

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 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10	Rate	15 Day 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10	Rate	15 Day 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10	
5.625%	98.509	98.468	98.427	98.386	4.250%	96.840	96.797	96.754	96.711	4.750%	97.371	97.328	97.285	97.242	
5.750%	98.946	98.905	98.864	98.823	4.375%	96.965	96.922	96.879	96.836	4.875%	97.684	97.641	97.598	97.555	
5.875%	99.627	99.586	99.545	99.504	4.500%	98.090	98.047	98.004	97.961	5.000%	98.246	98.203	98.160	98.117	
6.000%	100.596	100.555	100.514	100.473	4.625%	98.215	98.172	98.129	98.086	5.125%	98.559	98.516	98.473	98.430	
6.125%	100.752	100.711	100.670	100.629	4.750%	98.340	98.297	98.254	98.211	5.250%	98.871	98.828	98.785	98.742	
6.250%	101.127	101.086	101.045	101.004	4.875%	98.465	98.422	98.379	98.336	5.375%	99.184	99.141	99.098	99.055	
6.375%	101.502	101.461	101.420	101.379	5.000%	99.403	99.360	99.317	99.274	5.500%	99.621	99.578	99.535	99.492	
6.500%	102.752	102.711	102.670	102.629	5.125%	99.528	99.485	99.442	99.399	5.625%	99.934	99.891	99.848	99.805	
6.625%	102.721	102.680	102.639	102.598	5.250%	99.653	99.610	99.567	99.524	5.750%	100.084	100.041	99.998	99.955	
6.750%	102.909	102.868	102.827	102.786	5.375%	99.778	99.735	99.692	99.649	5.875%	100.215	100.172	100.129	100.086	
6.875%	103.780	103.739	103.698	103.657	5.500%	100.309	100.266	100.223	100.180	6.000%	100.778	100.735	100.692	100.649	
7.000%	104.632	104.591	104.550	104.509	5.625%	100.434	100.391	100.348	100.305	6.125%	100.840	100.797	100.754	100.711	
7.125%	104.484	104.443	104.402	104.361	5.750%	100.559	100.516	100.473	100.430	6.250%	101.153	101.110	101.067	101.024	
					5.875%	100.684	100.641	100.598	100.555	6.375%	NQ	NQ	NQ	NQ	
30 YEAR FIXED GOVT ADJUSTMENTS					30 YEAR ARM ADJUSTMENTS										
Loan amounts < \$30,001					Loan amounts < \$30,001					Loan amounts < \$70,001					
Loan amounts < \$40,001					Loan amounts < \$40,001					Loan amounts < \$80,001					
Loan amounts < \$50,001					Loan amounts < \$50,001					Loan amounts < \$90,001					
Loan amounts < \$60,001					Loan amounts < \$60,001					Loan amounts < \$100,001					
Loan amounts < \$70,001					Plan 1003					Plan 2018					
Loan amounts < \$80,001															
Loan amounts < \$90,001															
Loan amounts < \$100,001															
VA/RHS Loans															
1004 - FHA BUYDOWN															
1020 - 203K Streamline															
2007 - VA BUYDOWN															

No off sheet pricing for plans 1018 & 2018.

203 (K) 30 YEAR FIXED		
203 (K) - 1009		
Rate	15 Day 4/26	45 Day 5/26
5.750%	97.021	96.980
6.000%	98.671	98.630
6.250%	99.202	99.161
6.500%	100.827	100.786
6.750%	100.984	100.943
7.000%	102.832	102.791
7.250%	102.559	102.518
	NQ	NQ
203 (K) ADJUSTMENTS		
Loan amounts < \$60,000		-0.500
Mandatory Delivery		+0.250
<b>Correspondents must be prior approved for 203 (K) loans</b>		

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.
<b>90 day price</b> - deduct .375 pts. from 60 day price.
<b>120 day price</b> - use 60 day price (requires non-refundable up-front fee of 0.625%.)
<b>Manufactured Homes</b> - deduct .50 from price.
All FHA/VA/RHS loans require impounds for taxes & hazard insurance.

**CONVENTIONAL LOANS**

**CONFORMING FIXED RATE PROGRAMS**

30 YEAR FIXED RATE					15 YEAR FIXED RATE					ADDITIONAL ADJUSTMENTS	
FNMA		FHLMC			FNMA		FHLMC				
30/25 Yr - 3501		30/25 Yr - 3601			15 Yr - 3502		15/10 Yr - 3602			<b>FHLMC ALT 97 Plans 3614, 3615, 3616</b>	
20 Yr - 3503		20 Yr - 3604			15 Yr NOO - 3506		15 Yr NOO - 3611			Subtract	-0.750
30 Yr NOO - 3505		Afford Gold - 3606			10 Yr - 3507		ALT 97 15 Yr - 3616			<b>97 PLUS Plans 3630, 3631</b>	-0.375
20 Yr NOO - 3508		Afford Gold 3/2 - 3607			Comm Home		97 PLUS 15/10 Yr - 3631			<b>USBHM 80/20 Plan 3639</b>	-1.500
Comm Home		30/20 Yr NOO - 3610			Buyers - 3550		15/10 Yr A-Minus - 3643			<b>Zero Down Plans 3656-3657</b>	
Buyers - 3552		Afford Gold 97 - 3613			Comm Home		Freedom 0 Down - 3657			FICO > 699	-0.500
Comm Home		ALT 97 30/25 Yr - 3614			Buyers 3/2 - 3551		No Ratio 15/10 - 3661			FICO between 680 and 699	-1.000
Buyers 3/2 - 3553		ALT 97 20 Yr - 3615			15/10 Yr Mfg - 3558					<b>No Ratio Plans 3660-3661</b>	
30 Yr Mfg - 3556		97 PLUS 30/20 Yr - 3630					Quick&Simple 15 Yr - 3664			Subtract	-1.500
20 Yr Mfg - 3557		80/20 30/25 Yr - 3639					15/10 Yr Mfg - 3668			Additional fee for NOO	-1.500
		Freedom 0 Down - 3656					Integrity 15 Yr Stated Income - 3675			<b>Quick &amp; Simple Plans 3662, 3663, 3664</b>	
		No Ratio 30/20 - 3660					Integrity 15 Yr No Ratio - 3677			FICO between 700 and 729	-0.250
		Quick & Simple 30 Yr - 3662					Integrity 15 Yr NINA - 3681			FICO = 730	NO CHARGE
		Quick & Simple 20 Yr - 3663					15 yr Mfg A-minus - 3683			<b>Integrity ALT A Plans 3674, 3675, 3676, 3677, 3680, 3681 (Cumulative deductions)</b>	
3682 - Mfg A-minus		30 Yr Mfg - 3666								C/O and LTV > 70% and = 80%	-0.500
		20 Yr Mfg - 3667								C/O and LTV > 80% and = 90%	-0.750
		Integrity 30/20 Yr Stated Income - 3674								NOO & LTV = 80%	-1.500
		Integrity 30/20 Yr No Ratio - 3676								NOO & LTV > 80%	-2.500
		Integrity 30/20 Yr NINA - 3680								3-4 units and LTV > 70%	-1.000
		Home Possible 97%; 100% LTV - 3687								<b>Integrity ALT A St Inc Plans 3674, 3675</b>	
		Home Possible NS 97%; 100% LTV - 3688								LTV = 75%	-0.375
		Home Possible 95% LTV Mfg - 3691								LTV > 75%	-1.375
		Home Possible NS 95% LTV Mfg - 3692								<b>Integrity ALT A No Ratio Plans 3676, 3677</b>	
		Barrier Buster LPMI - 3697								LTV = 75%	-0.750
										LTV > 75%	-1.625
										<b>Integrity ALT A NINA Plans 3680, 3681</b>	
										LTV = 75%	-1.000
										LTV > 75%	-2.000
										<b>Home Possible Plans 3687,3688,3691,3692</b>	
										LTV = 95%	-0.500
										LTV > 95% and = 97%	-0.850
										LTV > 97% and = 100%	-1.000
										Manufactured Homes	-0.500
										<b>Barrier Buster Plan 3697</b>	
										<b>Rate Price</b>	
										LTV = 95%	+0.625 -0.500
										LTV > 95%	+0.625 -0.750
										<b>ALL PLANS</b>	
										NO ESCROWS (LTV = 80% only)	-0.250
										Conventional 20 Yr (except 3649, 3693 and 3695)	+0.250
30 YEAR ADJUSTMENTS					15 YEAR ADJUSTMENTS						
Loan amounts < \$30,001				-1.750	Loan amounts < \$30,001				-1.375		
Loan amounts < \$45,001				-1.125	Loan amounts < \$45,001				-1.125		
Loan amounts < \$60,001				-0.800	Loan amounts < \$60,001				-0.750		
Loan amounts < \$70,001				-0.600	Loan amounts < \$80,001				-0.625		
Loan amounts < \$80,001				-0.450	Loan amounts < \$100,001				-0.375		
Loan amounts < \$100,001				-0.300	Loan amounts < \$140,001				-0.250		
Loan amounts < \$160,001				-0.200	Loan amounts < \$170,001				-0.125		
Loan amounts < \$170,001				-0.125							

**CONVENTIONAL FOOTNOTES**

Please call for rate not offered herein.  
**90 day price:** deduct .375 pts. from 60 day price.  
**120 day price:** use 45 day price (requires non-refundable up-front fee of 0.75%.)  
Refer to Wholesale FNMA or FHLMC Delivery Fee schedule for additional adjustments for:  
?LTVs > 70%      ?FHLMC A-Minus  
?NOO Properties    ?Mfg housing  
?Cash out refis    ?Secondary financing  
?Multi-unit

**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

**Check Out Our NEW FHLMC Interest Only  
Fixed Rate 20 & 30 Year Programs**

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 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10	Rate	15 Day 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10		
6.125%	98.467	98.421	98.374	98.327	6.000%	98.662	98.615	98.569	98.522		
6.250%	99.247	99.200	99.154	99.107	6.125%	99.028	98.981	98.934	98.887		
6.375%	99.782	99.735	99.689	99.642	6.250%	99.981	99.934	99.887	99.840		
6.500%	100.320	100.273	100.226	100.179	6.375%	100.553	100.506	100.460	100.413		
6.625%	100.745	100.698	100.651	100.604	6.500%	100.979	100.932	100.885	100.838		
6.750%	101.396	101.349	101.302	101.255	6.625%	101.285	101.238	101.191	101.144		
6.875%	101.912	101.865	101.818	101.771	6.750%	102.251	102.204	102.157	102.111		
7.000%	102.341	102.294	102.247	102.200	6.875%	102.736	102.689	102.642	102.595		
7.125%	102.584	102.537	102.490	102.443	7.000%	103.081	103.034	102.987	102.940		
7.250%	102.669	102.622	102.575	102.528	7.125%	103.310	103.263	103.216	103.169		
7.375%	103.115	103.068	103.021	102.974	7.250%	103.406	103.359	103.312	103.265		
7.500%	103.420	103.373	103.327	103.280	7.375%	103.804	103.757	103.710	103.663		
7.625%	103.623	103.576	103.530	103.483	7.500%	104.067	104.020	103.973	103.926		
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
<b>SISA Programs</b> (Plans 3695 & 3696)											
FICO scores 700 - 729											-0.250
<b>Escrow waiver</b> (LTV = 80%)											-0.250
20 yr plans <b>3649</b> , <b>3693</b> and <b>3695</b> 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 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10	Rate	15 Day 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10		
5.750%	97.387	97.340	97.293	97.246	5.375%	98.008	97.973	97.937	97.902		
5.875%	98.109	98.062	98.015	97.968	5.500%	98.408	98.372	98.337	98.302		
6.000%	98.689	98.643	98.596	98.549	5.625%	98.779	98.744	98.709	98.674		
6.125%	99.215	99.169	99.122	99.075	5.750%	99.381	99.345	99.310	99.275		
6.250%	99.938	99.891	99.844	99.797	5.875%	99.937	99.902	99.867	99.831		
6.375%	100.498	100.451	100.404	100.357	6.000%	100.293	100.257	100.222	100.187		
6.500%	100.973	100.926	100.879	100.832	6.125%	100.589	100.553	100.518	100.483		
6.625%	101.386	101.340	101.293	101.246	6.250%	101.343	101.308	101.273	101.238		
6.750%	102.130	102.083	102.036	101.989	6.375%	101.799	101.764	101.729	101.694		
6.875%	102.645	102.599	102.552	102.505	6.500%	102.023	101.988	101.953	101.918		
6.950%	102.764	102.717	102.670	102.623	6.625%	102.235	102.200	102.165	102.130		
7.000%	103.014	102.967	102.920	102.873	6.750%	102.340	102.305	102.269	102.234		
7.125%	103.226	103.180	103.133	103.086	6.875%	102.727	102.692	102.657	102.622		
7.250%	103.452	103.405	103.359	103.312	7.000%	102.927	102.892	102.857	102.822		
7.375%	103.499	103.452	103.405	103.358	7.125%	102.970	102.935	102.900	102.865		
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

<b>"PIGGYBACK BUSTER" / SINGLE FILE 30 YEAR LOANS</b>														PAGE 4 OF 6		
<b>80.01% - 90% LTV</b>					<b>90.01% - 95% LTV</b>					<b>95.01% - 100% LTV</b>						
80.01-90% LTV - 3684					90.01-95% LTV - 3685					95.01-100% LTV - 3686						
Rate	15 Day 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10	Rate	15 Day 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10	Rate	15 Day 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10		
6.125%	98.494	98.447	98.400	98.353	6.250%	98.509	98.463	98.416	98.369	6.375%	97.922	97.875	97.828	97.781		
6.250%	99.066	99.020	98.973	98.926	6.375%	99.034	98.988	98.941	98.894	6.500%	98.422	98.375	98.328	98.281		
6.375%	99.554	99.508	99.461	99.414	6.500%	99.484	99.438	99.391	99.344	6.625%	98.840	98.793	98.746	98.699		
6.500%	99.972	99.925	99.878	99.831	6.625%	99.880	99.833	99.786	99.739	6.750%	99.167	99.120	99.073	99.026		
6.625%	100.916	100.869	100.822	100.775	6.750%	100.914	100.867	100.820	100.773	6.875%	100.329	100.283	100.236	100.189		
6.750%	101.376	101.329	101.282	101.235	6.875%	101.350	101.304	101.257	101.210	7.000%	100.722	100.675	100.629	100.582		
6.875%	101.750	101.703	101.656	101.610	7.000%	101.700	101.653	101.606	101.559	7.125%	100.947	100.900	100.853	100.806		
7.000%	102.077	102.030	101.983	101.936	7.125%	101.863	101.816	101.769	101.723	7.250%	101.176	101.129	101.082	101.035		
7.125%	103.097	103.050	103.003	102.956	7.250%	103.089	103.042	102.996	102.949	7.375%	102.494	102.447	102.400	102.353		
7.250%	103.433	103.386	103.339	103.292	7.375%	103.410	103.363	103.316	103.270	7.500%	102.756	102.709	102.662	102.615		
7.375%	103.665	103.618	103.572	103.525	7.500%	103.623	103.576	103.529	103.482	7.625%	102.955	102.908	102.861	102.815		
7.500%	103.857	103.810	103.763	103.716	7.625%	103.811	103.765	103.718	103.671	7.750%	103.127	103.080	103.033	102.986		
7.625%	104.094	104.047	104.000	103.953	7.750%	104.094	104.047	104.000	103.953	7.875%	103.539	103.492	103.445	103.398		
7.750%	104.094	104.047	104.000	103.953	7.875%	104.094	104.047	104.000	103.953	8.000%	103.742	103.695	103.648	103.601		
	NQ	NQ	NQ	NQ		NQ	NQ	NQ	NQ	8.125%	103.905	103.858	103.811	103.764		
<b>PIGGYBACK BUSTER 30 YEAR ADJUSTMENTS</b>										<b>ADDITIONAL ADJUSTMENTS</b>						
Loan amounts < \$30,001					-1.750	Loan amounts < \$80,001					-0.450	<b>Plans 3684, 3685, 3686 only</b>				
Loan amounts < \$45,001					-1.125	Loan amounts < \$100,001					-0.300	LTV > 97% & FICO = 680 & < 700			-0.500	
Loan amounts < \$60,001					-0.800	Loan amounts < \$160,001					-0.200	LTV > 95% & = 97% & FICO = 700			+0.500	
Loan amounts < \$70,001					-0.600	Loan amounts < \$170,001					-0.125	<b>Affordable Piggyback 80.01% - 100% LTV</b>				
<b>"PIGGYBACK BUSTER" / SINGLE FILE RULES</b>										80.01-100% LTV - 3689						
					<b>Max LTV</b>						<b>Max Loan Amt</b>					
Primary 1 unit					100%						\$417,000					
Primary 2 Unit					95%						\$533,850					
Cashout Refi					-1.125											
Investment property					-3.250											
Second Home					-0.375											
<b>Primary 1 Unit Purchase &amp; Rate Term Refinance</b>																
<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						
<b>Primary 2 Unit Purchase &amp; Rate Term Refinance</b>																
<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.																
<b>JUMBOS</b>					<b>SECONDS</b>					<b>ELITE ALT A FIXED RATE</b>						
<b>30 YR FIXED RATE</b>			<b>15 YR FIXED RATE</b>		<b>FIXED RATE</b>		<b>1 YR ARM</b>			<b>15/30 YR FIXED RATE</b>						
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 4/26	45 Day 5/26	Rate	15 Day 4/26	45 Day 5/26	Rate	45 Day 5/26	Rate	60 Day 6/10	Rate	15 Day 4/26	30 Day 5/11	45 Day 5/26	60 Day 6/10		
5.750%	96.984	96.891	5.625%	98.492	98.422	7.875%	99.750	7.500%	99.500	5.500%	95.594	95.547	95.500	95.453		
5.875%	97.581	97.487	5.750%	98.975	98.905	8.000%	100.000	7.625%	99.750	5.625%	96.219	96.172	96.125	96.078		
6.000%	98.177	98.083	5.875%	99.441	99.371	8.125%	100.250	7.750%	100.000	5.750%	96.844	96.797	96.750	96.703		
6.125%	98.773	98.680	6.000%	99.908	99.838	8.250%	100.500	7.875%	100.250	5.875%	97.469	97.422	97.375	97.328		
6.250%	99.37	99.276	6.125%	100.374	100.304	8.375%	100.750	8.000%	100.500	6.000%	98.094	98.047	98.000	97.953		
6.375%	99.906	99.812	6.250%	100.841	100.771	8.500%	101.000	8.125%	100.750	6.125%	98.594	98.547	98.500	98.453		
6.500%	100.441	100.348	6.375%	101.073	101.003	8.625%	101.250	8.250%	101.000	6.250%	99.219	99.172	99.125	99.078		
6.625%	100.977	100.883	6.500%	101.306	101.236			8.375%	101.125	6.375%	99.719	99.672	99.625	99.578		
6.750%	101.513	101.419	6.625%	101.538	101.468			8.500%	101.250	6.500%	100.344	100.297	100.250	100.203		
6.875%	101.771	101.677	6.750%	101.771	101.701					6.625%	100.844	100.797	100.750	100.703		
										<b>Plans 3101 &amp; 3141 may only be used when USBHM is purchasing new first mortgage.</b>						
<b>JUMBO ADJUSTMENTS</b>					<b>SECOND ADJUSTMENTS</b>											
LTV = 65%					Loan amounts											
LTV > 90%					-\$10,000 - \$14,999					-2.000						
Non-Owner (Plans 3776, 3777 only)					\$15,000 - \$19,999					-1.000						
Cash out refinance					Refer to specific U.S. BANK HOME											
Condo > 4 stories					MORTGAGE first mortgage guidelines											
Loan amounts \$1,000,001 to \$2,000,000					for possible additional subordinate											
FICO between 640 and 659					financing requirements and											
Interest Only (Plan 3739)					restrictions.											
No escrows (requires LTV = 80%)																
Please refer to Product Guidelines for complete details.																
<b>All lock-ins must be received by 5:30 pm EST.</b>																
<b>Note:</b> 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)			3/1 ARM (2/6)			5/1 ARM (5/2/5)			7/1 ARM (5/2/5)		
1/1 ARM - 3305			3/1 ARM - 3307			5/1 ARM - 3308			7/1 ARM - 3309		
INTEREST ONLY - 3328			INTEREST ONLY - 3330			INTEREST ONLY - 3331			INTEREST ONLY - 3332		
Rate	30 Day 5/11	60 Day 6/10	Rate	30 Day 5/11	60 Day 6/10	Rate	30 Day 5/11	60 Day 6/10	Rate	30 Day 5/11	60 Day 6/10
4.875%	99.000	98.875	5.250%	98.500	98.375	5.500%	98.875	98.750	5.875%	99.250	99.125
5.000%	99.250	99.125	5.375%	98.875	98.750	5.625%	99.250	99.125	6.000%	99.625	99.500
5.125%	99.375	99.250	5.500%	99.250	99.125	5.750%	99.625	99.500	6.125%	100.000	99.875
5.250%	99.625	99.500	5.625%	99.625	99.500	5.875%	100.000	99.875	6.250%	100.375	100.250
5.375%	99.875	99.750	5.750%	100.000	99.875	6.000%	100.375	100.250	6.375%	100.625	100.500
5.500%	100.125	100.000	5.875%	100.375	100.250	6.125%	100.625	100.500	6.500%	100.875	100.750
5.625%	100.375	100.250	6.000%	100.625	100.500	6.250%	100.875	100.750	6.625%	101.125	101.000
5.750%	100.625	100.500	6.125%	100.875	100.750	6.375%	101.125	101.000	6.750%	101.375	101.250
5.875%	100.875	100.750	6.250%	101.125	101.000	6.500%	101.375	101.250	6.875%	101.500	101.375
6.000%	101.125	101.000	6.375%	101.375	101.250	6.625%	101.500	101.375	7.000%	101.625	101.500
6.125%	101.375	101.250	6.500%	101.500	101.375	6.750%	101.625	101.500	7.125%	101.750	101.625
6.250%	101.500	101.375	6.625%	101.625	101.500	6.875%	101.750	101.625	7.250%	101.875	101.750
6.375%	101.625	101.500	6.750%	101.750	101.625	7.000%	101.875	101.750			
6.500%	101.750	101.625	6.875%	101.875	101.750						
6.625%	101.875	101.750									
6.750%	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 5/11	60 Day 6/10	Rate	30 Day 5/11	60 Day 6/10
5.875%	98.000	97.906	6.375%	99.250	99.156
6.000%	98.375	98.281	6.500%	99.625	99.531
6.125%	98.750	98.656	6.625%	100.000	99.906
6.250%	99.250	99.156	6.750%	100.250	100.156
6.375%	99.625	99.531	6.875%	100.500	100.406
6.500%	99.875	99.781	7.000%	100.750	100.656
6.625%	100.250	100.156	7.125%	101.000	100.906
6.750%	100.500	100.406	7.250%	101.125	101.031
6.875%	100.750	100.656	7.375%	101.250	101.156
7.000%	101.000	100.906	7.500%	101.375	101.281
7.125%	101.250	101.156	7.625%	101.500	101.406
7.250%	101.375	101.281	7.750%	101.500	101.406
7.375%	101.500	101.406	7.875%	101.375	101.281
7.500%	101.500	101.406			

**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**

**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 5/11	60 Day 6/10	Rate	30 Day 5/11	60 Day 6/10	Rate	30 Day 5/11	60 Day 6/10	Rate	30 Day 5/11	60 Day 6/10
5.125%	98.500	98.375	5.500%	98.000	97.875	5.750%	98.375	98.250	6.125%	98.750	98.625
5.250%	98.750	98.625	5.625%	98.375	98.250	5.875%	98.750	98.625	6.250%	99.125	99.000
5.375%	98.875	98.750	5.750%	98.750	98.625	6.000%	99.125	99.000	6.375%	99.500	99.375
5.500%	99.125	99.000	5.875%	99.125	99.000	6.125%	99.500	99.375	6.500%	99.875	99.750
5.625%	99.375	99.250	6.000%	99.500	99.375	6.250%	99.875	99.750	6.625%	100.125	100.000
5.750%	99.625	99.500	6.125%	99.875	99.750	6.375%	100.125	100.000	6.750%	100.375	100.250
5.875%	99.875	99.750	6.250%	100.125	100.000	6.500%	100.375	100.250	6.875%	100.625	100.500
6.000%	100.125	100.000	6.375%	100.375	100.250	6.625%	100.625	100.500	7.000%	100.875	100.750
6.125%	100.375	100.250	6.500%	100.625	100.500	6.750%	100.875	100.750	7.125%	101.000	100.875
6.250%	100.625	100.500	6.625%	100.875	100.750	6.875%	101.000	100.875	7.250%	101.125	101.000
6.375%	100.875	100.750	6.750%	101.000	100.875	7.000%	101.125	101.000	7.375%	101.250	101.125
6.500%	101.000	100.875	6.875%	101.125	101.000	7.125%	101.250	101.125	7.500%	101.375	101.250
6.625%	101.125	101.000	7.000%	101.250	101.125	7.250%	101.375	101.250		NQ	NQ
6.750%	101.250	101.125	7.125%	101.375	101.250		NQ	NQ		NQ	NQ
6.875%	101.500	101.375		NQ	NQ		NQ	NQ		NQ	NQ
7.000%	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.