

NDICES		FEES		Lock Information	
Prime	3.250%	Underwriting	\$ 699	- Lock on-line at submitted status at <a href="http://www.brokerfha.com">www.brokerfha.com</a>	
12 Mo Libor	1.124%	Funding	\$ 299	- 15 Day Locks must have all PTD's signed off	
12 Mo Treasury	0.370%	FHA Streamlines w/o Appraisal	less \$200	- 45 Day Locks on Purchase loans only	
		FHA Streamlines with Appraisal	less \$100	- 45 Day Locks add to 30 Day price 0.250	
		For Texas Loans Only, Doc Fee	\$ 225	15 Day Lock Expires on:	8/20/2010
				30 Day Lock Expires on:	9/4/2010
				45 Day Lock Expires on:	9/19/2010
				Extensions (business days):	
					3 Day 0.125
					5 Day 0.250
					10 Day 0.375
				<b>Lock Desk Closes at 3 PM PST</b>	

**CONVENTIONAL CONFORMING FIXED RATE**

30 Year Fixed Rate CF300		
Rate	15 Day	30 Day
5.125%	(3.89)	(3.69)
5.000%	(3.27)	(3.07)
4.875%	(2.95)	(2.75)
4.750%	(2.25)	(2.05)
4.625%	(1.84)	(1.64)
4.500%	(1.38)	(1.18)
4.375%	(0.91)	(0.71)
4.250%	0.01	0.21
4.125%	0.78	0.98
4.000%	1.32	1.52
3.875%	N/A	N/A

15 Year Fixed Rate CF150		
Rate	15 Day	30 Day
4.750%	(3.90)	(3.70)
4.625%	(3.60)	(3.40)
4.500%	(3.03)	(2.83)
4.375%	(3.08)	(2.88)
4.250%	(2.59)	(2.39)
4.125%	(1.48)	(1.28)
4.000%	(0.80)	(0.60)
3.875%	(0.45)	(0.25)
3.750%	(0.12)	0.08
3.625%	N/A	N/A
3.500%	N/A	N/A

Price Adjustments	
Property Type	LTV
2 Units	1.000
3 - 4 Units	1.500
Condo	> 75 0.750
Cooperative	> 75 0.750
Non-Owner	LTV
	<=75 75 01 - 80
Non Owner	1.750 3.000
High Balance Loans	
Cash Out Refinance	1.000
Other	
Escrow Waiver	0.25
Loans < \$120,000	0.50
Loans < \$50,000*	1.50
*Not cumulative with above loan balance adj	
Max Rebate - Fixed Rate	3.50
Max Rebate - Adjustable Rate	2.25

HIGH BALANCE 30 Year Fixed Rate CF300HB		
Rate	15 Day	30 Day
5.125%	(2.89)	(2.69)
5.000%	(2.27)	(2.07)
4.875%	(1.95)	(1.75)
4.750%	(1.25)	(1.05)
4.625%	(0.84)	(0.64)
4.500%	(0.38)	(0.18)
4.375%	0.09	0.29
4.250%	1.01	1.21
4.125%	1.78	1.98
4.000%	2.32	2.52
3.875%	N/A	N/A

HIGH BALANCE 15 Year Fixed Rate CF150HB		
Rate	15 Day	30 Day
4.750%	(2.90)	(2.70)
4.625%	(2.60)	(2.40)
4.500%	(2.03)	(1.83)
4.375%	(2.08)	(1.88)
4.250%	(1.59)	(1.39)
4.125%	(0.48)	(0.28)
4.000%	0.20	0.40
3.875%	0.55	0.75
3.750%	0.88	1.08
3.625%	N/A	N/A
3.500%	N/A	N/A

- Product Notes:**
- All pricing adjustments are cumulative unless noted
  - Maximum LTV on conventional products is 80%
  - Interest Only loans are *Not* available
  - Minimum credit score
 

Conforming	620
High Balance	680
  - Conv product available in the following states:  
AZ, CA, CO, FL, GA, HI, IN, MA, MD, MN, MT, NV, OH, OR, SC, TN, TX, UT, WA

Conventional LTV/FICO Grid							
Applies to all programs with amortization terms > 180 months							
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	> 740
<= 60	0.750	0.500	0.000	0.000	(0.250)	(0.250)	(0.250)
60.01 - 70	1.500	1.250	1.000	0.500	0.500	0.000	0.000
70.01 - 75	3.000	2.500	2.000	1.000	0.500	0.000	0.000
75.01 - 80	3.000	3.000	2.500	1.500	0.750	0.250	0.000
80.01 - 85	3.000	2.750	2.250	1.000	0.500	0.000	0.000
85.01 - 90	2.750	2.250	1.750	0.750	0.500	0.000	0.000
90.01 - 95	2.750	2.250	1.750	0.750	0.500	0.000	0.000

Mortgages with Subordinate Financing			
Applies to all programs			
	CLTV	FICO	
		< 720	>= 720
All Conforming	>95%	1.500	1.500
Non-IO Loans	90 01 - 95	0.500	0.250
Non-IO Loans	75 01 - 90	0.250	0.000

Conventional Cash-Out Refi LTV / FICO Grid							
Applies to all programs							
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	> 740
<= 60	0.250	0.250	0.250	0.000	0.000	0.000	0.000
60.01 - 75	1.250	1.250	0.750	0.750	0.625	0.625	0.250
75.01 - 80	2.750	2.250	1.500	1.375	0.750	0.750	0.500



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CONVENTIONAL CONFORMING ADJUSTABLE RATE

3/1 Adjustable Rate CA31L			
Rate	15 Day	30 Day	
5.000%	(1.65)	(1.45)	
4.875%	(1.47)	(1.27)	
4.750%	(1.27)	(1.07)	
4.625%	(1.07)	(0.87)	
4.500%	(0.87)	(0.67)	
4.375%	(0.67)	(0.47)	
4.250%	(0.46)	(0.26)	
4.125%	(0.26)	(0.06)	
4.000%	(0.06)		
3.875%	(0.26)	(0.06)	
3.750%	(0.09)	0.11	

5/1 Adjustable Rate CA51L			
Rate	15 Day	30 Day	
4.500%	(2.25)	(2.05)	
4.375%	(2.25)	(2.05)	
4.250%	(2.25)	(2.05)	
4.125%	(2.25)	(2.05)	
4.000%	(2.23)	(2.03)	
3.875%	(2.07)	(1.87)	
3.750%	(1.74)	(1.54)	
3.625%	(1.40)	(1.20)	
3.500%	(1.12)	(0.92)	
3.375%	(0.60)	(0.40)	
3.250%	0.74	0.94	

7/1 Adjustable Rate CA71L			
Rate	15 Day	30 Day	
4.500%	(2.25)	(2.05)	
4.375%	(2.24)	(2.04)	
4.250%	(2.11)	(1.91)	
4.125%	(1.73)	(1.53)	
4.000%	(1.52)	(1.32)	
3.875%	(1.30)	(1.10)	
3.750%	(0.90)	(0.70)	
3.625%	(0.48)	(0.28)	
3.500%	(0.00)	0.20	
3.375%	0.50	0.70	
3.250%	1.44	1.64	

Caps 2/2/6  
Margin 2.25%

Caps 5/2/5  
Margin 2.25%

Caps 5/2/5  
Margin 2.25%

HIGH BALANCE 3/1 Adjustable Rate CA31LHB			
Rate	15 Day	30 Day	
5.000%	(0.40)	(0.20)	
4.875%	(0.22)	(0.02)	
4.750%	(0.02)	0.18	
4.625%	(0.08)	0.28	
4.500%	(0.08)	0.28	
4.375%	(0.08)	0.28	
4.250%	(0.08)	0.28	
4.125%	0.59	0.99	
4.000%	0.79	0.99	
3.875%	0.99	1.19	
3.750%	1.16	1.36	

HIGH BALANCE 5/1 Adjustable Rate CA51LHB			
Rate	15 Day	30 Day	
4.500%	(1.00)	(0.80)	
4.375%	(1.00)	(0.80)	
4.250%	(1.00)	(0.80)	
4.125%	(1.00)	(0.80)	
4.000%	(0.98)	(0.78)	
3.875%	(0.82)	(0.62)	
3.750%	(0.49)	(0.29)	
3.625%	(0.15)	0.05	
3.500%	0.13	0.33	
3.375%	0.65	0.85	
3.250%	1.99	2.19	

HIGH BALANCE 7/1 Adjustable Rate CA71LHB			
Rate	15 Day	30 Day	
4.500%	(1.00)	(0.80)	
4.375%	(0.98)	(0.78)	
4.250%	(0.86)	(0.66)	
4.125%	(0.48)	(0.28)	
4.000%	(0.27)	(0.07)	
3.875%	(0.05)	0.15	
3.750%	0.35	0.55	
3.625%	0.77	0.97	
3.500%	1.25	1.45	
3.375%	1.75	1.95	
3.250%	2.69	2.89	

Caps 2/2/6  
Margin 2.25%

Caps 5/2/5  
Margin 2.25%

Caps 5/2/5  
Margin 2.25%

Use LTV / FICO grids and Price Adjustments from the conventional conforming fixed rate for adjustable rate on page 1 of this rate sheet

GOVERNMENT PROGRAMS

30 Year Fixed Rate FHA300			
Rate	15 Day	30 Day	
5.000%	(3.90)	(3.70)	
5.375%	(3.90)	(3.70)	
5.250%	(3.90)	(3.70)	
5.125%	(3.90)	(3.70)	
5.000%	(3.90)	(3.70)	
4.875%	(3.22)	(3.02)	
4.750%	(3.07)	(2.87)	
4.625%	(2.36)	(2.16)	
4.500%	(2.33)	(2.13)	
4.375%	(1.42)	(1.22)	
4.250%	(0.93)	(0.73)	

5/1 Adjustable Rate FHA51T			
Rate	15 Day	30 Day	
4.750%	(1.90)	(1.70)	
4.625%	(1.90)	(1.70)	
4.500%	(1.90)	(1.70)	
4.375%	(1.90)	(1.70)	
4.250%	(1.90)	(1.70)	
4.125%	(1.88)	(1.68)	
4.000%	(1.80)	(1.70)	
3.875%	(1.86)	(1.66)	
3.750%	(1.54)	(1.34)	
3.625%	(1.18)	(0.98)	

Product Notes & Price Adjustments	
Min FICO for Standard Balance Purchase	620
Min FICO for Standard Balance Non-Purchase	640
Minimum FICO for High Balance Transactions:	
Purchase / Rate and Term Refinance	640
Streamline Refinance	640
Cash out Refinance	660
Loans < \$150,000	0.250
Loans < \$100,000*	0.750
Loans < \$50,000*	2.750
* Not cumulative with other loan balance adjustments above	
Loans >= \$550,000 and FICO >= 720	(0.250)
Manual Underwrite	1.000
FICO >= 720	(0.125)
FICO 680-719	no adjustment
FICO 660-679	0.250
FICO 620 - 659	0.500
No FICO	2.000
CLTV exceeds LTV	0.250
Loans in CO, NV or OR < \$200K	0.125
Loans in AZ, CA or FL < \$225K	0.250
* All adjustments to pricing are cumulative unless noted	
Max Rebate - Fixed Rate	3.50
Max Rebate - Adjustable Rate	2.00

Caps 1/1/5  
Margin 2.25%

HIGH BALANCE 30 Year Fixed Rate FHA300HB			
Rate	15 Day	30 Day	
5.000%	(2.90)	(2.70)	
5.375%	(2.90)	(2.70)	
5.250%	(2.90)	(2.70)	
5.125%	(2.90)	(2.70)	
5.000%	(2.90)	(2.70)	
4.875%	(2.22)	(2.02)	
4.750%	(2.07)	(1.87)	
4.625%	(1.36)	(1.16)	
4.500%	(1.33)	(1.13)	
4.375%	(0.42)	(0.22)	
4.250%	0.07	0.27	

HIGH BALANCE 5/1 Adjustable Rate FHA51T			
Rate	15 Day	30 Day	
4.750%	(0.70)	(0.50)	
4.625%	(0.70)	(0.50)	
4.500%	(0.70)	(0.50)	
4.375%	(0.70)	(0.50)	
4.250%	(0.70)	(0.50)	
4.125%	(0.68)	(0.48)	
4.000%	(0.70)	(0.50)	
3.875%	(0.66)	(0.46)	
3.750%	(0.34)	(0.14)	

Caps 1/1/5  
Margin 2.25%



Approved States: AZ, CA, CO, FL, GA, HI, IN, MA, MD, MN, MT, NV, OH, OR, SC, TN, TX, UT, WA