



<http://www.uhwholesale.com>

**File Type**

**Purchase:** Conventional, FHA, USDA, VA  
**Refinance:** Conventional, FHA, USDA, VA

**Closing Doc Turn Times**

Initial CD will be issued when all Prior to Approval conditions are cleared and loan is locked

**Loans Locked Today Will Expire On:**

15 Day:	9/29/2018	30 Day:	10/14/2018	45 Day:	10/29/2018	60 Day:	11/13/2018
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**Date Issued:** 9/14/18 9:56 AM

8241 Dow Circle West, Strongsville, OH 44136

Phone: 440.238.2525

Union Home Mortgage Corp. is committed to responsible lending. We are also “all in” to grow our wholesale business and support our broker Partners on a national level.

Bill Cosgrove, President & CEO

**Emerging Banker**

UHM recently expanded its program offering to include our non-delegated Mini-Corr option called Emerging Banker. This program is for Conventional loans only with a Review Fee of \$795 in lieu of our Underwriting Fee and a 10bps pricing adjustment. Please contact your Account Executive for details...

**Lender Paid Mortgage Insurance (LPMI)**

UHM offers LPMI but does not post a flat adjustment on the rate sheet since all loans are adjusted on a loan by loan basis. Please visit our website below to obtain pricing LPMI loans or contact your Account Executive for assistance...

<https://www.uhmgo.com/>

**Mortgagee Clause and Lender IDs**

**Mortgagee Clause for Hazard and Flood Insurance Policies**

Union Home Mortgage Corp ISAOA/ATIMA C/O CENLAR  
P.O. Box 202028  
Florence, SC 29502-2028

FHA ID	3827009995
VA ID	5650720000

**Title Proposed Insured and CPL Address**

**Conventional:** Union Home Mortgage Corp ISAOA/ATIMA  
**FHA:** Union Home Mortgage Corp ISAOA/ATIMA & Sec of HUD  
**VA:** Union Home Mortgage Corp ISAOA/ ATIMA & Dept of VA  
**USDA:** Union Home Mortgage Corp ISAOA/ATIMA  
**Closing Protection Letter Address:** 8241 Dow Circle W., Strongsville, OH 44136

**Rate Lock Policy**

<https://www.uhmgo.com/>

**TPO Portal Access**

<https://www.uhmgo.com/>

**Lock Extensions**

3 days	-0.125%
7 days	-0.210%
10 days	-0.250%
15 days	-0.375%
20 days	-0.500%
30 days	-0.625%

**Underwriting Fee**

\$850 Region 1 (MI, OH, IL, IN, KY, TN, MS, AL, GA, FL, SC, NC, VA, WV, PA, NJ, MD)  
\$1050 Region 2 (WI, MN, IA, MO, NE, KS, OK, TX, CO, NM, AZ, WA, OR, CA)  
\$500 for FHA Streamline Refinances and VA IRRRL  
Not Applicable on Emerging Banker Loans

**Contacts/Notes**

[TPORateLocks@unionhomemortgage.com](mailto:TPORateLocks@unionhomemortgage.com)  
[TPOCaseNumber@unionhomemortgage.com](mailto:TPOCaseNumber@unionhomemortgage.com)  
[TPOClosing@unionhomemortgage.com](mailto:TPOClosing@unionhomemortgage.com)  
[TPOAppraisal@unionhomemortgage.com](mailto:TPOAppraisal@unionhomemortgage.com)

**ALL TEXAS LOANS MUST HAVE \$150 ATTORNEY DOC PREP FEE DISCLOSED**

**Servicing Information**

In the event you are selling a refinance back to UHM that is currently being serviced, we are currently offering a transfer of the existing escrow account. Please contact your Account Executive for more information.

**Conventional Programs**

30 Year Conventional - Standard Product					
Rate	15 day	30 day	45 day	60 day	
3.750	97.274	97.204	97.133	97.063	
3.875	97.886	97.816	97.746	97.675	
4.000	98.645	98.575	98.505	98.434	
4.125	99.380	99.310	99.239	99.169	
4.250	100.004	99.933	99.863	99.793	
4.375	100.555	100.485	100.415	100.344	
4.500	101.213	101.143	101.073	101.002	
4.625	101.847	101.777	101.707	101.636	
4.750	102.404	102.334	102.264	102.194	
4.875	102.877	102.806	102.736	102.666	
5.000	103.352	103.282	103.211	103.141	
5.125	103.766	103.696	103.625	103.555	
5.250	104.273	104.203	104.132	104.062	
5.375	104.731	104.661	104.590	104.520	
5.500	105.174	105.103	105.033	104.963	
5.625	105.425	105.354	105.284	105.214	

20 Year Conventional - Standard Product					
Rate	15 day	30 day	45 day	60 day	
3.750	97.774	97.704	97.633	97.563	
3.875	98.386	98.316	98.246	98.175	
4.000	99.145	99.075	99.005	98.934	
4.125	99.880	99.810	99.739	99.669	
4.250	100.504	100.433	100.363	100.293	
4.375	101.055	100.985	100.915	100.844	
4.500	101.713	101.643	101.573	101.502	
4.625	102.347	102.277	102.207	102.136	
4.750	102.904	102.834	102.764	102.694	
4.875	103.377	103.306	103.236	103.166	
5.000	103.852	103.782	103.711	103.641	
5.125	104.266	104.196	104.125	104.055	
5.250	104.773	104.703	104.632	104.562	
5.375	105.231	105.161	105.090	105.020	
5.500	105.674	105.603	105.533	105.463	
5.625	105.925	105.854	105.784	105.714	

15 Year Conventional - Standard Product					
Rate	15 day	30 day	45 day	60 day	
3.250	98.291	98.237	98.182	98.127	
3.375	98.879	98.824	98.769	98.715	
3.500	99.426	99.372	99.317	99.262	
3.625	99.856	99.802	99.747	99.692	
3.750	100.249	100.194	100.140	100.085	
3.875	100.727	100.673	100.618	100.563	
4.000	101.203	101.148	101.094	101.039	
4.125	101.587	101.533	101.478	101.423	
4.250	101.919	101.864	101.810	101.755	
4.375	102.254	102.199	102.145	102.090	
4.500	102.552	102.497	102.443	102.388	
4.625	102.848	102.794	102.739	102.684	
4.750	103.186	103.131	103.077	103.022	
4.875	103.513	103.458	103.403	103.349	

10 Year Conventional - Standard Product					
Rate	15 day	30 day	45 day	60 day	
3.250	98.416	98.362	98.307	98.252	
3.375	99.004	98.949	98.894	98.840	
3.500	99.551	99.497	99.442	99.387	
3.625	99.981	99.927	99.872	99.817	
3.750	100.374	100.319	100.265	100.210	
3.875	100.852	100.798	100.743	100.688	
4.000	101.328	101.273	101.219	101.164	
4.125	101.712	101.658	101.603	101.548	
4.250	102.044	101.989	101.935	101.880	
4.375	102.379	102.324	102.270	102.215	
4.500	102.677	102.622	102.568	102.513	
4.625	102.973	102.919	102.864	102.809	
4.750	103.311	103.256	103.202	103.147	
4.875	103.638	103.583	103.528	103.474	

Cash-Out Refinance				
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
>=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%

Applicable for all mortgages with all terms								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
Investment Property	-2.125%	-2.125%	-2.125%	-3.375%	-4.125%	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
>=740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%

Subordinate Financing LTV/CLTV/FICO Adjustments			
LTV	CLTV	FICO <720	FICO >720
<=65.00%	80.01%-95.00%	-0.500%	-0.250%
65.01%-75.00%	80.01%-95.00%	-0.750%	-0.500%
75.01%-95.00%	90.01%-95.00%	-1.000%	-0.750%
75.01%-90.00%	75.01%-90.00%	-1.000%	-0.750%
<=95.00%	95.01%-97.00%	-1.500%	-1.500%

Subordinate Finance
-0.375%

Property Type	
Condo > 75% LTV & >15 yr Term	-0.75%
Manufactured Home	-1.00%

Multi Unit Property	
2 unit <=85% LTV	-1.00%
3-4 Unit <=75% LTV	-1.00%

Emerging Banker
0.10%

**Non Agency Adjustments**

Escrows Waived
-0.25%

State Adjuster	
CA	0.15%
CO	0.20%
IL	0.25%
IN	0.25%
FL	0.10%
TX	0.10%
NC	0.25%
NJ	0.25%

LTV	
>95%	-0.50%

Reg 1: MI, OH, IL, IN, KY, TN, MS, AL, GA, FL, SC, NC, VA, WV, PA, NJ, MD				
	Loan Amount:	Loan AMT	NO UW FEE	
50,000	-	75,000	-1.00%	-1.375%
75,001	-	100,000	-0.50%	-1.000%
100,001	-	125,000	-0.10%	-0.875%
125,001	-	150,000	-0.10%	-0.750%
150,001	-	175,000	-0.10%	-0.625%
175,001	-	200,000	-0.10%	-0.500%
200,001	-	250,000	-0.05%	-0.375%
250,001	-	300,000	-0.05%	-0.325%
300,001	-	350,000	0.00%	-0.300%
>	>	350,000	0.00%	-0.250%
Underwriting Fee:	850.00			

Reg 2: WI, MN, IA, MO, NE, KS, OK, TX, CO, NM, AZ, WA, OR, CA				
	Loan Amount:	Loan AMT	NO UW FEE	
50,000	-	75,000	-1.00%	-1.750%
75,001	-	100,000	-0.50%	-1.250%
100,001	-	125,000	-0.10%	-1.000%
125,001	-	150,000	-0.10%	-0.875%
150,001	-	175,000	-0.10%	-0.750%
175,001	-	200,000	-0.10%	-0.625%
200,001	-	250,000	-0.05%	-0.500%
250,001	-	300,000	-0.05%	-0.375%
300,001	-	350,000	0.00%	-0.325%
>	>	350,000	0.00%	-0.300%
Underwriting Fee:	1,050.00			



**Conventional Programs**

30 Year High Balance Conventional				
Rate	15 day	30 day	45 day	60 day
4.250	98.254	98.183	98.113	98.043
4.375	99.055	98.985	98.915	98.844
4.500	99.713	99.643	99.573	99.502
4.625	100.347	100.277	100.207	100.136
4.750	100.904	100.834	100.764	100.694
4.875	101.377	101.306	101.236	101.166
5.000	101.852	101.782	101.711	101.641
5.125	101.891	101.821	101.750	101.680
5.250	102.398	102.328	102.257	102.187
5.375	102.856	102.786	102.715	102.645
<b>High Balance Adjusters</b>				
Conv High Balance Cash Out				-1.00%



**High Balance Government Programs**

<b>30 Year High Balance Government</b>				
<b>Rate</b>	<b>15 day</b>	<b>30 day</b>	<b>45 day</b>	<b>60 day</b>
4.250	100.156	100.085	100.015	99.945
4.375	100.594	100.523	100.453	100.383
4.500	100.977	100.907	100.837	100.766
4.625	101.100	101.029	100.959	100.889



**Government Loan Programs**

30 Year Government Standard Product				
Rate	15 day	30 day	45 day	60 day
3.750	99.997	99.927	99.857	99.786
3.875	100.528	100.457	100.387	100.317
4.000	101.016	100.946	100.875	100.805
4.125	101.223	101.153	101.082	101.012
4.250	102.156	102.085	102.015	101.945
4.375	102.594	102.523	102.453	102.383
4.500	102.977	102.907	102.837	102.766
4.625	103.100	103.029	102.959	102.889
4.750	103.607	103.537	103.466	103.396
4.875	103.956	103.886	103.816	103.745
5.000	104.207	104.136	104.066	103.996
5.125	104.302	104.232	104.161	104.091
5.250	104.549	104.479	104.409	104.338
5.375	104.813	104.742	104.672	104.602
5.500	105.046	104.976	104.906	104.835
5.625	105.104	105.034	104.964	104.893

15 Year Government Standard Product				
Rate	15 day	30 day	45 day	60 day
3.250	99.928	99.873	99.818	99.764
3.375	100.471	100.416	100.362	100.307
3.500	100.841	100.787	100.732	100.677
3.625	101.276	101.222	101.167	101.112
3.750	101.937	101.882	101.828	101.773
3.875	102.388	102.334	102.279	102.224
4.000	102.666	102.612	102.557	102.502
4.125	102.949	102.894	102.840	102.785
4.250	103.107	103.052	102.997	102.943
4.375	103.433	103.378	103.323	103.269
4.500	103.644	103.590	103.535	103.480
4.625	103.870	103.815	103.760	103.706

Government Price Adjustments	
VA	0.000%
USDA	-0.500%
FHA Streamline	-0.250%
VA IRRRL	0.000%
FICO >=720	0.250%
FICO 660-679	-0.250%
FICO 640-659	-0.750%
FICO 620-639	-1.250%
FICO 600-619	-2.250%
FICO is No Score	-1.000%
Manufactured Home	-1.000%
Investment Property	-0.500%

Today's USDA Max Rate may differ from the rate sheet. Please check the pricing engine for the current USDA Max Rate

*Non Agency Adjustments*

State Adjuster	
CA	0.15%
CO	0.20%
IL	0.25%
IN	0.25%
FL	0.10%
TX	0.10%
NC	0.25%
NJ	0.25%

MIN FICO FHA Cash Out  
**640**

Reg 1:	MI, OH, IL, IN, KY, TN, MS, AL, GA, FL, SC, NC, VA, WV, PA, NJ, MD			
	Loan Amount:		Loan AMT	NO UW FEE
50,000	-	75,000	-1.00%	-1.375%
75,001	-	100,000	-0.50%	-1.000%
100,001	-	125,000	-0.10%	-0.875%
125,001	-	150,000	-0.10%	-0.750%
150,001	-	175,000	-0.10%	-0.625%
175,001	-	200,000	-0.10%	-0.500%
200,001	-	250,000	-0.05%	-0.375%
250,001	-	300,000	-0.05%	-0.325%
300,001	-	350,000	0.00%	-0.300%
>		350,000	0.00%	-0.250%
Underwriting Fee:	850.00			

Reg 2:	WI, MN, IA, MO, NE, KS, OK, TX, CO, NM, AZ, WA, OR, CA			
	Loan Amount:		Loan AMT	NO UW FEE
50,000	-	75,000	-1.00%	-1.750%
75,001	-	100,000	-0.50%	-1.250%
100,001	-	125,000	-0.10%	-1.000%
125,001	-	150,000	-0.10%	-0.875%
150,001	-	175,000	-0.10%	-0.750%
175,001	-	200,000	-0.10%	-0.625%
200,001	-	250,000	-0.05%	-0.500%
250,001	-	300,000	-0.05%	-0.375%
300,001	-	350,000	0.00%	-0.325%
>		350,000	0.00%	-0.300%
Underwriting Fee:	1,050.00			



**ARM Programs**

Conv ARM Product 5/1			
Rate	30 day	45 day	60 day
3.125	97.241	97.138	97.004
3.250	97.639	97.536	97.402
3.375	98.016	97.912	97.779
3.500	98.424	98.320	98.188
3.625	98.833	98.730	98.597
3.750	99.212	99.108	98.976
3.875	99.560	99.457	99.325
4.000	99.878	99.774	99.644
4.125	100.197	100.093	99.963
4.250	100.484	100.381	100.251
4.375	100.756	100.653	100.523
4.500	101.060	100.956	100.827
4.625	101.255	101.152	101.023

Conv ARM Product 7/1			
Rate	30 day	45 day	60 day
3.375	97.072	96.964	96.820
3.500	97.537	97.428	97.285
3.625	98.013	97.904	97.761
3.750	98.490	98.381	98.238
3.875	98.932	98.823	98.680
4.000	99.375	99.265	99.123
4.125	99.800	99.690	99.549
4.250	100.195	100.085	99.943
4.375	100.517	100.407	100.266
4.500	100.808	100.699	100.558
4.625	101.100	100.990	100.849
4.750	101.391	101.281	101.141
4.875	101.609	101.499	101.359

Conv ARM Product 10/1			
Rate	30 day	45 day	60 day
3.625	97.470	97.356	97.203
3.750	97.971	97.857	97.704
3.875	98.485	98.371	98.218
4.000	99.000	98.885	98.733
4.125	99.476	99.361	99.209
4.250	99.953	99.838	99.686
4.375	100.358	100.243	100.091
4.500	100.764	100.648	100.497
4.625	101.149	101.034	100.882
4.750	101.535	101.419	101.268
4.875	101.622	101.506	101.355
5.000	101.708	101.592	101.441
5.125	101.753	101.637	101.486

Cash-Out Refinance				
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
>=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%

Applicable for all mortgages with all terms								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
Investment Property	-2.125%	-2.125%	-2.125%	-3.375%	-4.125%	-4.125%	LTV > 95%	-0.50%

Applicable for all mortgages with terms greater than 15 years								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
>=740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%

Subordinate Financing LTV/CLTV/FICO Adjustments			
LTV	CLTV	FICO <720	FICO >720
<=65.00%	80.01%-95.00%	-0.500%	-0.250%
65.01%-75.00%	80.01%-95.00%	-0.750%	-0.500%
75.01%-95.00%	90.01%-95.00%	-1.000%	-0.750%
75.01%-90.00%	75.01%-90.00%	-1.000%	-0.750%
<=95.00%	95.01%-97.00%	-1.500%	-1.500%

LTV > 90
-0.250%

Subordinate Finance
-0.375%

ARM Margin/Caps
2.25% Libor 5/2/5

Property Type	
Condo > 75% LTV & >15 yr Term	-0.75%
Manufactured Home	-1.00%

Multi Unit Property	
2 unit <85% LTV	-1.00%
3-4 Unit <75% LTV	-1.00%

*Non Agency Adjustments*

Escrows Waived
-0.25%

State Adjuster	
CA	0.15%
CO	0.20%
IL	0.25%
IN	0.25%
FL	0.10%
TX	0.10%
NC	0.25%
NJ	0.25%

LTV	
>95%	-0.50%

Reg 1:	MI, OH, IL, IN, KY, TN, MS, AL, GA, FL, SC, NC, VA, WV, PA, NJ, MD			
	Loan Amount:		Loan AMT	NO UW FEE
50,000	-	75,000	-1.00%	-1.375%
75,001	-	100,000	-0.50%	-1.000%
100,001	-	125,000	-0.10%	-0.875%
125,001	-	150,000	-0.10%	-0.750%
150,001	-	175,000	-0.10%	-0.625%
175,001	-	200,000	-0.10%	-0.500%
200,001	-	250,000	-0.05%	-0.375%
250,001	-	300,000	-0.05%	-0.325%
300,001	-	350,000	0.00%	-0.300%
>		350,000	0.00%	-0.250%
Underwriting Fee:		850.00		

Reg 2:	WI, MN, IA, MO, NE, KS, OK, TX, CO, NM, AZ, WA, OR, CA			
	Loan Amount:		Loan AMT	NO UW FEE
50,000	-	75,000	-1.00%	-1.750%
75,001	-	100,000	-0.50%	-1.250%
100,001	-	125,000	-0.10%	-1.000%
125,001	-	150,000	-0.10%	-0.875%
150,001	-	175,000	-0.10%	-0.750%
175,001	-	200,000	-0.10%	-0.625%
200,001	-	250,000	-0.05%	-0.500%
250,001	-	300,000	-0.05%	-0.375%
300,001	-	350,000	0.00%	-0.325%
>		350,000	0.00%	-0.300%
Underwriting Fee:		1,050.00		



**30 Yr Conventional DU Refi Plus HARP**

Rate	15 day	30 day	45 day	60 day
3.750	97.274	97.204	97.133	97.063
3.875	97.886	97.816	97.746	97.675
4.000	98.645	98.575	98.505	98.434
4.125	99.380	99.310	99.239	99.169
4.250	100.004	99.933	99.863	99.793
4.375	100.555	100.485	100.415	100.344
4.500	101.213	101.143	101.073	101.002
4.625	101.847	101.777	101.707	101.636
4.750	102.404	102.334	102.264	102.194
4.875	102.877	102.806	102.736	102.666
5.000	103.352	103.282	103.211	103.141
5.125	103.766	103.696	103.625	103.555
5.250	104.273	104.203	104.132	104.062

Agency LLPA Caps		
Primary Residence, LTV > 80%		
Amortization Term	LLPA Cap	
>20 Years	-0.75%	
<= 20 Years	0.00%	
All Other Du Refi Plus		
Amortization Term	LTV <= 105%	LTV > 105%
> 25 Years and <= 30 Years	-2.00%	-2.00%
<= 25 Years	-2.00%	-1.50%

High LTV Adjustments	
LTV	LLPA
95.01%-97%	-0.50%
97.01%-105%	-1.00%

Applicable for all mortgages with with all terms								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
Investment Property	-2.125%	-2.125%	-2.125%	-3.375%	-4.125%	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years									
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%
>=740	0.00%	-0.25%	-0.25%	-0.25%	0.00%	0.00%	0.00%	0.00%	0.00%
720 – 739	0.00%	-0.25%	-0.50%	-0.25%	0.00%	0.00%	0.00%	0.00%	0.00%
700 – 719	0.00%	-0.50%	-0.75%	-0.75%	-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%

Subordinate Financing LTV/CLTV/FICO Adjustments			
LTV	CLTV	FICO <720	FICO >720
< =65.00%	80.01%-95.00%	0.000%	0.000%
65.01%-75.00%	80.01%-95.00%	-0.500%	-0.250%
75.01%-95.00%	90.01%-95.00%	-0.500%	-0.250%
75.01%-90.00%	75.01%-90.00%	-0.250%	0.000%
<=95.00%	95.01%-97.00%	-1.500%	-1.500%

Subordinate Finance
-0.375%

Property Type	
Condo > 75% LTV & >15 yr Term	-0.75%
Manufactured Home	-0.50%

Multi Unit Property	
2 unit	-1.00%
3-4 Unit	-1.00%

Non-Agency Adjustments (exclusive of agency cap)

Escrows Waived
-0.25%

State Adjuster	
CA	0.15%
CO	0.20%
IL	0.25%
IN	0.25%
FL	0.10%
TX	0.10%
NC	0.25%
NJ	0.25%

Reg 1: MI, OH, IL, IN, KY, TN, MS, AL, GA, FL, SC, NC, VA, WV, PA, NJ, MD				
Loan Amount:		Loan AMT	NO UW FEE	
50,000	-	75,000	-1.00%	-1.375%
75,001	-	100,000	-0.50%	-1.000%
100,001	-	125,000	-0.10%	-0.875%
125,001	-	150,000	-0.10%	-0.750%
150,001	-	175,000	-0.10%	-0.625%
175,001	-	200,000	-0.10%	-0.500%
200,001	-	250,000	-0.05%	-0.375%
250,001	-	300,000	-0.05%	-0.325%
300,001	-	350,000	0.00%	-0.300%
>	-	350,000	0.00%	-0.250%
Underwriting Fee:		850.00		

Reg 2: WI, MN, IA, MO, NE, KS, OK, TX, CO, NM, AZ, WA, OR, CA				
Loan Amount:		Loan AMT	NO UW FEE	
50,000	-	75,000	-1.00%	-1.750%
75,001	-	100,000	-0.50%	-1.250%
100,001	-	125,000	-0.10%	-1.000%
125,001	-	150,000	-0.10%	-0.875%
150,001	-	175,000	-0.10%	-0.750%
175,001	-	200,000	-0.10%	-0.625%
200,001	-	250,000	-0.05%	-0.500%
250,001	-	300,000	-0.05%	-0.375%
300,001	-	350,000	0.00%	-0.325%
>	-	350,000	0.00%	-0.300%
Underwriting Fee:		1,050.00		



30 Yr FHLMC Open Access				
Rate	15 day	30 day	45 day	60 day
3.750	97.274	97.204	97.133	97.063
3.875	97.886	97.816	97.746	97.675
4.000	98.645	98.575	98.505	98.434
4.125	99.380	99.310	99.239	99.169
4.250	100.004	99.933	99.863	99.793
4.375	100.555	100.485	100.415	100.344
4.500	101.213	101.143	101.073	101.002
4.625	101.847	101.777	101.707	101.636
4.750	102.404	102.334	102.264	102.194
4.875	102.877	102.806	102.736	102.666
5.000	103.352	103.282	103.211	103.141
5.125	103.766	103.696	103.625	103.555
5.250	104.273	104.203	104.132	104.062

Cash-Out Refinance				
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
>=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%

Agency LLPA Cap		
	<= 80%	>80%
LTV%		
Primary OO	-2.00%	-0.75%
NOO	-2.00%	-2.00%

High LTV Adjustments	
LTV	LLPA
95.01%-97%	-0.50%
97.01%-105%	-1.00%

Applicable for all mortgages with terms greater than 15 years								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	>95%
>=740	0.00%	-0.25%	-0.25%	-0.50%	0.00%	0.00%	0.00%	0.00%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	0.00%	0.00%	0.00%	0.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-0.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-0.75%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-1.75%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.25%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-2.75%
< 620								-3.75%
Investment Property	-2.125%	-2.125%	-2.125%	-3.375%	-4.125%		LTV > 95%	-0.50%

Subordinate Financing LTV/CLTV/FICO Adjustments			
LTV	CLTV	FICO <720	FICO >720
< =75.00%	<= 80%	-0.375%	-0.375%
< =65.00%	80.01%-95.00%	-0.875%	-0.625%
65.01%-75.00%	80.01%-95.00%	-1.125%	-0.875%
75.01%-80.00%	75.01%-95.00%	-1.375%	-1.125%
80.01%-90.00%	80.01%-95.00%	-1.375%	-0.875%
90.01 - 95.00%	90.01%-95.00%	-0.875%	-0.625%
<=95.00%	95.01%-97.00%	-1.500%	-1.500%

Property Type	
Condo > 75% LTV & >15 yr Term	-0.75%

Multi Unit Property	
2 unit <=85% LTV	-1.00%
3-4 Unit <=75% LTV	-2.00%

Non-Agency Adjustments (exclusive of agency cap)

Escrows Waived
-0.25%

State Adjuster	
CA	0.15%
CO	0.20%
IL	0.25%
IN	0.25%
FL	0.10%
TX	0.10%
NC	0.25%
NJ	0.25%

Reg 1:	MI, OH, IL, IN, KY, TN, MS, AL, GA, FL, SC, NC, VA, WV, PA, NJ, MD			
Loan Amount:	Loan AMT	NO UW FEE		
50,000 - 75,000	-1.00%	-1.375%		
75,001 - 100,000	-0.50%	-1.000%		
100,001 - 125,000	-0.10%	-0.875%		
125,001 - 150,000	-0.10%	-0.750%		
150,001 - 175,000	-0.10%	-0.625%		
175,001 - 200,000	-0.10%	-0.500%		
200,001 - 250,000	-0.05%	-0.375%		
250,001 - 300,000	-0.05%	-0.325%		
300,001 - 350,000	0.00%	-0.300%		
> 350,000	0.00%	-0.250%		
Underwriting Fee:	850.00			

Reg 2:	WI, MN, IA, MO, NE, KS, OK, TX, CO, NM, AZ, WA, OR, CA			
Loan Amount:	Loan AMT	NO UW FEE		
50,000 - 75,000	-1.00%	-1.750%		
75,001 - 100,000	-0.50%	-1.250%		
100,001 - 125,000	-0.10%	-1.000%		
125,001 - 150,000	-0.10%	-0.875%		
150,001 - 175,000	-0.10%	-0.750%		
175,001 - 200,000	-0.10%	-0.625%		
200,001 - 250,000	-0.05%	-0.500%		
250,001 - 300,000	-0.05%	-0.375%		
300,001 - 350,000	0.00%	-0.325%		
> 350,000	0.00%	-0.300%		
Underwriting Fee:	1,050.00			





30 Yr FNMA HomeReady				
Rate	15 day	30 day	45 day	60 day
3.750	97.054	96.984	96.913	96.843
3.875	97.666	97.596	97.526	97.455
4.000	98.425	98.355	98.285	98.214
4.125	99.160	99.090	99.019	98.949
4.250	99.784	99.713	99.643	99.573
4.375	100.335	100.265	100.195	100.124
4.500	100.993	100.923	100.853	100.782
4.625	101.627	101.557	101.487	101.416
4.750	102.184	102.114	102.044	101.974
4.875	102.657	102.586	102.516	102.446
5.000	103.132	103.062	102.991	102.921
5.125	103.546	103.476	103.405	103.335
5.250	104.053	103.983	103.912	103.842

PRODUCT FEATURE	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTVs and FICO combinations	1.50%

Applicable for all mortgages with with all terms								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
Investment Property	-2.125%	-2.125%	-2.125%	-3.375%	-4.125%	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
>=740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%

Subordinate Financing LTV/CLTV/FICO Adjustments			
LTV	CLTV	FICO <720	FICO >720
<=65.00%	80.01%-95.00%	-0.500%	-0.250%
65.01%-75.00%	80.01%-95.00%	-0.750%	-0.500%
75.01%-95.00%	90.01%-95.00%	-1.000%	-0.750%
75.01%-90.00%	75.01%-90.00%	-1.000%	-0.750%
<=95.00%	95.01%-97.00%	-1.500%	-1.500%

Subordinate Finance
-0.375%

Property Type	
Condo > 75% LTV & >15 yr Term	-0.75%
Manufactured Home	-1.00%

Multi Unit Property	
2 unit <=85% LTV	-1.00%
3-4 Unit <=75% LTV	-1.00%

Non Agency Adjustments

Escrows Waived
-0.25%

State Adjuster	
CA	0.15%
CO	0.20%
IL	0.25%
IN	0.25%
FL	0.10%
TX	0.10%
NC	0.25%
NJ	0.25%

Reg 1:	MI, OH, IL, IN, KY, TN, MS, AL, GA, FL, SC, NC, VA, WV, PA, NJ, MD			
Loan Amount:	Loan AMT	NO UW FEE		
50,000	-	75,000	-1.00%	-1.375%
75,001	-	100,000	-0.50%	-1.000%
100,001	-	125,000	-0.10%	-0.875%
125,001	-	150,000	-0.10%	-0.750%
150,001	-	175,000	-0.10%	-0.625%
175,001	-	200,000	-0.10%	-0.500%
200,001	-	250,000	-0.05%	-0.375%
250,001	-	300,000	-0.05%	-0.325%
300,001	-	350,000	0.00%	-0.300%
>	-	350,000	0.00%	-0.250%
Underwriting Fee:	850.00			

Reg 2:	WI, MN, IA, MO, NE, KS, OK, TX, CO, NM, AZ, WA, OR, CA			
Loan Amount:	Loan AMT	NO UW FEE		
50,000	-	75,000	-1.00%	-1.750%
75,001	-	100,000	-0.50%	-1.250%
100,001	-	125,000	-0.10%	-1.000%
125,001	-	150,000	-0.10%	-0.875%
150,001	-	175,000	-0.10%	-0.750%
175,001	-	200,000	-0.10%	-0.625%
200,001	-	250,000	-0.05%	-0.500%
250,001	-	300,000	-0.05%	-0.375%
300,001	-	350,000	0.00%	-0.325%
>	-	350,000	0.00%	-0.300%
Underwriting Fee:	1,050.00			



30 Yr FHLMC Home Possible				
Rate	15 day	30 day	45 day	60 day
3.750	97.054	96.984	96.913	96.843
3.875	97.666	97.596	97.526	97.455
4.000	98.425	98.355	98.285	98.214
4.125	99.160	99.090	99.019	98.949
4.250	99.784	99.713	99.643	99.573
4.375	100.335	100.265	100.195	100.124
4.500	100.993	100.923	100.853	100.782
4.625	101.627	101.557	101.487	101.416
4.750	102.184	102.114	102.044	101.974
4.875	102.657	102.586	102.516	102.446
5.000	103.132	103.062	102.991	102.921
5.125	103.546	103.476	103.405	103.335
5.250	104.053	103.983	103.912	103.842

PRODUCT FEATURE	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTVs and FICO combinations	1.50%

Applicable for all mortgages with terms greater than 15 years								
	<=60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
>=740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%

Subordinate Financing LTV/CLTV/FICO Adjustments			
LTV	CLTV	FICO <720	FICO >720
< =65.00%	80.01%-95.00%	-0.500%	-0.250%
65.01%-75.00%	80.01%-95.00%	-0.750%	-0.500%
75.01%-95.00%	90.01%-95.00%	-1.000%	-0.750%
75.01%-90.00%	75.01%-90.00%	-1.000%	-0.750%
<=95.00%	95.01%-97.00%	-1.500%	-1.500%

Subordinate Finance
-0.375%

Property Type	
Condo > 75% LTV & >15 yr Term	-0.75%
Manufactured Home	-1.00%

Multi Unit Property	
2 unit <=85% LTV	-1.00%
3-4 Unit <=75% LTV	-1.00%

Non Agency Adjustments

Escrows Waived
-0.25%

State Adjuster	
CA	0.15%
CO	0.20%
IL	0.25%
IN	0.25%
FL	0.10%
TX	0.10%
NC	0.25%
NJ	0.25%

Reg 1:	MI, OH, IL, IN, KY, TN, MS, AL, GA, FL, SC, NC, VA, WV, PA, NJ, MD			
	Loan Amount:		Loan AMT	NO UW FEE
50,000	-	75,000	-1.00%	-1.375%
75,001	-	100,000	-0.50%	-1.000%
100,001	-	125,000	-0.10%	-0.875%
125,001	-	150,000	-0.10%	-0.750%
150,001	-	175,000	-0.10%	-0.625%
175,001	-	200,000	-0.10%	-0.500%
200,001	-	250,000	-0.05%	-0.375%
250,001	-	300,000	-0.05%	-0.325%
300,001	-	350,000	0.00%	-0.300%
>	-	350,000	0.00%	-0.250%
Underwriting Fee:	850.00			

Reg 2:	WI, MN, IA, MO, NE, KS, OK, TX, CO, NM, AZ, WA, OR, CA			
	Loan Amount:		Loan AMT	NO UW FEE
50,000	-	75,000	-1.00%	-1.750%
75,001	-	100,000	-0.50%	-1.250%
100,001	-	125,000	-0.10%	-1.000%
125,001	-	150,000	-0.10%	-0.875%
150,001	-	175,000	-0.10%	-0.750%
175,001	-	200,000	-0.10%	-0.625%
200,001	-	250,000	-0.05%	-0.500%
250,001	-	300,000	-0.05%	-0.375%
300,001	-	350,000	0.00%	-0.325%
>	-	350,000	0.00%	-0.300%
Underwriting Fee:	1,050.00			