



Rate Sheet Date: 7/19/2019
Rate Sheet Price Code: 3560

*Effective at 11:00am EST

WHOLESALE BORROWER PAID COMPENSATION RATE SHEET

FOR LENDER PAID, BROKER MUST DEDUCT COMPENSATION

Liberty Savings Bank Contact Information

Account Executives		
Name	Region	Phone Number
John Petanceski	Wholesale South	1-(813) 951-8656
John Mertz	Wholesale West	1-(720) 708-8967

Secondary Marketing	
Name	Phone Number
Jennifer Hefner	1-(937) 655-7284
Josh Robbins	1-(937) 655-7137
Secondary Marketing Email Address: Secondary.Marketing@libertysavingsbank.com	

Lock Expiration Dates Grid	
60 DAY	9/17/2019
45 DAY	9/2/2019
30 DAY	8/18/2019
15 DAY	8/3/2019

****FULL EXTENSION FEES APPLY**

INDEXES AS OF 07/19/19:	
1 LIB	2.157
10 YR	2.045
PRIME	5.500
15 YR FFIEC AVG APOR	3.290
30 YR FFIEC AVG APOR	3.790

***Rates above are subject to change at any time without notice**

With the implementation of Dodd Frank changes on January 10, 2014, Liberty Savings Bank will implement new LLPA adjustments to cover our LSB Admin/Origination Fee for all Conventional and FHA loan programs (excluding Jumbo and High Balance).

The changes below will be effective for applications taken on or after April 1, 2019. Below are the grids:

Conventional Loan Programs	
Loan Amount Range	LLPA
\$50,000 - \$54,999	-1.890%
\$55,000 - \$59,999	-1.720%
\$60,000 - \$64,999	-1.575%
\$65,000 - \$69,999	-1.460%
\$70,000 - \$84,999	-1.350%
\$85,000 - \$99,999	-1.120%
\$100,000 - \$114,999	-0.945%
\$115,000 - \$124,999	-0.822%
\$125,000 - \$149,999	-0.756%
\$150,000 - \$174,999	-0.630%
\$175,000 - \$199,999	-0.540%
\$200,000 - \$224,999	-0.473%
\$225,000 - \$249,999	-0.420%
\$250,000 - \$274,999	-0.378%
\$275,000 - \$299,999	-0.343%
\$300,000 - \$324,999	-0.315%
\$325,000 - \$349,999	-0.290%
\$350,000 - \$374,999	-0.270%
\$375,000 - \$399,999	-0.252%
\$400,000 - \$424,999	-0.237%
\$425,000 - \$449,999	-0.222%
\$450,000 - \$474,999	-0.210%
\$475,000 - \$484,350	-0.199%

Government Loan Programs	
Loan Amount Range	LLPA
\$45,000 - \$49,999	-2.100%
\$50,000 - \$54,999	-1.890%
\$55,000 - \$59,999	-1.720%
\$60,000 - \$64,999	-1.575%
\$65,000 - \$69,999	-1.460%
\$70,000 - \$84,999	-1.350%
\$85,000 - \$99,999	-1.120%
\$100,000 - \$114,999	-0.945%
\$115,000 - \$124,999	-0.822%
\$125,000 - \$149,999	-0.756%
\$150,000 - \$174,999	-0.630%
\$175,000 - \$199,999	-0.540%
\$200,000 - \$224,999	-0.473%
\$225,000 - \$249,999	-0.420%
\$250,000 - \$274,999	-0.378%
\$275,000 - \$299,999	-0.343%
\$300,000 - \$324,999	-0.315%
\$325,000 - \$349,999	-0.290%
\$350,000 - \$374,999	-0.270%
\$375,000 - \$399,999	-0.252%
\$400,000 - \$424,999	-0.237%
\$425,000 - \$449,999	-0.222%
\$450,000 - \$474,999	-0.210%
\$475,000 - \$484,350	-0.199%

***If the loan amount is not within the above ranges, the LSB Admin/Origination Fee must be charged to the borrower in Block A. Please refer to the fee sheet for the Origination Fee amounts.**

Liberty Savings Bank Fees (Wholesale Channel)

	LSB Admin/ Origination Fee	Tax Service	Flood
Conventional/Jumbo	\$945	\$70	\$12.25
FHA / USDA	\$945	N/A	\$12.25

Credit Report Fee (Per Borrower / Per Credit Report):

Credit Report Fee (Per Borrower / Per Credit Report):

Loan Review Report Fee (Per Borrower / Per Report):

Loan Review Report Fee (Per Borrower / Per Report) Colorado Property Only:

Undisclosed Debt Monitoring Fee (Per Borrower / Per Report):

\$21.00 + State Surcharge If Applicable **applications dated before 2/11/2019

\$22.00 + State Surcharge If Applicable **applications dated on or after 2/11/2019

\$25.00 + State Surcharge If Applicable **applications dated before 12/10/2018

\$27.00 + State Surcharge If Applicable **applications dated before 12/10/2018

\$18.00 + State Surcharge If Applicable **applications dated on or after 12/10/2018

***Please note that fees are subject to change without notice.**

Liberty Savings Bank Fees (Correspondent Channel)

Files Submitted On Or After 07/17/2017

	Admin Fee (Non-Delegated)	Admin Fee (Delegated)	Tax Service on Board	DU PIW	MERS (NON-MOM)	MERS MOM	DOC PREP
Conventional/Jumbo	\$700	N/A	\$70	\$55.00	\$75	\$50	\$27.00
							\$200

***Please note that fees are subject to change without notice.**

***ANY FILES RECEIVED AFTER 3PM EST WILL NOT BE CONSIDERED RECEIVED UNTIL NEXT BUSINESS DAY**

***BROKERS ARE RESPONSIBLE FOR THE ACCURACY OF PRICING INFORMATION. CLOSINGS WILL BE SUBJECT TO ANY FINAL PRICING ADJUSTMENTS BASED ON CHANGES MADE TO THE LOAN.**

***PLEASE REFER TO THE PRICE GUIDE FOR ALL ADJUSTMENTS.**

***ON ALL 15 DAY LOCKS, ALL CONDITIONS MUST BE CLEARED PER THE UNDERWRITER. FULL EXTENSION FEES WILL APPLY. NO EXCEPTIONS.**

***MAX PRICE FOR ALL PRODUCTS AFTER ADJUSTMENTS IS 107.00 (Unless otherwise noted)**

RATE LOCK HOURS OF OPERATION:

OPEN 8:00AM - 10:00AM EST

OPEN 11:00AM - 11:00PM EST

***THE RATE LOCK DESK WILL NOT ACCEPT LOCKS FROM 10:00AM - 11:00AM EST OR 11:00PM - 8:00AM EST**

***PLEASE KEEP IN MIND THAT RATES ARE SUBJECT TO CHANGE ANYTIME WITHOUT NOTICE.**

***LIBERTY SAVINGS BANK'S RATES ARE AVAILABLE ON OPTIMAL BLUE**

FOR INTERNAL USE ONLY (NOT TO BE DISTRIBUTED TO CUSTOMERS OR BORROWERS)



WHOLESALE BORROWER PAID COMPENSATION RATE SHEET

FOR LENDER PAID, BROKER MUST DEDUCT COMPENSATION

FNMA CONVENTIONAL FIXED AND ADJUSTABLE RATE PROGRAMS

(FANNIE MAE ONLY) FOR CONVENTIONAL, HOME READY, & LPMI USE 30, 20, 15, & 10 YR USE PRICING BELOW:

30 YEAR	30 DAY	45 DAY	20 YEAR	30 DAY	45 DAY	10/15 YEAR	30 DAY	45 DAY
3.375	(0.137)	(0.074)	3.250	0.340	0.372	2.750	0.330	0.345
3.500	(0.564)	(0.501)	3.375	(0.441)	(0.410)	2.875	(0.093)	(0.077)
3.625	(0.953)	(0.890)	3.500	(0.915)	(0.883)	3.000	(0.592)	(0.576)
3.750	(1.599)	(1.567)	3.625	(1.651)	(1.620)	3.125	(1.117)	(1.100)
3.875	(2.089)	(2.058)	3.750	(2.159)	(2.128)	3.250	(1.336)	(1.319)
4.000	(2.747)	(2.715)	3.875	(2.563)	(2.531)	3.375	(1.650)	(1.633)
4.125	(2.857)	(2.826)	4.000	(3.034)	(3.003)	3.500	(2.051)	(2.033)
4.250	(3.293)	(3.269)	4.125	(3.322)	(3.290)	3.625	(2.722)	(2.705)
4.375	(3.626)	(3.602)	4.250	(3.737)	(3.713)	3.750	(2.903)	(2.885)
4.500	(4.002)	(3.979)	4.375	(4.072)	(4.049)	3.875	(3.015)	(2.996)
4.625	(3.997)	(3.974)	4.500	(4.475)	(4.451)	4.000	(3.500)	(3.481)
4.750	(4.356)	(4.348)	4.625	(4.321)	(4.313)	4.125	(4.032)	(4.013)

FNMA HIGH BALANCE

FNMA 20YR & 30YR HIGH BALANCE		
HB 20/30 YEAR	30 DAY	45 DAY
3.625	(0.086)	(0.013)
3.750	(0.712)	(0.639)
3.875	(1.375)	(1.302)
4.000	(1.895)	(1.822)
4.125	(2.018)	(1.945)
4.250	(2.155)	(2.131)
4.375	(2.620)	(2.596)
4.500	(3.044)	(3.020)
4.625	(3.450)	(3.426)
4.750	(3.134)	(3.112)
4.875	(3.570)	(3.549)
5.000	(4.001)	(3.980)

FNMA 15YR HIGH BALANCE		
HB 15 YEAR	30 DAY	45 DAY
3.375	(0.660)	(0.694)
3.500	(0.543)	(0.576)
3.625	(0.919)	(0.932)
3.750	(1.292)	(1.305)
3.875	(1.641)	(1.653)
4.000	(1.522)	(1.535)
4.125	(1.556)	(1.548)
4.250	(1.865)	(1.856)
4.375	(2.141)	(2.133)
4.500	(2.400)	(2.391)
4.625	(1.518)	(1.489)
4.750	(1.772)	(1.742)

FOR ARM PRODUCTS <= \$484,350 USE PRICING BELOW:

3/1 ARM	45 DAY
3.125	(1.000)
3.250	(1.500)
3.375	(2.000)

(2/2/6 CAPS 2.25 MARGIN)

5/1 ARM	45 DAY
3.250	(1.000)
3.375	(1.500)
3.500	(2.000)

(2/2/5 CAPS 2.25 MARGIN)

7/1 ARM	45 DAY
3.375	(1.000)
3.500	(1.500)
3.625	(2.000)

(5/2/5 CAPS 2.25 MARGIN)

FANNIE MAE HIGH LTV (105-125%) USE 30, 20, & 15 YR USE PRICING BELOW:

30 YEAR	30 DAY	45 DAY	20 YEAR	30 DAY	45 DAY	15 YEAR	30 DAY	45 DAY
3.625	0.105	0.136	3.375	0.231	0.294	3.125	0.163	0.180
3.750	(0.749)	(0.718)	3.500	(0.192)	(0.130)	3.250	(0.078)	(0.061)
3.875	(1.288)	(1.257)	3.625	(0.631)	(0.600)	3.375	(0.655)	(0.638)
4.000	(2.012)	(1.980)	3.750	(1.355)	(1.324)	3.500	(1.304)	(1.287)
4.125	(2.161)	(2.138)	3.875	(1.889)	(1.858)	3.625	(1.824)	(1.806)
4.250	(2.959)	(2.935)	4.000	(2.604)	(2.573)	3.750	(2.268)	(2.250)
4.375	(3.379)	(3.356)	4.125	(2.702)	(2.671)	3.875	(2.611)	(2.593)
4.500	(3.794)	(3.771)	4.250	(2.786)	(2.762)	4.000	(3.217)	(3.198)
4.625	(4.199)	(4.191)	4.375	(3.180)	(3.156)	4.125	(3.747)	(3.727)
4.750	(4.825)	(4.817)	4.500	(3.572)	(3.548)	4.250	(4.179)	(4.160)
4.875	(5.229)	(5.221)	4.625	(3.718)	(3.694)	4.375	(4.540)	(4.521)

FANNIE MAE HIGH LTV (> 125%) USE 30, 20, & 15 YR USE PRICING BELOW:

30 YEAR	30 DAY	45 DAY	20 YEAR	30 DAY	45 DAY	15 YEAR	30 DAY	45 DAY
3.625	0.230	0.261	3.500	(0.192)	(0.130)	3.125	0.163	0.180
3.750	(0.655)	(0.624)	3.625	(0.618)	(0.556)	3.250	(0.078)	(0.061)
3.875	(1.194)	(1.163)	3.750	(1.199)	(1.167)	3.375	(0.634)	(0.617)
4.000	(1.918)	(1.887)	3.875	(1.733)	(1.701)	3.500	(1.299)	(1.281)
4.125	(2.226)	(2.203)	4.000	(2.448)	(2.417)	3.625	(1.824)	(1.806)
4.250	(3.052)	(3.029)	4.125	(2.546)	(2.515)	3.750	(2.268)	(2.250)
4.375	(3.473)	(3.449)	4.250	(2.723)	(2.700)	3.875	(2.590)	(2.572)
4.500	(3.888)	(3.865)	4.375	(3.117)	(3.094)	4.000	(3.210)	(3.192)
4.625	(4.052)	(4.042)	4.500	(3.509)	(3.486)	4.125	(3.747)	(3.727)
4.750	(4.700)	(4.692)	4.625	(3.655)	(3.632)	4.250	(4.179)	(4.160)

Liberty Savings Bank / Wholesale
Conventional Conforming Loan Price Guide as of January 31, 2019
ADJUSTMENTS ARE CUMULATIVE, ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED

Conventional Conforming Fannie Mae

CREDIT SCORE/ LTV								
Credit Score	LTV	LTV	LTV	LTV	LTV	LTV	LTV	LTV
	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%
≥740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
Below 620	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

All loans >180 term with LTV > 0 including ARM product

CASH -OUT REFINANCE CREDIT SCORE / LTV								
Credit Score	LTV	LTV	LTV	LTV	LTV	LTV	LTV	LTV
	≤60	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-100%
≥ 740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A
720-739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
700-719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
680-699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
660-679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
640-659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
620-639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A
Below 620	-1.625	-2.625	-2.625	-3.125	N/A	N/A	N/A	N/A

LPMI ADJUSTMENTS

15 & 20 YR LPMI SINGLE PREMIUM ADJUSTERS				
Credit Score	LTV / MI COV%	LTV / MI COV%	LTV / MI COV%	LTV / MI COV%
	≤ 85% / 6%	85.01-90% / 12%	90.01-95% / 25%	95.01-97% / 25%
≥ 760	-0.410	-0.560	-0.900	-1.040
740-759	-0.450	-0.680	-1.180	-1.360
720-739	-0.470	-0.800	-1.430	-1.670
700-719	-0.500	-0.900	-1.650	-1.950
680-699	-0.550	-1.050	-1.980	-2.370
660-679	-0.660	-1.330	-2.530	-3.030
640-659	-0.670	-1.360	-2.630	-3.220
620-639	-0.680	-1.400	-2.760	-3.440

30YR LPMI SINGLE PREMIUM ADJUSTERS				
Credit Score	LTV / MI COV%	LTV / MI COV%	LTV / MI COV%	LTV / MI COV%
	≤ 85% / 12%	85.01-90% / 25%	90.01-95% / 30%	95.01-97% / 25%
≥ 760	-0.580	-1.130	-1.490	-1.590
740-759	-0.700	-1.560	-2.050	-2.120
720-739	-0.800	-1.920	-2.530	-2.620
700-719	-0.920	-2.290	-2.990	-3.070
680-699	-1.070	-2.860	-3.740	-3.890
660-679	-1.440	-3.860	-4.900	-5.090
640-659	-1.490	-4.010	-5.210	-5.530
620-639	-1.540	-4.200	-5.540	-6.030

Requirements:*
 -Credit Score ≥ 620 (Excludes Home Ready)
 -Credit Score ≥ 640 (Home Ready Only)
 -Max LTV 95% (Excludes Home Ready)
 -Purchase & Rate and Term Refinances Only
 -DU Only (FNMA)
 -30, 20, & 15 Year Terms Only
 -95.01-97% LTV Home Ready Only

Properties Located In Florida -0.125
 Properties Located In Kentucky -0.50

Please note that these adjustments are cumulative with any other standard Conventional adjustments.
 **Please refer to the Product Manual for Eligibility Requirements

**Available for MGIC only								
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Prop	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 Unit Prop	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
DTI > 45%	-0.500	-0.680	-0.820	-1.120	NA	NA	NA	NA

*LPMI not available when DTI > 45% and credit score is < 700

Non-Owner - (Investment)	LTV	<=75%	>75%-80%	>80%-85%
		-2.125	-3.375	-4.125

**does not apply to conforming ARM's

Property Type		
Condominium LTV 75.01 to 95% (Excludes 10 yr and 15 yr term)		-0.750
2-Unit with LTV >0% to 85%		-1.000
3-4 Unit with LTV >0% to 75%		-1.000
Second Home with LTV > 85%		-0.250

Loan Amount Adjustments		
Loan amounts \$0 to \$49,999		-1.500
Loan amounts \$50,000 to \$74,999		-0.500
Loan amounts \$200,000 to \$484,350		0.150

FICO Adjustments		
FICO From 620 - 639		-0.375
FICO From 640 - 679		-0.250

Conforming ARM Adjustment		
Non-Owner - (Investment)		Add .50 to the rate
ARM LTV 90.01-95.00		-0.250

Subordinate Financing		
Subordinate Financing - APPLIES TO ALL LOANS WITH SUB FIN (cumulative to sub fin adjustments below)		-0.375

FINANCING STRUCTURE	LTV RATIOS	CLTV RATIOS	CREDIT SCORE	
			<720	≥720
	≤65.00%	80.01%-95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750	
≤ 95%	95.01% - 97.00%	-1.500	-1.500	

Home Ready LLPA Caps		
LTV > 80% and Credit Score ≥ 680		0.000
All other LTV ratios and credit score combinations		-1.500

High Balance (These are in addition to all other adjustments.)		
Purchase & Limited Cash Out		-0.250
Cash-Out Refinance		-1.000

State Adjustments		
AZ, CO, MA, MN, UT		-0.050
DC, RI, VT		-0.025
MD, NC, SC, TN, VA, WI		0.025
FL, GA, IL, NH, NM, OH, PA		0.050
TX		0.125

Lock Periods for Conventional		15 day	60 day
15, 30, 45, or 60 day locks only	(For 15 day all conditions must be met per U.W.)	Per LOS pricing	Per LOS Pricing
Extension Fees for Conventional		1 - 7 day	8 - 15 day
(One time extension - MUST be on or prior to lock expiration date)		-0.125	-0.375

ESCROW WAIVER FEE - CONFORMING FIXED, CONFORMING ARM, JUMBO FIXED, AND JUMBO ARM		
Escrow Waiver Fee (Applies to all programs)- Applies to waiving all escrows or split escrows		-0.125

*The maximum price for all products after adjustments is 7% of the loan amount. This includes lender paid compensation, borrower paid compensation, origination fee and points. Unless otherwise notated.

Liberty Savings Bank / Wholesale
 Fannie Mae High LTV Price Guide as of January 31, 2019
 ADJUSTMENTS ARE CUMULATIVE, ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED
 THIS SHEET IS FOR INFORMATIONAL PURPOSES ONLY

CREDIT SCORE/ LTV									
Credit Score	LTV	LTV	LTV	LTV	LTV	LTV	LTV	LTV	LTV
	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	>97%
≥740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
Below 620	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	-3.750

All loans >180 term with LTV > 0% including ARM product										
Non-Owner - (Investment)					LTV	≤75%	>75%-80%	>80%-125%		
						-2.125	-3.375	-4.125		

Property Type										
Condominium LTV > 75.00 (For terms greater than 15 years)								-0.750		
2-Unit with LTV 0% to 125%								-1.000		
3-4 Unit with LTV >0% to 125%								-1.000		
Second Home with LTV > 85%								-0.250		

SECONDARY FINANCING									
Subordinate Financing - APPLIES TO ALL LOANS WITH SUB FIN (cumulative to sub fin adjustments below)									-0.375

LTV RATIOS	CLTV RATIOS	CREDIT SCORE	
		<720	≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	>95%	-1.500	-1.500

FICO Adjustments (not included in caps)										
FICO From 620 - 639								-0.375		
FICO From 640 - 679								-0.250		

Loan Amount Adjustments (not included in caps)										
Loan amounts \$0 to \$49,999								-1.500		
Loan amounts \$50,000 to \$74,999								-0.500		
Loan amounts \$200,000 to \$484,350								0.150		

PRICE CAPS - PRINCIPAL RESIDENCES (NO LLPA CAPS BETWEEN 97.01 - 105.00% LTV)									
AMORTIZATION TERM		LTV 105.01-115.00%			LTV>115%				
>15 YRS		-2.00			-0.75				
≤ 15 YRS		-0.75			0.00				

PRICE CAPS (2ND HOME)									
AMORTIZATON TERM		LTV 95.01-105.00%			LTV >105%				
> 15 YRS		-3.00			-2.00				
≤ 15 YRS		-2.00			-1.50				

PRICE CAPS (INVESTMENT)									
AMORTIZATON TERM		LTV ≤ 80.01-90.00%			LTV >90%				
> 15 YRS		-3.00			-2.00				
≤ 15 YRS		-2.00			-1.50				



Rate Sheet Date: 7/19/2019
 Rate Sheet Price Code: 3560

*Effective at 11:00am EST

WHOLESALE BORROWER PAID COMPENSATION RATE SHEET

FOR LENDER PAID, BROKER MUST DEDUCT COMPENSATION

FHLMC CONVENTIONAL FIXED PROGRAMS

(FREDDIE MAC ONLY) FOR CONVENTIONAL, HP & HIGH LTV USE 30, 20, 15, & 10 YR USE PRICING BELOW:

30 YEAR	30 DAY	45 DAY	20 YEAR	30 DAY	45 DAY	10/15 YEAR	30 DAY	45 DAY
3.500	0.060	0.066	3.500	0.072	0.095	3.000	0.107	0.110
3.625	(0.327)	(0.321)	3.625	(1.233)	(1.209)	3.125	(0.475)	(0.472)
3.750	(1.003)	(0.979)	3.750	(1.784)	(1.761)	3.250	(1.004)	(1.002)
3.875	(1.511)	(1.487)	3.875	(2.292)	(2.269)	3.375	(1.315)	(1.317)
4.000	(2.114)	(2.089)	4.000	(2.743)	(2.720)	3.500	(1.658)	(1.662)
4.125	(2.217)	(2.192)	4.125	(3.051)	(3.027)	3.625	(1.853)	(1.832)
4.250	(2.699)	(2.655)	4.250	(3.453)	(3.410)	3.750	(2.585)	(2.572)
4.375	(3.064)	(3.020)	4.375	(3.829)	(3.786)	3.875	(2.733)	(2.716)
4.500	(3.402)	(3.358)	4.500	(4.217)	(4.174)	4.000	(3.196)	(3.177)
4.625	(3.451)	(3.408)	4.625	(4.193)	(4.151)	4.125	(3.244)	(3.202)
4.750	(3.808)	(3.745)	4.750	(4.557)	(4.495)	4.250	(3.926)	(3.886)
4.875	(4.199)	(4.136)	4.875	(4.934)	(4.872)	4.375	(4.327)	(4.288)

Liberty Savings Bank / Wholesale
Conventional Conforming Loan Price Guide as of January 31, 2019
ADJUSTMENTS ARE CUMULATIVE, ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED

Conventional Conforming Freddie Mac

CREDIT SCORE/ LTV

Credit Score	LTV	LTV	LTV	LTV	LTV	LTV	LTV	LTV
	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%
≥740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
Below 620	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

All loans >180 term with LTV > 0 including ARM product

CASH -OUT REFINANCE CREDIT SCORE / LTV

Credit Score	LTV	LTV	LTV	LTV	LTV	LTV	LTV	LTV
	≤60	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-100%
≥ 740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A
720-739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
700-719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
680-699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
660-679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
640-659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
620-639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A
Below 620	-1.625	-2.625	-2.625	-3.125	N/A	N/A	N/A	N/A

LPMI ADJUSTMENTS

15 & 20 YR LPMI SINGLE PREMIUM ADJUSTERS

Credit Score	LTV / MI COV%	LTV / MI COV%	LTV / MI COV%	LTV / MI COV%
	≤ 85% / 6%	85.01-90% / 12%	90.01-95% / 25%	95.01-97% / 25%
≥ 760	-0.410	-0.560	-0.900	-1.040
740-759	-0.450	-0.680	-1.180	-1.360
720-739	-0.470	-0.800	-1.430	-1.670
700-719	-0.500	-0.900	-1.650	-1.950
680-699	-0.550	-1.050	-1.980	-2.370
660-679	-0.660	-1.330	-2.530	-3.030
640-659	-0.670	-1.360	-2.630	-3.220
620-639	-0.680	-1.400	-2.760	-3.440

Requirements:*

- Credit Score ≥ 620 (Excludes Home Possible)
- Credit Score ≥ 640 (Home Possible Only)
- Max LTV 95% (Excludes Home Possible)
- Purchase & Rate and Term Refinances Only
- 30, 20, & 15 Year Terms Only
- 95.01-97% LTV Home Possible Advantage

Properties Located In Florida -0.125
 Properties Located in Kentucky -0.50

Please note that these adjustments are cumulative with any other standard Conventional adjustments. **Please refer to the Product Manual for Eligibility Requirements

30YR LPMI SINGLE PREMIUM ADJUSTERS

Credit Score	LTV / MI COV%	LTV / MI COV%	LTV / MI COV%	LTV / MI COV%
	≤ 85% / 12%	85.01-90% / 25%	90.01-95% / 30%	95.01-97% / 25%
≥ 760	-0.580	-1.130	-1.490	-1.590
740-759	-0.700	-1.560	-2.050	-2.120
720-739	-0.800	-1.920	-2.530	-2.620
700-719	-0.920	-2.290	-2.990	-3.070
680-699	-1.070	-2.860	-3.740	-3.890
660-679	-1.440	-3.860	-4.900	-5.090
640-659	-1.490	-4.010	-5.210	-5.530
620-639	-1.540	-4.200	-5.540	-6.030

****Available for MGIC only**

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Prop	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 Unit Prop	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630

Non-Owner - (Investment)	LTV	≤75%	>75%-80%	>80%-85%
		-2.125	-3.375	-4.125

**does not apply to conforming ARM's

Non-Owner - (Investment)	LTV	≤75%	>75%-80%	>80%-85%
		-2.125	-3.375	-4.125

Second Home	LTV >85%-90%
	-0.250

Property Type	
Condominium and Cooperative Properties LTV 75.01 to 90% (Excludes 10 yr and 15 yr term)	-0.750
2-Unit with LTV 0% to 97%	-1.000
3-4 Unit with LTV >0% to ≤80%	-1.000
3-4 Unit with LTV >80% to ≤ 85%	-1.500
3-4 Unit with LTV >85% to ≤97%	-2.000
Second Home with LTV > 85%	-0.250

Loan Amount Adjustments	
Loan amounts \$0 to \$49,999	-1.500
Loan amounts \$50,000 to \$74,999	-0.500
Loan amounts \$200,000 to \$484,350	0.150

FICO Adjustments	
FICO From 620 - 639	-0.375
FICO From 640 - 679	-0.250

SUBORDINATE FINANCING

PRODUCT	LTV RATIOS	HCLTV RATIOS	CREDIT SCORE	
			<720	≥720
All Eligible Product	≤75%	≤80%	-0.375	-0.375
	≤ 65%	>80% & ≤ 95%	-0.875	-0.625
	>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
	>75% & ≤ 95%	>76% & ≤ 95%	-1.375	-1.125
Home Possible Mortgage (Other than Affordable Seconds)	ALL	ALL	-0.500	

Home Possible LLPA Caps	
LTV > 80% and Credit Score ≥ 680	0.000
LTV > 80% and Credit Score < 680	-1.500
All other LTV ratios and credit score combinations	-1.500

Lock Periods for Conventional	15 day	60 day
15, 30, 45, or 60 day locks only (For 15 day all conditions must be met per U.W.)	Per LOS pricing	Per LOS Pricing
Extension Fees for Conventional	1 - 7 day	8 - 15 day
(One time extension - MUST be on or prior to lock expiration date)	-0.125	-0.375
		-0.625

ESCROW WAIVER FEE - CONFORMING FIXED, CONFORMING ARM, JUMBO FIXED, AND JUMBO ARM	
Escrow Waiver Fee (Applies to all programs)- Applies to waiving all escrows or split escrows	-0.125

*The maximum price for all products after adjustments is 7% of the loan amount. This includes lender paid compensation, borrower paid compensation, origination fee and points. Unless otherwise notated.

Liberty Savings Bank / Wholesale
Freddie Mac Enhanced Relief Refinance Price Guide as of January 31, 2019
ADJUSTMENTS ARE CUMULATIVE, ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED
THIS SHEET IS FOR INFORMATIONAL PURPOSES ONLY
Conventional Conforming (Enhanced Relief Refinance)

CREDIT SCORE/ LTV

Credit Score	LTV	LTV	LTV	LTV	LTV	LTV	LTV	LTV
	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	> 95%
≥740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000
720-739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000
700-719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500
680-699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750
660-679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640-659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250
620-639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
Below 620	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750

All loans >180 term with LTV > 0% including ARM product

High LTV	LTV	95.01-97%	97.01-105%	105.01-125%
		-0.500	-1.000	-2.000
Non-Owner - (Investment)	LTV	≤75%	>75%-80%	>80%-125%
		-2.125	-3.375	-4.125

Property Type

Condominium LTV 75.01 to 125% (Excludes 10 yr and 15 yr term)	-0.750
2-Unit with LTV 0% to 125%	-1.000
3-4 Unit with LTV >0% to 80%	-1.000
3-4 Unit with LTV >80% to ≤ 85%	-1.500
3-4 Unit with LTV >85% to ≤ 125%	-2.000
Second Home with LTV > 85%	-0.250

SECONDARY FINANCING

LTV RATIOS	TLTV RATIOS	CREDIT SCORE	
		<720	≥720
≤75%	≤80%	-0.375	-0.375
≤65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤95%	>91% & ≤95%	-0.875	-0.625
ALL	>95%	-1.875	-1.875

FICO (not included in caps)

FICO From 620 - 639	-0.375
FICO From 640 - 679	-0.250

Loan Amount (not included in the caps)

Loan amounts \$0 to \$49,999	-1.500
Loan amounts \$50,000 to \$74,999	-0.500
Loan amounts \$200,000. to \$484,350	0.150

PRICE CAPS (PRINCIPAL RESIDENCES AND 2ND HOME)

AMORTIZATION TERM	LTV≤80%	LTV>80%
>20 YRS	-2.00	-0.75
≤ 20 YRS	-2.00	0.00

PRICE CAPS (NON-OWNER OCCUPIED)

AMORTIZATON TERM	LTV ≤ 80%	LTV >80%
ALL ELIGIBLE	-2.00	-2.00



Rate Sheet Date: 7/19/2019
 Rate Sheet Price Code: 3560

*Effective at 11:00am EST

WHOLESALE BORROWER PAID COMPENSATION RATE SHEET

FOR LENDER PAID, BROKER MUST DEDUCT COMPENSATION

GOVERNMENT PROGRAMS

FOR GOVERNMENT FHA PRODUCTS USE PRICING BELOW:

FHA 30YR	30 DAY	45 DAY	FHA 15YR	30 DAY	45 DAY
3.125	(0.814)	(0.847)	2.750	(0.252)	(0.188)
3.250	(1.286)	(1.299)	2.875	(0.773)	(0.708)
3.375	(2.605)	(2.617)	3.000	(1.283)	(1.218)
3.500	(3.094)	(3.106)	3.125	(1.780)	(1.715)
3.625	(3.569)	(3.582)	3.250	(1.768)	(1.703)
3.750	(3.504)	(3.495)	3.375	(2.260)	(2.195)
3.875	(3.958)	(3.949)	3.500	(2.734)	(2.669)
4.000	(4.399)	(4.390)	3.625	(3.188)	(3.124)
4.125	(4.826)	(4.818)	3.750	(3.122)	(3.058)
4.250	(3.990)	(3.960)	3.875	(3.571)	(3.507)

FOR GOVERNMENT VA PRODUCTS USE PRICING BELOW:

VA 30YR			VA 15YR		
VA 30YR	30 DAY	45 DAY	VA 15YR	30 DAY	45 DAY
3.250	(0.950)	(0.963)	3.000	(0.903)	(0.838)
3.375	(2.269)	(2.281)	3.125	(1.400)	(1.335)
3.500	(2.758)	(2.770)	3.250	(1.388)	(1.323)
3.625	(3.233)	(3.246)	3.375	(1.880)	(1.815)
3.750	(3.168)	(3.159)	3.500	(2.354)	(2.289)
3.875	(3.622)	(3.613)	3.625	(2.808)	(2.744)
4.000	(4.063)	(4.054)	3.750	(2.742)	(2.678)
4.125	(4.490)	(4.482)	3.875	(3.191)	(3.127)
4.250	(3.654)	(3.624)	4.000	(3.617)	(3.552)
4.375	(4.061)	(4.032)	4.125	(4.018)	(3.953)

FHA PRODUCT NOT AVAILABLE FOR MINI-CORRESPONDENT OR CORRESPONDENT CHANNEL

FOR GOVERNMENT FHA HIGH BALANCE PRODUCTS USE PRICING BELOW:

FHA 30YR HB	30 DAY	45 DAY
3.625	(2.396)	(2.408)
3.750	(2.365)	(2.357)
3.875	(2.818)	(2.809)
4.000	(3.257)	(3.248)
4.125	(3.682)	(3.674)
4.250	(2.956)	(2.927)
4.375	(3.362)	(3.333)
4.500	(3.755)	(3.726)
4.625	(4.136)	(4.107)
4.750	(3.214)	(3.164)

FOR GOVERNMENT VA HIGH BALANCE PRODUCTS USE PRICING BELOW:

VA 30YR HB	30 DAY	45 DAY
3.625	(1.924)	(1.936)
3.750	(1.895)	(1.887)
3.875	(2.348)	(2.339)
4.000	(2.786)	(2.778)
4.125	(3.212)	(3.203)
4.250	(2.492)	(2.462)
4.375	(2.897)	(2.868)
4.500	(3.290)	(3.261)
4.625	(3.671)	(3.642)
4.750	(2.745)	(2.695)

FOR GOVERNMENT USDA USE PRICING BELOW:

USDA 30YR	30 DAY	45 DAY
3.625	(2.769)	(2.782)
3.750	(2.704)	(2.695)
3.875	(3.158)	(3.149)
4.000	(3.599)	(3.590)
4.125	(4.026)	(4.018)
4.250	(3.190)	(3.160)
4.375	(3.597)	(3.568)
4.500	(3.992)	(3.963)

Liberty Savings Bank / Wholesale
 Conventional Non-Conforming & Government Loan Price Guide as of February 6, 2019
 ADJUSTMENTS ARE CUMULATIVE, ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED

Government Loans (FHA, VA, USDA)	
Total Loan Amounts <= \$49,999.	-2.000
Total Loan Amounts \$50,000 to \$74,999	-0.750
Total Loan Amounts \$75,000 to \$110,000	-0.250
FHA Streamline Adjustment	-0.125
VA Streamline Adjustment	-0.125
USDA Streamline Adjustment	-0.125
VA Cash Out > 90% LTV/CLTV	-0.125
State Adjustments	
AZ, CO, MA, MN, UT	-0.050
DC, RI, VT	-0.025
MD, NC, SC, TN, VA, WI	0.025
FL, GA, IL, NH, NM, OH, PA	0.050
TX	0.125
FICO Adjustments	
620-639	-1.250
640-659	-0.395
660-679	-0.220
680-719	-0.020
≥720	0.200

****Please refer to the product manual for all eligibilty requirements****

Lock Periods for FHA, USDA, & VA	15 day		
15, 30, or 45 day locks only	Per LOS pricing		
Extension Fees for FHA, USDA, & VA	1 - 7 day	8 - 15 day	16 - 30 day
(One time extension - MUST be on or prior to lock expiration date)	-0.125	-0.375	-0.625
ESCROW WAIVER FEE - CONFORMING FIXED, CONFORMING ARM, JUMBO FIXED, AND JUMBO ARM			
Escrow Waiver Fee (Applies to all programs)- Applies to waiving all escrows or split escrows	-0.125		

*The maximum price for all products after adjustments is 7% of the loan amount. This includes lender paid compensation, borrower paid compensation, origination fee and points. Unless otherwise notated.



Rate Sheet Date: 7/19/2019
 Rate Sheet Price Code: 3560

*Effective at 11:00am EST

WHOLESALE BORROWER PAID COMPENSATION RATE SHEET

FOR LENDER PAID, BROKER MUST DEDUCT COMPENSATION

JUMBO FIXED AND ADJUSTABLE RATE PROGRAMS

FOR SELECT QM PRODUCTS USE PRICING BELOW:

SEL 30YR	30 DAY	45 DAY	SEL 15YR	30 DAY	45 DAY	SEL 5/1 ARM	30 DAY	45 DAY	SEL 7/1 ARM	30 DAY	45 DAY
3.750	1.103	1.294	3.125	2.956	3.084	3.000	2.494	2.590	2.875	3.808	3.920
3.875	0.513	0.710	3.250	2.284	2.412	3.125	1.983	2.079	3.000	3.151	3.263
4.000	0.045	0.247	3.375	1.622	1.753	3.250	1.459	1.557	3.125	2.514	2.627
4.125	(0.407)	(0.201)	3.500	1.011	1.146	3.375	0.966	1.067	3.250	1.877	1.994
4.250	(0.828)	(0.618)	3.625	0.524	0.661	3.500	0.521	0.624	3.375	1.298	1.417
4.375	(1.212)	(1.003)	3.750	0.120	0.260	3.625	0.159	0.264	3.500	0.763	0.885
4.500	(1.565)	(1.357)	3.875	(0.258)	(0.119)	3.750	(0.161)	(0.057)	3.625	0.306	0.428
4.625	(1.921)	(1.720)	4.000	(0.617)	(0.478)	3.875	(0.445)	(0.341)	3.750	(0.131)	(0.010)
4.750	(2.249)	(2.054)	4.125	(0.918)	(0.784)	4.000	(0.691)	(0.590)	3.875	(0.529)	(0.410)
4.875	#VALUE!	#VALUE!	4.250	(1.166)	(1.032)	4.125	(0.934)	(0.833)	4.000	(0.834)	(0.719)
						(2/2/5 CAPS 2.25 MARGIN)			(5/2/5 CAPS 2.25 MARGIN)		

SEL 30YR 90	30 DAY	45 DAY
4.125	1.546	1.743
4.250	0.905	1.108
4.375	0.271	0.478
4.500	(0.323)	(0.113)
4.625	(0.773)	(0.565)
4.750	(1.171)	(0.963)
4.875	(1.575)	(1.374)

FOR SELECT NON-QM PRODUCTS USE PRICING BELOW:

SEL N-QM 30YR	30 DAY	45 DAY
4.000	0.990	1.181
4.125	0.479	0.676
4.250	(0.006)	0.196
4.375	(0.475)	(0.269)
4.500	(0.913)	(0.703)
4.625	(1.325)	(1.116)
4.750	(1.707)	(1.499)
4.875	(2.045)	(1.844)
5.000	(2.404)	(2.209)
5.125	#VALUE!	#VALUE!

FOR CHOICE QM PRODUCTS USE PRICING BELOW:

CH QM 30YR	30 DAY	45 DAY	CH QM 15YR	30 DAY	45 DAY	CH QM 5/1 ARM	30 DAY	45 DAY	CH QM 7/1 ARM	30 DAY	45 DAY
3.875	1.872	2.078	4.125	1.717	1.851	3.500	0.731	0.831	3.625	1.577	1.692
4.000	1.130	1.340	4.250	1.267	1.401	3.625	0.431	0.531	3.750	1.164	1.280
4.125	0.370	0.579	4.375	0.817	0.951	3.750	0.131	0.231	3.875	0.752	0.867
4.250	(0.347)	(0.139)	4.500	0.367	0.501	3.875	(0.169)	(0.069)	4.000	0.339	0.455
4.375	(0.916)	(0.714)	4.625	(0.083)	0.052	4.000	(0.469)	(0.368)	4.125	(0.073)	0.042
4.500	(1.474)	(1.279)	4.750	(0.534)	(0.400)	4.125	(0.761)	(0.660)	4.250	(0.486)	(0.371)
4.625	(2.011)	(1.816)	4.875	(0.928)	(0.794)	4.250	(1.048)	(0.948)	4.375	(0.852)	(0.737)
4.750	(2.535)	(2.340)	5.000	(1.322)	(1.188)	4.375	(1.329)	(1.228)	4.500	(1.218)	(1.102)
4.875	(3.044)	(2.848)	5.125	(1.707)	(1.573)	4.500	(1.601)	(1.500)	4.625	(1.576)	(1.460)
5.000	(3.535)	(3.339)	5.250	(2.084)	(1.950)	4.625	(1.868)	(1.767)	4.750	(1.927)	(1.811)
						(2/2/5 CAPS 3.50 MARGIN)			(5/2/5 CAPS 3.50 MARGIN)		

FOR CHOICE NON QM PRODUCTS USE PRICING BELOW:

CH N-QM 30YR	30 DAY	45 DAY	CH N-QM 15YR	30 DAY	45 DAY	CH N-QM 5/1 ARM	30 DAY	45 DAY	CH N-QM 7/1 ARM	30 DAY	45 DAY
4.125	1.397	1.606	4.875	1.267	1.401	3.875	0.431	0.531	3.875	1.577	1.692
4.250	0.644	0.853	5.000	0.817	0.951	4.000	0.131	0.231	4.000	1.164	1.280
4.375	(0.089)	0.119	5.125	0.367	0.501	4.125	(0.169)	(0.069)	4.125	0.752	0.867
4.500	(0.711)	(0.507)	5.250	(0.083)	0.052	4.250	(0.469)	(0.368)	4.250	0.339	0.455
4.625	(1.273)	(1.076)	5.375	(0.534)	(0.400)	4.375	(0.761)	(0.660)	4.375	(0.073)	0.042
4.750	(1.818)	(1.623)	5.500	(0.928)	(0.794)	4.500	(1.048)	(0.948)	4.500	(0.486)	(0.371)
4.875	(2.346)	(2.151)	5.625	(1.322)	(1.188)	4.625	(1.329)	(1.228)	4.625	(0.852)	(0.737)
5.000	(2.861)	(2.665)	5.750	(1.707)	(1.573)	4.750	(1.601)	(1.500)	4.750	(1.218)	(1.102)
5.125	(3.358)	(3.163)	5.875	(2.084)	(1.950)	4.875	(1.868)	(1.767)	4.875	(1.576)	(1.460)
5.250	(3.835)	(3.640)	6.000	(2.453)	(2.318)	5.000	(2.127)	(2.027)	5.000	(1.927)	(1.811)
						(2/2/5 CAPS 3.50 MARGIN)			(5/2/5 CAPS 3.50 MARGIN)		

Select LLPA's

		LTV / CLTV / HCLTV							
Purchase Transactions		No MI							
FICO		≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
661-679		NA	NA	NA	NA	NA	NA	NA	NA
680-699		0.500	0.250	0.125	NA	NA	NA	NA	NA
700-719		0.750	0.625	0.375	0.125	0.000	-0.250	-0.625	NA
720-739		0.750	0.750	0.625	0.375	0.250	0.000	-0.375	NA
740-759		0.875	0.875	0.750	0.625	0.375	0.125	0.000	NA
760-779		0.875	0.875	0.875	0.750	0.625	0.500	0.375	-0.250
≥ 780		1.000	0.875	0.875	0.875	0.750	0.625	0.500	-0.125
Rate/Term Refinance		No MI							
FICO		≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
661-679		NA	NA	NA	NA	NA	NA	NA	NA
680-699		0.250	0.000	-0.125	NA	NA	NA	NA	NA
700-719		0.500	0.375	0.125	-0.125	-0.375	-0.750	-1.125	NA
720-739		0.500	0.500	0.375	0.125	0.000	-0.375	-0.875	NA
740-759		0.750	0.625	0.500	0.375	0.125	-0.125	-0.375	NA
760-779		0.750	0.750	0.625	0.500	0.375	0.250	0.125	-0.625
≥ 780		0.750	0.750	0.750	0.625	0.500	0.375	0.250	-0.375
Cash-Out Refinance		No MI							
FICO		≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
661-679		NA	NA	NA	NA	NA	NA	NA	NA
680-699		NA	NA	NA	NA	NA	NA	NA	NA
700-719		0.375	0.250	0.000	-0.375	-0.500	NA	NA	NA
720-739		0.375	0.375	0.250	0.000	-0.250	NA	NA	NA
740-759		0.625	0.500	0.375	0.250	0.000	NA	NA	NA
760-779		0.625	0.625	0.500	0.375	0.250	NA	NA	NA
≥ 780		0.625	0.625	0.625	0.500	0.375	NA	NA	NA
Loan Amounts		No MI							
		≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
≤ 1,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000		0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.375	NA
1,500,001-2,000,000		-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	NA	NA
2,000,001-2,500,000		-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	NA
Feature		No MI							
		≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
2 Unit		-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	NA
3-4 Units		-0.375	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
Second Home		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	NA
Investment		-1.125	-1.125	-1.250	-1.500	-1.750	NA	NA	NA
Product		No MI							
		≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
5 yr Hybrid		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
7 yr Hybrid		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250
15 yr Fixed		0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.500
20 yr Fixed		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
(add to 30 yr Fixed)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30 yr Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State Adjustments		No MI							
		≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FL		0.000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.750
No Escrows		No MI							
		-0.125							
Max Net Price		No MI							
		30 YR FRM	15 YR FRM	10/1 ARM	7/1 ARM	5/1 ARM			
≤ 1,000,000		102.525	101.900	101.650	101.275	101.275			
> 1,000,000		101.900	101.650	101.600	101.150	101.150			
1 Time Extension (prior to original lock expiration)		No MI							
1 - 15 Days		-0.375							
16 - 30 Days		-0.625							

Select 90 LLPA's

		LTV / CLTV / HCLTV	
Purchase Transactions		No MI	No MI
FICO		80.01-85	85.01-90
661-679		NA	NA
680-699		NA	NA
700-719		NA	NA
720-739		0.000	-0.375
740-759		0.375	0.125
760-779		0.625	0.500
≥ 780		0.875	0.750
Rate/Term Refinance		No MI	No MI
FICO		80.01-85	85.01-90
661-679		NA	NA
680-699		NA	NA
700-719		NA	NA
720-739		-0.375	-0.875
740-759		0.000	-0.375
760-779		0.250	0.000
≥ 780		0.625	0.375
Cash-Out Refinance		No MI	No MI
FICO		80.01-85	85.01-90
661-679		NA	NA
680-699		NA	NA
700-719		NA	NA
720-739		NA	NA
740-759		NA	NA
760-779		NA	NA
≥ 780		NA	NA
Loan Amounts		No MI	No MI
		80.01-85	85.01-90
≤ 1,000,000		0.000	0.000
1,000,001-1,500,000		-0.375	-0.375
1,500,001-2,000,000		NA	NA
2,000,001-2,500,000		NA	NA
Feature		No MI	No MI
		80.01-85	85.01-90
2 Unit		NA	NA
3-4 Units		NA	NA
Second Home		NA	NA
Investment		NA	NA
Product		No MI	No MI
		80.01-85	85.01-90
5 yr Hybrid		NA	NA
7 yr Hybrid		NA	NA
15 yr Fixed		NA	NA
20 yr Fixed		0.250	0.250
(add to 30 yr Fixed)		0.000	0.000
30 yr Fixed		0.000	0.000
State Adjustments		No MI	No MI
		80.01-85	85.01-90
FL		-0.750	-1.000
No Escrows		No MI	No MI
		-0.250	
Max Net Price		No MI	No MI
		30 YR FRM	
≤ 1,000,000		101.900	
> 1,000,000		101.400	

Choice LLPAs

LTV / CLTV / HCLTV

Purchase Transactions

<u>FICO</u>	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	<i>No MI</i>	<i>No MI</i>
								80.01-85	85.01-90
661-679	0.125	0.000	-0.250	-0.500	-0.875	-1.375	-1.875	NA	NA
680-699	0.375	0.125	0.000	-0.250	-0.500	-0.875	-1.375	-2.500	-3.500
700-719	0.500	0.375	0.125	0.000	-0.250	-0.500	-0.875	-1.875	-2.875
720-739	0.625	0.500	0.375	0.250	0.125	-0.125	-0.500	-1.250	-2.375
740-759	0.625	0.625	0.500	0.375	0.250	0.125	-0.125	-1.000	-1.875
760-779	0.625	0.625	0.625	0.500	0.375	0.250	0.000	-0.750	-1.625
≥ 780	0.750	0.625	0.625	0.625	0.500	0.375	0.125	-0.500	-1.500

Rate/Term Refinance

<u>FICO</u>	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	<i>No MI</i>	<i>No MI</i>
								80.01-85	85.01-90
661-679	-0.125	-0.250	-0.625	-0.875	-1.250	-1.875	-2.500	NA	NA
680-699	0.250	-0.125	-0.375	-0.625	-1.000	-1.375	-1.875	-3.000	-4.250
700-719	0.375	0.250	-0.125	-0.375	-0.625	-1.000	-1.375	-2.500	-3.500
720-739	0.375	0.375	0.250	0.000	-0.250	-0.500	-0.875	-1.750	-2.875
740-759	0.625	0.500	0.375	0.250	0.000	-0.250	-0.500	-1.375	-2.375
760-779	0.625	0.500	0.500	0.375	0.250	0.000	-0.250	-1.125	-2.125
≥ 780	0.625	0.625	0.500	0.500	0.375	0.125	-0.125	-0.750	-1.875

Cash-Out Refinance

<u>FICO</u>	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	<i>No MI</i>	<i>No MI</i>
								80.01-85	85.01-90
661-679	-0.500	-0.750	-1.000	-1.375	-1.875	-2.625	-3.500	NA	NA
680-699	-0.250	-0.500	-0.750	-1.125	-1.500	-2.125	-2.875	NA	NA
700-719	0.000	-0.250	-0.500	-0.750	-1.250	-1.750	-2.375	NA	NA
720-739	0.125	-0.125	-0.250	-0.375	-0.750	-1.250	-1.875	NA	NA
740-759	0.125	0.000	-0.125	-0.250	-0.625	-1.000	-1.500	NA	NA
760-779	0.250	0.125	0.000	-0.125	-0.375	-0.750	-1.250	NA	NA
≥ 780	0.250	0.250	0.125	0.000	-0.250	-0.500	-1.125	NA	NA

Loan Amounts

	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375	NA	NA
1,500,001-2,000,000	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	NA	NA	NA
2,000,001-2,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA

Feature

	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2 Unit	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875
3-4 Units	-0.375	-0.500	-0.500	-0.625	-0.625	-0.625	NA	NA	NA
Second Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	NA	NA
Investment	-0.625	-0.750	-0.750	-0.875	-1.125	-1.375	NA	NA	NA

Product

	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
5 yr Hybrid	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7 yr Hybrid	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15 yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20 yr Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
(add to 30 yr Fixed)									
30 yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

State Adjustments

	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FL	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000

No Escrows

-0.250

Max Net Price

	30 YR FRM	15 YR FRM	10/1 ARM	7/1 ARM	5/1 ARM
≤ 1,000,000	102.400	101.650	101.275	101.150	101.150
> 1,000,000	101.400	101.275	101.150	101.025	101.025

1 Time Extension (prior to original lock expiration)

1 - 15 Days	-0.375
16 - 30 Days	-0.625