



Verification of Employment Only Program

Page 1 of 5

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Managers	General Info
<p>Branch Manager David Kim 213-232-3177 MASTER@bestmaple.com</p> <p>Sr. Processor Hannah Jung 213-232-3177 hana@bestmaple.com</p>	<p style="text-align: center;">WWW.BESTMAPLE.COM 213-232-3177 213-232-3177 Fax:213-232-3120</p> <p style="text-align: center;">Lock Desk Hannah Jung (213) 232-3177 Lock Desk Closes at 4:00 PM PST</p>

Account Executives

David Kim	213-434-9114	MASTER@bestmaple.com
Hannah Jung	213-232-3177	hana@bestmaple.com
Bob Thompson	949-257-7060	4bobthompson@gmail.com

Mortgagee Clause	Lock Policies																								
<p style="text-align: center;">Maple Lending, Inc</p> <p style="text-align: center;">3435 Wilshire Blvd. Suite 3060 Los Angeles CA 90010</p> <p style="text-align: center;">CFL Lender ID# 603H739 NMLS ID# 275233</p>	<p style="text-align: center;">Loan must be approved to lock 15 days</p> <p>All prelocks require an electronic submission within 5 business days, with the full loan package to be delivered to Maple within 10 calendar days or the lock will be automatically canceled. If the day falls on a weekend or holiday, it will be canceled on the next business</p>																								
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<p>Conventional Loans Loan amounts up to \$500,000 - the lesser of 4.5% or \$10,000 Loan amounts greater than \$500,000 - the lesser of 4.5% or \$20,000</p> <p>Government and USDA Loans Loan amounts up to \$250,000 - the lesser of 4% or \$10,000 Loan amounts >\$250,000<=\$500,000 - the lesser of 3.5% or \$10,000 Loan amounts greater than \$500,000 - the lesser of 3% or \$20,000</p> <p>The limit includes the sum of all fees paid by the borrower to the broker and any fees paid by the lender to the broker, such as yield spread premium.</p>																									

ANNOUNCEMENTS

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Any pre-lock that is not submitted (electronic submission) in five business days will be automatically canceled.

15 day pre-locks are not allowed on refi's. 15 day locks on refi's must at least have an electronic submission. Lock can only be extended if loan is at least in approved status.



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Agency - CONVENTIONAL CONFORMING FIXED RATES - Max rebate is 3.50 after adjustments

30 Year Fixed CF300			15 Year Fixed CF150			Add to 15 day price 45 day lock 0.350 60 day lock 0.525 See Page 5 for ARM Pricing: Conforming and Conforming High Balance	30 Year Fixed CF3010			15 Year Fixed CF1510		
Rate	15 Day	30 Day	Rate	15 Day	30 Day		Rate	15 Day	30 Day	Rate	15 Day	30 Day
4.875	(3.267)	(3.092)	4.375	(3.273)	(3.098)	4.875	(3.267)	(3.092)	4.500	(3.548)	(3.373)	
4.750	(2.188)	(2.013)	4.250	(2.695)	(2.520)	4.750	(2.188)	(2.013)	4.375	(3.184)	(3.009)	
4.625	(1.402)	(1.227)	4.125	(1.949)	(1.774)	4.625	(1.402)	(1.227)	4.250	(2.668)	(2.493)	
4.500	(0.806)	(0.631)	4.000	(1.639)	(1.464)	4.500	(0.806)	(0.631)	4.125	(1.804)	(1.629)	
4.375	(0.196)	(0.021)	3.875	(1.231)	(1.056)				4.000	(1.483)	(1.308)	
4.250	0.897	1.072	3.750	(0.616)	(0.441)				3.875	(1.090)	(0.915)	
									3.750	(0.520)	(0.345)	
									3.625	0.608	0.783	
									3.500	0.953	1.128	
									3.375	1.410	1.585	
									3.250	1.967	2.142	

30 Year Fixed High Balance CF300HB			20 Year Fixed CF200			15 Year Fixed High Balance CF150HB			30 Year Fixed CF3010HB			10 Year Fixed CF100	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day
4.875	(2.517)	(2.342)	4.750	(3.001)	(2.826)	4.375	(2.273)	(2.098)	4.875	(2.267)	(2.092)	4.000	(2.792)
4.750	(1.438)	(1.263)	4.625	(2.229)	(2.054)	4.250	(1.695)	(1.520)	4.750	(1.188)	(1.013)	3.875	(2.418)
4.625	(0.652)	(0.477)	4.500	(1.857)	(1.682)	4.125	(0.949)	(0.774)	4.625	(0.402)	(0.227)	3.750	(1.804)
4.500	(0.056)	0.119	4.375	(1.460)	(1.285)	4.000	(0.639)	(0.464)	4.500	0.194	0.369	3.625	(0.535)
4.375	0.554	0.729	4.250	(0.665)	(0.490)	3.875	(0.231)	(0.056)				3.500	(0.382)
4.250	1.647	1.822				3.750	0.384	0.559				3.375	0.050
												3.250	0.693

30 Year Fixed RCF30			20 Year Fixed RCF20			15 Year Fixed RCF15		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.125	(3.543)	(3.368)	4.875	(3.393)	(3.218)	4.500	(3.547)	(3.372)
5.000	(2.912)	(2.737)	4.750	(2.792)	(2.617)	4.375	(3.067)	(2.892)
4.875	(2.170)	(1.995)	4.625	(2.173)	(1.998)	4.250	(2.528)	(2.353)
4.750	(1.397)	(1.222)	4.500	(1.554)	(1.379)	4.125	(1.975)	(1.800)
4.625	(0.607)	(0.432)	4.375	(0.852)	(0.677)	4.000	(1.422)	(1.247)
4.500	0.184	0.359	4.250	(0.094)	0.081	3.875	(0.835)	(0.660)

MANUFACTURED HOMES are not allowed. All adjustments apply to all conventional programs and are cumulative unless otherwise stated.

CA Impound waiver. Adjustment for other states may vary. 0.125 **Subordinate Financing**

2 units 1.000 CLTV/HCLTV >95, FICO >=720 1.500

3-4 units 1.000 CLTV/HCLTV >95, FICO <720 1.500

Condo LTV > 75% & Loan Term >15yrs 0.750 CLTV/HCLTV >90<=95, FICO >=720 0.750

N/O/O: LTV <= 75% 1.750 CLTV/HCLTV >90<=95, FICO <720 1.000

LTV > 75% - 80% 3.000 CLTV/HCLTV >75<=90, FICO >=720 0.750

LTV > 80% - 90% 3.750 CLTV/HCLTV >75<=90, FICO <720 1.000

Interest Only, LTV <=90% (separate base price) 0.750

Loan Amounts

Loan Amount <\$140k 0.125 High Balance Cash Out (max \$200,000) 1.000

Loan Amount <\$100k 0.250 High Balance - LTV >80 & FICO <720 0.250

Loan Amount <\$75k 0.500 High Balance - LTV >80 & Loan Amount >\$625,500 0.250

0.500 High Balance - Condos & PUDs with LTV >85<=90 0.250

My Community

My Community - up to 97% LTV (fully amortizing) 2.000 **High Balance w/ unpermitted addition or HELOC using current balance for payment amount: Use CF3010HB pricing.**

Risk-Based Adjustments

LTV%	Credit Score							
	< 620	620	640	660	680	700	720	>= 740
<= 60	N/A	0.500	0.500	0.000	0.000	(0.250)	(0.250)	(0.250)
60.01-70	N/A	1.500	1.250	1.000	0.500	0.500	0.000	0.000
70.01-75	N/A	3.000	2.500	2.000	1.250	0.750	0.250	0.000
75.01-80	N/A	3.000	3.000	2.500	1.750	1.000	0.500	0.250
80.01-85	N/A	3.250	3.250	2.750	1.500	1.000	0.500	0.250
85.01-90	N/A	3.250	2.750	2.250	1.250	1.000	0.500	0.250
90.01-95	N/A	3.250	2.750	2.250	1.250	1.000	0.500	0.250
95.01-97	N/A	5.000	4.250	3.750	3.000	3.000	2.500	2.500
>97	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Debt-to-Income Ratio Matrix

Program	Conventional Agency		
	Underwriting Method	Owner Occupied	2nd Home & Investment
Agency	AUS Required	Per AUS	Per AUS
Agency w/ RPMI	AUS Required	Per MI	Per MI
Agency w/ LPMI	AUS Required	Per MI	Per MI
High Balance	AUS Required	Per DU	

Lender-Paid Mortgage Insurance 25yr & 30yr (Radian)

LTV	MI Coverage	FICO 760+	FICO 700-759	FICO 680-699
90.01-95	30	1.95	2.40	2.90
85.01-90	25	1.25	1.40	1.80
80.01-85	12	0.85	0.85	1.10

Use the above matrix for all programs excluding My Community and Home Possible programs.

Risk-Based Adjustments do not apply to loans with amortization terms <=180 months, if both LTV<=95 & FICO >=620

Expanded Approval Programs (in addition to the risk-based adjustments above)

LTV%	Credit Score							
	< 620	620	640	660	680	700	720	>= 740
<95	N/A	0.750	0.750	0.500	0.500	0.250	0.250	0.000
95.01-97	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Lender-Paid Mortgage Insurance 15yr & 20yr (Radian)

LTV	MI Coverage	FICO 760+	FICO 700-759	FICO 680-699
90.01-95	25	0.95	1.68	2.14
85.01-90	12	0.70	0.70	0.85
80.01-85	6	0.70	0.70	0.70

Cash Out

LTV%	Credit Score							
	< 620	620	640	660	680	700	720	>= 740
<= 60	N/A	0.250	0.250	0.250	0.000	0.000	0.000	0.000
60.01-75	N/A	1.250	1.250	0.750	0.750	0.625	0.625	0.250
75.01-80	N/A	2.750	2.250	1.500	1.375	0.750	0.750	0.500
80.01-85	N/A	3.000	3.000	2.500	2.500	1.500	1.500	0.625
>85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Lender-Paid Mortgage Insurance Adjustments

Rate-and-Term Refinance*	0.40
Cash Out	0.80
Second Home	0.60
Loan Amounts > \$417,000 & FICO <760	1.25
Loan Amounts > \$417,000 & FICO >=760	0.40
Loan Term =25yr (min. single rate is .70)	(0.55)

*Waived for credit scores >=720

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GOVERNMENT RATES - FHA & VA - Max rebate is 4.00 after adjustments

30 Year Fixed FHA300			30 Year Fixed VA300			30 Year Fixed RFHA30 (Plaza Serviced)		15 Year Fixed FHA150			30 Year Fixed FHA300HB/FHA300HBS		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
4.875	(4.514)	(4.339)	4.875	(4.264)	(4.089)	5.000	(4.185)	5.000	(4.763)	(4.588)	4.750	(3.586)	(3.411)
4.750	(4.086)	(3.911)	4.750	(3.836)	(3.661)	4.875	(3.634)	4.500	(4.663)	(4.488)	4.625	(2.144)	(1.969)
4.625	(2.644)	(2.469)	4.625	(2.394)	(2.219)	4.750	(3.333)	4.000	(2.826)	(2.651)	4.500	(2.196)	(2.021)
4.500	(2.696)	(2.521)	4.500	(2.446)	(2.271)	4.625	(1.205)	3.500	3.549	3.724	4.375	(1.321)	(1.146)
4.375	(1.821)	(1.646)	4.375	(1.571)	(1.396)	4.500	(1.123)				4.250	(0.977)	(0.802)
4.250	(1.477)	(1.302)	4.250	(1.227)	(1.052)	4.375	(0.603)						
						4.250	(0.302)						

30 Year Fixed VA300IRRRL / VA300RRL11 Appraisal Req for VA300IRRRL			15 Year Fixed VA150IRRRL / VA150RRL11 Appraisal Req for VA150IRRRL			30 Year Fixed VAJ300IRRRL Appraisal Required		Note: Select program FHA3010 for properties with Unpermitted Areas, Seller on Title less than 6 months, Purchase Contracts that include Redemption Clause	30 Year Fixed USDARH30		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day		30 Day	Rate	15 Day
5.000	(4.412)	(4.237)	5.000	(3.775)	(3.600)	4.625	(0.309)	(0.134)	5.000	(4.459)	(4.284)
4.875	(3.500)	(3.325)	4.500	(3.785)	(3.610)	4.500	0.111	0.286	4.875	(4.014)	(3.839)
4.750	(3.382)	(3.207)	4.000	(1.988)	(1.813)	4.375	0.633	0.808	4.750	(3.586)	(3.411)
4.625	(1.385)	(1.210)							4.625	(2.144)	(1.969)
4.500	(1.479)	(1.304)							4.500	(1.828)	(1.653)
4.375	(0.720)	(0.545)							4.375	(1.321)	(1.146)
4.250	(0.370)	(0.195)							4.250	(0.748)	(0.573)

30 Year Fixed VA300IRRRLA / VA300RRL10 *Program Requires an AVM*			15 Year Fixed VA150IRRRLA *Program Requires an AVM*			30Yr Fixed - FHA Streamline FHA30S			30 Year Fixed FHA30KS (203K Streamline)			203K Available to Qualified Brokers Only Please contact your AE for details.
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
5.000	(4.858)	(4.683)	5.000	(3.936)	(3.761)	4.875	(4.382)	(4.207)	4.875	(3.514)	(3.339)	
4.875	(4.195)	(4.020)	4.500	(3.748)	(3.573)	4.750	(3.921)	(3.746)	4.750	(3.086)	(2.911)	
4.750	(3.733)	(3.558)	4.000	(1.655)	(1.480)	4.625	(2.480)	(2.305)	4.625	(1.644)	(1.469)	
4.625	(2.292)	(2.117)	3.500	4.595	4.770	4.500	(2.496)	(2.321)	4.500	(1.328)	(1.153)	
4.500	(2.308)	(2.133)				4.375	(1.572)	(1.397)	4.375	(0.821)	(0.646)	
4.375	(1.385)	(1.210)				4.250	(1.277)	(1.102)	4.250	(0.248)	(0.073)	
4.250	(1.090)	(0.915)										

Loan Amount adjustments for both FHA and VA:

VA loan amount >417,000 (Full Doc)	1.000	>= \$125,000	Base
25 Year FHA & VA	0.125	\$100,000 - \$124,999	0.125
20 Year FHA & VA	0.500	\$75,000 - \$99,999	0.250
		\$50,000 - \$74,999	0.375
		\$25,000 - \$49,999	0.750
FHA 203k High Balance (use FHA30KS base)	1.000		
VA Streamline: FICO 640-659	1.125	45 day lock (add to 15 day price)	0.350
VA Streamline: FICO 660-699	0.125	60 day lock (add to 15 day price)	0.525
FHA/VA Full Doc & USDA: FICO 620-659	0.500		
FHA Full Doc: FICO 600-619	1.000		
FHA Full Doc: FICO 580-599	1.500		
FICO >=720 (Full Doc and FHA Streamline)	(0.250)		

[Adjustments](#)

All prelocks will require the loan package to be delivered to Maple within 5 business days or the lock will be automatically canceled next business day if the 5th day falls on a weekend or holiday).

FHA High Balance Cashout - Minimum FICO is 660
FHA Streamline - Minimum FICO 660
VA Jumbo - Cash Out not allowed

Standard Government Debt to Income DTI Matrix				Up-Front and Annual Mortgage Insurance Premium			
Program	Loan Amount	Underwriting Method	Owner Occupied	LTV	Purchase and Refinance >15 Years	LTV	Purchase and Refinance <=15 Years
FHA	<= \$417,000 (lesser of conforming limit or max countv limit)	AUS	60%	>95%	1.00% / 1.15%	>90%	1.00% / .50%
		Manual Underwrite	40/50%	<=95%	1.00% / 1.10%	<=90%	1.00% / .25%
FHA High Balance	> \$417,000 (greater than the conforming limit and <= max countv limit)	AUS	60%				
		Manual Underwrite	31/43%				
VA	<= \$417,000	AUS	60%				
		Manual Underwrite	50%				
Jumbo VA	> \$417,000 and LTV <= 95%	AUS	50% w/ comp factors				
		Manual Underwrite	41%				
	> \$417,000 and LTV > 95%	AUS	45% w/ comp factors				
		Manual Underwrite	41%				

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CONFORMING FIXED RATES - DU Refi Plus

30 Year Fixed CF300DURP			30 Year Fixed >105 LTV RCF30DURPX		20 Year Fixed CF200DURP			15 Year Fixed CF150DURP			30yr Fixed High Balance CF300DURPH		
Rate	15 Day	30 Day	Rate	15 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
4.875	(3.044)	(2.869)	5.375	(3.503)	4.750	(3.001)	(2.826)	4.375	(3.273)	(3.098)	4.875	(2.294)	(2.119)
4.750	(1.958)	(1.783)	5.250	(3.022)	4.625	(2.229)	(2.054)	4.250	(2.695)	(2.520)	4.750	(1.208)	(1.033)
4.625	(1.226)	(1.051)	5.125	(2.529)	4.500	(1.857)	(1.682)	4.125	(1.949)	(1.774)	4.625	(0.476)	(0.301)
4.500	(0.584)	(0.409)	5.000	(2.009)	4.375	(1.460)	(1.285)	4.000	(1.639)	(1.464)	4.500	0.166	0.341
4.375	0.027	0.202	4.875	(1.210)	4.250	(0.665)	(0.490)	3.875	(1.231)	(1.056)	4.375	0.777	0.952
4.250	1.107	1.282	4.750	(0.156)				3.750	(0.616)	(0.441)	4.250	1.857	2.032
			4.625	0.458									
			4.500	1.042									
			4.375	1.919									
			4.250	3.072									

Adjustments - Max rebate is 3.50 after adjustments

All adjustments apply to all conventional programs and are cumulative unless otherwise stated.

CA Impound waiver. Adjustment for other states may vary.	0.125	Loan Amounts	
2 units	1.000	Loan Amount <\$140k	0.125
3-4 units	1.500	Loan Amount <\$100k	0.250
Condo LTV > 75% & Loan Term >15yrs	0.750	Loan Amount <\$75k	0.500
		Subordinate Financing	
		CLTV/HCLTV >95, FICO >=720	1.500
Investment LTV <= 75%	1.750	CLTV/HCLTV >95, FICO <720	1.500
Property: LTV > 75% - 80%	1.750	CLTV/HCLTV >90<=95, FICO >=720	0.250
LTV > 80%	1.750	CLTV/HCLTV >90<=95, FICO <720	0.500
		CLTV/HCLTV >75<=90, FICO >=720	0.000
		CLTV/HCLTV >75<=90, FICO <720	0.250

Risk-Based Adjustments

LTV%	Credit Score							
	< 620	620	640	660	680	700	720	>= 740
<= 60	N/A	0.750	0.500	0.000	0.000	(0.250)	(0.250)	(0.250)
60.01-70	N/A	1.500	1.250	1.000	0.500	0.500	0.000	0.000
70.01-75	N/A	1.750	1.750	1.500	0.750	0.500	0.000	0.000
75.01-80	N/A	1.750	1.750	1.750	0.750	0.500	0.000	0.000
80.01-85	N/A	1.750	1.750	1.750	0.750	0.500	0.000	0.000
85.01-90	N/A	1.750	1.750	1.750	0.750	0.500	0.000	0.000
90.01-95	N/A	1.750	1.750	1.750	0.750	0.500	0.000	0.000
95.01-97	N/A	1.750	1.750	1.750	1.250	1.000	0.500	0.500
>97.01-125	N/A	3.500	2.500	2.000	1.750	1.500	1.000	1.000

Risk-Based Adjustments do not apply to loans with amortization terms <=180 months.

CONFORMING FIXED RATES - LP Relief Refinance

30 Year Fixed CF300LPRR			Closing costs, financing costs (including discount costs) and prepaids/escrows, are limited to the lesser of 4% of the current unpaid balance of the mortgage being refinanced or \$5,000.	15 Year Fixed CF150LPRR			30yr Fixed High Balance CF300LPRRH		
Rate	15 Day	30 Day		Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.125	(3.541)	(3.366)		4.500	(3.287)	(3.112)	5.125	(2.541)	(2.366)
5.000	(2.905)	(2.730)		4.375	(2.837)	(2.662)	5.000	(1.905)	(1.730)
4.875	(2.167)	(1.992)		4.250	(2.318)	(2.143)	4.875	(1.167)	(0.992)
4.750	(1.397)	(1.222)		4.125	(1.883)	(1.708)	4.750	(0.397)	(0.222)
4.625	(0.627)	(0.452)		4.000	(1.363)	(1.188)	4.625	0.373	0.548
4.500	0.143	0.318		3.875	(0.783)	(0.608)	4.500	1.143	1.318
4.375	1.093	1.268		3.750	(0.096)	0.079	4.375	2.093	2.268
4.250	2.101	2.276					4.250	3.101	3.276

Adjustments - Max rebate is 3.50 after adjustments

All adjustments apply to all conventional programs and are cumulative unless otherwise stated.

Loan Amounts		Subordinate Financing	
Loan Amount <\$140k	0.125	CLTV/HCLTV >95, FICO >=720	1.500
Loan Amount <\$100k	0.250	CLTV/HCLTV >95, FICO <720	1.500
Loan Amount <\$75k	0.500	LTV >65<=75, CLTV/HCLTV >90<=95, FICO >=720	0.250
No impounds	0.250	LTV >65<=75, CLTV/HCLTV >90<=95, FICO <720	0.500
Condo LTV > 75% & Loan Term >15yrs	0.750	LTV >75<=80, CLTV/HCLTV >75<=90, FICO >=720	0.000
2 units	1.000	LTV >75<=80, CLTV/HCLTV >75<=90, FICO <720	0.250
3-4 units <=80 LTV	1.000	LTV >75<=80, CLTV/HCLTV >90<=95, FICO >=720	0.250
3-4 units >80<=85 LTV	1.500	LTV >75<=80, CLTV/HCLTV >90<=95, FICO <720	0.500
3-4 units >85 LTV	2.000	LTV >80<=90, CLTV/HCLTV >80<=95, FICO >=720	0.500
Investment Property	1.750	LTV >80<=90, CLTV/HCLTV >80<=95, FICO <720	1.000
LTV >95<=97	0.500	LTV >90, CLTV/HCLTV >90, FICO >=720	0.250
LTV >97	1.000	LTV >90, CLTV/HCLTV >90, FICO <720	0.500

Risk-Based Adjustments

LTV%	Credit Score							
	< 620	620	640	660	680	700	720	>= 740
<= 60	N/A	0.875	0.875	0.000	0.000	(0.375)	(0.375)	(0.375)
60.01-70	N/A	1.875	1.625	1.000	0.500	0.375	(0.125)	(0.125)
70.01-75	N/A	2.125	2.125	1.750	1.000	0.375	(0.125)	(0.125)
75.01-80	N/A	2.125	2.125	1.875	1.625	0.875	0.375	0.125
80.01-85	N/A	2.250	2.250	1.875	1.125	0.625	0.125	0.125
85.01-90	N/A	2.250	2.250	2.000	1.000	0.750	0.250	0.250
90.01-95	N/A	2.250	2.250	2.000	1.000	0.750	0.250	0.250
95.01-97	N/A	2.250	2.250	2.000	1.000	0.750	0.250	0.250
>97.01-105	N/A	2.750	2.250	2.000	1.000	0.750	0.250	0.250

Risk-Based Adjustments do not apply to loans with amortization terms <=180 months.

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CONVENTIONAL ARMs - Conforming and Conforming High Balance (see Agency adjustments on page 2. Max net rebate is 2.50)

3 Year Fixed CA312L			5 Year Fixed CA512L			Add to 15 day price 45 day lock 0.350 60 day lock 0.525 See Agency Adjustments on Page 2	7 Year Fixed CA712L					
Rate	15 Day	30 Day	Rate	15 Day	30 Day		Rate	15 Day	30 Day			
3.625	(2.107)	(1.932)	4.000	(3.364)	(3.189)		4.375	(3.702)	(3.527)			
3.500	(1.966)	(1.791)	3.875	(3.146)	(2.971)		4.250	(3.476)	(3.301)			
3.375	(1.653)	(1.478)	3.750	(2.843)	(2.668)		4.125	(3.224)	(3.049)			
3.250	(0.288)	(0.113)	3.625	(2.726)	(2.551)		4.000	(2.866)	(2.691)			
3.125	(0.021)	0.154	3.500	(2.309)	(2.134)		3.875	(2.484)	(2.309)			
3.000	0.250	0.425	3.375	(2.039)	(1.864)							
			3.250	(1.673)	(1.498)							
			3.125	(1.192)	(1.017)							
			3.000	(0.615)	(0.440)							
5 Year Fixed - Interest Only CA512LIO			5 Year Fixed High Balance CA51LHB			Margin: 2.25 Caps 3/1 2/2/6 5/1 5/2/5 7/1 5/2/5 10/1 5/2/5	7 Year Fixed High Balance CA71LHB			10 Year Fixed High Balance CA101LHB		
Rate	15 Day	30 Day	Rate	15 Day	30 Day		Rate	15 Day	30 Day	Rate	15 Day	30 Day
4.375	(0.569)	(0.394)	3.875	(1.846)	(1.671)		4.125	(1.924)	(1.749)	4.625	(1.792)	(1.617)
4.250	(0.292)	(0.117)	3.750	(1.543)	(1.368)		4.000	(1.566)	(1.391)	4.500	(1.489)	(1.314)
4.125	0.045	0.220	3.625	(1.426)	(1.251)		3.875	(1.184)	(1.009)	4.375	(1.063)	(0.888)
4.000	0.409	0.584	3.500	(1.009)	(0.834)		3.750	(0.762)	(0.587)	4.250	(0.565)	(0.390)
3.875	0.828	1.003	3.375	(0.739)	(0.564)		3.625	(0.409)	(0.234)	4.125	(0.066)	0.109
3.750	1.247	1.422	3.250	(0.373)	(0.198)		3.500	0.073	0.248	4.000	0.460	0.635
3.625	1.666	1.841	3.125	0.108	0.283		3.375	0.586	0.761	3.875	0.971	1.146
3.500	2.112	2.287					3.250	1.126	1.301			

CONFORMING FIXED RATES - Home Path

30 Year Fixed CF30HOME			30 Year Fixed High Balance CF30HOMEHB			15 Year Fixed CF15HOME		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.250	(3.881)	(3.706)	5.375	(3.940)	(3.765)	4.625	(3.562)	(3.387)
5.125	(3.489)	(3.314)	5.250	(2.998)	(2.823)	4.500	(3.258)	(3.083)
5.000	(3.053)	(2.878)	5.125	(2.769)	(2.594)	4.375	(2.935)	(2.760)
4.875	(2.484)	(2.309)	5.000	(2.394)	(2.219)	4.250	(2.341)	(2.166)
4.750	(1.369)	(1.194)	4.875	(1.874)	(1.699)	4.125	(1.676)	(1.501)
4.625	(0.474)	(0.299)	4.750	(0.832)	(0.657)	4.000	(1.312)	(1.137)
4.500	0.108	0.283	4.625	0.214	0.389	3.875	(0.904)	(0.729)
4.375	0.837	1.012	4.500	0.805	0.980	3.750	(0.256)	(0.081)
4.250	1.947	2.122	4.375	1.504	1.679			
			4.250	2.522	2.697			
			4.125	4.916	5.091			

Adjustments - Max rebate is 3.50 after adjustments

All adjustments apply to all conventional programs and are cumulative unless otherwise stated.

Adjustment	Rate	Loan Amounts	Rate
CA Impound waiver (<90% in CA)	0.250	Loan Amount <\$140k	0.125
Condo LTV > 75% & Loan Term >15yrs	0.750	Loan Amount <\$100k	0.250
Investment Property: LTV <= 75%	1.500	Loan Amount <\$75k	0.500
LTV > 75% - 80%	2.000	Subordinate Financing	
LTV > 80%	2.500	LTV <65, CLTV/HCLTV >80<=95, FICO >=720	0.250
		LTV <65, CLTV/HCLTV >80<=95, FICO <720	0.500
LTV >80<=85	1.000	LTV >65<=75, CLTV/HCLTV >90<=95, FICO >=720	0.500
LTV >85<=90	1.750	LTV >65<=75, CLTV/HCLTV >90<=95, FICO <720	0.750
LTV >90<=95	2.500	LTV >75<=90, CLTV/HCLTV >75<=90, FICO >=720	0.750
LTV >95	3.625	LTV >75<=90, CLTV/HCLTV >75<=90, FICO <720	1.000
LTV >95 w/o subordinate financing	0.500	LTV >75<=95, CLTV/HCLTV >90<=95, FICO >=720	0.750
LTV <=95, CLTV >95	1.500	LTV >75<=95, CLTV/HCLTV >90<=95, FICO <720	1.000

Risk-Based Adjustments

LTV%	Credit Score							
	< 620	620	640	660	680	700	720	>= 740
<= 60	N/A	0.500	0.500	0.000	0.000	(0.250)	(0.250)	(0.250)
60.01-70	N/A	1.500	1.250	1.000	0.500	0.500	0.000	0.000
70.01-75	N/A	3.000	2.500	2.000	1.250	0.750	0.250	0.000
75.01-80	N/A	3.000	3.000	2.500	1.750	1.000	0.500	0.250
80.01-85	N/A	3.250	3.250	2.750	1.500	1.000	0.500	0.250
85.01-90	N/A	3.250	2.750	2.250	1.250	1.000	0.500	0.250
90.01-95	N/A	3.250	2.750	2.250	1.250	1.000	0.500	0.250
95.01-97	N/A	N/A	N/A	1.750	1.000	1.000	0.500	0.250

Home Path Features

- Low Down Payment
- DU Approve/Eligible findings require 5% of the borrower's own funds
- Available for Owner Occupied, 2nd Home and investment properties
- No MI required! No appraisal required - LTV calculated from Fannie Mae sales price
- Available for Conforming High Balance loan limits
- Up to 6% seller contributions allowed for LTVs up to 97%
- Condos will be considered on a case-by-case basis. Please contact your AE for more details.

Risk-Based Adjustments do not apply to loans with amortization terms <=180 months.

Fixed Jumbo

FJ30	Rate	15 Day	30 Day	FJ15	Rate	15 Day	30 Day	LTV	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
30 Fixed	5.875	(1.468)	(1.293)	15 Fixed	5.500	(1.460)	(1.285)	<= \$1.0M	0.000	0.000	0.000	0.000	0.375
	5.750	(1.343)	(1.168)		5.375	(1.335)	(1.160)	> \$1.0M to \$1.5M	0.000	0.125	0.250	0.250	0.625
	5.625	(1.218)	(1.043)		5.250	(1.210)	(1.035)	> \$1.5M to \$2.0M	0.250	0.375	0.625	0.625	1.000
	5.500	(1.014)	(0.839)		5.125	(1.085)	(0.910)	C/O Refinance	0.000	0.250	0.375	0.375	0.500
	5.375	(0.686)	(0.511)		5.000	(0.897)	(0.722)	2 unit	0.500	0.500	0.500	0.500	0.500
	5.250	(0.280)	(0.105)		4.875	(0.647)	(0.472)	3 & 4 units	1.000	1.000	1.000	1.000	1.000
	5.125	0.142	0.317		4.750	(0.303)	(0.128)	Site Condo	0.500	0.500	0.500	0.500	0.500
	5.000	0.626	0.801		4.625	0.072	0.247	No Escrow	0.250	0.250	0.250	0.250	0.250
	4.875	1.189	1.364		4.500	0.494	0.669	Max Rebate - Loan Amounts < \$1,000,000				(1.000)	
	4.750	1.798	1.973		4.375	0.978	1.153	Max Rebate - Loan Amounts \$1,000,000-1,500,000				(0.750)	
4.625	2.486	2.661	4.250	1.509	1.684	Max Rebate - Loan Amounts >\$1,500,000-2,000,000				(0.500)			
4.500	3.251	3.426	4.125	2.087	2.262								