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## FINANCE of AMERICA - MORTGAGE

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Concord, CA:  
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LOCK EXPIRATIONS	
15 day lock	10/5/2017
30 day lock	10/20/2017
45 day lock	11/14/2017
60 day lock*	11/20/2017

\*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	4.250
1yr LIBOR	1.747
US Treasury 1 Year	1.260

EXTENSION & RELOCK FEES	
3 day	0.050
5 day	0.125
10 day	0.200
15 day	0.300
Relock	0.30 + Worse Case

**SPECIALS, ANNOUNCEMENTS AND REMINDERS!**

**The Perfect Pairing:**  
**2nd TD HELOCs to 90% CLTV Now Available!**  
 Not available in all states, call your AE for details

**Please Note: NEW lower LLPAs**  
 on fixed Government loans with FICO 620-639!!

For a complete list of Account Executives and contact info please see bottom of page 6.

Off sheet pricing may be available online. Please price online to see the full range of rates!

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### CONFORMING FIXED

STANDARD CONFORMING FIXED					HIGH BALANCE										
30 & 25 YR FIXED CF30-CF30DUP-CF25			20 YEAR FIXED CF20			15 YR FIXED CF15-CF15DUP			15 YR FIXED HIGH BAL CF15HB			30 YR FIXED HIGH BAL CF30HB			
15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	
5.000	(6.80)	(6.53)	(6.46)	5.000	(6.80)	(6.74)	(6.67)	4.375	(5.00)	(4.96)	(4.86)	4.750	(3.98)	(3.91)	(3.84)
4.875	(6.44)	(6.37)	(6.30)	4.875	(6.73)	(6.65)	(6.57)	4.250	(4.66)	(4.62)	(4.57)	4.625	(3.73)	(3.67)	(3.59)
4.750	(5.94)	(5.87)	(5.80)	4.750	(6.29)	(6.22)	(6.13)	4.125	(4.55)	(4.51)	(4.46)	4.500	(3.58)	(3.54)	(3.50)
4.625	(5.43)	(5.36)	(5.28)	4.625	(5.83)	(5.76)	(5.67)	4.000	(4.30)	(4.26)	(4.21)	4.375	(3.51)	(3.47)	(3.42)
4.500	(4.97)	(4.90)	(4.83)	4.500	(5.50)	(5.42)	(5.34)	3.875	(4.23)	(4.17)	(4.11)	4.250	(3.23)	(3.19)	(3.14)
4.375	(4.55)	(4.48)	(4.40)	4.375	(5.04)	(4.97)	(4.88)	3.750	(3.84)	(3.79)	(3.73)	4.125	(3.23)	(3.19)	(3.14)
4.250	(4.00)	(3.92)	(3.85)	4.250	(4.58)	(4.51)	(4.43)	3.625	(3.38)	(3.33)	(3.27)	4.000	(3.17)	(3.13)	(3.08)
4.125	(3.43)	(3.35)	(3.26)	4.125	(4.03)	(3.95)	(3.86)	3.500	(2.97)	(2.91)	(2.85)	3.875	(3.12)	(3.13)	(3.07)
4.000	(2.90)	(2.82)	(2.73)	4.000	(3.61)	(3.53)	(3.44)	3.375	(2.63)	(2.57)	(2.51)	3.750	(2.87)	(2.82)	(2.76)
3.990	(2.77)	(2.69)	(2.61)	3.875	(3.16)	(3.08)	(2.98)	3.250	(2.27)	(2.22)	(2.16)	3.625	(2.50)	(2.44)	(2.38)
3.875	(2.31)	(2.23)	(2.14)	3.750	(2.65)	(2.57)	(2.48)	3.125	(1.45)	(1.39)	(1.33)	3.500	(2.16)	(2.10)	(2.04)
3.750	(1.66)	(1.58)	(1.50)	3.625	(2.03)	(1.95)	(1.87)	3.000	(1.02)	(0.95)	(0.89)	3.375	(1.83)	(1.78)	(1.72)
3.625	(0.82)	(0.75)	(0.67)	3.500	(1.52)	(1.44)	(1.35)	2.875	(0.52)	(0.46)	(0.40)	3.250	(1.49)	(1.43)	(1.37)

CONFORMING FIXED - DU FANNIE MAE (Plus)					HIGH BALANCE - DU FANNIE MAE (Plus)										
30 YR FIXED PLUS CF30CP			20 YEAR FIXED PLUS CF20CP			15 YR FIXED PLUS CF15CP			15 YR FIXED HB PLUS CF15HBCP			30 YR FIXED HB PLUS CF30HBCP			
15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	
5.000	(6.50)	(6.43)	(6.36)	5.000	(6.70)	(6.64)	(6.57)	4.375	(4.90)	(4.86)	(4.76)	4.750	(3.88)	(3.81)	(3.74)
4.875	(6.34)	(6.27)	(6.20)	4.875	(6.63)	(6.55)	(6.47)	4.250	(4.56)	(4.52)	(4.47)	4.625	(3.63)	(3.57)	(3.49)
4.750	(5.84)	(5.77)	(5.70)	4.750	(6.19)	(6.12)	(6.03)	4.125	(4.45)	(4.41)	(4.36)	4.500	(3.48)	(3.44)	(3.40)
4.625	(5.33)	(5.26)	(5.18)	4.625	(5.73)	(5.66)	(5.57)	4.000	(4.20)	(4.16)	(4.11)	4.375	(3.41)	(3.37)	(3.32)
4.500	(4.87)	(4.80)	(4.73)	4.500	(5.40)	(5.32)	(5.24)	3.875	(4.13)	(4.07)	(4.01)	4.250	(3.13)	(3.09)	(3.04)
4.375	(4.45)	(4.38)	(4.30)	4.375	(4.94)	(4.87)	(4.78)	3.750	(3.74)	(3.69)	(3.63)	4.125	(3.13)	(3.09)	(3.04)
4.250	(3.90)	(3.82)	(3.75)	4.250	(4.48)	(4.41)	(4.33)	3.625	(3.28)	(3.23)	(3.17)	4.000	(3.07)	(3.03)	(2.98)
4.125	(3.33)	(3.25)	(3.16)	4.125	(3.93)	(3.85)	(3.76)	3.500	(2.87)	(2.81)	(2.75)	3.875	(3.02)	(3.03)	(2.97)
4.000	(2.80)	(2.72)	(2.63)	4.000	(3.51)	(3.43)	(3.34)	3.375	(2.53)	(2.47)	(2.41)	3.750	(2.77)	(2.72)	(2.66)
3.990	(2.67)	(2.59)	(2.51)	3.875	(3.06)	(2.98)	(2.88)	3.250	(2.17)	(2.12)	(2.06)	3.625	(2.40)	(2.34)	(2.28)
3.875	(2.21)	(2.13)	(2.04)	3.750	(2.55)	(2.47)	(2.38)	3.125	(1.35)	(1.29)	(1.23)	3.500	(2.06)	(2.00)	(1.94)
3.750	(1.56)	(1.48)	(1.40)	3.625	(1.93)	(1.85)	(1.77)	3.000	(0.92)	(0.85)	(0.79)	3.375	(1.73)	(1.68)	(1.62)
3.625	(0.72)	(0.65)	(0.57)	3.500	(1.42)	(1.34)	(1.25)	2.875	(0.42)	(0.36)	(0.30)	3.250	(1.39)	(1.33)	(1.27)

CONFORMING FIXED - LP FREDDIE MAC (Choice)					HIGH BALANCE - LP FREDDIE MAC (Choice)										
30 YR FIXED CHOICE CF30CC			20 YEAR FIXED CHOICE CF20CC			15 YR FIXED CHOICE CF15CC			15 YR FIXED HB CHOICE CF15CCHB			30 YR FIXED HB CHOICE CF30CCHB			
15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	15 day	30 day	45 day	
5.250	(7.32)	(7.26)	(7.19)	5.000	N/A	N/A	N/A	4.375	(4.90)	(4.86)	(4.76)	4.750	(3.88)	(3.81)	(3.74)
5.125	(6.83)	(6.77)	(6.70)	4.875	(6.63)	(6.55)	(6.47)	4.250	(4.56)	(4.52)	(4.47)	4.625	(3.63)	(3.57)	(3.49)
5.000	(6.50)	(6.43)	(6.36)	4.750	(6.19)	(6.12)	(6.03)	4.125	(4.45)	(4.41)	(4.36)	4.500	(3.48)	(3.44)	(3.40)
4.875	(6.34)	(6.27)	(6.20)	4.625	(5.73)	(5.66)	(5.57)	4.000	(4.20)	(4.16)	(4.11)	4.375	(3.41)	(3.37)	(3.32)
4.750	(5.84)	(5.77)	(5.70)	4.500	(5.40)	(5.32)	(5.24)	3.875	(4.13)	(4.07)	(4.01)	4.250	(3.13)	(3.09)	(3.04)
4.625	(5.33)	(5.26)	(5.18)	4.375	(4.94)	(4.87)	(4.78)	3.750	(3.74)	(3.69)	(3.63)	4.125	(3.13)	(3.09)	(3.04)
4.500	(4.87)	(4.80)	(4.73)	4.250	(4.48)	(4.41)	(4.33)	3.625	(3.28)	(3.23)	(3.17)	4.000	(3.07)	(3.03)	(2.98)
4.375	(4.45)	(4.38)	(4.30)	4.125	(3.93)	(3.85)	(3.76)	3.500	(2.87)	(2.81)	(2.75)	3.875	(3.02)	(3.03)	(2.97)
4.250	(3.90)	(3.82)	(3.75)	4.000	(3.51)	(3.43)	(3.34)	3.375	(2.53)	(2.47)	(2.41)	3.750	(2.77)	(2.72)	(2.66)
4.125	(3.33)	(3.25)	(3.16)	3.875	(3.06)	(2.98)	(2.88)	3.250	(2.17)	(2.12)	(2.06)	3.625	(2.40)	(2.34)	(2.28)
4.000	(2.80)	(2.72)	(2.63)	3.750	(2.55)	(2.47)	(2.38)	3.125	(1.35)	(1.29)	(1.23)	3.500	(2.06)	(2.00)	(1.94)
3.990	(2.67)	(2.59)	(2.51)	3.625	(1.93)	(1.85)	(1.77)	3.000	(0.92)	(0.85)	(0.79)	3.375	(1.73)	(1.68)	(1.62)
3.875	(2.21)	(2.13)	(2.04)	3.500	(1.42)	(1.34)	(1.25)	2.875	(0.42)	(0.36)	(0.30)	3.250	(1.39)	(1.33)	(1.27)

CREDIT SCORE (applies to loan terms > 15 years)							MISCELLANEOUS		
LTV%	620-639	640-659	660-679	680-699	700-719	720-739	≥740		
<=60	0.500	0.500	0.000	0.000	0.000	0.000	0.000	Escrow Waiver (Non-CA)	0.250
60.01-70	1.500	1.250	1.000	0.500	0.500	0.250	0.250	Conforming Plus Student Loan Program (Use SLC Program code in pricing engine)	0.000
70.01-75	3.000	2.750	2.250	1.250	1.000	0.500	0.250	Conforming Plus Future Income Program (Use FI Program code in pricing engine)	0.000
75.01-80	3.000	3.000	2.750	1.750	1.500	0.750	0.500	LOAN AMOUNT	
80.01-85	3.250	3.250	2.750	1.500	1.000	0.500	0.250	High Balance Loan Amts - Cash Out	1.000
85.01-90	3.250	2.750	2.250	1.250	1.000	0.500	0.250	High Balance Loan Amts - Excluding Cash Out	0.250
90.01-95	3.250	2.750	2.250	1.250	1.000	0.500	0.250	Loan Amount >= \$100,000 - \$149,999	0.100
95.01-97*	3.500	2.750	2.250	1.500	1.500	1.000	0.750	Loan Amount \$75,000 - \$99,999	0.250
								Loan Amount \$50,000 - \$74,999	0.750
								Loan Amount < \$50,000	1.500
*95.01-97% LTV allowed on Plus, Home Possible and Home Ready Only									
CASH OUT**									
LTV%	620-639	640-659	660-679	680-699	700-719	≥740			
<=60	0.625	0.625	0.375	0.375	0.375	0.375			
60.01-70	1.625	1.625	1.125	1.125	1.000	0.625			
70.01-75	1.625	1.625	1.125	1.125	1.000	0.625			
75.01 - 80	3.125	2.625	1.875	1.750	1.125	0.875			
**See Loan Amount section for High Balance Cash Out Adjustment									
STATE ADJUSTMENTS									
State Adjustments do not apply to High Balance, DU Refi Plus or Home Ready or Home Possible					30/25/20 year	10/15 year			
AK, AL, AR, DE, GA, LA, NC, NJ, OK, OR, PA, SC, TN					(0.150)	(0.090)			
CT, FL, HI, IA, ID, IL, IN, KS, KY, MN, MO, MT, NH, NM, OH, UT, VA, WA, WV					(0.100)	(0.060)			
AZ, CO, DC, MA, MD, ME, MI, NV, RI, VT, WI					(0.050)	(0.030)			
TX					(0.250)	(0.190)			
CA					0.000	0.000			
DU REFI PLUS <=90% LTV (applies to loan terms > 15 years)									
LTV%	640-659	660-679	680-699	700-719	720-739	≥740			
<=60	0.500	0.000	0.000	0.000	0.000	0.000	FICO < 720	FICO >=720	
60.01-65	1.250	1.000	0.500	0.500	0.250	0.250	0.375	0.375	
65.01-70	1.250	1.000	0.500	0.500	0.250	0.250	0.500	0.250	
70.01-75	2.000	1.500	0.750	0.750	0.250	0.250	0.750	0.500	
75.01-80	2.250	1.750	0.750						



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**CONFORMING ARMS**

CONFORMING ARM - DU FANNIE MAE (Plus)															
CONF ARM 5/1 PLUS CA5/1CP - CA5/1CPHB				CONF ARM 7/1 PLUS CA7/1CP - CA7/1CPHB				CONF ARM 10/1 PLUS CA10/1CP - CA10/1CPHB				HIGH BALANCE ARM - DU FANNIE MAE (Plus)			
2-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin				High Balance and Standard Conforming ARMs use the same base pricing grid. Apply High Balance LLPAs from the grid below.			
15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day							
4.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	(2.28)	(2.18)	(2.10)				
3.750	(2.33)	(2.23)	(2.15)	4.000	N/A	N/A	N/A	4.000	(2.10)	(2.00)	(1.92)				
3.625	(2.15)	(2.06)	(1.97)	3.875	(2.45)	(2.35)	(2.27)	3.875	(1.87)	(1.77)	(1.69)				
3.500	(1.90)	(1.80)	(1.72)	3.750	(2.38)	(2.29)	(2.21)	3.750	(1.75)	(1.65)	(1.57)				
3.375	(1.62)	(1.52)	(1.44)	3.625	(2.14)	(2.05)	(1.97)	3.625	(1.43)	(1.33)	(1.25)				
3.250	(1.34)	(1.24)	(1.16)	3.500	(1.78)	(1.69)	(1.61)	3.500	(1.00)	(0.90)	(0.82)				
3.125	(1.02)	(0.92)	(0.84)	3.375	(1.40)	(1.30)	(1.22)	3.375	(0.55)	(0.46)	(0.38)				
3.000	(0.68)	(0.58)	(0.50)	3.250	(1.04)	(0.94)	(0.86)	3.250	(0.16)	(0.06)	0.02				
2.875	(0.32)	(0.23)	(0.15)	3.125	(0.64)	(0.54)	(0.46)	3.125	0.32	0.42	0.50				
2.750	0.02	0.12	0.20	3.000	(0.23)	(0.14)	(0.06)	3.000	0.89	0.99	1.07				

CONFORMING ARM - LP FREDDIE MAC (Choice)															
CONF ARM 5/1 CHOICE CA5/1CC - CA5/1CCHB				CONF ARM 7/1 CHOICE CA7/1CC - CA7/1CCHB				CONF ARM 10/1 CHOICE CA10/1CC - CA10/1CCHB				HIGH BALANCE ARM - LP FREDDIE MAC (Choice)			
2-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin				High Balance and Standard Conforming ARMs use the same base pricing grid. Apply High Balance LLPAs from the grid below.			
15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day							
5.000	(3.25)	(3.12)	(2.99)	5.375	(3.15)	(3.00)	(2.86)	5.250	(3.19)	(3.05)	(2.91)				
4.875	(3.16)	(3.03)	(2.91)	5.250	(3.11)	(2.96)	(2.83)	5.125	(2.90)	(2.76)	(2.63)				
4.750	(3.00)	(2.88)	(2.76)	5.125	(3.11)	(2.97)	(2.84)	5.000	(2.77)	(2.63)	(2.51)				
4.625	(2.80)	(2.68)	(2.57)	5.000	(3.04)	(2.91)	(2.78)	4.875	(2.63)	(2.51)	(2.38)				
4.500	(2.67)	(2.55)	(2.45)	4.875	(2.97)	(2.85)	(2.73)	4.750	(2.42)	(2.29)	(2.18)				
4.375	(2.53)	(2.42)	(2.32)	4.750	(2.76)	(2.64)	(2.52)	4.625	(2.15)	(2.03)	(1.92)				
4.250	(2.27)	(2.17)	(2.08)	4.625	(2.45)	(2.33)	(2.22)	4.500	(1.96)	(1.85)	(1.74)				
4.125	(1.93)	(1.84)	(1.75)	4.500	(2.29)	(2.17)	(2.07)	4.375	(1.77)	(1.67)	(1.56)				
4.000	(1.72)	(1.63)	(1.54)	4.375	(2.12)	(2.01)	(1.91)	4.250	(1.66)	(1.56)	(1.46)				
3.875	(1.50)	(1.41)	(1.33)	4.250	(1.89)	(1.78)	(1.69)	4.125	(1.61)	(1.51)	(1.42)				
3.750	(1.35)	(1.26)	(1.19)	4.125	(1.60)	(1.50)	(1.41)	4.000	(1.47)	(1.38)	(1.29)				
3.625	(1.23)	(1.15)	(1.08)	4.000	(1.39)	(1.30)	(1.21)	3.875	(1.33)	(1.24)	(1.16)				

CREDIT SCORE (applies to loan terms > 15 years)								MISCELLANEOUS			
LTV%	620-639	640-659	660-679	680-699	700-719	720-739	≥740				
<=60	0.500	0.500	0.000	0.000	0.000	0.000	0.000	Escrow Waiver (Non-CA)	0.250		
60.01-70	1.500	1.250	1.000	0.500	0.500	0.250	0.250	ARM > 90% LTV	0.250		
70.01-75	3.000	2.750	2.250	1.250	1.000	0.500	0.250	Conforming Plus Student Loan Program (Use SLC Program code in pricing engine)	0.000		
75.01-80	3.000	3.000	2.750	1.750	1.250	0.750	0.500	Conforming Plus Future Income Program (Use FI Program code in pricing engine)	0.000		
80.01-85	3.250	3.250	2.750	1.500	1.000	0.500	0.250				
85.01-90	3.250	2.750	2.250	1.250	1.000	0.500	0.250				
90.01-95	3.250	2.750	2.250	1.250	1.000	0.500	0.250				
95.01-97*	3.500	2.750	2.250	1.500	1.500	1.000	0.750				

CASH OUT**								NON-OWNER RESIDENCES			
LTV%	620-639	640-659	660-679	680-699	700-719	720-739	≥740				
<=60	0.625	0.625	0.625	0.375	0.375	0.375	0.375	Non-Owner with LTV <=75%	2.125		
60.01-70	1.625	1.625	1.125	1.125	1.000	0.625	0.625	Non-Owner with LTV >75% - 80%	3.375		
70.01-75	1.625	1.625	1.125	1.125	1.000	0.625	0.625	Non-Owner with LTV >80% - 85%	4.125		
75.01 - 80	3.125	2.625	1.875	1.750	1.125	0.875	0.875				

LOAN AMOUNT								PROPERTY TYPE			
High Balance Loan Amts - Cash Out	1.000							Condo	LTV > 75% and > 15yr term		
High Balance Loan Amts - Purchase/Rate & Term	0.250							2-4 Units	1.000		
High Balance Loan Amts ARM <= 75%	0.750										
High Balance Loan Amts ARM > 75% - 90%	1.500										
High Balance Loan Amts ARM > 90%	1.750										
Loan Amount >= \$100,000 - \$149,999	0.100										
Loan Amount \$75,000 - \$99,999	0.250										
Loan Amount \$50,000 - \$74,999	0.750										
Loan Amount < \$50,000	1.500										

SUBORDINATE FINANCING									
FICO < 720								FICO >=720	
All LTV/CLTV (cumulative w/ below)	0.375							0.375	
LTV <=65% and CLTV 80.01 - 95%	0.500							0.250	
LTV 65.01 - 75% and CLTV 80.01 - 95%	0.750							0.500	
LTV > 75% and CLTV 76.01 - 95%	1.000							0.750	
CLTV > 95%	1.500							1.500	

See Page 6 for Lender Paid and Split Mortgage Insurance Options

Locked loans will be evaluated on a case by case basis and may be subject to market conditions.  
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LOCKS AVAILABLE UNTIL 9:00PM PACIFIC TIME  
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LOCK EXPIRATIONS		EXTENSION & RELOCK FEES		CURRENT INDEX	
15 day lock	10/5/2017	3 day	0.050	PRIME	4.250
30 day lock	10/20/2017	5 day	0.125	1yr LIBOR	1.747
45 day lock	11/14/2017	10 day	0.300	US Treasury 1 Year	1.260
60 day lock*	11/20/2017	15 day	0.300	<b>GOVERNMENT IDS</b>	
*60 day lock add .12 to 45 day price		Relock	0.30 + Worse Case	Concord Center FHA ID#:	77745-03183
Chino Center FHA ID#:					
77745-02375					
Wayne Center FHA ID#:					
77745-04093					
All Centers VA ID #					
605020000					

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 Not available in all states, call your AE for details

**Please Note: NEW lower LLPAs**  
**on fixed Government loans with FICO 620-639!!**

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**GOVERNMENT**

**FHA PROGRAMS**

FHA 30 YEAR FIXED FHAF30-FHAPL				FHA 15 YR FIXED FHAF15				FHA 30 YR HIGH BALANCE FHAF30HB-FHAPLHB				FHA 5/1 ARM TREASURY FHAAS/1PL-FHAA5/1PLHB			
15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day	
5.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.625	(2.07)	(1.97)	(1.89)
5.000	(6.98)	(6.91)	(6.84)	4.250	(4.72)	(4.68)	(4.64)	4.750	(4.67)	(4.63)	(4.60)	3.500	(1.82)	(1.72)	(1.64)
4.875	(6.64)	(6.57)	(6.50)	4.125	(4.48)	(4.44)	(4.40)	4.625	(4.36)	(4.33)	(4.29)	3.375	(1.49)	(1.40)	(1.31)
4.750	(6.44)	(6.41)	(6.37)	4.000	(4.23)	(4.19)	(4.15)	4.500	(4.10)	(4.06)	(4.03)	3.250	(1.06)	(0.96)	(0.88)
4.625	(6.14)	(6.10)	(6.07)	3.875	(3.96)	(3.92)	(3.88)	4.375	(3.77)	(3.74)	(3.70)	3.125	(0.82)	(0.72)	(0.64)
4.500	(5.87)	(5.84)	(5.80)	3.750	(3.70)	(3.66)	(3.62)	4.250	(3.73)	(3.66)	(3.59)	3.000	(0.57)	(0.47)	(0.39)
4.375	(5.55)	(5.51)	(5.48)	3.625	(3.20)	(3.15)	(3.09)	4.125	(3.55)	(3.49)	(3.42)	2.875	(0.24)	(0.14)	(0.06)
4.250	(5.30)	(5.23)	(5.16)	3.500	(2.96)	(2.91)	(2.86)	4.000	(3.23)	(3.16)	(3.09)	2.750	0.18	0.28	0.36
4.125	(5.00)	(4.94)	(4.87)	3.375	(2.67)	(2.62)	(2.57)	3.875	(2.86)	(2.79)	(2.72)	2.625	1.11	1.20	1.28
4.000	(4.68)	(4.61)	(4.54)	3.250	(2.37)	(2.31)	(2.26)	3.750	(2.49)	(2.42)	(2.35)	2.500	N/A	N/A	N/A
3.875	(4.31)	(4.24)	(4.17)	3.125	(1.51)	(1.45)	(1.39)	3.625	(1.57)	(1.51)	(1.46)	2.375	N/A	N/A	N/A
3.750	(3.94)	(3.87)	(3.80)					3.500	(1.20)	(1.15)	(1.09)	2.250	N/A	N/A	N/A
3.625	(2.67)	(2.61)	(2.56)					3.375	(0.79)	(0.73)	(0.67)	1-1.5 caps, 2.0 margin			
3.500	(2.30)	(2.25)	(2.19)					3.250	(0.37)	(0.31)	(0.25)				
3.375	(1.89)	(1.83)	(1.77)					3.125	N/A	N/A	N/A				
3.250	(1.47)	(1.41)	(1.35)												
3.125	N/A	N/A	N/A												

High Balance ARMs and Standard Balance ARMs use the same base pricing grid.

FHA High Balance pricing is applied when the base loan amount exceeds conforming loan limits.

**VA PROGRAMS**

VA 30 YEAR FIXED VAF30-VAF30PL				VA 15 YR FIXED VAF15				VA 30 YR HIGH BALANCE VAF30HB-VAF30PLHB				VA 5/1 ARM TREASURY VAAS/1PL-VAAS/1PLHB			
15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day	
5.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.625	(2.07)	(1.97)	(1.89)
5.000	(6.83)	(6.76)	(6.69)	4.250	(4.72)	(4.68)	(4.64)	4.750	(4.67)	(4.63)	(4.60)	3.500	(1.82)	(1.72)	(1.64)
4.875	(6.49)	(6.42)	(6.35)	4.125	(4.48)	(4.44)	(4.40)	4.625	(4.36)	(4.33)	(4.29)	3.375	(1.49)	(1.40)	(1.31)
4.750	(6.29)	(6.26)	(6.22)	4.000	(4.23)	(4.19)	(4.15)	4.500	(4.10)	(4.06)	(4.03)	3.250	(1.06)	(0.96)	(0.88)
4.625	(5.99)	(5.95)	(5.92)	3.875	(3.96)	(3.92)	(3.88)	4.375	(3.77)	(3.74)	(3.70)	3.125	(0.82)	(0.72)	(0.64)
4.500	(5.72)	(5.69)	(5.65)	3.750	(3.70)	(3.66)	(3.62)	4.250	(3.73)	(3.66)	(3.59)	3.000	(0.57)	(0.47)	(0.39)
4.375	(5.40)	(5.36)	(5.33)	3.625	(3.20)	(3.15)	(3.09)	4.125	(3.55)	(3.49)	(3.42)	2.875	(0.24)	(0.14)	(0.06)
4.250	(5.15)	(5.08)	(5.01)	3.500	(2.96)	(2.91)	(2.86)	4.000	(3.23)	(3.16)	(3.09)	2.750	0.18	0.28	0.36
4.125	(4.85)	(4.79)	(4.72)	3.375	(2.67)	(2.62)	(2.57)	3.875	(2.86)	(2.79)	(2.72)	2.625	1.11	1.20	1.28
4.000	(4.53)	(4.46)	(4.39)	3.250	(2.37)	(2.31)	(2.26)	3.750	(2.49)	(2.42)	(2.35)	2.500	N/A	N/A	N/A
3.875	(4.16)	(4.09)	(4.02)	3.125	(1.51)	(1.45)	(1.39)	3.625	(1.57)	(1.51)	(1.46)	2.375	N/A	N/A	N/A
3.750	(3.79)	(3.72)	(3.65)					3.500	(1.20)	(1.15)	(1.09)	2.250	N/A	N/A	N/A
3.625	(2.52)	(2.46)	(2.41)					3.375	(0.79)	(0.73)	(0.67)	1-1.5 caps, 2.0 margin			
3.500	(2.15)	(2.10)	(2.04)					3.250	(0.37)	(0.31)	(0.25)				
3.375	(1.74)	(1.68)	(1.62)					3.125	N/A	N/A	N/A				
3.250	(1.32)	(1.26)	(1.20)												
3.125	N/A	N/A	N/A												

High Balance ARMs and Standard Balance ARMs use the same base pricing grid.

VA High Balance pricing is applied when the note loan amount exceeds conforming loan limits.

**GOVERNMENT PROGRAMS**

USDA USDADF30-USDAF30SAR				FHA 203K FHAF30203K				FHA 203K HIGH BALANCE FHAF30203KHB				Streamline Product Codes			
15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day					
4.750	N/A	N/A	N/A	5.000	(4.83)	(4.76)	(4.69)	4.625	(2.36)	(2.33)	(2.29)	FHAF30SR, FHAF15SR, FHAF30HBSR, VAF30SR, VA15SR, FHAPLSR, FHAPLSRHB, VAF30SRPL, VAF30HBSRPL			
4.625	N/A	N/A	N/A	4.875	(4.49)	(4.42)	(4.35)	4.500	(2.10)	(2.06)	(2.03)				
4.500	(5.62)	(5.59)	(5.55)	4.750	(4.29)	(4.26)	(4.22)	4.375	(1.77)	(1.74)	(1.70)				
4.375	(5.30)	(5.26)	(5.23)	4.625	(3.99)	(3.95)	(3.92)	4.250	(1.73)	(1.66)	(1.59)				
4.250	(5.05)	(4.98)	(4.91)	4.500	(3.72)	(3.69)	(3.65)	4.125	(1.55)	(1.49)	(1.42)				
4.125	(4.75)	(4.69)	(4.62)	4.375	(3.40)	(3.36)	(3.33)	4.000	(1.23)	(1.16)	(1.09)				
4.000	(4.43)	(4.36)	(4.29)	4.250	(3.15)	(3.08)	(3.01)	3.875	(0.86)	(0.79)	(0.72)				
3.875	(4.06)	(3.99)	(3.92)	4.125	(2.85)	(2.79)	(2.72)	3.750	(0.49)	(0.42)	(0.35)				
3.750	(3.69)	(3.62)	(3.55)	4.000	(2.53)	(2.46)	(2.39)	3.625	0.43	0.49	0.54				
3.625	(2.42)	(2.36)	(2.31)	3.875	(2.16)	(2.09)	(2.02)	3.500	0.80	0.85	0.91				
3.500	(2.05)	(2.00)	(1.94)	3.750	(1.79)	(1.72)	(1.65)	3.375	1.21	1.27	1.33				
3.375	(1.64)	(1.58)	(1.52)	3.625	(0.52)	(0.46)	(0.41)	3.250	1.63	1.69	1.75				
3.250	(1.22)	(1.16)	(1.10)	3.500	(0.15)	(0.10)	(0.04)	3.125	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.375	0.26	0.32	0.38								

**GOVERNMENT ADJUSTMENTS**

FIXED CREDIT SCORE (FHA/VA/USDA)				LOAN AMOUNT ADJUSTMENTS			
FHA	VA	USDA		FHA	VA	USDA	
>= 720	(0.125)	(0.125)	(0.125)	<\$50,000	1.500	2.500	2.500
680-719	0.000	0.000	0.000	\$50,000-\$74,999	1.500	1.750	1.750
660-679	0.125	0.250	0.500	\$75,000-\$99,999	0.875	1.000	1.000
640-659	0.375	0.500	0.625	\$100,000-\$149,999	0.500	0.500	0.500
620-639	1.250	1.500	2.250	\$300,000 - \$424,100	(0.250)	(0.250)	(0.125)
600-619	2.500	2.750	N/A				
580-599	3.500	3.750	N/A				
ARM CREDIT SCORE (FHA/VA)				MISCELLANEOUS			
FHA	VA			FHA Streamline	0.250		
>= 720	(0.125)	(0.125)		VA IRRRL	0.250		
680-719	0.000	0.000		Fixed FHA/VA PLUS	0.100		
660-679	0.375	0.500		FHA Plus Streamline NOO	1.000		
640-659	0.500	0.625		VA Plus IRRRL NOO	0.750		
620-639	1.000	1.875		USDA Streamline Assist Refi	0.250		
600-619	1.750	2.625					
580-599	3.000	3.500					
STATE ADJUSTMENTS				All adjustments are cumulative!			
State adjustments only apply to fixed rate FHA/VA							
IA, UT, NJ, HI			0.100				
TN, NM, NV, WI, WV, ME, KS, AL, MO, MA, IN, NE			0.050				
CT, DE, IL, GA, SD, SC, CO, MN, WA, OK, LA			0.000				
VT, MI, MS, NC, CA, AR, KY, OH			0.000				
FL, VA, MT, DC, ID, MD, AZ, ND, NH, RI, PA, WY			(0.050)				
TX, AK, OR			(0.100)				

Off sheet pricing may be available online. Please price online to see the full range of rates!

**ALL ADJUSTMENTS ARE CUMULATIVE**



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LOCK EXPIRATIONS table with columns for lock type and expiration date.

CURRENT INDEX table with values for PRIME, 1yr LIBOR, and US Treasury 1 Year.

EXTENSION & RELOCK FEES table with rates for 3, 5, 10, 15 day extensions and relock fees.

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

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DU REFI PLUS/HARP, OPEN ACCESS, HOME READY, HOME POSSIBLE

Grid of mortgage rates for Enhanced DU Refi Plus LTV <=105, Home Ready, and other programs with columns for LTV, term, and rate.

Grid of mortgage rates for Open Access <=105% LTV, Home Possible, and other programs with columns for LTV, term, and rate.

Table with columns for LTV%, FICO/LTV adjustments, and Escrow Waiver/Investment Properties.

Table with columns for CLTV, FICO <720, FICO >=720, and Property Type.

Table with columns for LTV%, FICO <720, FICO >=720, and Adjustment Caps.

Table with columns for LTV%, FICO <720, FICO >=720, and Home Possible Price Adjustment Caps.

Table with columns for LTV%, CLTV%, FICO <720, FICO >=720, and Open Access Adjustment Caps.

Table with columns for LTV, Coverage, and Home Possible Price Adjustment Caps.

Table with columns for LTV, Coverage, and Home Ready Adjustment Caps.

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LOCK EXPIRATIONS table with columns for lock type and date.

CURRENT INDEX table with PRIME, 1yr LIBOR, and US Treasury 1 Year rates.

EXTENSION & RELOCK FEES table with 3, 5, 10, 15 day fees and a relock fee.

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

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Please Note: NEW lower LLPA's on fixed Government loans with FICO 620-639!!

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NON-CONFORMING

FUJI JUMBO FIXED AND ARMS

PURCHASE PRICING

Multiple pricing tables for JUMBO 30 YR FIXED, JUMBO 15 YR FIXED, JUMBO 5/1 ARM, JUMBO 7/1 ARM, and JUMBO 10/1 ARM.

Jumbo products must be in approved status prior to locking!

FUJI JUMBO ADJUSTMENTS table with FICO, FICOLTV, MISCELLANEOUS, ARM Caps, ARM Margin, and ARM Index.

REFINANCE PRICING

Multiple pricing tables for JUMBO 30 YR FIXED, JUMBO 15 YR FIXED, JUMBO 5/1 ARM, JUMBO 7/1 ARM, and JUMBO 10/1 ARM.

MT. TAMALPAIS JUMBO

Multiple pricing tables for JUMBO 30 YR FIXED, JUMBO 15 YR FIXED, JUMBO 5/1 ARM, JUMBO 7/1 ARM, and JUMBO 10/1 ARM.

MT. TAMALPAIS JUMBO ADJUSTMENTS

Large adjustments table with columns for FICO, LOAN PURPOSE, LOAN AMOUNT, SPECIAL, PROPERTY TYPE, and MISCELLANEOUS.

Price caps apply to the Mt. Tamalpais Jumbo, for accurate pricing please utilize the Pricing Engine. Price caps are inclusive of lender paid compensation and LLPA's.

Jumbo products must be in approved status prior to locking!

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— MORTGAGE —

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Wayne, PA: Main Office: 888.762.2601

LOCK EXPIRATIONS	
15 day lock	10/5/2017
30 day lock	10/20/2017
45 day lock	11/14/2017
60 day lock*	11/20/2017

\*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	4.250
1yr LIBOR	1.747
US Treasury 1 Year	1.260

EXTENSION & RELOCK FEES	
3 day	0.050
5 day	0.125
10 day	0.200
15 day	0.300
Relock	0.30 + Worse Case

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**NON-CONFORMING**

**MT. TAMALPAIS SELECT 90 QM JUMBO**

JUMBO 30 YR FIXED JF30RW90QM			
	15 day	30 day	45 day
5.000	(0.87)	(0.67)	(0.47)
4.875	(0.47)	(0.26)	(0.05)
4.750	(0.08)	0.13	0.34
4.625	0.34	0.55	0.76
4.500	0.87	1.08	1.29
4.375	1.50	1.70	1.90
4.250	2.11	2.31	2.51

  

PRICE CAP	
<=1,000,000	(1.80)
>1,000,000	(1.30)

MT. TAMALPAIS SELECT 90 QM ADJUSTMENTS			
FICO/CLTV/HCLTV		STATE	
>=760	80.01-85 (0.250)	85.01-90 0.000	FL,NV 0.750
740-759	0.000	0.250	CA 0.125
720-739	0.375	0.625	
LOAN AMOUNT/CLTV/HCLTV		MISCELLANEOUS	
<= \$1,000,000	80.01-85 0.000	85.01-90 0.000	PURCHASE (0.375)
\$1,000,001 - \$1,500,000	0.375	0.375	WAIVE ESCROWS 0.250

**LENDER PAID MORTGAGE INSURANCE**

LTV	Coverage	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	Term <=25 Years	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
<=85%	12%	0.700	0.700	0.850	1.000	1.150	1.250	1.550	1.700	1.850	1.900	Cash-out <=25 Years	(0.150)	(0.150)	(0.150)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
85.01-90	25%	1.250	1.250	1.450	1.700	2.100	2.150	3.400	3.750	4.100	4.100	Cash-out Refi	0.500	0.500	0.500	0.700	1.000	1.000	1.300	1.300	1.300	1.300
90.01-95	30%	1.650	1.650	1.650	2.050	2.300	3.000	3.050	4.950	5.200	5.800	Rate & Term Refi	0.000	0.000	0.000	0.000	0.000	0.550	0.550	1.050	1.050	1.050
95.01-97	35%	2.000	2.000	2.000	3.000	4.050	4.100	6.900	7.150	7.400	7.400	Loan > \$424,100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
												Investment	1.200	1.200	1.200	1.200	1.350	1.750	1.750	N/A	N/A	N/A
												Second Home	0.250	0.250	0.250	0.250	0.500	0.700	0.700	1.250	1.250	1.250
												Relocation	(0.100)	(0.100)	(0.100)	(0.100)	(0.140)	(0.250)	(0.250)	(0.350)	(0.350)	(0.350)

Loan Amt Adj do not apply in HI if >\$424,100-636,150\*

All LPMI Adjustments are cumulative. Floor Rate is .700

This LPMI pricing available for standard conforming, HB, Plus and Choice Products

**SPLIT MORTGAGE INSURANCE**

LTV	Coverage	OPTION 1		OPTION 2		OPTION 3		OPTION 4		Adjustments Below Apply to Monthly Factor	
		Price Adjustment .500	Factor: >=720	Price Adjustment .750	Factor: >=720	Price Adjustment 1.00	Factor: >=720	Price Adjustment 1.25	Factor: >=720		
<=85	12%	0.180	0.270	0.140	0.210	0.050	0.140	0.040	0.080	Cash-out >=720	0.200
85.01-90	25%	0.310	0.510	0.240	0.450	0.180	0.390	0.120	0.310	Cash-out 680-719	0.250
90.01-95	30%	0.530	0.830	0.470	0.770	0.400	0.670	0.330	0.610	Loan Amount >=424,100K & >=720*	0.100
95.01-97	35%	0.740	0.960	0.680	0.900	0.610	0.830	0.550	0.770	Loan Amount >=424,100 & 680-719	0.250

\*Loan Amount Adjustors do not apply in HI if >\$424,100-636,150

This Split MI pricing available for standard conforming, Plus and Choice Products

**UNDERWRITING FEE\* - PRICE ADJUSTMENT CONVERSION**

**NEW UNDERWRITING FEE CONVERSION AVAILABLE IN THE FINANCE OF AMERICA PRICING ENGINE!**

<p><b>Non-Streamline</b> (Conforming, Non-Conforming, Government) All States Except: CA, WA, OR, HI, NV</p> <p><b>\$895.00</b></p>	<p><b>Non-Streamline</b> (Conforming, Non-Conforming, Government) Only States: CA, HI, NV, WA, OR</p> <p><b>\$995.00</b></p>	<p><b>Streamline</b> (FHA &amp; VA Streamlines)</p> <p><b>\$495.00</b></p>
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\*In NJ this is an application fee

Choose "Include U/W Fee as LLPA" in the online pricing engine  
to convert the Underwriting Fee into a price adjustment

**WHOLESALE ACCOUNT EXECUTIVE CONTACT INFORMATION**

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**SAN JOSE OPERATIONS CENTER**

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Krista Fuentes 408-802-1815  
Matt Bulleri 925-785-4406  
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Locked loans will be evaluated on a case by case basis and may be subject to market conditions.

**ALL ADJUSTMENTS ARE CUMULATIVE**

CA, HI, NV, OR and WA Underwriting fee is \$995. All other states is \$895 (Application fee in NJ). ALL streamlines (FHA, VA and USDA) are \$495

