

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 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6	Rate	15 Day 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6	Rate	15 Day 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6	
5.625%	98.956	98.915	98.874	98.833	4.250%	96.919	96.876	96.833	96.790	4.750%	97.451	97.408	97.365	97.322	
5.750%	99.393	99.352	99.311	99.270	4.375%	97.044	97.001	96.958	96.915	4.875%	97.763	97.720	97.677	97.634	
5.875%	100.014	99.973	99.932	99.891	4.500%	98.169	98.126	98.083	98.040	5.000%	98.326	98.283	98.240	98.197	
6.000%	100.983	100.942	100.901	100.860	4.625%	98.294	98.251	98.208	98.165	5.125%	98.638	98.595	98.552	98.509	
6.125%	101.139	101.098	101.057	101.016	4.750%	98.419	98.376	98.333	98.290	5.250%	98.951	98.908	98.865	98.822	
6.250%	101.514	101.473	101.432	101.391	4.875%	98.544	98.501	98.458	98.415	5.375%	99.263	99.220	99.177	99.134	
6.375%	101.889	101.848	101.807	101.766	5.000%	99.482	99.439	99.396	99.353	5.500%	99.701	99.658	99.615	99.572	
6.500%	103.046	103.005	102.964	102.923	5.125%	99.607	99.564	99.521	99.478	5.625%	100.013	99.970	99.927	99.884	
6.625%	103.014	102.973	102.932	102.891	5.250%	99.732	99.689	99.646	99.603	5.750%	100.163	100.120	100.077	100.034	
6.750%	103.202	103.161	103.120	103.079	5.375%	99.857	99.814	99.771	99.728	5.875%	100.294	100.251	100.208	100.165	
6.875%	103.945	103.904	103.863	103.821	5.500%	100.357	100.314	100.271	100.228	6.000%	100.826	100.783	100.740	100.697	
7.000%	104.632	104.591	104.550	104.509	5.625%	100.482	100.439	100.396	100.353	6.125%	100.888	100.845	100.802	100.759	
7.125%	104.632	104.591	104.550	104.509	5.750%	100.607	100.564	100.521	100.478	6.250%	101.201	101.158	101.115	101.072	
					5.875%	100.732	100.689	100.646	100.603	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															
Loan amounts < \$90,001															
Loan amounts < \$100,001															
VA/RHS Loans															
1004 - FHA BUYDOWN															
1020 - 203K Streamline															
2007 - VA BUYDOWN															

No off sheet pricing for plans 1018 & 2018.

203 (K) 30 YEAR FIXED		
203 (K) - 1009		
Rate	15 Day 4/22	45 Day 5/22
5.750%	97.468	97.427
6.000%	99.058	99.017
6.250%	99.589	99.548
6.500%	101.121	101.080
6.750%	101.277	101.236
7.000%	102.832	102.791
7.250%	102.723	102.682
	NQ	NQ
203 (K) ADJUSTMENTS		
Loan amounts < \$60,000		-0.500
Mandatory Delivery		+0.250
<b>Correspondents must be prior approved for 203 (K) loans</b>		

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.
<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.



**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 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6	Rate	15 Day 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6		
6.125%	98.758	98.711	98.664	98.617	6.000%	99.031	98.984	98.937	98.890		
6.250%	99.511	99.464	99.417	99.370	6.125%	99.397	99.350	99.303	99.256		
6.375%	100.046	99.999	99.952	99.905	6.250%	100.323	100.276	100.229	100.182		
6.500%	100.583	100.536	100.490	100.443	6.375%	100.895	100.848	100.801	100.754		
6.625%	101.008	100.961	100.914	100.868	6.500%	101.321	101.274	101.227	101.180		
6.750%	101.630	101.584	101.537	101.490	6.625%	101.626	101.580	101.533	101.486		
6.875%	102.147	102.100	102.053	102.006	6.750%	102.439	102.392	102.345	102.299		
7.000%	102.576	102.529	102.482	102.435	6.875%	102.924	102.877	102.830	102.783		
7.125%	102.819	102.772	102.725	102.678	7.000%	103.269	103.222	103.175	103.128		
7.250%	102.866	102.819	102.772	102.726	7.125%	103.498	103.451	103.404	103.357		
7.375%	103.312	103.265	103.218	103.172	7.250%	103.682	103.635	103.588	103.541		
7.500%	103.618	103.571	103.524	103.477	7.375%	104.079	104.033	103.986	103.939		
7.625%	103.821	103.774	103.727	103.680	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
<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 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6	Rate	15 Day 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6		
5.750%	97.677	97.630	97.584	97.537	5.375%	98.202	98.167	98.132	98.097		
5.875%	98.400	98.353	98.306	98.259	5.500%	98.602	98.567	98.532	98.497		
6.000%	98.980	98.933	98.886	98.839	5.625%	98.974	98.939	98.903	98.868		
6.125%	99.506	99.459	99.412	99.365	5.750%	99.577	99.542	99.507	99.472		
6.250%	100.201	100.154	100.108	100.061	5.875%	100.134	100.099	100.063	100.028		
6.375%	100.761	100.714	100.668	100.621	6.000%	100.490	100.454	100.419	100.384		
6.500%	101.236	101.189	101.143	101.096	6.125%	100.785	100.750	100.715	100.680		
6.625%	101.650	101.603	101.556	101.509	6.250%	101.386	101.351	101.316	101.281		
6.750%	102.240	102.193	102.146	102.099	6.375%	101.843	101.808	101.772	101.737		
6.875%	102.755	102.708	102.662	102.615	6.500%	102.066	102.031	101.996	101.961		
6.950%	102.874	102.827	102.780	102.733	6.625%	102.279	102.243	102.208	102.173		
7.000%	103.124	103.077	103.030	102.983	6.750%	102.376	102.341	102.306	102.271		
7.125%	103.336	103.289	103.243	103.196	6.875%	102.764	102.729	102.694	102.658		
7.250%	103.499	103.452	103.405	103.358	7.000%	102.964	102.929	102.893	102.858		
7.375%	103.499	103.452	103.405	103.358	7.125%	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

<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 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6	Rate	15 Day 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6	Rate	15 Day 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6		
6.125%	98.784	98.737	98.691	98.644	6.250%	98.800	98.753	98.706	98.659	6.375%	98.213	98.166	98.119	98.072		
6.250%	99.357	99.310	99.263	99.216	6.375%	99.325	99.278	99.231	99.184	6.500%	98.713	98.666	98.619	98.572		
6.375%	99.845	99.798	99.751	99.704	6.500%	99.775	99.728	99.681	99.634	6.625%	99.131	99.084	99.037	98.990		
6.500%	100.263	100.216	100.169	100.122	6.625%	100.171	100.124	100.077	100.030	6.750%	99.458	99.411	99.364	99.317		
6.625%	101.179	101.132	101.085	101.039	6.750%	101.177	101.130	101.083	101.036	6.875%	100.593	100.546	100.499	100.452		
6.750%	101.639	101.592	101.546	101.499	6.875%	101.614	101.567	101.520	101.473	7.000%	100.986	100.939	100.892	100.845		
6.875%	102.014	101.967	101.920	101.873	7.000%	101.963	101.916	101.870	101.823	7.125%	101.211	101.164	101.117	101.070		
7.000%	102.340	102.293	102.247	102.200	7.125%	102.127	102.080	102.033	101.986	7.250%	101.440	101.393	101.346	101.299		
7.125%	103.207	103.160	103.113	103.066	7.250%	103.199	103.152	103.105	103.059	7.375%	102.604	102.557	102.510	102.463		
7.250%	103.543	103.496	103.449	103.402	7.375%	103.520	103.473	103.426	103.379	7.500%	102.865	102.819	102.772	102.725		
7.375%	103.775	103.728	103.681	103.635	7.500%	103.733	103.686	103.639	103.592	7.625%	103.065	103.018	102.971	102.924		
7.500%	103.967	103.920	103.873	103.826	7.625%	103.921	103.874	103.828	103.781	7.750%	103.237	103.190	103.143	103.096		
7.625%	104.094	104.047	104.000	103.953	7.750%	104.094	104.047	104.000	103.953	7.875%	103.736	103.689	103.643	103.596		
7.750%	104.094	104.047	104.000	103.953	7.875%	104.094	104.047	104.000	103.953	8.000%	103.939	103.892	103.845	103.799		
	NQ	NQ	NQ	NQ		NQ	NQ	NQ	NQ	8.125%	104.094	104.047	104.000	103.953		
<b>PIGGYBACK BUSTER 30 YEAR ADJUSTMENTS</b>										<b>ADDITIONAL ADJUSTMENTS</b>						
Loan amounts < \$30,001					-1.750	Loan amounts < \$80,001					-0.450	<b>Plans 3684, 3685, 3686 only</b>				
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	<b>Affordable Piggyback 80.01% - 100% LTV</b>				
<b>"PIGGYBACK BUSTER" / SINGLE FILE RULES</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					
Cashout Refi					-1.125											
Investment property					-3.250						Minimum LTV 80.01%					
Second Home					-0.375						No subordinate financing allowed					
<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>			<b>15/30 YR FIXED RATE</b>						
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 4/22	45 Day 5/22	Rate	15 Day 4/22	45 Day 5/22	Rate	45 Day 5/22	Rate	60 Day 6/6	Rate	15 Day 4/22	30 Day 5/7	45 Day 5/22	60 Day 6/6		
5.750%	97.275	97.181	5.625%	98.689	98.618	7.875%	99.750	7.500%	99.500	5.500%	95.969	95.922	95.875	95.828		
5.875%	97.865	97.771	5.750%	99.172	99.102	8.000%	100.000	7.625%	99.750	5.625%	96.594	96.547	96.500	96.453		
6.000%	98.454	98.360	5.875%	99.600	99.530	8.125%	100.250	7.750%	100.000	5.750%	97.094	97.047	97.000	96.953		
6.125%	99.044	98.950	6.000%	100.028	99.958	8.250%	100.500	7.875%	100.250	5.875%	97.719	97.672	97.625	97.578		
6.250%	99.633	99.540	6.125%	100.456	100.386	8.375%	100.750	8.000%	100.500	6.000%	98.344	98.297	98.250	98.203		
6.375%	100.131	100.037	6.250%	100.884	100.814	8.500%	101.000	8.125%	100.750	6.125%	98.969	98.922	98.875	98.828		
6.500%	100.628	100.534	6.375%	101.115	101.045	8.625%	101.250	8.250%	101.000	6.250%	99.469	99.422	99.375	99.328		
6.625%	101.126	101.032	6.500%	101.346	101.275			8.375%	101.125	6.375%	99.969	99.922	99.875	99.828		
6.750%	101.623	101.529	6.625%	101.576	101.506			8.500%	101.250	6.500%	100.469	100.422	100.375	100.328		
6.875%	101.903	101.809	6.750%	101.807	101.737					6.625%	100.969	100.922	100.875	100.828		
										<b>Plans 3101 &amp; 3141 may only be used when USBHM is purchasing new first mortgage.</b>						
<b>JUMBO ADJUSTMENTS</b>					<b>SECOND ADJUSTMENTS</b>											
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.																
<b>All lock-ins must be received by 5:30 pm EST.</b>																
<b>Note:</b> 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 5/7	60 Day 6/6	Rate	30 Day 5/7	60 Day 6/6	Rate	30 Day 5/7	60 Day 6/6	Rate	30 Day 5/7	60 Day 6/6
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
<b>ADJUSTED PRICING IS CAPPED @ 101.500</b>	

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 5/7	60 Day 6/6	Rate	30 Day 5/7	60 Day 6/6
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**

PAGE 6 OF 6

**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 NO RATIO - 3341 SIVA INT ONLY - 3353 N/R INT ONLY - 3359			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 5/7	60 Day 6/6	Rate	30 Day 5/7	60 Day 6/6	Rate	30 Day 5/7	60 Day 6/6	Rate	30 Day 5/7	60 Day 6/6
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.