

GOVERNMENT LOANS

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 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12	Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12	Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12	
6.125%	100.342	100.301	100.260	100.219	4.250%	96.915	96.872	96.829	96.786	4.750%	97.446	97.403	97.360	97.317	
6.250%	100.717	100.676	100.635	100.594	4.375%	97.040	96.997	96.954	96.911	4.875%	97.759	97.716	97.673	97.630	
6.375%	101.092	101.051	101.010	100.969	4.500%	98.165	98.122	98.079	98.036	5.000%	98.321	98.278	98.235	98.192	
6.500%	102.405	102.364	102.323	102.282	4.625%	98.290	98.247	98.204	98.161	5.125%	98.634	98.591	98.548	98.505	
6.625%	102.373	102.332	102.291	102.250	4.750%	98.415	98.372	98.329	98.286	5.250%	98.946	98.903	98.860	98.817	
6.750%	102.561	102.520	102.479	102.438	4.875%	98.540	98.497	98.454	98.411	5.375%	99.259	99.216	99.173	99.130	
6.875%	103.683	103.642	103.601	103.560	5.000%	99.478	99.435	99.392	99.349	5.500%	99.696	99.653	99.610	99.567	
7.000%	104.632	104.591	104.550	104.509	5.125%	99.603	99.560	99.517	99.474	5.625%	100.009	99.966	99.923	99.880	
7.125%	104.386	104.345	104.304	104.263	5.250%	99.728	99.685	99.642	99.599	5.750%	100.159	100.116	100.073	100.030	
7.250%	104.386	104.345	104.304	104.263	5.375%	99.853	99.810	99.767	99.724	5.875%	100.290	100.247	100.204	100.161	
7.375%	104.573	104.532	104.491	104.450	5.500%	100.384	100.341	100.298	100.255	6.000%	100.853	100.810	100.767	100.724	
7.500%	104.632	104.591	104.550	104.509	5.625%	100.509	100.466	100.423	100.380	6.125%	100.915	100.872	100.829	100.786	
7.625%	2.382	2.341	NQ	2.259	5.750%	100.634	100.591	100.548	100.505	6.250%	101.228	101.185	101.142	101.099	
					5.875%	100.759	100.716	100.673	100.630	6.375%	NQ	NQ	NQ	NQ	
30 YEAR FIXED GOVT ADJUSTMENTS					30 YEAR ARM ADJUSTMENTS										
Loan amounts < \$30,001					-2.300	Loan amounts < \$30,001				-1.800	Loan amounts < \$70,001				-0.300
Loan amounts < \$40,001					-1.175	Loan amounts < \$40,001				-1.175	Loan amounts < \$80,001				-0.150
Loan amounts < \$50,001					-0.800	Loan amounts < \$50,001				-0.800	Loan amounts < \$90,001				-0.100
Loan amounts < \$60,001					-0.350	Loan amounts < \$60,001				-0.350	Loan amounts < \$100,001				-0.050
Loan amounts < \$70,001					-0.300	Plan 1003				-0.375	Plan 2018				-0.250
Loan amounts < \$80,001					-0.150	No off sheet pricing for plans 1018 & 2018.									
Loan amounts < \$90,001					-0.100										
Loan amounts < \$100,001					-0.050										
VA/RHS Loans					-0.250										
1004 - FHA BUYDOWN					-0.375										
1020 - 203K Streamline					-0.500										
2007 - VA BUYDOWN					-0.375										

15 YEAR FIXED					
15 YEAR FIXED RATE					
FHA - 1002		VA - 2002			
Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12	
5.500%	98.579	98.548	98.517	98.485	
6.000%	100.681	100.650	100.619	100.588	
6.500%	102.067	102.035	102.004	101.973	
	1.362	1.331	1.300	1.269	
15 YEAR FIXED GOVT ADJUSTMENTS					
Loan amounts < \$30,001					-1.800
Loan amounts < \$40,001					-0.925
Loan amounts < \$50,001					-0.675
Loan amounts < \$60,001					-0.425
Loan amounts < \$70,001					-0.300
Loan amounts < \$80,001					-0.175
Loan amounts < \$90,001					-0.050
VA/RHS Loans					-0.250

203 (K) 30 YEAR FIXED			
203 (K) - 1009			
Rate	15 Day 4/28	45 Day 5/28	
5.750%	96.470	96.429	
6.000%	98.261	98.220	
6.250%	98.792	98.751	
6.500%	100.480	100.439	
6.750%	100.636	100.595	
7.000%	102.832	102.791	
7.250%	102.461	102.420	
	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, whichever 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

GOVERNMENT FOOTNOTES

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

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 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12	Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12		
6.125%	97.868	97.821	97.774	97.728	6.000%	98.063	98.016	97.969	97.922		
6.250%	98.946	98.899	98.852	98.805	6.125%	98.429	98.382	98.335	98.288		
6.375%	99.481	99.434	99.387	99.340	6.250%	99.680	99.633	99.586	99.539		
6.500%	100.018	99.972	99.925	99.878	6.375%	100.252	100.205	100.158	100.111		
6.625%	100.443	100.396	100.350	100.303	6.500%	100.678	100.631	100.584	100.537		
6.750%	101.083	101.036	100.989	100.943	6.625%	100.983	100.937	100.890	100.843		
6.875%	101.599	101.553	101.506	101.459	6.750%	101.939	101.892	101.845	101.798		
7.000%	102.029	101.982	101.935	101.888	6.875%	102.424	102.377	102.330	102.283		
7.125%	102.272	102.225	102.178	102.131	7.000%	102.768	102.721	102.675	102.628		
7.250%	102.745	102.699	102.652	102.605	7.125%	102.997	102.950	102.904	102.857		
7.375%	103.192	103.145	103.098	103.051	7.250%	103.483	103.436	103.389	103.342		
7.500%	103.497	103.450	103.403	103.356	7.375%	103.881	103.834	103.787	103.740		
7.625%	103.700	103.653	103.606	103.559	7.500%	104.094	104.047	104.000	103.953		
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
SISA Programs (Plans 3695 & 3696)											
FICO scores 700 - 729											-0.250
Escrow waiver (LTV = 80%)											-0.250
20 yr plans 3649 , 3693 and 3695 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 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12	Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12		
6.000%	98.090	98.043	97.996	97.950	5.500%	98.087	98.052	98.017	97.982		
6.125%	98.616	98.569	98.522	98.476	5.625%	98.459	98.424	98.388	98.353		
6.250%	99.636	99.590	99.543	99.496	5.750%	99.013	98.978	98.943	98.908		
6.375%	100.196	100.150	100.103	100.056	5.875%	99.570	99.535	99.499	99.464		
6.500%	100.671	100.625	100.578	100.531	6.000%	99.925	99.890	99.855	99.820		
6.625%	101.085	101.038	100.991	100.944	6.125%	100.221	100.186	100.151	100.116		
6.750%	101.817	101.771	101.724	101.677	6.250%	101.183	101.148	101.113	101.078		
6.875%	102.333	102.286	102.239	102.192	6.375%	101.639	101.604	101.569	101.534		
6.950%	102.452	102.405	102.358	102.311	6.500%	101.863	101.828	101.793	101.757		
7.000%	102.702	102.655	102.608	102.561	6.625%	102.075	102.040	102.005	101.970		
7.125%	102.914	102.867	102.820	102.773	6.750%	102.347	102.312	102.277	102.242		
7.250%	103.140	103.093	103.046	102.999	6.875%	102.735	102.700	102.665	102.630		
7.375%	103.499	103.452	103.405	103.358	7.000%	102.935	102.900	102.865	102.830		
7.500%	103.499	103.452	103.405	103.358	7.125%	102.970	102.935	102.900	102.865		
7.625%	103.499	103.452	103.405	103.358	7.250%	102.970	102.935	102.900	102.865		
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

"PIGGYBACK BUSTER" / SINGLE FILE 30 YEAR LOANS														PAGE 4 OF 6
80.01% - 90% LTV					90.01% - 95% LTV					95.01% - 100% LTV				
80.01-90% LTV - 3684					90.01-95% LTV - 3685					95.01-100% LTV - 3686				
Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12	Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12	Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12
6.125%	97.894	97.848	97.801	97.754	6.250%	97.910	97.863	97.816	97.770	6.375%	97.323	97.276	97.229	97.182
6.250%	98.467	98.420	98.373	98.327	6.375%	98.435	98.388	98.341	98.295	6.500%	97.823	97.776	97.729	97.682
6.375%	98.955	98.908	98.861	98.815	6.500%	98.885	98.838	98.791	98.745	6.625%	98.241	98.194	98.147	98.100
6.500%	99.373	99.326	99.279	99.232	6.625%	99.281	99.234	99.187	99.140	6.750%	98.568	98.521	98.474	98.427
6.625%	100.614	100.567	100.521	100.474	6.750%	100.612	100.565	100.518	100.472	6.875%	100.028	99.981	99.934	99.888
6.750%	101.074	101.028	100.981	100.934	6.875%	101.049	101.002	100.955	100.908	7.000%	100.421	100.374	100.327	100.280
6.875%	101.449	101.402	101.355	101.308	7.000%	101.398	101.352	101.305	101.258	7.125%	100.646	100.599	100.552	100.505
7.000%	101.775	101.729	101.682	101.635	7.125%	101.562	101.515	101.468	101.421	7.250%	101.742	101.695	101.648	101.601
7.125%	102.785	102.738	102.691	102.644	7.250%	102.777	102.730	102.683	102.636	7.375%	102.182	102.135	102.088	102.041
7.250%	103.121	103.074	103.027	102.980	7.375%	103.098	103.051	103.004	102.957	7.500%	102.443	102.396	102.349	102.303
7.375%	103.353	103.306	103.259	103.212	7.500%	103.311	103.264	103.217	103.170	7.625%	102.643	102.596	102.549	102.502
7.500%	103.545	103.498	103.451	103.404	7.625%	103.499	103.452	103.405	103.358	7.750%	102.814	102.768	102.721	102.674
7.625%	104.094	104.047	104.000	103.953	7.750%	104.094	104.047	104.000	103.953	7.875%	103.616	103.569	103.522	103.475
7.750%	104.094	104.047	104.000	103.953	7.875%	104.094	104.047	104.000	103.953	8.000%	103.818	103.772	103.725	103.678
	NQ	NQ	NQ	NQ		NQ	NQ	NQ	NQ	8.125%	103.982	103.935	103.888	103.841
PIGGYBACK BUSTER 30 YEAR ADJUSTMENTS										ADDITIONAL ADJUSTMENTS				
Loan amounts < \$30,001					-1.750	Loan amounts < \$80,001					-0.450	Plans 3684, 3685, 3686 only		
Loan amounts < \$45,001					-1.125	Loan amounts < \$100,001					-0.300	LTV > 97% & FICO = 680 & < 700 -0.500		
Loan amounts < \$60,001					-0.800	Loan amounts < \$160,001					-0.200	LTV > 95% & = 97% & FICO = 700 +0.500		
Loan amounts < \$70,001					-0.600	Loan amounts < \$170,001					-0.125	Affordable Piggyback 80.01% - 100% LTV		
"PIGGYBACK BUSTER" / SINGLE FILE RULES										80.01-100% LTV - 3689				
					Max LTV						Max Loan Amt			
Primary 1 unit					100%						\$417,000			
Primary 2 Unit					95%						\$533,850			
Cashout Refi					-1.125									
Investment property					-3.250						Minimum LTV 80.01%			
Second Home					-0.375						No subordinate financing allowed			
Primary 1 Unit Purchase & Rate Term Refinance														
<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				
Primary 2 Unit Purchase & Rate Term Refinance														
<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.														
JUMBOS					SECONDS					ELITE ALT A FIXED RATE				
30 YR FIXED RATE			15 YR FIXED RATE		FIXED RATE		1 YR ARM			15/30 YR FIXED RATE				
30 YR - 3776			10/15 YR - 3777		FIXED RATE - 3101		1YR ARM - 3141			Full Doc - 3778 NINA-3780				
30 YR IO - 3739										No Ratios - 3779 SIVA-3781				
Rate	15 Day 4/28	45 Day 5/28	Rate	15 Day 4/28	45 Day 5/28	Rate	45 Day 5/28	Rate	60 Day 6/12	Rate	15 Day 4/28	30 Day 5/13	45 Day 5/28	60 Day 6/12
5.750%	96.385	96.291	5.625%	98.137	98.067	7.875%	99.750	7.500%	99.500	5.500%	94.969	94.922	94.875	94.828
5.875%	97.056	96.962	5.750%	98.608	98.538	8.000%	100.000	7.625%	99.750	5.625%	95.594	95.547	95.500	95.453
6.000%	97.727	97.633	5.875%	99.126	99.056	8.125%	100.250	7.750%	100.000	5.750%	96.219	96.172	96.125	96.078
6.125%	98.398	98.304	6.000%	99.644	99.574	8.250%	100.500	7.875%	100.250	5.875%	96.969	96.922	96.875	96.828
6.250%	99.068	98.975	6.125%	100.163	100.092	8.375%	100.750	8.000%	100.500	6.000%	97.594	97.547	97.500	97.453
6.375%	99.602	99.508	6.250%	100.681	100.610	8.500%	101.000	8.125%	100.750	6.125%	98.219	98.172	98.125	98.078
6.500%	100.135	100.041	6.375%	100.955	100.885	8.625%	101.250	8.250%	101.000	6.250%	98.969	98.922	98.875	98.828
6.625%	100.668	100.574	6.500%	101.230	101.159			8.375%	101.125	6.375%	99.469	99.422	99.375	99.328
6.750%	101.201	101.107	6.625%	101.504	101.434			8.500%	101.250	6.500%	99.969	99.922	99.875	99.828
6.875%	101.556	101.462	6.750%	101.779	101.708					6.625%	100.594	100.547	100.500	100.453
										Plans 3101 & 3141 may only be used when USBHM is purchasing new first mortgage.				
JUMBO ADJUSTMENTS					SECOND ADJUSTMENTS									
LTV = 65%					Loan amounts									
LTV > 90%					-\$10,000 - \$14,999					-2.000				
Non-Owner (Plans 3776, 3777 only)					\$15,000 - \$19,999					-1.000				
Cash out refinance					Refer to specific U.S. BANK HOME									
Condo > 4 stories					MORTGAGE first mortgage guidelines									
Loan amounts \$1,000,001 to \$2,000,000					for possible additional subordinate									
FICO between 640 and 659					financing requirements and									
Interest Only (Plan 3739)					restrictions.									
No escrows (requires LTV = 80%)														
Please refer to Product Guidelines for complete details.														
All lock-ins must be received by 5:30 pm EST.														
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)			3/1 ARM (2/6)			5/1 ARM (5/2/5)			7/1 ARM (5/2/5)		
1/1 ARM - 3305			3/1 ARM - 3307			5/1 ARM - 3308			7/1 ARM - 3309		
INTEREST ONLY - 3328			INTEREST ONLY - 3330			INTEREST ONLY - 3331			INTEREST ONLY - 3332		
Rate	30 Day 5/13	60 Day 6/12	Rate	30 Day 5/13	60 Day 6/12	Rate	30 Day 5/13	60 Day 6/12	Rate	30 Day 5/13	60 Day 6/12
4.875%	99.000	98.875	5.250%	98.500	98.375	5.500%	98.875	98.750	5.750%	99.250	99.125
5.000%	99.250	99.125	5.375%	98.875	98.750	5.625%	99.250	99.125	5.875%	99.625	99.500
5.125%	99.375	99.250	5.500%	99.250	99.125	5.750%	99.625	99.500	6.000%	100.000	99.875
5.250%	99.625	99.500	5.625%	99.625	99.500	5.875%	100.000	99.875	6.125%	100.375	100.250
5.375%	99.875	99.750	5.750%	100.000	99.875	6.000%	100.375	100.250	6.250%	100.625	100.500
5.500%	100.125	100.000	5.875%	100.375	100.250	6.125%	100.625	100.500	6.375%	100.875	100.750
5.625%	100.375	100.250	6.000%	100.625	100.500	6.250%	100.875	100.750	6.500%	101.125	101.000
5.750%	100.625	100.500	6.125%	100.875	100.750	6.375%	101.125	101.000	6.625%	101.375	101.250
5.875%	100.875	100.750	6.250%	101.125	101.000	6.500%	101.375	101.250	6.750%	101.500	101.375
6.000%	101.125	101.000	6.375%	101.375	101.250	6.625%	101.500	101.375	6.875%	101.625	101.500
6.125%	101.375	101.250	6.500%	101.500	101.375	6.750%	101.625	101.500	7.000%	101.750	101.625
6.250%	101.500	101.375	6.625%	101.625	101.500	6.875%	101.750	101.625	7.125%	101.875	101.750
6.375%	101.625	101.500	6.750%	101.750	101.625	7.000%	101.875	101.750			
6.500%	101.750	101.625	6.875%	101.875	101.750						
6.625%	101.875	101.750									
6.750%	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 5/13	60 Day 6/12	Rate	30 Day 5/13	60 Day 6/12
5.875%	98.000	97.906	6.375%	99.250	99.156
6.000%	98.375	98.281	6.500%	99.625	99.531
6.125%	98.750	98.656	6.625%	100.000	99.906
6.250%	99.250	99.156	6.750%	100.250	100.156
6.375%	99.625	99.531	6.875%	100.500	100.406
6.500%	99.875	99.781	7.000%	100.750	100.656
6.625%	100.250	100.156	7.125%	101.000	100.906
6.750%	100.500	100.406	7.250%	101.125	101.031
6.875%	100.750	100.656	7.375%	101.250	101.156
7.000%	101.000	100.906	7.500%	101.375	101.281
7.125%	101.250	101.156	7.625%	101.500	101.406
7.250%	101.375	101.281	7.750%	101.500	101.406
7.375%	101.500	101.406	7.875%	101.375	101.281
7.500%	101.500	101.406			

**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 | |

ALT-A AND ALT-A INTEREST ONLY ARMS

SIVA AND NO RATIO ARMS

1/1 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			SIVA - 3337			SIVA - 3338			SIVA - 3339		
NO RATIO - 3341			NO RATIO - 3343			NO RATIO - 3344			NO RATIO - 3345		
SIVA INT ONLY - 3353			SIVA INT ONLY - 3355			SIVA INT ONLY - 3356			SIVA INT ONLY - 3357		
N/R INT ONLY - 3359			N/R INT ONLY - 3361			N/R INT ONLY - 3362			N/R INT ONLY - 3363		
Rate	30 Day 5/13	60 Day 6/12	Rate	30 Day 5/13	60 Day 6/12	Rate	30 Day 5/13	60 Day 6/12	Rate	30 Day 5/13	60 Day 6/12
5.125%	98.500	98.375	5.500%	98.000	97.875	5.750%	98.375	98.250	6.000%	98.750	98.625
5.250%	98.750	98.625	5.625%	98.375	98.250	5.875%	98.750	98.625	6.125%	99.125	99.000
5.375%	98.875	98.750	5.750%	98.750	98.625	6.000%	99.125	99.000	6.250%	99.500	99.375
5.500%	99.125	99.000	5.875%	99.125	99.000	6.125%	99.500	99.375	6.375%	99.875	99.750
5.625%	99.375	99.250	6.000%	99.500	99.375	6.250%	99.875	99.750	6.500%	100.125	100.000
5.750%	99.625	99.500	6.125%	99.875	99.750	6.375%	100.125	100.000	6.625%	100.375	100.250
5.875%	99.875	99.750	6.250%	100.125	100.000	6.500%	100.375	100.250	6.750%	100.625	100.500
6.000%	100.125	100.000	6.375%	100.375	100.250	6.625%	100.625	100.500	6.875%	100.875	100.750
6.125%	100.375	100.250	6.500%	100.625	100.500	6.750%	100.875	100.750	7.000%	101.000	100.875
6.250%	100.625	100.500	6.625%	100.875	100.750	6.875%	101.000	100.875	7.125%	101.125	101.000
6.375%	100.875	100.750	6.750%	101.000	100.875	7.000%	101.125	101.000	7.250%	101.250	101.125
6.500%	101.000	100.875	6.875%	101.125	101.000	7.125%	101.250	101.125	7.375%	101.375	101.250
6.625%	101.125	101.000	7.000%	101.250	101.125	7.250%	101.375	101.250		NQ	NQ
6.750%	101.250	101.125	7.125%	101.375	101.250		NQ	NQ		NQ	NQ
6.875%	101.500	101.375		NQ	NQ		NQ	NQ		NQ	NQ
7.000%	101.500	101.375		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		
Loan Amount > 1,000,000	+0.250		
C/O Refi LTV = 70%		-0.250	NO OFF SHEET PRICING
C/O Refi > 70%		-0.750	Minimum Loan Amount
NOO LTV = 75%	+0.250		Maximum Loan Amount
SIVA LTV 75.01 to 90%	+0.125		\$35,000
SIVA LTV > 90%	+0.250		\$2,000,000
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.