

Base Pricing Assumes Borrower Paid Compensation

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

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Lender Fees	
Underwriting Fee - Borrower Paid Transactions	\$990.00
Underwriting Fee - Lender Paid Transactions	\$990.00
FHA Streamlines/VA IRRRLs	\$590.00
*NO Fee Option (Use No Fee Calculator to determine fee in bps)	
www.eprmq.net/NoFeeCalculator.xls	

Mortgagee Clause
Paramount Residential Mortgage Group, INC. Its Successors and/or Assigns 1265 Corona Pointe Court Ste. 301 Corona, California 92879

Approved States	
Alaska	Missouri
Alabama	Montana
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	Nebraska
Connecticut	Nevada
Delaware	North Carolina
District of Columbia	North Dakota
Florida	Ohio
Georgia	Oklahoma
Idaho	Oregon
Indiana	Pennsylvania
Illinois	Rhode Island
Iowa	South Carolina
Kansas	South Dakota
Kentucky	Tennessee
Louisiana	Texas
Maine	Utah
Maryland	Vermont
Massachusetts	Virginia
Michigan	Washington
Minnesota	West Virginia
Mississippi	Wisconsin

PRMG Website	
FT360	http://tpo.prmq.net/

Scenario Pricer	
For On-line Rate/Price quotes, log on to our Scenario Pricer at:	
	http://tpo.prmq.net/

WHOLESALE REGIONAL OPERATING CENTERS					
Western Region	Anne Molchan, DVP	(714) 835-5080	Northeast Region	Herb Lewis, DVP	(866) 776-4937
Western Region	Dave Pilotte, RVP	(951) 278-0000	Southeast Region	Herb Lewis, DVP	(866) 776-4937
Western Region	Herb Lewis, DVP	(866) 776-4937	Midwest Region	Herb Lewis, DVP	(866) 776-4937
Pacific Northwest Region	Herb Lewis, DVP	(866) 776-4937			
Mountain Region	Michael J. Miller, RVP	(303) 957-8390			
Southwest Region	Joe Spangenberg, RVP	(602) 977-7764			

PRMG News

MORE BIG CHANGES!

WE'RE OFFERING BETTER PRICING!

LOCK IN YOUR LOANS WITH PRMG TODAY!

CONVENTIONAL	FHA/VA/USDA
PURCHASE EXTRA .150 BONUS!	REDUCING LLPA HIT! 660-679 BAND FROM .375 TO .125 640-659 BAND FROM .425 TO .500
740 FICO > EXTRA .100 BONUS!	REDUCING THE THRESHOLD ON THE LLPA BONUS! FICO > 720 OF .125 IMPROVEMENT TO FICO > = 680
\$295K TO CONFORMING LIMIT EXTRA .250 BONUS!	REDUCING LLPA HIT VA 55%+ LTV IN FLORIDA (AND THE OTHER ASSOCIATED STATES) .375 TO .125 SO ALL VA LLPA HITS NOW MATCH!
\$245K TO \$294,999 CONV LOAN EXTRA .150 BONUS!	
\$200K TO \$244,999 CONV LOAN EXTRA .100 BONUS!	
FICO'S 620 TO 680 .250 HIT REMOVED ON ALL AGENCY!	PURCHASE EXTRA .100 BONUS!

IMPORTANT: This Special Only Applies to the Programs as Specified Above and Excludes High Balance Loan Amounts. Special Cannot be Combined with any other Programs or with any Other Offers.

Check TODAY's Rate Sheet For Details!

Doc & Funding Cut-Off Dates	
Last day to fund FHA/VA loans with 3/1 payment	02/07/18
Last day to fund Agency loans with 3/1 payment	02/09/18
Last day to Doc Streamlines for February Funding	02/23/18
Last day to fund Streamlines for February Funding	02/28/18
Last day to Draw Docs with April 1st Payment	02/27/18

Lock Desk Info	
Lock Cut-off (Govt & Agency Fixed Programs)	5:00 pm PST
Lock Cut-off (All ARMs & All Jumbo Programs)	3:30 pm PST
Lock Online (available till 5:00 pm PST)	http://tpo.prmq.net/
Email Link to Manual Lock Form;	
www.eprmq.net/PRMG%20Manual%20Lock%20Request%20Form%20(Editable).pdf	
Secondary Fax	951-278-5633
Extensions & Re-Locks	Secondary@prmq.net

Lock Expiration Dates	
15 Days	03/06/18
30 Days	03/21/18
45 Days	04/05/18
60 Days	04/20/18

Lock Extension Policy	
1-5 Days	0.125
6-10 Days	0.250
11-15 Days	0.375
16-20 Days	0.500
21-25 Days	0.625
26-30 Days	0.750

Extended Rate Lock Terms	
45 Days	.250 in fee
60 Days	.500 in fee
<i>The above fees are applied to the 30 day price.</i>	

Market Update	
1 Yr Libor	2.398
1 Yr T-Bill	1.990
6 Mo Libor	2.119
Prime Rate	4.500
10 Yr Bond	2.900
30 Yr Bond	3.150

Average Prime Offer Rates	
30/40 Yr Fixed	4.430
15/20 Yr Fixed	3.910
10 Yr Fixed	4.010
1/1 ARM	4.660
3/1 ARM	4.460
5/1 ARM	4.350
7/1 ARM	4.320
10/1 ARM	4.250

Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 20, 2018 7:30AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FNMA/FHLMC

30/25 Yr Fixed		
Agency/Agency No MI		
Rate	15	30
5.250%	(5.523)	(5.273)
5.125%	(4.909)	(4.659)
5.000%	(4.324)	(4.074)
4.875%	(3.870)	(3.620)
4.750%	(3.386)	(3.136)
4.625%	(2.791)	(2.541)
4.500%	(2.274)	(2.024)
4.375%	(1.551)	(1.301)
4.250%	(0.973)	(0.723)
4.125%	(0.075)	0.175
4.000%	0.548	0.798
3.990%	0.628	0.878
3.875%	1.255	1.505

20 Yr Fixed		
Agency/Agency No MI		
Rate	15	30
5.000%	(5.070)	(4.820)
4.875%	(4.565)	(4.315)
4.750%	(4.147)	(3.897)
4.625%	(3.741)	(3.491)
4.500%	(3.329)	(3.079)
4.375%	(2.791)	(2.541)
4.250%	(2.388)	(2.138)
4.125%	(1.267)	(1.017)
4.000%	(0.822)	(0.572)
3.875%	(0.254)	(0.004)
3.750%	0.279	0.529
3.625%	1.512	1.762
3.500%	2.108	2.358

15 Yr Fixed		
Agency/Agency No MI		
Rate	15	30
4.500%	(3.621)	(3.371)
4.375%	(2.958)	(2.708)
4.250%	(2.477)	(2.227)
4.125%	(2.035)	(1.785)
4.000%	(1.619)	(1.369)
3.875%	(0.913)	(0.663)
3.750%	(0.401)	(0.151)
3.625%	0.152	0.402
3.500%	0.547	0.797
3.375%	0.993	1.243
3.250%	1.416	1.666
3.125%	2.245	2.495
3.000%	2.731	2.981

10 Yr Fixed		
Agency/Agency No MI		
Rate	15	30
4.250%	(2.137)	(1.887)
4.125%	(1.886)	(1.636)
4.000%	(1.627)	(1.377)
3.875%	(1.155)	(0.905)
3.750%	(0.745)	(0.495)
3.625%	0.056	0.306
3.500%	0.342	0.592
3.375%	0.609	0.859
3.250%	0.874	1.124
3.125%	1.767	2.017
3.000%	2.082	2.332
2.875%	2.400	2.650
2.750%	2.731	2.981

5/1 Libor ARM		
Agency/Agency No MI		
Start Rate	15	30
4.250%	(1.394)	(1.144)
4.125%	(1.109)	(0.859)
4.000%	(0.835)	(0.585)
3.875%	(0.519)	(0.269)
3.750%	(0.225)	0.025
3.625%	(0.390)	(0.140)
3.500%	0.211	0.461
3.375%	0.311	0.561
3.250%	0.909	1.159
3.125%	1.257	1.507
3.000%	1.614	1.864
2.875%	1.972	2.222

2.25 Margin, 2/2/5 Caps

7/1 Libor ARM		
Agency/Agency No MI		
Start Rate	15	30
4.500%	(2.008)	(1.758)
4.375%	(1.679)	(1.429)
4.250%	(1.351)	(1.101)
4.125%	(1.020)	(0.770)
4.000%	(0.713)	(0.463)
3.875%	(0.393)	(0.143)
3.750%	(0.290)	(0.040)
3.625%	0.081	0.331
3.500%	0.271	0.521
3.375%	0.961	1.211
3.250%	1.400	1.650
3.125%	1.833	2.083

2.25 Margin, 5/2/5 Caps

10/1 Libor ARM		
Agency/Agency No MI		
Start Rate	15	30
4.375%	(1.218)	(0.968)
4.250%	(0.793)	(0.543)
4.125%	(0.638)	(0.388)
4.000%	(0.485)	(0.235)
3.875%	0.198	0.448
3.750%	0.441	0.691
3.625%	0.958	1.208
3.500%	1.504	1.754
3.375%	2.050	2.300
3.250%	2.574	2.824
3.125%	3.082	3.332
3.000%	3.589	3.839

2.25 Margin, 5/2/5 Caps

Agency TX Home Eq 15		
Rate	15	30
4.500%	(3.621)	(3.371)
4.375%	(2.958)	(2.708)
4.250%	(2.477)	(2.227)
4.125%	(2.035)	(1.785)
4.000%	(1.619)	(1.369)
3.875%	(0.913)	(0.663)
3.750%	(0.401)	(0.151)
3.625%	0.152	0.402
3.500%	0.547	0.797
3.375%	0.993	1.243
3.250%	1.416	1.666
3.125%	2.245	2.495
3.000%	2.731	2.981

High Balance 30		
Agency/Agency No MI		
Rate	15	30
5.250%	(4.452)	(4.202)
5.125%	(4.449)	(4.199)
5.000%	(4.170)	(3.920)
4.875%	(3.816)	(3.566)
4.750%	(3.289)	(3.039)
4.625%	(2.663)	(2.413)
4.500%	(2.015)	(1.765)
4.375%	(1.287)	(1.037)
4.250%	(0.688)	(0.438)
4.125%	0.178	0.428
4.000%	0.797	1.047
3.875%	1.500	1.750
3.750%	2.217	2.467

High Balance 15		
Agency/Agency No MI		
Rate	15	30
4.500%	(2.501)	(2.251)
4.375%	(1.939)	(1.689)
4.250%	(1.773)	(1.523)
4.125%	(1.356)	(1.106)
4.000%	(1.174)	(0.924)
3.875%	(0.707)	(0.457)
3.750%	(0.267)	(0.017)
3.625%	0.382	0.632
3.500%	0.743	0.993
3.375%	1.169	1.419
3.250%	1.593	1.843
3.125%	2.457	2.707
3.000%	2.832	3.082

Agency TX Home Eq 30		
Rate	15	30
5.000%	(4.324)	(4.074)
4.875%	(3.870)	(3.620)
4.750%	(3.336)	(3.086)
4.625%	(2.791)	(2.541)
4.500%	(2.224)	(1.974)
4.375%	(1.551)	(1.301)
4.250%	(0.973)	(0.723)
4.125%	(0.075)	0.175
4.000%	0.548	0.798
3.990%	0.628	0.878
3.875%	1.255	1.505
3.750%	1.976	2.226
3.625%	2.938	3.188

Agency TX Home Eq 15		
Rate	15	30
4.500%	(3.621)	(3.371)
4.375%	(2.958)	(2.708)
4.250%	(2.477)	(2.227)
4.125%	(2.035)	(1.785)
4.000%	(1.619)	(1.369)
3.875%	(0.913)	(0.663)
3.750%	(0.401)	(0.151)
3.625%	0.152	0.402
3.500%	0.547	0.797
3.375%	0.993	1.243
3.250%	1.416	1.666
3.125%	2.245	2.495
3.000%	2.731	2.981

High Balance 5/1 ARM		
Agency/Agency No MI		
Start Rate	15	30
4.250%	(1.336)	(1.086)
4.125%	(0.801)	(0.551)
4.000%	(0.526)	(0.276)
3.875%	(0.227)	0.023
3.750%	0.051	0.301
3.625%	0.189	0.439
3.500%	0.542	0.792
3.375%	0.895	1.145
3.250%	1.246	1.496
3.125%	1.599	1.849
3.000%	1.960	2.210
2.875%	2.283	2.533

2.25 Margin, 2/2/5 Caps

High Balance 7/1 ARM		
Agency/Agency No MI		
Start Rate	15	30
4.375%	(1.777)	(1.527)
4.250%	(1.448)	(1.198)
4.125%	(1.370)	(1.120)
4.000%	(0.745)	(0.495)
3.875%	(0.381)	(0.131)
3.750%	(0.010)	0.240
3.625%	0.338	0.588
3.500%	0.591	0.841
3.375%	1.036	1.286
3.250%	1.481	1.731
3.125%	1.897	2.147
3.000%	2.278	2.528

2.25 Margin, 5/2/5 Caps

Agency TX Home Eq 30		
Rate	15	30
4.500%	(3.621)	(3.371)
4.375%	(2.958)	(2.708)
4.250%	(2.477)	(2.227)
4.125%	(2.035)	(1.785)
4.000%	(1.619)	(1.369)
3.875%	(0.913)	(0.663)
3.750%	(0.401)	(0.151)
3.625%	0.152	0.402
3.500%	0.547	0.797
3.375%	0.993	1.243
3.250%	1.416	1.666
3.125%	2.245	2.495
3.000%	2.731	2.981

Agency TX Home Eq 15		
Rate	15	30
4.500%	(3.621)	(3.371)
4.375%	(2.958)	(2.708)
4.250%	(2.477)	(2.227)
4.125%	(2.035)	(1.785)
4.000%	(1.619)	(1.369)
3.875%	(0.913)	(0.663)
3.750%	(0.401)	(0.151)
3.625%	0.152	0.402
3.500%	0.547	0.797
3.375%	0.993	1.243
3.250%	1.416	1.666
3.125%	2.245	2.495
3.000%	2.731	2.981

FNMA HOMEREDY

30 Yr Fixed		
Rate	15	30
5.125%	(4.901)	(4.651)
5.000%	(4.296)	(4.046)
4.875%	(3.798)	(3.548)
4.750%	(3.286)	(3.036)
4.625%	(2.762)	(2.512)
4.500%	(2.191)	(1.941)
4.375%	(1.560)	(1.310)
4.250%	(0.958)	(0.708)
4.125%	(0.090)	0.160
4.000%	0.533	0.783
3.990%	0.613	0.863
3.875%	1.240	1.490
3.750%	1.961	2.211

5/1 ARM		
Rate	15	30
3.875%	(0.269)	(0.019)
3.750%	0.036	0.286
3.625%	0.382	0.632
3.500%	0.687	0.937
3.375%	0.970	1.220
3.250%	1.274	1.524
3.125%	1.558	1.808
3.000%	1.902	2.152
2.875%	2.225	2.475
2.750%	2.578	2.828
2.625%	2.900	3.150
2.500%	#VALUE!	#VALUE!

2.25 Margin, 2/2/5 Caps

Agency TX Home Eq 30		
Rate	15	30
4.500%	(3.621)	(3.371)
4.375%	(2.958)	(2.708)
4.250%	(2.477)	(2.227)
4.125%	(2.035)	(1.785)
4.000%	(1.619)	(1.369)
3.875%	(0.913)	(0.663)
3.750%	(0.401)	(0.151)
3.625%	0.152	0.402
3.500%	0.547	0.797
3.375%	0.993	1.243
3.250%	1.416	1.666
3.125%	2.245	2.495
3.000%	2.731	2.981

Agency TX Home Eq 15		
Rate	15	30
4.500%	(3.621)	(3.371)
4.375%	(2.958)	(2.708)
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3.750%	(0.401)	(0.151)
3.625%	0.152	0.402
3.500%	0.547	0.797
3.375%	0.993	1.243
3.250%	1.416	1.666
3.125%	2.245	2.495
3.000%	2.731	2.981

Base Pricing Assumes Borrower Paid Compensation

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AGENCY LP PRICE ADJUSTMENTS

Agency LP, Agency LP No MI, FHLMC Super Conf, FHLMC Super Conf No MI
Home Possible, Home Possible No MI, Home Possible Advantage, Home Possible Advantage No MI

Applicable to All		Applicable to All	
Loan Amount		Credit Score (Except Terms <=15 Yrs)	
** Loans \$295k-Std Bal Limit (Agency LP Fixed & Agency LP No MI Fixed only)	-0.250	LTV (%)	
** Loans \$245k-\$294,999 (Agency LP Fixed & Agency LP No MI Fixed only)	-0.150	FICO	<=60.00%
** Loans \$200k-\$244,999 (Agency LP Fixed & Agency LP No MI Fixed only)	-0.100	>=740	0.000
** Loans \$100k-\$139,999	0.250	720-739	0.000
** Loans \$75k-\$99,999	0.375	700-719	0.000
** Loans \$50k - \$74,999	0.500	680-699	0.000
** Loans \$30k-\$49,999	1.250	660-679	0.000
		640-659	0.500
		620-639	0.500
			1.500
			2.500
			3.000
			3.250
			3.500
			3.750
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Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 20, 2018 7:30AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

Agency Portfolio

30 Yr Fixed		
Portfolio/Portfolio No MI		
Rate	15	30
5.250%	(5.273)	(5.023)
5.125%	(4.659)	(4.409)
5.000%	(4.074)	(3.824)
4.875%	(3.620)	(3.370)
4.750%	(3.086)	(2.836)
4.625%	(2.541)	(2.291)
4.500%	(1.974)	(1.724)
4.375%	(1.301)	(1.051)
4.250%	(0.773)	(0.523)
4.125%	0.175	0.425
4.000%	0.748	0.998
3.990%	0.828	1.078
3.875%	1.505	1.755

20 Yr Fixed		
Portfolio/Portfolio No MI		
Rate	15	30
4.750%	(3.897)	(3.647)
4.625%	(3.491)	(3.241)
4.500%	(3.079)	(2.829)
4.375%	(2.541)	(2.291)
4.250%	(2.138)	(1.888)
4.125%	(1.017)	(0.767)
4.000%	(0.572)	(0.322)
3.875%	(0.004)	0.246
3.750%	0.529	0.779
3.625%	1.762	2.012
3.500%	2.358	2.608
3.375%	3.099	3.349
3.250%	3.895	4.145

15 Yr Fixed		
Portfolio/Portfolio No MI		
Rate	15	30
4.500%	(3.371)	(3.121)
4.375%	(2.708)	(2.458)
4.250%	(2.227)	(1.977)
4.125%	(1.785)	(1.535)
4.000%	(1.369)	(1.119)
3.875%	(0.663)	(0.413)
3.750%	(0.151)	0.099
3.625%	0.402	0.652
3.500%	0.797	1.047
3.375%	1.243	1.493
3.250%	1.666	1.916
3.125%	2.495	2.745

10 Yr Fixed		
Portfolio/Portfolio No MI		
Rate	15	30
4.500%	(3.031)	(2.781)
4.375%	(2.368)	(2.118)
4.250%	(1.887)	(1.637)
4.125%	(1.636)	(1.386)
4.000%	(1.377)	(1.127)
3.875%	(0.905)	(0.655)
3.750%	(0.495)	(0.245)
3.625%	0.306	0.556
3.500%	0.592	0.842
3.375%	0.859	1.109
3.250%	1.124	1.374
3.125%	2.017	2.267
3.000%	2.332	2.582

5/1 Libor ARM		
Portfolio/Portfolio No MI		
Start Rate	15	30
4.000%	0.864	1.114
3.875%	0.639	0.889
3.750%	0.919	1.169
3.625%	1.203	1.453
3.500%	1.518	1.768
3.375%	1.838	2.088
3.250%	2.175	2.425
3.125%	2.516	2.766
3.000%	2.871	3.121
2.875%	3.232	3.482
2.750%	3.619	3.869
2.625%	4.005	4.255

2.25 Margin, 2/2/5 Caps

7/1 Libor ARM		
Portfolio/Portfolio No MI		
Start Rate	15	30
4.250%	0.726	0.976
4.125%	0.394	0.644
4.000%	0.701	0.951
3.875%	1.021	1.271
3.750%	1.374	1.624
3.625%	1.736	1.986
3.500%	2.152	2.402
3.375%	2.574	2.824
3.250%	3.014	3.264
3.125%	3.457	3.707
3.000%	3.917	4.167
2.875%	4.364	4.614

2.25 Margin, 5/2/5 Caps

30 Yr Fixed		
Portfolio High Bal/Port No MI High Bal		
Rate	15	30
5.500%	(4.873)	(4.623)
5.375%	(4.468)	(4.218)
5.250%	(4.202)	(3.952)
5.125%	(4.199)	(3.949)
5.000%	(4.020)	(3.770)
4.875%	(3.566)	(3.316)
4.750%	(2.939)	(2.689)
4.625%	(2.313)	(2.063)
4.500%	(1.665)	(1.415)
4.375%	(1.037)	(0.787)
4.250%	(0.638)	(0.388)
4.125%	0.178	0.428

20 Yr Fixed		
Portfolio High Bal/Port No MI High Bal		
Rate	15	30
5.000%	(3.964)	(3.714)
4.875%	(3.511)	(3.261)
4.750%	(2.983)	(2.733)
4.625%	(2.357)	(2.107)
4.500%	(1.731)	(1.481)
4.375%	(1.118)	(0.868)
4.250%	(0.584)	(0.334)
4.125%	0.133	0.383
4.000%	0.704	0.954
3.875%	1.315	1.565
3.750%	1.928	2.178
3.625%	2.994	3.244
3.500%	3.635	3.885

15 Yr Fixed		
Portfolio High Bal/Port No MI High Bal		
Rate	15	30
4.250%	(1.623)	(1.373)
4.125%	(1.356)	(1.106)
4.000%	(1.024)	(0.774)
3.875%	(0.707)	(0.457)
3.750%	(0.267)	(0.017)
3.625%	0.382	0.632
3.500%	0.743	0.993
3.375%	1.169	1.419
3.250%	1.593	1.843
3.125%	2.457	2.707
3.000%	2.832	3.082
2.875%	3.305	3.555
2.750%	3.768	4.018

10 Yr Fixed		
Portfolio High Bal/Port No MI High Bal		
Rate	15	30
4.250%	(1.623)	(1.373)
4.125%	(1.356)	(1.106)
4.000%	(1.024)	(0.774)
3.875%	(0.707)	(0.457)
3.750%	(0.267)	(0.017)
3.625%	0.382	0.632
3.500%	0.743	0.993
3.375%	1.169	1.419
3.250%	1.593	1.843
3.125%	2.457	2.707
3.000%	2.832	3.082
2.875%	3.305	3.555
2.750%	3.768	4.018

5/1 Libor ARM		
Portfolio High Balance		
Start Rate	15	30
3.875%	0.273	0.523
3.750%	0.551	0.801
3.625%	0.689	0.939
3.500%	1.042	1.292
3.375%	1.395	1.645
3.250%	1.746	1.996
3.125%	2.099	2.349
3.000%	2.460	2.710
2.875%	2.783	3.033
2.750%	3.136	3.386
2.625%	3.458	3.708
2.500%	#N/A	#N/A

2.25 Margin, 2/2/5 Caps

7/1 Libor ARM		
Portfolio High Balance		
Start Rate	15	30
4.000%	0.119	0.369
3.875%	0.490	0.740
3.750%	0.838	1.088
3.625%	1.091	1.341
3.500%	1.536	1.786
3.375%	1.981	2.231
3.250%	2.397	2.647
3.125%	2.778	3.028
3.000%	3.158	3.408
2.875%	3.688	3.938
2.750%	4.099	4.349
2.625%	4.524	4.774

2.25 Margin, 5/2/5 Caps

DU Refi Plus 2.0

30 Yr Fixed <=80% LTV		
Rate	15	30
5.250%	(5.289)	(5.039)
5.125%	(4.706)	(4.456)
5.000%	(4.081)	(3.831)
4.875%	(3.641)	(3.391)
4.750%	(3.108)	(2.858)
4.625%	(2.560)	(2.310)
4.500%	(2.104)	(1.854)
4.375%	(1.318)	(1.068)
4.250%	(0.597)	(0.347)
4.125%	0.252	0.502
4.000%	0.856	1.106
3.875%	1.666	1.916
3.750%	2.324	2.574

30 Yr 80.01%-105% LTV		
Rate	15	30
5.250%	(5.225)	(4.975)
5.125%	(4.642)	(4.392)
5.000%	(4.017)	(3.767)
4.875%	(3.577)	(3.327)
4.750%	(3.044)	(2.794)
4.625%	(2.496)	(2.246)
4.500%	(2.040)	(1.790)
4.375%	(1.254)	(1.004)
4.250%	(0.533)	(0.283)
4.125%	0.315	0.565
4.000%	0.920	1.170
3.875%	1.730	1.980
3.750%	2.388	2.638

30 Yr >105% LTV		
Rate	15	30
5.250%	(5.805)	(5.555)
5.125%	(5.223)	(4.973)
5.000%	(4.663)	(4.413)
4.875%	(4.098)	(3.848)
4.750%	(3.565)	(3.315)
4.625%	(3.017)	(2.767)
4.500%	(2.561)	(2.311)
4.375%	(1.268)	(1.018)
4.250%	(0.196)	0.054
4.125%	0.745	0.995
4.000%	1.885	2.135
3.875%	2.745	2.995
3.750%	2.817	3.067

High Bal 30 Fixed >105%		
Rate	15	30
5.250%	(5.514)	(5.264)
5.125%	(4.932)	(4.682)
5.000%	(4.372)	(4.122)
4.875%	(3.932)	(3.682)
4.750%	(3.399)	(3.149)
4.625%	(2.851)	(2.601)
4.500%	(2.395)	(2.145)
4.375%	(1.103)	(0.853)
4.250%	(0.031)	0.219
4.125%	0.910	1.160
4.000%	2.051	2.301
3.875%	2.910	3.160
3.750%	2.983	3.233

15 Yr Fixed <=80% LTV		
Rate	15	30
4.250%	(2.204)	(1.954)
4.125%	(1.837)	(1.587)
4.000%	(1.425)	(1.175)
3.875%	(0.703)	(0.453)
3.750%	(0.101)	0.149
3.625%	0.347	0.597
3.500%	0.793	1.043
3.375%	1.206	1.456
3.250%	1.611	1.861
3.125%	2.439	2.689
3.000%	2.925	3.175
2.875%	3.408	3.658
2.750%	3.916	4.166

15 Yr 80.01%-105% LTV		
Rate	15	30
4.250%	(2.121)	(1.871)
4.125%	(1.754)	(1.504)
4.000%	(1.341)	(1.091)
3.875%	(0.619)	(0.369)
3.750%	(0.017)	0.233
3.625%	0.430	0.680
3.500%	0.877	1.127
3.375%	1.290	1.540
3.250%	1.694	1.944
3.125%	2.523	2.773
3.000%	3.009	3.259
2.875%	3.492	3.742
2.750%	4.000	4.250

High Bal 30 Fixed <=80%		
Rate	15	30
5.000%	(3.557)	(3.307)
4.875%	(3.047)	(2.797)
4.750%	(2.521)	(2.271)
4.625%	(1.919)	(1.669)
4.500%	(1.242)	(0.992)
4.375%	(0.519)	(0.269)
4.250%	0.047	0.297
4.125%	0.842	1.092
4.000%	1.569	1.819
3.875%	2.434	2.684
3.750%	3.122	3.372
3.625%	3.856	4.106

High Bal 30 Fixed 80.01%-105%		
Rate	15	30
5.000%	(3.473)	(3.223)
4.875%	(2.963)	(2.713)
4.750%	(2.438)	(2.188)
4.625%	(1.835)	(1.585)
4.500%	(1.159)	(0.909)
4.375%	(0.435)	(0.185)
4.250%	0.131	0.381
4.125%	0.926	1.176
4.000%	1.653	1.903
3.875%	2.518	2.768
3.750%	3.206	3.456
3.625%	3.940	4.190
3.500%	4.773	5.023

Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 20, 2018 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

PRICE ADJUSTMENTS

Portfolio, Portfolio High Balance, Portfolio No MI, Portfolio No MI High Balance Price Adjustments

Applicable to All		Applicable to All									
Loan Amount		Credit Score (Except Terms <=15 Yrs)									
		LTV (%)									
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%	
* Loans \$295k-Std Bal Limit (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.250	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.250	0.750
* Loans \$245k-\$294,999 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.150	720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	0.500	1.000
* Loans \$200k-\$244,999 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.100	700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.000	1.500
* Loans \$100k-\$139,999	0.250	680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.250	1.500
* Loans \$75k-\$99,999	0.375	660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	2.250
* Loans \$50k - \$74,999	0.500	640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	2.750
* Loans \$30k-\$49,999	1.250	620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.250	3.500
Property Type		Credit Score									
* 2-4 Units	1.000	<620 (non-Trad Credit only)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.250	3.500
* Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750	* Fico Scores > = 740 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)									
* Manufactured Home	1.500	-0.100									
Occupancy		Subordinate Financing									
* N/O/O up to 75% LTV	2.125	LTV/FICO									
* N/O/O 75.01-80% LTV	3.375	<=65% & FICO <720	<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.01			
* N/O/O 80.01-85% LTV	4.125	<=65% & FICO >=720	0.375	0.375	0.875	0.875	0.875	1.875			
Miscellaneous		65.01-75% & FICO <720	0.375	0.375	1.125	1.125	0.625	0.625	0.625	1.875	
* High LTV 95.01-97%	0.500	65.01-75% & FICO >=720	0.375	0.375	0.875	0.875	0.875	0.875	0.875	1.875	
* Purchase Bonus (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.150	75.01-95% & FICO <720	N/A	1.375	1.375	1.375	1.375	1.375	1.375	1.875	
* Escrow Waiver (CA Only)	0.150	75.01-95% & FICO >=720	N/A	1.125	1.125	1.125	1.125	1.125	1.125	1.875	
* Escrow Waiver (all other states)	0.250										
* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	1.000										
* ARMs w/LTV 90.01-95%	0.250										

*If using a PRMG Closed End second, the PRMG 1st lien is subject to a LLPA that will be manually added by Secondary and will be: **0.300 to the price.**

Applicable to High Bal only		Cash-out						
Loan Purpose		LTV (%)						
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	
* Purchase & Rate/Term Refi	0.250	>=740	0.375	0.625	0.625	0.875	n/a	
* Cash-out Refi	1.000	720-739	0.375	1.000	1.000	1.125	n/a	
Miscellaneous		700-719	0.375	1.000	1.000	1.125	n/a	
* High Balance ARM LTV <=75%	0.750	680-699	0.375	1.125	1.125	1.750	n/a	
* High Balance ARM LTV >75%	1.500	660-679	0.875	1.375	1.375	2.125	n/a	
Maximum Rebate/Buy		640-659	1.625	2.625	2.625	3.625	n/a	
All Fixed Rates	105.000	620-639	1.625	2.625	2.625	4.125	n/a	
All ARM Rates	103.750							

Applicable to Lender Paid Portfolio No MI & Portfolio High Bal No MI Programs (In addition to all other LLPAs)

Applicable to 30 Yr Term (Portfolio No MI & Portfolio High Bal No MI)					Applicable to 25 Yr Term (Portfolio No MI & Portfolio High Bal No MI)					Applicable to Loan Size >\$453,100 (Portfolio No MI & Portfolio High Bal No MI)	
FICO	LTV (%)				FICO	LTV (%)				FICO	
	80.01-85%	85.01-90%	90.01-95%	95.01-97%		80.01-85%	85.01-90%	90.01-95%	95.01-97%		
>=800	0.450	0.900	1.260	1.880	>=800	0.340	0.750	1.100	1.720	>=800	0.000
780-799	0.510	0.950	1.420	2.050	780-799	0.390	0.820	1.240	1.920	780-799	0.000
760-779	0.550	1.010	1.480	2.050	760-779	0.430	0.880	1.380	1.920	760-779	0.000
740-759	0.610	1.180	1.770	2.850	740-759	0.490	1.020	1.650	2.700	740-759	0.000
720-739	0.950	1.600	2.250	3.100	720-739	0.770	1.450	2.100	2.950	720-739	0.000
700-719	1.050	1.870	2.750	3.900	700-719	0.780	1.620	2.470	3.650	700-719	0.000
680-699	1.100	1.980	2.980	3.960	680-699	0.790	1.680	2.650	3.650	680-699	0.000
660-679	1.600	3.250	4.950	6.900	660-679	1.150	2.880	4.560	6.520	660-679	0.500
640-659	1.730	3.530	5.120	7.090	640-659	1.340	3.140	4.730	6.700	640-659	0.500
620-639	2.100	4.150	5.850	7.450	620-639	1.630	3.740	5.450	7.050	620-639	1.050

Applicable to <=20 Yr Term (Portfolio No MI & Portfolio High Bal No MI)					Applicable to Second Homes (Portfolio No MI & Portfolio High Bal No MI)					Applicable to R&T Refi's (Portfolio No MI & Portfolio High Bal No MI)	
FICO	LTV (%)				FICO	LTV (%)				FICO	
	80.01-85%	85.01-90%	90.01-95%	95.01-97%		80.01-85%	85.01-90%	90.01-95%	95.01-97%		
>=800	0.310	0.670	1.010	1.550	>=800	0.250				>=800	0.000
780-799	0.310	0.680	1.040	1.830	780-799	0.300				780-799	0.000
760-779	0.310	0.720	1.050	1.840	760-779	0.300				760-779	0.000
740-759	0.330	0.860	1.430	2.640	740-759	0.300				740-759	0.000
720-739	0.890	1.220	1.890	2.960	720-739	0.500				720-739	0.000
700-719	0.920	1.290	2.710	3.620	700-719	0.700				700-719	0.550
680-699	0.940	1.290	2.710	3.640	680-699	0.700				680-699	0.550
660-679	1.100	1.420	3.790	6.490	660-679	1.230				660-679	1.050
640-659	1.100	1.560	3.990	6.740	640-659	1.230				640-659	1.050
620-639	1.100	1.850	4.590	7.050	620-639	1.300				620-639	1.100

Maximum Rebate/Price Cap

Portfolio Fixed	105.000
Portfolio High Balance Fixed	105.000
Portfolio No MI Fixed	105.000
Portfolio No MI High Balance Fixed	105.000
Portfolio ARMs	103.750

DU Refi Plus 2.0, DU Refi Plus High Balance 2.0 Price Adjustments

Applicable to All		Applicable to All									
Property Type		Credit Score (Except Terms <=15 Yrs)									
		LTV (%)									
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
* 2-4 Units	1.000	>=740	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
* Condo >75% LTV (applicable only to terms >15 yrs)	0.750	720-739	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
Occupancy		700-719	0.000	0.500	0.750	0.750	0.500	0.500	0.500	0.500	0.500
* N/O/O up to 75% LTV	2.000	680-699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	0.750	0.750
* N/O/O > 75-80% LTV	2.000	660-679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.750	1.250
* N/O/O > 80-105% LTV	2.000	640-659	0.500	1.250	2.000	2.000	2.000	2.000	2.000	2.000	2.000
* LTV >95-97%	1.000	620-639	0.500	1.500	2.000	2.000	2.000	2.000	2.000	2.000	2.000
* LTV >97-105%	1.000										
* LTV >105%	2.000										

Price Adjustment Caps (Owner Occ only)

* LTV >80% & >20 year term	0.750										
* LTV >80% & <=20 year term	0.000										
Price Adjustment Caps (Second Home & Non-Owner Occ only)		Subordinate Financing									
		CLTV (%)									
		FICO	<=80%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%				
		>=720	0.375	0.375	0.375	0.625	1.875				
		<720	0.625	0.625	0.625	0.875	1.875				

Not Subject to Price Adjustment Caps (Standard Balance only)

* ALL LTV's & >25 year term	2.000										
* LTV <= 105% & <=25 year term	2.000										

Applicable to All		Applicable to All									
Loan Amount		Credit Score (Except Terms <=15 Yrs)									
		LTV (%)									
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
* Loans \$100k-\$139,999	0.250	>=740	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
* Loans \$75k-\$99,999	0.375	720-739	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
* Loans \$50k - \$74,999	0.500	700-719	0.000	0.500	0.750	0.750	0.500	0.500	0.500	0.500	0.500
* Loans \$30k-\$49,999	1.250	680-699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Miscellaneous		660-679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.750	1.250
* N/O/O LTV >75%	0.250	640-659	0.500	1.250	2.000	2.000	2.000	2.000	2.000	2.000	2.000
* Escrow Waiver (CA Only)	0.150	620-639	0.500	1.500	2.000	2.000	2.000	2.000	2.000	2.000	2.000
* Escrow Waiver (all other states)	0.250										

Applicable to All		Applicable to All									
Property Type		Credit Score (Except Terms <=15 Yrs)									
		LTV (%)									
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
* N/O/O LTV >75%	0.250	>=740	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
* Escrow Waiver (CA Only)	0.150	720-739	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
* Escrow Waiver (all other states)	0.250	700-719	0.000	0.500	0.750	0.750	0.500	0.500	0.500	0.500	0.500
Not Subject to Price Adjustment Caps (High Balance only)		680-699	0.000	0.500	0.750						

Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 20, 2018 7:30AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FHA

30 Yr Fixed			15 Yr Fixed			5/1 ARM			High Balance - 30		
Rate	15	30	Rate	15	30	Start Rate	15	30	Rate	15	30
5.250%	(5.198)	(4.948)	4.250%	(3.459)	(3.209)	3.875%	(0.285)	(0.035)	5.250%	(3.710)	(3.460)
5.125%	(4.835)	(4.585)	4.125%	(3.053)	(2.803)	3.750%	0.022	0.272	5.125%	(3.700)	(3.450)
5.000%	(4.687)	(4.437)	4.000%	(2.650)	(2.400)	3.625%	(0.160)	0.090	5.000%	(3.715)	(3.465)
4.875%	(4.604)	(4.354)	3.875%	(2.229)	(1.979)	3.500%	(0.109)	0.141	4.875%	(3.370)	(3.120)
4.750%	(4.642)	(4.392)	3.750%	(1.811)	(1.561)	3.375%	0.480	0.730	4.750%	(3.254)	(3.004)
4.625%	(4.296)	(4.046)	3.625%	(0.945)	(0.695)	3.250%	0.852	1.102	4.625%	(2.883)	(2.633)
4.500%	(3.830)	(3.580)	3.500%	(0.523)	(0.273)	3.125%	1.100	1.350	4.500%	(2.451)	(2.201)
4.375%	(3.247)	(2.997)	3.375%	(0.086)	0.164	3.000%	1.482	1.732	4.375%	(1.444)	(1.194)
4.250%	(2.746)	(2.496)	3.250%	0.346	0.596	2.875%	1.888	2.138	4.250%	(1.158)	(0.908)
4.125%	(2.407)	(2.157)	3.125%	1.350	1.600	2.750%	2.311	2.561	4.125%	(0.675)	(0.425)
4.000%	(1.472)	(1.222)	3.000%	1.796	2.046	2.625%	3.280	3.530	4.000%	(0.163)	0.087
3.990%	(1.430)	(1.180)	2.875%	2.246	2.496	2.500%	3.705	3.955	3.875%	1.776	2.026
3.875%	(0.955)	(0.705)	2.750%	2.695	2.945	2.00 Margin, 1/1/5 Caps					

FHA Portfolio 30			High Balance 5/1 ARM			Streamline HB 5/1 ARM			FHA HB Portfolio 30		
Rate	15	30	Start Rate	15	30	Start Rate	15	30	Rate	15	30
5.250%	(4.698)	(4.448)	4.000%	(0.102)	0.148	4.000%	(0.399)	(0.149)	5.250%	(3.010)	(2.760)
5.125%	(4.335)	(4.085)	3.875%	0.057	0.307	3.875%	(0.259)	(0.009)	5.125%	(2.759)	(2.509)
5.000%	(4.187)	(3.937)	3.750%	(0.014)	0.236	3.750%	0.022	0.272	5.000%	(3.046)	(2.796)
4.875%	(4.104)	(3.854)	3.625%	0.394	0.644	3.625%	0.519	0.769	4.875%	(2.825)	(2.575)
4.750%	(4.142)	(3.892)	3.500%	0.559	0.809	3.500%	0.668	0.918	4.750%	(3.015)	(2.765)
4.625%	(3.796)	(3.546)	3.375%	0.768	1.018	3.375%	0.871	1.121	4.625%	(2.670)	(2.420)
4.500%	(3.330)	(3.080)	3.250%	1.025	1.275	3.250%	1.150	1.400	4.500%	(2.554)	(2.304)
4.375%	(2.747)	(2.497)	3.125%	1.528	1.778	3.125%	1.653	1.903	4.375%	(2.183)	(1.933)
4.250%	(2.246)	(1.996)	3.000%	1.797	2.047	3.000%	1.922	2.172	4.250%	(1.751)	(1.501)
4.125%	(0.972)	(0.722)	2.875%	2.107	2.357	2.875%	2.232	2.482	4.125%	(0.744)	(0.494)
4.000%	(0.930)	(0.680)	2.750%	2.448	2.698	2.750%	2.551	2.801	4.000%	(0.458)	(0.208)
3.875%	(0.455)	(0.205)	2.625%	3.623	3.873	2.625%	3.381	3.631	3.875%	0.025	0.275
3.750%	0.063	0.313	2.00 Margin, 1/1/5 Caps								

Streamline 30			Streamline 15			Streamline 5/1 ARM			Streamline HB - 30		
Rate	15	30	Rate	15	30	Start Rate	15	30	Rate	15	30
5.000%	(4.259)	(4.009)	4.250%	(3.088)	(2.838)	4.000%	(0.380)	(0.130)	4.750%	(3.165)	(2.915)
4.875%	(3.862)	(3.612)	4.125%	(2.682)	(2.432)	3.875%	(0.240)	0.010	4.625%	(2.820)	(2.570)
4.750%	(4.132)	(3.882)	4.000%	(2.279)	(2.029)	3.750%	0.041	0.291	4.500%	(2.679)	(2.429)
4.625%	(3.786)	(3.536)	3.875%	(1.858)	(1.608)	3.625%	0.413	0.663	4.375%	(2.308)	(2.058)
4.500%	(3.325)	(3.075)	3.750%	(1.440)	(1.190)	3.500%	0.687	0.937	4.250%	(1.876)	(1.626)
4.375%	(2.871)	(2.621)	3.625%	(0.574)	(0.324)	3.375%	0.890	1.140	4.125%	(0.894)	(0.644)
4.250%	(2.372)	(2.122)	3.500%	(0.152)	0.098	3.250%	1.202	1.452	4.000%	(0.583)	(0.333)
4.125%	(1.704)	(1.454)	3.375%	0.285	0.535	3.125%	1.674	1.924	3.875%	(0.475)	(0.225)
4.000%	(1.212)	(0.962)	3.250%	0.717	0.967	3.000%	2.055	2.305	3.750%	0.412	0.662
3.990%	(1.170)	(0.920)	3.125%	1.669	1.919	2.875%	2.258	2.508	3.625%	1.651	1.901
3.875%	(0.695)	(0.445)	3.000%	2.052	2.302	2.750%	2.570	2.820	3.500%	2.340	2.590
3.750%	(0.177)	0.073	2.875%	2.549	2.799	2.625%	3.646	3.896	3.375%	2.884	3.134
			2.750%	3.056	3.306	2.00 Margin, 1/1/5 Caps			3.250%	3.446	3.696

VA/USDA

VA 30 Yr Fixed			VA 15 Yr Fixed			VA 5/1 ARM			VA High Balance - 30		
Rate	15	30	Rate	15	30	Start Rate	15	30	Rate	15	30
5.250%	(4.848)	(4.598)	4.500%	(2.800)	(2.550)	4.000%	(0.190)	0.060	5.250%	(3.135)	(2.885)
5.125%	(4.485)	(4.235)	4.375%	(2.560)	(2.310)	3.875%	(0.050)	0.200	5.125%	(2.838)	(2.588)
5.000%	(4.155)	(3.905)	4.250%	(3.128)	(2.878)	3.750%	0.231	0.481	5.000%	(3.159)	(2.909)
4.875%	(3.772)	(3.522)	4.125%	(2.722)	(2.472)	3.625%	0.378	0.628	4.875%	(2.999)	(2.749)
4.750%	(4.042)	(3.792)	4.000%	(2.319)	(2.069)	3.500%	0.626	0.876	4.750%	(3.140)	(2.890)
4.625%	(3.696)	(3.446)	3.875%	(1.898)	(1.648)	3.375%	0.912	1.162	4.625%	(2.795)	(2.545)
4.500%	(3.235)	(2.985)	3.750%	(1.480)	(1.230)	3.250%	1.240	1.490	4.500%	(2.715)	(2.465)
4.375%	(2.806)	(2.556)	3.625%	(0.614)	(0.364)	3.125%	1.568	1.818	4.375%	(2.814)	(2.564)
4.250%	(2.451)	(2.201)	3.500%	(0.192)	0.058	3.000%	1.904	2.154	4.250%	(2.073)	(1.823)
4.125%	(1.614)	(1.364)	3.375%	0.245	0.495	2.875%	2.276	2.526	4.125%	(1.349)	(1.099)
4.000%	(1.172)	(0.922)	3.250%	0.677	0.927	2.750%	2.674	2.924	4.000%	(0.774)	(0.524)
3.875%	(0.605)	(0.355)	3.125%	1.681	1.931	2.625%	3.299	3.549	3.875%	(0.320)	(0.070)
			3.000%	2.127	2.377	2.00 Margin, 1/1/5 Caps					

VA IRRRL - 30			VA IRRRL - 15			VA IRRRL High Bal - 30			USDA - 30 Yr		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
5.250%	(4.385)	(4.135)	4.500%	(0.901)	(0.651)	5.250%	(3.160)	(2.910)	5.000%	(3.817)	(3.567)
5.125%	(4.055)	(3.805)	4.375%	(0.533)	(0.283)	5.125%	(2.797)	(2.547)	4.875%	(3.185)	(2.935)
5.000%	(3.768)	(3.518)	4.250%	(2.898)	(2.648)	5.000%	(2.466)	(2.216)	4.750%	(3.461)	(3.211)
4.875%	(3.942)	(3.692)	4.125%	(2.492)	(2.242)	4.875%	(2.084)	(1.834)	4.625%	(3.486)	(3.236)
4.750%	(3.596)	(3.346)	4.000%	(2.089)	(1.839)	4.750%	(3.165)	(2.915)	4.500%	(3.211)	(2.961)
4.625%	(3.148)	(2.898)	3.875%	(1.668)	(1.418)	4.625%	(2.820)	(2.570)	4.375%	(2.824)	(2.574)
4.500%	(2.806)	(2.556)	3.750%	(1.250)	(1.000)	4.500%	(2.358)	(2.108)	4.250%	(2.329)	(2.079)
4.375%	(2.401)	(2.151)	3.625%	(0.384)	(0.134)	4.375%	(1.977)	(1.727)	4.125%	(1.653)	(1.403)
4.250%	(1.514)	(1.264)	3.500%	0.038	0.288	4.250%	(1.572)	(1.322)	4.000%	(1.161)	(0.911)
4.125%	(1.022)	(0.772)	3.375%	0.475	0.725	4.125%	(0.894)	(0.644)	3.875%	(0.675)	(0.425)
4.000%	(0.513)	(0.263)	3.250%	0.907	1.157	4.000%	(0.402)	(0.152)	3.750%	(0.157)	0.093
3.875%	0.013	0.263	3.125%	1.911	2.161				3.625%	1.141	1.391
3.750%	1.436	1.686							3.500%	1.661	1.911

Government Price Adjustments

Loan Amount	FICO
* Loans \$300k-Std Bal Limit	-0.300
* Loans \$250k-\$299,999	-0.200
* Loans \$175k-\$249,999	-0.100
* Loans \$100k-\$139,999	0.125
* Loans \$75k-\$99,999	0.500
* Loans \$50k-\$74,999	0.875
* Loans \$30k-\$49,999	2.000
* Loans < \$30,000	Contact Secondary
* Loans \$1M-\$1.5m (VA High Bal only)	0.500
* Loans >=\$1m (VA IRRRL High Bal only)	0.625
* FICO Scores >= 680 (all FHA, VA & USDA; Except FHA strml Std & High Bal VA IRRRL)	-0.125
* FICO Scores >= 700 (FHA Strml Std & High Bal & VA IRRRL Std & High Bal only)	-0.375
* FICO Scores 680-699 (FHA Strml Std & High Bal & VA IRRRL Std & High Bal only)	-0.250
* FICO Scores 640 - 679 (VA IRRRL High Bal only)	0.625
* FICO Scores 640 - 679 (FHA Std Bal Streamline Only)	0.250
* FICO Scores 660 - 679 (all; except FHA Std Bal Strmln & VA IRRRL HB)	0.125
* FICO Scores 640 - 659 (all; except FHA Std Bal Strmln & VA IRRRL HB)	0.500
* FICO Scores 620 - 639	1.250
* FICO Scores 600 - 619	1.500
* FICO Scores 580 - 599	2.250
* No FICO Score (Non-Traditional Credit only)	2.250
* Streamline CLTV 100.01-125%	0.250
* VA IRRRL & VA IRRRL High Bal w/LTV >100-105%	0.250
* VA IRRRL & VA IRRRL High Bal w/LTV >105%	0.500
* Non Owner Occupied	1.000
* Purchase Bonus (FHA, FHA Portfolio, VA only - All Standard Bal Fixed only)	-0.100
* Down Payment Asst Prgrms (FHA High Bal only)	0.375
* VA Cash-out 90.01-95% (Standard Bal and High Bal)	0.250
* VA Cash-out 95.01 to 100% (Standard Bal and High Bal)	0.500
*FHA Manufactured Home	2.000
*USDA/VA Manufactured Home	1.000
All Fixed Rates	105.000
All ARM Rates	103.750

Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 20, 2018 7:30AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

JUMBO PRICE ADJUSTMENTS

Diamond Jumbo Price Adjustments

Jumbo/Non-Conforming

Applicable to All

Loan Amount / LTV / CLTV		LTV/CLTV (%)				
Lnamt	<=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	
<=\$1M	-0.250	-0.250	-0.125	0.000	0.000	
>1M -1.5M	-0.250	0.000	0.125	0.250	0.375	
>1.5M-2.0M	-0.125	0.000	0.250	0.375	1.500	
>2M-2.5M	0.000	0.125				

FICO / LTV / CLTV

FICO		LTV/CLTV (%)				
FICO	<=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	
>=760	-0.500	-0.375	-0.250	0.000	0.250	
740-759	-0.375	-0.125	0.000	0.375	0.625	
720-739	-0.250	0.125	0.375	0.625	1.000	
700-719	-0.125	0.375	0.625	0.875	1.250	

State Adjustors

State		LTV/CLTV (%)				
State	<=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	
FL, NV-Fixed	0.000	0.000	0.000	0.000	0.375	
FL, NV-ARM	0.000	0.000	0.000	0.375	0.750	
CA- Fixed	0.125	0.125	0.125	0.250	0.375	
CA-ARM	0.000	0.125	0.125	0.125	0.250	

Maximum Rebate/Price Cap

(Price cap is after all LLPAs but before Lender Paid Comp)

Loan Amount					
Term	<=\$1.0M	> \$1.0M			
30YR	102.500	102.000			
15YR	102.000	101.750			
5/1 Arm	101.375	101.250			
7/1 Arm	101.750	101.500			

Applicable to All:

Loan Purpose	
* Cash-out Refi LTV <=60&	0.375
* Cash-out Refi LTV 60.01-70%	0.375
* Cash-out Refi LTV 70.01-75%	0.500
* Cash-out Refi LTV >75	0.750
* Purchase Special LTV<=75%	-0.375

Property

* 2 Units w/LTV <=65%	0.250
* 2 Units w/LTV >65%	0.750
* 3-4 Units <=70%	1.000

Occupancy

* Second Home LTV/CLTV <=60%	0.125
* Second Home LTV/CLTV 60.01-65	0.250
* Second Home LTV/CLTV 65.01-70%	0.375
* Second Home LTV/CLTV 70.01-75%	0.750
* Investmetnt <= 60%	2.750

Miscellaneous

* Escrow waiver	0.125
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Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 20, 2018 7:30AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

JUMBO PRICE ADJUSTMENTS (Continued)

Platinum Jumbo Price Adjustments

Applicable to Fixed Rate Loans

Loan Amount	
* Loans <=\$1M & LTV/CLTV <=60%	-0.250
* Loans <=\$1M & LTV/CLTV 60.01-65%	-0.125
* Loans >\$1.0M-\$1.5M & LTV/CLTV <=60%	-0.125
* Loans >\$1M-\$1.5M & LTV/CLTV 70.01-75%	0.125
* Loans >\$1M-\$1.5M & LTV/CLTV 75.01-80%	0.250

Credit Score

FICO	LTV/CLTV (%)				
	<=60.00%	60.01-65.00	65.01-70.00	70.01-75.00%	75.01-80.00%
>=760	-0.500	-0.375	-0.250	0.125	0.250
740-759	-0.375	-0.250	-0.125	0.250	0.625
720-739	-0.250	-0.125	0.000	0.500	0.750
700-719	-0.125	0.125	0.250	0.750	1.125
<700	0.000	0.250			

Loan Purpose

* Cashout & LTV/CLTV <=60%	0.125
* Cashout & LTV/CLTV 60.01-65%	0.250
* Cashout & LTV/CLTV 65.01-70%	0.375
* Cashout & LTV/CLTV 70.01-75%	1.250

Miscellaneous

* DTI >40% & LTV/CLTV 70.01-75%	0.125
* DTI >40% & LTV/CLTV 75.01-80%	0.250
*Purchase Special 15 YR fixed	-0.125
*Purchase Special 30 YR fixed	-0.250

Applicable to ARM Loans

Loan Amount	
* Loans <=\$1M & LTV/CLTV <=60%	-0.250
* Loans <=\$1M & LTV/CLTV 60.01-65%	-0.125
* Loans >\$1M-\$1.5M & LTV/CLTV <=60%	-0.125
* Loans >\$1M-\$1.5M & LTV/CLTV 70.01-75%	0.125
* Loans >\$1M-\$1.5M & LTV/CLTV 75.01-80%	0.250

Credit Score

FICO	LTV/CLTV (%)				
	<=60.00%	60.01-65.00	65.01-70.00	70.01-75.00%	75.01-80.00%
>=760	-0.375	-0.250	-0.125	0.125	0.375
740-759	-0.250	-0.125	0.000	0.375	0.750
720-739	-0.125	0.000	0.125	0.625	0.875
700-719	0.000	0.250	0.375	0.875	1.250
<700	0.125	0.375			

Applicable to ARM Loans (continued)

Loan Purpose	
* Cashout & LTV/CLTV <=60%	0.250
* Cashout & LTV/CLTV 60.01-65%	0.375
* Cashout & LTV/CLTV 65.01-70%	0.500
* Cashout & LTV/CLTV 70.01-75%	1.375

Miscellaneous

* DTI >40% & LTV/CLTV 70.01-75%	0.250
* DTI >40% & LTV/CLTV 75.01-80%	0.375
*Purchase Special ARM	-0.125

Applicable to All

Occupancy

* Second Home & LTV/CLTV <=60%	0.000
* Second Home & LTV/CLTV 60.01-65%	0.250
* Second Home & LTV/CLTV 65.01-70%	0.375
* Second Home & LTV/CLTV 70.01-75%	0.625

Property Type

* 2-4 Units & LTV/CLTV 65.01-70%	0.250
* 2-4 Units & LTV/CLTV 70.01-75%	0.500
* 2-4 Units & LTV/CLTV 75.01-80%	0.875

Balance Change/Loan Amount Tolerance

* Loan amount change \$45,001-\$75,000	0.125
* Loan amount change \$75,000-\$150,000	0.250

Miscellaneous

* Escrow Waiver (Excluding CA, NC, AND DC)	0.125
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Maximum Rebate/Price Cap

(Price cap is after all LLPAs but before Lender Paid Comp)

* Platinum 30 yr Fixed Rate	101.260
* Platinum 15 yr Fixed Rate	101.010
* Platinum 10/1 ARM, 7/1 ARM, 5/1 ARM	100.885

Silver Medal Jumbo Price Adjustments

Applicable to All

Credit Score

FICO	LTV/CLTV (%)				
	<=60.00%	60.01-65.00	65.01-70.00	70.01-75.00%	75.01-80.00%
>=800	-0.875	-0.750	-0.500	-0.250	
780-799	-0.750	-0.625	-0.375	-0.125	
760-779	-0.500	-0.375	-0.125	0.250	
740-759	-0.250	-0.125	0.125	0.625	
720-739	0.000	0.250	0.500	1.000	
700-719	0.125	0.625	0.875	1.375	

Loan Amount

* Loans >=\$1mm	-0.125
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Property Type

* 3 Unit Property	0.375
* 4 Unit Property	1.000

Occupancy

* Second Home	0.250
* Investment Property (5/1 ARM N/A)	1.750

Loan Purpose

* Refi Adjuster 7/1 & 5/1 ARM	0.250
* Refi Adjuster 15 Yr.	0.250
* Refi Adjuster 10/1 ARM	0.250
* Refi Adjuster 30Yr	0.250
* Cash-Out Refinance LTV <=50%	0.125
* Cash-Out Refinance LTV >50% <=60%	0.250
* Cash-Out Refinance LTV >60%	0.375

Miscellaneous

*Auto Pay Special Feature (Rate Adjustment)	-0.250
*State Adjuster 30/20 Yr. (CT,IL,KS,MO,NJ)	-0.500
*State Adjuster 15/10 Yr. (CT,IL,KS,MO,NJ)	-0.375
*State Adjuster 7/1,5/1 ARMS (CT,IL,KS,MO,NJ)	-0.375

PORTFOLIO

Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 20, 2018 7:30AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

NICHE JUMBO

Niche Jumbo 30 Yr Fixed		
Rate	30	45
6.500%	(1.238)	(0.988)
6.375%	(1.003)	(0.753)
6.250%	(0.769)	(0.519)
6.125%	(0.540)	(0.290)
6.000%	(0.333)	(0.083)
5.875%	(0.130)	0.120
5.750%	0.068	0.318
5.625%	0.261	0.511
5.500%	0.448	0.698
5.375%	0.627	0.877
5.250%	0.795	1.045
5.125%	0.958	1.208
5.000%	1.136	1.386

Niche Jumbo 5/1 ARM		
Start Rate	30	45
6.125%	(0.043)	0.207
6.000%	0.192	0.442
5.875%	0.427	0.677
5.750%	0.662	0.912
5.625%	0.897	1.147
5.500%	1.132	1.382
5.375%	1.367	1.617
5.250%	1.602	1.852
5.125%	1.837	2.087
5.000%	2.072	2.322
4.875%	2.307	2.557
4.750%	2.541	2.791

4.50 Margin, 2/2/6 Caps

Program Highlights

NICHE JUMBO

*Loan Amounts from \$100,000 to \$3 Million

*4 Year Seasoning on Derogatory Credit

*90% LTV with No MI

*Restricted Stock and Asset Depletion Allowed

*650 Minimum Credit Score

*85% LTV Cash Out Refinance

*Non Warrantable Condos (including Condotels)

ALTERNATIVE ACCESS

Alt Access 30 Yr Fixed		
Rate	30	45
7.125%	(0.103)	0.147
7.000%	0.132	0.382
6.875%	0.367	0.617
6.750%	0.602	0.852
6.625%	0.837	1.087
6.500%	1.072	1.322
6.375%	1.307	1.557
6.250%	1.541	1.791
6.125%	1.770	2.020
6.000%	1.977	2.227
5.875%	2.180	2.430
5.750%	2.378	2.628
5.625%	2.571	2.821

Alt Access 5/1 ARM		
Start Rate	30	45
6.750%	(0.504)	(0.254)
6.625%	(0.272)	(0.022)
6.500%	(0.040)	0.210
6.375%	0.188	0.438
6.250%	0.416	0.666
6.125%	0.643	0.893
6.000%	0.870	1.120
5.875%	1.096	1.346
5.750%	1.321	1.571
5.625%	1.546	1.796
5.500%	1.770	2.020
5.375%	1.987	2.237

5.00 Margin, 2/2/6 Caps

Program Highlights

NICHE ALTERNATIVE ACCESS

*Loan amounts from \$100,000 to \$1.5 Million

*Derogatory Credit with 24 Month Seasoning

*Multiple Derogatory Events with 4 Year Seasoning

*Mortgage Lates in Last Year Allowed

*610 Minimum Credit Score

*90% LTV with No MI

*Non Warrantable Condos (including Condotels)

NON-PRIME ADVANTAGE

Non-Prime Adv 30 Yr Fixed		
Rate	30	45
8.375%	0.297	0.547
8.250%	0.532	0.782
8.125%	0.767	1.017
8.000%	1.002	1.252
7.875%	1.237	1.487
7.750%	1.472	1.722
7.625%	1.707	1.957
7.500%	1.942	2.192
7.375%	2.177	2.427
7.250%	2.412	2.662
7.125%	2.647	2.897
7.000%	2.882	3.132
6.875%	3.117	3.367

Non-Prime Adv 5/1 ARM		
Rate	30	45
8.000%	(0.336)	(0.086)
7.875%	(0.010)	0.240
7.750%	0.294	0.544
7.625%	0.577	0.827
7.500%	0.853	1.103
7.375%	1.086	1.336
7.250%	1.318	1.568
7.125%	1.550	1.800
7.000%	1.782	2.032
6.875%	2.014	2.264
6.750%	2.246	2.496
6.625%	2.478	2.728

6.50 Margin, 2/2/6 Caps

Program Highlights

NICHE NON-PRIME ADVANTAGE

*No seasoning for bankruptcy, foreclosure, deed in lieu or short sale

*580 Minimum Credit Score

*No Mortgage or Rental Pay History Required

*Loan Amounts from \$100,000 to \$1 Million

*LTV to 85%

NICHE/NON-PRIME PRICE ADJUSTMENTS

Niche Jumbo Rate/Price Adjustments

Adjustments to RATE:

Misc Adjustments	LTV (%)				
	0-70%	70.01-75%	75.01-80%	80.01-85%	>85%
*Second Home	0.250	0.250	0.250	0.250	0.250
*Cash-Out (Except Debt Consol)	0.375	0.375	0.375	0.375	N/A
*2-4 Units	0.125	0.125	0.125	0.125	0.125
*Asset Depletion, RSU Income	0.500	0.500	0.500	0.500	0.500

FICO Score Adjustments	LTV (%)				
	0-70%	70.01-75%	75.01-80%	80.01-85%	>85%
*740+ FICO	-0.500	-0.375	-0.250	0.250	0.500
*720-739 FICO	-0.375	-0.250	-0.125	0.375	0.625
*700-719 FICO	-0.250	-0.125	0.000	0.500	0.750
*680-699 FICO	0.000	0.125	0.250	0.625	0.875
*660-679 FICO	0.125	0.250	0.375	0.750	1.125
*650-659 FICO	0.500	0.625	0.750	1.125	N/A

Adjustments to PRICE:

Misc Adjustments	LTV (%)				
	0-70%	70.01%-75%	75.01-80%	80.10%-85%	>85%
*Ln Amt \$100K-\$199,999	-0.500	-0.500	-0.500	-0.625	-0.750
*Ln Amt \$200K-\$299,999	-0.250	-0.250	-0.250	-0.375	-0.500
*Ln Amt \$300K-\$599,999	0.250	0.250	0.250	0.000	-0.500
*Ln Amt \$600K-\$799,999	0.250	0.250	0.250	0.000	-0.500
*Ln Amt \$800K-\$999,999	0.125	0.125	0.125	-0.125	-0.500
*Ln Amt \$1mm-\$1,499,999	-0.125	-0.125	-0.125	-0.250	-0.740
*Ln Amt \$1,500,000-1,999,999	-0.250	-0.250	-0.250	-0.250	-0.750
*Ln Amt >=2,000,000	-0.375	-0.375	-0.375	-0.375	-1.000
*Refinance	-0.250	-0.250	-0.250	-0.375	-0.500
*Condo	-0.125	-0.125	-0.125	-0.125	-0.250
*>80% LTV and <700 Fico	N/A	N/A	N/A	-0.500	-0.500

*Niche Jumbo Debt Consol 30 Yr Fixed (price same as Niche Jumbo 30)
*Niche Jumbo Debt Consol 5/1 ARM (price same as Niche Jumbo 5/1)
*Niche Jumbo Texas HE 30 Yr Fixed (price same as Niche Jumbo 30)

Maximum Rebate/Price Cap

(Price cap is after all LLPAs but before Lender Paid Comp)

*Niche Jumbo 30 Yr Fixed 101.500
*Niche Jumbo 5/1 ARM 101.500

Niche Alternative Access Rate/Price Adjustments

Adjustments to RATE:

Misc Adjustments	LTV (%)					
	0-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	>85%
*Second Home	0.250	0.250	0.250	0.250	0.250	0.250
*Cash-Out (Except Debt Consol)	0.375	0.375	0.375	0.375	N/A	N/A
*2-4 Units	0.125	0.125	0.125	0.125	0.125	0.125

FICO Score Adjustments	LTV (%)					
	0-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	>85%
*740+ FICO	-0.875	0.750	-0.625	-0.500	0.000	0.250
*720-739 FICO	-0.750	-0.625	-0.500	-0.375	0.125	0.375
*700-719 FICO	-0.625	-0.500	-0.375	-0.250	0.250	0.500
*680-699 FICO	-0.375	-0.250	-0.125	0.000	0.375	0.625
*660-679 FICO	-0.250	-0.125	0.000	0.125	0.500	0.875
*640-659 FICO	0.000	0.125	0.250	0.375	0.750	N/A
*620-639 FICO	0.250	0.375	0.500	0.625	1.125	N/A
*610-619 FICO	0.500	0.625	0.750	1.000	N/A	N/A

Adjustments to PRICE:

Misc Adjustments	LTV (%)					
	0-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	>85%
*Ln Amt \$100k-\$149,999	-0.375	-0.375	-0.375	-0.370	-0.500	-0.625
*Ln Amt \$150k-\$199,999	-0.250	-0.250	-0.250	-0.250	-0.375	-0.625
*Ln Amt \$200k-\$349,999	0.250	0.250	0.250	0.250	-0.250	-0.625
*Ln Amt \$350k-\$449,999	1.000	1.000	1.000	1.000	-0.250	-0.625
*Ln Amt \$450k-\$599,999	1.000	1.000	1.000	1.000	-0.250	-0.625
*Ln Amt \$600k-\$849,999	0.375	0.375	0.375	0.375	-0.250	-0.625
*Ln Amt \$850k-\$999,999	0.250	0.250	0.250	0.250	-0.250	-0.625
*Ln Amt >=\$1MM	0.125	0.125	0.125	0.125	-0.250	-0.625
*Refinance	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625
*Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250

*Alt Access Debt Consol 30 Yr Fixed (price same as Alt Access 30)
*Alt Access Debt Consol 5/1 ARM (price same as Alt Access 5/1)
*Alt Access Texas HE 30 Yr Fixed (price same as Alt Access 30)

Maximum Rebate/Price Cap

(Price cap is after all LLPAs but before Lender Paid Comp)

*Alternative Access 30 Yr Fixed 101.000
*Alternative Access 5/1 ARM 101.000

Niche Non-Prime Advantage Rate/Price Adjustments

Adjustments to RATE:

Misc Adjustments	LTV (%)					
	0-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	>85%
*Second Home	0.250	0.250	0.250	0.250	0.250	N/A
*Cash-Out (Except Debt Consol)	0.375	0.375	0.375	0.375	N/A	N/A
*2-4 Units	0.125	0.125	0.125	0.125	0.125	N/A

FICO Score Adjustments	LTV (%)					
	0-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	>85%
*720+ FICO	-0.750	-0.625	-0.500	-0.375	0.125	N/A
*700-719 FICO	-0.625	-0.500	-0.375	-0.250	0.250	N/A
*680-699 FICO	-0.375	-0.250	-0.125	0.000	0.375	N/A
*660-679 FICO	-0.250	-0.125	0.000	0.125	0.500	N/A
*640-659 FICO	0.000	0.125	0.250	0.375	0.625	N/A
*620-639 FICO	0.250	0.375	0.500	0.625	N/A	N/A
*600-619 FICO	0.500	0.625	N/A	N/A	N/A	N/A
*580-599 FICO	0.750	0.875	N/A	N/A	N/A	N/A

Adjustments to PRICE:

Misc Adjustments	LTV (%)					
	0-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	>85%
*Ln Amt \$100k-\$199,999	-0.375	-0.375	0.375	-0.500	-0.500	N/A
*Ln Amt \$200k-\$349,999	-0.125	-0.125	-0.125	-0.250	-1.000	N/A
*Ln Amt \$350k-\$449,999	1.000	0.750	0.750	-0.250	-1.000	N/A
*Ln Amt \$450k-\$599,999	1.000	0.750	0.750	-0.250	-1.000	N/A
*Ln Amt \$600k-\$849,999	1.000	0.750	0.750	-0.250	-1.000	N/A
*Ln Amt >=\$850k	0.250	0.250	0.250	-0.250	-1.000	N/A
*Refinance	-0.375	-0.375	-0.375	-0.375	-0.500	N/A
*Condo	-0.125	-0.125	-0.125	-0.125	-0.250	N/A

*Non-Prime Advtg Debt Consol 30 Yr Fixed (price same as Non-Prime Advtg 30)
*Non-Prime Advtg Debt Consol 5/1 ARM (price same as Non-Prime Advtg 5/1)
*Non-Prime Advtg Texas HE 30 Yr Fixed (price same as Non-Prime Advtg 30)

Maximum Rebate/Price Cap

(Price cap is after all LLPAs but before Lender Paid Comp)

*Non-Prime Advantage 30 Yr Fixed 101.000
*Non-Prime Advantage 5/1 ARM 101.000

