	-3.907	-3.847	-3.815	-3.759	5.000	-3.943	-3.884	-3.812	-3.757	4.000	-2.159	-2.120	-2.099	-2.062
4.875	-3.732	-3.673	-3.640	-3.584	4.875	-3.788	-3.729	-3.654	-3.599	3.875	-1.795	-1.775	-1.753	-1.734
4.750	-3.187	-3.128	-3.095	-3.040	4.750	-3.434	-3.375	-3.299	-3.244	3.750	-1.254	-1.234	-1.208	-1.189
4.625	-2.651	-2.592	-2.546	-2.490	4.625	-2.911	-2.852	-2.774	-2.719	3.625	-0.789	-0.769	-0.742	-0.723
4.500	-2.399	-2.358	-2.331	-2.292	4.500	-2.565	-2.524	-2.453	-2.416	3.500	-0.257	-0.237	-0.209	-0.190
4.375	-1.920	-1.879	-1.845	-1.806	4.375	-2.136	-2.096	-2.021	-1.984	3.375	0.025	0.027	0.092	0.093
4.250	-1.395	-1.354	-1.315	-1.277	4.250	-1.683	-1.643	-1.571	-1.533	3.250	0.505	0.506	0.571	0.572

10 YEAR FIXED C10F					15 YEAR FIXED HIGH BALANCE H15FCNF					30 YEAR FIXED HIGH BALANCE H30FCNF				
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	-3.811	-3.733	-3.681	-3.607	4.750	-2.168	-2.109	-2.014	-1.958	6.000	-3.771	-3.673	-3.654	-3.562
4.875	-3.842	-3.783	-3.689	-3.633	4.625	-1.941	-1.882	-1.785	-1.730	5.875	-3.330	-3.232	-3.210	-3.118
4.750	-3.713	-3.654	-3.559	-3.503	4.500	-1.974	-1.915	-1.818	-1.762	5.750	-2.800	-2.702	-2.677	-2.585
4.625	-3.439	-3.380	-3.283	-3.228	4.375	-2.286	-2.247	-2.228	-2.191	5.625	-3.415	-3.317	-3.287	-3.196
4.500	-3.003	-2.944	-2.847	-2.791	4.250	-1.992	-1.953	-1.937	-1.900	5.500	-3.805	-3.727	-3.714	-3.640
4.375	-3.288	-3.249	-3.230	-3.193	4.125	-1.781	-1.741	-1.722	-1.685	5.375	-3.449	-3.370	-3.354	-3.280
4.250	-2.882	-2.843	-2.827	-2.790	4.000	-1.451	-1.412	-1.391	-1.354	5.250	-3.006	-2.927	-2.905	-2.832
4.125	-2.594	-2.554	-2.535	-2.498	3.875	-1.174	-1.154	-1.132	-1.113	5.125	-3.018	-2.939	-2.914	-2.841
4.000	-2.159	-2.120	-2.099	-2.062	3.750	-0.680	-0.660	-0.634	-0.615	5.000	-2.973	-2.913	-2.881	-2.825
3.875	-1.795	-1.775	-1.753	-1.734	3.625	-0.240	-0.220	-0.193	-0.174	4.875	-2.682	-2.623	-2.590	-2.534
3.750	-1.254	-1.234	-1.208	-1.189	3.500	0.184	0.204	0.232	0.251	4.750	-2.124	-2.065	-2.031	-1.977
3.625	-0.789	-0.769	-0.742	-0.723	3.375	0.388	0.390	0.455	0.456	4.625	-1.826	-1.766	-1.720	-1.664
3.500	-0.257	-0.237	-0.209	-0.190	3.250	0.763	0.764	0.829	0.830	4.500	-1.580	-1.539	-1.512	-1.473
3.375	0.025	0.027	0.092	0.093	3.125	1.554	1.555	1.620	1.622	4.375	-1.171	-1.130	-1.096	-1.057
3.250	0.505	0.506	0.571	0.572	3.000	2.027	2.028	2.093	2.094	4.250	-0.609	-0.568	-0.529	-0.491

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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

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	-3.911	-3.867	-3.822		6.000	-0.523	-0.478	-0.433	
5.875	-3.646	-3.601	-3.556		5.875	-0.134	-0.089	-0.044	
5.750	-3.338	-3.293	-3.247		5.750	0.403	0.448	0.493	
5.625	-3.331	-3.286	-3.241		5.625	-0.429	-0.384	-0.339	
5.500	-3.076	-3.031	-2.986		5.500	-0.588	-0.543	-0.498	
5.375	-2.757	-2.712	-2.667		5.375	-0.214	-0.169	-0.124	
5.250	-2.399	-2.354	-2.309		5.250	0.260	0.305	0.350	
5.125	-2.432	-2.387	-2.342		5.125	-0.160	-0.115	-0.070	
5.000	-2.078	-2.033	-1.988		5.000	0.077	0.122	0.167	
4.875	-1.712	-1.667	-1.622		4.875	0.518	0.563	0.608	
4.750	-1.303	-1.258	-1.213		4.750	0.943	0.988	1.033	
4.625	-1.079	-1.034	-0.988		4.625	0.831	0.876	0.921	
4.500	-0.677	-0.632	-0.587		4.500	1.211	1.256	1.301	
4.375	-0.364	-0.320	-0.275		4.375	1.408	1.453	1.498	
4.250	0.177	0.222	0.267		4.250	1.986	2.031	2.076	

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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