

WEBSITE
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EFFECTIVE
7/30/10 9:44 AM



Customer Service Hotline
918-743-7084

Lock Desk 972-908-3390 Ext. 119

LOAN FEES					
UW - Tax Cert - Flood - Funding	945.00				
Texas Doc Review	200.00				
FHA Streamline	450.00				
PRICE ADJUSTMENTS ON PG 2					
Lock Expiration Dates					
12 Day	21 Day	30 Day	45 Day		
08/10/10	08/19/10	08/28/10	09/12/10		

Conforming Fixed
(price adjusters, pg 2)

Conventional 30Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.750	106.047	105.927	105.807	105.557
5.625	105.964	105.844	105.724	105.474
5.500	105.703	105.583	105.463	105.213
5.375	105.296	105.176	105.056	104.806
5.250	104.717	104.597	104.477	104.227
5.125	103.853	103.733	103.613	103.363
5.000	103.506	103.386	103.266	103.016
4.875	102.966	102.846	102.726	102.476
4.750	102.705	102.585	102.465	102.215
4.625	102.509	102.389	102.269	102.019
4.500	102.358	102.238	102.118	101.868
4.375	101.584	101.464	101.344	101.094
4.250	100.726	100.606	100.486	100.236

Conventional 15Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.125	105.272	105.152	105.032	104.782
5.000	105.055	104.935	104.815	104.565
4.875	104.682	104.562	104.442	104.192
4.750	104.138	104.018	103.898	103.648
4.625	104.321	104.201	104.081	103.831
4.500	103.984	103.864	103.744	103.494
4.375	103.605	103.485	103.365	103.115
4.250	103.151	103.031	102.911	102.661
4.125	102.697	102.577	102.457	102.207
4.000	102.243	102.123	102.003	101.753
3.875	101.623	101.503	101.383	101.133
3.750	100.709	100.589	100.469	100.219

Conventional 20Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.875	103.172	103.052	102.932	102.682
4.750	102.755	102.635	102.515	102.265
4.625	102.337	102.217	102.097	101.847
4.500	101.920	101.800	101.680	101.430
4.375	101.285	101.165	101.045	100.795

Add. Conf. Fixed
(price adjusters, pg 2)

Conventional 40Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.500	102.238	102.118	101.998	101.748
5.375	101.734	101.614	101.494	101.244
5.250	101.147	101.027	100.907	100.657
5.125	100.561	100.441	100.321	100.071
5.000	99.974	99.854	99.734	99.484

My Community 30Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.250	102.264	102.144	102.024	101.774
5.125	101.755	101.635	101.515	101.265
5.000	101.244	101.124	101.004	100.754
4.875	100.733	100.613	100.493	100.243
4.750	100.221	100.101	99.981	99.731

Conventional 30Yr IO 10/20				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.875	100.153	100.033	99.913	99.663
5.750	99.595	99.475	99.355	99.105
5.625	99.037	98.917	98.797	98.547
5.500	98.475	98.355	98.235	97.985
5.375	97.732	97.612	97.492	97.242
5.250	96.989	96.869	96.749	96.499

FHA
(price adjusters, pg 2)

FHA 30Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
6.000	107.720	107.600	107.480	107.230
5.875	106.696	106.576	106.456	106.206
5.750	106.472	106.352	106.232	105.982
5.625	104.270	104.150	104.030	103.780
5.500	105.720	105.600	105.480	105.230
5.375	104.270	104.150	104.030	103.780
5.250	104.758	104.638	104.518	104.268
5.125	104.270	104.150	104.030	103.780
5.000	104.564	104.444	104.324	104.074
4.875	103.767	103.647	103.527	103.277
4.750	103.820	103.700	103.580	103.330
4.625	102.800	102.680	102.560	102.310
4.500	102.615	102.495	102.375	102.125
4.375	101.764	101.644	101.524	101.274
4.250	101.195	101.075	100.955	100.705

FHA 15Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.500	105.976	105.856	105.736	105.486
5.000	105.195	105.075	104.955	104.705
4.500	103.789	103.669	103.549	103.299
4.000	100.539	100.419	100.299	100.049

Special Pricing for VA/FHA 30 year
5.250 -5.625 cap 104.00
5.750-6.00 cap 104.500

Maximum Price on all products 103.5

FHA Streamline UW Fee	450.000
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VA
(price adjusters, pg 2)

VA 30Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
6.000	107.420	107.300	107.180	106.930
5.875	106.396	106.276	106.156	105.906
5.750	106.172	106.052	105.932	105.682
5.625	103.970	103.850	103.730	103.480
5.500	105.420	105.300	105.180	104.930
5.375	103.970	103.850	103.730	103.480
5.250	104.458	104.338	104.218	103.968
5.125	103.970	103.850	103.730	103.480
5.000	104.284	104.164	104.044	103.794
4.875	103.467	103.347	103.227	102.977
4.750	103.520	103.400	103.280	103.030
4.625	102.500	102.380	102.260	102.010
4.500	102.315	102.195	102.075	101.825
4.375	101.464	101.344	101.224	100.974
4.250	100.895	100.775	100.655	100.405

VA 15Yr				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.500	105.676	105.556	105.436	105.186
5.000	104.895	104.775	104.655	104.405
4.500	103.489	103.369	103.249	102.999
4.000	100.239	100.119	99.999	99.749

VA UW Fee	795.00**
VA Streamline UW Fee	450.00**

**** VA prohibits a borrower from being charged a Funding Fee or Underwriting Fee. Therefore, effective with all Locks on or after 8/4/2009, the \$795 UW fee will be shown on HUD-1 as either Seller Paid or POC Lender. If POC Lender, the fee will be deducted from the loan fees on the branch P & L.**

USDA Rural Development

30 Yr USDA Rural Development				
RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.750	102.145	102.025	101.905	101.655
4.625	100.395	100.275	100.155	99.905
4.500	100.770	100.650	100.530	100.280

USDA Rural Development Price Adjustments	
<\$50,000	(0.375)
>=50k &<100k	(0.150)
>=100k & <150k	(0.050)

USDA Rural Development Fico Adjustments on page 2	
State Adjustments	
CA, VA	(0.400)
NV or UT	(0.250)
AL, AR, AZ, CO, ID, LA, MI, MS., NM, SC., or WY	(0.150)

USDA Guidelines state: The interest rate must be fixed for the entire note. The rate may not exceed the lender's published rate for VA 1st mortgage loans with no discount points (PAR), or the current 90-day FNMA rate plus 60 basis points, rounded to the next highest 1/4.

FNMA 90day Rate (includes add'l 60bps)	4.690	Published VA PAR Rate:	4.250
Max Lockable USDA/RD Rate		4.750	



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LOAN FEES					
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FHA Streamline	450.000				
SPECIALS!					
Lock Expiration Dates					
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GOVERNMENT PRICE ADJUSTMENTS

LOAN FEATURE	Fixed	ARM
Manual UW	(1.000)	N/A
Max Govt Pay Out	103.500	

State	Adj.
AL, FL, IA, ID, IN, LA, MI, MO, MS, NE, NM, SC, TN	(0.125)
AZ, CA, CO, NV, UT, VA	(0.400)

FICO	Adj
620-659	(0.375)
<620	n/a
>700	0.125
USDA/RD FICO ADJUSTMENTS	
<600	(2.500)
600-619	(1.500)
620-659	(0.250)
>700	0.125

FIXED Loan Amount Adjustments	
<=\$99,999	(0.250)
<=\$70,000	(0.750)
FHA/VA >417,000	(3.000)
Unique Property	(2.000)

Max LTV on FHA/VA Cash Out = 85%

Govt Adj.

CONFORMING Fixed ADJUSTERS (If multiple adjusters apply, all adjusters must be used)

	LTV %	<=50.00	50.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-97.00	97.01-100.00	
Investor	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
2 Unit, Second Home cashout <= 90%	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
CA Escrow Waiver adjusted at funding < 90%	Fixed	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	n/a	n/a	n/a	
Non CA Escrow Waiver adj'd at funding	Fixed	(0.250)	(0.250)	(0.250)	(0.250)	n/a	n/a	n/a	n/a	n/a	
2-Unit Property	Fixed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a	
3 & 4-Unit Property	Fixed	(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a	n/a	n/a	n/a	
LPMI (if available)		(3.500)	all LTV's								
Unique Property all LTV and FICO		(2.000)	all LTV's								
Condominiums	Fixed	0.000	0.000	0.000	(0.750)	(0.750)	(0.750)	(0.750)	n/a	n/a	
30, 20, and 15yr State Adjustments											
VA										(0.250)	
AL, IA, ID, KS, LA, MO, MS, NE, NM, OR, SC, WV, WY										(0.150)	
AZ, CO, MI, UT, IN										(0.300)	
CA, NV										(0.525)	
40yr, My Community, and 30yr Interest Only State Adjustments											
NV or UT		(0.250)		CA, VA,	(0.400)						
AL, AR, AZ, CO, ID, LA, MI, MS, NM, WV or WY		(0.150)									
NC (no underwriting fee allowed, included in state hit)		(5.000)									
OK, TX		0.000									
Loan Amount Adjustments 30,20, 15 and 10 year terms											
\$120K - \$199,999		0.000	0.000								
<\$70,000		(0.450)	0.000								
			0.000								
Mortgages with Subordinate Financing (Excluding My Community)											
LTV Range	CLTV Range	Non Interest Only		Interest Only							
		Fico 700-720	Fico >=720	Fico 700-720	Fico >=720						
65.01 - 75.00	90.01 - 95.00	(0.500)	(0.250)	(0.750)	(0.500)						
75.01 - 95.00	90.01 - 95.00	(0.500)	(0.250)	(0.750)	(0.500)						
75.01 - 90.00	76.01 - 90.00	(0.250)	0.000	(0.500)	(0.250)						
LTV%		<=60%	60.01 - <=70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-100%	
LTV / FICO Adjusters: All Products w/Terms > 15 Yrs											
>=740	Fixed	0.250	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a	
720-739	Fixed	0.250	0.000	0.000	(0.250)	0.000	0.000	0.000	n/a	n/a	
700-719	Fixed	0.250	(0.500)	(0.500)	(0.750)	(0.500)	(0.500)	(0.500)	n/a	n/a	
680-699	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
660-679	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
640-659	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
620-639	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
<620	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
LTV / FICO Adjusters: Cash-Out Refinance all Terms											
>=740	Fixed	0.000	(0.250)	(0.250)	(0.500)	(0.625)	n/a	n/a	n/a	n/a	
720-739	Fixed	0.000	(0.625)	(0.625)	(0.750)	(1.500)	n/a	n/a	n/a	n/a	
700-719	Fixed	0.000	(0.625)	(0.625)	(0.750)	(1.500)	n/a	n/a	n/a	n/a	
680-699	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
660-679	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
640-659	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
620-639	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
<620	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
FICO < 620 LTV >70%	15 Yr	n/a									

Conforming Adjustments

		<=60%	60.01 - <=70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-105%
REFI PLUS MORTGAGES ONLY Term > 15 years										
LTV / FICO Adjusters (max LTV 90% w/o MI, 95% w/ MI)										
>=740	Fixed	0.250	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
720-739	Fixed	0.250	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
700-719	Fixed	0.250	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	n/a	n/a
680-699	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
660-679	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
640-659	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
620-639	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<620	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
REFI PLUS MORTGAGES ONLY LTV / FICO Adjusters (regardless of term)										
40-year term	Fixed	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	n/a	n/a
Condominiums	Fixed	0.000	0.000	0.000	(0.750)	(0.750)	(0.750)	(0.750)	n/a	n/a
Investment Property	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Multiple-Unit Properties									n/a	n/a
2 unit property	Fixed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a
3-4 unit property	Fixed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a
High LTV	Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
Refi Plus Mortgages with Subordinate Financing										
LTV Range	CLTV Range	Credit Score 700-720		Credit Score >=720						
65.01 - 75.00	90.01 - 95.00	(0.500)		(0.250)						
75.01 - 95.00	90.01 - 95.00	(0.500)		(0.250)						
75.01 - 90.00	76.01 - 90.00	(0.250)		0.000						
Any	>95.00			(1.500)						

