

## Jumbo Products

### JUMBO 2 - Corr & Broker

30 Year Fixed 20230				15 Year Fixed 20215			
Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day
4.000	6.384	6.509	6.634	3.500	4.016	4.141	4.266
4.125	4.999	5.124	5.249	3.625	3.513	3.638	3.763
4.250	3.788	3.913	4.038	3.750	3.055	3.180	3.305
4.375	3.110	3.235	3.360	3.875	2.418	2.543	2.668
4.500	2.312	2.437	2.562	4.000	2.042	2.167	2.292
4.625	1.610	1.735	1.860	4.125	1.758	1.883	2.008
4.750	0.931	1.056	1.181	4.250	1.444	1.569	1.694
4.875	0.385	0.510	0.635	4.375	1.156	1.281	1.406
5.000	(0.093)	0.032	0.157	4.500	0.883	1.008	1.133
5.125	(0.447)	(0.322)	(0.197)	4.625	0.641	0.766	0.891
5.250	(0.836)	(0.711)	(0.586)	4.750	0.373	0.498	0.623
5.375	(1.146)	(1.021)	(0.896)	4.875			

5/1 ARM 20205/1			
Rate	30 day	45 day	60 day
3.250	3.515	3.640	3.765
3.375	3.043	3.168	3.293
3.500	2.592	2.717	2.842
3.625	2.167	2.292	2.417
3.750	1.904	2.029	2.154
3.875	1.524	1.649	1.774
4.000	1.163	1.288	1.413
4.125	0.821	0.946	1.071
4.250	0.496	0.621	0.746
4.375	0.185	0.310	0.435
4.500	(0.132)	(0.007)	0.118
4.625			
2.25 Margin		2/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qual Rate = > of fully indexed rate or Note +2			

7/1 ARM 20207/1			
Rate	30 day	45 day	60 day
3.250	4.110	4.235	4.360
3.375	3.518	3.643	3.768
3.500	2.937	3.062	3.187
3.625	2.419	2.544	2.669
3.750	2.093	2.218	2.343
3.875	1.646	1.771	1.896
4.000	1.229	1.354	1.479
4.125	0.784	0.909	1.034
4.250	0.432	0.557	0.682
4.375	0.073	0.198	0.323
4.500	(0.287)	(0.162)	(0.037)
4.625			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

10/1 ARM 20210/1			
Rate	30 day	45 day	60 day
3.500	4.019	4.144	4.269
3.625	3.439	3.564	3.689
3.750	2.915	3.040	3.165
3.875	2.439	2.564	2.689
4.000	2.005	2.130	2.255
4.125	1.604	1.729	1.854
4.250	1.241	1.366	1.491
4.375	0.911	1.036	1.161
4.500	0.611	0.736	0.861
4.625	0.354	0.479	0.604
4.750	0.043	0.168	0.293
4.875			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

**MAX PRICE -1.750**

### JUMBO 2 - Corr & Broker - Loan Level Adjustments

	LTV/CLTV Bucket							
	<=55%	55.01-60.00%	60.01-65%	65.01%-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
<b>FICO</b>								
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.250	0.500
760-779	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000	0.375	0.625
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.000	0.750	0.750
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.375	1.000	1.250
700-719	(0.375)	(0.250)	(0.125)	0.000	0.250	0.500	1.500	1.750
<b>Other</b>								
Purchase	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
Cashout Refinance	0.000	0.000	0.250	0.750	1.500	N/A	N/A	N/A
No MI (30yr Fixed Only)	N/A	N/A	N/A	N/A	N/A	N/A	0.500	1.000
Investment Property	0.750	0.750	N/A	N/A	N/A	N/A	N/A	N/A

**RATE SHEET DOES NOT INCLUDE BROKER COMPENSATION**

<b>Administrative Fees</b>	<b>Jumbo</b>	<b>\$1,295</b>	<b>Correspondent Fees</b>	<b>\$795</b>
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**Rates are subject to change without notice**

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## Jumbo Products

### JUMBO 4 - Broker Only

5/1 ARM 26605/1				
Rate	30 day	45 day	60 day	
3.500	5.040	5.040	5.180	
3.625	4.764	4.764	4.904	
3.750	4.489	4.489	4.629	
3.875	4.214	4.214	4.354	
4.000	3.938	3.938	4.078	
4.125	3.663	3.663	3.803	
4.250	3.387	3.387	3.527	
4.375	3.111	3.111	3.251	
4.500	2.835	2.835	2.975	
4.625	2.558	2.558	2.698	
4.750	2.282	2.282	2.422	
4.875	2.013	2.013	2.153	
5.000				
Maximum Rebate			-1.750	
2.25 Margin		5/2/5 Caps		
1Yr Libor Index		Floor = Margin		
Qualifying Rate = Note Rate + Initial Cap				

7/1 ARM 26607/1				
Rate	30 day	45 day	60 day	
3.500	3.414	3.414	3.554	
3.625	3.101	3.101	3.241	
3.750	2.788	2.788	2.928	
3.875	2.476	2.476	2.616	
4.000	2.163	2.163	2.303	
4.125	1.851	1.851	1.991	
4.250	1.538	1.538	1.678	
4.375	1.245	1.245	1.385	
4.500	0.957	0.957	1.097	
4.625	0.669	0.669	0.809	
4.750	0.385	0.385	0.525	
4.875	0.109	0.109	0.249	
5.000	(0.168)	(0.168)	(0.028)	
Maximum Rebate			-1.750	
2.25 Margin		5/2/5 Caps		
1Yr Libor Index		Floor = Margin		
Qualifying Rate: > of fully indexed or note rate				

10/1 ARM 26610/1				
Rate	30 day	45 day	60 day	
3.750	3.384	3.384	3.524	
3.875	3.030	3.030	3.170	
4.000	2.676	2.676	2.816	
4.125	2.321	2.321	2.461	
4.250	1.967	1.967	2.107	
4.375	1.613	1.613	1.753	
4.500	1.259	1.259	1.399	
4.625	0.905	0.905	1.045	
4.750	0.575	0.575	0.715	
4.875	0.252	0.252	0.392	
5.000	(0.071)	(0.071)	0.069	
5.125	(0.365)	(0.365)	(0.225)	
5.250	(0.646)	(0.646)	(0.506)	
Maximum Rebate			-1.750	
2.25 Margin		5/2/5 Caps		
1Yr Libor Index		Floor = Margin		
Qualifying Rate: > of fully indexed or note rate				

30 Year Fixed 26630				
Rate	30 day	45 day	60 day	
4.125	4.718	4.718	4.853	
4.250	4.030	4.030	4.165	
4.375	3.354	3.354	3.489	
4.500	2.690	2.690	2.825	
4.625	2.039	2.039	2.174	
4.750	1.399	1.399	1.534	
4.875	0.770	0.770	0.905	
5.000	0.152	0.152	0.287	
5.125	(0.456)	(0.456)	(0.321)	
5.250	(1.048)	(1.048)	(0.913)	
5.375	(1.629)	(1.629)	(1.494)	
5.500				
Maximum Rebate			-2.000	

ANY changes to a rate lock could result in worse case pricing.

\*\*PRICING IS INDICATION ONLY AND RATES AND ADJUSTMENTS MAY VARY ONLINE

15 Year Fixed 26615				
Rate	30 day	45 day	60 day	
4.000	3.536	3.536	3.671	
4.125	3.021	3.021	3.156	
4.250	2.514	2.514	2.649	
4.375	2.012	2.012	2.147	
4.500	1.520	1.520	1.655	
4.625	1.039	1.039	1.174	
4.750	0.563	0.563	0.698	
4.875	0.091	0.091	0.226	
5.000	(0.377)	(0.377)	(0.242)	
5.125	(0.844)	(0.844)	(0.709)	
5.250	(1.307)	(1.307)	(1.172)	
5.375				
Maximum Rebate			-2.000	

### JUMBO 4 - Broker Only Loan Level Adjustments

LTV/CLTV Bucket						
ADJUSTMENT	<=55%	55.01-60%	60.01-65%	65.01-70.00%	70.01-75.00%	75.01-80.00%
FICO/ LTV - FIXED			FIXED			
>= 790	(1.000)	(1.000)	(1.000)	(0.750)	(0.500)	(0.125)
740-789	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.125
730-739	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	N/A
720-729	0.125	0.125	0.125	0.250	0.375	N/A
700-719	0.125	0.125	0.125	0.250	N/A	N/A
FICO/ LTV - ARMS			ARMS			
>= 790	(1.000)	(1.000)	(1.000)	(0.750)	(0.500)	(0.125)
740-789	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.125
730-739	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	N/A
720-729	0.125	0.125	0.125	0.250	0.375	N/A
700-719	0.125	0.125	0.125	0.250	N/A	N/A
LOAN AMOUNT						
\$453,101 to \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001 to \$1,500,000	0.000	0.000	0.000	0.000	0.250	0.375
\$1,500,001 to \$2,000,000	0.000	0.000	0.000	0.000	N/A	N/A
Other						
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
2nd Home	0.125	0.125	0.250	0.250	0.250	N/A
Cashout Refinance	0.250	0.500	0.500	N/A	N/A	N/A
2 Units	0.000	0.000	0.000	0.000	0.000	0.000
Condo	0.000	0.000	0.000	0.000	0.625	0.625
ANY CLTV	0.000	0.000	0.000		0.125	0.250
DTI >40% FIXED	0.000	0.000	0.000	0.000	0.000	0.000
DTI >40% ARMS	0.000	0.000	0.000	0.000	0.000	0.000

RATE SHEET DOES NOT INCLUDE BROKER COMPENSATION

Administrative Fees	Jumbo	\$1,295
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## FHA - Broker Only

30 Year FHA Fixed 10130FHA/10030FHA				20 Year FHA Fixed 10120FHA/10020FHA				15 Year FHA Fixed 10115FHA/10015FHA			
Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day
3.625	2.878	2.928	2.991	3.250	4.443	4.493	4.556	2.750	4.687	4.721	4.761
3.750	1.774	1.824	1.918	3.375	3.929	3.979	4.042	2.875	4.211	4.246	4.286
3.875	1.295	1.345	1.438	3.500	3.401	3.451	3.513	3.000	3.736	3.770	3.810
4.000	0.803	0.853	0.947	3.625	2.878	2.928	2.991	3.125	3.264	3.298	3.338
4.125	0.320	0.370	0.464	3.750	1.774	1.824	1.918	3.250	1.921	1.974	2.027
4.250	(0.525)	(0.475)	(0.350)	3.875	1.295	1.345	1.438	3.375	1.449	1.502	1.555
4.375	(0.966)	(0.912)	(0.791)	4.000	0.803	0.853	0.947	3.500	0.985	1.038	1.091
4.500	(1.418)	(1.359)	(1.243)	4.125	0.011	0.136	0.286	3.625	0.521	0.571	0.639
4.625	(1.861)	(1.796)	(1.686)	4.250	(0.657)	(0.532)	(0.382)	3.750	(0.164)	(0.121)	(0.068)
4.750	(1.833)	(1.763)	(1.686)	4.375	(1.281)	(1.156)	(1.006)	3.875	(0.612)	(0.569)	(0.516)
4.875	(2.236)	(2.161)	(2.030)	4.500	(1.893)	(1.768)	(1.618)	4.000	(1.062)	(1.020)	(0.967)
5.000	(2.474)	(2.411)	(2.338)	4.625	(2.277)	(2.152)	(2.002)	4.125	(1.506)	(1.456)	(1.396)
5.125	(2.972)	(2.908)	(2.836)	4.750	(2.461)	(2.336)	(2.196)	4.250	(1.921)	(1.878)	(1.825)
5.250	(3.461)	(3.397)	(3.325)	4.875	(3.003)	(2.878)	(2.728)	4.375	(2.232)	(2.178)	(2.067)

10 Year FHA Fixed 10110FHA/10010FHA			
Rate	15 day	30 day	45 day
2.750	4.687	4.721	4.761
2.875	4.211	4.246	4.286
3.000	3.721	3.770	3.810
3.125	3.264	3.298	3.338
3.250	1.902	1.974	2.027
3.375	1.449	1.502	1.555
3.500	0.985	1.038	1.091
3.625	0.521	0.571	0.639
3.750	(0.346)	(0.221)	(0.071)
3.875	(0.796)	(0.671)	(0.521)
4.000	(1.215)	(1.090)	(0.967)
4.125	(1.650)	(1.525)	(1.396)

30 Year FHA Fixed HB 10130FHH/10030FHH			
Rate	15 day	30 day	45 day
3.625	3.786	3.824	3.881
3.750	3.052	3.097	3.148
3.875	2.469	2.513	2.564
4.000	1.894	1.939	1.989
4.125	1.320	1.364	1.415
4.250	0.566	0.616	0.741
4.375	0.126	0.180	0.301
4.500	(0.326)	(0.266)	(0.151)
4.625	(0.768)	(0.703)	(0.620)
4.750	(1.241)	(1.184)	(1.126)
4.875	(1.536)	(1.461)	(1.330)
5.000	(1.949)	(1.869)	(1.743)

15 Year FHA Fixed HB 10115FHH/10015FHH			
Rate	15 day	30 day	45 day
2.875	5.236	5.271	5.311
3.000	4.761	4.795	4.835
3.125	4.289	4.323	4.363
3.250	3.352	3.405	3.458
3.375	2.880	2.933	2.986
3.500	2.416	2.469	2.522
3.625	1.964	2.017	2.070
3.750	1.509	1.562	1.615
3.875	1.569	1.612	1.665
4.000	1.119	1.162	1.215
4.125	0.690	0.732	0.785
4.250	0.260	0.303	0.356

5/1 FHA ARM 10105/1FHA			
Rate	15 day	30 day	45 day
2.750	1.653	1.767	1.861
2.875	1.276	1.390	1.484
3.000	0.992	1.106	1.200
3.125	0.760	0.874	0.968
3.250	0.463	0.577	0.670
3.375	0.086	0.200	0.293
3.500	(0.198)	(0.084)	0.009
3.625	(0.431)	(0.317)	(0.223)
3.750	(0.629)	(0.515)	(0.422)
3.875	0.597	0.722	0.847
4.000	0.422	0.547	0.672
4.125	0.011	0.136	0.286

30 Year FHA Fixed HB 10130FHH/10030FHH			
Rate	15 day	30 day	45 day
3.625	3.786	3.824	3.881
3.750	3.052	3.097	3.148
3.875	2.469	2.513	2.564
4.000	1.894	1.939	1.989
4.125	1.320	1.364	1.415
4.250	0.566	0.616	0.741
4.375	0.126	0.180	0.301
4.500	(0.326)	(0.266)	(0.151)
4.625	(0.768)	(0.703)	(0.620)
4.750	(1.241)	(1.184)	(1.126)
4.875	(1.536)	(1.461)	(1.330)
5.000	(1.949)	(1.869)	(1.743)

5/1 Year FHA HB ARM 10105/1FHH			
Rate	15 day	30 day	45 day
2.750	2.403	2.528	2.653
2.875	2.026	2.151	2.276
3.000	1.742	1.867	1.992
3.125	1.510	1.635	1.760
3.250	1.213	1.338	1.463
3.375	0.836	0.961	1.086
3.500	0.552	0.677	0.802
3.625	0.319	0.444	0.569
3.750	0.121	0.246	0.371
3.875	0.947	1.072	1.197
4.000	0.772	0.897	1.022
4.125	0.597	0.722	0.847

All Adjustments to Fee

Max rebate (6.000)

Margin

2.000

Caps

1/1/5

## FHA - Broker Only Loan Level Price Adjustments

FICO Adjustments				Other Adjustments		Loan Amount Adjustments	
580-599	2.750	660-679	0.250	Streamline Refi	0.250	\$50,000 - \$99,999	2.500
600-619	2.000	680-699	0.000	Manual UW	1.000	\$100,000 - \$124,999	0.375
620-639	1.250	700-719	0.000	PURCHASE	-0.250	\$125,000 - \$174,999	0.375
640-659	0.500	720+	(0.125)	Texas Property	(0.250)	\$175,000 - \$299,999	0.000
				Manufactured	1.000	\$300,000 - Conforming limit	(0.125)

ALL PRICING IS INDICATIVE ONLY. ADDITIONAL ADJUSTMENTS MAY APPLY. FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Administrative Fees

\$995

## RATE SHEET DOES NOT INCLUDE BROKER COMPENSATION

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## Agency Fixed - Corr & Broker

30/25 Year Conforming Fixed 10030					20 Year Conforming Fixed 10020					15 Year Conforming Fixed 10015				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
4.000	2.985	3.021	3.122	3.169	3.500	4.851	4.911	4.965	5.007	3.125	4.093	4.130	4.167	4.195
4.125	2.304	2.307	2.368	2.415	3.625	4.192	4.251	4.305	3.919	3.250	3.236	3.294	3.343	3.381
4.250	1.629	1.665	1.750	1.797	3.750	3.318	3.256	3.399	3.176	3.375	2.543	2.602	2.651	2.689
4.375	0.948	0.984	1.045	1.092	3.875	2.711	2.646	2.789	2.569	3.500	2.056	2.114	2.163	2.201
4.500	0.317	0.352	0.413	0.460	4.000	2.091	1.998	2.141	1.852	3.625	1.547	1.605	1.655	1.693
4.625	(0.288)	(0.271)	(0.211)	(0.164)	4.125	1.500	1.452	1.595	1.179	3.750	0.981	1.031	1.114	1.114
4.750	(0.905)	(0.869)	(0.747)	(0.700)	4.250	0.757	0.668	0.811	0.373	3.875	0.672	0.722	0.803	0.803
4.875	(1.480)	(1.444)	(1.301)	(1.174)	4.375	0.221	0.184	0.327	(0.150)	4.000	0.246	0.296	0.367	0.405
4.990	(1.872)	(1.762)	(1.732)	(1.625)	4.500	(0.409)	(0.454)	(0.311)	(0.698)	4.125	(0.370)	(0.312)	(0.263)	(0.225)
5.000	(1.946)	(1.910)	(1.769)	(1.676)	4.625	(0.925)	(0.958)	(0.815)	(0.971)	4.250	(0.728)	(0.678)	(0.537)	(0.537)
5.125	(2.511)	(2.475)	(2.371)	(2.319)	4.750	(1.344)	(1.497)	(1.354)	(1.523)	4.375	(1.178)	(1.124)	(0.988)	(0.984)
5.250	(3.093)	(3.057)	(2.914)	(2.851)	4.875	(1.788)	(1.979)	(1.836)	(1.693)	4.500	(1.390)	(1.330)	(1.201)	(1.192)
5.375	(3.591)	(3.555)	(3.416)	(3.312)	5.000	(2.317)	(2.455)	(2.312)	(2.169)	4.625	(1.771)	(1.706)	(1.585)	(1.568)
5.500	(4.011)	(3.906)	(3.855)	(3.756)	5.125	(2.847)	(2.780)	(2.712)	(2.660)	4.750	(2.329)	(2.259)	(2.142)	(2.122)
5.625	(4.423)	(4.373)	(4.254)	(4.162)	5.250	(2.971)	(2.871)	(2.721)	(2.641)	4.875	(2.276)	(2.176)	(2.026)	(1.946)
5.750	(4.832)	(4.737)	(4.676)	(4.589)	5.375	(3.440)	(3.340)	(3.190)	(3.110)	5.000	(2.737)	(2.637)	(2.487)	(2.407)
5.875	(5.017)	(4.967)	(4.817)	(4.737)	5.500	(3.874)	(3.774)	(3.624)	(3.544)	5.125				

Please see LMS Xpress' Loan Search for scenario specific pricing.

30/25 Year High Balance Fixed 10030H					20 Year High Balance Fixed 10020H					15 Year High Balance Fixed 10015H				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
4.000	3.505	3.605	3.755	4.680	3.750	3.544	3.644	3.794	5.526	3.000	4.720	4.756	4.793	4.821
4.125	2.808	2.908	3.058	4.062	3.875	2.931	3.031	3.181	3.261	3.125	4.309	4.345	4.382	4.411
4.250	2.105	2.205	2.355	2.726	4.000	2.433	2.533	2.683	2.763	3.250	3.225	3.325	3.475	3.555
4.375	1.615	1.715	1.865	2.075	4.125	1.865	1.965	2.115	2.195	3.375	2.728	2.828	2.978	3.058
4.500	1.136	1.222	1.365	1.508	4.250	1.104	1.204	1.354	1.434	3.500	2.197	2.297	2.447	2.527
4.625	0.472	0.558	0.701	0.844	4.375	0.595	0.695	0.845	0.925	3.625	1.670	1.770	1.920	2.000
4.750	(0.180)	(0.094)	0.049	0.192	4.500	0.041	0.141	0.291	0.371	3.750	1.350	1.450	1.600	1.680
4.875	(0.769)	(0.683)	(0.540)	(0.397)	4.625	(0.498)	(0.398)	(0.248)	(0.168)	3.875	0.845	0.945	1.095	1.175
4.990	(0.982)	(0.821)	(0.791)	(0.684)	4.750	(0.780)	(0.694)	(0.551)	(0.408)	4.000	0.354	0.454	0.604	0.684
5.000	(1.293)	(1.207)	(1.064)	(0.921)	4.875	(1.369)	(1.283)	(1.140)	(0.997)	4.125	(0.074)	0.026	0.176	0.256
5.125	(1.632)	(1.546)	(1.403)	(1.260)	5.000	(1.893)	(1.807)	(1.664)	(1.521)	4.250	(0.372)	(0.272)	(0.122)	(0.042)
5.250	(1.938)	(1.788)	(1.748)	(1.653)	5.125	(2.232)	(2.146)	(2.003)	(1.860)	4.375	(0.850)	(0.750)	(0.600)	(0.520)
5.375	(2.420)	(2.259)	(2.213)	(2.109)	5.250	(2.338)	(2.221)	(2.148)	(2.053)	4.500	(1.314)	(1.214)	(1.064)	(0.984)
5.500	(2.845)	(2.690)	(2.639)	(2.540)	5.375	(2.820)	(2.659)	(2.613)	(2.509)	4.625	(1.747)	(1.647)	(1.497)	(1.417)
5.625	(3.280)	(3.130)	(3.074)	(2.981)	5.500	(3.245)	(3.090)	(3.039)	(2.940)	4.750	(1.904)	(1.804)	(1.654)	(1.574)
5.750	(1.210)	(1.101)	(1.015)	(0.943)	5.625	(3.680)	(3.530)	(3.474)	(3.381)	4.875				

10 Year Conforming Fixed 10010					10 Year High Balance Fixed 10010H				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.250	3.872	3.997	4.147	4.247					
3.375	3.449	3.574	3.724	3.824					
3.500	2.986	3.111	3.261	3.361					
3.625	2.583	2.708	2.858	2.958					
3.750	1.624	1.749	1.899	1.999					
3.875	1.174	1.299	1.449	1.549					
4.000	0.755	0.880	1.030	1.130					
4.125	0.320	0.445	0.595	0.695					
4.250									
4.375									
4.500									
4.625									
4.750									
4.875									

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

## Agency Fixed - Corr & Broker Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
2-Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
**Non-Owner	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
Cash Out Adjustments					Subordinate Financing			
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<720	>=720
740+	0.375	0.625	0.625	0.875	< 65.01	80.01-95	0.500	0.250
720-739	0.375	1.000	1.000	1.125	65.01-75	80.01-95	0.750	0.500
700-719	0.375	1.000	1.000	1.125	> 75.00-90	76.01-95	1.000	0.750
680-699	0.375	1.125	1.125	1.750	Additional Adjustments			
660-679	0.625	1.125	1.125	1.875				
640-659	0.625	1.625	1.625	2.625				
620-639	0.625	1.625	1.625	3.125				
High Bal Cash Out	1.000	1.000	1.000	1.000	Loan Amount	50k - 99,999	0.750	
Escrow Waiver	0.000			CLTV .375		100k - 124,999	0.500	
High Bal R/T and Purchase	0.250					125k - 174,999	0.375	
					Maximum Rebate	175k - 199,999	0.250	
PURCH SPECIAL	-0.200	CASHOUT SPECIAL	-0.150		Texas	-0.125	LP	See Loan Search

\*\*ALL PRICING IS INDICATIVE ONLY. PRICE AND ADJUSTMENTS MAY VARY BASED ON YOUR PARTICULAR LOAN SCENARIO.

Administrative Fees	\$995	Correspondent Fees	\$795
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FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

RATE SHEET DOES NOT INCLUDE BROKER COMPENSATION



## HiBal Anywhere (Non-Agency) - Corr & Broker

30 Year Fixed 16730H				15 Year Fixed 16715H			
Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day
4.000	6.384	6.509	6.634	3.500	3.916	4.041	4.166
4.125	4.999	5.124	5.249	3.625	3.413	3.538	3.663
4.250	3.788	3.913	4.038	3.750	2.955	3.080	3.205
4.375	3.110	3.235	3.360	3.875	2.318	2.443	2.568
4.500	2.312	2.437	2.562	4.000	1.942	2.067	2.192
4.625	1.610	1.735	1.860	4.125	1.658	1.783	1.908
4.750	0.931	1.056	1.181	4.250	1.344	1.469	1.594
4.875	0.385	0.510	0.635	4.375	1.056	1.181	1.306
5.000	(0.093)	0.032	0.157	4.500	0.783	0.908	1.033
5.125	(0.447)	(0.322)	(0.197)	4.625	0.541	0.666	0.791
5.250	(0.836)	(0.711)	(0.586)	4.750	0.273	0.398	0.523
5.375	(1.146)	(1.021)	(0.896)	4.875			
5.500	(1.360)	(1.235)	(1.110)				

  

5/1 ARM 16705/1H				7/1 ARM 16707/1H				10/1 ARM 16710/1H			
Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day
3.250	3.365	3.490	3.615	3.250	4.060	4.185	4.310	3.500	3.969	4.094	4.219
3.375	2.893	3.018	3.143	3.375	3.468	3.593	3.718	3.625	3.389	3.514	3.639
3.500	2.442	2.567	2.692	3.500	2.887	3.012	3.137	3.750	2.865	2.990	3.115
3.625	2.017	2.142	2.267	3.625	2.369	2.494	2.619	3.875	2.389	2.514	2.639
3.750	1.754	1.879	2.004	3.750	2.043	2.168	2.293	4.000	1.955	2.080	2.205
3.875	1.374	1.499	1.624	3.875	1.596	1.721	1.846	4.125	1.554	1.679	1.804
4.000	1.013	1.138	1.263	4.000	1.179	1.304	1.429	4.250	1.191	1.316	1.441
4.125	0.671	0.796	0.921	4.125	0.734	0.859	0.984	4.375	0.861	0.986	1.111
4.250	0.346	0.471	0.596	4.250	0.382	0.507	0.632	4.500	0.561	0.686	0.811
4.375	0.035	0.160	0.285	4.375	0.023	0.148	0.273	4.625	0.304	0.429	0.554
4.500	(0.282)	(0.157)	(0.032)	4.500	(0.337)	(0.212)	(0.087)	4.750	(0.007)	0.118	0.243
4.625				4.625				4.875			
2.25 Margin		2/2/5 Caps		2.25 Margin		5/2/5 Caps		2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin		1Yr Libor Index		Floor = Margin		1Yr Libor Index		Floor = Margin	
Qual Rate = > of fully indexed rate or Note +2				Qualifying Rate = Note Rate				Qualifying Rate = Note Rate			

**MAX PRICE -1.75**

## HiBal Anywhere (Overlays Apply) - Corr & Broker - Loan Level Adjustments

	LTV/CLTV Bucket					
	<=55%	55.01-60.00%	60.01-65%	65.01%-70.00%	70.01-75.00%	75.01-80.00%
FICO						
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)
760-779	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.000
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.375
700-719	(0.375)	(0.250)	(0.125)	0.000	0.250	0.500
Other						
Purchase	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	0.000
Cashout Refinance	0.000	0.000	0.250	0.750	1.500	N/A

**RATE SHEET DOES NOT INCLUDE BROKER COMPENSATION**

Administrative Fees	\$995	Correspondent Fees	\$795
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**Rates are subject to change without notice**

The information provided is intended for the use of Real Estate Professionals and Western Bancorp Employees ONLY. Distribution to the general public is prohibited. APR's are not disclosed on this Rate Sheet.





## Fixed - DU LPMI - Corr & Broker

30 Year Conforming Fixed 10030LPMI					15 Year Conforming Fixed 10015LPMI				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
4.000	2.985	3.021	3.122	3.169	3.125	3.993	4.030	4.067	4.095
4.125	2.304	2.307	2.368	2.415	3.250	3.136	3.194	3.243	3.281
4.250	1.629	1.665	1.750	1.797	3.375	2.443	2.502	2.551	2.589
4.375	0.948	0.984	1.045	1.092	3.500	1.956	2.014	2.063	2.101
4.500	0.317	0.352	0.413	0.460	3.625	1.447	1.505	1.555	1.593
4.625	(0.288)	(0.271)	(0.211)	(0.164)	3.750	0.881	0.931	1.014	1.014
4.750	(0.905)	(0.869)	(0.747)	(0.700)	3.875	0.572	0.622	0.703	0.703
4.875	(1.480)	(1.444)	(1.301)	(1.174)	4.000	0.146	0.196	0.267	0.305
4.990	(1.872)	(1.762)	(1.732)	(1.625)	4.125	(0.470)	(0.412)	(0.363)	(0.325)
5.000	(1.946)	(1.910)	(1.769)	(1.676)	4.250	(0.828)	(0.778)	(0.637)	(0.637)
5.000	(1.946)	(1.910)	(1.769)	(1.676)	4.375	(1.278)	(1.224)	(1.088)	(1.084)
5.125	(2.511)	(2.475)	(2.371)	(2.319)	4.500	(1.490)	(1.430)	(1.301)	(1.292)
5.250	(3.093)	(3.057)	(2.914)	(2.851)	4.625	(1.871)	(1.806)	(1.685)	(1.668)
5.375	(3.591)	(3.555)	(3.416)	(3.312)	4.750				
5.500	(4.011)	(3.906)	(3.855)	(3.756)	4.875				

Please see LMS Xpress Loan Search for scenario specific pricing.

30 Year Conforming Fixed 10030LPMIH					15 Year Conforming Fixed 10015LPMIH				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
4.000	3.505	3.605	3.755	4.680	2.750	5.837	5.873	6.661	6.739
4.125	2.808	2.908	3.058	4.062	2.875	5.379	5.415	5.452	5.481
4.250	2.105	2.205	2.355	2.726	3.000	4.920	4.956	4.993	5.021
4.375	1.615	1.715	1.865	2.075	3.125	4.509	4.545	4.582	4.611
4.500	1.136	1.222	1.365	1.508	3.250	3.425	3.525	3.675	3.755
4.625	0.472	0.558	0.701	0.844	3.375	2.928	3.028	3.178	3.258
4.750	(0.180)	(0.094)	0.049	0.192	3.500	2.397	2.497	2.647	2.727
4.875	(0.769)	(0.683)	(0.540)	(0.397)	3.625	1.870	1.970	2.120	2.200
4.990	(0.982)	(0.821)	(0.791)	(0.684)	3.750	1.550	1.650	1.800	1.880
5.000	(1.293)	(1.207)	(1.064)	(0.921)	3.875	1.045	1.145	1.295	1.375
5.125	(1.632)	(1.546)	(1.403)	(1.260)	4.000	0.554	0.654	0.804	0.884
5.250	(1.938)	(1.788)	(1.748)	(1.653)	4.125	0.126	0.226	0.376	0.456
5.375	(2.420)	(2.259)	(2.213)	(2.109)	4.250	(0.172)	(0.072)	0.078	0.158
5.500	(2.845)	(2.690)	(2.639)	(2.540)	4.375				
5.625	(3.280)	(3.130)	(3.074)	(2.981)	4.500				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

## Fixed - DU LPMI - Corr & Broker Loan Level Price Adjustments

All Eligible Mortgages - LPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

  

Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
2-Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
**Non-Owner	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A

  

Cash Out Adjustments				Subordinate Financing					
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<720	>=720	
740+	0.375	0.625	0.625	0.875	< 65.01	80.01-95	0.500	0.250	
720-739	0.375	1.000	1.000	1.125	65.01-75	80.01-95	0.750	0.500	
700-719	0.375	1.000	1.000	1.125	> 75.00-90	76.01-95	1.000	0.750	
680-699	0.375	1.125	1.125	1.750	Additional Adjustments				
660-679	0.625	1.125	1.125	1.875					
640-659	0.625	1.625	1.625	2.625					
620-639	0.625	1.625	1.625	3.125					
High Bal Cash Out	1.000	1.000	1.000	N/A	Loan Amount	50k - 99,999	0.750		
Escrow Waiver	0.000	CLTV .375				100k - 124,999	0.500		
High Bal R/T and Purchase	0.250				125k - 174,999	0.375			
					Maximum Rebate of 2.500				
LPMI ADJUSTMENTS					740+	740 - 759	720 - 739	700 - 719	680 - 699
					95.001 - 97%	2.200	3.000	N/A	N/A
					90.001 - 95%	1.700	2.350	2.950	N/A
					85.001 - 90%	1.300	1.800	2.300	3.300
					</=85%	0.700	0.850	1.000	1.150
					Rate/Term Refinance	0.000	0.000	0.000	0.000
					Cash Out Refinance	0.500	0.500	0.700	1.000
					Second Home	0.250	0.250	0.490	0.700
					Investment Property	1.190	1.190	1.330	N/A
					15 Year Term	(0.250)	(0.380)	(0.500)	(0.600)
					Loan Amount >400k	(0.100)	(0.100)	(0.100)	(0.100)
					PURCHASE SPECIAL	-0.100			Texas (0.125)

\*\*ALL PRICING IS INDICATIVE ONLY. PRICE AND ADJUSTMENTS MAY VARY BASED ON YOUR PARTICULAR LOAN SCENARIO.  
FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Administrative Fees	\$995	Correspondent Fees	\$795
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**RATE SHEET DOES NOT INCLUDE BROKER COMPENSATION**



## ARM - DU/LP - Corr & Broker

3/1 FNMA/FHLMC ARM 10003/1				5/1 FNMA/FHLMC ARM 10005/1				7/1 FNMA/FHLMC ARM 10007/1			
Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day
2.500	4.666	4.791	4.916	3.000	3.249	3.359	3.489	3.000	3.577	3.640	3.702
2.625	4.509	4.634	4.759	3.125	2.878	2.988	3.118	3.125	3.209	3.271	3.334
2.750	4.156	4.281	4.406	3.250	2.507	2.617	2.747	3.250	2.807	2.887	2.949
2.875	3.809	3.934	4.059	3.375	2.135	2.245	2.375	3.375	2.386	2.496	2.626
3.000	3.637	3.762	3.887	3.500	1.764	1.874	2.004	3.500	1.964	2.074	2.204
3.125	3.464	3.589	3.714	3.625	1.390	1.500	1.630	3.625	1.542	1.652	1.782
3.250	3.259	3.384	3.509	3.750	0.990	1.100	1.230	3.750	1.127	1.237	1.367
3.375	3.053	3.178	3.303	3.875	0.589	0.699	0.829	3.875	0.750	0.860	0.990
3.500	2.792	2.917	3.042	4.000	0.224	0.334	0.464	4.000	0.373	0.483	0.613
3.625	2.531	2.656	2.781	4.125	(0.119)	(0.009)	0.121	4.125	0.007	0.117	0.247
3.750	2.325	2.450	2.575	4.250	(0.461)	(0.351)	(0.221)	4.250	(0.349)	(0.239)	(0.109)
3.875				4.375	(0.789)	(0.679)	(0.549)	4.375	(0.705)	(0.595)	(0.465)
1yr Libor Index				1yr Libor Index				1yr Libor Index			
2/2/6 Caps		2.25% Margin		2/2/5 Caps		2.25% Margin		5/2/5 Caps		2.25% Margin	

10/1 FNMA/FHLMC ARM 10010/1				5/1 High Balance FNMA/FHLMC ARM 10005/1H				7/1 High Balance FNMA/FHLMC ARM 10007/1H			
Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day	Rate	15 day	30 day	45 day
3.125	4.170	4.233	4.295	3.000	3.363	3.473	3.603	3.000	3.727	3.790	3.852
3.250	3.900	3.963	4.025	3.125	2.992	3.102	3.232	3.125	3.359	3.421	3.484
3.375	3.484	3.547	3.609	3.250	2.621	2.731	2.861	3.250	2.974	3.037	3.099
3.500	3.058	3.120	3.183	3.375	2.249	2.359	2.489	3.375	2.572	2.682	2.800
3.625	2.591	2.701	2.765	3.500	1.878	1.988	2.118	3.500	2.150	2.260	2.390
3.750	2.061	2.171	2.347	3.625	1.504	1.614	1.744	3.625	1.728	1.838	1.968
3.875	1.530	1.640	1.918	3.750	1.104	1.214	1.344	3.750	1.313	1.423	1.553
4.000	1.043	1.153	1.499	3.875	0.703	0.813	0.943	3.875	0.936	1.046	1.176
4.125	0.582	0.692	1.079	4.000	0.338	0.448	0.578	4.000	0.411	0.669	0.799
4.250	0.038	0.269	0.659	4.125	(0.005)	0.105	0.235	4.125	0.053	0.303	0.433
4.375	(0.331)	(0.109)	0.268	4.250	(0.347)	(0.237)	(0.107)	4.250	(0.280)	(0.053)	0.077
4.500	(0.685)	(0.487)	(0.113)	4.375	(0.675)	(0.565)	(0.435)	4.375	(0.599)	(0.409)	(0.279)
1yr Libor Index				1yr Libor Index				1yr Libor Index			
5/2/5 Caps		2.25% Margin		2/2/5 Caps		2.25% Margin		5/2/5 Caps		2.25% Margin	

High Balance 10/1 available in LMS Xpres

**Max Rebate -3.250**

## ARM - DU/LP - Corr & Broker Loan Level Price Adjustments

Miscellaneous Adjusters		Occupancy	
LTV > 95	0.500	Investment - LTV <= 75	2.125
Purchase or Rate Term Refi - LTV > 90% (Excludes IO)	0.250	Investment - LTV > 75 - 80	3.375
2 - 4 units	1.000	Investment - LTV > 80	4.125
Attached Condo - LTV > 75%, Term > 180	0.750	Investment - Non-DU, Refi, LTV/HCLTV/CLTV >	0.125
Escrow Waiver (Excludes CA)	0.000		
Escrow Waiver (CA)	0.000		
2nd Home Non-DU - Cash-Out LTV/HCLTV/CLTV >75	0.125		
Sub Financing - Fico<720, LTV<= 65, CLTV>80-95	0.500		
Sub Financing - Fico<720, LTV>65-75, CLTV>80-95	0.750		
Sub Financing - Fico<720, LTV>75-90, CLTV>76-95	1.000		
Sub Financing - Fico<720, LTV>90-95, CLTV>90-95	1.000		
Sub Financing - Fico>=720, LTV<= 65, CLTV>80-95	0.250		
Sub Financing - Fico>=720, LTV>65-75, CLTV>80-95	0.500		
Sub Financing - Fico>=720, LTV>75-90, CLTV>76-95	0.750		
Sub Financing - Fico>=720, LTV>90-95, CLTV>90-95	0.750		
Sub Financing - LTV<= 95 CLTV>95	1.500		
Loan Amount \$50,000 - \$99,999	0.750		
Loan Amount \$100,000 - \$124,999	0.500		
Loan Amount \$125,000 - \$174,999	0.375		
Loan Amount \$175,000 - \$199,999	0.250		
High Balance R/T and Purchase	0.250		
** ANY CLTV	0.375		

  

Cash Out				
	<=60	>60-75	>75-80	>80-85
>= 740	0.375	0.625	0.875	0.625
720 - 739	0.375	1.000	1.125	1.500
700 - 719	0.375	1.000	1.125	1.500
680 - 699	0.375	1.125	1.750	2.500
660 - 679	0.625	1.125	1.875	2.500
640 - 659	0.625	1.625	2.625	3.000
620 - 639	0.625	1.625	3.125	3.000
High Bal Cash Out (Cumulative to above)				1.000

  

High Balance - LTV	
<= 75% LTV	0.750
> 75% LTV	1.500
PURCHASE SPECIAL	-0.100

FICO/LTV								
LTV/FICO	<=60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
>= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

ALL PRICING IS INDICATIVE ONLY. ADDITIONAL ADJUSTMENTS MAY APPLY. FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Administrative Fees	\$995	Correspondent Fees	\$795
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**RATE SHEET DOES NOT INCLUDE BROKER COMPENSATION**

