

GOVERNMENT LOANS															PAGE 1 OF 6
30 YEAR FIXED					30 YEAR ARMS										
30 YEAR FIXED RATE					30 YEAR FHA ARMS					30 YEAR 3/1 2.0/2.25 MARGIN FHA/VA ARMS					
FHA - 1001		VA - 2001			2.00% Margin - 1003		2.75% Margin - 1006			FHA - 1018		VA - 2018			
FHA Buydown - 1004		VA Buydown - 2007													
203KS Streamline - 1020		RHS - 3001													
Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	
5.625%	99.807	99.768	99.729	99.690	4.250%	97.330	97.287	97.244	97.201	4.750%	97.923	97.880	97.838	97.795	
5.750%	100.245	100.206	100.167	100.128	4.375%	97.455	97.412	97.369	97.326	4.875%	98.236	98.193	98.150	98.107	
5.875%	100.944	100.905	100.866	100.827	4.500%	98.580	98.537	98.494	98.451	5.000%	98.798	98.755	98.713	98.670	
6.000%	101.819	101.780	101.741	101.702	4.625%	98.705	98.662	98.619	98.576	5.125%	99.111	99.068	99.025	98.982	
6.125%	102.069	102.030	101.991	101.952	4.750%	98.830	98.787	98.744	98.701	5.250%	99.423	99.380	99.338	99.295	
6.250%	102.444	102.405	102.366	102.327	4.875%	98.955	98.912	98.869	98.826	5.375%	99.736	99.693	99.650	99.607	
6.375%	102.819	102.780	102.741	102.702	5.000%	99.955	99.912	99.869	99.826	5.500%	100.173	100.130	100.088	100.045	
6.500%	103.688	103.649	103.610	103.571	5.125%	100.080	100.037	99.994	99.951	5.625%	100.486	100.443	100.400	100.357	
6.625%	103.751	103.711	103.672	103.633	5.250%	100.205	100.162	100.119	100.076	5.750%	100.636	100.593	100.550	100.507	
6.750%	103.876	103.836	103.797	103.758	5.375%	100.330	100.287	100.244	100.201	5.875%	100.767	100.724	100.681	100.638	
6.875%	103.978	103.939	103.899	103.860	5.500%	100.673	100.630	100.588	100.545	6.000%	101.173	101.130	101.088	101.045	
7.000%	105.378	105.339	105.300	105.261	5.625%	100.798	100.755	100.713	100.670	6.125%	101.236	101.193	101.150	101.107	
7.125%	104.790	104.751	104.712	104.673	5.750%	100.923	100.880	100.838	100.795	6.250%	101.548	101.505	101.463	101.420	
					5.875%	101.048	101.005	100.963	100.920	6.375%	NQ	NQ	NQ	NQ	
30 YEAR FIXED GOVT ADJUSTMENTS					30 YEAR ARM ADJUSTMENTS										
Loan amounts < \$30,001					Loan amounts < \$30,001					Loan amounts < \$70,001					
Loan amounts < \$40,001					Loan amounts < \$40,001					Loan amounts < \$80,001					
Loan amounts < \$50,001					Loan amounts < \$50,001					Loan amounts < \$90,001					
Loan amounts < \$60,001					Loan amounts < \$60,001					Loan amounts < \$100,001					
Loan amounts < \$70,001					Plan 1003					Plan 2018					
Loan amounts < \$80,001					No off sheet pricing for plans 1018 & 2018.										
Loan amounts < \$90,001															
Loan amounts < \$100,001															
VA/RHS Loans															
1004 - FHA BUYDOWN															
1020 - 203K Streamline															
2007 - VA BUYDOWN															

15 YEAR FIXED				
15 YEAR FIXED RATE				
FHA - 1002		VA - 2002		
Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26
5.000%	97.584	97.561	97.538	97.514
5.500%	99.767	99.744	99.720	99.697
6.000%	101.709	101.686	101.663	101.639
6.500%	102.683	102.659	102.636	102.613
15 YEAR FIXED GOVT ADJUSTMENTS				
Loan amounts < \$30,001				
Loan amounts < \$40,001				
Loan amounts < \$50,001				
Loan amounts < \$60,001				
Loan amounts < \$70,001				
Loan amounts < \$80,001				
Loan amounts < \$90,001				
VA/RHS Loans				

203 (K) 30 YEAR FIXED		
203 (K) - 1009		
Rate	15 Day 4/11	45 Day 5/11
5.750%	98.320	98.281
6.000%	99.894	99.855
6.250%	100.519	100.480
6.500%	101.763	101.724
6.750%	101.951	101.911
7.000%	103.578	103.539
7.250%	103.521	103.482
	NQ	NQ
203 (K) ADJUSTMENTS		
Loan amounts < \$60,000		-0.500
Mandatory Delivery		+0.250
Correspondents must be prior approved for 203 (K) loans		

STATE ADJUSTMENTS	
FL	+0.125
GA	+0.100
MA	-0.100
NC	+0.100
OK	+0.100
PA	+0.100
SC	+0.100
TX	+0.200

Rate Lock Expiration and Grid Extension Policy
All loans must close and disburse by the rate lock expiration date. The file must be delivered to USBHM by the expiration date or 10 calendar days from the date of disbursement, which ever falls later. Worse Case pricing, or Grid ext.'s can be done at any time before or on the exp. date.
Grid Extension Pricing: 1 business day @ no cost 5 business days for .25% 10 business days for .375% 15 business days for .50%
A one time 1-day grid ext. per lock. Up to two exts. can be done without approval. A third time ext. must be approved by management before confirming.

See Page 3 for TRANSFER FEES
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GOVERNMENT FOOTNOTES
Please call for rate not offered herein.
<b>90 day price</b> - deduct .375 pts. from 60 day price.
<b>120 day price</b> - use 60 day price (requires non-refundable up-front fee of 0.625%.)
<b>Manufactured Homes</b> - deduct .50 from price.
All FHA/VA/RHS loans require impounds for taxes & hazard insurance.

CONVENTIONAL LOANS										PAGE 2 OF 6
CONFORMING FIXED RATE PROGRAMS										
30 YEAR FIXED RATE					15 YEAR FIXED RATE					ADDITIONAL ADJUSTMENTS
FNMA	FHLMC				FNMA	FHLMC				
30/25 Yr - 3501	30/25 Yr - 3601				15 Yr - 3502	15/10 Yr - 3602				<b>FHLMC ALT 97 Plans 3614, 3615, 3616</b>
20 Yr - 3503	20 Yr - 3604				15 Yr NOO - 3506	15 Yr NOO - 3611				Subtract -0.750
30 Yr NOO - 3505	Afford Gold - 3606				10 Yr - 3507	ALT 97 15 Yr - 3616				<b>97 PLUS Plans 3630, 3631</b> -0.375
20 Yr NOO - 3508	Afford Gold 3/2 - 3607				Comm Home	97 PLUS 15/10 Yr - 3631				<b>USBHM 80/20 Plan 3639</b> -1.500
Comm Home	30/20 Yr NOO - 3610				Buyers - 3550	15/10 Yr A-Minus - 3643				<b>Zero Down Plans 3656-3657</b>
Buyers - 3552	Afford Gold 97 - 3613				Comm Home	Freedom 0 Down - 3657				FICO > 699 -0.500
Comm Home	ALT 97 30/25 Yr - 3614				Buyers 3/2 - 3551	No Ratio 15/10 - 3661				FICO between 680 and 699 -1.000
Buyers 3/2 - 3553	ALT 97 20 Yr - 3615				15/10 Yr Mfg - 3558					<b>No Ratio Plans 3660-3661</b>
30 Yr Mfg - 3556	97 PLUS 30/20 Yr - 3630					Quick&Simple 15 Yr - 3664				Subtract -1.500
20 Yr Mfg - 3557	80/20 30/25 Yr - 3639					15/10 Yr Mfg - 3668				Additional fee for NOO -1.500
	Freedom 0 Down - 3656					Integrity 15 Yr Stated Income - 3675				<b>Quick &amp; Simple Plans 3662, 3663, 3664</b>
	No Ratio 30/20 - 3660					Integrity 15 Yr No Ratio - 3677				FICO between 700 and 729 -0.250
	Quick & Simple 30 Yr - 3662					Integrity 15 Yr NINA - 3681				FICO = 730 NO CHARGE
	Quick & Simple 20 Yr - 3663					15 yr Mfg A-minus - 3683				<b>Integrity ALT A Plans 3674, 3675, 3676, 3677, 3680, 3681 (Cumulative deductions)</b>
3682 - Mfg A-minus	30 Yr Mfg - 3666									C/O and LTV > 70% and = 80% -0.500
	20 Yr Mfg - 3667									C/O and LTV > 80% and = 90% -0.750
	Integrity 30/20 Yr Stated Income - 3674									NOO & LTV = 80% -1.500
	Integrity 30/20 Yr No Ratio - 3676									NOO & LTV > 80% -2.500
	Integrity 30/20 Yr NINA - 3680									3-4 units and LTV > 70% -1.000
	Home Possible 97%; 100% LTV - 3687									<b>Integrity ALT A St Inc Plans 3674, 3675</b>
	Home Possible NS 97%; 100% LTV - 3688									LTV = 75% -0.375
	Home Possible 95% LTV Mfg - 3691									LTV > 75% -1.375
	Home Possible NS 95% LTV Mfg - 3692									<b>Integrity ALT A No Ratio Plans 3676, 3677</b>
	Barrier Buster LPMI - 3697									LTV = 75% -0.750
										LTV > 75% -1.625
Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	
5.750%	99.182	99.139	99.096	99.053	5.250%	98.699	98.676	98.653	98.629	<b>Integrity ALT A NINA Plans 3680, 3681</b>
5.875%	99.904	99.861	99.818	99.775	5.375%	99.311	99.288	99.264	99.241	LTV = 75% -1.000
6.000%	100.479	100.436	100.393	100.350	5.500%	99.711	99.688	99.664	99.641	LTV > 75% -2.000
6.125%	101.004	100.961	100.918	100.875	5.625%	100.083	100.059	100.036	100.012	<b>Home Possible Plans 3687,3688,3691,3692</b>
6.250%	101.461	101.418	101.375	101.332	5.750%	100.540	100.516	100.493	100.470	LTV = 95% -0.500
6.375%	101.968	101.925	101.882	101.839	5.875%	101.096	101.073	101.049	101.026	LTV > 95% and = 97% -0.850
6.500%	102.437	102.394	102.351	102.308	6.000%	101.452	101.429	101.405	101.382	LTV > 97% and = 100% -1.000
6.625%	102.850	102.807	102.764	102.721	6.125%	101.748	101.725	101.701	101.678	Manufactured Homes -0.500
6.750%	103.168	103.125	103.082	103.039	6.250%	102.141	102.118	102.094	102.071	<b>Barrier Buster Plan 3697</b>
6.875%	103.588	103.545	103.502	103.459	6.375%	102.598	102.574	102.551	102.527	
6.950%	103.700	103.657	103.614	103.571	6.500%	102.821	102.798	102.774	102.751	<b>Rate Price</b>
7.000%	103.950	103.907	103.864	103.821	6.625%	103.034	103.010	102.987	102.963	LTV = 95% +0.625 -0.500
7.125%	104.086	104.043	104.000	103.957	6.750%	103.184	103.161	103.137	103.114	LTV > 95% +0.625 -0.750
7.250%	104.086	104.043	104.000	103.957	6.875%	103.421	103.397	103.374	103.350	<b>ALL PLANS</b>
7.375%	104.086	104.043	104.000	103.957	7.000%	103.422	103.398	103.375	103.352	NO ESCROWS (LTV = 80% only) -0.250
30 YEAR ADJUSTMENTS					15 YEAR ADJUSTMENTS					
Loan amounts < \$30,001 -1.750					Loan amounts < \$30,001 -1.375					
Loan amounts < \$45,001 -1.125					Loan amounts < \$45,001 -1.125					
Loan amounts < \$60,001 -0.800					Loan amounts < \$60,001 -0.750					
Loan amounts < \$70,001 -0.600					Loan amounts < \$80,001 -0.625					
Loan amounts < \$80,001 -0.450					Loan amounts < \$100,001 -0.375					
Loan amounts < \$100,001 -0.300					Loan amounts < \$140,001 -0.250					
Loan amounts < \$160,001 -0.200					Loan amounts < \$170,001 -0.125					
Loan amounts < \$170,001 -0.125										

CONVENTIONAL FOOTNOTES	
Please call for rate not offered herein.	
<b>90 day price:</b> deduct .375 pts. from 60 day price.	
<b>120 day price:</b> use 45 day price (requires non-refundable up-front fee of 0.75%.)	
Refer to Wholesale FNMA or FHLMC Delivery Fee schedule for additional adjustments for:	
? LTVs > 70%	? FHLMC A-Minus
? NOO Properties	? Mfg housing
? Cash out refis	? Secondary financing
? Multi-unit	

STATE ADJUSTMENTS	
FL	+0.125
GA	+0.100
MA	-0.100
NC	+0.100
OK	+0.100
PA	+0.100
SC	+0.100
TX	+0.200

**CHECK OUT OUR NEW FHLMC INTEREST  
ONLY FIXED RATE 20 & 30 YR PROGRAMS  
ON PAGE 3**

CONVENTIONAL LOANS									
FHLMC FIXED RATE / INTEREST ONLY 1st 10 YEARS									
30 YEAR					20 YEAR				
30 Yr Fixed/Int Only 1st 10 Yrs - 3665					20 Yr Fixed/Int Only 1st 10 Yrs - 3649				
30 Yr Fixed/Int Only 1st 10 Yrs 80/20 - 3694					20 Yr Fixed/Int Only 1st 10 Yrs 80/20 - 3693				
SISA 30 Yr Fixed/Int Only 1st 10 Yrs - 3696					SISA 30 Yr Fixed/Int Only 1st 10 Yrs - 3695				
Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26
6.125%	99.639	99.596	99.553	99.510	6.000%	99.912	99.869	99.826	99.783
6.250%	100.098	100.055	100.012	99.969	6.125%	100.278	100.235	100.192	100.149
6.375%	100.633	100.590	100.547	100.504	6.250%	100.909	100.867	100.824	100.781
6.500%	101.170	101.127	101.084	101.041	6.375%	101.482	101.439	101.396	101.353
6.625%	101.595	101.552	101.509	101.466	6.500%	101.908	101.865	101.822	101.779
6.750%	101.847	101.804	101.761	101.718	6.625%	102.213	102.170	102.127	102.085
6.875%	102.364	102.321	102.278	102.235	6.750%	102.656	102.613	102.570	102.527
7.000%	102.793	102.750	102.707	102.664	6.875%	103.141	103.098	103.055	103.012
7.125%	103.036	102.993	102.950	102.907	7.000%	103.486	103.443	103.400	103.357
7.250%	103.270	103.227	103.184	103.141	7.125%	103.715	103.672	103.629	103.586
7.375%	103.463	103.420	103.377	103.334	7.250%	103.903	103.860	103.818	103.775
7.500%	103.400	103.357	103.314	103.271	7.375%	104.052	104.009	103.966	103.923
7.625%	103.349	103.306	103.263	103.220	7.500%	103.988	103.945	103.902	103.859
ADJUSTMENTS									
Loan amounts < \$30,001				-1.750	Loan amounts < \$80,001				-0.450
Loan amounts < \$45,001				-1.125	Loan amounts < \$100,001				-0.300
Loan amounts < \$60,001				-0.800	Loan amounts < \$160,001				-0.200
Loan amounts < \$70,001				-0.600	Loan amounts < \$170,001				-0.125
<b>SISA Programs</b> (Plans 3695 & 3696)									
FICO scores 700 - 729									-0.250
<b>Escrow waiver</b> (LTV = 80%)									-0.250
20 yr plans <b>3649</b> , <b>3693</b> and <b>3695</b> not eligible for 0.25 pt. improvement									
See FHLMC Delivery Fee Schedule for additional adjustments.									

FEE SCHEDULE	
Loans purchased on or after 7/1/05	
Tax Service Fee - All Loans	\$80
Conventional Loan Transfer Fee	\$140
FHA/VA Loan Transfer fee	\$190
Rural Development Transfer Fee	\$270
Rural Development Underwriting Fee (including loans with FICO Scores below 585)	\$100
Conventional Loan Underwriting Fee LP/DU Validation	\$40
Conventional Loan Full Underwriting Fee	\$85
FHA Sponsorship Underwriting Fee	\$100
FHA Sponsorship Insuring Fee	\$60
Transfer fee for second	\$100

FHLMC A - MINUS PROGRAMS									
30 YEAR A - MINUS					15 YEAR A - MINUS				
FHLMC 30/20 YR A MINUS - 3642					FHLMC 15/10 YR A MINUS - 3643				
Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26
5.750%	98.587	98.544	98.501	98.458	5.250%	98.224	98.201	98.178	98.154
5.875%	99.309	99.266	99.223	99.180	5.375%	98.836	98.813	98.789	98.766
6.000%	99.884	99.841	99.798	99.755	5.500%	99.236	99.213	99.189	99.166
6.125%	100.409	100.366	100.323	100.280	5.625%	99.608	99.584	99.561	99.537
6.250%	100.866	100.823	100.780	100.737	5.750%	100.065	100.041	100.018	99.995
6.375%	101.373	101.330	101.287	101.244	5.875%	100.621	100.598	100.574	100.551
6.500%	101.842	101.799	101.756	101.713	6.000%	100.977	100.954	100.930	100.907
6.625%	102.255	102.212	102.169	102.126	6.125%	101.273	101.250	101.226	101.203
6.750%	102.573	102.530	102.487	102.444	6.250%	101.666	101.643	101.619	101.596
6.875%	102.993	102.950	102.907	102.864	6.375%	102.123	102.099	102.076	102.052
6.950%	103.105	103.062	103.019	102.976	6.500%	102.346	102.323	102.299	102.276
7.000%	103.355	103.312	103.269	103.226	6.625%	102.559	102.535	102.512	102.488
7.125%	103.491	103.448	103.405	103.362	6.750%	102.709	102.686	102.662	102.639
7.250%	103.491	103.448	103.405	103.362	6.875%	102.946	102.922	102.899	102.875
7.375%	103.491	103.448	103.405	103.362	7.000%	102.947	102.923	102.900	102.877
A - MINUS ADJUSTMENTS									
30 YEAR					15 YEAR				
Loan amounts < \$30,001				-1.155	Loan amounts < \$30,001				-0.900
Loan amounts < \$45,001				-0.745	Loan amounts < \$45,001				-0.735
Loan amounts < \$60,001				-0.530	Loan amounts < \$60,001				-0.490
Loan amounts < \$70,001				-0.405	Loan amounts < \$70,001				-0.400
Loan amounts < \$80,001				-0.305	Loan amounts < \$80,001				-0.400
Loan amounts < \$100,001				-0.205	Loan amounts < \$100,001				-0.240
Loan amounts < \$140,001				-0.130	Loan amounts < \$140,001				-0.150
Loan amounts < \$160,001				-0.130	Loan amounts < \$160,001				-0.075
Loan amounts < \$170,001				-0.130	Loan amounts < \$170,001				-0.075

STATE ADJUSTMENTS	
FL	+0.125
GA	+0.100
MA	-0.100
NC	+0.100
OK	+0.100
PA	+0.100
SC	+0.100
TX	+0.200

<b>"PIGGYBACK BUSTER" / SINGLE FILE 30 YEAR LOANS</b>														PAGE 4 OF 6															
<b>80.01% - 90% LTV</b>					<b>90.01% - 95% LTV</b>					<b>95.01% - 100% LTV</b>																			
80.01-90% LTV - 3684					90.01-95% LTV - 3685					95.01-100% LTV - 3686																			
Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26	Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26															
5.875%	98.456	98.413	98.370	98.327	5.875%	97.928	97.885	97.842	97.799	6.125%	97.926	97.883	97.840	97.797															
6.000%	99.141	99.098	99.056	99.013	6.000%	98.543	98.500	98.458	98.415	6.250%	98.544	98.501	98.458	98.415															
6.125%	99.666	99.623	99.580	99.537	6.125%	99.053	99.010	98.968	98.925	6.375%	99.094	99.051	99.008	98.965															
6.250%	100.238	100.195	100.152	100.109	6.250%	99.681	99.638	99.595	99.552	6.500%	99.594	99.551	99.508	99.465															
6.375%	100.726	100.683	100.640	100.597	6.375%	100.206	100.163	100.120	100.077	6.625%	100.012	99.969	99.926	99.883															
6.500%	101.144	101.101	101.058	101.015	6.500%	100.656	100.613	100.570	100.527	6.750%	100.664	100.621	100.578	100.535															
6.625%	101.766	101.723	101.680	101.637	6.625%	101.052	101.009	100.966	100.923	6.875%	101.180	101.137	101.094	101.051															
6.750%	102.226	102.183	102.140	102.097	6.750%	101.764	101.721	101.678	101.635	7.000%	101.573	101.530	101.487	101.444															
6.875%	102.601	102.558	102.515	102.472	6.875%	102.201	102.158	102.115	102.072	7.125%	101.798	101.755	101.712	101.669															
7.000%	102.927	102.884	102.841	102.798	7.000%	102.550	102.507	102.464	102.421	7.250%	102.381	102.338	102.295	102.252															
7.125%	103.424	103.381	103.338	103.295	7.125%	102.714	102.671	102.628	102.585	7.375%	102.821	102.778	102.735	102.692															
7.250%	103.760	103.717	103.674	103.631	7.250%	103.416	103.373	103.330	103.287	7.500%	103.082	103.039	102.996	102.953															
7.375%	103.992	103.949	103.906	103.863	7.375%	103.737	103.694	103.651	103.608	7.625%	103.282	103.239	103.196	103.153															
7.500%	104.086	104.043	104.000	103.957	7.500%	103.950	103.907	103.864	103.821	7.750%	103.454	103.411	103.368	103.325															
	NQ	NQ	NQ	NQ		NQ	NQ	NQ	NQ		1.836	1.793	NQ	1.707															
<b>PIGGYBACK BUSTER 30 YEAR ADJUSTMENTS</b>										<b>ADDITIONAL ADJUSTMENTS</b>																			
Loan amounts < \$30,001					-1.750					Loan amounts < \$80,001					-0.450														
Loan amounts < \$45,001					-1.125					Loan amounts < \$100,001					-0.300														
Loan amounts < \$60,001					-0.800					Loan amounts < \$160,001					-0.200														
Loan amounts < \$70,001					-0.600					Loan amounts < \$170,001					-0.125														
<b>"PIGGYBACK BUSTER" / SINGLE FILE RULES</b>										<b>80.01% - 100% LTV</b>																			
										80.01-100% LTV - 3689																			
					<b>Max LTV</b>					<b>Max Loan Amt</b>																			
Primary 1 unit					100%					\$417,000																			
Primary 2 Unit					95%					\$533,850																			
<b>Cashout Refi</b>					<b>-1.125</b>					Minimum LTV 80.01%																			
<b>Investment property</b>					<b>-3.250</b>					No subordinate financing allowed																			
<b>Second Home</b>					<b>-0.375</b>																								
<b>Primary 1 Unit Purchase &amp; Rate Term Refinance</b>																													
<u>LTV</u>					<u>Max Debt-To-Income Ratio</u>					<u>Minimum FICO Score</u>																			
95.01 - 100%					45%					680																			
80.01 - 95%					45%					680																			
80.01 - 95%					50%					700																			
<b>Primary 2 Unit Purchase &amp; Rate Term Refinance</b>																													
<u>LTV</u>					<u>Max Debt-To-Income Ratio</u>					<u>Minimum FICO Score</u>																			
80.01 - 95%					45%					680																			
80.01 - 95%					50%					700																			
Consult product guidelines for additional product rules and adjustments.																													
Off-sheet pricing is NOT available on Plans 3684, 3685, 3686 and 3689.																													
<b>JUMBOS</b>					<b>SECONDS</b>					<b>ELITE ALT A FIXED RATE</b>																			
<b>30 YR FIXED RATE</b>					<b>15 YR FIXED RATE</b>					<b>FIXED RATE</b>					<b>1 YR ARM</b>														
30 YR - 3776					10/15 YR - 3777					FIXED RATE - 3101					1YR ARM - 3141														
30 YR IO - 3739																													
Rate	15 Day 4/11	45 Day 5/11	Rate	15 Day 4/11	45 Day 5/11	Rate	45 Day 5/11	Rate	60 Day 5/26	Rate	15 Day 4/11	30 Day 4/26	45 Day 5/11	60 Day 5/26															
5.750%	98.156	98.070	5.625%	99.213	99.166	7.875%	99.750	7.500%	99.500	5.500%	96.836	96.793	96.750	96.707															
5.875%	98.672	98.586	5.750%	99.659	99.613	8.000%	100.000	7.625%	99.750	5.625%	97.461	97.418	97.375	97.332															
6.000%	99.188	99.102	5.875%	100.036	99.989	8.125%	100.250	7.750%	100.000	5.750%	98.086	98.043	98.000	97.957															
6.125%	99.704	99.618	6.000%	100.412	100.365	8.250%	100.500	7.875%	100.250	5.875%	98.586	98.543	98.500	98.457															
6.250%	100.22	100.134	6.125%	100.788	100.741	8.375%	100.750	8.000%	100.500	6.000%	99.086	99.043	99.000	98.957															
6.375%	100.625	100.539	6.250%	101.164	101.117	8.500%	101.000	8.125%	100.750	6.125%	99.586	99.543	99.500	99.457															
6.500%	101.03	100.944	6.375%	101.370	101.323	8.625%	101.250	8.250%	101.000	6.250%	100.086	100.043	100.000	99.957															
6.625%	101.435	101.349	6.500%	101.577	101.530			8.375%	101.125	6.375%	100.461	100.418	100.375	100.332															
6.750%	101.84	101.754	6.625%	101.783	101.736			8.500%	101.250	6.500%	100.836	100.793	100.750	100.707															
6.875%	102.113	102.027	6.750%	101.989	101.942	<b>Plans 3101 &amp; 3141 may only be used when USBHM is purchasing new first mortgage.</b>					6.625%	101.336	101.293	101.250	101.207														
<b>JUMBO ADJUSTMENTS</b>					<b>SECOND ADJUSTMENTS</b>					6.750%					101.711														
LTV = 65%					+0.250					Loan amounts					6.875%					101.961									
LTV > 90%					-0.250					\$10,000 - \$14,999					-2.000					7.000%					102.211				
Non-Owner (Plans 3776, 3777 only)					-1.500					\$15,000 - \$19,999					-1.000					7.125%					102.586				
Cash out refinance					-0.250					Refer to specific U.S. BANK HOME										7.250%					102.961				
Condo > 4 stories					-0.500					MORTGAGE first mortgage guidelines										7.375%					103.586				
Loan amounts \$1,000,001 to \$2,000,000					-0.500					for possible additional subordinate										See the Elite Alt-A Pricing Adj. Worksheet for									
FICO between 640 and 659					-0.250					financing requirements and										details. Each Elite Alt-A lock must be faxed									
Interest Only (Plan 3739)					-0.375					restrictions.										along with its Worksheet to 866-356-6209.									
No escrows (requires LTV = 80%)					-0.250															To obtain a Worksheet, call Fax On Demand									
															Note: For LPMI options up to 100% LTV and lower FICO scores														
															see our Barrier Buster product 3697 on pg 2.														

**ARMS**

**CONVENTIONAL ARMS**

1/1 ARM (2/6)			2/1 ARM (2/6)			3/1 ARM (2/6)			5/1 ARM (5/2/5)			7/1 ARM (5/2/5)		
1/1 ARM - 3305			2/1 ARM - 3306			3/1 ARM - 3307			5/1 ARM - 3308			7/1 ARM - 3309		
INTEREST ONLY - 3328			INTEREST ONLY - 3329			INTEREST ONLY - 3330			INTEREST ONLY - 3331			INTEREST ONLY - 3332		
Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26
4.625%	99.000	98.875	5.125%	99.125	99.000	5.000%	98.500	98.375	5.250%	98.875	98.750	5.500%	99.250	99.125
4.750%	99.250	99.125	5.250%	99.500	99.375	5.125%	98.875	98.750	5.375%	99.250	99.125	5.625%	99.625	99.500
4.875%	99.375	99.250	5.375%	99.875	99.750	5.250%	99.250	99.125	5.500%	99.625	99.500	5.750%	100.000	99.875
5.000%	99.625	99.500	5.500%	100.125	100.000	5.375%	99.625	99.500	5.625%	100.000	99.875	5.875%	100.375	100.250
5.125%	99.875	99.750	5.625%	100.375	100.250	5.500%	100.000	99.875	5.750%	100.375	100.250	6.000%	100.625	100.500
5.250%	100.125	100.000	5.750%	100.625	100.500	5.625%	100.375	100.250	5.875%	100.625	100.500	6.125%	100.875	100.750
5.375%	100.375	100.250	5.875%	100.875	100.750	5.750%	100.625	100.500	6.000%	100.875	100.750	6.250%	101.125	101.000
5.500%	100.625	100.500	6.000%	101.125	101.000	5.875%	100.875	100.750	6.125%	101.125	101.000	6.375%	101.375	101.250
5.625%	100.875	100.750	6.125%	101.375	101.250	6.000%	101.125	101.000	6.250%	101.375	101.250	6.500%	101.500	101.375
5.750%	101.125	101.000	6.250%	101.500	101.375	6.125%	101.375	101.250	6.375%	101.500	101.375	6.625%	101.625	101.500
5.875%	101.375	101.250	6.375%	101.625	101.500	6.250%	101.500	101.375	6.500%	101.625	101.500	6.750%	101.750	101.625
6.000%	101.500	101.375	6.500%	101.750	101.625	6.375%	101.625	101.500	6.625%	101.750	101.625	6.875%	101.875	101.750
6.125%	101.625	101.500	6.625%	101.875	101.750	6.500%	101.750	101.625	6.750%	101.875	101.750			
6.250%	101.750	101.625	6.750%	101.875	101.750	6.625%	101.875	101.750						
6.375%	101.875	101.750												
6.500%	101.875	101.750												

**ARM Loan Product Rules:  
3305 thru 3309 & 3328 thru 3332**

**CONVENTIONAL ARMS (3305-3309, 3328-3332)**

Cash out:	-0.250 pts.*
Non-Owner:	-1.500 pts.*
LTV > 90%:	-0.500 pts.*
Loan amount \$417,001 - \$650,000:	-0.500 pts.
Loan amount \$650,001 - \$1,000,000:	-0.750 pts.
Loan amount \$1,000,001 - \$2,000,000:	-1.000 pts.
80/20 (3307-3309, 3330-3332 only):	-0.500 pts.
Interest Only Products (3328-3332)	-0.125 pts.

**ALL PRODUCTS**

No escrows:	-0.250 pts. (requires LTV = 80%)
120 Day:	60 day price PLUS 0.125% to rate PLUS 0.625 pts. upfront, non-refundable, non-applicable fee OR 60 day price PLUS 0.375% to rate with NO FEE upfront. *
2.75 Margin	T Bill indexed

**ADJUSTED PRICING IS CAPPED @ 101.500**

ARM products are not convertible.  
Please Note: All products on this page are net priced  
**NO OFFSHEET PRICING AVAILABLE**

\* Some restrictions may apply. Please refer to Product Guidelines for each product.

**ELITE ALT A ARMS**

3/1 ARM (2/2/6)			5/1 ARM (5/2/5)		
FULL DOC - 3311			FULL DOC - 3314		
N/R - 3312			N/R - 3315		
NINA - 3313			NINA - 3316		
Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26
5.750%	98.000	97.914	6.375%	99.250	99.164
5.875%	98.375	98.289	6.500%	99.625	99.539
6.000%	98.750	98.664	6.625%	100.000	99.914
6.125%	99.250	99.164	6.750%	100.250	100.164
6.250%	99.625	99.539	6.875%	100.500	100.414
6.375%	99.875	99.789	7.000%	100.750	100.664
6.500%	100.250	100.164	7.125%	101.000	100.914
6.625%	100.500	100.414	7.250%	101.125	101.039
6.750%	100.750	100.664	7.375%	101.250	101.164
6.875%	101.000	100.914	7.500%	101.375	101.289
7.000%	101.250	101.164	7.625%	101.500	101.414
7.125%	101.375	101.289	7.750%	101.500	101.414
7.250%	101.500	101.414	7.875%	101.375	101.289
7.375%	101.500	101.414			

**ALL ELITE ALT-A LOCK-INS MUST BE FAXED IN  
ALONG WITH APPLICABLE WORKSHEET TO  
1-866-356-6209.**

To obtain a LOCK-IN FORM, WORKSHEET or DELIVERY FEE SCHEDULE, call FAX ON DEMAND at 1-888-229-3493

To skip the index choose 2 then CHOOSE OPTION:

- |                                       |   |
|---------------------------------------|---|
| 3 FOR LOCK-IN FORM                    | 8 FOR ALT-A WORKSHEET FOR 3778, 3779 & 3780 |
| 5 FOR ALT-A WORKSHEET FOR 3311 & 3314 | 11 FHLMC DELIVERY FEE SCHEDULE              |
| 6 FOR ALT-A WORKSHEET FOR 3312 & 3315 | 12 FNMA DELIVERY FEE SCHEDULE               |
| 7 FOR ALT-A WORKSHEET FOR 3313 & 3316 |   |

**CHECK OUT OUR NEW FHLMC INTEREST  
ONLY FIXED RATE 20 & 30 YR PROGRAMS  
ON PAGE 3**

**ALT-A AND ALT-A INTEREST ONLY ARMS**

**SIVA AND NO RATIO ARMS**

1/1 ALT-A ARM (2/6)			2/1 ALT-A ARM (2/6)			3/1 ALT-A ARM (2/6)			5/1 ALT-A ARM (5/2/5)			7/1 ALT-A ARM (5/2/5)		
SIVA - 3335 NO RATIO - 3341 SIVA INT ONLY - 3353 N/R INT ONLY - 3359			SIVA - 3336 NO RATIO - 3342 SIVA INT ONLY - 3354 N/R INT ONLY - 3360			SIVA - 3337 NO RATIO - 3343 SIVA INT ONLY - 3355 N/R INT ONLY - 3361			SIVA - 3338 NO RATIO - 3344 SIVA INT ONLY - 3356 N/R INT ONLY - 3362			SIVA - 3339 NO RATIO - 3345 SIVA INT ONLY - 3357 N/R INT ONLY - 3363		
Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26	Rate	30 Day 4/26	60 Day 5/26
4.875%	98.500	98.375	5.375%	98.625	98.500	5.250%	98.000	97.875	5.500%	98.375	98.250	5.750%	98.750	98.625
5.000%	98.750	98.625	5.500%	99.000	98.875	5.375%	98.375	98.250	5.625%	98.750	98.625	5.875%	99.125	99.000
5.125%	98.875	98.750	5.625%	99.375	99.250	5.500%	98.750	98.625	5.750%	99.125	99.000	6.000%	99.500	99.375
5.250%	99.125	99.000	5.750%	99.625	99.500	5.625%	99.125	99.000	5.875%	99.500	99.375	6.125%	99.875	99.750
5.375%	99.375	99.250	5.875%	99.875	99.750	5.750%	99.500	99.375	6.000%	99.875	99.750	6.250%	100.125	100.000
5.500%	99.625	99.500	6.000%	100.125	100.000	5.875%	99.875	99.750	6.125%	100.125	100.000	6.375%	100.375	100.250
5.625%	99.875	99.750	6.125%	100.375	100.250	6.000%	100.125	100.000	6.250%	100.375	100.250	6.500%	100.625	100.500
5.750%	100.125	100.000	6.250%	100.625	100.500	6.125%	100.375	100.250	6.375%	100.625	100.500	6.625%	100.875	100.750
5.875%	100.375	100.250	6.375%	100.875	100.750	6.250%	100.625	100.500	6.500%	100.875	100.750	6.750%	101.000	100.875
6.000%	100.625	100.500	6.500%	101.000	100.875	6.375%	100.875	100.750	6.625%	101.000	100.875	6.875%	101.125	101.000
6.125%	100.875	100.750	6.625%	101.125	101.000	6.500%	101.000	100.875	6.750%	101.125	101.000	7.000%	101.250	101.125
6.250%	101.000	100.875	6.750%	101.250	101.125	6.625%	101.125	101.000	6.875%	101.250	101.125	7.125%	101.375	101.250
6.375%	101.125	101.000	6.875%	101.375	101.250	6.750%	101.250	101.125	7.000%	101.375	101.250		NQ	NQ
6.500%	101.250	101.125	7.000%	101.375	101.250	6.875%	101.375	101.250		NQ	NQ		NQ	NQ
6.625%	101.500	101.375		NQ	NQ		NQ	NQ		NQ	NQ		NQ	NQ
6.750%	101.500	101.375		NQ	NQ		NQ	NQ		NQ	NQ		NQ	NQ
	NQ	NQ		NQ	NQ		NQ	NQ		NQ	NQ		NQ	NQ

PRICING AND RATE ADJUSTMENTS ALL ADJUSTMENTS ARE CUMULATIVE	RATE ADJ	PRICE ADJ	ADDITIONAL RULES
Loan Amount 650,000 - 1,000,000	+0.125		NO OFF SHEET PRICING Minimum Loan Amount \$35,000 Maximum Loan Amount \$2,000,000
Loan Amount > 1,000,000	+0.250		
C/O Refi LTV = 70%		-0.250	
C/O Refi > 70%		-0.750	
NOO LTV = 75%	+0.250		
SIVA LTV 75.01 to 90%	+0.125		
SIVA LTV > 90%	+0.250		
No Ratio LTV 65.01 to 75%	+0.125		
No Ratio LTV 75.01 to 90%	+0.250		
No Ratio > 90%	+0.375		
Interest Only (3353-3357, 3359-3363)	+0.125	-0.125	
Escrow Waiver (LTV = 80%):		-0.250	

Please Note: All products on this page are net priced.