



United Fidelity Funding Corp  
 Wholesale - West  
 18881 Von Karman Ave.  
 11th Floor  
 Irvine, CA 92612  
 www.uffwest.com

Lock Expirations		Lock Extensions	
15 Days	10/5/2017	2 days	0.100
30 Days	10/20/2017	7 days	0.250
45 Days	11/4/2017	15 days	0.375
		30 days	0.625

Effective: 9/20/2017 02:20 PM

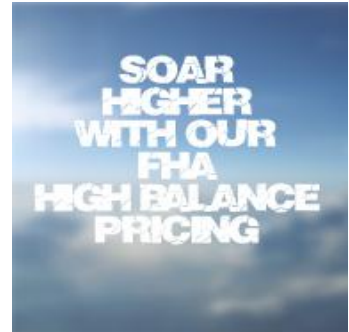
FHA Sponsorship ID - 26557-0023-9

## GOVT - FHA

FHA 30yr Fixed				FHA 15yr Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
15	30	45		15	30	45		15	30	45		FHA	
4.750	(6.661)	(6.541)	(6.421)	4.250	(5.357)	(5.292)	(5.172)	4.000	(2.849)	(2.650)	(2.713)	FICO 780+	(0.375)
4.625	(6.356)	(6.236)	(6.116)	4.125	(5.152)	(5.032)	(4.912)	3.875	(2.438)	(2.245)	(2.300)	FICO 740-779	(0.250)
4.500	(6.053)	(5.933)	(5.813)	4.000	(4.760)	(4.640)	(4.520)	3.750	(2.885)	(2.698)	(2.745)	FICO 680-719	0.000
4.375	(5.447)	(5.327)	(5.207)	3.875	(4.350)	(4.238)	(4.110)	3.625	(2.483)	(2.301)	(2.340)	FICO 660-679	0.375
4.250	(5.808)	(5.688)	(5.568)	3.750	(4.139)	(4.096)	(3.917)	3.500	(2.081)	(1.905)	(1.936)	FICO 640-659	0.500
4.125	(5.242)	(5.122)	(5.002)	3.625	(3.938)	(3.818)	(3.698)	3.375	(1.681)	(1.510)	(1.533)	FICO 620-639	1.500
4.000	(4.883)	(4.763)	(4.643)	3.500	(3.508)	(3.388)	(3.268)	3.250	(1.734)	(1.569)	(1.585)	FICO 600-619	2.000
3.875	(4.347)	(4.227)	(4.107)	3.375	(3.061)	(2.941)	(2.821)	3.125	(1.333)	(1.173)	(1.181)	Non-Owner	0.500
3.750	(3.801)	(3.681)	(3.561)	3.250	(2.597)	(2.514)	(2.357)	3.000	(0.933)	(0.779)	(0.779)	Loan Amt \$100K - \$125K	0.500
3.625	(2.899)	(2.779)	(2.659)	3.125	(2.148)	(2.028)	(1.908)	2.875	(0.534)	(0.385)	(0.377)	All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125

FHA 30yr Fixed High Bal				FHA 15yr Fixed High Bal				FHA 5/1 ARM High Bal			
15	30	45		15	30	45		15	30	45	
4.500	(4.988)	(4.868)	(4.748)	4.125	(3.214)	(3.136)	(3.057)	4.000	(2.949)	(2.750)	(2.813)
4.375	(4.344)	(4.224)	(4.104)	4.000	(3.020)	(2.942)	(2.863)	3.875	(2.538)	(2.345)	(2.400)
4.250	(4.542)	(4.422)	(4.302)	3.875	(2.759)	(2.681)	(2.602)	3.750	(2.985)	(2.798)	(2.845)
4.125	(4.427)	(4.307)	(4.187)	3.750	(3.253)	(3.133)	(3.013)	3.625	(2.583)	(2.401)	(2.440)
4.000	(4.036)	(3.916)	(3.796)	3.625	(3.378)	(3.258)	(3.138)	3.500	(2.181)	(2.005)	(2.036)
3.875	(3.366)	(3.246)	(3.126)	3.500	(2.948)	(2.828)	(2.708)	3.375	(1.781)	(1.610)	(1.633)
3.750	(2.793)	(2.673)	(2.553)	3.375	(2.501)	(2.381)	(2.261)	3.250	(1.834)	(1.669)	(1.685)
3.625	(2.553)	(2.433)	(2.313)	3.250	(2.037)	(1.917)	(1.797)	3.125	(1.433)	(1.273)	(1.281)
3.500	(2.010)	(1.890)	(1.770)	3.125	(1.588)	(1.468)	(1.348)	3.000	(1.033)	(0.879)	(0.879)
3.375	(1.377)	(1.257)	(1.137)	3.000	(1.122)	(1.002)	(0.882)	2.875	(0.634)	(0.485)	(0.477)



VA Sponsorship ID - 189525-0000

## GOVT - VA

VA 30yr Fixed				VA 15yr Fixed				VA 30yr Fixed High Bal				VA 15yr Fixed High Bal			
15	30	45		15	30	45		15	30	45		15	30	45	
4.750	(6.661)	(6.541)	(6.421)	4.375				4.750	(3.309)	(3.189)	(3.069)	4.375	0.072	0.031	0.158
4.625	(6.356)	(6.236)	(6.116)	4.250	(5.277)	(5.157)	(5.037)	4.625	(3.004)	(2.884)	(2.764)	4.250	(3.932)	(3.967)	(3.847)
4.500	(6.053)	(5.933)	(5.813)	4.125	(5.152)	(5.032)	(4.912)	4.500	(4.888)	(4.768)	(4.648)	4.125	(3.611)	(3.651)	(3.525)
4.375	(5.447)	(5.327)	(5.207)	4.000	(4.760)	(4.640)	(4.520)	4.375	(4.244)	(4.124)	(4.004)	4.000	(3.250)	(3.296)	(3.162)
4.250	(5.808)	(5.688)	(5.568)	3.875	(4.350)	(4.230)	(4.110)	4.250	(4.442)	(4.322)	(4.202)	3.875	(2.861)	(2.913)	(2.772)
4.125	(5.242)	(5.122)	(5.002)	3.750	(4.063)	(3.943)	(3.823)	4.125	(4.327)	(4.207)	(4.087)	3.750	(3.153)	(3.146)	(2.967)
4.000	(4.883)	(4.763)	(4.643)	3.625	(3.938)	(3.818)	(3.698)	4.000	(3.936)	(3.816)	(3.696)	3.625	(3.278)	(3.158)	(3.038)
3.875	(4.347)	(4.227)	(4.107)	3.500	(3.508)	(3.388)	(3.268)	3.875	(3.266)	(3.146)	(3.026)	3.500	(2.848)	(2.728)	(2.608)
3.750	(3.801)	(3.681)	(3.561)	3.375	(3.061)	(2.941)	(2.821)	3.750	(2.693)	(2.573)	(2.453)	3.375	(2.401)	(2.281)	(2.161)

VA 5/1 ARM				VA 5/1 ARM High Bal				VA 30yr Fixed IRRRL				VA 30yr Fixed IRRRL HB			
15	30	45		15	30	45		15	30	45		15	30	45	
4.000	(2.849)	(2.650)	(2.713)	4.125	(3.250)	(3.046)	(3.117)	4.750	(6.661)	(6.541)	(6.421)	4.750	(3.309)	(3.189)	(3.069)
3.875	(2.438)	(2.245)	(2.300)	4.000	(2.849)	(2.650)	(2.713)	4.625	(6.356)	(6.236)	(6.116)	4.625	(3.004)	(2.884)	(2.764)
3.750	(2.885)	(2.698)	(2.745)	3.875	(2.438)	(2.245)	(2.300)	4.500	(6.053)	(5.933)	(5.813)	4.500	(4.888)	(4.768)	(4.648)
3.625	(2.483)	(2.301)	(2.340)	3.750	(2.885)	(2.698)	(2.745)	4.375	(5.447)	(5.327)	(5.207)	4.375	(4.244)	(4.124)	(4.004)
3.500	(2.081)	(1.905)	(1.936)	3.625	(2.483)	(2.301)	(2.340)	4.250	(5.808)	(5.688)	(5.568)	4.250	(4.442)	(4.322)	(4.202)
3.375	(1.681)	(1.510)	(1.533)	3.500	(2.081)	(1.905)	(1.936)	4.125	(5.242)	(5.122)	(5.002)	4.125	(4.327)	(4.207)	(4.087)
3.250	(1.734)	(1.569)	(1.585)	3.375	(1.681)	(1.510)	(1.533)	4.000	(4.883)	(4.763)	(4.643)	4.000	(3.936)	(3.816)	(3.696)
3.125	(1.333)	(1.173)	(1.181)	3.250	(1.734)	(1.569)	(1.585)	3.875	(4.347)	(4.227)	(4.107)	3.875	(3.266)	(3.146)	(3.026)
3.000	(0.933)	(0.779)	(0.779)	3.125	(1.333)	(1.173)	(1.181)	3.750	(3.801)	(3.681)	(3.561)	3.750	(2.693)	(2.573)	(2.453)
2.875	(0.534)	(0.385)	(0.377)	3.000	(0.933)	(0.779)	(0.779)	3.625	(2.899)	(2.779)	(2.659)	3.625	(2.453)	(2.333)	(2.213)

### VA - Price Adjustments

FICO 780+	(0.125)	VA Loans	0.250
FICO 740-779	(0.125)	Non-Owner	0.500
FICO 680-719	0.000	Loan Amt \$100K - \$125K	0.500
FICO 660-679	0.250	*VA Cashout 90.01-95 LTV	0.500
FICO 640-659	0.500	VA IRRRLs	0.000
FICO 620-639	0.625	*100% VA Cashout by Exception; Call for Pricing	
FICO 600-619	2.000		



Loss Payee Clause	Lock Desk Hours	Approved States	Admin Fee Buyout
United Fidelity Funding Corp ISAOA ATIMA 1300 Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 3:30pm (PreLocks 1:30pm) <b>All locks must have FNM 3.2 + Credit in system</b>	AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX	Loan Amt <= \$225k 0.450 Loan Amt > \$225k 0.300 Now Available in QuickPricer

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45 Days	11/4/2017	15 days	0.375
		30 days	0.625

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# CONVENTIONAL DU/LP

30yr Fixed				30yr Fixed High Bal				20yr Fixed				20yr Fixed High Bal			
	15	30	45		15	30	45		15	30	45		15	30	45
5.000	(6.646)	(6.526)	(6.406)	5.250	(5.109)	(5.010)	(4.910)	4.875	(6.595)	(6.522)	(6.440)	5.250	(4.797)	(4.762)	(4.739)
4.875	(6.354)	(6.234)	(6.114)	5.125	(4.651)	(4.552)	(4.452)	4.750	(6.193)	(6.119)	(6.037)	5.125	(6.154)	(6.124)	(6.080)
4.750	(5.873)	(5.753)	(5.633)	5.000	(4.582)	(4.483)	(4.383)	4.625	(5.775)	(5.694)	(5.612)	5.000	(5.812)	(5.788)	(5.737)
4.625	(5.371)	(5.251)	(5.131)	4.875	(4.311)	(4.212)	(4.112)	4.500	(5.296)	(5.206)	(5.123)	4.875	(5.444)	(5.426)	(5.368)
4.500	(4.893)	(4.773)	(4.653)	4.750	(3.783)	(3.684)	(3.584)	4.375	(4.771)	(4.698)	(4.615)	4.750	(5.091)	(5.077)	(5.014)
4.375	(4.424)	(4.304)	(4.184)	4.625	(3.430)	(3.310)	(3.190)	4.250	(4.350)	(4.276)	(4.194)	4.625	(4.683)	(4.676)	(4.606)
4.250	(3.899)	(3.779)	(3.659)	4.500	(2.951)	(2.831)	(2.711)	4.125	(3.616)	(3.496)	(3.376)	4.500	(4.291)	(4.288)	(4.213)
4.125	(3.368)	(3.248)	(3.128)	4.375	(2.733)	(2.613)	(2.493)	4.000	(3.090)	(2.970)	(2.850)	4.375	(3.855)	(3.858)	(3.776)
4.000	(2.843)	(2.723)	(2.603)	4.250	(2.458)	(2.338)	(2.218)	3.875	(3.147)	(3.027)	(2.907)	4.250	(3.418)	(3.427)	(3.320)
3.875	(2.337)	(2.217)	(2.097)	4.125	(1.927)	(1.807)	(1.698)	3.750	(2.515)	(2.395)	(2.275)	4.125	(3.014)	(3.028)	(2.903)

15yr Fixed				15yr Fixed High Bal				5/1 LIBOR ARM				5/1 LIBOR ARM High Bal			
	15	30	45		15	30	45		15	30	45		15	30	45
4.500	(5.133)	(5.094)	(5.045)	4.500	(3.385)	(3.331)	(3.274)	4.000	(0.482)	(0.397)	(0.310)	4.125	(2.729)	(2.530)	(2.590)
4.375	(5.111)	(4.991)	(4.917)	4.375	(3.272)	(3.232)	(3.183)	3.875	(3.179)	(3.100)	(3.024)	4.000	(2.634)	(2.555)	(2.479)
4.250	(4.817)	(4.697)	(4.603)	4.250	(3.051)	(3.012)	(2.963)	3.750	(2.835)	(2.756)	(2.680)	3.875	(2.266)	(2.187)	(2.111)
4.125	(4.429)	(4.309)	(4.205)	4.125	(2.772)	(2.733)	(2.684)	3.625	(2.461)	(2.382)	(2.306)	3.750	(1.883)	(1.795)	(1.737)
4.000	(4.338)	(4.218)	(4.098)	4.000	(2.794)	(2.739)	(2.679)	3.500	(2.061)	(1.982)	(1.906)	3.625	(1.567)	(1.402)	(1.418)
3.875	(4.003)	(3.883)	(3.763)	3.875	(2.705)	(2.650)	(2.590)	3.375	(1.662)	(1.583)	(1.507)	3.500	(1.250)	(1.079)	(1.099)
3.750	(3.658)	(3.537)	(3.418)	3.750	(2.445)	(2.390)	(2.329)	3.250	(1.262)	(1.183)	(1.107)	3.375	(0.933)	(0.767)	(0.779)
3.625	(3.186)	(3.066)	(2.946)	3.625	(2.121)	(2.066)	(2.005)	3.125	(0.862)	(0.783)	(0.707)	3.250	(0.617)	(0.456)	(0.461)
3.500	(3.080)	(2.960)	(2.840)	3.500	(1.820)	(1.765)	(1.704)	3.000	(0.461)	(0.382)	(0.306)	3.125	(0.323)	(0.168)	(0.165)
3.375	(2.644)	(2.524)	(2.404)	3.375	(1.386)	(1.332)	(1.271)	2.875	(0.060)	0.019	0.095	3.000	(0.029)	0.120	0.131

7/1 LIBOR ARM				7/1 LIBOR ARM High Bal				10/1 LIBOR ARM				10/1 LIBOR ARM High Bal			
	15	30	45		15	30	45		15	30	45		15	30	45
4.000	0.156	0.241	0.328	4.125	(3.000)	(2.911)	(2.953)	4.375	(0.632)	(0.547)	(0.460)	4.500			
3.875	(3.352)	(3.273)	(3.197)	4.000	(2.723)	(2.530)	(2.582)	4.250	(0.257)	(0.172)	(0.085)	4.375	(3.000)	(3.000)	(3.000)
3.750	(2.962)	(2.883)	(2.807)	3.875	(2.345)	(2.157)	(2.201)	4.125	(3.343)	(3.264)	(3.188)	4.250	(3.323)	(3.244)	(3.168)
3.625	(2.539)	(2.460)	(2.384)	3.750	(2.004)	(1.822)	(1.858)	4.000	(2.924)	(2.845)	(2.769)	4.125	(2.884)	(2.794)	(2.745)
3.500	(2.115)	(2.036)	(1.960)	3.625	(1.626)	(1.449)	(1.478)	3.875	(2.474)	(2.395)	(2.319)	4.000	(2.442)	(2.313)	(2.301)
3.375	(1.659)	(1.580)	(1.504)	3.500	(1.323)	(1.152)	(1.172)	3.750	(1.992)	(1.913)	(1.837)	3.875	(2.001)	(1.813)	(1.857)
3.250	(1.201)	(1.122)	(1.046)	3.375	(1.021)	(0.855)	(0.867)	3.625	(1.479)	(1.400)	(1.324)	3.750	(1.603)	(1.421)	(1.457)
3.125	(0.743)	(0.664)	(0.588)	3.250	(0.708)	(0.547)	(0.552)	3.500	(0.966)	(0.887)	(0.811)	3.625	(1.121)	(0.944)	(0.973)
3.000	(0.283)	(0.204)	(0.128)	3.125	(0.311)	(0.156)	(0.153)	3.375	(0.452)	(0.373)	(0.297)	3.500	(0.598)	(0.427)	(0.447)
2.875	0.178	0.257	0.333	3.000	0.085	0.234	0.245	3.250	0.063	0.142	0.218	3.375	(0.077)	0.089	0.076

LTV/FICO Adjustments > 15yrs								Miscellaneous Price Adjustments				
	<= 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95					
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	No Impounds (Non-CA)	0.250	Loan Amt \$100K - \$125K	0.500	
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	No Impounds (CA)	0.150	High Bal Cashout Refi	0.750	
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	Non-Owner, LTV <= 75	2.125	High Bal ARM	LTV <= 75	0.750
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	Non-Owner, LTV 75.01-80	3.375	High Bal ARM	LTV > 75	1.500
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	Non-Owner, LTV > 80	4.125			
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2 units	1.000			
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	DU 3-4 units	1.000			
								LP 3-4 units LTV <=80	1.000			
								LP 3-4 units LTV 80.01-85	1.500			
								LP 3-4 units LTV > 85	2.000			
								Condo, LTV > 75, > 15yrs	0.750			
								ARM LTV > 90	0.250			

Subordinate Financing							
LTV	CLTV	< 720	720+	LTV	CLTV	< 720	720+
<= 65	80.01-95	0.875	0.625	75.01-95	90.01-95	1.375	1.125
65.01-75	80.01-95	1.125	0.875	<= 95	> 95	1.875	1.875
75.01-90	76.01-90	1.375	1.125	All	All	0.375	0.375

Cashout Refi Adjustments				LPMI Adjustments (30yr Amort, Standard Coverage)											
	<= 60	60.01-70	70.01-75	75.01-80	LTV	Amort	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
740+	0.375	0.625	0.625	0.875	90.01-95	30yr	1.600	2.220	2.750	3.210	3.940	5.160	5.480	5.830	
720 - 739	0.375	1.000	1.000	1.125	85.01-90	30yr	1.200	1.680	2.080	2.490	3.010	4.060	4.220	4.420	
700 - 719	0.375	1.000	1.000	1.125	80.01-85	30yr	0.590	0.720	0.830	0.970	1.130	1.520	1.570	1.620	
680 - 699	0.375	1.125	1.125	1.750	Loan Amt > \$650k		0.600	0.660	0.750	0.900	1.200	1.500	1.800	2.100	
660 - 679	0.625	1.125	1.125	1.875	Cashout Refi		0.540	0.600	0.700	0.850	1.050	1.500	1.650	1.800	
640 - 659	0.625	1.625	1.625	2.625	2nd Home		0.360	0.390	0.490	0.600	0.700	1.230	1.270	1.350	
620 - 639	0.625	1.625	1.625	3.125	Non-Owner Occ		1.020	1.190	1.330	1.500	1.750	1.900	2.000	2.630	

Loss Payee Clause				Lock Desk Hours				Approved States				Admin Fee Buyout			
United Fidelity Funding Corp ISAOA ATIMA 1300 Briarcliff Pkwy, Suite 275 Kansas City, MO 64150				8:30am - 3:30pm (PreLocks 1:30pm) <b>All locks must have FNM 3.2 + Credit in system</b>				AR, CA, CO, FL, IA, IL, IN, KS, KY, LA, MO, MN, NE, NH, OH, OK, TN, TX				Loan Amt <= \$225k 0.450 Loan Amt > \$225k 0.300 Now Available in QuickPricer			

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 www.uffwest.com

Lock Expirations		Lock Extensions	
15 Days	10/5/2017	2 days	0.100
30 Days	10/20/2017	7 days	0.250
45 Days	11/4/2017	15 days	0.375
		30 days	0.625

Effective: 9/20/2017 02:20 PM

## PREMIER JUMBO

Jumbo 30yr Fixed				Jumbo 15yr Fixed				Jumbo 5/1 LIBOR ARM				Jumbo 7/1 LIBOR ARM					
15		30		15		30		15		30		15		30		45	
5.500				5.250				4.875				4.875					
5.375	(4.185)	(4.150)	(4.025)	5.125	(3.321)	(3.286)	(3.161)	4.750	(3.320)	(3.285)	(3.160)	4.750	(3.195)	(3.160)	(3.035)		
5.250	(3.810)	(3.775)	(3.650)	5.000	(3.008)	(2.973)	(2.848)	4.625	(3.008)	(2.973)	(2.848)	4.625	(2.883)	(2.848)	(2.723)		
5.125	(3.435)	(3.400)	(3.275)	4.875	(2.696)	(2.661)	(2.536)	4.500	(2.695)	(2.660)	(2.535)	4.500	(2.570)	(2.535)	(2.410)		
5.000	(3.060)	(3.025)	(2.900)	4.750	(2.383)	(2.348)	(2.223)	4.375	(2.383)	(2.348)	(2.223)	4.375	(2.258)	(2.223)	(2.098)		
4.875	(2.685)	(2.650)	(2.525)	4.625	(2.071)	(2.036)	(1.911)	4.250	(2.070)	(2.035)	(1.910)	4.250	(1.945)	(1.910)	(1.785)		
4.750	(2.310)	(2.275)	(2.150)	4.500	(1.696)	(1.661)	(1.536)	4.125	(1.695)	(1.660)	(1.535)	4.125	(1.570)	(1.535)	(1.410)		
4.625	(1.810)	(1.775)	(1.650)	4.375	(1.321)	(1.286)	(1.161)	4.000	(1.320)	(1.285)	(1.160)	4.000	(1.195)	(1.160)	(1.035)		
4.500	(1.310)	(1.275)	(1.150)	4.250	(0.946)	(0.911)	(0.786)	3.875	(0.945)	(0.910)	(0.785)	3.875	(0.820)	(0.785)	(0.660)		

Jumbo 10/1 LIBOR ARM					
15		30		45	
5.000					
4.875	(2.986)	(2.951)	(2.826)		
4.750	(2.673)	(2.638)	(2.513)		
4.625	(2.361)	(2.326)	(2.201)		
4.500	(2.048)	(2.013)	(1.888)		
4.375	(1.673)	(1.638)	(1.513)		
4.250	(1.298)	(1.263)	(1.138)		
4.125	(0.923)	(0.888)	(0.763)		
4.000	(0.548)	(0.513)	(0.388)		

JUMBO PREMIER - Price Adjustments						
	<= 60	60.01-65	65.01-70	70.01-75	75.01-80	
Non-Purchase, 30yr	0.875					FICO 780+
Non-Purchase, 15yr	0.500					FICO 760-779
Non-Purchase, 5/1	0.375					FICO 740-759
Non-Purchase, 7/1	0.500					FICO 720-739
Non-Purchase, 10/1	0.750					FICO 700-719
						Non-Owner Occ (5/1 ARM N/A)
						3-4 Units
						2nd Home
						Loan Amt => \$1.0M
						Cashout Refi

## NON-PRIME JUMBO

30-Year Fixed - Full Doc Housing Event ZERO Seasoning / No BK 12 mos							
15-day Lock	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
720+	(1.000)	6.050	6.200	6.400	6.500	6.750	7.050
700-719	(1.000)	6.200	6.350	6.600	6.750	6.950	7.300
680-699	(1.000)	6.350	6.550	6.800	6.950	7.250	7.600
660-679	(1.000)	6.550	6.800	7.050	7.300	7.550	7.850
640-659	(1.000)	6.700	6.950	7.250	7.500	7.700	8.000
620-639	(1.000)	6.850	7.150	7.450	7.600	7.850	8.200
600-619	(1.000)	7.000	7.250	7.500	7.650	7.950	8.550
580-599	(1.000)	7.200	7.450	7.700	8.000	8.600	9.000
560-579	(1.000)	7.250	7.500	8.050	8.650	9.000	N/A
540-559	(1.000)	7.500	7.700	8.400	9.000	N/A	N/A
520-539	(1.000)	7.750	8.200	8.850	N/A	N/A	N/A
500-519	(1.000)	8.050	8.650	N/A	N/A	N/A	N/A

30-Year Fixed - Full Doc Housing Event 12 MOS Seasoning / No BK 12 mos							
15-day Lock	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
720+	(1.000)	6.550	6.700	6.900	7.000	N/A	N/A
700-719	(1.000)	6.700	6.850	7.100	7.250	N/A	N/A
680-699	(1.000)	6.850	7.050	7.300	7.450	N/A	N/A
660-679	(1.000)	7.050	7.300	7.550	7.800	N/A	N/A
640-659	(1.000)	7.200	7.450	7.750	N/A	N/A	N/A
620-639	(1.000)	7.350	7.650	N/A	N/A	N/A	N/A
600-619	(1.000)	7.500	N/A	N/A	N/A	N/A	N/A

30-Year Fixed - Bank Statement Full Doc / Housing Event ZERO Seasoning / No BK 12 mos							
15-day Lock	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
720+	(1.000)	6.800	6.950	7.150	N/A	N/A	N/A
700-719	(1.000)	6.950	7.100	7.350	N/A	N/A	N/A
680-699	(1.000)	7.100	7.300	N/A	N/A	N/A	N/A
660-679	(1.000)	7.300	N/A	N/A	N/A	N/A	N/A

Loan Level Rate Adjustments							
	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
Cashout Refi	0.500	0.500	0.500	0.500	N/A	N/A	
2nd Home	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 units	0.250	0.250	0.250	0.250	0.250	0.250	
Condo	0.000	0.000	0.000	0.000	0.125	0.125	
Loan Amt <\$150k	0.250	0.250	0.250	0.250	0.375	0.500	

## JUST MISS

30-Year Fixed - Full Doc Housing Event / No BK 24 mos								
	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
720+	(1.000)	5.850	6.000	6.150	6.250	6.450	6.750	7.000
700-719	(1.000)	5.950	6.150	6.350	6.450	6.650	6.950	7.300
680-699	(1.000)	6.150	6.300	6.550	6.750	6.950	7.300	N/A
660-679	(1.000)	6.400	6.550	6.850	7.050	7.300	N/A	N/A
640-659	(1.000)	6.550	6.800	7.150	7.350	N/A	N/A	N/A
620-639	(1.000)	6.800	7.100	N/A	N/A	N/A	N/A	N/A

30-Year Fixed - Full Doc No Housing Event / No BK 12 mos								
	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
720+	(1.000)	6.600	6.750	6.900	N/A	N/A	N/A	N/A
700-719	(1.000)	6.700	6.900	7.100	N/A	N/A	N/A	N/A
680-699	(1.000)	6.900	7.050	N/A	N/A	N/A	N/A	N/A
660-679	(1.000)	7.150	N/A	N/A	N/A	N/A	N/A	N/A

## INVESTOR PRODUCT

7/1 ARM - Full Doc - Purch/RT Refi No Housing Event 36 mos							
15-day Lock	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
720+	(1.000)	7.000	7.000	7.250	7.500	8.250	8.625
700-719	(1.000)	7.000	7.250	7.500	7.750	8.750	9.375
680-699	(1.000)	7.375	7.750	8.000	8.500	N/A	N/A
660-679	(1.000)	7.625	8.000	8.500	9.000	N/A	N/A

Loan Level Rate Adjustments							
	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
Cashout Refi	0.500	0.500	0.500	0.500	0.500	0.500	
2nd Home (Just Miss)	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 units	0.250	0.250	0.250	0.250	0.250	0.250	
Condo	0.000	0.000	0.000	0.125	0.125	0.125	
Loan Amt <\$150k	0.250	0.250	0.250	0.250	0.375	0.500	

## ITIN PRODUCT

30-Year Fixed - Full Doc No Housing Event or BK 36 mos								
15-day	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
(1.000)	7.250	7.500	7.650	7.850	8.200	8.650	9.000	

Loss Payee Clause	Lock Desk Hours	Approved States	Admin Fee Buyout
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