

GOVERNMENT LOANS PAGE 1 OF 6

30 YEAR FIXED					30 YEAR ARMS										
30 YEAR FIXED RATE					30 YEAR FHA ARMS					30 YEAR 3/1 2.0/2.25 MARGIN FHA/VA ARMS					
FHA - 1001		VA - 2001			2.00% Margin - 1003		2.75% Margin - 1006			FHA - 1018		VA - 2018			
FHA Buydown - 1004		VA Buydown - 2007													
203KS Streamline - 1020		RHS - 3001													
Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28	Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28	Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28	
5.625%	99.272	99.233	99.194	99.155	4.250%	97.136	97.093	97.050	97.007	4.750%	97.667	97.624	97.581	97.538	
5.750%	99.709	99.670	99.631	99.592	4.375%	97.261	97.218	97.175	97.132	4.875%	97.980	97.937	97.894	97.851	
5.875%	100.375	100.336	100.297	100.258	4.500%	98.386	98.343	98.300	98.257	5.000%	98.542	98.499	98.456	98.413	
6.000%	101.250	101.211	101.172	101.133	4.625%	98.511	98.468	98.425	98.382	5.125%	98.855	98.812	98.769	98.726	
6.125%	101.500	101.461	101.422	101.383	4.750%	98.636	98.593	98.550	98.507	5.250%	99.167	99.124	99.081	99.038	
6.250%	101.875	101.836	101.797	101.758	4.875%	98.761	98.718	98.675	98.632	5.375%	99.480	99.437	99.394	99.351	
6.375%	102.250	102.211	102.172	102.133	5.000%	99.698	99.655	99.613	99.570	5.500%	99.917	99.874	99.831	99.788	
6.500%	103.339	103.300	103.261	103.222	5.125%	99.823	99.780	99.738	99.695	5.625%	100.230	100.187	100.144	100.101	
6.625%	103.402	103.363	103.323	103.284	5.250%	99.948	99.905	99.863	99.820	5.750%	100.380	100.337	100.294	100.251	
6.750%	103.527	103.488	103.448	103.409	5.375%	100.073	100.030	99.988	99.945	5.875%	100.511	100.468	100.425	100.382	
6.875%	103.727	103.688	103.648	103.609	5.500%	100.542	100.499	100.456	100.413	6.000%	101.042	100.999	100.956	100.913	
7.000%	105.378	105.339	105.300	105.261	5.625%	100.667	100.624	100.581	100.538	6.125%	101.105	101.062	101.019	100.976	
7.125%	104.539	104.500	104.461	104.422	5.750%	100.792	100.749	100.706	100.663	6.250%	101.417	101.374	101.331	101.288	
					5.875%	100.917	100.874	100.831	100.788	6.375%	NQ	NQ	NQ	NQ	
30 YEAR FIXED GOVT ADJUSTMENTS					30 YEAR ARM ADJUSTMENTS										
Loan amounts < \$30,001					-2.300	Loan amounts < \$30,001				-1.800	Loan amounts < \$70,001				-0.300
Loan amounts < \$40,001					-1.175	Loan amounts < \$40,001				-1.175	Loan amounts < \$80,001				-0.150
Loan amounts < \$50,001					-0.800	Loan amounts < \$50,001				-0.800	Loan amounts < \$90,001				-0.100
Loan amounts < \$60,001					-0.350	Loan amounts < \$60,001				-0.350	Loan amounts < \$100,001				-0.050
Loan amounts < \$70,001					-0.300	Plan 1003				-0.375	Plan 2018				-0.250
Loan amounts < \$80,001					-0.150	No off sheet pricing for plans 1018 & 2018.									
Loan amounts < \$90,001					-0.100										
Loan amounts < \$100,001					-0.050										
VA/RHS Loans					-0.250										
1004 - FHA BUYDOWN					-0.375										
1020 - 203K Streamline					-0.500										
2007 - VA BUYDOWN					-0.375										
15 YEAR FIXED															
15 YEAR FIXED RATE															
FHA - 1002		VA - 2002													
Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28											
5.000%	97.049	97.026	97.002	96.979											
5.500%	99.264	99.241	99.217	99.194											
6.000%	101.299	101.276	101.252	101.229											
6.500%	102.428	102.404	102.381	102.357											
15 YEAR FIXED GOVT ADJUSTMENTS															
Loan amounts < \$30,001					-1.800										
Loan amounts < \$40,001					-0.925										
Loan amounts < \$50,001					-0.675										
Loan amounts < \$60,001					-0.425										
Loan amounts < \$70,001					-0.300										
Loan amounts < \$80,001					-0.175										
Loan amounts < \$90,001					-0.050										
VA/RHS Loans					-0.250										

203 (K) 30 YEAR FIXED		
203 (K) - 1009		
Rate	15 Day 4/13	45 Day 5/13
5.750%	97.784	97.745
6.000%	99.325	99.286
6.250%	99.950	99.911
6.500%	101.414	101.375
6.750%	101.602	101.563
7.000%	103.552	103.513
7.250%	103.333	103.294
	NQ	NQ
203 (K) ADJUSTMENTS		
Loan amounts < \$60,000	-0.500	
Mandatory Delivery	+0.250	
Correspondents must be prior approved for 203 (K) loans		

STATE ADJUSTMENTS	
FL	+0.125
GA	+0.100
MA	-0.100
NC	+0.100
OK	+0.100
PA	+0.100
SC	+0.100
TX	+0.200

Rate Lock Expiration and Grid Extension Policy
All loans must close and disburse by the rate lock expiration date. The file must be delivered to USBHM by the expiration date or 10 calendar days from the date of disbursement, which ever falls later. Worse Case pricing, or Grid ext.'s can be done at any time before or on the exp. date.
Grid Extension Pricing: 1 business day @ no cost 5 business days for .25% 10 business days for .375% 15 business days for .50%
A one time 1-day grid ext. per lock. Up to two exts. can be done without approval. A third time ext. must be approved by management before confirming.

See Page 3 for TRANSFER FEES

GOVERNMENT FOOTNOTES
Please call for rate not offered herein.
90 day price - deduct .375 pts. from 60 day price.
120 day price - use 60 day price (requires non-refundable up-front fee of 0.625%.)
Manufactured Homes - deduct .50 from price.
All FHA/VA/RHS loans require impounds for taxes & hazard insurance.

**CHECK OUT OUR NEW FHLMC INTEREST
ONLY FIXED RATE 20 & 30 YR PROGRAMS
ON PAGE 3**

CONVENTIONAL LOANS											
FHLMC FIXED RATE / INTEREST ONLY 1st 10 YEARS											
30 YEAR					20 YEAR						
30 Yr Fixed/Int Only 1st 10 Yrs - 3665					20 Yr Fixed/Int Only 1st 10 Yrs - 3649						
30 Yr Fixed/Int Only 1st 10 Yrs 80/20 - 3694					20 Yr Fixed/Int Only 1st 10 Yrs 80/20 - 3693						
SISA 30 Yr Fixed/Int Only 1st 10 Yrs - 3696					SISA 30 Yr Fixed/Int Only 1st 10 Yrs - 3695						
Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28	Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28		
6.125%	99.009	98.966	98.923	98.880	6.000%	99.282	99.239	99.196	99.153		
6.250%	99.717	99.674	99.631	99.588	6.125%	99.648	99.605	99.562	99.519		
6.375%	100.252	100.209	100.166	100.123	6.250%	100.528	100.485	100.442	100.399		
6.500%	100.789	100.746	100.703	100.660	6.375%	101.101	101.058	101.015	100.972		
6.625%	101.214	101.171	101.128	101.085	6.500%	101.526	101.484	101.441	101.398		
6.750%	101.688	101.646	101.603	101.560	6.625%	101.832	101.789	101.746	101.703		
6.875%	102.205	102.162	102.119	102.076	6.750%	102.497	102.454	102.411	102.368		
7.000%	102.634	102.591	102.548	102.505	6.875%	102.982	102.939	102.896	102.853		
7.125%	102.877	102.834	102.791	102.748	7.000%	103.327	103.284	103.241	103.198		
7.250%	103.111	103.068	103.025	102.982	7.125%	103.556	103.513	103.470	103.427		
7.375%	103.304	103.261	103.218	103.175	7.250%	103.745	103.702	103.659	103.616		
7.500%	103.241	103.198	103.155	103.112	7.375%	103.893	103.850	103.807	103.764		
7.625%	103.190	103.147	103.104	103.061	7.500%	103.829	103.786	103.743	103.700		
ADJUSTMENTS											
Loan amounts < \$30,001					-1.750	Loan amounts < \$80,001					-0.450
Loan amounts < \$45,001					-1.125	Loan amounts < \$100,001					-0.300
Loan amounts < \$60,001					-0.800	Loan amounts < \$160,001					-0.200
Loan amounts < \$70,001					-0.600	Loan amounts < \$170,001					-0.125
SISA Programs (Plans 3695 & 3696)											
FICO scores 700 - 729											-0.250
Escrow waiver (LTV = 80%)											-0.250
20 yr plans 3649 , 3693 and 3695 not eligible for 0.25 pt. improvement											
See FHLMC Delivery Fee Schedule for additional adjustments.											

FEE SCHEDULE	
Loans purchased on or after 7/1/05	
Tax Service Fee - All Loans	\$80
Conventional Loan Transfer Fee	\$140
FHA/VA Loan Transfer fee	\$190
Rural Development Transfer Fee	\$270
Rural Development Underwriting Fee (including loans with FICO Scores below 585)	\$100
Conventional Loan Underwriting Fee LP/DU Validation	\$40
Conventional Loan Full Underwriting Fee	\$85
FHA Sponsorship Underwriting Fee	\$100
FHA Sponsorship Insuring Fee	\$60
Transfer fee for second	\$100

FHLMC A - MINUS PROGRAMS											
30 YEAR A - MINUS					15 YEAR A - MINUS						
FHLMC 30/20 YR A MINUS - 3642					FHLMC 15/10 YR A MINUS - 3643						
Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28	Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28		
5.750%	97.957	97.914	97.871	97.828	5.375%	98.333	98.310	98.286	98.263		
5.875%	98.679	98.636	98.593	98.550	5.500%	98.733	98.710	98.686	98.663		
6.000%	99.254	99.211	99.168	99.125	5.625%	99.105	99.081	99.058	99.034		
6.125%	99.779	99.736	99.693	99.650	5.750%	99.654	99.631	99.608	99.584		
6.250%	100.235	100.192	100.149	100.106	5.875%	100.211	100.187	100.164	100.140		
6.375%	100.992	100.949	100.906	100.863	6.000%	100.567	100.543	100.520	100.496		
6.500%	101.461	101.418	101.375	101.332	6.125%	100.863	100.839	100.816	100.792		
6.625%	101.873	101.830	101.787	101.744	6.250%	101.411	101.388	101.364	101.341		
6.750%	102.192	102.149	102.106	102.063	6.375%	101.867	101.844	101.821	101.797		
6.875%	102.834	102.791	102.748	102.705	6.500%	102.091	102.068	102.044	102.021		
6.950%	102.946	102.904	102.861	102.818	6.625%	102.303	102.280	102.256	102.233		
7.000%	103.196	103.154	103.111	103.068	6.750%	102.454	102.430	102.407	102.384		
7.125%	103.406	103.363	103.320	103.277	6.875%	102.788	102.765	102.741	102.718		
7.250%	103.491	103.448	103.405	103.362	7.000%	102.947	102.923	102.900	102.877		
7.375%	103.491	103.448	103.405	103.362	7.125%	102.947	102.923	102.900	102.877		
A - MINUS ADJUSTMENTS											
30 YEAR					15 YEAR						
Loan amounts < \$30,001					-1.155	Loan amounts < \$30,001					-0.900
Loan amounts < \$45,001					-0.745	Loan amounts < \$45,001					-0.735
Loan amounts < \$60,001					-0.530	Loan amounts < \$60,001					-0.490
Loan amounts < \$70,001					-0.405	Loan amounts < \$70,001					-0.400
Loan amounts < \$80,001					-0.305	Loan amounts < \$80,001					-0.400
Loan amounts < \$100,001					-0.205	Loan amounts < \$100,001					-0.240
Loan amounts < \$140,001					-0.130	Loan amounts < \$140,001					-0.150
Loan amounts < \$160,001					-0.130	Loan amounts < \$160,001					-0.075
Loan amounts < \$170,001					-0.130	Loan amounts < \$170,001					-0.075

STATE ADJUSTMENTS	
FL	+0.125
GA	+0.100
MA	-0.100
NC	+0.100
OK	+0.100
PA	+0.100
SC	+0.100
TX	+0.200

"PIGGYBACK BUSTER" / SINGLE FILE 30 YEAR LOANS														PAGE 4 OF 6					
80.01% - 90% LTV					90.01% - 95% LTV					95.01% - 100% LTV									
80.01-90% LTV - 3684					90.01-95% LTV - 3685					95.01-100% LTV - 3686									
Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28	Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28	Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28					
5.875%	97.796	97.753	97.710	97.667	5.875%	97.268	97.225	97.182	97.139	6.125%	97.266	97.223	97.180	97.137					
6.000%	98.481	98.438	98.395	98.352	6.000%	97.883	97.840	97.797	97.754	6.250%	97.914	97.871	97.828	97.785					
6.125%	99.035	98.992	98.949	98.906	6.125%	98.393	98.350	98.307	98.264	6.375%	98.464	98.421	98.378	98.335					
6.250%	99.608	99.565	99.522	99.479	6.250%	99.051	99.008	98.965	98.922	6.500%	98.964	98.921	98.878	98.835					
6.375%	100.096	100.053	100.010	99.967	6.375%	99.576	99.533	99.490	99.447	6.625%	99.382	99.339	99.296	99.253					
6.500%	100.514	100.471	100.428	100.385	6.500%	100.026	99.983	99.940	99.897	6.750%	100.283	100.240	100.197	100.154					
6.625%	101.385	101.342	101.299	101.256	6.625%	100.422	100.379	100.336	100.293	6.875%	100.799	100.756	100.713	100.670					
6.750%	101.845	101.802	101.759	101.716	6.750%	101.383	101.340	101.297	101.254	7.000%	101.192	101.149	101.106	101.063					
6.875%	102.219	102.176	102.134	102.091	6.875%	101.820	101.777	101.734	101.691	7.125%	101.416	101.373	101.330	101.287					
7.000%	102.546	102.503	102.460	102.417	7.000%	102.169	102.126	102.083	102.040	7.250%	102.222	102.179	102.136	102.093					
7.125%	103.265	103.222	103.179	103.136	7.125%	102.333	102.290	102.247	102.204	7.375%	102.662	102.619	102.576	102.533					
7.250%	103.601	103.558	103.515	103.472	7.250%	103.257	103.214	103.171	103.128	7.500%	102.923	102.881	102.838	102.795					
7.375%	103.833	103.790	103.747	103.704	7.375%	103.578	103.535	103.492	103.449	7.625%	103.123	103.080	103.037	102.994					
7.500%	104.025	103.982	103.939	103.896	7.500%	103.791	103.748	103.705	103.662	7.750%	103.295	103.252	103.209	103.166					
	NQ	NQ	NQ	NQ		NQ	NQ	NQ	NQ		1.836	1.793	NQ	1.707					
PIGGYBACK BUSTER 30 YEAR ADJUSTMENTS										ADDITIONAL ADJUSTMENTS									
Loan amounts < \$30,001					-1.750					Loan amounts < \$80,001					-0.450				
Loan amounts < \$45,001					-1.125					Loan amounts < \$100,001					-0.300				
Loan amounts < \$60,001					-0.800					Loan amounts < \$160,001					-0.200				
Loan amounts < \$70,001					-0.600					Loan amounts < \$170,001					-0.125				
"PIGGYBACK BUSTER" / SINGLE FILE RULES										80.01% - 100% LTV									
										80.01-100% LTV - 3689									
					Max LTV					Max Loan Amt									
Primary 1 unit					100%					\$417,000									
Primary 2 Unit					95%					\$533,850									
Cashout Refi					-1.125					Minimum LTV 80.01%									
Investment property					-3.250					No subordinate financing allowed									
Second Home					-0.375														
Primary 1 Unit Purchase & Rate Term Refinance																			
<u>LTV</u>					<u>Max Debt-To-Income Ratio</u>					<u>Minimum FICO Score</u>									
95.01 - 100%					45%					680									
80.01 - 95%					45%					680									
80.01 - 95%					50%					700									
Primary 2 Unit Purchase & Rate Term Refinance																			
<u>LTV</u>					<u>Max Debt-To-Income Ratio</u>					<u>Minimum FICO Score</u>									
80.01 - 95%					45%					680									
80.01 - 95%					50%					700									
Consult product guidelines for additional product rules and adjustments.																			
Off-sheet pricing is NOT available on Plans 3684, 3685, 3686 and 3689.																			
JUMBOS					SECONDS					ELITE ALT A FIXED RATE									
30 YR FIXED RATE			15 YR FIXED RATE		FIXED RATE		1 YR ARM			15/30 YR FIXED RATE									
30 YR - 3776			10/15 YR - 3777		FIXED RATE - 3101		1YR ARM - 3141			Full Doc - 3778					NINA-3780				
30 YR IO - 3739										No Ratios - 3779					SIVA-3781				
Rate	15 Day 4/13	45 Day 5/13	Rate	15 Day 4/13	45 Day 5/13	Rate	45 Day 5/13	Rate	60 Day 5/28	Rate	15 Day 4/13	30 Day 4/28	45 Day 5/13	60 Day 5/28					
5.750%	97.526	97.440	5.625%	98.779	98.732	7.875%	99.750	7.500%	99.500	5.500%	96.211	96.168	96.125	96.082					
5.875%	98.104	98.018	5.750%	99.249	99.202	8.000%	100.000	7.625%	99.750	5.625%	96.836	96.793	96.750	96.707					
6.000%	98.683	98.597	5.875%	99.664	99.617	8.125%	100.250	7.750%	100.000	5.750%	97.336	97.293	97.250	97.207					
6.125%	99.261	99.175	6.000%	100.079	100.032	8.250%	100.500	7.875%	100.250	5.875%	97.961	97.918	97.875	97.832					
6.250%	99.839	99.753	6.125%	100.494	100.447	8.375%	100.750	8.000%	100.500	6.000%	98.586	98.543	98.500	98.457					
6.375%	100.3	100.214	6.250%	100.909	100.862	8.500%	101.000	8.125%	100.750	6.125%	99.086	99.043	99.000	98.957					
6.500%	100.76	100.674	6.375%	101.140	101.093	8.625%	101.250	8.250%	101.000	6.250%	99.711	99.668	99.625	99.582					
6.625%	101.221	101.135	6.500%	101.370	101.323			8.375%	101.125	6.375%	100.211	100.168	100.125	100.082					
6.750%	101.681	101.595	6.625%	101.601	101.554			8.500%	101.250	6.500%	100.586	100.543	100.500	100.457					
6.875%	101.946	101.860	6.750%	101.832	101.785					6.625%	101.086	101.043	101.000	100.957					
JUMBO ADJUSTMENTS					SECOND ADJUSTMENTS														
LTV = 65%					+0.250					Loan amounts									
LTV > 90%					-0.250					\$10,000 - \$14,999					-2.000				
Non-Owner (Plans 3776, 3777 only)					-1.500					\$15,000 - \$19,999					-1.000				
Cash out refinance					-0.250					Refer to specific U.S. BANK HOME									
Condo > 4 stories					-0.500					MORTGAGE first mortgage guidelines									
Loan amounts \$1,000,001 to \$2,000,000					-0.500					for possible additional subordinate									
FICO between 640 and 659					-0.250					financing requirements and									
Interest Only (Plan 3739)					-0.375					restrictions.									
No escrows (requires LTV = 80%)					-0.250														
Please refer to Product Guidelines for complete details.																			
All lock-ins must be received by 5:30 pm EST.																			
Note: For LPMI options up to 100% LTV and lower FICO scores see our Barrier Buster product 3697 on pg 2.																			

ARMS

CONVENTIONAL ARMS

1/1 ARM (2/6)			2/1 ARM (2/6)			3/1 ARM (2/6)			5/1 ARM (5/2/5)			7/1 ARM (5/2/5)		
1/1 ARM - 3305			2/1 ARM - 3328			3/1 ARM - 3307			5/1 ARM - 3308			7/1 ARM - 3309		
INTEREST ONLY - 3328			INTEREST ONLY - 3329			INTEREST ONLY - 3330			INTEREST ONLY - 3331			INTEREST ONLY - 3332		
Rate	30 Day 4/28	60 Day 5/28	Rate	30 Day 4/28	60 Day 5/28	Rate	30 Day 4/28	60 Day 5/28	Rate	30 Day 4/28	60 Day 5/28	Rate	30 Day 4/28	60 Day 5/28
4.625%	99.000	98.875	5.125%	NQ	NQ	5.000%	98.500	98.375	5.250%	98.875	98.750	5.375%	99.250	99.125
4.750%	99.250	99.125	5.250%	NQ	NQ	5.125%	98.875	98.750	5.375%	99.250	99.125	5.500%	99.625	99.500
4.875%	99.375	99.250	5.375%	NQ	NQ	5.250%	99.250	99.125	5.500%	99.625	99.500	5.625%	100.000	99.875
5.000%	99.625	99.500	5.500%	NQ	NQ	5.375%	99.625	99.500	5.625%	100.000	99.875	5.750%	100.375	100.250
5.125%	99.875	99.750	5.625%	NQ	NQ	5.500%	100.000	99.875	5.750%	100.375	100.250	5.875%	100.625	100.500
5.250%	100.125	100.000	5.750%	NQ	NQ	5.625%	100.375	100.250	5.875%	100.625	100.500	6.000%	100.875	100.750
5.375%	100.375	100.250	5.875%	NQ	NQ	5.750%	100.625	100.500	6.000%	100.875	100.750	6.125%	101.125	101.000
5.500%	100.625	100.500	6.000%	NQ	NQ	5.875%	100.875	100.750	6.125%	101.125	101.000	6.250%	101.375	101.250
5.625%	100.875	100.750	6.125%	NQ	NQ	6.000%	101.125	101.000	6.250%	101.375	101.250	6.375%	101.500	101.375
5.750%	101.125	101.000	6.250%	NQ	NQ	6.125%	101.375	101.250	6.375%	101.500	101.375	6.500%	101.625	101.500
5.875%	101.375	101.250	6.375%	NQ	NQ	6.250%	101.500	101.375	6.500%	101.625	101.500	6.625%	101.750	101.625
6.000%	101.500	101.375	6.500%	NQ	NQ	6.375%	101.625	101.500	6.625%	101.750	101.625	6.750%	101.875	101.750
6.125%	101.625	101.500	6.625%	NQ	NQ	6.500%	101.750	101.625	6.750%	101.875	101.750			
6.250%	101.750	101.625	6.750%	NQ	NQ	6.625%	101.875	101.750						
6.375%	101.875	101.750												
6.500%	101.875	101.750												

**ARM Loan Product Rules:
3305 thru 3309 & 3328 thru 3332**

CONVENTIONAL ARMS (3305-3309, 3328-3332)

Cash out:	-0.250 pts.*
Non-Owner:	-1.500 pts.*
LTV > 90%:	-0.500 pts.*
Loan amount \$417,001 - \$650,000:	-0.500 pts.
Loan amount \$650,001 - \$1,000,000:	-0.750 pts.
Loan amount \$1,000,001 - \$2,000,000:	-1.000 pts.
80/20 (3307-3309, 3330-3332 only):	-0.500 pts.
Interest Only Products (3328-3332)	-0.125 pts.

ALL PRODUCTS

No escrows:	-0.250 pts. (requires LTV = 80%)
120 Day:	60 day price PLUS 0.125% to rate PLUS 0.625 pts. upfront, non-refundable, non-applicable fee OR 60 day price PLUS 0.375% to rate with NO FEE upfront. *
2.75 Margin	T Bill indexed

ADJUSTED PRICING IS CAPPED @ 101.500

ARM products are not convertible.
Please Note: All products on this page are net priced
NO OFFSHEET PRICING AVAILABLE

* Some restrictions may apply. Please refer to Product Guidelines for each product.

ELITE ALT A ARMS

3/1 ARM (2/2/6)			5/1 ARM (5/2/5)		
FULL DOC - 3311			FULL DOC - 3314		
N/R - 3312			N/R - 3315		
NINA - 3313			NINA - 3316		
Rate	30 Day 4/28	60 Day 5/28	Rate	30 Day 4/28	60 Day 5/28
5.750%	98.000	97.914	6.375%	99.250	99.164
5.875%	98.375	98.289	6.500%	99.625	99.539
6.000%	98.750	98.664	6.625%	100.000	99.914
6.125%	99.250	99.164	6.750%	100.250	100.164
6.250%	99.625	99.539	6.875%	100.500	100.414
6.375%	99.875	99.789	7.000%	100.750	100.664
6.500%	100.250	100.164	7.125%	101.000	100.914
6.625%	100.500	100.414	7.250%	101.125	101.039
6.750%	100.750	100.664	7.375%	101.250	101.164
6.875%	101.000	100.914	7.500%	101.375	101.289
7.000%	101.250	101.164	7.625%	101.500	101.414
7.125%	101.375	101.289	7.750%	101.500	101.414
7.250%	101.500	101.414	7.875%	101.375	101.289
7.375%	101.500	101.414			

**ALL ELITE ALT-A LOCK-INS MUST BE FAXED IN
ALONG WITH APPLICABLE WORKSHEET TO
1-866-356-6209.**

To obtain a LOCK-IN FORM, WORKSHEET or DELIVERY FEE SCHEDULE, call FAX ON DEMAND at 1-888-229-3493

To skip the index choose 2 then CHOOSE OPTION:

- | | |
|---------------------------------------|---|
| 3 FOR LOCK-IN FORM | 8 FOR ALT-A WORKSHEET FOR 3778, 3779 & 3780 |
| 5 FOR ALT-A WORKSHEET FOR 3311 & 3314 | 11 FHLMC DELIVERY FEE SCHEDULE |
| 6 FOR ALT-A WORKSHEET FOR 3312 & 3315 | 12 FNMA DELIVERY FEE SCHEDULE |
| 7 FOR ALT-A WORKSHEET FOR 3313 & 3316 | |

ALT-A AND ALT-A INTEREST ONLY ARMS

PAGE 6 OF 6

SIVA AND NO RATIO ARMS

1/1 ALT-A ARM (2/6)			3/1 ALT-A ARM (2/6)			5/1 ALT-A ARM (5/2/5)			7/1 ALT-A ARM (5/2/5)		
SIVA - 3335 NO RATIO - 3341 SIVA INT ONLY - 3353 N/R INT ONLY - 3359			SIVA - 3337 NO RATIO - 3343 SIVA INT ONLY - 3355 N/R INT ONLY - 3361			SIVA - 3338 NO RATIO - 3344 SIVA INT ONLY - 3356 N/R INT ONLY - 3362			SIVA - 3339 NO RATIO - 3345 SIVA INT ONLY - 3357 N/R INT ONLY - 3363		
Rate	30 Day 4/28	60 Day 5/28	Rate	30 Day 4/28	60 Day 5/28	Rate	30 Day 4/28	60 Day 5/28	Rate	30 Day 4/28	60 Day 5/28
4.875%	98.500	98.375	5.250%	98.000	97.875	5.500%	98.375	98.250	5.625%	98.750	98.625
5.000%	98.750	98.625	5.375%	98.375	98.250	5.625%	98.750	98.625	5.750%	99.125	99.000
5.125%	98.875	98.750	5.500%	98.750	98.625	5.750%	99.125	99.000	5.875%	99.500	99.375
5.250%	99.125	99.000	5.625%	99.125	99.000	5.875%	99.500	99.375	6.000%	99.875	99.750
5.375%	99.375	99.250	5.750%	99.500	99.375	6.000%	99.875	99.750	6.125%	100.125	100.000
5.500%	99.625	99.500	5.875%	99.875	99.750	6.125%	100.125	100.000	6.250%	100.375	100.250
5.625%	99.875	99.750	6.000%	100.125	100.000	6.250%	100.375	100.250	6.375%	100.625	100.500
5.750%	100.125	100.000	6.125%	100.375	100.250	6.375%	100.625	100.500	6.500%	100.875	100.750
5.875%	100.375	100.250	6.250%	100.625	100.500	6.500%	100.875	100.750	6.625%	101.000	100.875
6.000%	100.625	100.500	6.375%	100.875	100.750	6.625%	101.000	100.875	6.750%	101.125	101.000
6.125%	100.875	100.750	6.500%	101.000	100.875	6.750%	101.125	101.000	6.875%	101.250	101.125
6.250%	101.000	100.875	6.625%	101.125	101.000	6.875%	101.250	101.125	7.000%	101.375	101.250
6.375%	101.125	101.000	6.750%	101.250	101.125	7.000%	101.375	101.250		NQ	NQ
6.500%	101.250	101.125	6.875%	101.375	101.250		NQ	NQ		NQ	NQ
6.625%	101.500	101.375		NQ	NQ		NQ	NQ		NQ	NQ
6.750%	101.500	101.375		NQ	NQ		NQ	NQ		NQ	NQ
	NQ	NQ		NQ	NQ		NQ	NQ		NQ	NQ

PRICING AND RATE ADJUSTMENTS ALL ADJUSTMENTS ARE CUMULATIVE	RATE ADJ	PRICE ADJ	ADDITIONAL RULES
Loan Amount 650,000 - 1,000,000	+0.125		
Loan Amount > 1,000,000	+0.250		
C/O Refi LTV = 70%		-0.250	NO OFF SHEET PRICING
C/O Refi > 70%		-0.750	Minimum Loan Amount
NOO LTV = 75%	+0.250		Maximum Loan Amount
SIVA LTV 75.01 to 90%	+0.125		\$35,000
SIVA LTV > 90%	+0.250		\$2,000,000
No Ratio LTV 65.01 to 75%	+0.125		
No Ratio LTV 75.01 to 90%	+0.250		
No Ratio > 90%	+0.375		
Interest Only (3353-3357, 3359-3363)	+0.125	-0.125	
Escrow Waiver (LTV = 80%):		-0.250	

Please Note: All products on this page are net priced.