



PINNACLE CAPITAL
mortgage corporation

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-LOCKS AVAILABLE UNTIL 4:30PM PACIFIC TIME-

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1390 Willow Pass Road #560
Concord, CA 94520

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

Transbox#: GREEN 0838

LOCK EXPIRATIONS

10 day lock	9/20/2010
15 day lock	9/27/2010
25 day lock	10/5/2010
30 day lock	10/12/2010
40 day lock	10/20/2010
45 day lock	10/25/2010
55 day lock*	11/4/2010

*55 day lock for purchases only, add .375 to 40 day price

CURRENT INDEX

PRIME	3.250
1yr LIBOR	0.822
US Treasury 1 Year	0.250

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

Enhanced DU Refinance Plus is here!!!

LTV up to 105%, Unlimited CLTV, Standard and HB Loan Amounts!!!

See Page 3 of the Rate Sheet for details!!! CF15EDUP available online!

Contact your AE 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

30 YR FIXED

CF30	15 day	30 day	45 day
5.000	(3.07)	(2.82)	(2.57)
4.875	(2.81)	(2.56)	(2.31)
4.750	(2.27)	(2.02)	(1.77)
4.625	(2.01)	(1.76)	(1.51)
4.500	(1.70)	(1.51)	(1.20)
4.375	(1.30)	(1.05)	(0.80)
4.250	(0.30)	(0.13)	0.19
4.125	0.42	0.77	1.37
4.000	0.83	1.18	1.78
3.875	1.89	2.22	2.57
3.750	N/A	N/A	N/A

CF30DUP - DU Refi Plus
CF30BD - 2/1 Buydown*

*Price does not include cost of Buydown

CONF 30 HIGH BALANCE

CF30HB	15 day	30 day	45 day
5.000	(2.16)	(1.91)	(1.66)
4.875	(1.91)	(1.66)	(1.41)
4.750	(1.36)	(1.11)	(0.83)
4.625	(1.10)	(0.85)	(0.57)
4.500	(0.80)	(0.55)	(0.27)
4.375	(0.40)	(0.15)	0.14
4.250	0.59	0.84	1.14
4.125	1.78	2.11	2.46
4.000	2.25	2.58	2.93
3.875	2.84	3.17	3.53
3.750	N/A	N/A	N/A

30 YR INTEREST ONLY (10/20)

CF30IO	15 day	30 day	45 day
6.125	0.16	0.43	0.77
6.000	(1.39)	(1.12)	(0.79)
5.875	(2.03)	(1.75)	(1.42)
5.750	(1.55)	(1.27)	(0.94)
5.625	(1.13)	(0.86)	(0.53)
5.500	(1.02)	(0.75)	(0.42)
5.375	(1.13)	(0.85)	(0.52)
5.250	(0.52)	(0.24)	0.08

30 YR FIXED HOMEPATH

CF30HP	10 day	25 day	40 day
5.875	(3.91)	(3.93)	(3.60)
5.750	(3.95)	(3.96)	(3.63)
5.625	(3.74)	(3.75)	(3.43)
5.500	(3.51)	(3.51)	(3.19)
5.375	(3.19)	(3.18)	(2.88)
5.250	(2.99)	(2.89)	(2.58)
5.125	(2.75)	(2.65)	(2.34)
5.000	(2.46)	(2.35)	(2.05)
4.875	(2.02)	(1.91)	(1.61)
4.750	(1.59)	(1.41)	(1.12)
4.625	(1.26)	(1.08)	(0.79)
4.500	(1.12)	(0.93)	(0.65)

CONF 30 HIGH BALANCE HOMEPATH

CF30HBHP	10 day	25 day	40 day
6.375	(2.11)	(2.08)	(1.67)
6.250	(1.65)	(1.62)	(1.20)
6.125	(2.05)	(2.02)	(1.62)
6.000	(1.90)	(1.87)	(1.46)
5.875	(1.91)	(1.87)	(1.48)
5.750	(1.95)	(1.90)	(1.51)
5.625	(2.28)	(2.14)	(1.75)
5.500	(2.11)	(1.97)	(1.58)
5.375	(1.92)	(1.77)	(1.38)
5.250	(1.84)	(1.69)	(1.31)
5.125	(1.59)	(1.43)	(1.06)
5.000	(1.32)	(1.16)	(0.78)
4.875	(0.90)	(0.73)	(0.37)

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

CA5/1/525	10 day	25 day	40 day
4.250	(2.23)	(2.03)	(1.74)
4.125	(2.21)	(2.01)	(1.73)
4.000	(2.23)	(2.03)	(1.75)
3.875	(2.19)	(1.99)	(1.72)
3.750	(2.13)	(1.95)	(1.68)
3.625	(1.91)	(1.72)	(1.46)
3.500	(1.79)	(1.61)	(1.35)
3.375	(1.63)	(1.44)	(1.18)
3.250	(1.20)	(1.02)	(0.77)
3.125	(0.41)	(0.25)	0.00

Adjustments

Escrow Waiver	0.250
Escrow Waiver (CA)	0.150

GEOGRAPHIC / STATE ADJUSTORS

Group	CA	Fixed Rate	CF15 only	ARMs
Group 1	CA	0.000	0.000	0.000
Group 2	HI	0.000	0.050	0.000
Group 3	AZ, ID, NM, WA, CO	(0.050)	0.000	(0.050)
Group 4	NV	0.000	0.100	0.000
Group 5	OR, UT	(0.100)	(0.050)	(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

Fixed Rate

90.01-97	2.750	1.875	0.750	0.500	0.000	0.000
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ARMs

90.01-97	3.625	2.625	1.500	0.875	0.375	0.250
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CASH OUT

LTV%	640-659	660-679	680-699	700-739	>=740
<=60	0.250	0.125	0.000	0.000	0.000
60.01-65	1.250	0.750	0.750	0.500	0.125
65.01-75	1.375	0.875	0.875	0.625	0.250
75.01-80	2.250	1.500	1.375	0.750	0.500
80.01-85	3.000	3.000	2.500	1.500	0.625

Conforming High Balance Cash Out Refinance (in addition to Cash Out adjustments listed above) 1.000

DU REFI PLUS - (applies to loan terms > 15 years)

LTV%	<640	640-659	660-679	680-699	700-719	>=720
<=60	n/a	0.750	0.250	0.125	0.000	0.000
60.01-65	n/a	1.500	1.250	0.625	0.500	0.000
65.01-70	n/a	1.500	1.250	0.625	0.500	0.000
70.01-75	n/a	2.250	1.750	0.750	0.500	0.000
75.01-80	n/a	2.500	2.000	0.875	0.500	0.000
80.01-85	n/a	n/a	n/a	0.875	0.625	0.000
85.01-90	n/a	n/a	n/a	0.875	0.625	0.000

The above Credit Score Adjustments DO NOT apply to DU Refi Plus

USDA

LTV%	640-659	660-679	680-699	700-739	>=740
ALL	0.625	0.125	0.000	0.000	(0.125)

HOMEPATH

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

LOAN AMOUNT

Loan Amount	Fixed Rate	ARMs
Loan Amount > \$600,000 (High Balance Loans Only)	0.000	0.050
Loan Amount > \$500,000 - \$600,000 (High Balance Loans Only)	(0.100)	0.050
Loan Amount > \$425,000 - \$500,000 (High Balance Loans Only)	(0.175)	0.050
Loan Amount => \$400,000 - \$425,000	0.050	0.050
Loan Amount >= \$150,000 - \$399,999	0.000	0.000
Loan Amount >= \$100,000 - \$149,999	0.050	0.090
Loan Amount \$75,000 - \$99,999	0.250	0.275

SECOND & NON-OWNER RESIDENCES

Second Home	Fixed Rate	ARMs
Second Home	0.000	0.000
Non-Owner with LTV <=75%	2.000	2.000
Non-Owner with LTV >75% - 80% ***85% HomePath Only***	3.250	3.250

PROPERTY TYPE

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

SUBORDINATE FINANCING

CREDIT SCORE < 720				CREDIT SCORE >= 720			
LTV	Non-IO	IO	ARM	Non-IO	IO	ARM	IO
LTV 65.01 - 75% & CLTV 90.01 - 95%	0.500	0.750	0.500	0.750	0.250	0.500	0.500
LTV 75.01 - 90% & CLTV 75.01 - 90%	0.250	0.500	0.250	0.500	0.000	0.250	0.250
LTV 75.01 - 95% & CLTV 90.01 - 95%	0.500	0.750	0.500	0.750	0.250	0.500	0.500
CLTV > 95%	1.625	1.625	1.625	1.625	1.500	1.500	1.500

SPLIT MI

OPTION 1		OPTION 2		OPTION 3			
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

Add to Monthly Factor Coverage and Factors may vary - Please see Conforming UW Guidelines for Details

Second Home 0.140
High Balance 0.250

Must price off CF30SMI Matrix - Off Sheet Pricing for other loan programs available

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.

ALL ADJUSTMENTS ARE CUMULATIVE

CONF ARM 5/1 1YR LIBOR IO				CONF ARM 5/1 HIGH BALANCE				CONF ARM 7/1 1YR LIBOR			
5-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin			
CA5/1/525IO	10 day	25 day	40 day	CA5/1/525HB	10 day	25 day	40 day	CA7/1	10 day	25 day	40 day
4.250	(2.24)	(2.04)	(1.75)	4.500	(1.52)	(1.31)	(1.02)	4.500	(1.71)	(1.49)	(1.18)
4.125	(2.21)	(2.02)	(1.73)	4.375	(1.63)	(1.41)	(1.12)	4.375	(2.26)	(2.03)	(1.73)
4.000	(2.22)	(2.02)	(1.75)	4.250	(1.53)	(1.32)	(1.04)	4.250	(2.24)	(2.02)	(1.72)
3.875	(2.20)	(2.01)	(1.74)	4.125	(1.40)	(1.21)	(0.92)	4.125	(2.11)	(1.89)	(1.60)
3.750	(2.08)	(1.89)	(1.62)	4.000	(1.40)	(1.20)	(0.92)	4.000	(2.00)	(1.78)	(1.49)
3.625	(1.82)	(1.64)	(1.37)	3.875	(1.33)	(1.14)	(0.86)	3.875	(2.02)	(1.81)	(1.52)
3.500	(1.58)	(1.40)	(1.14)	3.750	(1.18)	(1.00)	(0.73)	3.750	(1.72)	(1.52)	(1.24)
3.375	(1.13)	(0.95)	(0.69)	3.625	(0.96)	(0.77)	(0.50)	3.625	(1.32)	(1.11)	(0.83)
3.250	(0.60)	(0.37)	(0.07)	3.500	(0.81)	(0.64)	(0.37)	3.500	(0.87)	(0.67)	(0.40)
3.125	N/A	N/A	N/A	3.375	(0.67)	(0.49)	(0.23)	3.375	(0.33)	(0.12)	0.14
				3.250	(0.24)	(0.07)	0.20	3.250	0.13	0.46	0.73
				3.125	0.55	0.72	0.97	3.125	0.65	0.98	1.24





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GOVERNMENT

FHA 30 YEAR FIXED

FHAF30	15 day	30 day	45 day
5.000	(4.12)	(3.87)	(3.62)
4.875	(3.91)	(3.66)	(3.41)
4.750	(3.57)	(3.32)	(3.07)
4.625	(2.72)	(2.45)	(2.20)
4.500	(2.57)	(2.38)	(2.07)
4.375	(1.99)	(1.74)	(1.44)
4.250	(1.46)	(1.26)	(0.91)
4.125	1.39	1.78	2.18
4.000	1.64	2.03	2.34
3.875	2.45	2.97	3.27
3.750	N/A	N/A	N/A

FHA STREAMLINE REFINANCES:

Product codes:
 FHAF30SR, FHAF15SR,
 FHAF30HBSR, FHAA5/1HBS
 Same price as FHAF30,15,HB
 UFMIP on all FHA is 2.250%

Adjustments			
GEOGRAPHIC / STATE ADJUSTORS			
	FHA 30 Fixed Rate	FHA15 Fixed Rate	ARMs
Group 1	CA, AZ, NV	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	≥ 720
FHA (includes Streamline Refi)	0.500	0.000	(0.250)
VA	0.500	0.000	(0.250)
VA High Balance	n/a	1.000	0.000
MARGIN BUYDOWN			
	1.750	2.000	2.250
Government ARM Margin Buydowns	0.500	0.250	0.000
OCCUPANCY			
N/O/O FHA Streamline (Fixed Rate and Standard Loan Amounts ONLY)			1.750
LOAN AMOUNTS			
	Fixed Rate	ARMs	
*Minimum loan amount is \$75,000			
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	
VAF30, 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.

FHA 15 YR FIXED

FHAF15	15 day	30 day	45 day
5.250	(1.80)	(1.55)	(1.30)
5.125	(1.84)	(1.59)	(1.34)
5.000	(4.20)	(3.95)	(3.70)
4.875	(3.94)	(3.69)	(3.44)
4.750	(3.73)	(3.48)	(3.23)
4.625	(3.50)	(3.25)	(3.00)
4.500	(3.33)	(3.08)	(2.83)
4.375	(2.74)	(2.49)	(2.24)
4.250	(2.37)	(2.12)	(1.87)
4.125	(1.57)	(1.22)	(0.93)
4.000	(1.18)	(0.84)	(0.55)
3.875	(0.79)	(0.45)	(0.15)
3.750	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%

FHA 30 BUYDOWN

FHAF30BD	15 day	30 day	45 day
5.000	(0.76)	(0.38)	0.07
4.875	(0.36)	0.01	0.47
4.750	(0.06)	0.31	0.78
4.625	0.98	1.42	1.86
4.500	1.28	1.71	2.16
4.375	1.75	2.18	2.63
4.250	2.22	2.65	3.10
4.125	4.25	4.76	5.19

*price includes 2/1 buydown fee

FHA 30 YR HIGH BALANCE

FHAF30HB	15 day	30 day	45 day
5.000	(3.80)	(3.55)	(3.30)
4.875	(3.50)	(3.25)	(3.00)
4.750	(3.15)	(2.90)	(2.65)
4.625	(2.13)	(1.88)	(1.59)
4.500	(2.00)	(1.75)	(1.45)
4.375	(1.42)	(1.17)	(0.88)
4.250	(0.89)	(0.64)	(0.35)
4.125	2.08	2.33	2.58
4.000	2.26	2.51	2.76
3.875	3.27	3.52	3.77
3.750	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

FHA 3/1 ARM TREASURY

1-1-5 caps, 2.25 margin

FHAA3/1	10 day	25 day	40 day
4.750	(2.75)	(2.75)	(2.62)
4.625	(2.72)	(2.72)	(2.59)
4.500	(2.72)	(2.61)	(2.32)
4.375	(2.51)	(2.31)	(2.02)
4.250	(2.56)	(2.44)	(2.17)
4.125	(2.40)	(2.22)	(1.95)
4.000	(2.22)	(2.04)	(1.77)
3.875	(2.07)	(1.89)	(1.61)
3.750	(1.80)	(1.62)	(1.35)
3.625	(1.68)	(1.52)	(1.27)
3.500	(1.55)	(1.39)	(1.14)
3.375	(1.42)	(1.26)	(1.00)
3.250	(1.16)	(1.02)	(0.78)
3.125	(0.86)	(0.72)	(0.48)
3.000	(0.46)	(0.27)	0.01

FHA 5/1 ARM HIGH BALANCE TREASURY

1-1-5 caps, 2.25 margin

FHAA5/1HB	10 day	25 day	40 day
4.250	(2.42)	(2.42)	(2.30)
4.125	(2.42)	(2.42)	(2.30)
4.000	(2.37)	(2.37)	(2.25)
3.875	(2.27)	(2.27)	(2.15)
3.750	(2.12)	(2.12)	(2.00)
3.625	(2.06)	(1.86)	(1.58)
3.500	(1.85)	(1.65)	(1.37)
3.375	(1.72)	(1.51)	(1.23)
3.250	(1.04)	(0.71)	(0.31)
3.125	(0.38)	(0.07)	0.32
3.000	0.12	0.43	0.81

FHA 5/1 ARM TREASURY

1-1-5 caps, 2.25 margin

FHAA5/1	10 day	25 day	40 day
4.500	(2.82)	(2.74)	(2.43)
4.375	(2.55)	(2.31)	(2.00)
4.250	(2.82)	(2.82)	(2.69)
4.125	(2.87)	(2.87)	(2.74)
4.000	(2.82)	(2.82)	(2.69)
3.875	(2.72)	(2.72)	(2.59)
3.750	(2.62)	(2.62)	(2.49)
3.625	(2.40)	(2.20)	(1.92)
3.500	(2.29)	(2.09)	(1.81)
3.375	(2.16)	(1.95)	(1.67)
3.250	(1.73)	(1.53)	(1.25)
3.125	(1.07)	(0.89)	(0.63)
3.000	(0.48)	(0.25)	0.05



ACCOUNT EXECUTIVES:

Beth Reno 925-858-5668
 Carla Meyers 714-313-4478
 Carol Commiskey 925-997-5575
 Chip Mamiya 310-722-8733
 Conrad Tan 408-334-9836
 Greg Woolsey 805-732-5258
 Kristen Jerger 760-602-9555
 Kurt Heeren 805-915-7504
 Lynne Gonzales 949-338-5390
 Phil Aguillon 408-701-7714

Req Sales Mgr: Terri Buckman 925-822-5931

VP/Reg Mgr: Shelley Thurlow: 925-822-5287

1390 Willow Pass Road #560
 Concord, CA 94520

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

Transbox#: GREEN 0838

LOCK EXPIRATIONS

10 day lock	9/20/2010
15 day lock	9/27/2010
25 day lock	10/5/2010
30 day lock	10/12/2010
40 day lock	10/20/2010
45 day lock	10/25/2010
55 day lock*	11/4/2010

*55 day lock for purchases only, add .375 to 40 day price

CURRENT INDEX

PRIME	3.250
1yr LIBOR	0.822
US Treasury 1 Year	0.250

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

Enhanced DU Refinance Plus is here!!!

LTV up to 105%, Unlimited CLTV, Standard and HB Loan Amounts!!!

See Page 3 of the Rate Sheet for details!!! CF15EDUP available online!

Contact your AE 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.

SPECIALTY PRODUCTS & NON CONFORMING

CF30EDUP	30 YR FIXED		
	15 day	30 day	45 day
5.000	(2.94)	(2.80)	(2.53)
4.875	(2.54)	(2.40)	(2.12)
4.750	(2.19)	(2.04)	(1.76)
4.625	(1.75)	(1.59)	(1.29)
4.500	(1.30)	(1.13)	(0.83)
4.375	(0.69)	(0.52)	(0.21)
4.250	0.03	0.20	0.50
4.125	0.76	0.92	1.23
4.000	1.48	1.65	1.95
3.875	2.22	2.39	2.69
3.750	2.97	3.14	3.46
3.625	3.72	3.90	4.22
3.500	4.47	4.65	4.98
3.375	5.67	5.86	6.18
3.250	N/A	N/A	N/A

ENHANCED DU REFI PLUS - (applies to loan terms > 15 years)					
LTV%	<=60	60-69	60-69	70-79	>=70
<=60	n/a	0.750	0.250	0.125	0.000
60.01-65	n/a	1.500	1.250	0.625	0.500
65.01-70	n/a	1.500	1.250	0.625	0.500
70.01-75	n/a	2.250	1.750	0.750	0.500
75.01-80	n/a	2.500	2.000	0.875	0.500
80.01-85	n/a	n/a	n/a	0.875	0.625
85.01-90	n/a	n/a	n/a	0.875	0.625
90.01-95	n/a	n/a	n/a	0.875	0.625
95.01-97	n/a	n/a	n/a	1.250	1.125
97.01-105	n/a	n/a	n/a	1.750	1.625

ENHANCED DU REFI PLUS CLTV		
CLTV	FICO <720	FICO >=720
75.01-90	0.375	0.125
90.01-95	0.500	0.250
>95	1.500	1.500

ENHANCED DU REFI PLUS	
Max Rebate	1.750
Condo	0.750
Adjustment Cap (any excess will be waived)	2.000

Conforming Adjustments Also Apply: Property Type, Loan Amount, Escrow Waiver, Geographic/State**

JF30	30 YR FIXED		
	10 day	25 day	40 day
6.125	(1.64)	(1.45)	(1.14)
6.000	(1.48)	(1.29)	(0.98)
5.875	(1.32)	(1.13)	(0.83)
5.750	(1.17)	(0.98)	(0.67)
5.625	(0.93)	(0.74)	(0.44)
5.500	(0.70)	(0.51)	(0.20)
5.375	(0.40)	(0.21)	0.08
5.250	(0.06)	0.12	0.43
5.125	0.32	0.51	0.82
5.000	0.79	0.98	1.29
4.875	1.32	1.51	1.82
4.750	1.92	2.11	2.41
4.625	2.56	2.75	3.05
4.500	3.20	3.39	3.69
4.375	3.87	4.06	4.37

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	60-69	70-79	70-79	>=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
DTI >40 - 45	0.250	0.250	0.250	n/a	n/a

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	60-69	70-79	70-79	>=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					
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80
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					
LTV%	<=60	60.01-65	65.01-70	70.01-75	75.01-80
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
DTI >40 - 45	0.250	0.250	0.250	n/a	n/a

CF30HBEDUP	30 YR FIXED HB		
	15 day	30 day	45 day
5.500	(2.69)	(2.55)	(2.27)
5.375	(2.45)	(2.31)	(2.04)
5.250	(2.16)	(2.02)	(1.75)
5.125	(1.87)	(1.73)	(1.46)
5.000	(1.58)	(1.44)	(1.17)
4.875	(1.22)	(1.08)	(0.81)
4.750	(0.82)	(0.68)	(0.39)
4.625	(0.43)	(0.27)	0.02
4.500	(0.03)	0.13	0.43
4.375	0.65	0.82	1.12
4.250	1.52	1.69	1.99
4.125	2.40	2.56	2.87
4.000	3.27	3.44	3.74
3.875	4.18	4.35	4.65
3.750	5.12	5.29	5.60

ARM 3/1 1 YR LIBOR				
2-2-6 caps, 2.25 margin				
J3/1	10 day	25 day	40 day	
5.000	(0.99)	(0.83)	(0.54)	
4.875	(0.86)	(0.70)	(0.42)	
4.750	(0.74)	(0.58)	(0.29)	
4.625	(0.61)	(0.45)	(0.17)	
4.500	(0.49)	(0.33)	(0.04)	
4.375	(0.36)	(0.20)	0.07	
4.250	(0.24)	(0.08)	0.20	
4.125	(0.11)	0.04	0.32	
4.000	0.00	0.16	0.45	
3.875	0.13	0.29	0.57	
3.750	0.31	0.47	0.76	
3.625	0.55	0.71	0.99	
3.500	0.78	0.94	1.23	
3.375	1.19	1.35	1.63	
3.250	1.47	1.63	1.92	

ARM 5/1 1 YR LIBOR				
5-2-5 caps, 2.25 margin				
J5/1	10 day	25 day	40 day	
5.375	(1.80)	(1.64)	(1.35)	
5.250	(1.64)	(1.48)	(1.20)	
5.125	(1.49)	(1.33)	(1.04)	
5.000	(1.33)	(1.17)	(0.88)	
4.875	(1.17)	(1.01)	(0.73)	
4.750	(1.02)	(0.86)	(0.57)	
4.625	(0.86)	(0.70)	(0.42)	
4.500	(0.64)	(0.48)	(0.20)	
4.375	(0.42)	(0.26)	0.01	
4.250	(0.17)	(0.01)	0.26	
4.125	0.08	0.24	0.53	
4.000	0.43	0.59	0.87	
3.875	0.79	0.94	1.23	
3.750	1.16	1.32	1.61	
3.625	1.57	1.73	2.01	

ARM 7/1 1 YR LIBOR				
5-2-5 caps, 2.25 margin				
J7/1	10 day	25 day	40 day	
5.750	(1.95)	(1.78)	(1.82)	
5.625	(1.79)	(1.62)	(1.66)	
5.500	(1.63)	(1.46)	(1.51)	
5.375	(1.48)	(1.31)	(1.35)	
5.250	(1.32)	(1.15)	(1.20)	
5.125	(1.16)	(0.99)	(1.04)	
5.000	(1.01)	(0.84)	(0.88)	
4.875	(0.77)	(0.60)	(0.65)	
4.750	(0.54)	(0.37)	(0.41)	
4.625	(0.27)	(0.10)	(0.15)	
4.500	0.00	0.17	0.12	
4.375	0.37	0.54	0.50	
4.250	0.78	0.95	0.90	
4.125	1.20	1.37	1.33	
4.000	1.65	1.82	1.78	

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

