



Lock Desk
Breeze Support
Sales or Product Support
Operational or UW Support
Renovation Loan Support

1.800.277.3395
 888.846.9498

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ANNOUNCEMENTS

Plaza offers nearly all agency renovation loan programs, giving you a competitive edge with first-time buyers that need options and solutions to today's market.

INDICES		FEES Wholesale		Great Resources On-Line		LOCK EXPIRATIONS		EXTENSION POLICY		
Prime	7.75000	Government Streamline \$595	\$595	www.plazahomemortgage.com		15 days expires on	06/02/25	Days	Standard	Reduced
30-Day SOFR	4.32827	Closed End Seconds	\$995	► BREEZE		30 Days expires on	06/16/25	1 day	0.100	0.050
		All other products	\$1,175	We currently accept locks on Breeze until 11:59 PM pst		45 days expires on	06/30/25	5 days	0.175	0.125
						60 Days expires on	07/15/25	10 days	0.300	0.250
FHA ID#:	1710100002	TX VA IRRRLS	\$100	We currently accept lock extensions through Breeze up until 11:59 PM pst		Contact AE or Lock Desk for longer lock terms. Up to 180 days available.		15 days	0.550	0.375
VA ID#:	9065310000	TX Refis	\$125			Lock Desk 1.800.277.3395		*Must be requested 3 business days in advance for reduced extension fees		
		TX Purchase	\$165			Lock Desk Closes at 7:00 PM EST				
		MERS Transfer	\$25							

Links		FEES Mini Cor		APOR Rates for the week of 5/12/25				LOCK TERMS	
Link to Conventional Loan Limits		Funding Fee	\$799	Fixed		ARM		30 Day	add 0.175 to 15 day price.
Link to FHA Loan Limits		Closed End Seconds	\$695	10yr	6.15%	3yr	7.06%	45 Day	add 0.350 to 15 Day price.
Link to Lock Policies		Streamline Funding Fee	\$599	15yr	6.09%	5yr	6.83%	60 Day	add 0.525 to 15 Day price.
		Doc Prep (If Applicable)	\$199	20yr	6.27%	7yr	6.69%		
		Flood (If Applicable)	\$10	25yr	6.27%	10yr	6.60%		
		Non Mers (If Applicable)	\$25	30yr	6.80%				

Government Rates & Adjustments

FHA300			FHA300HB			FHA30S			USDARH30			USDARH30P		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.500	(4.221)	(4.046)	7.500	(2.591)	(2.416)	7.500	(3.771)	(3.596)	7.500	(3.741)	(3.566)	7.500	(3.621)	(3.446)
7.490	(4.221)	(4.046)	7.375	(2.044)	(1.869)	7.490	(3.771)	(3.596)	7.490	(3.741)	(3.566)	7.490	(3.621)	(3.446)
7.375	(3.674)	(3.499)	7.250	(3.409)	(3.234)	7.375	(3.224)	(3.049)	7.375	(3.194)	(3.019)	7.375	(3.074)	(2.899)
7.250	(4.339)	(4.164)	7.125	(3.364)	(3.189)	7.250	(3.889)	(3.714)	7.250	(3.859)	(3.684)	7.250	(3.739)	(3.564)
7.125	(4.294)	(4.119)	7.000	(2.881)	(2.706)	7.125	(3.844)	(3.669)	7.125	(3.814)	(3.639)	7.125	(3.694)	(3.519)
7.000	(3.811)	(3.636)	6.875	(2.334)	(2.159)	7.000	(3.361)	(3.186)	7.000	(3.331)	(3.156)	7.000	(3.211)	(3.036)
6.990	(3.811)	(3.636)	6.750	(2.367)	(2.192)	6.990	(3.361)	(3.186)	6.990	(3.331)	(3.156)	6.990	(3.211)	(3.036)
6.875	(3.264)	(3.089)	6.625	(2.322)	(2.147)	6.875	(2.814)	(2.639)	6.875	(2.784)	(2.609)	6.875	(2.664)	(2.489)
6.750	(3.147)	(2.972)	6.500	(1.838)	(1.663)	6.750	(2.697)	(2.522)	6.750	(2.667)	(2.492)	6.750	(2.547)	(2.372)
6.625	(3.102)	(2.927)	6.375	(1.292)	(1.117)	6.625	(2.652)	(2.477)	6.625	(2.622)	(2.447)	6.625	(2.502)	(2.327)
6.500	(2.618)	(2.443)	6.250	(0.969)	(0.794)	6.500	(2.168)	(1.993)	6.500	(2.138)	(1.963)	6.500	(2.018)	(1.843)
6.490	(2.618)	(2.443)	6.125	(0.925)	(0.750)	6.490	(2.168)	(1.993)	6.490	(2.138)	(1.963)	6.490	(2.018)	(1.843)
6.375	(2.072)	(1.897)	6.000	(0.441)	(0.266)	6.375	(1.622)	(1.447)	6.375	(1.592)	(1.417)	6.375	(1.472)	(1.297)
6.250	(1.649)	(1.474)	5.875	0.105	0.280	6.250	(1.199)	(1.024)	6.250	(1.169)	(0.994)	6.250	(1.049)	(0.874)
6.125	(1.605)	(1.430)	5.750	0.949	1.124	6.125	(1.155)	(0.980)	6.125	(1.125)	(0.950)	6.125	(1.005)	(0.830)
6.000	(1.121)	(0.946)	5.625	1.279	1.454	6.000	(0.671)	(0.496)	6.000	(0.641)	(0.466)	6.000	(0.521)	(0.346)
5.990	(1.121)	(0.946)	5.500	1.763	1.938	5.990	(0.671)	(0.496)	5.990	(0.641)	(0.466)	5.990	(0.521)	(0.346)
5.875	(0.575)	(0.400)	5.375	2.309	2.484	5.875	(0.125)	0.050	5.875	(0.095)	0.080	5.875	0.025	-0.150
5.750	0.219	0.394				5.750	0.669	0.844	5.750	0.699	0.874	5.750	0.819	1.094
5.625	0.549	0.724				5.625	0.999	1.174	5.625	1.029	1.204	5.625	1.149	1.424
5.500	1.033	1.208				5.500	1.483	1.658	5.500	1.513	1.688	5.500	1.633	1.908
5.490	1.033	1.208				5.490	1.483	1.658	5.490	1.513	1.688	5.490	1.633	1.908
5.375	1.579	1.754				5.375	2.029	2.204	5.375	2.059	2.234	5.375	2.179	2.404
5.250	2.373	2.548				5.250	2.823	2.998	5.250	2.853	3.028	5.250	2.973	3.248
5.125	3.158	3.333				5.125	3.608	3.783	5.125	3.638	3.813	5.125	3.758	3.983
						5.000	4.092	4.267				5.000	4.242	4.417
						4.990	4.092	4.267				4.990	4.242	4.417



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VA300			VA300IRRL			VAJ30IRRL		VAJUMBO30		VAJUMBO30L		VA300L (C/O > 90%)	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day
7.500	(3.941)	(3.766)	7.500	(3.521)	(3.346)	7.500	(2.121)	7.500	(2.391)	7.500	(2.391)	7.500	(2.421)
7.490	(3.941)	(3.766)	7.490	(3.521)	(3.346)	7.490	(2.121)	7.490	(2.391)	7.375	(1.844)	7.375	(1.874)
7.375	(3.394)	(3.219)	7.375	(2.974)	(2.799)	7.375	(1.574)	7.375	(1.844)	7.250	(3.209)	7.250	(2.539)
7.250	(4.059)	(3.884)	7.250	(3.639)	(3.464)	7.250	(2.939)	7.250	(3.209)	7.125	(3.164)	7.125	(2.794)
7.125	(4.014)	(3.839)	7.125	(3.594)	(3.419)	7.125	(2.894)	7.125	(3.164)	7.000	(2.681)	7.000	(2.311)
7.000	(3.531)	(3.356)	7.000	(3.111)	(2.936)	7.000	(2.411)	7.000	(2.681)	6.875	(2.134)	6.875	(1.764)
6.990	(3.531)	(3.356)	6.990	(3.111)	(2.936)	6.990	(2.411)	6.990	(2.681)	6.750	(2.167)	6.750	(1.647)
6.875	(2.984)	(2.809)	6.875	(2.564)	(2.389)	6.875	(1.864)	6.875	(2.134)	6.625	(2.122)	6.625	(1.652)
6.750	(2.867)	(2.692)	6.750	(2.447)	(2.272)	6.750	(1.897)	6.750	(2.167)	6.500	(1.638)	6.500	(1.168)
6.625	(2.822)	(2.647)	6.625	(2.402)	(2.227)	6.625	(1.852)	6.625	(2.122)	6.375	(1.092)	6.375	(0.622)
6.500	(2.338)	(2.163)	6.500	(1.918)	(1.743)	6.500	(1.368)	6.500	(1.638)	6.250	(0.769)	6.250	(0.199)
6.490	(2.338)	(2.163)	6.490	(1.918)	(1.743)	6.490	(1.368)	6.490	(1.638)	6.125	(0.725)	6.125	(0.255)
6.375	(1.792)	(1.617)	6.375	(1.372)	(1.197)	6.375	(0.822)	6.375	(1.092)	6.000	(0.241)	6.000	0.229
6.250	(1.369)	(1.194)	6.250	(0.949)	(0.774)	6.250	(0.499)	6.250	(0.769)	5.875	0.305	5.875	0.775
6.125	(1.325)	(1.150)	6.125	(0.905)	(0.730)	6.125	(0.455)	6.125	(0.725)	5.750	1.149	5.750	1.569
6.000	(0.841)	(0.666)	6.000	(0.421)	(0.246)	6.000	0.029	6.000	(0.241)	5.625	1.479	5.625	2.049
5.990	(0.841)	(0.666)	5.990	(0.421)	(0.246)	5.990	0.029	5.990	(0.241)	5.500	1.963	5.500	2.533
5.875	(0.295)	(0.120)	5.875	0.125	0.300	5.875	0.575	5.875	0.305	5.375	2.509	5.375	3.079
5.750	0.499	0.674	5.750	0.919	1.094	5.750	1.419	5.750	1.149			5.250	3.873
5.625	0.829	1.004	5.625	1.249	1.424	5.625	1.749	5.625	1.479				
5.500	1.313	1.488	5.500	1.733	1.908	5.500	2.233	5.500	1.963				
5.490	1.313	1.488	5.490	1.733	1.908	5.490	2.233	5.490	1.963				
5.375	1.859	2.034	5.375	2.279	2.454	5.375	2.779	5.375	2.509				
5.250	2.653	2.828	5.250	3.073	3.248								
5.125	3.438	3.613	5.125	3.858	4.033								
			5.000	4.342	4.517								
			4.990	4.342	4.517								

FHA150			VA150			VA150IRRL			VAJUMBO15			VAJ51T	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day
6.750	(1.076)	(0.901)	6.750	(0.796)	(0.621)	6.750	(0.376)	(0.201)	6.625	(0.669)	(0.494)	6.500	(2.262)
6.625	(2.849)	(2.674)	6.625	(2.569)	(2.394)	6.625	(2.149)	(1.974)	6.500	(0.349)	(0.174)	6.375	(1.691)
6.500	(2.529)	(2.354)	6.500	(2.249)	(2.074)	6.500	(1.829)	(1.654)	6.375	0.081	0.256	6.250	(1.042)
6.490	(2.429)	(2.254)	6.490	(2.149)	(1.974)	6.490	(1.729)	(1.554)	6.250	0.236	0.411	6.125	(1.606)
6.375	(2.099)	(1.924)	6.375	(1.819)	(1.644)	6.375	(1.399)	(1.224)	6.125	0.447	0.622	6.000	(1.074)
6.250	(1.944)	(1.769)	6.250	(1.664)	(1.489)	6.250	(1.244)	(1.069)	6.000	0.782	0.957	5.875	(0.462)
6.125	(1.733)	(1.558)	6.125	(1.453)	(1.278)	6.125	(1.033)	(0.858)	5.875	1.223	1.398	5.750	0.245
6.000	(1.398)	(1.223)	6.000	(1.118)	(0.943)	6.000	(0.698)	(0.523)	5.750	0.954	1.129	5.625	(0.344)
5.990	(1.298)	(1.123)	5.990	(1.018)	(0.843)	5.990	(0.598)	(0.423)	5.625	1.206	1.381	5.500	0.223
5.875	(0.957)	(0.782)	5.875	(0.677)	(0.502)	5.875	(0.257)	(0.082)	5.500	1.557	1.732	5.375	0.968
5.750	(1.226)	(1.051)	5.750	(0.946)	(0.771)	5.750	(0.526)	(0.351)	5.375	2.003	2.178	5.250	1.795
5.625	(0.974)	(0.799)	5.625	(0.694)	(0.519)	5.625	(0.274)	(0.099)	5.250	2.461	2.636	5.125	1.253
5.500	(0.623)	(0.448)	5.500	(0.343)	(0.168)	5.500	0.077	0.252	5.125	3.255	3.430	5.000	1.932
5.490	(0.523)	(0.348)	5.490	(0.243)	(0.068)	5.490	0.177	0.352	5.000	3.606	3.781	4.875	2.646
5.375	(0.177)	(0.002)	5.375	0.103	0.278	5.375	0.523	0.698	4.875	4.050	4.225	4.750	3.443
5.250	0.281	0.456	5.250	0.561	0.736	5.250	0.981	1.156	4.750	4.565	4.740		
5.125	0.575	0.750	5.125	0.855	1.030	5.125	1.275	1.450	4.625	4.971	5.146		
5.000	0.926	1.101	5.000	1.206	1.381	5.000	1.626	1.801	4.500	5.322	5.497		
4.990	1.026	1.201	4.990	1.306	1.481	4.990	1.726	1.901	4.375	5.765	5.940		
4.875	1.370	1.545	4.875	1.650	1.825	4.875	2.070	2.245					
4.750	1.885	2.060	4.750	2.165	2.340	4.750	2.585	2.760					
4.625	2.291	2.466	4.625	2.571	2.746	4.625	2.991	3.166					
4.500	2.642	2.817	4.500	2.922	3.097	4.500	3.342	3.517					
4.490	2.742	2.917	4.490	3.022	3.197	4.490	3.442	3.617					
4.375	3.085	3.260	4.375	3.365	3.540	4.375	3.785	3.960					



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Government Buydowns

FHA300BD21			FHA300BD10			USDA30BD21			USDA30BD10		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.500	(4.221)	(4.046)	7.500	(4.221)	(4.046)	7.500	(3.741)	(3.566)	7.500	(3.741)	(3.566)
7.375	(3.674)	(3.499)	7.375	(3.674)	(3.499)	7.375	(3.194)	(3.019)	7.375	(3.194)	(3.019)
7.250	(4.339)	(4.164)	7.250	(4.339)	(4.164)	7.250	(3.859)	(3.684)	7.250	(3.859)	(3.684)
7.125	(4.294)	(4.119)	7.125	(4.294)	(4.119)	7.125	(3.814)	(3.639)	7.125	(3.814)	(3.639)
7.000	(3.811)	(3.636)	7.000	(3.811)	(3.636)	7.000	(3.331)	(3.156)	7.000	(3.331)	(3.156)
6.875	(3.264)	(3.089)	6.875	(3.264)	(3.089)	6.875	(2.784)	(2.609)	6.875	(2.784)	(2.609)
6.750	(3.147)	(2.972)	6.750	(3.147)	(2.972)	6.750	(2.667)	(2.492)	6.750	(2.667)	(2.492)
6.625	(3.102)	(2.927)	6.625	(3.102)	(2.927)	6.625	(2.622)	(2.447)	6.625	(2.622)	(2.447)
6.500	(2.618)	(2.443)	6.500	(2.618)	(2.443)	6.500	(2.138)	(1.963)	6.500	(2.138)	(1.963)
6.375	(2.072)	(1.897)	6.375	(2.072)	(1.897)	6.375	(1.592)	(1.417)	6.375	(1.592)	(1.417)
6.250	(1.649)	(1.474)	6.250	(1.649)	(1.474)	6.250	(1.169)	(0.994)	6.250	(1.169)	(0.994)
6.125	(1.605)	(1.430)	6.125	(1.605)	(1.430)	6.125	(1.125)	(0.950)	6.125	(1.125)	(0.950)
6.000	(1.121)	(0.946)	6.000	(1.121)	(0.946)	6.000	(0.641)	(0.466)	6.000	(0.641)	(0.466)
5.875	(0.575)	(0.400)	5.875	(0.575)	(0.400)	5.875	(0.095)	0.080	5.875	(0.095)	0.080
5.750	0.219	0.394	5.750	0.219	0.394	5.750	0.699	0.874	5.750	0.699	0.874
5.625	0.549	0.724	5.625	0.549	0.724	5.625	1.029	1.204	5.625	1.029	1.204
5.500	1.033	1.208	5.500	1.033	1.208	5.500	1.513	1.688	5.500	1.513	1.688
5.375	1.579	1.754	5.375	1.579	1.754	5.375	2.059	2.234	5.375	2.059	2.234
5.250	2.373	2.548	5.250	2.373	2.548	5.250	2.853	3.028	5.250	2.853	3.028
5.125	3.158	3.333	5.125	3.158	3.333	5.125	3.638	3.813	5.125	3.638	3.813

VA300BD21			VA300BD10			FHA300A (Renovation)		FHA30K		FHA30KS		USDARH30K		FHA51T		FHA51THB	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	
7.500	(3.941)	(3.766)	7.500	(3.941)	(3.766)	7.500	(2.271)	(2.096)	7.500	(1.771)	7.500	(2.191)	6.500	(2.712)	6.500	(2.462)	
7.375	(3.394)	(3.219)	7.375	(3.394)	(3.219)	7.375	(1.724)	(1.549)	7.375	(1.224)	7.375	(1.644)	6.375	(2.141)	6.375	(1.891)	
7.250	(4.059)	(3.884)	7.250	(4.059)	(3.884)	7.250	(2.389)	(2.214)	7.250	(1.889)	7.250	(2.309)	6.250	(1.492)	6.250	(1.242)	
7.125	(4.014)	(3.839)	7.125	(4.014)	(3.839)	7.125	(2.344)	(2.169)	7.125	(1.844)	7.125	(2.264)	6.125	(2.056)	6.125	(1.806)	
7.000	(3.531)	(3.356)	7.000	(3.531)	(3.356)	7.000	(1.861)	(1.686)	7.000	(1.361)	7.000	(1.781)	6.000	(1.524)	6.000	(1.274)	
6.875	(2.984)	(2.809)	6.875	(2.984)	(2.809)	6.875	(1.314)	(1.139)	6.875	(0.814)	6.875	(1.234)	5.875	(0.912)	5.875	(0.662)	
6.750	(2.867)	(2.692)	6.750	(2.867)	(2.692)	6.750	(1.197)	(1.022)	6.750	(0.697)	6.750	(1.117)	5.750	(0.205)	5.750	0.045	
6.625	(2.822)	(2.647)	6.625	(2.822)	(2.647)	6.625	(1.152)	(0.977)	6.625	(0.652)	6.625	(1.072)	5.625	(0.794)	5.625	(0.544)	
6.500	(2.338)	(2.163)	6.500	(2.338)	(2.163)	6.500	(0.668)	(0.493)	6.500	(0.168)	6.500	(0.588)	5.500	(0.227)	5.500	0.023	
6.375	(1.792)	(1.617)	6.375	(1.792)	(1.617)	6.375	(0.122)	0.053	6.375	0.378	6.375	(0.042)	5.375	0.518	5.375	0.768	
6.250	(1.369)	(1.194)	6.250	(1.369)	(1.194)	6.250	0.301	0.476	6.250	0.801	6.250	0.381	5.250	1.345	5.250	1.595	
6.125	(1.325)	(1.150)	6.125	(1.325)	(1.150)	6.125	0.345	0.520	6.125	0.845	6.125	0.425	5.125	0.803	5.125	1.053	
6.000	(0.841)	(0.666)	6.000	(0.841)	(0.666)	6.000	0.829	1.004	6.000	1.329	6.000	0.909	5.000	1.482	5.000	1.732	
5.875	0.295	0.120	5.875	0.295	0.120	5.875	1.455	1.550	5.875	1.875	5.875	1.375	4.875	2.196	4.875	2.446	
5.750	0.499	0.674	5.750	0.499	0.674	5.750	2.249	2.344	5.750	2.669	5.750	2.169	4.750	2.993	4.750	3.243	
5.625	0.829	1.004	5.625	0.829	1.004	5.625	2.499	2.674	5.625	2.999	5.625	2.579	4.625	2.382			
5.500	1.313	1.488	5.500	1.313	1.488	5.500	3.063	3.158	5.500	3.483	5.500	3.063	4.500	3.022			
5.375	1.859	2.034	5.375	1.859	2.034	5.375	3.609	3.704	5.375	3.529	5.375	3.609					
5.250	2.653	2.828	5.250	2.653	2.828												
5.125	3.438	3.613	5.125	3.438	3.613												

Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.500	(2.271)	(2.096)	7.500	(1.771)	(1.596)	7.500	(2.271)	(2.100)	7.500	(2.191)	(2.020)
7.375	(1.724)	(1.549)	7.375	(1.224)	(1.049)	7.375	(1.724)	(1.553)	7.375	(1.644)	(1.482)
7.250	(2.389)	(2.214)	7.250	(1.889)	(1.714)	7.250	(2.389)	(2.217)	7.250	(2.309)	(2.146)
7.125	(2.344)	(2.169)	7.125	(1.844)	(1.669)	7.125	(2.344)	(2.171)	7.125	(2.264)	(2.108)
7.000	(1.861)	(1.686)	7.000	(1.361)	(1.186)	7.000	(1.861)	(1.694)	7.000	(1.781)	(1.631)
6.875	(1.314)	(1.139)	6.875	(0.814)	(0.639)	6.875	(1.314)	(1.147)	6.875	(1.234)	(1.084)
6.750	(1.197)	(1.022)	6.750	(0.697)	(0.522)	6.750	(1.197)	(1.030)	6.750	(1.117)	(0.964)
6.625	(1.152)	(0.977)	6.625	(0.652)	(0.477)	6.625	(1.152)	(0.985)	6.625	(1.072)	(0.930)
6.500	(0.668)	(0.493)	6.500	(0.168)	0.007	6.500	(0.668)	(0.500)	6.500	(0.588)	(0.435)
6.375	(0.122)	0.053	6.375	0.378	0.553	6.375	(0.122)	0.053	6.375	(0.042)	0.087
6.250	0.301	0.476	6.250	0.801	0.976	6.250	0.301	0.476	6.250	0.381	0.556
6.125	0.345	0.520	6.125	0.845	1.020	6.125	0.345	0.520	6.125	0.425	0.600
6.000	0.829	1.004	6.000	1.329	1.504	6.000	0.829	1.004	6.000	0.909	1.084
5.875	1.375	1.550	5.875	1.875	2.050	5.875	1.375	1.550	5.875	1.455	1.630
5.750	2.169	2.344	5.750	2.669	2.844	5.750	2.169	2.344	5.750	2.249	2.424
5.625	2.499	2.674	5.625	2.999	3.174	5.625	2.499	2.674	5.625	2.579	2.754
5.500	2.983	3.158	5.500	3.483	3.658	5.500	2.983	3.158	5.500	3.063	3.238
5.375	3.529	3.704	5.375	3.529	3.704	5.375	3.529	3.704	5.375	3.609	3.784

Plaza offers buydowns on our renovation programs, refer to BREEZE or your pricing engine for pricing.

GOVERNMENT ADJUSTMENTS

FHA FICO Adj	USDA FICO Adj	VA FICO Adj	VA DTI	Loan Amount adj	FHA, VA & USDA:
< 580	3.000 < 580	2.500 < 580	3.000 40.01 - 50 (Full Doc only)	0.125	=> \$125,000 0.000
580-599	2.000 580-599	2.500 580-599	2.000 50.01 - 60 (Full Doc only)	0.5	=> \$100,000 to \$124,999 0.250
600-619	1.750 600-619	2.250 600-619	1.750 > 60 (Full Doc only)	0.625	=> \$75,000 to \$99,999 0.500
620-639	1.000 620-639	1.500 620-639			=> \$50,000 to \$74,999 0.875
640-659	0.500 640-659	0.875 640-659			< \$50,000 1.500
660-679	0.125 660-679	0.000 660-679			
680-699	0.000 680-699	(0.125) 680-699			
700-719	(0.125) 700-719	(0.125) 700-719		25 Yr FHA & VA	0.125
720-759	(0.250) 720-759	(0.250) 720-759		20 Yr FHA & VA	0.500
760+	(0.250) 760+	(0.375) 760+		FHA Streamline/VA IRRRL - 2nd Home or Non-Owner	0.500
				Manufactured Housing (Single Wide)	1.250
				Manufactured Housing (Multi Wide)	1.250

State Adjustments			
AK	(0.125)	ME	0.000
AL	(0.125)	MI	(0.125)
AR	(0.125)	MN	(0.125)
AZ	(0.125)	MO	(0.125)
CA	0.000	MS	(0.125)
CO	0.000	MT	(0.125)
CT	0.000	NC	(0.125)
DC	0.000	ND	(0.125)
DE	(0.125)	NE	(0.125)
FL	(0.125)	NH	(0.125)
GA	(0.125)	NJ	0.000
HI	0.000	NM	0.000
IA	(0.125)	NV	0.000
ID	0.000	NY	0.125
IL	(0.125)	OH	(0.125)
IN	(0.125)	OK	(0.125)
KS	(0.125)	OR	0.000
KY	(0.125)	PA	(0.125)
LA	(0.125)	RI	0.000
MA	0.000	SC	(0.125)
MD	(0.125)	SD	(0.125)
		TN	(0.125)
		TX	(0.250)
		UT	0.000
		VA	(0.125)
		VT	0.000
		WA	0.000
		WI	(0.125)
		WV	(0.125)
		WY	(0.125)



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Agency Express													
CF300AX			CF300AXHB			CF150AX			CF150AXHB			CF300AXSC	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day
7.750	(4.308)	(4.133)	7.750	(1.448)	(1.273)	7.500	(4.357)	(4.182)	6.125	0.349	0.524	7.750	(1.448)
7.625	(4.199)	(4.024)	7.625	(1.339)	(1.164)	7.375	(4.160)	(3.985)	6.000	0.718	0.893	7.625	(1.339)
7.500	(3.905)	(3.730)	7.500	(2.795)	(2.620)	7.250	(3.943)	(3.768)	5.875	1.020	1.195	7.500	(2.795)
7.490	(3.805)	(3.630)	7.490	(2.695)	(2.520)	7.125	(3.707)	(3.532)	5.750	1.328	1.503	7.375	(2.446)
7.375	(3.566)	(3.381)	7.375	(2.446)	(2.271)	7.000	(3.545)	(3.370)	5.625	1.680	1.855	7.250	(2.085)
7.250	(3.195)	(3.020)	7.250	(2.085)	(1.910)	6.875	(3.351)	(3.176)	5.500	1.957	2.132	7.125	(1.837)
7.125	(2.947)	(2.772)	7.125	(1.837)	(1.662)	6.750	(3.093)	(2.918)	5.375	2.304	2.479	7.000	(1.606)
7.000	(2.516)	(2.341)	7.000	(1.606)	(1.431)	6.625	(2.837)	(2.662)	5.250	2.629	2.804	6.875	(1.247)
6.990	(2.416)	(2.241)	6.990	(1.506)	(1.331)	6.500	(2.588)	(2.413)	5.125	3.084	3.259	6.750	(0.701)
6.875	(2.157)	(1.982)	6.875	(1.247)	(1.072)	6.375	(2.462)	(2.287)	5.000	3.415	3.590	6.625	(0.419)
6.750	(1.611)	(1.436)	6.750	(0.701)	(0.526)	6.250	(2.162)	(1.987)	4.875	3.818	3.993	6.500	0.156
6.625	(1.329)	(1.154)	6.625	(0.419)	(0.244)	6.125	(1.811)	(1.636)	4.750	4.214	4.389	6.375	0.645
6.500	(0.904)	(0.729)	6.500	0.156	0.331	6.000	(1.442)	(1.267)	4.625	5.093	5.268	6.250	1.234
6.490	(0.804)	(0.629)	6.490	0.256	0.431	5.875	(1.140)	(0.965)	4.500	5.039	5.214	6.125	1.634
6.375	(0.415)	(0.240)	6.375	0.645	0.820	5.750	(0.832)	(0.657)	4.375	5.546	5.721	6.000	2.258
6.250	0.174	0.349	6.250	1.234	1.409	5.625	(0.480)	(0.305)	4.250	6.027	6.202	5.875	2.766
6.125	0.574	0.749	6.125	1.634	1.809	5.500	(0.203)	(0.028)				5.750	3.601
6.000	1.098	1.273	6.000	2.258	2.433	5.375	0.144	0.319				5.625	3.903
5.990	1.198	1.373	5.990	2.358	2.533	5.250	0.469	0.644				5.500	5.245
5.875	1.606	1.781	5.875	2.766	2.941	5.125	0.924	1.099					
5.750	2.441	2.616	5.750	3.601	3.776	5.000	1.255	1.430					
5.625	2.743	2.918	5.625	3.903	4.078	4.875	1.658	1.833					
5.500	3.385	3.560	5.500	5.245	5.420	4.750	2.054	2.229					
5.490	3.485	3.660	5.490	5.345	5.520	4.625	2.433	2.608					
5.375	4.061	4.236				4.500	2.379	2.554					
5.250	4.806	4.981				4.375	2.886	3.061					

RefiNow						Refi Possible					
CF300RN		CF200RN		CF150RN		CF300RP		CF200RP		CF150RP	
Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day
7.750	(4.573)	7.750	(4.573)	7.500	(3.847)	7.750	(3.798)	7.750	(3.798)	7.500	(3.847)
7.625	(3.689)	7.625	(4.189)	7.375	(3.650)	7.625	(3.689)	7.625	(4.189)	7.375	(3.650)
7.500	(3.395)	7.500	(3.720)	7.250	(3.433)	7.500	(3.395)	7.500	(3.720)	7.250	(3.433)
7.490	(3.295)	7.375	(3.426)	7.125	(3.197)	7.490	(3.295)	7.375	(3.426)	7.125	(3.197)
7.375	(3.046)	7.250	(3.121)	7.000	(3.035)	7.375	(3.046)	7.250	(3.121)	7.000	(3.035)
7.250	(2.685)	7.125	(2.805)	6.875	(2.841)	7.250	(2.685)	7.125	(2.805)	6.875	(2.841)
7.125	(2.437)	7.000	(2.507)	6.750	(2.583)	7.125	(2.437)	7.000	(2.507)	6.750	(2.583)
7.000	(2.006)	6.875	(2.180)	6.625	(2.327)	7.000	(2.006)	6.875	(2.180)	6.625	(2.327)
6.990	(1.906)	6.750	(1.848)	6.500	(2.078)	6.990	(1.906)	6.750	(1.848)	6.500	(2.078)
6.875	(1.647)	6.625	(2.041)	6.375	(1.952)	6.875	(1.647)	6.625	(2.041)	6.375	(1.952)
6.750	(1.101)	6.500	(1.727)	6.250	(1.652)	6.750	(1.101)	6.500	(1.727)	6.250	(1.652)
6.625	(0.819)	6.375	(1.376)	6.125	(1.301)	6.625	(0.819)	6.375	(1.376)	6.125	(1.301)
6.500	(0.394)	6.250	(1.014)	6.000	(0.932)	6.500	(0.394)	6.250	(1.014)	6.000	(0.932)
6.490	(0.294)	6.125	(0.826)	5.875	(0.630)	6.490	(0.294)	6.125	(0.826)	5.875	(0.630)
6.375	0.095	6.000	(0.407)	5.750	(0.322)	6.375	0.095	6.000	(0.407)	5.750	(0.322)
6.250	0.684	5.875	(0.094)	5.625	0.030	6.250	0.684	5.875	(0.094)	5.625	0.030
6.125	1.084	5.750	0.454	5.500	0.307	6.125	1.084	5.750	0.454	5.500	0.307
6.000	1.608	5.625	1.057	5.375	0.654	6.000	1.608	5.625	1.057	5.375	0.654
5.990	1.708	5.500	1.702	5.250	0.979	5.990	1.708	5.500	1.702	5.250	0.979
5.875	2.116	5.375	2.300	5.125	1.434	5.875	2.116	5.375	2.300	5.125	1.434
5.750	2.951	5.250	2.892	5.000	1.765	5.750	2.951	5.250	2.892	5.000	1.765
5.625	3.253	5.125	3.612	4.875	2.168	5.625	3.253	5.125	3.612	4.875	2.168
5.500	3.895	5.000	4.577	4.750	2.564	5.500	3.895	5.000	4.577	4.750	2.564
5.490	3.995	4.875	5.219	4.625	2.943	5.490	3.995	4.875	5.219	4.625	2.943
5.375	4.571			4.500	2.889	5.375	4.571			4.500	2.889
5.250	5.316			4.375	3.396	5.250	5.316			4.375	3.396

Conventional Rates and Adjustments													
CF300			CF300HB			CF300SC			CF150			CF150HB	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day
7.750	(4.208)	(4.033)	7.750	(1.348)	(1.173)	7.750	(1.348)	(1.173)	7.500	(4.257)	(4.082)	6.125	0.449
7.625	(4.099)	(3.924)	7.625	(1.239)	(1.064)	7.625	(1.239)	(1.064)	7.375	(4.060)	(3.885)	6.000	0.818
7.500	(3.805)	(3.630)	7.500	(2.695)	(2.520)	7.500	(2.695)	(2.520)	7.250	(3.843)	(3.668)	5.875	1.120
7.490	(3.705)	(3.530)	7.490	(2.595)	(2.420)	7.490	(2.595)	(2.420)	7.125	(3.607)	(3.432)	5.750	1.428
7.375	(3.456)	(3.281)	7.375	(2.346)	(2.171)	7.375	(2.346)	(2.171)	7.000	(3.445)	(3.270)	5.625	1.780
7.250	(3.095)	(2.920)	7.250	(1.985)	(1.810)	7.250	(1.985)	(1.810)	6.875	(3.251)	(3.076)	5.500	2.057
7.125	(2.847)	(2.672)	7.125	(1.737)	(1.562)	7.125	(1.737)	(1.562)	6.750	(2.993)	(2.818)	5.375	2.404
7.000	(2.416)	(2.241)	7.000	(1.506)	(1.331)	7.000	(1.506)	(1.331)	6.625	(2.737)	(2.562)	5.250	2.729
6.990	(2.316)	(2.141)	6.990	(1.406)	(1.231)	6.990	(1.406)	(1.231)	6.500	(2.488)	(2.313)	5.125	3.184
6.875	(2.057)	(1.882)	6.875	(1.147)	(0.972)	6.875	(1.147)	(0.972)	6.375	(2.362)	(2.187)	5.000	3.515
6.750	(1.511)	(1.336)	6.750	(0.601)	(0.426)	6.750	(0.601)	(0.426)	6.250	(2.062)	(1.887)	4.875	3.918
6.625	(1.229)	(1.054)	6.625	(0.319)	(0.144)	6.625	(0.319)	(0.144)	6.125	(1.711)	(1.536)	4.750	4.314
6.500	(0.804)	(0.629)	6.500	0.256	0.431	6.500	0.256	0.431	6.000	(1.342)	(1.167)	4.625	5.193
6.490	(0.704)	(0.529)	6.490	0.356	0.531	6.490	0.356	0.531	5.875	(1.040)	(0.865)	4.500	5.139
6.375	(0.315)	(0.140)	6.375	0.745	0.920	6.375	0.745	0.920	5.750	(0.732)	(0.557)	4.375	5.646
6.250	0.274	0.449	6.250	1.334	1.509	6.250	1.334	1.509	5.625	(0.380)	(0.205)	4.250	6.127
6.125	0.674	0.849	6.125	1.734	1.909	6.125	1.734	1.909	5.500	(0.103)	0.072		
6.000	1.198	1.373	6.000	2.358	2.533	6.000	2.358	2.533	5.375	0.244	0.419		
5.990	1.298	1.473	5.990	2.458	2.633	5.990	2.458	2.633	5.250	0.569	0.744		
5.875	1.706	1.881	5.875	2.866	3.041	5.875	2.866	3.041	5.125	1.024	1.199		
5.750	2.541	2.716	5.750	3.701	3.876	5.750	3.701	3.876	5.000	1.355	1.530		
5.625	2.843	3.018	5.625	4.003	4.178	5.625	4.003	4.178	4.875	1.758	1.933		
5.500	3.485	3.660	5.500	5.345	5.520	5.500	5.345	5.520	4.750	2.154	2.329		
5.490	3.585	3.760	5.490	5.445	5.620	5.490	5.445	5.620	4.625	2.533	2.708		
5.375	4.161	4.336							4.500	2.479	2.654		
5.250	4.906	5.081							4.375	2.986	3.161		
									4.250	3.467	3.642		

CF200			CF100			CF30HP			CF300HR			CF150HR	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day
7.750	(4.983)	(4.808)	7.250	(3.456)	(3.281)	7.750	(4.390)	(4.215)	7.750	(4.267)	(4.092)	7.500	(3.797)
7.625	(4.599)	(4.424)	7.125	(3.828)	(3.653)	7.625	(4.309)	(4.134)	7.625	(4.395)	(4.220)	7.375	(3.600)
7.500	(4.130)	(3.955)	7.000	(3.566)	(3.391)	7.500	(3.931)	(3.756)	7.500	(4.032)	(3.857)	7.250	(3.383)
7.375	(3.836)	(3.661)	6.875	(3.302)	(3.127)	7.375	(3.550)	(3.375)	7.375	(3.653)	(3.478)	7.125	(3.147)
7.250	(3.531)	(3.356)	6.750	(3.008)	(2.833)	7.250	(3.120)	(2.945)	7.250	(3.219)	(3.044)	7.000	(2.985)
7.125	(3.215)	(3.040)	6.625	(3.098)	(2.923)	7.125	(2.969)	(2.794)	7.125	(2.980)	(2.805)	6.875	(2.791)
7.000	(2.917)	(2.742)	6.500	(2.794)	(2.619)	7.000	(2.528)	(2.353)	7.000	(2.539)			

Conventional Rates

CF300HS & CF300HSR			CF300HSB & CF300HSRB			CF300CA & CF300CAP			CF300CAS & CF300CAPS		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.750	(2.278)	(2.103)	7.750	0.072	0.247	7.750	(2.278)	(2.103)	7.750	0.072	0.247
7.625	(2.169)	(1.994)	7.625	0.181	0.356	7.625	(2.169)	(1.994)	7.625	0.181	0.356
7.500	(1.875)	(1.700)	7.500	(1.275)	(1.100)	7.500	(1.875)	(1.700)	7.500	(1.275)	(1.100)
7.490	(1.775)	(1.600)	7.490	(1.175)	(1.000)	7.490	(1.526)	(1.351)	7.490	(0.926)	(0.751)
7.375	(1.526)	(1.351)	7.375	(0.926)	(0.751)	7.375	(1.165)	(0.990)	7.375	(0.565)	(0.390)
7.250	(1.165)	(0.990)	7.250	(0.565)	(0.390)	7.250	(0.917)	(0.742)	7.250	(0.317)	(0.142)
7.125	(0.917)	(0.742)	7.125	(0.317)	(0.142)	7.125	(0.486)	(0.311)	7.125	(0.086)	0.089
7.000	(0.486)	(0.311)	7.000	(0.086)	0.089	7.000	(0.127)	0.048	7.000	0.273	0.448
6.990	(0.386)	(0.211)	6.990	0.014	0.189	6.990	0.419	0.594	6.990	0.819	0.994
6.875	(0.127)	0.048	6.875	0.273	0.448	6.875	0.701	0.876	6.875	1.101	1.276
6.750	0.419	0.594	6.750	0.819	0.994	6.750	1.126	1.301	6.750	1.676	1.851
6.625	0.701	0.876	6.625	1.101	1.276	6.625	1.615	1.790	6.625	2.165	2.340
6.500	1.126	1.301	6.500	1.676	1.851	6.500	2.204	2.379	6.500	2.754	2.929
6.490	1.226	1.401	6.490	1.776	1.951	6.490	2.604	2.779	6.490	3.154	3.329
6.375	1.615	1.790	6.375	2.165	2.340	6.375	3.128	3.303	6.375	3.778	3.953
6.250	2.204	2.379	6.250	2.754	2.929	6.250	3.636	3.811	6.250	4.286	4.461
6.125	2.604	2.779	6.125	3.154	3.329	6.125	4.471	4.646	6.125	5.121	5.296
6.000	3.128	3.303	6.000	3.778	3.953	6.000	4.773	4.948	6.000	5.423	5.598
5.990	3.228	3.403	5.990	3.878	4.053	5.990	5.415	5.590	5.990		
5.875	3.636	3.811	5.875	4.286	4.461						
5.750	4.471	4.646	5.750	5.121	5.296						
5.625	4.773	4.948	5.625	5.423	5.598						
5.500	5.415	5.590									
5.490	5.515	5.690									

Conventional Buydowns

CF300BD21				CF300BD10			CF300AXBD21				CF300AXBD10		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day
7.750	(4.208)	(4.033)	(3.858)	7.750	(4.208)	(4.033)	7.750	(4.308)	(4.133)	(3.958)	7.750	(4.308)	(4.133)
7.625	(4.099)	(3.924)	(3.749)	7.625	(4.099)	(3.924)	7.625	(4.199)	(4.024)	(3.849)	7.625	(4.199)	(4.024)
7.500	(3.805)	(3.630)	(3.455)	7.500	(3.805)	(3.630)	7.500	(3.905)	(3.730)	(3.555)	7.500	(3.905)	(3.730)
7.375	(3.456)	(3.281)	(3.106)	7.375	(3.456)	(3.281)	7.375	(3.556)	(3.381)	(3.206)	7.375	(3.556)	(3.381)
7.250	(3.095)	(2.920)	(2.745)	7.250	(3.095)	(2.920)	7.250	(3.195)	(3.020)	(2.845)	7.250	(3.195)	(3.020)
7.125	(2.847)	(2.672)	(2.497)	7.125	(2.847)	(2.672)	7.125	(2.947)	(2.772)	(2.597)	7.125	(2.947)	(2.772)
7.000	(2.416)	(2.241)	(2.066)	7.000	(2.416)	(2.241)	7.000	(2.516)	(2.341)	(2.166)	7.000	(2.516)	(2.341)
6.875	(2.057)	(1.882)	(1.707)	6.875	(2.057)	(1.882)	6.875	(2.157)	(1.982)	(1.807)	6.875	(2.157)	(1.982)
6.750	(1.511)	(1.336)	(1.161)	6.750	(1.511)	(1.336)	6.750	(1.611)	(1.436)	(1.261)	6.750	(1.611)	(1.436)
6.625	(1.229)	(1.054)	(0.879)	6.625	(1.229)	(1.054)	6.625	(1.329)	(1.154)	(0.979)	6.625	(1.329)	(1.154)
6.500	(0.804)	(0.629)	(0.454)	6.500	(0.804)	(0.629)	6.500	(0.904)	(0.729)	(0.554)	6.500	(0.904)	(0.729)
6.375	(0.315)	(0.140)	0.035	6.375	(0.315)	(0.140)	6.375	(0.415)	(0.240)	(0.065)	6.375	(0.415)	(0.240)
6.250	0.274	0.449	0.624	6.250	0.274	0.449	6.250	0.174	0.349	0.524	6.250	0.174	0.349
6.125	0.674	0.849	1.024	6.125	0.674	0.849	6.125	0.574	0.749	0.924	6.125	0.574	0.749
6.000	1.198	1.373	1.548	6.000	1.198	1.373	6.000	1.098	1.273	1.448	6.000	1.098	1.273
5.875	1.706	1.881	2.056	5.875	1.706	1.881	5.875	1.606	1.781	1.956	5.875	1.606	1.781
5.750	2.541	2.716	2.891	5.750	2.541	2.716	5.750	2.441	2.616	2.791	5.750	2.441	2.616
5.625	2.843	3.018	3.193	5.625	2.843	3.018	5.625	2.743	2.918	3.093	5.625	2.743	2.918
5.500	3.485	3.660	3.835	5.500	3.485	3.660	5.500	3.385	3.560	3.735	5.500	3.385	3.560
5.375	4.161	4.336	4.511	5.375	4.161	4.336	5.375	4.061	4.236	4.411	5.375	4.061	4.236
5.250	4.906	5.081	5.256	5.250	4.906	5.081	5.250	4.806	4.981	5.156	5.250	4.806	4.981

CF300HRBD21				CF300HRBD10			CF30HPBD21				CF30HPBD10		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day
7.750	(4.267)	(4.092)	(3.917)	7.750	(4.267)	(4.092)	7.750	(4.390)	(4.215)	(4.040)	7.750	(4.390)	(4.215)
7.625	(4.395)	(4.220)	(4.045)	7.625	(4.395)	(4.220)	7.625	(4.309)	(4.134)	(3.959)	7.625	(4.309)	(4.134)
7.500	(4.032)	(3.857)	(3.682)	7.500	(4.032)	(3.857)	7.500	(3.931)	(3.756)	(3.581)	7.500	(3.931)	(3.756)
7.375	(3.653)	(3.478)	(3.303)	7.375	(3.653)	(3.478)	7.375	(3.550)	(3.375)	(3.200)	7.375	(3.550)	(3.375)
7.250	(3.219)	(3.044)	(2.869)	7.250	(3.219)	(3.044)	7.250	(3.120)	(2.945)	(2.770)	7.250	(3.120)	(2.945)
7.125	(2.980)	(2.805)	(2.630)	7.125	(2.980)	(2.805)	7.125	(2.969)	(2.794)	(2.619)	7.125	(2.969)	(2.794)
7.000	(2.539)	(2.364)	(2.189)	7.000	(2.539)	(2.364)	7.000	(2.528)	(2.353)	(2.178)	7.000	(2.528)	(2.353)
6.875	(2.038)	(1.863)	(1.688)	6.875	(2.038)	(1.863)	6.875	(2.133)	(1.958)	(1.783)	6.875	(2.133)	(1.958)
6.750	(1.538)	(1.363)	(1.188)	6.750	(1.538)	(1.363)	6.750	(1.581)	(1.406)	(1.231)	6.750	(1.581)	(1.406)
6.625	(1.294)	(1.119)	(0.944)	6.625	(1.294)	(1.119)	6.625	(1.276)	(1.101)	(0.926)	6.625	(1.276)	(1.101)
6.500	(0.778)	(0.603)	(0.428)	6.500	(0.778)	(0.603)	6.500	(0.785)	(0.610)	(0.435)	6.500	(0.785)	(0.610)
6.375	(0.240)	(0.065)	0.110	6.375	(0.240)	(0.065)	6.375	(0.254)	(0.079)	0.096	6.375	(0.254)	(0.079)
6.250	0.335	0.510	0.685	6.250	0.335	0.510	6.250	0.347	0.522	0.697	6.250	0.347	0.522
6.125	0.765	0.940	1.115	6.125	0.765	0.940	6.125	0.805	0.980	1.155	6.125	0.805	0.980
6.000	1.338	1.513	1.688	6.000	1.338	1.513	6.000	1.336	1.511	1.686	6.000	1.336	1.511
5.875	1.957	2.132	2.307	5.875	1.957	2.132	5.875	1.860	2.035	2.210	5.875	1.860	2.035
5.750	2.591	2.766	2.941	5.750	2.591	2.766	5.750	2.584	2.759	2.934	5.750	2.584	2.759
5.625	3.128	3.303	3.478	5.625	3.128	3.303	5.625	3.185	3.360	3.535	5.625	3.185	3.360
5.500	3.761	3.936	4.111	5.500	3.761	3.936	5.500	3.805	3.980	4.155	5.500	3.805	3.980
5.375	4.412	4.587	4.762	5.375	4.412	4.587	5.375	4.481	4.656	4.831	5.375	4.481	4.656
5.250	5.088	5.263	5.438	5.250	5.088	5.263	5.250	5.226	5.401	5.576	5.250	5.226	5.401
5.125	5.600	5.775	5.950	5.125	5.600	5.775							

CF300AXHBD21				CF300AXHBD10			CF300HBD21				CF300HBD10		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day
7.750	(1.448)	(1.273)	(1.098)	7.750	(1.448)	(1.273)	7.750	(1.348)	(1.173)	(0.998)	7.750	(1.348)	(1.173)
7.625	(1.339)	(1.164)	(0.989)	7.625	(1.339)	(1.164)	7.625	(1.239)	(1.064)	(0.889)	7.625	(1.239)	(1.064)
7.500	(2.795)	(2.620)	(2.445)	7.500	(2.795)	(2.620)	7.500	(2.695)	(2.520)	(2.345)	7.500	(2.695)	(2.520)
7.375	(2.446)	(2.271)	(2.096)	7.375	(2.446)	(2.271)	7.375	(2.346)	(2.171)	(1.996)	7.375	(2.346)	(2.171)
7.250	(2.085)	(1.910)	(1.735)	7.250	(2.085)	(1.910)	7.250	(1.985)	(1.810)	(1.635)	7.250	(1.985)	(1.810)
7.125	(1.837)	(1.662)	(1.487)	7.125	(1.837)	(1.662)	7.125	(1.737)	(1.562)	(1.387)	7.125	(1.737)	(1.562)
7.000	(1.606)	(1.431)	(1.256)	7.000	(1.606)	(1.431)	7.000	(1.506)	(1.331)	(1.156)	7.000	(1.506)	(1.331)
6.875	(1.247)	(1.072)	(0.897)	6.875	(1.247)	(1.072)	6.875	(1.147)	(0.972)	(0.797)	6.875	(1.147)	(0.972)
6.750	(0.701)	(0.526)	(0.351)	6.750	(0.701)	(0.526)	6.750	(0.601)	(0.426)	(0.251)	6.750	(0.601)	(0.426)
6.625	(0.419)	(0.244)	(0.069)	6.625	(0.419)	(0.244)	6.625	(0.319)	(0.144)	0.031	6.625	(0.319)	(0.144)
6.500	0.156	0.331	0.506	6.500	0.156	0.331	6.500	0.256	0.431	0.606	6.500	0.256	0.431
6.375	0.645	0.820	0.995	6.375	0.645	0.820	6.375	0.745	0.920	1.095	6.375	0.745	0.920
6.250	1.234	1.409	1.584	6.250	1.234	1.409	6.250	1.334	1.509	1.684	6.250	1.334	1.509
6.125	1.634	1.809	1.984	6.125	1.634	1.809	6.125	1.734	1.909	2.084	6.125	1.734	1.909
6.000	2.258	2.433	2.608	6.000	2.258	2.433	6.000	2.358	2.533	2.708	6.000	2.358	2.533
5.875	2.766	2.941	3.116	5.875	2.766	2.941	5.875	2.866	3.041	3.216	5.875	2.866	3.041
5.750	3.601	3.776	3.951										

Conventional Adjustments

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

Program Specific Adjustments (all other applicable adjustments apply)

Condo, Loan Term > 15 yrs (excludes detached condo)			
	LTV > 60 <= 75		0.125
	LTV > 75		0.750
Manufactured Housing (Conforming loan amounts only)			
	Single-wide		1.000
	Multi-wide		1.000
2 - 4 Units			
	LTV > 60 <= 75		0.375
	LTV > 75		0.625
Co-op (excludes NY & NJ) *WH/MC only			1.000
Co-op (NY & NJ) *WH/MC only			0.125
Second Home:			
	LTV/CLTV <= 60		1.125
	LTV/CLTV > 60 <= 70		1.625
	LTV/CLTV > 70 <= 75		2.125
	LTV/CLTV > 75 <= 80		3.375
	LTV/CLTV > 80		4.125
Investment Property:			
	LTV/CLTV <= 60		1.125
	LTV/CLTV > 60 <= 70		1.625
	LTV/CLTV > 70 <= 75		2.125
	LTV/CLTV > 75 <= 80		3.375
	LTV/CLTV > 80		4.125

Plaza is waiving Fannie Mae and Freddie Mac LLPAs on the following:

- Primary Residence, FTHB, income <= 100% AMI
- Primary Residence, FTHB, High Cost location, income <= 120% AMI
- Primary Residence, Manufactured Home, purchase or rate/term, income <= 100% AMI
- Primary Residence, CHOICERenovation, purchase or rate/term, income <= 100% AMI
- Primary Residence, CHOICERenovation, FTHB, High Cost, Purch, income <= 120% AMI

High Balance/Super Conforming

Purchase and R/T, Fixed:	LTV/CLTV <= 60	0.500
	LTV/CLTV > 60 <= 75	0.750
	LTV/CLTV > 75	1.000
Purch and R/T, ARM:	LTV/CLTV <= 60	1.250
	LTV/CLTV > 60 <= 75	1.500
	LTV/CLTV > 75 <= 90	2.500
	LTV/CLTV > 90	2.750
Cash Out, Fixed:	LTV/CLTV <= 60	1.250
	LTV/CLTV > 60 <= 75	1.500
	LTV/CLTV > 75	1.750
Cash Out ARM:	LTV/CLTV <= 60	2.000
	LTV/CLTV > 60 <= 75	2.250
	LTV/CLTV > 75 <= 80	3.250
All ARMs		
LTV/CLTV > 90%		0.250
Loan Amounts		
Loan Amount <\$140k		0.375
Loan Amount <\$100k		0.875
Loan Amount <\$75k		1.000

Subordinate Financing:

LTV <= 70	0.625
LTV > 70 <= 75	0.875
LTV > 75 <= 90	1.125
LTV > 90	1.875

HomeReady, Home Possible & HomeStyle HomeReady - Max Cumulative Adjustments

LTV > 80% and FICO >= 680 0.000 max cap
 LTV <= 80% or FICO < 680 0.000 max cap
 *Home Possible and HomeReady programs: All LLPAs will be waived with the exception of loan amount and property state adjustments.

LTV%	Purchase								
	No FICO or <= 639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	>= 780
<= 30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30.01 - 60	0.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
60.01 - 70	1.500	1.125	0.750	0.625	0.375	0.250	0.125	0.000	0.000
70.01 - 75	2.125	1.500	1.375	1.125	0.875	0.750	0.375	0.250	0.000
75.01 - 80	2.750	2.250	1.875	1.750	1.375	1.250	0.875	0.625	0.375
80.01 - 85	2.875	2.500	2.125	1.875	1.500	1.250	1.000	0.625	0.375
85.01 - 90	2.625	2.000	1.750	1.500	1.250	1.000	0.750	0.500	0.250
90.01 - 95	2.250	1.875	1.625	1.375	1.125	0.875	0.625	0.500	0.250
95.01 - 100	1.750	1.500	1.250	1.125	0.875	0.750	0.500	0.250	0.125

Use the above matrix for all programs. Loans with credit score less than 620 must have DU or LPA approval. LLPAs above do not apply to loans with amortization terms <=180 months.

LTV%	Rate & Term								
	No FICO or <= 639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	>= 780
<= 30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30.01 - 60	0.375	0.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
60.01 - 70	1.750	1.375	1.125	0.875	0.625	0.500	0.250	0.125	0.000
70.01 - 75	2.500	2.125	1.875	1.625	1.250	1.000	0.750	0.375	0.125
75.01 - 80	3.500	2.875	2.500	2.250	1.875	1.625	1.125	0.875	0.500
80.01 - 85	3.875	3.375	3.000	2.500	2.125	1.750	1.375	1.000	0.625
85.01 - 90	3.625	2.875	2.375	2.125	1.750	1.500	1.125	0.750	0.500
90.01 - 95	2.500	2.500	2.125	1.750	1.625	1.250	1.000	0.625	0.375
95.01 - 100	2.500	2.500	2.125	1.750	1.625	1.250	1.000	0.625	0.375

Use the above matrix for all programs. Loans with credit score less than 620 must have DU or LPA approval. LLPAs above do not apply to loans with amortization terms <=180 months.

LTV%	Cash Out								
	No FICO or <= 639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	>= 780
<= 30	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
30.01 - 60	1.375	1.375	0.875	0.625	0.500	0.500	0.375	0.375	0.375
60.01 - 70	3.375	3.125	2.750	2.000	1.625	1.375	1.000	0.875	0.625
70.01 - 75	4.875	4.625	4.000	2.875	2.625	2.000	1.625	1.250	0.875
75.01 - 80	5.125	5.125	4.750	3.750	3.250	2.750	2.375	1.875	1.375
LTV > 80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Impounds required w/ LTV >80% and >=90% for CA properties

Lender Paid Mortgage Insurance (LPMI) Options							
Lender-Paid MI > 20 Yr (Standard Conventional, Fixed and ARM)							
LTV	MI Coverage	FICO >= 760	740-759	720-739	700-719	680-699	660-679
95.01 - 97	35	2.30	3.32	4.23	5.05	6.27	8.42
90.01 - 95	30	1.89	2.65	3.32	3.93	4.85	6.43
85.01 - 90	25	1.43	2.04	2.50	3.01	3.67	5.05
80.01 - 85	12	0.71	0.87	1.02	1.17	1.38	1.84
Lender-Paid MI <= 20 Yr (Standard Conventional)							
LTV	MI Coverage	FICO >= 760	740-759	720-739	700-719	680-699	660-679
95.01 - 97	35	2.12	3.14	4.05	4.77	5.99	8.03
90.01 - 95	25	1.45	2.12	2.68	3.09	3.90	5.12
85.01 - 90	12	0.79	1.04	1.30	1.45	1.76	2.31
80.01 - 85	6	0.55	0.55	0.55	0.55	0.59	0.73

Lender-Paid MI > 20 Yr (Home Possible & HomeReady)							
LTV	MI Coverage	FICO >= 760	740-759	720-739	700-719	680-699	660-679
95.01 - 97	25	1.79	2.55	3.21	3.77	4.69	6.27
90.01 - 95	25	1.63	2.30	2.86	3.37	4.18	5.51
85.01 - 90	25	1.43	2.04	2.50	3.01	3.67	5.05
80.01 - 85	12	0.71	0.87	1.02	1.17	1.38	1.84
Lender-Paid MI <= 20 Yr (Home Possible & HomeReady)							
LTV	MI Coverage	FICO >= 760	740-759	720-739	700-719	680-699	660-679
95.01 - 97	25	1.61	2.37	3.03	3.49	4.41	5.88
90.01 - 95	25	1.45	2.12	2.68	3.09	3.90	5.12
85.01 - 90	12	0.79	1.04	1.30	1.45	1.76	2.31
80.01 - 85	6	0.55	0.55	0.55	0.55	0.59	0.73

LPMI Adjustments							
	FICO >= 760	740-759	720-739	700-719	680-699	660-679	640-659
Rate/Term Refinance	0.00	0.00	0.00	0.53	0.53	1.05	1.05
Cash Out	0.50	0.50	0.70	1.00	1.00	1.30	1.30
Second Home	0.25	0.25	0.49	0.70	0.70	1.23	1.23
Manufactured Housing	0.50	0.50	0.70	1.00	1.00	1.30	1.30
Investment Property	1.19	1.19	1.33	1.75	1.75	N/A	N/A
3-4 Unit	1.19	1.19	1.33	1.75	N/A	N/A	N/A
> 45% DTI							
LTV	FICO >= 760	740-759	720-739	700-719	680-699	660-679	640-659
95.01 - 97	0.38	0.62	0.76	1.06	1.24	1.42	1.60
90.01 - 95	0.35	0.44	0.57	0.72	1.00	1.12	1.27
85.01 - 90	0.28	0.39	0.50	0.62	0.75	0.89	1.01
80.01 - 85	0.11	0.17	0.22	0.30	0.38	0.42	0.44
> 1 Borrowers							
LTV	FICO >= 760	740-759	720-739	700-719	680-699	660-679	640-659
95.01 - 97	(0.18)	(0.20)	(0.20)	(0.20)	(0.21)	(0.22)	(0.23)
90.01 - 95	(0.14)	(0.14)	(0.14)	(0.16)	(0.16)	(0.17)	(0.17)
85.01 - 90	(0.10)	(0.10)	(0.10)	(0.10)	(0.11)	(0.11)	(0.12)
80.01 - 85	(0.03)	(0.03)	(0.03)	(0.03)	(0.04)	(0.04)	(0.04)

Note: Minimum single rate is 0.40

State	Agency
AK	(0.125)
AL	(0.125)
AR	(0.125)
AZ	(0.125)
CA	0.000
CO	0.000
CT	(0.125)
DC	(0.125)
DE	(0.125)
FL	(0.125)
GA	(0.125)
HI	(0.125)
IA	(0.125)
ID	(0.125)
IL	(0.125)
IN	(0.125)
KS	(0.125)
KY	(0.125)
LA	(0.125)
MA	(0.125)
MD	(0.125)
ME	0.000
MI	(0.125)
MN	(0.125)
MO	(0.125)
MS	(0.125)
MT	(0.125)
NC	(0.125)
ND	(0.125)
NE	(0.125)
NH	(0.125)
NJ	(0.125)
NM	(0.125)
NV	(0.125)
NY	0.000
OH	(0.125)
OK	(0.125)
OR	0.000
PA	(0.125)
RI	(0.125)
SC	(0.125)
SD	(0.125)
TN	(0.125)
TX	(0.250)
UT	0.000
VA	(0.125)
VT	(0.125)
WA	(0.125)
WI	(0.125)
WV	(0.125)
WY	(0.125)



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Jumbo AUS 1

JAUSF30			JAUSF15			JAUSA76S			JAUSA106S		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
9.000	(2.936)	(2.761)	7.250	0.444	0.619	7.250	0.531	0.706	7.250	1.271	1.446
8.875	(2.806)	(2.631)	7.125	0.644	0.819	7.125	0.749	0.924	7.125	1.489	1.664
8.750	(2.677)	(2.502)	7.000	0.897	1.072	7.000	0.979	1.154	7.000	1.772	1.947
8.625	(2.549)	(2.374)	6.875	1.284	1.459	6.875	1.348	1.523	6.875	2.232	2.407
8.500	(2.422)	(2.247)	6.750	1.589	1.764	6.750	1.702	1.877	6.750	2.534	2.709
8.375	(2.147)	(1.972)	6.625	1.917	2.092	6.625	2.062	2.237	6.625	2.839	3.014
8.250	(1.839)	(1.664)	6.500	2.340	2.515	6.500	2.517	2.692	6.500	3.348	3.523
8.125	(1.514)	(1.339)	6.375	2.689	2.864	6.375	2.892	3.067	6.375	3.679	3.854
8.000	(1.205)	(1.030)	6.250	3.043	3.218	6.250	3.264	3.439	6.250	4.027	4.202
7.875	(0.839)	(0.664)	6.125	3.426	3.601	6.125	3.623	3.798	6.125	4.389	4.564
7.750	(0.650)	(0.475)	6.000	3.913	4.088	6.000	4.061	4.236	6.000	4.950	5.125
7.625	(0.446)	(0.271)									
7.500	(0.226)	(0.051)									
7.375	0.031	0.206									
7.250	0.281	0.456									
7.125	0.530	0.705									
7.000	0.795	0.970									
6.875	1.129	1.304									
6.750	1.425	1.600									
6.625	1.720	1.895									
6.500	2.110	2.285									

Jumbo AUS 1 Adjustments

LTV/CLTV/HCLTV

	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.90
Purch - FICO									
FICO 680-699	(0.215)	(0.215)	(0.090)	(0.090)	0.660	1.410	1.910	NA	NA
FICO 700-719	(0.465)	(0.465)	(0.340)	(0.090)	(0.090)	0.410	0.910	NA	NA
FICO 720-739	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	(0.090)	0.410	NA	NA
FICO 740-759	(0.840)	(0.840)	(0.840)	(0.715)	(0.590)	(0.215)	(0.090)	NA	NA
FICO 760-779	(0.965)	(0.965)	(0.965)	(0.840)	(0.715)	(0.465)	(0.215)	NA	NA
FICO 780-799	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	NA	NA
FICO >= 800	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	NA	NA
R/T Refi - FICO									
FICO 680-699	0.035	0.035	0.160	0.160	0.910	1.660	2.160	NA	NA
FICO 700-719	(0.215)	(0.215)	(0.090)	0.160	0.160	0.660	1.160	NA	NA
FICO 720-739	(0.465)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.660	NA	NA
FICO 740-759	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.160	NA	NA
FICO 760-779	(0.715)	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	NA	NA
FICO 780-799	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	NA	NA
FICO >= 800	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	NA	NA
C/O Refi - FICO									
FICO 680-699	0.035	0.035	0.285	0.285	1.285	2.410	3.160	NA	NA
FICO 700-719	(0.215)	(0.215)	0.035	0.285	0.535	1.410	2.160	NA	NA
FICO 720-739	(0.465)	(0.465)	(0.215)	(0.090)	0.410	0.910	1.660	NA	NA
FICO 740-759	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.785	1.160	NA	NA
FICO 760-779	(0.715)	(0.715)	(0.590)	(0.465)	(0.090)	0.535	1.035	NA	NA
FICO 780-799	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	NA	NA
FICO >= 800	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	NA	NA
Self Employed - FICO									
FICO 680-699	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
FICO 700-719	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
FICO 720-739	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
FICO 740-759	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
FICO 760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
FICO 780-799	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
FICO >= 800	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
2nd Home Investment No Escrows									
	0.000	0.000	0.000	0.250	0.250	0.500	0.500	NA	NA
	0.250	0.250	0.500	0.500	0.750	1.000	NA	NA	NA
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Max Rebate	(2.000)
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Solutions													
NQF15		NQF30		NQA56S		NQA76S		NQF40IO		NQA56S40IO		NQA76S40IO	
Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day	Rate	15 Day
9.875	(6.911)	9.875	(6.761)	9.875	(6.611)	9.875	(6.611)	9.875	(6.761)	9.875	(6.611)	9.875	(6.611)
9.750	(6.723)	9.750	(6.573)	9.750	(6.423)	9.750	(6.423)	9.750	(6.573)	9.750	(6.423)	9.750	(6.423)
9.625	(6.536)	9.625	(6.386)	9.625	(6.236)	9.625	(6.236)	9.625	(6.386)	9.625	(6.236)	9.625	(6.236)
9.500	(6.348)	9.500	(6.198)	9.500	(6.048)	9.500	(6.048)	9.500	(6.198)	9.500	(6.048)	9.500	(6.048)
9.375	(6.161)	9.375	(6.011)	9.375	(5.861)	9.375	(5.861)	9.375	(6.011)	9.375	(5.861)	9.375	(5.861)
9.250	(5.911)	9.250	(5.761)	9.250	(5.611)	9.250	(5.611)	9.250	(5.761)	9.250	(5.611)	9.250	(5.611)
9.125	(5.661)	9.125	(5.511)	9.125	(5.361)	9.125	(5.361)	9.125	(5.511)	9.125	(5.361)	9.125	(5.361)
9.000	(5.411)	9.000	(5.261)	9.000	(5.111)	9.000	(5.111)	9.000	(5.261)	9.000	(5.111)	9.000	(5.111)
8.875	(5.161)	8.875	(5.011)	8.875	(4.861)	8.875	(4.861)	8.875	(5.011)	8.875	(4.861)	8.875	(4.861)
8.750	(4.911)	8.750	(4.761)	8.750	(4.611)	8.750	(4.611)	8.750	(4.761)	8.750	(4.611)	8.750	(4.611)
8.625	(4.661)	8.625	(4.511)	8.625	(4.361)	8.625	(4.361)	8.625	(4.511)	8.625	(4.361)	8.625	(4.361)
8.500	(4.411)	8.500	(4.261)	8.500	(4.111)	8.500	(4.111)	8.500	(4.261)	8.500	(4.111)	8.500	(4.111)
8.375	(4.161)	8.375	(4.011)	8.375	(3.861)	8.375	(3.861)	8.375	(4.011)	8.375	(3.861)	8.375	(3.861)
8.250	(3.911)	8.250	(3.761)	8.250	(3.611)	8.250	(3.611)	8.250	(3.761)	8.250	(3.611)	8.250	(3.611)
8.125	(3.711)	8.125	(3.561)	8.125	(3.411)	8.125	(3.411)	8.125	(3.561)	8.125	(3.411)	8.125	(3.411)
8.000	(3.461)	8.000	(3.311)	8.000	(3.161)	8.000	(3.161)	8.000	(3.311)	8.000	(3.161)	8.000	(3.161)
7.875	(3.211)	7.875	(3.061)	7.875	(2.911)	7.875	(2.911)	7.875	(3.061)	7.875	(2.911)	7.875	(2.911)
7.750	(2.961)	7.750	(2.811)	7.750	(2.661)	7.750	(2.661)	7.750	(2.811)	7.750	(2.661)	7.750	(2.661)
7.625	(2.711)	7.625	(2.561)	7.625	(2.411)	7.625	(2.411)	7.625	(2.561)	7.625	(2.411)	7.625	(2.411)
7.500	(2.461)	7.500	(2.311)	7.500	(2.161)	7.500	(2.161)	7.500	(2.311)	7.500	(2.161)	7.500	(2.161)
7.375	(2.211)	7.375	(2.061)	7.375	(1.911)	7.375	(1.911)	7.375	(2.061)	7.375	(1.911)	7.375	(1.911)
7.250	(1.961)	7.250	(1.811)	7.250	(1.661)	7.250	(1.661)	7.250	(1.811)	7.250	(1.661)	7.250	(1.661)
7.125	(1.711)	7.125	(1.561)	7.125	(1.411)	7.125	(1.411)	7.125	(1.561)	7.125	(1.411)	7.125	(1.411)
7.000	(1.461)	7.000	(1.311)	7.000	(1.161)	7.000	(1.161)	7.000	(1.311)	7.000	(1.161)	7.000	(1.161)
6.875	(1.211)	6.875	(1.061)	6.875	(0.911)	6.875	(0.911)	6.875	(1.061)	6.875	(0.911)	6.875	(0.911)
6.750	(1.011)	6.750	(0.861)	6.750	(0.711)	6.750	(0.711)	6.750	(0.861)	6.750	(0.711)	6.750	(0.711)

Solutions Adjustments									
LTV/CLTV/HCLTV									
12/24 Mo Standard Doc	<= 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
FICO 660-679	0.250	0.500	0.750	1.250	2.125	2.625	3.375	NA	NA
FICO 680-699	(0.250)	(0.125)	0.250	0.375	1.000	1.875	2.375	4.000	5.000
FICO 700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	1.125	3.250	4.625
FICO 720-739	(0.500)	(0.500)	(0.250)	(0.125)	0.000	0.250	0.625	2.250	3.750
FICO 740-759	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.375	1.875	3.125
FICO 760 - 779	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.250	1.500	2.625
FICO 780 +	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.125	1.375	2.500
12 Mo Standard Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
12/24 Mo Bank / Alt Doc	<= 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
FICO 660-679	0.250	0.500	0.875	1.375	2.375	2.875	3.750	NA	NA
FICO 680-699	(0.250)	(0.125)	0.375	0.500	1.250	2.125	2.750	5.000	5.625
FICO 700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.375	4.125	5.250
FICO 720-739	(0.500)	(0.500)	(0.250)	(0.125)	0.000	0.375	0.875	2.875	4.375
FICO 740-759	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.375	2.125	3.750
FICO 760 - 779	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.250	1.750	3.125
FICO 780 +	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.125	1.625	2.875
P&L 12 Month (add'l adjustment)	0.375	0.375	0.375	0.375	0.375	0.500	0.625	NA	NA
P&L 24 Month (add'l adjustment)	0.375	0.375	0.375	0.375	0.375	0.500	0.625	NA	NA
12 Mo Bank / 1099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
Loan Amount	<= 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
<= \$150,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
DTI	<= 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
DTI 43.01 - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.250	0.250	NA	NA
Purpose	<= 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
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	NA
Cash-out Refinance	0.250	0.250	0.375	0.500	0.500	0.750	1.000	NA	NA
Occupancy	<= 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
2nd Home	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
Investment Property	1.125	1.125	1.125	1.125	1.250	1.250	1.375	1.750	NA
Property Type	<= 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
Condo	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.500	NA
Condotel	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	NA
2-4 Units	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	NA
Other	<= 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
40 Year Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Interest Only	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	1.250
No Escrows	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
No Escrows - NY (Wholesale only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Property State: CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
< \$2,000,000	(3.000)								
\$2,000,000 - \$3,000,000	(2.000)								
> \$3,000,000	(1.000)								
Investment Property	0.000								
Max Cost	3.000								



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DSCR Investor Solutions

Rate	DSF30					DSF40IO				
	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day
9.375	(8.075)	(7.900)	(7.900)	(7.550)		9.375	(8.075)	(7.900)	(7.900)	(7.550)
9.250	(7.700)	(7.525)	(7.525)	(7.175)		9.250	(7.700)	(7.525)	(7.525)	(7.175)
9.125	(7.325)	(7.150)	(7.150)	(6.800)		9.125	(7.325)	(7.150)	(7.150)	(6.800)
9.000	(6.950)	(6.775)	(6.775)	(6.425)		9.000	(6.950)	(6.775)	(6.775)	(6.425)
8.875	(6.575)	(6.400)	(6.400)	(6.050)		8.875	(6.575)	(6.400)	(6.400)	(6.050)
8.750	(6.200)	(6.025)	(6.025)	(5.675)		8.750	(6.200)	(6.025)	(6.025)	(5.675)
8.625	(5.825)	(5.650)	(5.650)	(5.300)		8.625	(5.825)	(5.650)	(5.650)	(5.300)
8.500	(5.450)	(5.275)	(5.275)	(4.925)		8.500	(5.450)	(5.275)	(5.275)	(4.925)
8.375	(5.075)	(4.900)	(4.900)	(4.550)		8.375	(5.075)	(4.900)	(4.900)	(4.550)
8.250	(4.700)	(4.525)	(4.525)	(4.175)		8.250	(4.700)	(4.525)	(4.525)	(4.175)
8.125	(4.262)	(4.087)	(4.087)	(3.737)		8.125	(4.262)	(4.087)	(4.087)	(3.737)
8.000	(3.793)	(3.618)	(3.618)	(3.268)		8.000	(3.793)	(3.618)	(3.618)	(3.268)
7.875	(3.325)	(3.150)	(3.150)	(2.800)		7.875	(3.325)	(3.150)	(3.150)	(2.800)
7.750	(2.762)	(2.587)	(2.587)	(2.237)		7.750	(2.762)	(2.587)	(2.587)	(2.237)
7.625	(2.075)	(1.900)	(1.900)	(1.550)		7.625	(2.075)	(1.900)	(1.900)	(1.550)
7.500	(1.387)	(1.212)	(1.212)	(0.862)		7.500	(1.387)	(1.212)	(1.212)	(0.862)
7.375	(0.669)	(0.494)	(0.494)	(0.144)		7.375	(0.669)	(0.494)	(0.494)	(0.144)
7.250	0.050	0.225	0.225	0.575		7.250	0.050	0.225	0.225	0.575
7.125	0.768	0.943	0.943	1.293		7.125	0.768	0.943	0.943	1.293
7.000	1.486	1.661	1.661	2.011		7.000	1.486	1.661	1.661	2.011
6.875	2.204	2.379	2.379	2.729		6.875	2.204	2.379	2.379	2.729

DSCR Investor Solutions Adjustments

	LTV/CLTV/HCLTV						
	<= 50	50.01 - 55	55.01 - 60	60.01-65	65.01-70	70.01-75	75.01-80
FICO/LTV							
FICO 620-639	NA	NA	NA	NA	NA	NA	NA
FICO 640-659	2.500	3.000	3.500	4.000	4.500	5.500	NA
FICO 660-679	(0.250)	0.125	0.625	1.125	2.500	5.000	NA
FICO 680-699	(0.500)	(0.125)	0.125	0.625	2.000	3.250	NA
FICO 700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.375	3.875
FICO 720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875
FICO 740-759	(1.375)	(1.250)	(1.125)	(0.750)	0.000	0.500	2.125
FICO 760 +	(1.375)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	1.875
DSCR							
DSCR >= 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 0.75 - 0.99	0.750	0.750	0.750	1.000	1.500	2.375	NA
Loan Amount							
<= \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000
\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.500
\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$500,001 - \$1,000,000	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	0.000	0.000	0.500
\$1,500,001 - \$2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA
\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA
\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA
Purpose							
Cash-Out Refinance & DSCR >= 1.00	0.375	0.375	0.375	0.500	0.750	1.250	NA
Cash-Out Refinance & DSCR < 1.00	0.750	0.750	0.750	0.875	1.250	1.750	NA
Property Type							
Condo	0.125	0.125	0.125	0.250	0.500	0.750	NA
Condo/Hotel	1.375	1.375	1.375	1.375	1.375	1.375	NA
2-4 Units	0.500	0.500	0.500	0.500	0.625	0.750	NA
Other							
40 Year Term	0.250	0.250	0.250	0.250	0.250	0.375	0.500
Interest Only	0.500	0.500	0.500	0.500	0.625	0.750	NA
No Escrows	0.250	0.250	0.250	0.250	0.250	0.250	0.250
No Escrows - NY (Wholesale only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property State: CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.250	0.500
Prepayment Penalty							
No Prepayment Penalty	1.250	1.250	1.500	1.500	1.750	1.750	1.750
5% Fixed Prepayment Penalty*							
5-Year	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	(1.125)
3-Year	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
2-Year	0.375	0.375	0.375	0.375	0.500	0.500	0.500
1-Year	0.750	0.750	1.000	1.000	1.375	1.375	1.375
6 Months Interest Prepayment Penalty*							
5-Year	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)
3-Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Year	0.500	0.500	0.500	0.500	0.625	0.625	0.625
1-Year	0.875	0.875	1.125	1.125	1.500	1.500	1.500
Max Rebate							
5-Year prepay		(4.000)					
3-Year prepay		(3.000)					
2-Year prepay		(2.500)					
1-Year prepay		(1.000)					
No Prepayment Penalty		0.000					
Max Cost		3 pts					

*Refer to Plaza's DSCR Investor Solutions Program Guidelines for prepayment penalty information.



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Jumbo AUS 3

JAUS3A106S					JAUS3A76S				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625	(0.589)	(0.414)	(0.239)	(0.064)	7.375	(0.256)	(0.081)	0.094	0.269
7.500	(0.337)	(0.162)	0.013	0.188	7.250	(0.047)	0.128	0.303	0.478
7.375	(0.074)	0.101	0.276	0.451	7.125	0.171	0.346	0.521	0.696
7.250	0.203	0.378	0.553	0.728	7.000	0.402	0.577	0.752	0.927
7.125	0.496	0.671	0.846	1.021	6.875	0.645	0.820	0.995	1.170
7.000	0.805	0.980	1.155	1.330	6.750	0.902	1.077	1.252	1.427
6.875	1.133	1.308	1.483	1.658	6.625	1.175	1.350	1.525	1.700
6.750	1.480	1.655	1.830	2.005	6.500	1.464	1.639	1.814	1.989
6.625	1.847	2.022	2.197	2.372	6.375	1.770	1.945	2.120	2.295
6.500	2.235	2.410	2.585	2.760	6.250	2.093	2.268	2.443	2.618
6.375	2.643	2.818	2.993	3.168	6.125	2.433	2.608	2.783	2.958

Jumbo AUS 3 Adjustments

	LTV/CLTV/HCLTV								
	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.90
Purchase - FICO									
FICO 700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
FICO 720-739	0.000	0.000	0.000	0.000	0.000	0.375	0.500	NA	NA
FICO 740-759	0.000	0.000	0.000	0.000	0.000	0.250	0.375	NA	NA
FICO 760-779	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250	0.250	NA	NA
FICO >= 780	(0.250)	(0.250)	(0.125)	0.000	0.000	0.125	0.250	NA	NA
Rate/Term Refinance - FICO									
FICO 700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
FICO 720-739	0.000	0.000	0.000	0.000	0.000	0.375	0.500	NA	NA
FICO 740-759	0.000	0.000	0.000	0.000	0.000	0.250	0.375	NA	NA
FICO 760-779	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250	0.250	NA	NA
FICO >= 780	(0.250)	(0.250)	(0.125)	0.000	0.000	0.125	0.250	NA	NA
Cash-Out Refinance - FICO									
FICO 700-719	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
FICO 720-739	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
FICO 740-759	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
FICO 760-779	(0.125)	(0.125)	(0.125)	0.000	NA	NA	NA	NA	NA
FICO >= 780	(0.250)	(0.250)	(0.125)	0.000	NA	NA	NA	NA	NA
Loan Amount									
Loan Amt ≤ 2,000,000	(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	NA	NA
No Escrows									
No Escrows	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
No Escrows - NY (Wholesale only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Property State									
CA	0.000	0.000	0.000	0.500	0.750	1.000	1.250	NA	NA
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Max Rebate	(1.500)								



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Jumbo AUS 2

Rate	JAUS2F30			
	15 Day	30 Day	45 Day	60 Day
7.875	(1.635)	(1.460)	(1.285)	(1.110)
7.750	(1.475)	(1.300)	(1.125)	(0.950)
7.625	(1.306)	(1.131)	(0.956)	(0.781)
7.500	(1.121)	(0.946)	(0.771)	(0.596)
7.375	(0.924)	(0.749)	(0.574)	(0.399)
7.250	(0.721)	(0.546)	(0.371)	(0.196)
7.125	(0.501)	(0.326)	(0.151)	0.024
7.000	(0.259)	(0.084)	0.091	0.266
6.875	0.058	0.233	0.408	0.583
6.750	0.433	0.608	0.783	0.958
6.625	0.808	0.983	1.158	1.333
6.500	1.200	1.375	1.550	1.725
6.375	1.620	1.795	1.970	2.145
6.250	2.082	2.257	2.432	2.607
6.125	2.583	2.758	2.933	3.108
6.000	2.633	2.808	2.983	3.158

Jumbo AUS 2 Adjustments

	LTV/CLTV/HCLTV								
	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.90
Purchase - FICO									
FICO 680-699	0.250	0.250	0.250	0.375	0.500	NA	NA	NA	NA
FICO 700-719	0.125	0.125	0.125	0.125	0.250	0.250	0.250	NA	NA
FICO 720-739	0.000	0.000	0.000	0.000	0.125	0.125	0.125	NA	NA
FICO 740-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
FICO 760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
FICO >= 780	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Rate/Term Refinance - FICO									
FICO 680-699	0.250	0.250	0.250	0.375	0.500	NA	NA	NA	NA
FICO 700-719	0.125	0.125	0.125	0.125	0.250	0.250	0.250	NA	NA
FICO 720-739	0.000	0.000	0.000	0.000	0.125	0.125	0.125	NA	NA
FICO 740-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
FICO 760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
FICO >= 780	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Cash-Out Refinance - FICO									
FICO 680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 700-719	0.375	0.375	0.375	0.375	0.500	NA	NA	NA	NA
FICO 720-739	0.375	0.375	0.375	0.375	0.500	NA	NA	NA	NA
FICO 740-759	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA	NA
FICO 760-779	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA	NA
FICO >= 780	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA	NA
Loan Amount									
Loan Amt ≤ 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
1,500,001-2,000,000	0.125	0.125	0.125	0.125	0.125	0.250	NA	NA	NA
2,000,001-2,500,000	0.125	0.125	0.125	0.125	0.375	NA	NA	NA	NA
2,500,001-3,000,000	0.375	0.375	0.375	NA	NA	NA	NA	NA	NA
Purpose / Property									
2 Unit	0.125	0.125	0.125	0.125	0.250	NA	NA	NA	NA
3-4 Units	0.250	0.250	0.250	0.375	0.500	NA	NA	NA	NA
2nd Home	0.125	0.125	0.125	0.250	0.375	0.875	1.125	NA	NA
Investment	1.625	1.625	1.750	1.875	2.000	NA	NA	NA	NA
TX C/O (30 yr Fixed, owner occupied)	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA
No Escrows									
No Escrows	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
No Escrows - NY (Wholesale/Mini-Cor onl)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Property State									
CA	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
IL, IA, IN, NE, MO, MN, N	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
ND, SD, OH, WI	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
Product									
20 Yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA	NA
25 Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
DTI									
DTI > 43%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA

Max Rebates	(1.500)
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Jumbo Elite

JEF30					JEF30BD21			JEF30BD10		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.625	(1.749)	(1.574)	(1.399)	(1.224)	7.625	(1.749)	(1.574)	7.625	(1.749)	(1.574)
7.500	(1.484)	(1.309)	(1.134)	(0.959)	7.500	(1.484)	(1.309)	7.500	(1.484)	(1.309)
7.375	(1.205)	(1.030)	(0.855)	(0.680)	7.375	(1.205)	(1.030)	7.375	(1.205)	(1.030)
7.250	(0.907)	(0.732)	(0.557)	(0.382)	7.250	(0.907)	(0.732)	7.250	(0.907)	(0.732)
7.125	(0.592)	(0.417)	(0.242)	(0.067)	7.125	(0.592)	(0.417)	7.125	(0.592)	(0.417)
7.000	(0.266)	(0.091)	0.084	0.259	7.000	(0.266)	(0.091)	7.000	(0.266)	(0.091)
6.875	0.075	0.250	0.425	0.600	6.875	0.075	0.250	6.875	0.075	0.250
6.750	0.431	0.606	0.781	0.956	6.750	0.431	0.606	6.750	0.431	0.606
6.625	0.808	0.983	1.158	1.333	6.625	0.808	0.983	6.625	0.808	0.983
6.500	1.217	1.392	1.567	1.742	6.500	1.217	1.392	6.500	1.217	1.392
6.375	1.647	1.822	1.997	2.172	6.375	1.647	1.822	6.375	1.647	1.822
6.250	2.076	2.251	2.426	2.601	6.250	2.076	2.251	6.250	2.076	2.251

Jumbo Elite Adjustments

	LTV/CLTV/HCLTV							
	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Purchase - FICO								
FICO 660-679	(0.375)	(0.125)	0.000	0.250	1.000	2.000	3.000	NA
FICO 680-699	(0.500)	(0.250)	0.000	0.125	0.625	1.000	1.750	NA
FICO 700-719	(0.625)	(0.375)	(0.250)	0.000	0.000	0.625	1.000	NA
FICO 720-739	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.000	0.250	NA
FICO 740-759	(0.875)	(0.625)	(0.500)	(0.250)	(0.125)	(0.125)	0.000	3.375
FICO 760-779	(1.125)	(0.750)	(0.500)	(0.250)	(0.125)	(0.125)	(0.125)	2.375
FICO >= 780	(1.250)	(0.875)	(0.625)	(0.375)	(0.250)	(0.250)	(0.250)	1.375
Rate/Term Refinance - FICO								
FICO 660-679	(0.250)	0.000	0.125	0.375	1.125	2.125	3.125	NA
FICO 680-699	(0.375)	(0.125)	0.125	0.250	0.750	1.125	1.875	NA
FICO 700-719	(0.500)	(0.250)	(0.125)	0.125	0.125	0.750	1.125	NA
FICO 720-739	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.125	0.375	NA
FICO 740-759	(0.750)	(0.500)	(0.375)	(0.125)	0.000	0.000	0.125	3.500
FICO 760-779	(1.000)	(0.625)	(0.375)	(0.125)	0.000	0.000	0.000	2.500
FICO >= 780	(1.125)	(0.750)	(0.500)	(0.250)	(0.125)	(0.125)	(0.125)	1.500
Cash-Out Refinance - FICO								
FICO 700-719	(0.500)	(0.250)	(0.125)	0.125	0.125	0.750	NA	NA
FICO 720-739	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.125	0.375	NA
FICO 740-759	(0.750)	(0.500)	(0.375)	(0.125)	0.000	0.000	0.125	NA
FICO 760-779	(1.000)	(0.625)	(0.375)	(0.125)	0.000	0.000	0.000	NA
FICO >= 780	(1.125)	(0.750)	(0.500)	(0.250)	(0.125)	(0.125)	(0.125)	NA
DTI								
<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.01 - 45.00	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
45.01 to 47	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
> 47	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount								
<= \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> \$1.0M to \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> \$1.5M to \$2.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> \$2.0M to \$2.5M	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
> \$2.5M to \$3.0M	0.125	0.125	0.250	0.375	0.500	NA	NA	NA
> \$3M to \$3.5M	0.250	0.250	0.375	NA	NA	NA	NA	NA
Property Type / Occupancy								
2 unit	0.250	0.250	0.250	0.375	0.500	NA	NA	NA
3-4 Units	0.375	0.375	0.375	0.500	0.625	NA	NA	NA
2nd Home	0.125	0.125	0.250	0.375	0.500	0.750	1.250	NA
Investment	1.250	1.375	1.750	2.250	3.000	NA	NA	NA
No Escrows								
No Escrows	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
No Escrows (NY)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property State								
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
GA	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
Product Term								
20 Yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
30 Yr and 25 Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Buydown	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Max Rebate	(1.000)
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FHA 100% CLTV Combo

FHA300ZD / FHA300ZDBD21				
Rate	15 Day	30 Day	45 Day	60 Day
8.250	(3.502)	(3.327)	(3.152)	(2.977)
8.125	(3.138)	(2.963)	(2.788)	(2.613)
8.000	(2.754)	(2.579)	(2.404)	(2.229)
7.875	(2.322)	(2.147)	(1.972)	(1.797)
7.750	(2.822)	(2.647)	(2.472)	(2.297)
7.625	(2.428)	(2.253)	(2.078)	(1.903)
7.500	(2.014)	(1.839)	(1.664)	(1.489)
7.375	(1.542)	(1.367)	(1.192)	(1.017)
7.250	(1.489)	(1.314)	(1.139)	(0.964)
7.125	(1.055)	(0.880)	(0.705)	(0.530)
7.000	(0.601)	(0.426)	(0.251)	(0.076)
6.875	(0.099)	0.076	0.251	0.426
6.750	0.424	0.599	0.774	0.949
6.625	0.998	1.173	1.348	1.523

Only available to Wholesale Clients

FHA 100% CLTV Combo Program

1st lien product code = FHA300ZD
 1st lien buy down product code = FHA300ZDBD21
 2nd lien product code = SFFHA120ZD
 2nd lien rate is 2% above the 1st lien rate
 2nd lien locked by Plaza at time of 1st lien lock
 2nd liens all borrower paid at par
 No fees may be charged on 2nd lien

FHA 100% CLTV Combo Adjustments	
Credit Score	
FICO >= 680	(0.500)
FICO 660-679	0.000
FICO 640-659	0.500
FICO 620-639	1.000
FICO 600-619	1.500
Other Price Adjustments	
Manufactured Home	0.250
2 Units	0.250
Property State: KY	0.500
Temporary Buydown	0.250

*LLPAs and pricing applies to 1st lien only

Jumbo Champion

JCF15			JCF30			JCA76			JCA106		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.875	0.859	1.034	8.125	(0.615)	(0.440)	7.750	(0.030)	0.145	8.000	(0.530)	(0.355)
6.750	1.234	1.409	8.000	(0.490)	(0.315)	7.625	(0.030)	0.145	7.875	(0.530)	(0.355)
6.625	1.734	1.909	7.875	(0.365)	(0.190)	7.500	(0.030)	0.145	7.750	(0.498)	(0.323)
6.500	2.234	2.409	7.750	(0.240)	(0.065)	7.375	0.056	0.231	7.625	(0.373)	(0.198)
6.375	2.859	3.034	7.625	(0.115)	0.060	7.250	0.181	0.356	7.500	(0.248)	(0.073)
6.250	3.484	3.659	7.500	0.010	0.185	7.125	0.306	0.481	7.375	0.002	0.177
6.125	4.109	4.284	7.375	0.260	0.435	7.000	0.431	0.606	7.250	0.252	0.427
6.000	4.734	4.909	7.250	0.635	0.810	6.875	0.556	0.731	7.125	0.627	0.802
			7.125	0.885	1.060	6.750	0.931	1.106	7.000	1.002	1.177
			7.000	1.135	1.310	6.625	1.306	1.481	6.875	1.377	1.552
			6.875	1.510	1.685	6.500	1.681	1.856	6.750	1.752	1.927
			6.750	2.010	2.185	6.375	2.181	2.356	6.625	2.252	2.427
			6.625	2.635	2.810	6.250	2.681	2.856	6.500	2.877	3.052
			6.500	3.260	3.435	6.125	3.181	3.356	6.375	3.502	3.677
			6.375	3.885	4.060	6.000	3.806	3.981	6.250	4.252	4.427
			6.250	4.635	4.810				6.125	5.002	5.177
			6.125	5.385	5.560				6.000	5.877	6.052

Jumbo Champion Adjustments

	LTV/CLTV/HCLTV						
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO >= 800	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000
FICO 780-799	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000
FICO 760-779	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000
FICO 740-759	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000
FICO 720-739	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000
Other Adjustments							
Purchase						(0.625)	
Cashout						0.250	
Investment						0.250	
Loan Amount > \$2MM						0.125	
Escrow Waiver (Excludes NY) No Escrows						0.125	
No Escrows - NY (Wholesale only)						0.000	
Condo > 65%						0.125	
Co-op						0.750	
Second Home						0.125	
2-4 units <= 65% LTV						0.125	
2-4 units > 65% LTV						0.250	
Self-Employed						0.000	
AK, AL, AR, AZ, DE, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, RI, SC, SD, TN, UT, VT, WA, WI, WV, WY						(0.250)	
CO						0.250	
CA, CT, DC, FL, GA, IL, MD, NJ, NV, NY, TX, VA						0.000	

Closed End Seconds

SF30			SF20			SF15		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
8.250	(3.413)	(3.238)	8.250	(3.413)	(3.238)	8.250	(3.413)	(3.238)
8.375	(3.881)	(3.706)	8.375	(3.881)	(3.706)	8.375	(3.881)	(3.706)
8.500	(4.319)	(4.144)	8.500	(4.319)	(4.144)	8.500	(4.319)	(4.144)
8.625	(4.756)	(4.581)	8.625	(4.756)	(4.581)	8.625	(4.756)	(4.581)
8.750	(5.131)	(4.956)	8.750	(5.131)	(4.956)	8.750	(5.131)	(4.956)
8.875	(5.506)	(5.331)	8.875	(5.506)	(5.331)	8.875	(5.506)	(5.331)
9.000	(5.881)	(5.706)	9.000	(5.881)	(5.706)	9.000	(5.881)	(5.706)
9.125	(6.256)	(6.081)	9.125	(6.256)	(6.081)	9.125	(6.256)	(6.081)
9.250	(6.631)	(6.456)	9.250	(6.631)	(6.456)	9.250	(6.631)	(6.456)
9.375	(6.975)	(6.800)	9.375	(6.975)	(6.800)	9.375	(6.975)	(6.800)
9.500	(7.288)	(7.113)	9.500	(7.288)	(7.113)	9.500	(7.288)	(7.113)
9.625	(7.600)	(7.425)	9.625	(7.600)	(7.425)	9.625	(7.600)	(7.425)
9.750	(7.850)	(7.675)	9.750	(7.850)	(7.675)	9.750	(7.850)	(7.675)
9.875	(8.100)	(7.925)	9.875	(8.100)	(7.925)	9.875	(8.100)	(7.925)
10.000	(8.350)	(8.175)	10.000	(8.350)	(8.175)	10.000	(8.350)	(8.175)
10.125	(8.600)	(8.425)	10.125	(8.600)	(8.425)	10.125	(8.600)	(8.425)
10.250	(8.850)	(8.675)	10.250	(8.850)	(8.675)	10.250	(8.850)	(8.675)
10.375	(9.100)	(8.925)	10.375	(9.100)	(8.925)	10.375	(9.100)	(8.925)
10.500	(9.288)	(9.113)	10.500	(9.288)	(9.113)	10.500	(9.288)	(9.113)
10.625	(9.475)	(9.300)	10.625	(9.475)	(9.300)	10.625	(9.475)	(9.300)
10.750	(9.663)	(9.488)	10.750	(9.663)	(9.488)	10.750	(9.663)	(9.488)
10.875	(9.850)	(9.675)	10.875	(9.850)	(9.675)	10.875	(9.850)	(9.675)
11.000	(10.038)	(9.863)	11.000	(10.038)	(9.863)	11.000	(10.038)	(9.863)
11.125	(10.225)	(10.050)	11.125	(10.225)	(10.050)	11.125	(10.225)	(10.050)
11.250	(10.413)	(10.238)	11.250	(10.413)	(10.238)	11.250	(10.413)	(10.238)
11.375	(10.600)	(10.425)	11.375	(10.600)	(10.425)	11.375	(10.600)	(10.425)
11.500	(10.788)	(10.613)	11.500	(10.788)	(10.613)	11.500	(10.788)	(10.613)
11.625	(10.975)	(10.800)	11.625	(10.975)	(10.800)	11.625	(10.975)	(10.800)
11.750	(11.163)	(10.988)	11.750	(11.163)	(10.988)	11.750	(11.163)	(10.988)
11.875	(11.350)	(11.175)	11.875	(11.350)	(11.175)	11.875	(11.350)	(11.175)
12.000	(11.538)	(11.363)	12.000	(11.538)	(11.363)	12.000	(11.538)	(11.363)
12.125	(11.725)	(11.550)	12.125	(11.725)	(11.550)	12.125	(11.725)	(11.550)

Closed End Second Adjustments

	CLTV							
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO								
FICO >= 780	0.750	0.750	0.750	0.750	1.000	2.125	3.000	5.250
FICO 760-779	0.750	0.750	0.750	0.875	1.125	2.250	3.500	5.875
FICO 740-759	1.625	1.625	1.750	1.875	2.375	3.000	4.875	6.750
FICO 720-739	2.250	2.250	2.500	3.000	3.250	3.750	5.500	7.750
FICO 700-719	3.250	3.250	3.375	3.750	4.250	5.000	6.500	8.500
FICO 680-699	4.250	4.250	4.375	4.750	5.500	6.500	NA	NA
Other Adjustments								
2nd Home	0.250	0.250	0.750	0.750	1.000	1.000	1.750	NA
Condo	0.125	0.125	0.250	0.500	0.500	0.500	0.750	0.875
2nd Lien LTV > 20%	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Bank Statement 12 Months	0.875	0.875	0.875	1.000	1.000	1.250	1.500	NA
Bank Statement 24 Months	0.750	0.750	0.750	0.875	0.875	1.125	1.375	NA
Loan Amount > \$350,000 Full Doc	0.500	0.500	0.500	0.500	0.500	0.750	0.750	NA
Loan Amount > \$350,000 Bank Statement	0.750	0.750	0.750	0.750	0.750	NA	NA	NA
DTI > 45%	0.375	0.375	0.500	0.500	0.750	0.750	1.000	NA
Property State: MO, VT	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wholesale/Mini-COR:								
	(3.500)							



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DSCR Investor Solutions 2

Rate	DS2F30					DS2F40IO				
	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day
10.000	(6.787)	(6.612)	(6.612)	(6.262)		10.000	(6.787)	(6.612)	(6.612)	(6.262)
9.875	(6.691)	(6.516)	(6.516)	(6.166)		9.875	(6.691)	(6.516)	(6.516)	(6.166)
9.750	(6.594)	(6.419)	(6.419)	(6.069)		9.750	(6.594)	(6.419)	(6.419)	(6.069)
9.625	(6.498)	(6.323)	(6.323)	(5.973)		9.625	(6.498)	(6.323)	(6.323)	(5.973)
9.500	(6.402)	(6.227)	(6.227)	(5.877)		9.500	(6.402)	(6.227)	(6.227)	(5.877)
9.375	(6.252)	(6.077)	(6.077)	(5.727)		9.375	(6.252)	(6.077)	(6.077)	(5.727)
9.250	(6.102)	(5.927)	(5.927)	(5.577)		9.250	(6.102)	(5.927)	(5.927)	(5.577)
9.125	(5.951)	(5.776)	(5.776)	(5.426)		9.125	(5.951)	(5.776)	(5.776)	(5.426)
9.000	(5.801)	(5.626)	(5.626)	(5.276)		9.000	(5.801)	(5.626)	(5.626)	(5.276)
8.875	(5.551)	(5.376)	(5.376)	(5.026)		8.875	(5.551)	(5.376)	(5.376)	(5.026)
8.750	(5.300)	(5.125)	(5.125)	(4.775)		8.750	(5.300)	(5.125)	(5.125)	(4.775)
8.625	(5.050)	(4.875)	(4.875)	(4.525)		8.625	(5.050)	(4.875)	(4.875)	(4.525)
8.500	(4.799)	(4.624)	(4.624)	(4.274)		8.500	(4.799)	(4.624)	(4.624)	(4.274)
8.375	(4.442)	(4.267)	(4.267)	(3.917)		8.375	(4.442)	(4.267)	(4.267)	(3.917)
8.250	(4.085)	(3.910)	(3.910)	(3.560)		8.250	(4.085)	(3.910)	(3.910)	(3.560)
8.125	(3.727)	(3.552)	(3.552)	(3.202)		8.125	(3.727)	(3.552)	(3.552)	(3.202)
8.000	(3.370)	(3.195)	(3.195)	(2.845)		8.000	(3.370)	(3.195)	(3.195)	(2.845)
7.875	(2.890)	(2.715)	(2.715)	(2.365)		7.875	(2.890)	(2.715)	(2.715)	(2.365)
7.750	(2.410)	(2.235)	(2.235)	(1.885)		7.750	(2.410)	(2.235)	(2.235)	(1.885)
7.625	(1.930)	(1.755)	(1.755)	(1.405)		7.625	(1.930)	(1.755)	(1.755)	(1.405)
7.500	(1.450)	(1.275)	(1.275)	(0.925)		7.500	(1.450)	(1.275)	(1.275)	(0.925)
7.375	(0.956)	(0.781)	(0.781)	(0.431)		7.375	(0.956)	(0.781)	(0.781)	(0.431)
7.250	(0.462)	(0.287)	(0.287)	0.063		7.250	(0.462)	(0.287)	(0.287)	0.063
7.125	0.032	0.207	0.207	0.557		7.125	0.032	0.207	0.207	0.557
7.000	0.526	0.701	0.701	1.051		7.000	0.526	0.701	0.701	1.051
6.875	1.054	1.229	1.229	1.579		6.875	1.054	1.229	1.229	1.579
6.750	1.583	1.758	1.758	2.108		6.750	1.583	1.758	1.758	2.108
6.625	2.111	2.286	2.286	2.636		6.625	2.111	2.286	2.286	2.636
6.500	2.640	2.815	2.815	3.165		6.500	2.640	2.815	2.815	3.165

DSCR Investor Solutions 2 Adjustments

	LTV/CLTV/HCLTV						
	<= 50	50.01 - 55	55.01 - 60	60.01-65	65.01-70	70.01-75	75.01-80
FICO/CLTV							
FICO 680-699	(0.650)	(0.400)	-0.100	0.350	1.050	2.250	NA
FICO 700-719	(0.800)	(0.550)	(0.300)	0.050	0.650	1.650	2.950
FICO 720-739	(0.900)	(0.700)	(0.500)	(0.200)	0.300	1.150	2.250
FICO 740-759	(0.950)	(0.850)	(0.650)	(0.450)	0.000	0.700	1.650
FICO 760-779	(1.000)	(0.900)	(0.800)	(0.650)	(0.250)	0.350	1.100
FICO 780-799	(1.050)	(1.000)	(0.900)	(0.800)	(0.500)	0.050	0.700
FICO 800+	(1.100)	(1.050)	(1.000)	(0.900)	(0.650)	-0.250	0.350
Property Type							
Condo	0.050	0.050	0.050	0.050	0.050	0.050	NA
2-4 Unit	0.100	0.200	0.200	0.200	0.300	0.550	NA
Purpose							
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.100	0.100	0.150	0.150
Cash-Out Refinance	0.150	0.250	0.300	0.400	0.550	0.850	NA
Loan Amount							
\$1,000,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	NA
\$2,000,001 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	NA	NA
Other							
DSCR Ratio >= 1.15	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.200)	(0.300)
Interest Only	0.100	0.100	0.150	0.350	0.600	1.100	NA
Prepayment Penalty							
No Prepayment Penalty	1.550	1.550	1.550	1.550	1.550	1.550	1.550
1-Year	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2-Year	0.550	0.550	0.550	0.550	0.550	0.550	0.550
3-Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5-Year	(0.850)	(0.850)	(0.850)	(0.850)	(0.850)	(0.850)	(0.850)
Max Rebate							
No Prepayment Penalty		(1.000)					
1-Year Prepay		(2.000)					
2-Year Prepay		(3.000)					
3-Year Prepay		(4.000)					
5-Year Prepay		(4.000)					
Max Cost			3 pts cost				

*Refer to Plaza's DSCR Investor Solutions 2 Program Guidelines



Plaza Home Mortgage, Inc. is a service provider for mortgage services. The actual amount of the loan is subject to the credit and policy requirements of Plaza Home Mortgage, Inc. Loan amounts, other restrictions and limitations may apply. Granting of loan is subject to the credit and policy requirements of Plaza Home Mortgage, Inc.

Investor AUS Interest Only

Rate	NCAUSF30IO			
	15 Day	30 Day	45 Day	60 Day
8.500	(1.747)	(1.572)	(1.397)	(1.222)
8.375	(1.662)	(1.487)	(1.312)	(1.137)
8.250	(1.525)	(1.350)	(1.175)	(1.000)
8.125	(1.369)	(1.194)	(1.019)	(0.844)
8.000	(1.201)	(1.026)	(0.851)	(0.676)
7.875	(1.002)	(0.827)	(0.652)	(0.477)
7.750	(0.772)	(0.597)	(0.422)	(0.247)
7.625	(0.511)	(0.336)	(0.161)	0.014
7.500	(0.218)	(0.043)	0.132	0.307
7.375	0.126	0.301	0.476	0.651
7.250	0.599	0.774	0.949	1.124
7.125	1.213	1.388	1.563	1.738
7.000	1.862	2.037	2.212	2.387
6.875	2.579	2.754	2.929	3.104
6.750	3.383	3.558	3.733	3.908
6.625	4.203	4.378	4.553	4.728

Investor AUS Interest Only Adjustments

	LTV/CLTV/HCLTV					
	<= 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Purchase - FICO						
FICO 660-679	0.625	0.625	0.625	1.250	2.000	2.750
FICO 680-699	0.125	0.125	0.125	0.500	0.875	1.500
FICO 700-719	(0.250)	(0.250)	(0.250)	0.125	0.500	1.000
FICO 720-739	(0.500)	(0.500)	(0.500)	(0.125)	0.250	0.625
FICO 740-759	(0.625)	(0.625)	(0.625)	(0.375)	0.000	0.375
FICO 760-779	(0.875)	(0.875)	(0.875)	(0.500)	0.000	0.250
FICO >= 780	(1.000)	(1.000)	(1.000)	(0.625)	(0.250)	0.125
Rate/Term Refinance - FICO						
FICO 660-679	1.750	1.750	1.750	4.125	5.125	NA
FICO 680-699	1.125	1.125	1.125	2.500	3.125	NA
FICO 700-719	0.500	0.500	0.500	1.000	1.375	NA
FICO 720-739	0.125	0.125	0.125	0.500	0.875	NA
FICO 740-759	(0.125)	(0.125)	(0.125)	0.250	0.625	1.000
FICO 760-779	(0.375)	(0.375)	(0.375)	0.125	0.500	0.875
FICO >= 780	(0.625)	(0.625)	(0.625)	(0.125)	0.250	0.625
Cash-Out Refinance - FICO						
FICO 660-679	1.250	1.250	1.250	2.250	3.875	NA
FICO 680-699	0.625	0.625	0.625	1.625	2.250	NA
FICO 700-719	0.000	0.000	0.000	0.500	0.875	NA
FICO 720-739	(0.250)	(0.250)	(0.250)	0.125	0.500	NA
FICO 740-759	(0.375)	(0.375)	(0.375)	(0.125)	0.250	0.625
FICO 760-779	(0.625)	(0.625)	(0.625)	(0.250)	0.125	0.500
FICO >= 780	(1.000)	(1.000)	(1.000)	(0.500)	(0.125)	0.250
Feature						
Condo	0.250	0.250	0.250	0.250	0.250	0.750
2-4 Units	0.125	0.125	0.125	0.375	0.625	0.625
Subordinate Financing	0.625	0.625	0.625	0.625	0.875	1.125
DTI > 40%	0.375	0.375	0.375	0.375	0.500	0.500
Loan Amount						
\$100,000 - \$237,500	0.125	0.125	0.125	0.125	0.125	0.250
\$237,501 - \$375,000	0.000	0.000	0.000	0.000	0.000	0.000
\$375,001 - \$806,500	0.500	0.500	0.500	0.500	0.625	0.625
\$806,500 - \$2,000,000	1.000	1.000	1.000	1.000	1.125	1.125
No Escrows						
No Escrows	0.200	0.200	0.200	0.200	0.200	0.200
Max Rebate	(2.000)					



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DSCR Investor Solutions 3

Rate	DS3F30					DS3F40IO				
	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day
10.000	(7.417)	(7.242)	(7.242)	(6.892)		10.000	(7.292)	(7.117)	(7.117)	(6.767)
9.875	(7.292)	(7.117)	(7.117)	(6.767)		9.875	(7.167)	(6.992)	(6.992)	(6.642)
9.750	(7.167)	(6.992)	(6.992)	(6.642)		9.750	(7.042)	(6.867)	(6.867)	(6.517)
9.625	(6.979)	(6.804)	(6.804)	(6.454)		9.625	(6.854)	(6.679)	(6.679)	(6.329)
9.500	(6.792)	(6.617)	(6.617)	(6.267)		9.500	(6.667)	(6.492)	(6.492)	(6.142)
9.375	(6.573)	(6.398)	(6.398)	(6.048)		9.375	(6.448)	(6.273)	(6.273)	(5.923)
9.250	(6.354)	(6.179)	(6.179)	(5.829)		9.250	(6.229)	(6.054)	(6.054)	(5.704)
9.125	(6.135)	(5.960)	(5.960)	(5.610)		9.125	(6.010)	(5.835)	(5.835)	(5.485)
9.000	(5.885)	(5.710)	(5.710)	(5.360)		9.000	(5.760)	(5.585)	(5.585)	(5.235)
8.875	(5.635)	(5.460)	(5.460)	(5.110)		8.875	(5.510)	(5.335)	(5.335)	(4.985)
8.750	(5.385)	(5.210)	(5.210)	(4.860)		8.750	(5.260)	(5.085)	(5.085)	(4.735)
8.625	(5.104)	(4.929)	(4.929)	(4.579)		8.625	(4.979)	(4.804)	(4.804)	(4.454)
8.500	(4.823)	(4.648)	(4.648)	(4.298)		8.500	(4.698)	(4.523)	(4.523)	(4.173)
8.375	(4.510)	(4.335)	(4.335)	(3.985)		8.375	(4.385)	(4.210)	(4.210)	(3.860)
8.250	(4.198)	(4.023)	(4.023)	(3.673)		8.250	(4.073)	(3.898)	(3.898)	(3.548)
8.125	(3.854)	(3.679)	(3.679)	(3.329)		8.125	(3.729)	(3.554)	(3.554)	(3.204)
8.000	(3.479)	(3.304)	(3.304)	(2.954)		8.000	(3.354)	(3.179)	(3.179)	(2.829)
7.875	(3.104)	(2.929)	(2.929)	(2.579)		7.875	(2.979)	(2.804)	(2.804)	(2.454)
7.750	(2.698)	(2.523)	(2.523)	(2.173)		7.750	(2.573)	(2.398)	(2.398)	(2.048)
7.625	(2.260)	(2.085)	(2.085)	(1.735)		7.625	(2.135)	(1.960)	(1.960)	(1.610)
7.500	(1.760)	(1.585)	(1.585)	(1.235)		7.500	(1.635)	(1.460)	(1.460)	(1.110)
7.375	(1.198)	(1.023)	(1.023)	(0.673)		7.375	(1.073)	(0.898)	(0.898)	(0.548)
7.250	(0.510)	(0.335)	(0.335)	0.015		7.250	(0.385)	(0.210)	(0.210)	0.140
7.125	0.240	0.415	0.415	0.765		7.125	0.365	0.540	0.540	0.890
7.000	1.052	1.227	1.227	1.577		7.000	1.177	1.352	1.352	1.702
6.875	1.865	2.040	2.040	2.390		6.875	1.990	2.165	2.165	2.515
6.750	2.677	2.852	2.852	3.202		6.750	2.802	2.977	2.977	3.327
6.625	3.490	3.665	3.665	4.015		6.625	3.615	3.790	3.790	4.140
6.500	4.302	4.477	4.477	4.827		6.500	4.427	4.602	4.602	4.952

DSCR Investor Solutions 3 Adjustments

	LTV/CLTV/HCLTV						
	<= 50	50.01 - 55	55.01 - 60	60.01-65	65.01-70	70.01-75	75.01-80
<u>FICO/CLTV</u>							
<u>FICO 660-679</u>	0.500	0.875	1.125	1.625	2.500	4.000	NA
<u>FICO 680-699</u>	0.000	0.250	0.500	0.875	1.375	2.375	NA
<u>FICO 700-719</u>	(0.875)	(0.875)	(0.750)	(0.625)	0.375	1.500	3.000
<u>FICO 720-739</u>	(1.000)	(1.000)	(0.875)	(0.750)	0.125	0.875	2.500
<u>FICO 740-759</u>	(1.125)	(1.125)	(1.000)	(0.875)	0.000	0.625	2.000
<u>FICO 760-779</u>	(1.250)	(1.250)	(1.125)	(1.000)	(0.125)	0.375	1.875
<u>FICO 780 +</u>	(1.375)	(1.375)	(1.250)	(1.125)	(0.500)	0.125	1.625
<u>DSCR</u>							
<u>DSCR >= 1.15 < 1.25</u>	0.125	0.125	0.125	0.125	0.125	0.125	0.125
<u>DSCR >= 1.00 < 1.15</u>	0.250	0.250	0.250	0.250	0.250	0.250	0.250
<u>Purchase_DSCR 0.95-0.99</u>	0.375	0.375	0.375	0.375	0.375	0.375	NA
<u>Purchase_DSCR 0.85-0.94</u>	0.625	0.625	0.625	0.625	0.625	0.625	NA
<u>Purchase_DSCR 0.75-0.84</u>	0.875	0.875	0.875	0.875	0.875	0.875	NA
<u>Refinance_DSCR 0.95-0.99</u>	1.125	1.125	1.125	1.125	1.125	NA	NA
<u>Refinance_DSCR 0.85-0.94</u>	1.375	1.375	1.375	1.375	1.375	NA	NA
<u>Refinance_DSCR 0.75-0.84</u>	1.625	1.625	1.625	1.625	1.625	NA	NA
<u>Loan Amount</u>							
<u><= \$250,000</u>	0.125	0.250	0.250	0.250	0.250	0.375	0.500
<u>\$250,001 - \$1,000,000</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>\$1,000,001 - \$1,750,000</u>	0.625	0.625	0.625	0.625	0.750	0.750	0.750
<u>\$1,750,001 - \$2,000,000</u>	0.875	0.875	0.875	0.875	1.000	1.000	1.000
<u>Purpose</u>							
<u>Cash-Out Refinance</u>	0.250	0.375	0.500	0.750	1.000	1.250	NA
<u>Property Type</u>							
<u>Condo</u>	0.375	0.375	0.375	0.375	0.500	0.625	NA
<u>Condotel</u>	0.625	0.625	0.625	0.625	0.750	0.875	NA
<u>2-4 Units</u>	0.125	0.125	0.250	0.375	0.500	0.750	1.000
<u>Other</u>							
<u>Interest Only</u>	0.000	0.000	0.000	0.125	0.250	0.375	NA
<u>No Escrows</u>	0.125	0.125	0.125	0.125	0.125	0.125	0.125
<u>No Escrows - NY (Wholesale only)</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>Prepayment Penalty</u>							
<u>No Prepayment Penalty</u>	1.875	1.875	1.875	1.875	1.875	1.875	1.875
<u>5% Fixed Prepayment Penalty*</u>							
<u>5-Year</u>	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
<u>3-Year</u>	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
<u>2-Year</u>	0.125	0.125	0.125	0.125	0.125	0.125	0.125
<u>1-Year</u>	0.750	0.750	0.750	0.750	0.750	0.750	0.750
<u>6 Months Interest Prepayment Penalty*</u>							
<u>5-Year</u>	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
<u>3-Year</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>2-Year</u>	0.375	0.375	0.375	0.375	0.375	0.375	0.375
<u>1-Year</u>	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<u>Max Rebate</u>	(3.000)						

*Refer to Plaza's DSCR Investor Solutions Program Guidelines for prepayment penalty information.



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Solutions 3

	NQ3F30					NQ3F40IO			
	Rate	15 Day	30 Day	45 Day		60 Day	Rate	15 Day	30 Day
10.000	(4.974)	(4.799)	(4.799)	(4.449)	10.000	(4.849)	(4.674)	(4.674)	(4.324)
9.875	(4.880)	(4.705)	(4.705)	(4.355)	9.875	(4.755)	(4.580)	(4.580)	(4.230)
9.750	(4.786)	(4.611)	(4.611)	(4.261)	9.750	(4.661)	(4.486)	(4.486)	(4.136)
9.625	(4.693)	(4.518)	(4.518)	(4.168)	9.625	(4.568)	(4.393)	(4.393)	(4.043)
9.500	(4.599)	(4.424)	(4.424)	(4.074)	9.500	(4.474)	(4.299)	(4.299)	(3.949)
9.375	(4.474)	(4.299)	(4.299)	(3.949)	9.375	(4.349)	(4.174)	(4.174)	(3.824)
9.250	(4.349)	(4.174)	(4.174)	(3.824)	9.250	(4.224)	(4.049)	(4.049)	(3.699)
9.125	(4.193)	(4.018)	(4.018)	(3.668)	9.125	(4.068)	(3.893)	(3.893)	(3.543)
9.000	(4.036)	(3.861)	(3.861)	(3.511)	9.000	(3.911)	(3.736)	(3.736)	(3.386)
8.875	(3.849)	(3.674)	(3.674)	(3.324)	8.875	(3.724)	(3.549)	(3.549)	(3.199)
8.750	(3.661)	(3.486)	(3.486)	(3.136)	8.750	(3.536)	(3.361)	(3.361)	(3.011)
8.625	(3.443)	(3.268)	(3.268)	(2.918)	8.625	(3.318)	(3.143)	(3.143)	(2.793)
8.500	(3.224)	(3.049)	(3.049)	(2.699)	8.500	(3.099)	(2.924)	(2.924)	(2.574)
8.375	(3.005)	(2.830)	(2.830)	(2.480)	8.375	(2.880)	(2.705)	(2.705)	(2.355)
8.250	(2.786)	(2.611)	(2.611)	(2.261)	8.250	(2.661)	(2.486)	(2.486)	(2.136)
8.125	(2.568)	(2.393)	(2.393)	(2.043)	8.125	(2.443)	(2.268)	(2.268)	(1.918)
8.000	(2.318)	(2.143)	(2.143)	(1.793)	8.000	(2.193)	(2.018)	(2.018)	(1.668)
7.875	(1.974)	(1.799)	(1.799)	(1.449)	7.875	(1.849)	(1.674)	(1.674)	(1.324)
7.750	(1.599)	(1.424)	(1.424)	(1.074)	7.750	(1.474)	(1.299)	(1.299)	(0.949)
7.625	(1.130)	(0.955)	(0.955)	(0.605)	7.625	(1.005)	(0.830)	(0.830)	(0.480)
7.500	(0.630)	(0.455)	(0.455)	(0.105)	7.500	(0.505)	(0.330)	(0.330)	0.020
7.375	(0.099)	0.076	0.076	0.426	7.375	0.026	0.201	0.201	0.551
7.250	0.464	0.639	0.639	0.989	7.250	0.589	0.764	0.764	1.114
7.125	1.058	1.233	1.233	1.583	7.125	1.183	1.358	1.358	1.708
7.000	1.683	1.858	1.858	2.208	7.000	1.808	1.983	1.983	2.333
6.875	2.370	2.545	2.545	2.895	6.875	2.495	2.670	2.670	3.020
6.750	3.058	3.233	3.233	3.583	6.750	3.183	3.358	3.358	3.708
6.625	3.808	3.983	3.983	4.333	6.625	3.933	4.108	4.108	4.458
6.500	4.620	4.795	4.795	5.145	6.500	4.745	4.920	4.920	5.270

Solutions 3 Adjustments

	LTV/CLTV/HCLTV								
	<= 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
FICO/CLTV									
<u>FICO 660-679</u>	0.250	0.375	0.625	0.750	1.250	2.000	2.625	NA	NA
<u>FICO 680-699</u>	(0.375)	(0.375)	(0.250)	(0.125)	0.250	1.125	1.875	3.500	NA
<u>FICO 700-719</u>	(1.250)	(1.125)	(1.125)	(1.125)	(0.750)	(0.250)	0.375	2.125	4.125
<u>FICO 720-739</u>	(1.500)	(1.500)	(1.500)	(1.500)	(1.125)	(0.375)	0.000	1.625	3.500
<u>FICO 740-759</u>	(1.500)	(1.500)	(1.500)	(1.500)	(1.125)	(0.500)	(0.125)	1.375	3.250
<u>FICO 760-779</u>	(1.625)	(1.625)	(1.625)	(1.500)	(1.125)	(0.625)	(0.250)	1.250	3.000
<u>FICO 780 +</u>	(1.625)	(1.625)	(1.625)	(1.500)	(1.125)	(0.625)	(0.250)	1.125	2.875
Doc Type									
<u>Standard Doc (12 & 24 mo)</u>	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<u>12 mo Bank Statement</u>	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
<u>24 mo Bank Statement</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>Asset Utilization</u>	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA
<u>1099 (12 & 24 mo)</u>	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250
<u>P&L (12 & 24 mo)</u>	0.750	0.750	0.750	0.750	0.750	0.875	0.875	NA	NA
Loan Amount									
<u><= \$250,000</u>	0.000	0.000	0.125	0.375	0.750	1.125	1.375	1.750	2.000
<u>\$250,001 - \$2,000,000</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
<u>\$2,000,001 - \$2,500,000</u>	0.875	0.875	0.875	0.875	0.875	0.875	0.875	NA	NA
<u>\$2,500,001 - \$3,000,000</u>	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA
DTI									
<u>DTI 45.01 - 50%</u>	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	NA
<u>DTI 50.01 - 55%</u>	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
Purpose									
<u>Cash-out Refinance</u>	0.000	0.125	0.125	0.250	0.500	0.625	1.125	NA	NA
Occupancy									
<u>2nd Home</u>	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.500	NA
<u>Investment Property</u>	0.125	0.125	0.125	0.375	0.750	1.000	1.125	1.500	NA
Property Type									
<u>Condo</u>	0.375	0.375	0.375	0.375	0.375	0.500	0.625	0.875	NA
<u>Condotel</u>	0.625	0.625	0.625	0.625	0.625	0.750	0.875	1.125	NA
<u>2-4 Units</u>	0.000	0.000	0.125	0.125	0.250	0.375	0.625	0.750	NA
Other									
<u>Interest Only</u>	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.625	0.625
<u>No Escrows</u>	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
<u>No Escrows - NY (Wholesale only)</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Max Rebate									
									(3.000)



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DSCR Investor Solutions 4

Rate	DS4F30 / DS4F40IO			
	15 Day	30 Day	45 Day	60 Day
10.750	(7.258)	(7.083)	(7.083)	(6.733)
10.625	(7.070)	(6.895)	(6.895)	(6.545)
10.500	(6.883)	(6.708)	(6.708)	(6.358)
10.375	(6.695)	(6.520)	(6.520)	(6.170)
10.250	(6.508)	(6.333)	(6.333)	(5.983)
10.125	(6.320)	(6.145)	(6.145)	(5.795)
10.000	(6.133)	(5.958)	(5.958)	(5.608)
9.875	(5.945)	(5.770)	(5.770)	(5.420)
9.750	(5.758)	(5.583)	(5.583)	(5.233)
9.625	(5.570)	(5.395)	(5.395)	(5.045)
9.500	(5.383)	(5.208)	(5.208)	(4.858)
9.375	(5.195)	(5.020)	(5.020)	(4.670)
9.250	(5.008)	(4.833)	(4.833)	(4.483)
9.125	(4.820)	(4.645)	(4.645)	(4.295)
9.000	(4.570)	(4.395)	(4.395)	(4.045)
8.875	(4.320)	(4.145)	(4.145)	(3.795)
8.750	(4.070)	(3.895)	(3.895)	(3.545)
8.625	(3.820)	(3.645)	(3.645)	(3.295)
8.500	(3.508)	(3.333)	(3.333)	(2.983)
8.375	(3.195)	(3.020)	(3.020)	(2.670)
8.250	(2.883)	(2.708)	(2.708)	(2.358)
8.125	(2.570)	(2.395)	(2.395)	(2.045)
8.000	(2.258)	(2.083)	(2.083)	(1.733)
7.875	(1.945)	(1.770)	(1.770)	(1.420)
7.750	(1.633)	(1.458)	(1.458)	(1.108)
7.625	(1.258)	(1.083)	(1.083)	(0.733)
7.500	(0.883)	(0.708)	(0.708)	(0.358)
7.375	(0.570)	(0.395)	(0.395)	(0.045)
7.250	(0.258)	(0.083)	(0.083)	0.268
7.125	0.055	0.230	0.230	0.580
7.000	0.368	0.543	0.543	0.893

DSCR Investor Solutions 4 Adjustments

	LTV/CLTV/HCLTV						
	<= 50	50.01 - 55	55.01 - 60	60.01-65	65.01-70	70.01-75	75.01-80
FICO/CLTV							
FICO 660-679	(0.125)	0.125	0.250	0.500	1.500	3.000	NA
FICO 680-699	(0.375)	(0.250)	0.000	0.250	0.875	1.500	NA
FICO 700-719	(1.125)	(1.000)	(0.875)	(0.500)	(0.250)	0.500	2.375
FICO 720-739	(1.625)	(1.375)	(1.250)	(0.875)	(0.750)	0.000	1.250
FICO 740-759	(1.625)	(1.375)	(1.250)	(1.125)	(1.000)	(0.125)	0.625
FICO 760+	(1.750)	(1.500)	(1.375)	(1.250)	(1.125)	(0.250)	0.500
DSCR							
DSCR > 1.15	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
DSCR >= 1.10 <= 1.15	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.00 < 1.10	0.000	0.000	0.000	0.000	0.250	0.250	0.375
DSCR < 1.00	0.500	0.500	1.000	1.000	1.500	NA	NA
Loan Amount							
< \$150,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750
\$150,000 < \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Purpose							
Cash-Out Refinance	0.250	0.250	0.375	0.375	0.625	0.875	NA
Property Type							
Condo	0.125	0.125	0.250	0.250	0.375	0.375	NA
Condotel	0.250	0.250	0.500	0.500	0.750	0.750	NA
2-4 Units	0.375	0.375	0.500	0.500	0.625	0.875	1.125
Other							
Interest Only	0.250	0.250	0.250	0.500	0.500	0.625	1.500
No Escrows	0.125	0.125	0.125	0.125	0.125	0.125	0.125
No Escrows - NY (Wholesale only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Prepayment Penalty							
No Prepayment Penalty	1.875	1.875	1.875	1.875	1.875	1.875	1.875
5% Fixed Prepayment Penalty*							
5-Year	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)
3-Year	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
2-Year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
1-Year	0.500	0.500	0.500	0.500	0.500	0.500	0.500
6 Months Interest Prepayment Penalty*							
5-Year	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
3-Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Year	0.500	0.500	0.500	0.500	0.500	0.500	0.500
1-Year	0.875	0.875	0.875	0.875	0.875	0.875	0.875
Max Rebate							
5-Year prepay	(3.500)						
3-Year prepay	(3.000)						
2-Year prepay	(1.000)						
1-Year prepay	(0.500)						
No Prepayment Penalty	(0.500)						



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Solutions 4

NQ4F30 / NQ4F40I0

Rate	15 Day	30 Day	45 Day	60 Day
10.500	(6.533)	(6.358)	(6.358)	(6.008)
10.375	(6.345)	(6.170)	(6.170)	(5.820)
10.250	(6.158)	(5.983)	(5.983)	(5.633)
10.125	(5.970)	(5.795)	(5.795)	(5.445)
10.000	(5.783)	(5.608)	(5.608)	(5.258)
9.875	(5.595)	(5.420)	(5.420)	(5.070)
9.750	(5.408)	(5.233)	(5.233)	(4.883)
9.625	(5.220)	(5.045)	(5.045)	(4.695)
9.500	(5.033)	(4.858)	(4.858)	(4.508)
9.375	(4.845)	(4.670)	(4.670)	(4.320)
9.250	(4.658)	(4.483)	(4.483)	(4.133)
9.125	(4.470)	(4.295)	(4.295)	(3.945)
9.000	(4.220)	(4.045)	(4.045)	(3.695)
8.875	(3.970)	(3.795)	(3.795)	(3.445)
8.750	(3.720)	(3.545)	(3.545)	(3.195)
8.625	(3.408)	(3.233)	(3.233)	(2.883)
8.500	(3.095)	(2.920)	(2.920)	(2.570)
8.375	(2.783)	(2.608)	(2.608)	(2.258)
8.250	(2.470)	(2.295)	(2.295)	(1.945)
8.125	(2.158)	(1.983)	(1.983)	(1.633)
8.000	(1.845)	(1.670)	(1.670)	(1.320)
7.875	(1.533)	(1.358)	(1.358)	(1.008)
7.750	(1.220)	(1.045)	(1.045)	(0.695)
7.625	(0.908)	(0.733)	(0.733)	(0.383)
7.500	(0.595)	(0.420)	(0.420)	(0.070)
7.375	(0.345)	(0.170)	(0.170)	0.180
7.250	(0.033)	0.143	0.143	0.493
7.125	0.280	0.455	0.455	0.805
7.000	0.655	0.830	0.830	1.180
6.875	1.061	1.236	1.236	1.586
6.750	1.561	1.736	1.736	2.086

Solutions 4 Adjustments

FICO/CLTV
 FICO 660-679
 FICO 680-699
 FICO 700-719
 FICO 720-739
 FICO 740-759
 FICO 760 +

Doc Type
 Standard Doc (12 & 24 mo)
 12 mo Bank Statement
 24 mo Bank Statement
 Asset Utilization

Loan Amount
 < \$150,000
 \$150,000 < \$250,000
 \$1,500,001 - \$2,000,000
 \$2,000,001 - \$3,000,000

DTI
 DTI > 45%

Purpose
 Cash-out Refinance

Occupancy
 2nd Home
 Investment Property

Property Type
 Condo
 Condotel
 2-4 Units

Other
 Property State: PA, MI, MD
 Interest Only
 No Escrows
 No Escrows - NY (Wholesale only)

Max Rebate (excl. Investment Property)
Max Rebate (Investment Property)

LTV/CLTV/HCLTV								
<= 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
0.500	0.500	0.500	0.875	1.625	2.125	3.500	NA	NA
0.000	0.000	0.000	0.375	0.750	1.625	2.500	NA	NA
(0.250)	(0.250)	(0.250)	(0.125)	0.250	0.500	1.125	3.750	NA
(0.375)	(0.375)	(0.375)	(0.375)	(0.125)	0.000	0.500	2.500	NA
(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	0.000	1.750	NA
(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.250	NA
<= 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
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
0.000	0.000	0.000	0.000	0.125	0.125	0.250	0.625	NA
0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.500	NA
0.250	0.250	0.250	0.375	0.375	0.375	0.375	1.500	NA
<= 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
0.750	0.750	0.750	0.750	0.750	1.000	1.000	1.250	NA
0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
0.000	0.000	0.125	0.125	0.125	0.250	0.250	0.750	NA
0.250	0.250	0.250	0.250	0.375	0.500	NA	NA	NA
<= 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
0.000	0.000	0.000	0.000	0.000	0.250	0.375	0.500	NA
0.375	0.375	0.375	0.500	0.625	1.125	1.375	NA	NA
<= 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
0.000	0.000	0.000	0.250	0.250	0.375	0.625	NA	NA
0.750	0.750	0.750	1.000	1.125	1.250	1.375	NA	NA
<= 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
0.125	0.125	0.250	0.250	0.250	0.250	0.375	NA	NA
0.250	0.250	0.500	0.500	0.500	0.500	0.750	NA	NA
0.250	0.250	0.250	0.375	0.375	0.625	0.750	NA	NA
<= 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
0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
0.125	0.125	0.375	0.375	0.500	0.625	1.000	NA	NA
0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
(3.000)								
(1.000)								



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