



PINNACLE CAPITAL
mortgage corporation

WWW.PCMLOAN.COM

Lock Desk Phone: 888.537.5407 Lock Desk Fax: 888-537-5408

-LOCKS AVAILABLE UNTIL 4:30PM PACIFIC TIME-

1390 Willow Pass Rd. Suite 560
Concord, CA 94520

Office # (loans in process):
888-708-2713

Transbox# : Green 0838

LOCK EXPIRATIONS	
10 day lock	8/9/2010
15 day lock	8/13/2010
25 day lock	8/23/2010
30 day lock	8/30/2010
40 day lock	9/7/2010
45 day lock	9/13/2010
55 day lock*	9/22/2010
*55 day lock for purchases only, add .375 to 40 day price	
CURRENT INDEX	
PRIME	3.250
1yr LIBOR	1.050
US Treasury 1 Year	0.270

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

My Community is here!!!

30 Year Fixed and 5/1 ARMs are available

+2.750 to CF30 pricing for 30 Year Fixed My Community (CF30MCM). 5/1 ARM My Community (CA5/1MCM) pricing available online
Contact your AE or the Lock Desk with questions.

HomePath is Available!!!

30 Year Fixed, 5/1 ARM, FLEX (Fixed only) and High Balance options available
ARM pricing available online only

CHECK OUT OUR IMPROVED 40/45 DAY PRICING!!!

**This information is intended for mortgage professionals only and is not an advertisement to extend credit. All rates and programs subject to change without notice.

CONFORMING FIXED & ARM

CF30	15 day	30 day	45 day
5.500	1.59	1.83	2.11
5.375	1.65	1.90	2.18
5.250	(3.41)	(3.16)	(2.87)
5.125	(3.37)	(3.12)	(2.84)
5.000	(3.26)	(3.01)	(2.74)
4.875	(3.16)	(2.91)	(2.63)
4.750	(2.77)	(2.52)	(2.24)
4.625	(2.47)	(2.26)	(1.94)
4.500	(2.06)	(1.81)	(1.56)
4.375	(1.60)	(1.38)	(1.10)
4.250	(0.60)	(0.38)	(0.10)
4.125	0.51	0.76	1.02

CF30DUPNMI - DU Refi Plus No MI
CF30DUP - DU Refi Plus w/ MI
CF30BD - 2/1 Buydown*

*Price does not include cost of Buydown

CONF 30 HIGH BALANCE

CF30HB	15 day	30 day	45 day
5.750	0.28	0.54	0.87
5.625	0.50	0.77	1.09
5.500	0.71	0.94	1.23
5.375	0.96	1.21	1.50
5.250	(2.79)	(2.54)	(2.25)
5.125	(2.50)	(2.37)	(2.10)
5.000	(2.89)	(2.77)	(2.49)
4.875	(2.54)	(2.41)	(2.14)
4.750	(1.70)	(1.57)	(1.30)
4.625	(1.51)	(1.26)	(1.01)
4.500	(1.11)	(0.86)	(0.61)
4.375	(0.66)	(0.41)	(0.16)
4.250	0.33	0.58	0.83

30 YR INTEREST ONLY (10/20)

CF30IO	15 day	30 day	45 day
6.000	(2.50)	(2.14)	(1.83)
5.875	(2.40)	(2.05)	(1.73)
5.750	(2.45)	(2.18)	(1.84)
5.625	(2.26)	(1.98)	(1.65)
5.500	(2.13)	(1.85)	(1.52)
5.375	(1.55)	(1.28)	(0.95)
5.250	(0.93)	(0.65)	(0.32)
5.125	0.38	0.65	0.98
5.000	0.59	0.86	1.19

30 YR FIXED HOMEPATH

CF30HP	10 day	25 day	40 day
5.875	(5.39)	(5.15)	(4.85)
5.750	(5.23)	(4.99)	(4.69)
5.625	(4.96)	(4.73)	(4.38)
5.500	(4.66)	(4.43)	(4.07)
5.375	(4.53)	(4.30)	(3.94)
5.250	(4.01)	(3.79)	(3.42)
5.125	(3.29)	(3.07)	(2.67)
5.000	(2.91)	(2.69)	(2.29)
4.875	(2.46)	(2.24)	(1.83)
4.750	(1.65)	(1.44)	(1.05)
4.625	(1.30)	(1.09)	(0.62)
4.500	(1.08)	(0.87)	(0.39)
4.375	(0.56)	(0.36)	0.12

CONF 30 HIGH BALANCE HOMEPATH

CF30HBHP	10 day	25 day	40 day
6.500	(4.08)	(3.82)	(3.59)
6.375	(3.79)	(3.53)	(3.29)
6.250	(3.55)	(3.30)	(3.02)
6.125	(3.86)	(3.61)	(3.27)
6.000	(3.64)	(3.39)	(3.05)
5.875	(3.73)	(3.49)	(3.15)
5.750	(3.81)	(3.57)	(3.22)
5.625	(3.54)	(3.31)	(2.95)
5.500	(3.23)	(3.00)	(2.64)
5.375	(3.13)	(2.90)	(2.54)
5.250	(2.63)	(2.41)	(2.04)
5.125	(1.87)	(1.65)	(1.25)
5.000	(1.49)	(1.27)	(0.87)

CONF ARM 5/1 1YR LIBOR
5-2-5 caps, 2.25 margin

CA5/1/525	10 day	25 day	40 day
4.750	(1.97)	(1.97)	(1.76)
4.625	(2.06)	(1.97)	(1.71)
4.500	(2.12)	(2.12)	(1.99)
4.375	(2.12)	(2.12)	(1.87)
4.250	(2.31)	(2.11)	(1.85)
4.125	(2.29)	(2.09)	(1.84)
4.000	(2.27)	(2.07)	(1.83)
3.875	(2.25)	(2.03)	(1.75)
3.750	(2.04)	(1.86)	(1.62)
3.625	(1.77)	(1.59)	(1.36)
3.500	(1.46)	(1.28)	(1.04)
3.375	(0.92)	(0.75)	(0.52)
3.250	(0.57)	(0.41)	(0.19)

Adjustments		Fixed Rate		CF15 only		ARMs	
Escrow Waiver	0.250	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver (CA)	0.150	0.000	0.050	0.000	0.000	0.000	0.000
GEOGRAPHIC / STATE ADJUSTORS							
Group	State	Fixed Rate	CF15 only	ARMs	Fixed Rate	CF15 only	ARMs
Group 1	CA	0.000	0.000	0.000	0.000	0.000	0.000
Group 2	HI	0.000	0.050	0.000	0.000	0.000	0.000
Group 3	AZ, ID, NM, WA, CO	(0.050)	0.000	(0.050)	0.000	(0.050)	0.000
Group 4	OR, UT	(0.100)	(0.050)	(0.100)	(0.050)	(0.100)	(0.050)
CREDIT SCORE (applies to loan terms > 15 years)							
LTV%	640-659	660-679	680-699	700-719	720-739	≥740	
<=60	0.750	0.000	0.000	(0.250)	(0.250)	(0.350)	
60.01-65	1.500	1.000	0.500	0.375	(0.125)	(0.125)	
65.01-70	1.625	1.125	0.625	0.500	0.000	0.000	
70.01-75	2.875	2.000	1.000	0.500	0.000	0.000	
75.01-80	3.375	2.500	1.500	0.750	0.200	0.000	
80.01-85	3.125	2.250	1.000	0.500	0.000	0.000	
85.01-90	2.750	1.750	0.750	0.500	0.000	0.000	
90.01-97	2.750	1.875	0.750	0.500	0.000	0.000	
ARMs							
90.01-97	3.625	2.625	1.500	0.875	0.375	0.250	

CASH OUT		Fixed Rate		CF15 only		ARMs	
LTV%	640-659	660-679	680-699	700-719	720-739	≥740	
<=60	0.250	0.125	0.000	0.000	0.000	0.000	
60.01-65	1.250	0.750	0.750	0.500	0.125	0.125	
65.01-75	1.375	0.875	0.875	0.625	0.250	0.250	
75.01-80	2.250	1.500	1.375	0.750	0.500	0.500	
80.01-85	3.000	3.000	2.500	1.500	0.625	0.625	
85.01-90	2.750	2.250	1.750	1.000	0.625	0.625	
90.01-97	2.750	1.875	0.750	0.500	0.000	0.000	

DU REFI PLUS - (applies to loan terms > 15 years)		Fixed Rate		CF15 only		ARMs	
LTV%	640-659	660-679	680-699	700-719	720-739	≥740	
70.01-75	(0.250)	(0.375)	(0.250)	0.000	0.000	0.000	
75.01-80	(0.500)	(0.625)	(0.625)	(0.125)	(0.125)	(0.125)	
80.01-85 NO MI	n/a	n/a	0.500	0.500	0.500	0.500	
85.01-90 NO MI	n/a	n/a	1.000	1.000	1.000	1.000	

USDA		Fixed Rate		CF15 only		ARMs	
LTV%	640-659	660-679	680-699	700-719	720-739	≥740	
ALL	0.625	0.125	0.000	0.000	0.000	(0.125)	

HOMEPATH		Fixed Rate		CF15 only		ARMs	
80.01 - 85		1.000	1.000	1.000	1.000	1.000	
85.01 - 90		1.750	1.750	1.750	1.750	1.750	
90.01 - 95		2.625	2.625	2.625	2.625	2.625	
95.01-97		3.750	3.750	3.750	3.750	3.750	
Flex		0.625	n/a	0.625	n/a	n/a	
Flex with Subordinate Financing		1.625	n/a	1.625	n/a	n/a	

LOAN AMOUNT		Fixed Rate		CF15 only		ARMs	
Loan Amount > \$600,000 (High Balance Loans Only)		0.000	0.050	0.000	0.050	0.050	
Loan Amount > \$500,000 - \$600,000 (High Balance Loans Only)		(0.100)	0.050	(0.100)	0.050	0.050	
Loan Amount > \$425,000 - \$500,000 (High Balance Loans Only)		(0.175)	0.050	(0.175)	0.050	0.050	
Loan Amount > \$400,000 - \$425,000		0.050	0.050	0.050	0.050	0.050	
Loan Amount > \$300,000 - \$399,999		0.000	0.000	0.000	0.000	0.000	
Loan Amount > \$100,000 - \$149,999		0.050	0.090	0.050	0.090	0.090	
Loan Amount > \$75,000 - \$99,999		0.250	0.275	0.250	0.275	0.275	

INTEREST ONLY		Fixed Rate		CF15 only		ARMs	
Condo	LTV > 75%	0.750	0.750	0.750	0.750	0.750	
2 Unit		1.000	1.000	1.000	1.000	1.000	
3-4 Units (Primary Residence)		1.500	1.500	1.500	1.500	1.500	
3-4 Units (Non-owner Occupied, Max 75% LTV)		2.250	2.500	2.250	2.500	2.500	

SECOND & NON-OWNER RESIDENCES		Fixed Rate		CF15 only		ARMs	
Second Home		0.000	0.000	0.000	0.000	0.000	
Non-Owner with LTV <=75%		2.000	2.000	2.000	2.000	2.000	
Non-Owner with LTV >75% - 80%		3.250	3.250	3.250	3.250	3.250	

PROPERTY TYPE		Fixed Rate		CF15 only		ARMs	
Condo	LTV > 75%	0.750	0.750	0.750	0.750	0.750	
2 Unit		1.000	1.000	1.000	1.000	1.000	
3-4 Units (Primary Residence)		1.500	1.500	1.500	1.500	1.500	
3-4 Units (Non-owner Occupied, Max 75% LTV)		2.250	2.500	2.250	2.500	2.500	

SUBORDINATE FINANCING		Fixed Rate		CF15 only		ARMs	
CREDIT SCORE <= 720		Fixed Rate		CF15 only		ARMs	
LTV	Coverage	Price Adjustment	Monthly Factor	Price Adjustment	Monthly Factor	Price Adjustment	Monthly Factor
<=85	12%	0.750	0.140	1.000	0.050	1.250	0.040
85.01-90	25%	0.750	0.240	1.000	0.180	1.250	0.120
90.01-95	30%	0.750	0.470	1.000	0.400	1.250	0.330

OPTION 1		OPTION 2		OPTION 3	
LTV	Coverage	Price Adjustment	Monthly Factor	Price Adjustment	Monthly Factor
<=85	12%	0.750	0.140	1.000	0.050
85.01-90	25%	0.750	0.240	1.000	0.180
90.01-95	30%	0.750	0.470	1.000	0.400

SPLIT MI		Fixed Rate		CF15 only		ARMs	
Second Home		0.000	0.000	0.000	0.000	0.000	
Non-Owner with LTV <=75%		2.000	2.000	2.000	2.000	2.000	
Non-Owner with LTV >75% - 80%		3.250	3.250	3.250	3.250	3.250	

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NON CONFORMING FIXED & ARM

30 YR FIXED	10 day	25 day	40 day
JF30			
6.125	(1.25)	(1.06)	(0.76)
6.000	(1.10)	(0.91)	(0.60)
5.875	(0.94)	(0.75)	(0.44)
5.750	(0.78)	(0.59)	(0.29)
5.625	(0.55)	(0.36)	(0.05)
5.500	(0.31)	(0.12)	0.17
5.375	(0.02)	0.16	0.47
5.250	0.29	0.47	0.78
5.125	0.69	0.88	1.19
5.000	1.16	1.35	1.65
4.875	1.69	1.88	2.19
4.750	2.25	2.44	2.75
4.625	2.86	3.05	3.36
4.500	3.47	3.66	3.97
4.375	4.14	4.33	4.64

NON CONFORMING FIXED ADJUSTMENTS						
Escrow Waiver						0.250
GEOGRAPHIC/STATE ADJUSTMENTS						
Group1	CA, NV					0.000
Group2	ID					(0.080)
Group3	OR, WA					(0.150)
CREDIT SCORE						
LTV%	<=60	60.01-65	65.01-70	70.01-75	>=740	
<=60	N/A	N/A	0.000	0.000	(0.050)	
60.01-65	N/A	N/A	0.000	0.000	(0.050)	
65.01-70	N/A	N/A	0.000	0.000	(0.050)	
70.01-75	N/A	N/A	0.000	0.000	0.000	
75.01-80	N/A	N/A	0.000	0.000	0.000	
PURPOSE						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
Cash out	0.000	0.250	0.375	0.375	0.500	
LOAN AMOUNT						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
> \$417k - \$650k	0.000	0.000	0.000	0.000	0.250	
> \$650k - \$1MM	0.000	0.000	0.000	0.000	0.000	
>\$1MM-\$1.5MM	0.300	0.400	0.450	0.500	0.650	
>\$1.5MM-\$2MM	0.500	0.625	1.000	1.150	1.420	
PROPERTY TYPE						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
2 Units	0.550	0.550	0.550	0.550	0.550	
3-4 Units	1.000	1.125	1.125	1.125	1.250	
Condo <= 4 Stories	0.500	0.500	0.625	0.625	0.625	
Condo > 4 Stories	0.750	0.750	0.875	0.875	1.000	
DTI						
DTI >40 - 45	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
	0.250	0.250	0.250	n/a	n/a	

ARM 3/1 1 YR LIBOR	10 day	25 day	40 day
JJA3/1			
5.000	(0.96)	(0.80)	(0.52)
4.875	(0.83)	(0.68)	(0.39)
4.750	(0.71)	(0.55)	(0.27)
4.625	(0.58)	(0.43)	(0.14)
4.500	(0.46)	(0.30)	(0.02)
4.375	(0.33)	(0.17)	0.10
4.250	(0.21)	(0.05)	0.22
4.125	(0.08)	0.07	0.35
4.000	0.03	0.19	0.47
3.875	0.16	0.32	0.60
3.750	0.34	0.50	0.79
3.625	0.58	0.74	1.02
3.500	0.81	0.97	1.26
3.375	1.09	1.25	1.54
3.250	1.37	1.53	1.82

NON CONFORMING ARM ADJUSTMENTS						
Escrow Waiver						0.250
GEOGRAPHIC/STATE ADJUSTMENTS						
Group1	CA, NV					0.000
Group2	ID					(0.080)
Group3	OR, WA					(0.120)
CREDIT SCORE						
LTV%	<=60	60.01-65	65.01-70	70.01-75	>=740	
<=60	N/A	N/A	(0.250)	(0.250)	(0.250)	
60.01-65	N/A	N/A	0.000	0.000	0.000	
65.01-70	N/A	N/A	0.000	0.000	0.000	
70.01-75	N/A	N/A	0.420	0.375	0.375	
75.01-80	N/A	N/A	0.420	0.375	0.375	
PURPOSE						
Cash out						0.500
LOAN AMOUNT						
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
<=\$625k						0.000
>\$1MM-\$1.5MM						0.375
>\$1.5MM-\$2MM						1.125
PROPERTY TYPE						
2 Units						0.500
3-4 Units						1.250
Condo <= 4 Stories						0.500
Condo > 4 Stories						0.750
DTI						
DTI >40 - 45	<=60	60.01-65	65.01-70	70.01-75	75.01-80	
	0.250	0.250	0.250	n/a	n/a	

ARM 5/1 1 YR LIBOR	10 day	25 day	40 day
JJA5/1			
5.250	(1.58)	(1.43)	(1.14)
5.125	(1.43)	(1.27)	(0.98)
5.000	(1.27)	(1.11)	(0.83)
4.875	(1.12)	(0.96)	(0.67)
4.750	(0.96)	(0.80)	(0.52)
4.625	(0.80)	(0.64)	(0.36)
4.500	(0.65)	(0.49)	(0.20)
4.375	(0.41)	(0.27)	0.02
4.250	(0.18)	(0.02)	0.26
4.125	0.06	0.22	0.51
4.000	0.33	0.49	0.77
3.875	0.66	0.82	1.10
3.750	1.02	1.18	1.46
3.625	1.39	1.55	1.84
3.500	1.78	1.94	2.23

ARM 7/1 1 YR LIBOR	10 day	25 day	40 day
JJA7/1			
5.625	(1.63)	(1.46)	(1.51)
5.500	(1.48)	(1.31)	(1.35)
5.375	(1.32)	(1.15)	(1.19)
5.250	(1.16)	(0.99)	(1.04)
5.125	(1.01)	(0.84)	(0.88)
5.000	(0.85)	(0.68)	(0.73)
4.875	(0.69)	(0.53)	(0.57)
4.750	(0.46)	(0.29)	(0.34)
4.625	(0.23)	(0.06)	(0.10)
4.500	0.05	0.22	0.17
4.375	0.34	0.51	0.47
4.250	0.69	0.86	0.81
4.125	1.09	1.26	1.22
4.000	1.51	1.68	1.64
3.875	1.95	2.12	2.08

Must have Investor UW Approval before locking all Non-Conforming Loan Programs

Maximum Broker Compensation 1% on Non Conforming loan products

DOC license #413 0351

FEES: Admin: \$1200 (HomePath and FHA Streamline Refinance Admin: \$800)





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**This information is intended for mortgage professionals only and is not an advertisement to extend credit. All rates and programs subject to change without notice.

GOVERNMENT

FHA30	15 day	30 day	45 day
5.500	(0.99)	(0.74)	(0.49)
5.375	(0.74)	(0.49)	(0.24)
5.250	(3.43)	(3.18)	(2.89)
5.125	(3.45)	(3.20)	(2.91)
5.000	(3.39)	(3.14)	(2.85)
4.875	(3.25)	(3.00)	(2.71)
4.750	(3.15)	(2.90)	(2.61)
4.625	(2.97)	(2.72)	(2.43)
4.500	(2.84)	(2.63)	(2.30)
4.375	(2.11)	(1.86)	(1.57)
4.250	(1.48)	(1.26)	(0.98)
4.125	N/A	N/A	N/A

FHA STREAMLINE REFINANCES:

Product codes:
FHA30SR, FHA15SR,
FHA30HBSR, FHA15HBS
Same price as FHA30,15,HB
UFMIP on all FHA is 2.250%

Adjustments			
GEOGRAPHIC / STATE ADJUSTORS			
		FHA 30 Fixed Rate	FHA15 Fixed Rate
Group 1	CA, AZ	0.000	0.000
Group 2	OR	(0.150)	(0.100)
Group 3	WA, CO, ID, NM	(0.100)	0.000
Group 4	HI	0.000	0.050
Group 5	UT	(0.100)	(0.050)
CREDIT SCORE			
		640-659	660-719
FHA (includes Streamline Refi)		0.500	0.000
VA		0.500	0.000
VA High Balance		n/a	1.000
MARGIN BUYDOWN			
		1.750	2.000
Government ARM Margin Buydowns		0.500	0.250
OCCUPANCY			
N/O/O FHA Streamline (Fixed Rate and Standard Loan Amounts ONLY)			1.750
LOAN AMOUNTS			
*Minimum loan amount is \$75,000		Fixed Rate	ARMs
Loan Amount > \$400,000 - \$650,000	(VA Loans Only)	0.100	0.600
Loan Amount > \$500,000 - \$600,000	(FHA High Balance Loans Only)	(0.100)	0.100
Loan Amount > \$425,000 - \$500,000	(FHA High Balance Loans Only)	(0.175)	0.100
Loan Amount => \$400,000 - \$425,000	(FHA/FHA High Balance Loans Only)	0.100	0.100
Loan Amount \$150,000 - \$399,999	FHA and VA	0.000	0.000
Loan Amount \$100,000 - \$149,999	FHA and VA	0.050	0.050
Loan Amount \$75,000 - \$99,999	FHA and VA	0.450	0.450
VA ADJUSTMENTS			
		Fixed Rate	ARMs
VA (Adjustment applies to FHA Pricing)		0.250	0.250
VA30, VAF15, VAF30HB, VAA5/1, IRRLS			
Loans outside PCM Guidelines/Policy may be subject to Exception Pricing. Locked loans will be evaluated on a case by case basis and may be subject to market conditions. Please contact the lock desk for pricing.			

FHA15	15 day	30 day	45 day
5.250	(2.25)	(2.00)	(1.75)
5.125	(2.31)	(2.06)	(1.81)
5.000	(3.42)	(3.17)	(2.92)
4.875	(3.36)	(3.11)	(2.86)
4.750	(3.26)	(3.01)	(2.76)
4.625	(3.11)	(2.86)	(2.61)
4.500	(2.90)	(2.65)	(2.40)
4.375	(2.76)	(2.53)	(2.28)
4.250	(2.68)	(2.43)	(2.18)
4.125	N/A	N/A	N/A

VA IRRLS:

Pricing available online only!

Product Codes:
VAF30SR, VAF15SR, SAA5/1SR,
VAF30HBSR

Funding Fee on IRRLS is .500%

FHA30BD	15 day	30 day	45 day
5.500	(2.02)	(1.85)	(1.41)
5.375	(1.91)	(1.55)	(1.11)
5.250	(1.95)	(1.82)	(1.59)
5.125	(1.46)	(1.12)	(0.64)
5.000	(1.10)	(0.75)	(0.28)
4.875	(0.65)	(0.31)	0.16
4.750	(0.31)	0.02	0.50
4.625	0.50	0.82	1.35
4.500	0.93	1.26	1.79
4.375	1.39	1.71	2.25
4.250	1.97	2.30	2.83

*price includes 2/1 buydown fee

FHA30YR HIGH BALANCE	15 day	30 day	45 day
5.500	(1.06)	(0.81)	(0.52)
5.375	(0.47)	(0.22)	0.06
5.250	(3.43)	(3.18)	(2.89)
5.125	(3.20)	(2.95)	(2.67)
5.000	(3.29)	(3.04)	(2.77)
4.875	(3.15)	(2.90)	(2.63)
4.750	(3.02)	(2.77)	(2.50)
4.625	(2.37)	(2.12)	(1.87)
4.500	(2.21)	(1.96)	(1.71)
4.375	(1.47)	(1.22)	(0.97)
4.250	(0.88)	(0.63)	(0.38)
4.125	N/A	N/A	N/A

High Balance pricing is applied to any loan with BASE loan amount over the Conforming loan limit based on number of units

FHAA3/1	10 day	25 day	40 day
4.750	(2.63)	(2.63)	(2.46)
4.625	(2.65)	(2.65)	(2.46)
4.500	(2.65)	(2.54)	(2.21)
4.375	(2.50)	(2.31)	(1.99)
4.250	(2.39)	(2.23)	(1.93)
4.125	(2.28)	(2.13)	(1.82)
4.000	(2.13)	(2.04)	(1.67)
3.875	(2.06)	(1.90)	(1.60)
3.750	(1.69)	(1.53)	(1.17)
3.625	N/A	N/A	N/A

FHAA5/1HB	10 day	25 day	40 day
4.500	(2.33)	(2.33)	(2.15)
4.375	(2.36)	(2.29)	(1.93)
4.250	(2.12)	(2.12)	(1.93)
4.125	(2.12)	(2.05)	(1.71)
4.000	(1.87)	(1.87)	(1.60)
3.875	(1.92)	(1.82)	(1.45)
3.750	(1.89)	(1.70)	(1.33)
3.625	(1.64)	(1.46)	(1.11)
3.500	(1.40)	(1.22)	(0.87)
3.375	(0.82)	(0.52)	(0.14)
3.250	(0.50)	(0.19)	0.19
3.125	N/A	N/A	N/A

FHAA5/1	10 day	25 day	40 day
4.500	(2.83)	(2.83)	(2.65)
4.375	(2.86)	(2.79)	(2.45)
4.250	(2.63)	(2.63)	(2.45)
4.125	(2.63)	(2.55)	(2.23)
4.000	(2.38)	(2.38)	(2.12)
3.875	(2.42)	(2.32)	(2.00)
3.750	(2.39)	(2.20)	(1.88)
3.625	(2.14)	(1.96)	(1.66)
3.500	(1.90)	(1.72)	(1.42)
3.375	(1.47)	(1.29)	(0.99)
3.250	(1.15)	(0.97)	(0.67)
3.125	N/A	N/A	N/A

Maximum Compensation 3.0% on Government loan products

FEES: Admin: \$1200 (HomePath and FHA Streamline Refinance Admin: \$800)

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