



NMLS# 128231
19500 Jamboree Road, Suite 400, Irvine, CA 92612

855-GO-IMPAC

Lock: 7:30 am - 4:30 pm Pacific
LockDesk@ImpacMail.com
9/10/2018 6:39 AM

www.impactwholesale.com

FHA lender ID #3086500000

VA lender ID #902544-00-00

Wholesale Preferred Rates

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Market Data	
Prime	5.000%
1 yr Treasury	2.510%
1 yr LIBOR	2.846%
1 mo LIBOR	2.331%
Fees	
General:	\$999
iQM	\$1399
FHA Streamline	\$595
Mortgagee Clause	
LoanCare, LLC ISAOA/ATIMA P.O. Box 202049 Florence, SC 29502-2049	
Lock Expirations	
15 day	09/25/18
30 day	10/10/18
45 day	10/25/18
60 day	11/09/18
Lock Extension Fees	
5 day	0.100
15 day	0.300
30 day	0.600

Impac Contacts		
Main Phone Line	855-GO-IMPAC (46722)	
Toll Free	855-464-6722	
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Announcements



Bigger Loans, Bigger Rewards!

Pricing Enhancement - Wholesale Only



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Wholesale Preferred
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Government: ARM

FHA 3/1 ARM					FA31
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.125	1.504	1.748	1.755	2.261	
3.000	1.787	2.031	2.038	2.544	
2.990	1.810	2.055	2.061	2.567	
2.875	2.073	2.318	2.324	2.830	
2.750	2.397	2.641	2.648	3.154	
2.625					
2.500					
2.490					
2.375					
2.250					

FHA 3/1 ARM HiBal					FA31HB
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.125	1.504	1.748	1.755	2.261	
3.000	1.787	2.031	2.038	2.544	
2.990	1.810	2.055	2.061	2.567	
2.875	2.073	2.318	2.324	2.830	
2.750	2.397	2.641	2.648	3.154	
2.625					
2.500					
2.490					
2.375					
2.250					

FHA 5/1 ARM					FA51
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.750	(0.099)	0.172	0.220	0.685	
3.625	0.507	0.796	0.824	1.309	
3.500	0.789	1.078	1.106	1.591	
3.490	0.812	1.101	1.128	1.613	
3.375	1.071	1.360	1.388	1.873	
3.250	1.411	1.699	1.727	2.212	
3.125	2.548	2.824	2.831	3.336	
3.000	2.830	3.106	3.113	3.618	
2.990	2.853	3.128	3.135	3.641	
2.875	3.112	3.388	3.395	3.900	

FHA 5/1 ARM HiBal					FA51HB
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.750	(0.099)	0.172	0.220	0.685	
3.625	0.507	0.796	0.824	1.309	
3.500	0.789	1.078	1.106	1.591	
3.490	0.812	1.101	1.128	1.613	
3.375	1.071	1.360	1.388	1.873	
3.250	1.411	1.699	1.727	2.212	
3.125	2.548	2.824	2.831	3.336	
3.000	2.830	3.106	3.113	3.618	
2.990	2.853	3.128	3.135	3.641	
2.875	3.112	3.388	3.395	3.900	

FHA 3/1 ARM Streamline					FA31SL
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.125	1.504	1.748	1.755	2.261	
3.000	1.787	2.031	2.038	2.544	
2.990	1.810	2.055	2.061	2.567	
2.875	2.073	2.318	2.324	2.830	
2.750	2.397	2.641	2.648	3.154	
2.625					
2.500					
2.490					
2.375					
2.250					

FHA 3/1 ARM Streamline HiBal					FA31SLHB
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.125	1.504	1.748	1.755	2.261	
3.000	1.787	2.031	2.038	2.544	
2.990	1.810	2.055	2.061	2.567	
2.875	2.073	2.318	2.324	2.830	
2.750	2.397	2.641	2.648	3.154	
2.625					
2.500					
2.490					
2.375					
2.250					

FHA 5/1 ARM Streamline					FA51SL
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.750	(0.099)	0.172	0.220	0.685	
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3.500	0.789	1.078	1.106	1.591	
3.490	0.812	1.101	1.128	1.613	
3.375	1.071	1.360	1.388	1.873	
3.250	1.411	1.699	1.727	2.212	
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Caps - 1/1/5					Margin - 2.000
3.750	(0.099)	0.172	0.220	0.685	
3.625	0.507	0.796	0.824	1.309	
3.500	0.789	1.078	1.106	1.591	
3.490	0.812	1.101	1.128	1.613	
3.375	1.071	1.360	1.388	1.873	
3.250	1.411	1.699	1.727	2.212	
3.125	2.548	2.824	2.831	3.336	
3.000	2.830	3.106	3.113	3.618	
2.990	2.853	3.128	3.135	3.641	
2.875	3.112	3.388	3.395	3.900	

VA 3/1 ARM					VA31
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.125	2.304	2.548	2.555	3.061	
3.000	2.587	2.831	2.838	3.344	
2.990	2.610	2.855	2.861	3.367	
2.875	2.873	3.118	3.124	3.630	
2.750	3.197	3.441	3.448	3.954	
2.625					
2.500					
2.490					
2.375					
2.250					

VA 3/1 ARM HiBal					VA31HB
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.125	2.304	2.548	2.555	3.061	
3.000	2.587	2.831	2.838	3.344	
2.990	2.610	2.855	2.861	3.367	
2.875	2.873	3.118	3.124	3.630	
2.750	3.197	3.441	3.448	3.954	
2.625					
2.500					
2.490					
2.375					
2.250					

VA 5/1 ARM					VA51
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.750	0.701	0.972	1.020	1.485	
3.625	1.307	1.596	1.624	2.109	
3.500	1.589	1.878	1.906	2.391	
3.490	1.612	1.901	1.928	2.413	
3.375	1.871	2.160	2.188	2.673	
3.250	2.211	2.499	2.527	3.012	
3.125	3.348	3.624	3.631	4.136	
3.000	3.630	3.906	3.913	4.418	
2.990	3.653	3.928	3.935	4.441	
2.875	3.912	4.188	4.195	4.700	

VA 5/1 ARM HiBal					VA51HB
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.750	0.701	0.972	1.020	1.485	
3.625	1.307	1.596	1.624	2.109	
3.500	1.589	1.878	1.906	2.391	
3.490	1.612	1.901	1.928	2.413	
3.375	1.871	2.160	2.188	2.673	
3.250	2.211	2.499	2.527	3.012	
3.125	3.348	3.624	3.631	4.136	
3.000	3.630	3.906	3.913	4.418	
2.990	3.653	3.928	3.935	4.441	
2.875	3.912	4.188	4.195	4.700	

VA 3/1 ARM IRRL					VA31IR
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.125	2.154	2.398	2.405	2.911	
3.000	2.437	2.681	2.688	3.194	
2.990	2.460	2.705	2.711	3.217	
2.875	2.723	2.968	2.974	3.480	
2.750	3.047	3.291	3.298	3.804	
2.625					
2.500					
2.490					
2.375					
2.250					

VA 3/1 ARM IRRL HiBal					VA31IRHB
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.125	2.304	2.548	2.555	3.061	
3.000	2.587	2.831	2.838	3.344	
2.990	2.610	2.855	2.861	3.367	
2.875	2.873	3.118	3.124	3.630	
2.750	3.197	3.441	3.448	3.954	
2.625					
2.500					
2.490					
2.375					
2.250					

VA 5/1 ARM IRRL					VA51IR
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.750	0.551	0.822	0.870	1.335	
3.625	1.157	1.446	1.474	1.959	
3.500	1.439	1.728	1.756	2.241	
3.490	1.462	1.751	1.778	2.263	
3.375	1.721	2.010	2.038	2.523	
3.250	2.061	2.349	2.377	2.862	
3.125	3.198	3.474	3.481	3.986	
3.000	3.480	3.756	3.763	4.268	
2.990	3.503	3.778	3.785	4.291	
2.875	3.762	4.038	4.045	4.550	

VA 5/1 ARM IRRL HiBal					VA51IRHB
Rate	15 day	30 day	45 day	60 day	
Caps - 1/1/5					Margin - 2.000
3.750	0.701	0.972	1.020	1.485	
3.625	1.307	1.596	1.624	2.109	
3.500	1.589	1.878	1.906	2.391	
3.490	1.612	1.901	1.928	2.413	
3.375	1.871	2.160	2.188	2.673	
3.250	2.211	2.499	2.527	3.012	
3.125	3.348	3.624	3.631	4.136	
3.000	3.630	3.906	3.913	4.418	
2.990	3.653	3.928	3.935	4.441	
2.875	3.912	4.188	4.195	4.700	

Price Adjustments (FHA, VA)

Fico 580-599	3.500
Fico 600-619	2.750
Fico 620-639	1.750
Fico 640-659	0.500

Fico 680-699	(0.125)
Fico 700+	(0.250)

Manufactured Housing (Purchase / RateTerm)	1.750
Manufactured Housing (Cash Out)	3.000
Manufactured Housing (New Construction)	2.000
2-4 Units (Owner Occ)	0.250
Investor/2ndHome (SFR, FHA appr. Condo)	0.500

Freddie: Conforming and Super Conf FRM

Freddie 30yr Fixed (FreddieMac Only)				CF30FH
Rate	15 day	30 day	45 day	60 day
5.750	(5.192)	(5.166)	(5.052)	(4.981)
5.625	(4.729)	(4.701)	(4.587)	(4.514)
5.500	(4.522)	(4.488)	(4.393)	(4.320)
5.375	(4.129)	(4.093)	(3.998)	(3.924)
5.250	(3.670)	(3.634)	(3.540)	(3.465)
5.125	(3.146)	(3.112)	(3.017)	(2.943)
5.000	(2.723)	(2.687)	(2.611)	(2.474)
4.875	(2.295)	(2.261)	(2.185)	(2.046)
4.750	(1.804)	(1.771)	(1.695)	(1.557)
4.625	(1.261)	(1.227)	(1.151)	(1.014)

Freddie 20yr Fixed (FreddieMac Only)				CF20FH
Rate	15 day	30 day	45 day	60 day
5.000	(2.959)	(2.888)	(2.813)	(2.608)
4.875	(2.576)	(2.506)	(2.431)	(2.228)
4.750	(2.218)	(2.150)	(2.075)	(1.873)
4.625	(1.757)	(1.692)	(1.617)	(1.418)
4.500	(1.212)	(1.151)	(1.075)	(0.878)
4.375	(0.591)	(0.521)	(0.465)	(0.260)
4.250	(0.020)	0.046	0.103	0.305
4.125	0.557	0.621	0.678	0.878
4.000	1.176	1.253	1.290	1.543
3.875	1.807	1.882	1.920	2.171

Freddie 15yr Fixed (FreddieMac Only)				CF15FH
Rate	15 day	30 day	45 day	60 day
4.500	(2.176)	(2.111)	(2.036)	(1.867)
4.375	(1.729)	(1.686)	(1.630)	(1.561)
4.250	(1.467)	(1.425)	(1.369)	(1.301)
4.125	(1.193)	(1.151)	(1.096)	(1.029)
4.000	(0.705)	(0.663)	(0.608)	(0.542)
3.875	(0.214)	(0.162)	(0.126)	(0.067)
3.750	0.228	0.280	0.316	0.374
3.625	0.601	0.651	0.687	0.744
3.500	1.125	1.174	1.211	1.266
3.375	1.901	1.949	1.985	2.037

Freddie 10yr Fixed (FreddieMac Only)				CF10FH
Rate	15 day	30 day	45 day	60 day
4.375	(1.609)	(1.566)	(1.510)	(1.441)
4.250	(1.336)	(1.294)	(1.238)	(1.170)
4.125	(1.055)	(1.013)	(0.958)	(0.891)
4.000	(0.556)	(0.514)	(0.459)	(0.393)
3.875	(0.052)	0.000	0.036	0.095
3.750	0.402	0.454	0.490	0.548
3.625	0.786	0.836	0.872	0.929
3.500	1.321	1.370	1.407	1.462
3.375	2.096	2.144	2.180	2.232
3.250	2.479	2.510	2.527	2.606

Freddie 30yr Super Conforming				CF30SC
Rate	15 day	30 day	45 day	60 day
5.500	(2.796)	(2.762)	(2.667)	(2.594)
5.375	(2.403)	(2.367)	(2.272)	(2.198)
5.250	(1.944)	(1.908)	(1.814)	(1.739)
5.125	(1.420)	(1.386)	(1.291)	(1.217)
5.000	(1.903)	(1.867)	(1.791)	(1.654)
4.875	(1.475)	(1.441)	(1.365)	(1.226)
4.750	(0.984)	(0.951)	(0.875)	(0.737)
4.625	(0.441)	(0.407)	(0.331)	(0.194)
4.500	0.314	0.350	0.407	0.546
4.375	0.944	0.979	1.037	1.176

Freddie 20yr Super Conforming				CF20SC
Rate	15 day	30 day	45 day	60 day
5.250	(2.176)	(2.078)	(1.983)	(1.846)
5.125	(1.807)	(1.710)	(1.615)	(1.479)
5.000	(2.138)	(2.067)	(1.992)	(1.787)
4.875	(1.756)	(1.686)	(1.611)	(1.408)
4.750	(1.398)	(1.330)	(1.255)	(1.053)
4.625	(0.936)	(0.871)	(0.796)	(0.597)
4.500	(0.259)	(0.198)	(0.122)	0.075
4.375	0.362	0.432	0.488	0.693
4.250	0.933	0.999	1.056	1.258
4.125	1.510	1.574	1.631	1.831

Freddie 15yr Super Conforming				CF15SC
Rate	15 day	30 day	45 day	60 day
4.750	(1.055)	(0.987)	(0.912)	(0.739)
4.625	(0.919)	(0.852)	(0.777)	(0.605)
4.500	(0.498)	(0.433)	(0.358)	(0.189)
4.375	(0.519)	(0.476)	(0.420)	(0.351)
4.250	(0.257)	(0.215)	(0.159)	(0.091)
4.125	0.016	0.058	0.113	0.180
4.000	0.505	0.547	0.602	0.668
3.875	0.511	0.563	0.599	0.658
3.750	0.953	1.005	1.041	1.099
3.625	1.326	1.376	1.412	1.469

Freddie 10yr Super Conforming				CF10SC
Rate	15 day	30 day	45 day	60 day
4.750	(1.008)	(0.940)	(0.865)	(0.692)
4.625	(0.827)	(0.760)	(0.685)	(0.513)
4.500	(0.392)	(0.327)	(0.252)	(0.083)
4.375	(0.399)	(0.356)	(0.300)	(0.231)
4.250	(0.127)	(0.085)	(0.029)	0.039
4.125	0.154	0.196	0.251	0.318
4.000	0.653	0.695	0.750	0.816
3.875	0.673	0.725	0.761	0.820
3.750	1.127	1.179	1.215	1.273
3.625	1.511	1.561	1.597	1.654

Price Adjustments

LTV / Fico > 15 years (Agency)							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250

Cash Out Refinance (Agency)				
>=740	0.375	0.625	0.625	0.875
720-739	0.375	1.000	1.000	1.125
700-719	0.375	1.000	1.000	1.125
680-699	0.375	1.125	1.125	1.750
660-679	0.625	1.125	1.125	1.875
640-659	0.625	1.625	1.625	2.625
620-639	0.625	1.625	1.625	3.125

Loans with sub fin (non-affordable 2nd) (Agency)			
LTV	CLTV	<720	>=720
<=75	<=80	0.375	0.375
<=65	80.01-95	0.875	0.625
65.01-75	80.01-95	1.125	0.875
75.01-95	76.01-95	1.375	1.125

2nd Home LTV >85	0.250
Investment Prop LTV <=75	2.125
Investment Prop LTV 75.01 <=80	3.375
Investment Prop LTV >80	4.125
2 Units	1.000
3-4 Units LTV </=80	1.000
3-4 Units LTV >80 - </=85	1.500
3-4 Units LTV >85	2.000
Condo >75 LTV & > 15 Years (n/a Detached Condo)	0.750
Super Conforming Purchase / RateTerm Refi	0.250
Super Conforming Cashout Refi	1.000
Manufactured Housing	1.750
5-6 Financed Properties (2nd home / NOO only)	0.500

Loan Amt >=35k and <50k	2.000
Loan Amt >=50k and <75k	0.750
Loan Amt >=75k and <100k	0.375
Loan Amt >=100k and <125k	0.200
Loan Amt >=125k and <200k	0.050
Loan Amt >=200k and <300k	0.000
Loan Amt >=300k and <=453.1k	(0.050)
Manufactured Housing Cash Out (+ Agency Mfg. Adj)	0.500
TX Cashout	0.250
NY	0.250

Please check the product description for eligibility as not all price adjustments are effective for all products.

Prices are subject to change without notice.

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In the state of New York, Impac Mortgage Corp. dba Excel Mortgage.



Freddie: HomePossible

Freddie 30yr FRM HomePossible					CF30HS
Rate	15 day	30 day	45 day	60 day	
4.750	(1.604)	(1.571)	(1.495)	(1.357)	
4.625	(1.061)	(1.027)	(0.951)	(0.814)	
4.500	(0.439)	(0.403)	(0.346)	(0.207)	
4.375	0.191	0.226	0.284	0.423	
4.250	0.709	0.742	0.800	0.938	
4.125	1.407	1.439	1.497	1.634	
4.000	2.290	2.334	2.373	2.560	
3.875	2.992	3.033	3.072	3.259	
3.750	3.539	3.579	3.618	3.803	
3.625	4.171	4.209	4.248	4.432	

Freddie 20yr FRM HomePossible					CF20HS
Rate	15 day	30 day	45 day	60 day	
4.500	(1.012)	(0.951)	(0.875)	(0.678)	
4.375	(0.391)	(0.321)	(0.265)	(0.060)	
4.250	0.180	0.246	0.303	0.505	
4.125	0.757	0.821	0.878	1.078	
4.000	1.376	1.453	1.490	1.743	
3.875	2.007	2.082	2.120	2.371	
3.750	2.578	2.650	2.688	2.937	
3.625	3.072	3.143	3.181	3.428	
3.500	3.879	3.949	3.987	4.232	
3.375					

Freddie 15yr FRM HomePossible					CF15HS
Rate	15 day	30 day	45 day	60 day	
4.000	(0.405)	(0.363)	(0.308)	(0.242)	
3.875	0.086	0.138	0.174	0.233	
3.750	0.528	0.580	0.616	0.674	
3.625	0.901	0.951	0.987	1.044	
3.500	1.425	1.474	1.511	1.566	
3.375	2.201	2.249	2.285	2.337	
3.250	2.588	2.619	2.636	2.715	
3.125	3.060	3.090	3.108	3.184	
3.000	3.656	3.685	3.703	3.777	
2.875	4.321	4.349	4.366	4.439	

Freddie 10yr FRM HomePossible					CF10HS
Rate	15 day	30 day	45 day	60 day	
4.000	(0.256)	(0.214)	(0.159)	(0.093)	
3.875	0.248	0.300	0.336	0.395	
3.750	0.702	0.754	0.790	0.848	
3.625	1.086	1.136	1.172	1.229	
3.500	1.621	1.670	1.707	1.762	
3.375	2.396	2.444	2.480	2.532	
3.250	2.779	2.810	2.827	2.906	
3.125	3.246	3.276	3.294	3.370	
3.000	3.838	3.867	3.885	3.959	
2.875	4.499	4.527	4.544	4.617	

Freddie 30yr FRM HomePossibleAdvantage					CF30HA
Rate	15 day	30 day	45 day	60 day	
4.750	(1.604)	(1.571)	(1.495)	(1.357)	
4.625	(1.061)	(1.027)	(0.951)	(0.814)	
4.500	(0.439)	(0.403)	(0.346)	(0.207)	
4.375	0.191	0.226	0.284	0.423	
4.250	0.709	0.742	0.800	0.938	
4.125	1.407	1.439	1.497	1.634	
4.000	2.290	2.334	2.373	2.560	
3.875	2.992	3.033	3.072	3.259	
3.750	3.539	3.579	3.618	3.803	
3.625	4.171	4.209	4.248	4.432	

Freddie 20yr FRM HomePossibleAdvantage					CF20HA
Rate	15 day	30 day	45 day	60 day	
4.500	(1.012)	(0.951)	(0.875)	(0.678)	
4.375	(0.391)	(0.321)	(0.265)	(0.060)	
4.250	0.180	0.246	0.303	0.505	
4.125	0.757	0.821	0.878	1.078	
4.000	1.376	1.453	1.490	1.743	
3.875	2.007	2.082	2.120	2.371	
3.750	2.578	2.650	2.688	2.937	
3.625	3.072	3.143	3.181	3.428	
3.500	3.879	3.949	3.987	4.232	
3.375					

Freddie 15yr FRM HomePossibleAdvantage					CF15HA
Rate	15 day	30 day	45 day	60 day	
4.000	(0.405)	(0.363)	(0.308)	(0.242)	
3.875	0.086	0.138	0.174	0.233	
3.750	0.528	0.580	0.616	0.674	
3.625	0.901	0.951	0.987	1.044	
3.500	1.425	1.474	1.511	1.566	
3.375	2.201	2.249	2.285	2.337	
3.250	2.588	2.619	2.636	2.715	
3.125	3.060	3.090	3.108	3.184	
3.000	3.656	3.685	3.703	3.777	
2.875	4.321	4.349	4.366	4.439	

Freddie 10yr FRM HomePossibleAdvantage					CF10HA
Rate	15 day	30 day	45 day	60 day	
4.000	(0.256)	(0.214)	(0.159)	(0.093)	
3.875	0.248	0.300	0.336	0.395	
3.750	0.702	0.754	0.790	0.848	
3.625	1.086	1.136	1.172	1.229	
3.500	1.621	1.670	1.707	1.762	
3.375	2.396	2.444	2.480	2.532	
3.250	2.779	2.810	2.827	2.906	
3.125	3.246	3.276	3.294	3.370	
3.000	3.838	3.867	3.885	3.959	
2.875	4.499	4.527	4.544	4.617	

Price Adjustments

LTV / Fico > 15 years (Agency)								
	<=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

Max Adj and Net Pricing:

1. Calculate all applicable 'Agency' LLPA from tables

2. If total 'Agency' LLPA exceed 'Max Pricing Adj', reduce total to 'Max Pricing Adj'

3. Add 'Additional' LLPA to step 2 LLPA to determine 'Total Net LLPA'

4. Apply 'Total Net LLPA' to base pricing above to determine Net Price

Max Pricing Adjustments (see notes)	
LTV > 80 and CS >=680	0.000
All Other LTV/CS	1.500
* Additional LLPA still apply	

Agency	
2 Units	1.000
3-4 Units LTV </=80	1.000
3-4 Units LTV >80 - </=85	1.500
3-4 Units LTV >85	2.000
Condo >75 LTV & > 15 Years (n/a Detached Condo)	0.750
Manufactured Housing	1.000
(Apply Agency AND Additional Manufactured LLPA)	

Additional	
Manufactured Housing (Non-Agency)	0.750
Loan Amt >=35k and <50k	2.000
Loan Amt >=50k and <75k	0.750
Loan Amt >=75k and <100k	0.375
Loan Amt >=100k and <125k	0.200
Loan Amt >=125k and <200k	0.050
Loan Amt >=200k and <300k	0.000
Loan Amt >=300k and <=453.1k	(0.050)

NY	0.250
CLTV	0.500

Please check the product description for eligibility as not all price adjustments are effective for all products.

Prices are subject to change without notice.

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Freddie: Open Access

Freddie 30yr OpenAccess					CF30OA
Rate	15 day	30 day	45 day	60 day	
4.625	(0.561)	(0.527)	(0.451)	(0.314)	
4.500	0.061	0.097	0.154	0.293	
4.375	0.691	0.726	0.784	0.923	
4.250	1.209	1.242	1.300	1.438	
4.125	1.907	1.939	1.997	2.134	
4.000	2.790	2.834	2.873	3.060	
3.875	3.492	3.533	3.572	3.759	
3.750	4.039	4.079	4.118	4.303	
3.625	4.671	4.709	4.748	4.932	
3.500	5.666	5.703	5.741	5.924	

Freddie 20yr OpenAccess					CF20OA
Rate	15 day	30 day	45 day	60 day	
4.375	0.109	0.179	0.235	0.440	
4.250	0.680	0.746	0.803	1.005	
4.125	1.257	1.321	1.378	1.578	
4.000	1.876	1.953	1.990	2.243	
3.875	2.507	2.582	2.620	2.871	
3.750	3.078	3.150	3.188	3.437	
3.625	3.572	3.643	3.681	3.928	
3.500	4.379	4.449	4.487	4.732	
3.375					
3.250					

Freddie 15yr OpenAccess					CF15OA
Rate	15 day	30 day	45 day	60 day	
3.875	0.586	0.638	0.674	0.733	
3.750	1.028	1.080	1.116	1.174	
3.625	1.401	1.451	1.487	1.544	
3.500	1.925	1.974	2.011	2.066	
3.375	2.701	2.749	2.785	2.837	
3.250	3.088	3.119	3.136	3.215	
3.125	3.560	3.590	3.608	3.684	
3.000	4.156	4.185	4.203	4.277	
2.875	4.821	4.849	4.866	4.939	
2.750	5.496	5.524	5.542	5.613	

Freddie 30yr OpenAccess Super Conf					CF30OASC
Rate	15 day	30 day	45 day	60 day	
4.375	1.644	1.679	1.737	1.876	
4.250	2.162	2.195	2.253	2.391	
4.125	2.860	2.892	2.950	3.087	
4.000	3.517	3.561	3.600	3.787	
3.875	4.219	4.260	4.299	4.486	
3.750	4.766	4.806	4.845	5.030	
3.625	5.397	5.435	5.474	5.658	
3.500	6.393	6.430	6.468	6.651	
3.375					
3.250					

Freddie 20yr OpenAccess Super Conf					CF20OASC
Rate	15 day	30 day	45 day	60 day	
4.375	1.062	1.132	1.188	1.393	
4.250	1.633	1.699	1.756	1.958	
4.125	2.210	2.274	2.331	2.531	
4.000	2.603	2.680	2.717	2.970	
3.875	3.234	3.309	3.347	3.598	
3.750	3.805	3.877	3.915	4.164	
3.625	4.299	4.370	4.408	4.655	
3.500	5.106	5.176	5.214	5.459	
3.375					
3.250					

Freddie 15yr OpenAccess Super Conf					CF15OASC
Rate	15 day	30 day	45 day	60 day	
3.875	1.211	1.263	1.299	1.358	
3.750	1.653	1.705	1.741	1.799	
3.625	2.026	2.076	2.112	2.169	
3.500	2.550	2.599	2.636	2.691	
3.375	3.326	3.374	3.410	3.462	
3.250	3.431	3.462	3.479	3.558	
3.125	3.904	3.934	3.952	4.028	
3.000	4.500	4.529	4.547	4.621	
2.875	5.165	5.193	5.210	5.283	
2.750	5.840	5.868	5.886	5.957	

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-105	105.01-150	150.01-175	175.01+
LTV/FICO (> 15 years - Agency)											
>=740	0.000	0.250	0.250	0.500	0.000	0.000	0.000	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	0.000	0.000	0.000
700-719	0.000	0.500	1.000	1.250	0.500	0.500	0.500	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	0.750	0.750	0.750
660-679	0.000	1.000	2.250	2.750	2.250	1.750	1.750	1.750	1.750	1.750	1.750
640-659	0.500	1.250	2.750	3.000	2.750	2.250	2.250	2.250	2.250	2.250	2.250
000-639	0.500	1.500	3.000	3.000	2.750	2.750	2.750	2.750	2.750	2.750	2.750

LTV/FICO (>15 years - Additional)											
>=740							0.500	0.000	0.500	1.000	
700-739							0.500	0.000	0.500	1.000	
<700							0.500	0.000	0.500	1.000	

Units (Agency)											
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-4	1.000	1.000	1.000	1.000	1.500	2.000	2.000	2.000	2.000	2.000	2.000

Loans with sub fin (non-affordable 2nd) (Agency)			
LTV	CLTV	<720	>=720
<=75	<=80	0.375	0.375
<=65	80.01-95	0.875	0.625
65.01-75	80.01-95	1.125	0.875
75.01-80	76.01-95	1.375	1.125
80.01-90	81.01-95	1.375	0.875
90.01-95	91.01-95	0.875	0.625
All	>95	1.875	1.875

Max Adj and Net Pricing: Open Access Relief Refinances.

1. Calculate all applicable 'Agency' LLPA from tables

2. If total 'Agency' LLPA exceed 'Max Pricing Adj', reduce total to 'Max Pricing Adj'

3. Add 'Additional' LLPA to Step 2 LLPA to determine 'Total Net LLPA'

4. Apply 'Total Net LLPA' to base pricing above to determine Net Price

Max Pricing Adjustments (see notes)

Primary (OO) / 2nd	LTV <=80	LTV > 80
>20 yr	2.000	0.750
<=20 yr	2.000	0.000
Investor (NOO)	2.000	2.000

* Additional LLPA still apply

Freddie 30yr OpenAccess (125+)		CF30OAHL		
Rate	15 day	30 day	45 day	60 day
4.625	1.189	1.223	1.299	1.436
4.500	1.811	1.847	1.904	2.043
4.375	2.441	2.476	2.534	2.673
4.250	2.959	2.992	3.050	3.188
4.125	3.657	3.689	3.747	3.884
4.000	4.540	4.584	4.623	4.810
3.875	5.242	5.283	5.322	5.509
3.750	5.789	5.829	5.868	6.053
3.625	6.421	6.459	6.498	6.682
3.500	7.416	7.453	7.491	7.674

Freddie 20yr OpenAccess (125+)		CF20OAHL		
Rate	15 day	30 day	45 day	60 day
4.375	1.859	1.929	1.985	2.190
4.250	2.430	2.496	2.553	2.755
4.125	3.007	3.071	3.128	3.328
4.000	3.626	3.703	3.740	3.993
3.875	4.257	4.332	4.370	4.621
3.750	4.828	4.900	4.938	5.187
3.625	5.322	5.393	5.431	5.678
3.500	6.129	6.199	6.237	6.482
3.375				
3.250				

Freddie 15yr OpenAccess (125+)		CF15OAHL		
Rate	15 day	30 day	45 day	60 day
3.875	2.336	2.388	2.424	2.483
3.750	2.778	2.830	2.866	2.924
3.625	3.151	3.201	3.237	3.294
3.500	3.675	3.724	3.761	3.816
3.375	4.451	4.499	4.535	4.587
3.250	4.838	4.869	4.886	4.965
3.125	5.310	5.340	5.358	5.434
3.000	5.906	5.935	5.953	6.027
2.875	6.571	6.599	6.616	6.689
2.750	7.246	7.274	7.292	7.363

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Agency

LTV >95 and <=97	0.500
LTV >97 and <=105	1.000
LTV >105	2.000
Investment Prop LTV <=75	2.125
Investment Prop LTV 75.01 <=80	3.375
Investment Prop LTV >80	4.125
Super Conforming	0.250
Condo >75 LTV & > 15 Years (n/a Det	0.750
Manufactured Housing (Agency)	1.000
(Apply Agency AND Additional Manufactured LLPA)	

Additional

Manufactured Housing (Non-Agency)	0.750
Loan Amt >=35k and <50k	2.000
Loan Amt >=50k and <75k	0.750
Loan Amt >=75k and <100k	0.375
Loan Amt >=100k and <125k	0.200
Loan Amt >=125k and <200k	0.050
Loan Amt >=200k and <300k	0.000
Loan Amt >=300k and <=453.1k	(0.050)
No Credit Score	0.500
TX Cashout	0.250
NY	0.250

Max Adj and Net Pricing: Open Access Relief Refinances.

1. Calculate all applicable 'Agency' LLPA from tables

2. If total 'Agency' LLPA exceed 'Max Pricing Adj', reduce total to 'Max Pricing Adj'

3. Add 'Additional' LLPA to Step 2 LLPA to determine 'Total Net LLPA'

4. Apply 'Total Net LLPA' to base pricing above to determine Net Price

Max Pricing Adjustments (see notes)

Primary (OO) / 2nd	LTV <=80	LTV > 80
>20 yr	2.000	0.750
<=20 yr	2.000	0.000
Investor (NOO)	2.000	2.000

* Additional LLPA still apply

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In the state of New York, Impac Mortgage Corp. dba Excel Mortgage.

EQUAL HOUSING LENDER

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TEAMWORK

our highly experienced team works effectively
to close your loans quickly.

Fannie: HomeReady

Fannie 30yr FRM HomeReady				CF30HR
Rate	15 day	30 day	45 day	60 day
5.000	(1.678)	(1.610)	(1.503)	(1.444)
4.990	(1.665)	(1.596)	(1.489)	(1.430)
4.875	(1.311)	(1.243)	(1.136)	(1.077)
4.750	(0.796)	(0.728)	(0.620)	(0.561)
4.625	(0.110)	(0.041)	0.066	0.125
4.500	0.449	0.497	0.640	0.678
4.490	0.457	0.505	0.648	0.687
4.375	0.923	0.971	1.114	1.153
4.250	1.522	1.570	1.713	1.752
4.125	2.283	2.331	2.474	2.513
4.000	2.946	2.974	3.097	3.115
3.990	2.977	3.005	3.128	3.146
3.875	3.493	3.521	3.644	3.662
3.750				
3.625				
3.500				

Fannie 20yr FRM HomeReady				CF20HR
Rate	15 day	30 day	45 day	60 day
5.000				
4.990				
4.875				
4.750	(1.497)	(1.428)	(1.321)	(1.262)
4.625	(0.893)	(0.824)	(0.717)	(0.658)
4.500	(0.244)	(0.175)	(0.068)	(0.009)
4.490	(0.126)	(0.058)	0.049	0.108
4.375	0.355	0.403	0.546	0.585
4.250	0.935	0.983	1.126	1.164
4.125	1.620	1.668	1.811	1.850
4.000	2.178	2.206	2.329	2.347
3.990	2.208	2.235	2.359	2.377
3.875	2.676	2.703	2.827	2.844
3.750				
3.625				
3.500				

Fannie 15yr FRM HomeReady				CF15HR
Rate	15 day	30 day	45 day	60 day
4.500				
4.490				
4.375				
4.250	(0.429)	(0.376)	(0.328)	(0.222)
4.125	0.012	0.065	0.113	0.219
4.000	0.536	0.595	0.622	0.724
3.990	0.537	0.595	0.623	0.725
3.875	0.865	0.923	0.951	1.053
3.750	1.218	1.276	1.304	1.406
3.625	1.704	1.763	1.790	1.892
3.500	2.247	2.305	2.333	2.435
3.490	2.304	2.363	2.390	2.493
3.375	2.821	2.880	2.907	3.009
3.250	3.317	3.337	3.344	3.425
3.125				
3.000				

Fannie 10yr FRM HomeReady				CF10HR
Rate	15 day	30 day	45 day	60 day
4.500				
4.490				
4.375				
4.250	(0.678)	(0.598)	(0.530)	(0.398)
4.125	(0.250)	(0.196)	(0.148)	(0.042)
4.000	0.119	0.172	0.220	0.326
3.990	0.156	0.210	0.258	0.363
3.875	0.492	0.545	0.593	0.699
3.750	0.843	0.896	0.944	1.050
3.625	1.418	1.477	1.504	1.607
3.500	1.782	1.840	1.868	1.970
3.490	1.820	1.878	1.906	2.008
3.375	2.159	2.217	2.245	2.347
3.250	2.545	2.604	2.631	2.734
3.125				
3.000				

Fannie 30yr FRM HomeReady HB				CF30HRHB
Rate	15 day	30 day	45 day	60 day
5.000	(0.463)	(0.395)	(0.288)	(0.229)
4.990	(0.452)	(0.384)	(0.277)	(0.218)
4.875	(0.152)	(0.083)	0.024	0.083
4.750	0.329	0.397	0.505	0.564
4.625	1.015	1.084	1.191	1.250
4.500	1.686	1.734	1.877	1.915
4.490	1.693	1.741	1.884	1.922
4.375	2.092	2.140	2.283	2.321
4.250	2.647	2.695	2.838	2.877
4.125	3.408	3.456	3.599	3.638
4.000	4.195	4.223	4.346	4.364
3.990	4.224	4.251	4.374	4.392
3.875	4.666	4.694	4.817	4.835
3.750				
3.625				
3.500				

Fannie 20yr FRM HomeReady HB				CF20HRHB
Rate	15 day	30 day	45 day	60 day
5.000				
4.990				
4.875				
4.750	0.445	0.513	0.621	0.680
4.625	1.136	1.204	1.311	1.370
4.500	1.878	1.944	2.054	2.113
4.490	1.906	1.954	2.097	2.136
4.375	2.324	2.372	2.515	2.553
4.250	2.957	3.005	3.148	3.186
4.125	3.737	3.785	3.928	3.967
4.000	4.491	4.518	4.641	4.659
3.990	4.520	4.548	4.671	4.689
3.875	4.988	5.016	5.139	5.157
3.750				
3.625				
3.500				

Fannie 15yr FRM HomeReady HB				CF15HRHB
Rate	15 day	30 day	45 day	60 day
4.500				
4.490				
4.375				
4.250	1.101	1.154	1.202	1.308
4.125	1.435	1.489	1.537	1.643
4.000	1.873	1.927	1.975	2.080
3.990	1.928	1.981	2.029	2.135
3.875	2.323	2.377	2.425	2.531
3.750	2.754	2.813	2.840	2.943
3.625	3.137	3.196	3.223	3.325
3.500	3.598	3.656	3.684	3.786
3.490	3.644	3.702	3.730	3.832
3.375	4.077	4.102	4.109	4.190
3.250	4.367	4.387	4.394	4.475
3.125				
3.000				

Price Adjustments

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
LTV / Fico > 15 years (Agency)								
>=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

Max Adj and Net Pricing:

1. Calculate all applicable 'Agency' LLPA from tables
2. If total 'Agency' LLPA exceed 'Max Pricing Adj', reduce total to 'Max Pricing Adj'
3. Add 'Additional' LLPA to step 2 LLPA to determine 'Total Net LLPA'
4. Apply 'Total Net LLPA' to base pricing above to determine Net Price

Loans with sub fin (non-community 2nd) (Agency)

LTV	CLTV	<720	>=720	All CLTV
<= 65	80.01-95	0.875	0.625	0.375
65.01-75	80.01-95	1.125	0.875	0.375
75.01-95	90.01-95	1.375	1.125	0.375
75.01-90	76.01-90	1.375	1.125	0.375
00.01-95	95.01-97	1.875	1.875	0.375

Max Pricing Adjustments (see notes)

LTV > 80 and CS >=680	0.000
All Other LTV/CS	1.500

* Additional LLPA still apply

Lender Paid MI Adjustments: in addition to all other applicable loan level price adjustments

		80.01-85	85.01-90	90.01-95	95.01-97											>=760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
LPMI	>=760	>=241 Months All States (except WA)	0.590	1.200	1.410	1.680	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	740-759		0.720	1.680	1.910	2.270	Mfg Home	0.540	0.600	0.700	0.850	1.050	1.500	1.650	1.800								
	720-739		0.830	2.080	2.360	2.820	Amt >650k Empl Relo	0.600	0.660	0.750	0.900	1.200	1.500	1.800	2.100								
	700-719		0.970	2.490	2.740	3.320		(0.100)	(0.100)	(0.140)	(0.250)	(0.250)	(0.350)	(0.350)	(0.350)								
	680-699		1.130	3.010	3.350	4.090																	
	660-679		1.520	4.060	4.370	5.360																	
	640-659		1.570	4.220	4.630	5.820																	
	620-639		1.620	4.420	4.930	6.350																	
	>=760	<=240 Months All States (except WA)	0.430	0.590	0.950	1.090																	
	740-759		0.470	0.720	1.240	1.430																	
	720-739		0.490	0.840	1.500	1.760																	
	700-719		0.530	0.950	1.740	2.050																	
	680-699		0.580	1.100	2.080	2.490																	
	660-679		0.690	1.400	2.660	3.190																	
	640-659		0.710	1.430	2.770	3.390																	
	620-639		0.720	1.470	2.910	3.620																	

Please check the product description for eligibility as not all price adjustments are effective for all products.

Prices are subject to change without notice.

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In the state of New York, Impac Mortgage Corp. dba Excel Mortgage.

 EQUAL HOUSING LENDER



Fannie: DU Refi Plus

DU RefiPlus 30yr Fixed (<105)				CF30RP
Rate	15 day	30 day	45 day	60 day
5.000	(1.228)	(1.160)	(1.053)	(0.994)
4.990	(1.215)	(1.146)	(1.039)	(0.980)
4.875	(0.861)	(0.793)	(0.686)	(0.627)
4.750	(0.346)	(0.278)	(0.170)	(0.111)
4.625	0.340	0.409	0.516	0.575
4.500	0.899	0.947	1.090	1.128
4.490	0.907	0.955	1.098	1.137
4.375	1.373	1.421	1.564	1.603
4.250	1.972	2.020	2.163	2.202
4.125	2.733	2.781	2.924	2.963

DU RefiPlus 20yr Fixed (<105)				CF20RP
Rate	15 day	30 day	45 day	60 day
4.500	0.206	0.275	0.382	0.441
4.490	0.324	0.392	0.499	0.558
4.375	0.805	0.853	0.996	1.035
4.250	1.385	1.433	1.576	1.614
4.125	2.070	2.118	2.261	2.300
4.000	2.628	2.656	2.779	2.797
3.990	2.658	2.685	2.809	2.827
3.875	3.126	3.153	3.277	3.294
3.750				
3.625				

DU RefiPlus 15yr Fixed (<105)				CF15RP
Rate	15 day	30 day	45 day	60 day
4.000	0.986	1.045	1.072	1.174
3.990	0.987	1.045	1.073	1.175
3.875	1.315	1.373	1.401	1.503
3.750	1.668	1.726	1.754	1.856
3.625	2.154	2.213	2.240	2.342
3.500	2.697	2.755	2.783	2.885
3.490	2.754	2.813	2.840	2.943
3.375	3.271	3.330	3.357	3.459
3.250	3.767	3.787	3.794	3.875
3.125				

DU RefiPlus 30yr Fixed (<105) HB				CF30RPHB	
Rate	15 day	30 day	45 day	60 day	
5.000	(0.013)	0.055	0.162	0.221	
4.990	(0.002)	0.066	0.173	0.232	
4.875	0.298	0.367	0.474	0.533	
4.750	0.779	0.847	0.955	1.014	
4.625	1.465	1.534	1.641	1.700	
4.500	2.136	2.184	2.327	2.365	
4.490	2.143	2.191	2.334	2.372	
4.375	2.542	2.590	2.733	2.771	
4.250	3.097	3.145	3.288	3.327	
4.125	3.858	3.906	4.049	4.088	

DU RefiPlus 20yr Fixed (<105) HB				CF20RPHB
Rate	15 day	30 day	45 day	60 day
4.500	2.328	2.394	2.504	2.563
4.490	2.356	2.404	2.547	2.586
4.375	2.774	2.822	2.965	3.003
4.250	3.407	3.455	3.598	3.636
4.125	4.187	4.235	4.378	4.417
4.000	4.941	4.968	5.091	5.109
3.990	4.970	4.998	5.121	5.139
3.875	5.438	5.466	5.589	5.607
3.750				
3.625				

DU RefiPlus 15yr Fixed (<105) HB				CF15RPHB
Rate	15 day	30 day	45 day	60 day
4.000	2.323	2.377	2.425	2.530
3.990	2.378	2.431	2.479	2.585
3.875	2.773	2.827	2.875	2.981
3.750	3.204	3.263	3.290	3.393
3.625	3.587	3.646	3.673	3.775
3.500	4.048	4.106	4.134	4.236
3.490	4.094	4.152	4.180	4.282
3.375	4.527	4.552	4.559	4.640
3.250	4.817	4.837	4.844	4.925
3.125				

DU RefiPlus 30yr Fixed (105.01-125)					CF30RPM
Rate	15 day	30 day	45 day	60 day	
5.000	(0.707)	(0.639)	(0.532)	(0.473)	
4.990	(0.692)	(0.624)	(0.517)	(0.458)	
4.875	(0.277)	(0.208)	(0.101)	(0.042)	
4.750	0.340	0.388	0.531	0.569	
4.625	0.680	0.728	0.871	0.909	
4.500	1.021	1.069	1.212	1.250	
4.490	1.030	1.078	1.221	1.260	
4.375	1.573	1.621	1.764	1.802	
4.250	2.311	2.359	2.502	2.540	
4.125	3.295	3.343	3.486	3.524	

DU RefiPlus 20yr Fixed (105.01-125)				CF20RPM
Rate	15 day	30 day	45 day	60 day
4.500	0.411	0.459	0.602	0.641
4.490	0.425	0.473	0.616	0.654
4.375	0.987	1.035	1.178	1.216
4.250	1.812	1.860	2.003	2.041
4.125	2.816	2.864	3.007	3.045
4.000	3.387	3.414	3.537	3.555
3.990	3.425	3.453	3.576	3.594
3.875	4.051	4.078	4.201	4.219
3.750				
3.625				

DU RefiPlus 15yr Fixed (105.01-125)				CF15RPM
Rate	15 day	30 day	45 day	60 day
4.000	1.535	1.594	1.621	1.723
3.990	1.531	1.589	1.617	1.719
3.875	1.897	1.955	1.983	2.085
3.750	2.306	2.364	2.391	2.494
3.625	2.905	2.963	2.991	3.093
3.500	3.586	3.645	3.672	3.774
3.490	3.657	3.716	3.743	3.845
3.375	4.273	4.293	4.300	4.381
3.250	4.742	4.762	4.769	4.850
3.125				

DU RefiPlus 30yr Fixed (105.01-125) HB				CF30RPMH
Rate	15 day	30 day	45 day	60 day
5.000	(0.707)	(0.639)	(0.532)	(0.473)
4.990	(0.692)	(0.624)	(0.517)	(0.458)
4.875	(0.277)	(0.208)	(0.101)	(0.042)
4.750	0.340	0.388	0.531	0.569
4.625	0.680	0.728	0.871	0.909
4.500	1.021	1.069	1.212	1.250
4.490	1.030	1.078	1.221	1.260
4.375	1.573	1.621	1.764	1.802
4.250	2.311	2.359	2.502	2.540
4.125	3.295	3.343	3.486	3.524

DU RefiPlus 20yr Fixed (105.01-125) HB					CF20RPLHB
Rate	15 day	30 day	45 day	60 day	
4.500	0.411	0.459	0.602	0.641	
4.490	0.425	0.473	0.616	0.654	
4.375	0.987	1.035	1.178	1.216	
4.250	1.812	1.860	2.003	2.041	
4.125	2.816	2.864	3.007	3.045	
4.000	3.387	3.414	3.537	3.555	
3.990	3.425	3.453	3.576	3.594	
3.875	4.051	4.078	4.201	4.219	
3.750					
3.625					

DU RefiPlus 15yr Fixed (105.01-125) HB				CF15RPMHLHB	
Rate	15 day	30 day	45 day	60 day	
4.000	1.535	1.594	1.621	1.723	
3.990	1.531	1.589	1.617	1.719	
3.875	1.897	1.955	1.983	2.085	
3.750	2.306	2.364	2.391	2.494	
3.625	2.905	2.963	2.991	3.093	
3.500	3.586	3.645	3.672	3.774	
3.490	3.657	3.716	3.743	3.845	
3.375	4.273	4.293	4.300	4.381	
3.250	4.742	4.762	4.769	4.850	
3.125					

DU RefiPlus 30yr Fixed (125+)				CF30RPHL
Rate	15 day	30 day	45 day	60 day
5.000	(0.457)	(0.389)	(0.282)	(0.223)
4.990	(0.442)	(0.374)	(0.267)	(0.208)
4.875	(0.027)	0.042	0.149	0.208
4.750	0.633	0.701	0.809	0.868
4.625	1.117	1.165	1.308	1.347
4.500	1.458	1.506	1.649	1.688
4.490	1.468	1.516	1.659	1.697
4.375	2.010	2.058	2.201	2.240
4.250	2.770	2.818	2.961	3.000
4.125	3.811	3.859	4.002	4.041

DU RefiPlus 20yr Fixed (125+)				CF20RPHL
Rate	15 day	30 day	45 day	60 day
4.500	0.849	0.897	1.040	1.078
4.490	0.862	0.910	1.053	1.092
4.375	1.424	1.472	1.615	1.653
4.250	2.280	2.328	2.471	2.510
4.125	3.126	3.154	3.277	3.295
4.000	3.637	3.664	3.787	3.805
3.990	3.675	3.703	3.826	3.844
3.875	4.301	4.328	4.451	4.469
3.750				
3.625				

DU RefiPlus 15yr Fixed (125+)				CF15RPHL	
Rate	15 day	30 day	45 day	60 day	
4.000	1.775	1.828	1.871	1.973	
3.990	1.781	1.839	1.867	1.969	
3.875	2.147	2.205	2.233	2.335	
3.750	2.556	2.614	2.641	2.744	
3.625	3.167	3.225	3.253	3.355	
3.500	3.865	3.924	3.951	4.054	
3.490	3.938	3.996	4.024	4.126	
3.375	4.585	4.605	4.612	4.693	
3.250	5.054	5.075	5.082	5.163	
3.125					

DU RefiPlus 30yr Fixed (125+) HB				CF30RPHLHB	
Rate	15 day	30 day	45 day	60 day	
5.000	(0.457)	(0.389)	(0.282)	(0.223)	
4.990	(0.442)	(0.374)	(0.267)	(0.208)	
4.875	(0.027)	0.042	0.149	0.208	
4.750	0.633	0.701	0.809	0.868	
4.625	1.117	1.165	1.308	1.347	
4.500	1.458	1.506	1.649	1.688	
4.490	1.468	1.516	1.659	1.697	
4.375	2.010	2.058	2.201	2.240	
4.250	2.770	2.818	2.961	3.000	
4.125	3.811	3.859	4.002	4.041	

DU RefiPlus 20yr Fixed (125+) HB			CF20RPHLHB	
Rate	15 day	30 day	45 day	60 day
4.500	0.849	0.897	1.040	1.078
4.490	0.862	0.910	1.053	1.092
4.375	1.424	1.472	1.615	1.653
4.250	2.280	2.328	2.471	2.510
4.125	3.126	3.154	3.277	3.295
4.000	3.637	3.664	3.787	3.805
3.990	3.675	3.703	3.826	3.844
3.875	4.301	4.328	4.451	4.469
3.750				
3.625				

DU RefiPlus 15yr Fixed (125+) HB				CF15RPHLHB	
Rate	15 day	30 day	45 day	60 day	
4.000	1.775	1.828	1.871	1.973	
3.990	1.781	1.839	1.867	1.969	
3.875	2.147	2.205	2.233	2.335	
3.750	2.556	2.614	2.641	2.744	
3.625	3.167	3.225	3.253	3.355	
3.500	3.865	3.924	3.951	4.054	
3.490	3.938	3.996	4.024	4.126	
3.375	4.585	4.605	4.612	4.693	
3.250	5.054	5.075	5.082	5.163	
3.125					

Price Adjustments

[illegible]

LTV/FICO (>15 years - Additional)

>=740	0.500	0.000	0.500	1.000
700-739	0.500	0.000	0.500	1.000
<700	0.500	0.000	0.500	1.000

Loans with sub fin (Agency)

LTV	CLTV	<720	>=720	All CLTV
65.01-75	90.01-95	0.875	0.625	0.375
75.01-95	90.01-95	0.875	0.625	0.375
75.01-90	76.01-90	0.625	0.375	0.375
Any	>95	1.875	1.875	0.375

Max Adj and Net Pricing: DU Refi Plus

1. Calculate all applicable 'Agency' LLPA from tables
2. If total 'Agency' LLPA exceed 'Max Pricing Adj', reduce total to 'Max Pricing Adj'
3. Add 'Additional' LLPA to step 2 LLPA to determine 'Total Net LLPA'
4. Apply 'Total Net LLPA' to base pricing above to determine Net Price

Max Pricing Adjustments (see notes)

Primary Res (OO)	LTV <=80	LTV >80
>20 yr	2.000	0.750
<=20 yr	2.000	0.000
2nd/Investor (NOO)	<=105	>105
>25 yr - <=30 yr	2.000	2.000
<=25 yr	2.000	1.500

* Additional LLPA still apply

Agency

LTV>95 and <= 97	0.500
LTV >97 and <=105	1.000
LTV >105 (>25 yr)	1.000
LTV >105 (<=25 yr)	0.500
Investment Prop LTV<=75	2.125
Investment Prop LTV>75 & <=80	3.375
Investment Prop LTV >80	4.125
2-4 Units	1.000
Condo >75 LTV & >15 Yrs n/a Detach	0.750
High Balance	0.250

(Apply Agency AND Additional Manufactured LLPA)

Additional

Loan Amt >=35k and <50k	2.000
Loan Amt >=50k and <75k	0.750
Loan Amt >=75k and <100k	0.375
Loan Amt >=100k and <125k	0.200
Loan Amt >=125k and <200k	0.050
Loan Amt >=200k and <300k	0.000
Loan Amt >=300k and <=453.1k	(0.050)
No Credit Score	0.500
TX Cashout	0.250
NY	0.250

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