



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date:

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Lock Expiration Days	
15 Day	12/15/23
30 Day	12/29/23
45 Day	01/15/24
60 Day	01/29/24

Mortgagee Clause
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Conforming Loan Limits	
# of Units	Loan Limits
1	\$726,200
2	\$929,850
3	\$1,123,900
4	\$1,396,800
2024 Loan Limits	
# of Units	Loan Limits
1	\$750,000
2	\$960,300
3	\$1,160,700
4	\$1,442,500

LendingPros Select Program	
*LP Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*LP Select Special: All Gov't Loans FICO => 680 & TLA => \$250K (N/A on all DPA Products)	0.350

Allowable Fees
Click Here

Relock Fee
(0.250)

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 5 times, whichever comes first.
Lock Desk Hours
8:00 AM - 6:00 PM PST
Lock Request Hours
8:00 AM - 8:59 PM PST**

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@golendingpros.com
Lock Desk:	Phone: 949-679-7400 Email: LockDesk@golendingpros.com
Non QM Lock Desk:	Phone: Email Only Email: NonQMLockDesk@golendingpros.com
Prime Loan Scenarios:	Phone: Email Only Email: Scenarios@golendingpros.com
Non QM Scenarios:	Phone: Email Only Email: NonQMScenarios@golendingpros.com
Bank Statement Calc:	Phone: Email Only Email: EZCalc@golendingpros.com
Jumbo Scenarios:	Phone: Email Only Email: JumboScenario@golendingpros.com
CD Desk:	Phone: Email Only Email: CD@golendingpros.com
Funding Department:	Phone: Email Only Email: Funding@golendingpros.com
Submission Desk	Phone: Email Only Email: Submissions_LP@golendingpros.com

*For turn times, please reach out to your AE.

November Pricing Special	
25bp improvement on all Conv and Gov't Purchase Loans Only, both Conforming Balance and High Balance (Excludes Select, DPA's, CES, Jumbo and Excludes Refinance Loans)	0.250

Announcements

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* Any lock requests submitted after hours will be subject to market movement.

** Lock Desk turn times are 2 hours.



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 30, 2023

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
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
6.250	98.801	98.801	98.794	98.787	6.250	98.781	98.781	98.774	98.767	5.250	94.917	94.889	94.838	94.784
6.375	99.528	99.528	99.521	99.514	6.375	99.508	99.508	99.501	99.494	5.375	95.664	95.636	95.585	95.531
6.500	99.967	99.966	99.960	99.952	6.500	99.947	99.946	99.940	99.932	5.500	96.445	96.418	96.367	96.313
6.625	100.371	100.371	100.364	100.357	6.625	100.351	100.351	100.344	100.337	5.625	97.174	97.146	97.095	97.041
6.750	100.678	100.671	100.657	100.642	6.750	100.661	100.654	100.640	100.624	5.750	97.788	97.761	97.710	97.655
6.875	101.105	101.098	101.083	101.068	6.875	101.087	101.080	101.066	101.051	5.875	98.330	98.304	98.266	98.226
7.000	101.483	101.476	101.461	101.446	7.000	101.466	101.459	101.444	101.429	6.000	99.019	98.993	98.956	98.916
7.125	101.821	101.814	101.800	101.784	7.125	101.805	101.798	101.783	101.768	6.125	99.720	99.694	99.656	99.616
7.250	101.686	101.666	101.643	101.619	7.250	101.669	101.650	101.627	101.602	6.250	100.033	100.006	99.969	99.929
7.375	102.035	102.016	101.993	101.968	7.375	102.019	101.999	101.977	101.952	6.375	100.723	100.697	100.659	100.619
7.500	102.330	102.310	102.287	102.263	7.500	102.314	102.295	102.272	102.247	6.500	101.121	101.095	101.057	101.017
7.625	102.627	102.608	102.585	102.560	7.625	102.612	102.593	102.570	102.545	6.625	101.477	101.450	101.413	101.373
7.750	102.264	102.206	102.144	102.078	7.750	102.249	102.190	102.128	102.062	6.750	101.770	101.737	101.692	101.644
7.875	102.573	102.515	102.453	102.386	7.875	102.558	102.499	102.438	102.371	6.875	102.137	102.104	102.059	102.011
8.000	102.864	102.806	102.744	102.678	8.000	102.849	102.791	102.729	102.663	7.000	102.449	102.416	102.371	102.323
8.125	103.100	103.041	102.980	102.913	8.125	103.086	103.027	102.966	102.899	7.125	102.748	102.715	102.670	102.622
8.250	102.730	102.612	102.454	102.285										
8.375	103.029	102.910	102.753	102.584										
8.500	103.321	103.202	103.044	102.876										
8.625	103.593	103.474	103.316	103.147										
FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
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
5.000	97.439	97.432	97.418	97.404	5.000	97.697	97.675	97.647	97.616	6.750	99.928	99.921	99.907	99.892
5.125	97.781	97.773	97.760	97.745	5.125	98.025	98.003	97.975	97.944	6.875	100.355	100.348	100.333	100.318
5.250	97.953	97.938	97.923	97.907	5.250	98.291	98.262	98.220	98.175	7.000	100.733	100.726	100.711	100

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
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
6.750	100.678	100.671	100.657	100.642	6.250	98.781	98.781	98.774	98.767	5.250	94.917	94.889	94.838	94.784
6.875	101.105	101.098	101.083	101.068	6.375	99.508	99.508	99.501	99.494	5.375	95.664	95.636	95.585	95.531
7.000	101.483	101.476	101.461	101.446	6.500	99.947	99.946	99.940	99.932	5.500	96.445	96.418	96.367	96.313
7.125	101.821	101.814	101.800	101.784	6.625	100.351	100.351	100.344	100.337	5.625	97.174	97.146	97.095	97.041
7.250	101.686	101.666	101.643	101.619	6.750	100.661	100.654	100.640	100.624	5.750	97.788	97.761	97.710	97.655
7.375	102.035	102.016	101.993	101.968	6.875	101.087	101.080	101.066	101.051	5.875	98.330	98.304	98.266	98.226
7.500	102.330	102.310	102.287	102.263	7.000	101.466	101.459	101.444	101.429	6.000	99.019	98.993	98.956	98.916
7.625	102.627	102.608	102.585	102.560	7.125	101.805	101.798	101.783	101.768	6.125	99.720	99.694	99.656	99.616
7.750	102.264	102.206	102.144	102.078	7.250	101.669	101.650	101.627	101.602	6.250	100.033	100.006	99.969	99.929
7.875	102.573	102.515	102.453	102.386	7.375	102.019	101.999	101.977	101.952	6.375	100.723	100.697	100.659	100.619
8.000	102.864	102.806	102.744	102.678	7.500	102.314	102.295	102.272	102.247	6.500	101.121	101.095	101.057	101.017
8.125	103.100	103.041	102.980	102.913	7.625	102.612	102.593	102.570	102.545	6.625	101.477	101.450	101.413	101.373
8.250	102.730	102.612	102.454	102.285	7.750	102.249	102.190	102.128	102.062	6.750	101.770	101.737	101.692	101.644
8.375	103.029	102.910	102.753	102.584	7.875	102.558	102.499	102.438	102.371	6.875	102.137	102.104	102.059	102.011
8.500	103.321	103.202	103.044	102.876	8.000	102.849	102.791	102.729	102.663	7.000	102.449	102.416	102.371	102.323
8.625	103.593	103.474	103.316	103.147	8.125	103.086	103.027	102.966	102.899	7.125	102.748	102.715	102.670	102.622
										7.250	102.358	102.339	102.316	102.291
										7.375	102.669	102.650	102.627	102.602
										7.500	102.953	102.933	102.910	102.886

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	97.439	97.432	97.418	97.404	5.000	97.697	97.675	97.647	97.616
5.125	97.781	97.773	97.760	97.745	5.125	98.025	98.003	97.975	97.944
5.250	97.953	97.938	97.923	97.907	5.250	98.291	98.262	98.220	98.175
5.375	98.290	98.276	98.261	98.244	5.375	98.770	98.741	98.699	98.654
5.500	98.621	98.606	98.591	98.575	5.500	99.231	99.202	99.160	99.115
5.625	99.055	99.040	99.014	98.985	5.625	99.644	99.615	99.573	99.528
5.750	99.375	99.360	99.334	99.305	5.750	99.935	99.906	99.864	99.819
5.875	99.669	99.654	99.628	99.599	5.875	100.199	100.170	100.128	100.083
6.000	99.942	99.927	99.900	99.872	6.000	100.457	100.428	100.386	100.341
6.125	100.194	100.179	100.152	100.123	6.125	100.680	100.651	100.609	100.564



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[illegible]



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FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
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
6.250	98.301	98.301	98.294	98.287	6.250	98.281	98.281	98.274	98.267	5.250	94.417	94.389	94.338	94.284
6.375	99.028	99.028	99.021	99.014	6.375	99.008	99.008	99.001	98.994	5.375	95.164	95.136	95.085	95.031
6.500	99.467	99.466	99.460	99.452	6.500	99.447	99.446	99.440	99.432	5.500	95.945	95.918	95.867	95.813
6.625	99.871	99.871	99.864	99.857	6.625	99.851	99.851	99.844	99.837	5.625	96.674	96.646	96.595	96.541
6.750	100.178	100.171	100.157	100.142	6.750	100.161	100.154	100.140	100.124	5.750	97.288	97.261	97.210	97.155
6.875	100.605	100.598	100.583	100.568	6.875	100.587	100.580	100.566	100.551	5.875	97.830	97.804	97.766	97.726
7.000	100.983	100.976	100.961	100.946	7.000	100.966	100.959	100.944	100.929	6.000	98.519	98.493	98.456	98.416
7.125	101.321	101.314	101.300	101.284	7.125	101.305	101.298	101.283	101.268	6.125	99.220	99.194	99.156	99.116
7.250	101.186	101.166	101.143	101.119	7.250	101.169	101.150	101.127	101.102	6.250	99.533	99.506	99.469	99.429
7.375	101.535	101.516	101.493	101.468	7.375	101.519	101.499	101.477	101.452	6.375	100.223	100.197	100.159	100.119
7.500	101.830	101.810	101.787	101.763	7.500	101.814	101.795	101.772	101.747	6.500	100.621	100.595	100.557	100.517
7.625	102.127	102.108	102.085	102.060	7.625	102.112	102.093	102.070	102.045	6.625	100.977	100.950	100.913	100.873
7.750	101.764	101.706	101.644	101.578	7.750	101.749	101.690	101.628	101.562	6.750	101.270	101.237	101.192	101.144
7.875	102.073	102.015	101.953	101.886	7.875	102.058	101.999	101.938	101.871	6.875	101.637	101.604	101.559	101.511
8.000	102.364	102.306	102.244	102.178	8.000	102.349	102.291	102.229	102.163	7.000	101.949	101.916	101.871	101.823
8.125	102.600	102.541	102.480	102.413	8.125	102.586	102.527	102.466	102.399	7.125	102.248	102.215	102.170	102.122
8.250	102.230	102.112	101.954	101.785										
8.375	102.529	102.410	102.253	102.084										
8.500	102.821	102.702	102.544	102.376										
8.625	103.093	102.974	102.816	102.647										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.000	96.939	96.932	96.918	96.904	5.000	97.197	97.175	97.147	97.116					
5.125	97.281	97.273	97.260	97.245	5.125	97.525	97.503	97.475	97.444					
5.250	97.453	97.438	97.423	97.407	5.250	97.791	97.762	97.720	97.675					
5.375	97.790	97.776	97.761	97.744	5.375	98.270	98.241	98.199	98.154					
5.500	98.121	98.106	98.091	98.075	5.500	98.731	98.702	98.660	98.615					
5.625	98.555	98.540	98.514	98.485	5.625	99.144	99.115	99.073	99.028					
5.750	98.875	98.860	98.834	98.805	5.750	99.435	99.406	99.364	99.319					
5.875	99.169	99.154	99.128	99.099	5.875	99.699	99.670	99.628	99.583					
6.000	99.442	99.427	99.400	99.372	6.000	99.957	99.928	99.886	99.841					
6.125	99.694	99.679	99.652	99.623	6.125	100.180	100.151	100.109	100.064					
6.250	99.650	99.627	99.581	99.532	6.250	100.122	100.072	100.019	99.962					
6.375	100.163	100.140	100.094	100.045	6.375	100.592	100.542	100.489	100.432					
6.500	100.393	100.370	100.324	100.275	6.500	100.799	100.749	100.696	100.639					
6.625	100.602	100.572	100.524	100.473	6.625	101.007	100.957	100.904	100.847					

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
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
6.250	97.413	97.398	97.349	97.296	5.250	91.897	91.882	91.832	91.780	5.000	95.444	95.416	95.385	95.353
6.375	97.741	97.719	97.662	97.601	5.375	92.713	92.697	92.648	92.596	5.125	95.858	95.830	95.799	95.767
6.500	98.108	98.086	98.029	97.968	5.500	93.482	93.466	93.417	93.364	5.250	96.333	96.304	96.262	96.217
6.625	98.711	98.689	98.632	98.571	5.625	94.196	94.181	94.132	94.079	5.375	96.786	96.757	96.715	96.670
6.750	99.208	99.186	99.129	99.068	5.750	94.858	94.843	94.794	94.741	5.500	97.221	97.192	97.150	97.105
6.875	99.552	99.530	99.473	99.412	5.875	95.561	95.546	95.496	95.444	5.625	97.618	97.589	97.547	97.502
7.000	99.846	99.824	99.767	99.706	6.000	96.251	96.235	96.186	96.134	5.750	97.895	97.866	97.824	97.779
7.125	100.253	100.218	100.153	100.083	6.125	96.939	96.923	96.874	96.822	5.875	98.266	98.229	98.168	98.103
7.250	100.677	100.642	100.577	100.507	6.250	97.152	97.137	97.087	97.035	6.000	98.661	98.624	98.563	98.498
7.375	100.945	100.910	100.845	100.775	6.375	97.498	97.476	97.419	97.359	6.125	99.006	98.969	98.908	98.842
7.500	101.180	101.146	101.081	101.011	6.500	97.874	97.852	97.795	97.734	6.250	98.847	98.809	98.749	98.683
7.625	101.412	101.377	101.312	101.242	6.625	98.465	98.443	98.386	98.325	6.375	98.928	98.891	98.830	98.765
7.750	100.886	100.813	100.709	100.597	6.750	98.975	98.953	98.896	98.836	6.500	98.896	98.839	98.773	98.701
7.875	101.130	101.057	100.953	100.841	6.875	99.307	99.285	99.229	99.168	6.625	99.180	99.123	99.057	98.985
8.000	101.347	101.274	101.170	101.058	7.000	99.602	99.580	99.523	99.462					
8.125	101.535	101.462	101.358	101.246	7.125	100.010	99.975	99.910	99.840					





LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 30, 2023

Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LENDER PAID MORTGAGE INSURANCE

FICO ↓ - LTV →	80.01-85%	85.01-90%	90.01-95%	95.01-97%	LOAN AMOUNT **	
620-639	-2.190	-5.870	-7.750	-10.000	Loan Amt \$75,000 <= \$100,000	-1.000
640-659	-2.040	-5.360	-6.990	-9.130	Loan Amt >\$100,000 < = \$150,000	-0.375
660-679	-1.840	-5.050	-6.430	-8.420	MISCELLANEOUS	
680-699	-1.380	-3.670	-4.850	-6.270	Texas Cash out	-1.000
700-719	-1.170	-3.010	-3.930	-5.050	HB 20YR & 25YR Term	-1.500
720-739	-1.020	-2.500	-3.320	-4.230	> 6 Financed Properties	-0.500
740-759	-0.870	-2.040	-2.650	-3.320	Escrow Waiver (Non-CA)	-0.250
760+	-0.710	-1.430	-1.890	-2.300	State Adjustors: NC or WA	-0.375
					FICO >= 700 & LTV <= 80%	0.300

LENDER PAID MORTGAGE INSURANCE ADDITIONAL LLPAs (Cash out not available)

FICO	620-639	640-659	660-679	680-699	700-719	720-739	=> 740	HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*	
Rate & Term Refi	-1.050	-1.050	-1.050	-0.530	-0.530	0.000	0.000	LTV > 80% AND FICO >= 680	0.000
Second Home	-1.230	-1.230	-1.230	-0.700	-0.700	-0.490	-0.250	All other LTV & FICO combinations	0.000
Investment	NA	NA	NA	-1.750	-1.750	-1.330	-1.190	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments	
Manufactured Home	-1.300	-1.300	-1.300	-1.000	-1.000	-0.700	-0.500		
3-4 Units	-2.630	-2.630	-2.630	-1.750	-1.750	-1.330	-1.190		
>45% DTI	-1.820	-1.600	-1.420	-1.240	-1.060	-0.760	-0.620	**Minimum Loan Amount \$75,000**	
= 2 Borrowers	-0.270	-0.230	-0.220	-0.210	-0.200	-0.200	-0.200	***All loan level price adjustments are cumulative***	

**Prices are indicative and subject to change without notice. Please log into LP portal to obtain live lock pricing.

Not all price adjustments are effective for all products. Please refer to LP guide for complete eligibility rules.

Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

All loan level price adjustments are cumulative

Max Final Price Including comp Cannot Exceed
(4.00) for all Agency Programs

NC Floor Price

99.750

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 30, 2023

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 30, 2023

DPA Pro Pricing

DPA Pro Plus - (301-DPA Plus)			
Rate	15 Day	30 Day	45 Day
6.750	96.739	96.968	96.825
6.875	97.211	97.440	97.297
6.990	97.645	97.874	97.731
7.000	97.645	97.874	97.731
7.125	98.038	98.267	98.124
7.250	98.412	98.641	98.498
7.375	98.675	98.852	98.672
7.500	99.079	99.256	99.076
7.625	99.432	99.609	99.429
7.750	99.776	99.953	99.773
7.875	99.900	100.023	99.791
8.000	100.264	100.387	100.155
8.125	100.587	100.710	100.478
8.250	100.901	101.024	100.792

DPA Pro Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA Pro - (301-DPA)			
Rate	15 Day	30 Day	45 Day
6.750	94.139	94.368	94.225
6.875	94.611	94.840	94.697
6.990	95.045	95.274	95.131
7.000	95.045	95.274	95.131
7.125	95.438	95.667	95.524
7.250	95.812	96.041	95.898
7.375	96.075	96.252	96.072
7.500	96.479	96.656	96.476
7.625	96.832	97.009	96.829
7.750	97.176	97.353	97.173
7.875	97.300	97.423	97.191
8.000	97.664	97.787	97.555
8.125	97.987	98.110	97.878
8.250	98.301	98.424	98.192

DPA Pro features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

LLPAs

FICO >=680
0.000
FICO 660 - 679
-0.250
FICO 640 - 659
-0.500
FICO 620 - 639
-1.000
FICO 600 - 619
-1.500

DTI >50
-0.250
Manufactured Home
-0.250
2-Units
-0.250

Floor Price
98.000



LendingPros
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Irvine, CA 92612

Effective: November 30, 2023

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.625	98.589	98.575	98.693	
5.750	98.859	98.845	98.963	
5.875	99.803	99.782	99.725	
6.000	100.074	100.053	99.996	
6.125	100.574	100.553	100.496	
6.250	100.929	100.908	100.851	
6.375	100.848	100.819	100.759	
6.500	101.329	101.300	101.240	
6.625	101.674	101.645	101.585	
6.750	101.989	101.960	101.900	
6.875	101.737	101.694	101.630	
7.000	102.053	102.010	101.946	
7.125	102.483	102.440	102.376	
7.250	102.633	102.590	102.526	
7.375	102.540	102.448	102.142	
7.500	102.816	102.724	102.418	
7.625	103.206	103.114	102.808	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.875	99.178	99.157	99.100	
6.000	99.449	99.428	99.371	
6.125	99.949	99.928	99.871	
6.250	100.304	100.283	100.226	
6.375	100.223	100.194	100.134	
6.500	100.704	100.675	100.615	
6.625	101.049	101.020	100.960	
6.750	101.364	101.335	101.275	
6.875	101.112	101.069	101.005	
7.000	101.428	101.385	101.321	
7.125	101.858	101.815	101.751	
7.250	102.008	101.965	101.901	
7.375	101.915	101.823	101.517	
7.500	102.191	102.099	101.793	
7.625	102.581	102.489	102.183	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	97.235	97.260	97.235	
5.125	97.730	97.755	97.730	
5.250	98.216	98.241	98.216	
5.375	97.832	97.848	97.823	
5.500	98.068	98.084	98.059	
5.625	98.533	98.549	98.524	
5.750	98.749	98.765	98.740	
5.875	96.517	96.533	96.508	
6.000	99.314	99.313	99.280	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
6.000	98.798	98.777	98.720	
6.125	99.173	99.152	99.095	
6.250	99.653	99.632	99.575	
6.375	100.197	100.168	100.108	
6.500	100.553	100.524	100.464	
6.625	101.023	100.994	100.934	
6.750	101.213	101.184	101.124	
6.875	101.492	101.450	101.386	
7.000	101.808	101.766	101.702	
7.125	102.238	102.196	102.132	
7.250	102.138	102.096	102.032	
7.375	102.108	102.016	101.710	
7.500	102.259	102.167	101.861	
7.625	102.524	102.432	102.126	
7.750	102.519	102.427	102.121	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	98.589	98.575	98.693	
5.750	98.859	98.845	98.963	
5.875	99.803	99.782	99.725	
6.000	100.074	100.053	99.996	
6.125	100.574	100.553	100.496	
6.250	100.929	100.908	100.851	
6.375	100.848	100.819	100.759	
6.500	101.329	101.300	101.240	
6.625	101.674	101.645	101.585	
6.750	101.989	101.960	101.900	
6.875	101.737	101.694	101.630	
7.000	102.053	102.010	101.946	
7.125	102.483	102.440	102.376	
7.250	102.633	102.590	102.526	
7.375	102.540	102.448	102.142	
7.500	102.816	102.724	102.418	
7.625	103.206	103.114	102.808	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
6.000	98.798	98.777	98.720	
6.125	99.173	99.152	99.095	
6.250	99.653	99.632	99.575	
6.375	100.197	100.168	100.108	
6.500	100.553	100.524	100.464	
6.625	101.023	100.994	100.934	
6.750	101.213	101.184	101.124	
6.875	101.492	101.450	101.386	
7.000	101.808	101.766	101.702	
7.125	102.238	102.196	102.132	
7.250	102.138	102.096	102.032	
7.375	102.108	102.016	101.710	
7.500	102.259	102.167	101.861	
7.625	102.524	102.432	102.126	
7.750	102.519	102.427	102.121	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	98.589	98.575	98.693	
5.750	98.859	98.845	98.963	
5.875	99.803	99.782	99.725	
6.000	100.074	100.053	99.996	
6.125	100.574	100.553	100.496	
6.250	100.929	100.908	100.851	
6.375	100.848	100.819	100.759	
6.500	101.329	101.300	101.240	
6.625	101.674	101.645	101.585	
6.750	101.989	101.960	101.900	
6.875	101.737	101.694	101.630	
7.000	102.053	102.010	101.946	
7.125	102.483	102.440	102.376	
7.250	102.633	102.590	102.526	
7.375	102.540	102.448	102.142	
7.500	102.816	102.724	102.418	
7.625	103.206	103.114	102.808	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
6.000	98.798	98.777	98.720	
6.125	99.173	99.152	99.095	
6.250	99.653	99.632	99.575	
6.375	100.197	100.168	100.108	
6.500	100.553	100.524	100.464	
6.625	101.023	100.994	100.934	
6.750	101.213	101.184	101.124	
6.875	101.492	101.450	101.386	
7.000	101.808	101.766	101.702	
7.125	102.238	102.196	102.132	
7.250	102.138	102.096	102.032	
7.375	102.108	102.016	101.710	
7.500	102.259	102.167	101.861	
7.625	102.524	102.432	102.126	
7.750	102.519	102.427	102.121	

LLPAS

FICO ≥880
-0.250
FICO 660-579
-0.125
FICO 640-659
-0.250
FICO 620-639
-0.750
FICO 600-619
-1.000

FICO 580-599
-1.750
FICO 550-579
-2.500
No FICO Score
-3.000
Loan Amount ≥\$100,000 <\$150,000
-0.125
VA Loan Amount ≥\$950K
-1.000

Loan Amount <\$100,000
-0.375
VA Cashout ≥90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/IRRRL)
-1.250
Manufactured Home (Cashout)
-1.250
Select (FICO ≥880 & ≥\$250,000 & N/A on DPAs)
0.350

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
NC Floor Price
99.750



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Thursday, November 30, 2023

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	97.529	97.435	97.248	97.060
6.500	97.910	97.816	97.629	97.441
6.625	98.279	98.185	97.998	97.810
6.750	98.690	98.596	98.409	98.221
6.875	98.977	98.883	98.696	98.508
7.000	99.332	99.238	99.051	98.863
7.125	99.635	99.541	99.353	99.166
7.250	99.925	99.832	99.644	99.457
7.375	100.183	100.089	99.901	99.714
7.500	100.390	100.297	100.109	99.922
7.625	100.621	100.527	100.339	100.152
7.750	100.900	100.806	100.618	100.431
7.875	101.162	101.069	100.881	100.694
8.000	101.383	101.289	101.102	100.914
8.125	101.596	101.502	101.315	101.127
8.250	101.818	101.725	101.537	101.350
8.375	102.053	101.959	101.772	101.584
8.500	102.336	102.242	102.054	101.867
8.625	102.587	102.494	102.306	102.119

Jumbo Signature 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.802	94.708	94.520	94.333
6.375	95.256	95.163	94.975	94.788
6.500	95.708	95.615	95.427	95.240
6.625	96.165	96.071	95.883	95.696
6.750	96.618	96.525	96.337	96.150
6.875	97.077	96.983	96.795	96.608
7.000	97.532	97.438	97.251	97.063
7.125	97.988	97.894	97.707	97.519
7.250	98.445	98.351	98.164	97.976
7.375	98.902	98.809	98.621	98.434
7.500	99.364	99.271	99.083	98.896
7.625	99.824	99.730	99.542	99.355
7.750	100.287	100.193	100.006	99.818
7.875	100.747	100.654	100.466	100.279
8.000	101.212	101.118	100.931	100.743

Loan Level Price Adjustments (LLPAs)

CLTV

FICO

	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	1.000	0.900	0.750	0.550	0.150	-3.000	-4.300
FICO 760 - 799	0.850	0.750	0.650	0.400	-0.150	-3.500	-5.050
FICO 740 - 759	0.800	0.700	0.500	0.250	-0.500	-4.000	-5.600
FICO 720 - 739	0.650	0.550	0.350	-0.100	-1.000	-4.350	-5.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.600	-1.500	-5.000	-6.750
FICO 680 - 699	-1.250	-1.500	-1.750	-2.250	-3.000	-6.250	-7.750
FICO 660 - 679	-1.750	-2.000	-2.250	-3.000	-4.250		

Other Adjusters

	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase	0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance	-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home	-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
Condo (LR and HR)	0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed	0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

ARM Notes

Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.694	96.584	96.413	96.194
6.375	97.253	97.144	96.972	96.753
6.500	97.813	97.704	97.532	97.313
6.625	98.373	98.263	98.091	97.873
6.750	98.932	98.823	98.651	98.432
6.875	99.160	99.051	98.879	98.660
7.000	99.389	99.279	99.107	98.889
7.125	99.688	99.578	99.406	99.188
7.250	99.987	99.877	99.706	99.487
7.375	100.089	99.980	99.808	99.589
7.500	100.192	100.083	99.911	99.692
7.625	100.366	100.257	100.085	99.866
7.750	100.540	100.431	100.259	100.040
7.875	100.705	100.596	100.424	100.205
8.000	100.958	100.849	100.677	100.458
8.125	101.004	100.894	100.722	100.504
8.250	101.049	100.940	100.768	100.549
8.375	101.095	100.985	100.814	100.595
8.500	101.141	101.032	100.860	100.641

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.694	96.584	96.413	96.194
6.375	97.253	97.144	96.972	96.753
6.500	97.813	97.704	97.532	97.313
6.625	98.373	98.263	98.091	97.873
6.750	98.932	98.823	98.651	98.432
6.875	99.160	99.051	98.879	98.660
7.000	99.389	99.279	99.107	98.889
7.125	99.688	99.578	99.406	99.188
7.250	99.987	99.877	99.706	99.487
7.375	100.089	99.980	99.808	99.589
7.500	100.192	100.083	99.911	99.692
7.625	100.366	100.257	100.085	99.866
7.750	100.540	100.431	100.259	100.040
7.875	100.705	100.596	100.424	100.205
8.000	100.958	100.849	100.677	100.458
8.125	101.004	100.894	100.722	100.504
8.250	101.049	100.940	100.768	100.549
8.375	101.095	100.985	100.814	100.595
8.500	101.141	101.032	100.860	100.641

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.694	96.584	96.413	96.194
6.375	97.253	97.144	96.972	96.753
6.500	97.813	97.704	97.532	97.313
6.625	98.373	98.263	98.091	97.873
6.750	98.932	98.823	98.651	98.432
6.875	99.160	99.051	98.879	98.660
7.000	99.389	99.279	99.107	98.889
7.125	99.688	99.578	99.406	99.188
7.250	99.987	99.877	99.706	99.487
7.375	100.089	99.980	99.808	99.589
7.500	100.192	100.083	99.911	99.692
7.625	100.366	100.257	100.085	99.866
7.750	100.540	100.431	100.259	100.040
7.875	100.705	100.596	100.424	100.205
8.000	100.958	100.849	100.677	100.458
8.125	101.004	100.894	100.722	100.504
8.250	101.049	100.940	100.768	100.549
8.375	101.095	100.985	100.814	100.595
8.500	101.141	101.032	100.860	100.641

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.034	95.925	95.753	95.534
6.125	96.328	96.219	96.047	95.828
6.250	96.623	96.513	96.341	96.123
6.375	97.398	97.289	97.117	96.898
6.500	98.174	98.064	97.892	97.674
6.625	98.443	98.333	98.161	97.943
6.750	98.712	98.603	98.431	98.212
6.875	98.761	98.652	98.480	98.261
7.000	98.811	98.702	98.530	98.311
7.125	98.861	98.752	98.580	98.361
7.250	98.912	98.802	98.630	98.412

Jumbo Pro 10i6 ARM - (910i6SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.513	94.403	94.231	94.013
5.875	94.671	94.562	94.390	94.171
6.000	94.829	94.719	94.547	94.329
6.125	95.106	94.996	94.824	94.606
6.250	95.379	95.269	95.097	94.879
6.375	95.417	95.307	95.136	94.917
6.500	95.455	95.346	95.174	94.955
6.625	95.494	95.384	95.213	94.994
6.750	95.533	95.424	95.252	95.033
6.875	95.572	95.463	95.291	95.072
7.000	95.612	95.502	95.331	95.112
7.125	95.652	95.542	95.370	95.152
7.250	95.691	95.582	95.410	95.191
7.375	95.732	95.622	95.450	95.232
7.500	95.772	95.662	95.491	95.272

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.625	0.500	0.500	0.500	0.250		
FICO 780-799	0.500	0.375	0.375	0.250	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.500	0.375	0.375	0.125	0.000		
FICO 720-739	0.375	0.250	0.125	0.000	-0.375		
FICO 700-719	0.250	0.150	0.000	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.000	-1.375	-1.750		
FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000		
ARMS	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.625	0.500	0.500	0.500	0.250		
FICO 780-799	0.500	0.375	0.375	0.250	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.500	0.375	0.375	0.125	0.000		
FICO 720-739	0.375	0.250	0.125	0.000	-0.375		
FICO 700-719	0.250	0.150	0.000	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.000	-1.375	-1.750		
FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000		
Other Adjusters	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase	0.750	0.625	0.500	0.375	0.250		
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000		
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000		
Non-Owner	-0.750	-1.250	-2.000				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	-0.250	-0.625	-1.125		
3-4 Units	-0.250	-0.375	-0.625				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	-0.250	-0.250	-0.250		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo Elite Pricing

Jumbo Elite 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.625	98.158	98.033	97.908	97.720
6.750	98.525	98.400	98.275	98.087
6.875	98.866	98.741	98.616	98.429
7.000	99.234	99.109	98.984	98.797
7.125	99.585	99.460	99.335	99.148
7.250	99.919	99.794	99.669	99.482
7.375	100.245	100.120	99.995	99.807
7.500	100.548	100.423	100.298	100.110
7.625	100.844	100.719	100.594	100.407
7.750	101.124	100.999	100.874	100.687
7.875	101.397	101.272	101.147	100.959
8.000	101.625	101.521	101.396	101.209
8.125	101.625	101.625	101.625	101.445
8.250	101.625	101.625	101.625	101.625
8.375	101.625	101.625	101.625	101.625
8.500	101.625	101.625	101.625	101.625
8.625	101.625	101.625	101.625	101.625
8.750	101.625	101.625	101.625	101.625
8.875	101.625	101.625	101.625	101.625
9.000	101.625	101.625	101.625	101.625
9.125	101.625	101.625	101.625	101.625
9.250	101.625	101.625	101.625	101.625

Jumbo Elite 30 Year Fixed 1.0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.625	98.158	98.033	97.908	97.720
6.750	98.525	98.400	98.275	98.087
6.875	98.866	98.741	98.616	98.429
7.000	99.234	99.109	98.984	98.797
7.125	99.585	99.460	99.335	99.148
7.250	99.919	99.794	99.669	99.482
7.375	100.245	100.120	99.995	99.807
7.500	100.548	100.423	100.298	100.110
7.625	100.844	100.719	100.594	100.407
7.750	101.124	100.999	100.874	100.687
7.875	101.397	101.272	101.147	100.959
8.000	101.625	101.521	101.396	101.209
8.125	101.625	101.625	101.625	101.445
8.250	101.625	101.625	101.625	101.625
8.375	101.625	101.625	101.625	101.625
8.500	101.625	101.625	101.625	101.625
8.625	101.625	101.625	101.625	101.625
8.750	101.625	101.625	101.625	101.625
8.875	101.625	101.625	101.625	101.625
9.000	101.625	101.625	101.625	101.625
9.125	101.625	101.625	101.625	101.625
9.250	101.625	101.625	101.625	101.625

Jumbo Elite 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	97.589	97.464	97.339	97.152
6.625	97.974	97.849	97.724	97.536
6.750	98.339	98.214	98.089	97.902
6.875	98.682	98.557	98.432	98.245
7.000	99.005	98.880	98.755	98.567
7.125	99.312	99.187	99.062	98.874
7.250	99.597	99.472	99.347	99.159
7.375	99.834	99.709	99.584	99.396
7.500	100.063	99.938	99.813	99.626
7.625	100.258	100.133	100.008	99.821
7.750	100.461	100.336	100.211	100.023
7.875	100.627	100.502	100.377	100.190
8.000	100.679	100.554	100.429	100.242

Jumbo Elite 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.625	98.158	98.033	97.908	97.720
6.750	98.525	98.400	98.275	98.087
6.875	98.866	98.741	98.616	98.429
7.000	99.234	99.109	98.984	98.797
7.125	99.585	99.460	99.335	99.148
7.250	99.919	99.794	99.669	99.482
7.375	100.245	100.120	99.995	99.807
7.500	100.548	100.423	100.298	100.110
7.625	100.844	100.719	100.594	100.407
7.750	101.124	100.999	100.874	100.687
7.875	101.397	101.272	101.147	100.959
8.000	101.625	101.521	101.396	101.209
8.125	101.625	101.625	101.625	101.445
8.250	101.625	101.625	101.625	101.625
8.375	101.625	101.625	101.625	101.625
8.500	101.625	101.625	101.625	101.625
8.625	101.625	101.625	101.625	101.625
8.750	101.625	101.625	101.625	101.625
8.875	101.625	101.625	101.625	101.625
9.000	101.625	101.625	101.625	101.625
9.125	101.625	101.625	101.625	101.625
9.250	101.625	101.625	101.625	101.625

Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.625	98.158	98.033	97.908	97.720
6.750	98.525	98.400	98.275	98.087
6.875	98.866	98.741	98.616	98.429
7.000	99.234	99.109	98.984	98.797
7.125	99.585	99.460	99.335	99.148
7.250	99.919	99.794	99.669	99.482
7.375	100.245	100.120	99.995	99.807
7.500	100.548	100.423	100.298	100.110
7.625	100.844	100.719	100.594	100.407
7.750	101.124	100.999	100.874	100.687
7.875	101.397	101.272	101.147	100.959
8.000	101.625	101.521	101.396	101.209
8.125	101.625	101.625	101.625	101.445
8.250	101.625	101.625	101.625	101.625
8.375	101.625	101.625	101.625	101.625
8.500	101.625	101.625	101.625	101.625
8.625	101.625	101.625	101.625	101.625
8.750	101.625	101.625	101.625	101.625
8.875	101.625	101.625	101.625	101.625
9.000	101.625	101.625	101.625	101.625
9.125	101.625	101.625	101.625	101.625
9.250	101.625	101.625	101.625	101.625

Jumbo Elite 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	96.423	96.298	96.173	95.985
6.625	96.857	96.732	96.607	96.419
6.750	97.268	97.143	97.018	96.831
6.875	97.651	97.526	97.401	97.213
7.000	98.009	97.884	97.759	97.572
7.125	98.350	98.225	98.100	97.912
7.250	98.725	98.600	98.475	98.287
7.375	98.986	98.861	98.736	98.549
7.500	99.256	99.131	99.006	98.819
7.625	99.499	99.374	99.249	99.062
7.750	99.681	99.556	99.431	99.244
7.875	99.840	99.715	99.590	99.402
8.000	99.995	99.870	99.745	99.557

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	-0.500	-0.750	-1.250	-1.750	-2.750	-4.000		
680-699	0.000	-0.125	-0.250	-0.875	-1.500	-2.500	-4.250	-4.875
700-719	0.250	0.125	0.000	-0.250	-0.500	-1.000	-3.625	-4.250
720-739	0.500	0.375	0.250	0.125	0.000	-0.375	-3.250	-4.000
740-759	0.625	0.625	0.500	0.375	0.250	0.000	-3.125	-3.750
760-779	0.750	0.750	0.625	0.500	0.375	0.250	-3.000	-3.625
780-850	0.750	0.750	0.750	0.625	0.500	0.375	-2.875	-3.375
Other Adjusters	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
MI Source Type							-2.000	-2.500
Interest Only	-0.500	-0.500	-1.000	-1.000	-1.500	-1.500		
Investment Property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.750		
Second Home	-0.250	-0.500	-0.500	-0.750	-0.750		-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Cash-Out/Home Improvement	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Cash-Out/Other	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock