

Lender Paid Pricing Calculator on the last page!!!

<a href="http://www.nationsdirectmortgage.com">www.nationsdirectmortgage.com</a>	866-762-3940
Sales Managers:	Jim Labbé 949-613-2544
	Theresa Rogers 626-688-9206
	Greg Snow 425-766-4549

FEES	
Underwriting	\$ 699
Funding	\$ 499
Texas Doc Fee	\$ 250
Streamlines w/o Appraisal	les. \$300
Streamlines w/ Appraisal	les. \$300

Lock Adjustments	
45-Day (Purchase Only)	0.250
3-Bus Day Extension	0.125
5-Bus Day Extension	0.250
1 Year Treasury	0.19%
1 Year Libor	1.052%

Approved States: AZ, CA, CO, GA, HI, ID, IN, MA, MD, MI, MN, MT, NH, NV, OH, OR, TN, TX, UT, WA

## GOVERNMENT PROGRAMS (FHA / VA)\* & ADJUSTMENTS

FHA/VA			FHA/VA			FHA/VA			FHA/VA		
30 YR Fixed Rate			5/1 Adjustable Rate			30 YR Fixed Rate			5/1 Adjustable Rate		
Rate	Standard	Standard	Rate	Standard	Standard	Rate	High Bal	High Bal	Rate	High Bal	High Bal
4.750%	(6.375)	(6.250)	4.125%	(2.625)	(2.500)	4.750%	(5.375)	(5.250)	4.125%	(1.425)	(1.300)
4.625%	(6.375)	(6.250)	4.000%	(2.625)	(2.500)	4.625%	(5.375)	(5.250)	4.000%	(1.425)	(1.300)
4.500%	(6.297)	(6.172)	3.875%	(2.355)	(2.230)	4.500%	(5.234)	(5.109)	3.875%	(1.155)	(1.030)
4.375%	(6.157)	(6.032)	3.750%	(2.069)	(1.944)	4.375%	(5.238)	(5.113)	3.750%	(0.869)	(0.744)
4.250%	(5.669)	(5.544)	3.625%	(1.618)	(1.493)	4.250%	(4.950)	(4.825)	3.625%	(0.418)	(0.293)
4.125%	(4.599)	(4.474)	3.500%	(1.332)	(1.207)	4.125%	(3.643)	(3.518)	3.500%	(0.132)	(0.007)
4.000%	(4.022)	(3.897)	3.375%	(1.048)	(0.923)	4.000%	(2.784)	(2.659)	3.375%	0.152	0.277
3.875%	(3.575)	(3.450)	3.250%	(0.763)	(0.638)	3.875%	(2.619)	(2.494)	3.250%	0.437	0.562
3.750%	(3.022)	(2.897)	3.125%	0.439	0.564	3.750%	(2.066)	(1.941)	3.125%	1.639	1.764
3.625%	N/A	N/A	3.000%	0.724	0.849	3.625%	N/A	N/A	3.000%	1.924	2.049

FHA/VA		FHA/VA		FHA/VA		FHA/VA	
FICO Adjustments	Add	Price Adjustments	Add	Price Adjustments	Add	Max Borrower Credits:	
FICO < 720 & > \$417,000*	0.250	All VA loans	0.250	Loan < \$50,000	2.750	FHA - Fx Std Bal	5.50%
FICO >= 720	(0.125)	DTI > 50% <= 55%	0.250	Loan \$50,000-\$100,000	1.000	FHA - Fx High Bal	5.00%
FICO 680-719	0.000	DTI > 55%	1.000	Loan \$100,001-\$149,999	0.500	FHA - Fx Std Bal S/L	5.50%
FICO 660 - 679	0.250	2 - 4 Units	0.500			VA	2.50%
FICO 640-659	0.500	Subordinate Financing	0.250	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p><b>FHA SPECIALS!</b></p> <p>Streamline Refi - \$599 fees</p> <p>**Purchase (Std Bal) - (0.250)</p> <p>**Purchase (High Bal) - (0.125)</p> </div>			
No FICO	2.000	Manual Underwrite	2.500				
		FHA - Non-Owner (S/L only)	0.625				
		**FHA Purch Special (Std Bal)	(0.250)			Adjustable Rate	2.50%
		**FHA Purch Special (High Bal)	(0.125)				

\*\*Purchase specials apply only to 30 and 45 day locks

## CONVENTIONAL CONFORMING & HIGH BALANCE FIXED PROGRAMS

30 YR Fixed Rate			15 YR Fixed Rate			30 YR Fixed Rate			15 YR Fixed Rate		
Rate	Standard	Standard	Rate	Standard	Standard	Rate	High Bal	High Bal	Rate	High Bal	High Bal
4.875%	(4.875)	(4.750)	4.375%	(4.303)	(4.178)	4.875%	(3.645)	(3.520)	4.625%	N/A	N/A
4.750%	(4.842)	(4.717)	4.250%	(4.231)	(4.106)	4.750%	(3.430)	(3.305)	4.500%	(3.428)	(3.303)
4.625%	(4.585)	(4.460)	4.125%	(3.977)	(3.852)	4.625%	(3.073)	(2.948)	4.375%	(3.378)	(3.253)
4.500%	(4.228)	(4.103)	4.000%	(3.704)	(3.579)	4.500%	(2.716)	(2.591)	4.250%	(3.306)	(3.181)
4.375%	(3.408)	(3.283)	3.875%	(3.422)	(3.297)	4.375%	(2.088)	(1.963)	4.125%	(3.052)	(2.927)
4.250%	(3.015)	(2.890)	3.750%	(3.167)	(3.042)	4.250%	(1.715)	(1.590)	4.000%	(2.779)	(2.654)
4.125%	(2.604)	(2.479)	3.625%	(2.882)	(2.757)	4.125%	(1.304)	(1.179)	3.875%	(2.497)	(2.372)
4.000%	(2.197)	(2.072)	3.500%	(2.542)	(2.417)	4.000%	(0.897)	(0.772)	3.750%	(2.242)	(2.117)
3.875%	(1.244)	(1.119)	3.375%	(2.006)	(1.881)	3.875%	0.056	0.181	3.625%	(1.957)	(1.832)
3.750%	(0.299)	(0.174)	3.250%	(1.363)	(1.238)	3.750%	1.001	1.126	3.500%	(1.617)	(1.492)

## CONVENTIONAL LENDER-PAID MORTGAGE INSURANCE (LPMI)\*

LTV	FICO			
	620 - 679	680 - 719	720 - 739	>= 740
<= 85	1.540	1.330	1.120	0.990
85.01 - 90	2.660	2.170	1.720	1.370
90.01 - 95	4.200	3.290	2.350	2.150



Price Adjustments	FICO			
	620 - 679	680 - 719	720 - 739	>= 740
Rate / Term Refi	1.050	0.530	0.000	0.000
Cash-out Refi	1.300	1.000	0.700	0.500
High Balance	2.100	1.400	0.880	0.400
Second Home	1.230	0.700	0.490	0.250

\* LPMI is Single-Premium and is available on 30-year fixed standard and high balance

\* adjustments are cumulative and in addition to all other applicable adjustments

\*\*Purchase specials apply only to 30 and 45 day locks

## ADDITIONAL CONVENTIONAL ADJUSTMENTS ON NEXT PAGE

**\*\*Conventional Special: All Purchases - (0.125)**

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FEES	
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Funding	\$ 499
Texas Doc Fee	\$ 250
Streamlines w/o Appraisal	less \$300
Streamlines w/ Appraisal	less \$200

Lock Desk Open 8:30AM - 3:00PM PST

Lock Adjustments	
45-Day (Purchase Only)	0.250
3-Bus Day Extension	0.125
5-Bus Day Extension	0.250
1 Year Treasury	0.19%
1 Year Libor	1.052%

Approved States: AZ, CA, CO, GA, HI, ID, IN, MA, MD, MI, MN, MT, NH, NV, OH, OR, TN, TX, UT, WA

**CONVENTIONAL CONFORMING FIXED, ARM & HIGH BALANCE ADJUSTMENTS**

LTV/FICO Price Adjustments (applies to programs with amortization terms > 180 months)							
LTV	FICO						
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
<= 60	1.000	0.750	0.250	0.125	(0.125)	(0.125)	(0.250)
60.01 - 70	1.750	1.500	1.250	0.625	0.625	0.125	0.000
70.01 - 75	3.250	2.375	2.875	1.375	0.875	0.375	0.000
75.01 - 80	3.250	3.250	2.875	1.875	1.125	0.625	0.250
80.01 - 85	3.500	3.500	3.000	1.625	1.125	0.625	0.250
85.01 - 95	3.500	3.000	2.500	1.375	1.125	0.625	0.250
95.01 - 97	3.875	3.250	2.750	1.750	1.625	1.125	0.750

Price Adjustments	Add
2 Units	1.000
3 - 4 Units	1.500
Condo (LTV > 75%)	0.750
Non-Owner (LTV <= 75%)	2.000
Non-Owner (LTV 75.01-80%)	3.500
High Balance Cash-Out	1.000
Escrow Waiver	0.250
Loan \$50,000-\$120,000	0.500
Loan < \$50,000	1.500
**Purchase Special	(0.125)

\*\*Purchase specials apply only to 30 and 45 day locks

Cash-out Refi LTV/FICO Price Adjustments (applies to all programs)							
LTV	FICO						
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
<= 60	2.000	2.000	1.500	0.250	0.250	0.250	0.250
60.01 - 75	2.250	2.250	1.750	1.250	1.125	1.125	0.250
75.01 - 80	3.750	3.250	2.500	1.875	1.250	1.250	0.500

Max Borrower Credits:	
Agency - Fixed Rate - Std Bal	4.50%
Agency - Fixed Rate - High Bal	3.50%
Adjustable Rate	2.50%

Subordinate Financing			
LTV	CLTV	FICO < 720	FICO >= 720
<= 95%	> 95%	1.500	1.500
75.01%-90%	76.01-95%	1.000	0.750
65.01%-75%	80.01-95%	0.750	0.500
<= 65%	80.01-95%	0.500	0.250

FICO Adjustments (term <=180 months)		
620 - 679	680 - 739	>= 740
0.250	0.125	0.000

**CONVENTIONAL CONFORMING & HIGH BALANCE ARM PROGRAMS**

Caps: 5/2/5 Margin: 2.25%	5/1 ARM	
	Standard	Standard
	Rate	15 Day / 30 Day
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	(0.029)	0.096
3.250%	0.032	0.157
3.125%	0.092	0.217
3.000%	0.152	0.277
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 ARM	
	Standard	Standard
	Rate	15 Day / 30 Day
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	0.061	0.186
3.250%	0.107	0.232
3.125%	0.215	0.340
3.000%	0.447	0.572
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	5/1 ARM	
	High Bal	High Bal
	Rate	15 Day / 30 Day
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	1.221	1.346
3.250%	1.282	1.407
3.125%	1.342	1.467
3.000%	1.402	1.527
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 ARM	
	High Bal	High Bal
	Rate	15 Day / 30 Day
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	1.311	1.436
3.250%	1.357	1.482
3.125%	1.465	1.590
3.000%	1.697	1.822
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	5/1 IO ARM	
	Standard	Standard
	Rate	15 Day / 30 Day
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	0.471	0.596
3.250%	0.532	0.657
3.125%	0.592	0.717
3.000%	0.652	0.777
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 IO ARM	
	Standard	Standard
	Rate	15 Day / 30 Day
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	0.561	0.686
3.250%	0.607	0.732
3.125%	0.715	0.840
3.000%	0.947	1.072
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	5/1 IO ARM	
	High Bal	High Bal
	Rate	15 Day / 30 Day
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	1.721	1.846
3.250%	1.782	1.907
3.125%	1.842	1.967
3.000%	1.902	2.027
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 IO ARM	
	High Bal	High Bal
	Rate	15 Day / 30 Day
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	1.811	1.936
3.250%	1.857	1.982
3.125%	1.965	2.090
3.000%	2.197	2.322
2.875%	N/A	N/A

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Lock Adjustments	
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5-Bus Day Extension	0.250
1 Year Treasury	0.19%
1 Year Libor	1.052%

Approved States: AZ, CA, CO, GA, HI, ID, IN, MA, MD, MI, MN, MT, NH, NV, OH, OR, TN, TX, UT, WA

**CONVENTIONAL PORTFOLIO PROGRAMS**

	30 YR Fixed Rate	
	Standard	Standard
Rate	15 Day	30 Day
4.875%	(2.157)	(2.032)
4.750%	(2.042)	(1.917)
4.625%	(1.785)	(1.660)
4.500%	(1.428)	(1.303)
4.375%	(0.858)	(0.733)
4.250%	(0.315)	(0.190)
4.125%	0.246	0.371
4.000%	0.853	0.978
3.875%	1.906	2.031
3.750%	2.901	3.026

PF300

	15 YR Fixed Rate	
	Standard	Standard
Rate	15 Day	30 Day
4.375%	(2.303)	(2.178)
4.250%	(2.231)	(2.106)
4.125%	(1.977)	(1.852)
4.000%	(1.804)	(1.679)
3.875%	(1.522)	(1.397)
3.750%	(1.167)	(1.042)
3.625%	(0.832)	(0.707)
3.500%	(0.442)	(0.317)
3.375%	0.194	0.319
3.250%	0.837	0.962

PF150

- No max debt ratios on DU approved conforming balance!
- Max LTV's follow Fannie Mae eligibility matrix!
- Up to 10 financed properties allowed on investment transactions
- Non-Arm's length second home and investment transactions
- Hand written paystubs or W2's acceptable
- Unemployment income eligible
- Employment gaps and recent college graduates allowed
- Rental income not requiring landlord history
- VOD's in lieu of bank statements
- Property Inspection Waivers (PIW's) allowed if DU approves
- Un-permitted property additions okay
- Vesting held in trust acceptable
- Gift funds may source from overseas

**CONVENTIONAL PORTFOLIO ADJUSTMENTS**

LTV/FICO Price Adjustments (applies to programs with amortization terms > 180 months)							
LTV	FICO						
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
<= 60	1.000	0.750	0.250	0.125	(0.125)	(0.125)	(0.250)
60.01 - 70	1.750	1.500	1.250	0.625	0.625	0.125	0.000
70.01 - 75	3.250	2.375	2.875	1.375	0.875	0.375	0.000
75.01 - 80	3.250	3.250	2.875	1.875	1.125	0.625	0.250
80.01 - 85	3.500	3.500	3.000	1.625	1.125	0.625	0.250
85.01 - 90	3.500	3.000	2.500	1.375	1.125	0.625	0.250
90.01 - 97	3.500	3.000	2.500	1.375	1.125	0.625	0.250

Price Adjustments	Add
2 Units	1.000
3 - 4 Units	1.500
Condo (LTV > 75%)	0.750
Non-Owner (LTV <= 75%)	2.000
Non-Owner (LTV 75.01-80%)	3.500
High Balance Cash-Out	1.000
Escrow Waiver	0.250
Loan \$50,000-\$120,000	0.500
Loan < \$50,000	1.500

Cash-out Refi LTV/FICO Price Adjustments (applies to all programs)							
LTV	FICO						
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740
<= 60	2.000	2.000	1.500	0.250	0.250	0.250	0.250
60.01 - 75	2.250	2.250	1.750	1.250	1.125	1.125	0.250
75.01 - 80	3.750	3.250	2.500	1.875	1.250	1.250	0.500

Max Borrower Credits:	
Agency - Fixed Rate - Std Bal	4.50%
Agency - Fixed Rate - High Bal	3.50%
Adjustable Rate	2.50%

Any Subordinate Financing			
LTV	CLTV	FICO < 720	FICO >= 720
<= 95%	> 95%	1.500	1.500
75.01%-90%	76.01-95%	1.000	0.750
65.01%-75%	80.01-95%	0.750	0.500
<= 65%	80.01-95%	0.500	0.250

FICO Adjustments (term <=180 months)		
620 - 679	680 - 739	>= 740
0.250	0.125	0.000

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**HOME PATH PROGRAMS & ADJUSTMENTS**

	30 YR Fixed Rate	
	Standard	Standard
Rate	15 Day	30 Day
4.875%	(4.875)	(4.750)
4.750%	(4.842)	(4.717)
4.625%	(4.585)	(4.460)
4.500%	(4.228)	(4.103)
4.375%	(3.408)	(3.283)
4.250%	(3.015)	(2.890)
4.125%	(2.604)	(2.479)
4.000%	(2.197)	(2.072)
3.875%	(1.244)	(1.119)
3.750%	(0.299)	(0.174)

	30 YR Fixed Rate	
	High Bal	High Bal
Rate	15 Day	30 Day
4.875%	(4.625)	(4.500)
4.750%	(4.592)	(4.467)
4.625%	(4.335)	(4.210)
4.500%	(3.978)	(3.853)
4.375%	(3.158)	(3.033)
4.250%	(2.765)	(2.640)
4.125%	(2.354)	(2.229)
4.000%	(1.947)	(1.822)
3.875%	(0.994)	(0.869)
3.750%	(0.049)	0.076

LTV	FICO							
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	>= 740	
	<= 60%	1.000	0.750	0.250	0.125	(0.125)	(0.125)	(0.250)
60.01% - 70%	1.720	1.500	1.250	0.625	0.625	0.125	0.000	
70.01% - 75%	3.250	2.875	2.375	1.375	0.875	0.375	0.000	
75.01% - 80%	3.250	3.250	2.875	1.875	1.125	0.625	0.250	
80.01% - 85%	N/A	N/A	3.750	2.500	2.000	1.500	1.250	
85.01% - 90%	N/A	N/A	4.000	3.000	2.750	2.250	2.000	
90.01% - 95%	N/A	N/A	4.750	3.750	3.500	3.000	2.750	
95.01% - 97%	N/A	N/A	6.250	5.375	5.250	4.750	4.500	

	15 YR Fixed Rate	
	Standard	Standard
Rate	15 Day	30 Day
4.750%	N/A	N/A
4.625%	N/A	N/A
4.500%	(4.353)	(4.228)
4.375%	(4.303)	(4.178)
4.250%	(4.231)	(4.106)
4.125%	(3.977)	(3.852)
4.000%	(3.704)	(3.579)
3.875%	(3.422)	(3.297)
3.750%	(3.167)	(3.042)
3.625%	(2.882)	(2.757)

15 Yr LTV Adjustments	Add
LTV 80.01 - 85%	1.000
LTV 85.01 - 90%	1.750
LTV 90.01 - 95%	2.500
LTV 95.01 - 97%	4.125

15 Yr FICO Adjustments		
620 - 679	680 - 739	>= 740
0.250	0.125	0.000

Price Adjustments	Add
Condo	0.750
Investment & LTV <= 75%	1.500
Investment & LTV 75.01%-80%	2.000
Investment & LTV 80.01%-85%	2.500
Escrow Waiver	0.250
Loan \$50,000 - \$119,999	0.500
Loan < \$50,000	1.500

Subordinate Financing			
LTV	CLTV	< 720	>= 720
<= 95%	95.01-97%	1.500	1.500
90.01 - 95%	90.01-95%	1.000	0.750
75.01 - 90%	76.01-95%	1.000	0.750
65.01 - 75%	80.01-95%	0.750	0.500
<= 65%	80.01-95%	0.500	0.250

Caps: 5/2/5		5/1 Adjustable Rate	
Margin: 2.25%	Standard	Standard	Standard
Rate	15 Day	30 Day	
4.125%	N/A	N/A	
4.000%	N/A	N/A	
3.875%	N/A	N/A	
3.750%	N/A	N/A	
3.625%	N/A	N/A	
3.500%	N/A	N/A	
3.375%	0.221	0.346	
3.250%	0.282	0.407	
3.1250%	0.342	0.467	
3.000%	0.402	0.527	

Caps: 5/2/5		5/1 Adjustable Rate	
Margin: 2.25%	High Bal	High Bal	High Bal
Rate	15 Day	30 Day	
4.125%	N/A	N/A	
4.000%	N/A	N/A	
3.875%	N/A	N/A	
3.750%	N/A	N/A	
3.625%	N/A	N/A	
3.500%	N/A	N/A	
3.375%	1.471	1.596	
3.250%	1.532	1.657	
3.1250%	1.592	1.717	
3.000%	1.652	1.777	

Caps: 5/2/5		7/1 Adjustable Rate	
Margin: 2.25%	Standard	Standard	Standard
Rate	15 Day	30 Day	
4.125%	N/A	N/A	
4.000%	N/A	N/A	
3.875%	N/A	N/A	
3.750%	N/A	N/A	
3.625%	N/A	N/A	
3.500%	N/A	N/A	
3.375%	0.311	0.436	
3.250%	0.357	0.482	
3.125%	0.465	0.590	
3.000%	0.697	0.822	

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Sales Managers:	Jim Labbé 949-613-2544
	Theresa Rogers 626-688-9206
	Greg Snow 425-766-4549

FEES	
Underwriting	\$ 699
Funding	\$ 499
Texas Doc Fee	\$ 250
Streamlines w/o Appraisal	less \$300
Streamlines w/ Appraisal	less \$200

Lock Adjustments	
45-Day (Purchase Only)	0.250
3-Bus Day Extension	0.125
5-Bus Day Extension	0.250
1 Year Treasury	0.19%
1 Year Libor	1.052%

Approved States: AZ, CA, CO, GA, HI, ID, IN, MA, MD, MI, MN, MT, NH, NV, OH, OR, TN, TX, UT, WA

**FANNIE MAE DU REFI PLUS PROGRAMS & ADJUSTMENTS**

30 YR Fixed Rate			30 YR Fixed Rate			LTV-Based Pricing Adjustments									
Standard			High Bal			Category	<=60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-105%
Rate	15 Day	30 Day	Rate	15 Day	30 Day										
4.875%	(4.775)	(4.650)	4.875%	(3.545)	(3.420)	*FICO 620 - 639	1.000	1.750	2.250	2.250	1.250	1.250	1.250	1.750	2.250
4.750%	(4.742)	(4.617)	4.750%	(3.330)	(3.205)	*FICO 640 - 659	0.750	1.500	2.250	2.250	1.250	1.250	1.250	1.750	2.250
4.625%	(4.485)	(4.360)	4.625%	(2.973)	(2.848)	*FICO 660 - 679	0.250	1.250	1.750	2.000	1.000	1.000	1.000	1.500	2.000
4.500%	(4.128)	(4.003)	4.500%	(2.616)	(2.491)	*FICO 680 - 699	0.125	0.625	0.875	0.875	0.625	0.625	0.625	1.125	1.625
4.375%	(3.308)	(3.183)	4.375%	(1.988)	(1.863)	*FICO 700 - 719	(0.125)	0.625	0.625	0.625	0.625	0.625	0.625	1.125	1.625
4.250%	(2.915)	(2.790)	4.250%	(1.615)	(1.490)	*FICO 720 - 739	(0.125)	0.125	0.125	0.125	0.125	0.125	0.125	0.625	1.125
4.125%	(2.504)	(2.379)	4.125%	(1.204)	(1.079)	*FICO >=740	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
4.000%	(2.097)	(1.972)	4.000%	(0.797)	(0.672)	*Attached Condo	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750
3.875%	(1.144)	(1.019)	3.875%	0.156	0.281	*2nd Home, FICO <680	0.000	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000
3.750%	(0.199)	(0.074)	3.750%	1.101	1.226	*2nd Home, FICO 680-699	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250
						Investment Property	1.750	1.750	1.750	2.250	2.250	2.250	2.250	2.250	2.250

15 YR Fixed Rate			15 YR Fixed Rate		
Standard			High Bal		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
4.375%	(4.203)	(4.078)	4.375%	(3.278)	(3.153)
4.250%	(4.131)	(4.006)	4.250%	(3.206)	(3.081)
4.125%	(3.877)	(3.752)	4.125%	(2.952)	(2.827)
4.000%	(3.604)	(3.479)	4.000%	(2.679)	(2.554)
3.875%	(3.322)	(3.197)	3.875%	(2.397)	(2.272)
3.750%	(3.067)	(2.942)	3.750%	(2.142)	(2.017)
3.625%	(2.782)	(2.657)	3.625%	(1.857)	(1.732)
3.500%	(2.442)	(2.317)	3.500%	(1.517)	(1.392)
3.375%	(1.906)	(1.781)	3.375%	(0.981)	(0.856)
3.250%	(1.263)	(1.138)	3.250%	(0.338)	(0.213)

\*Applies only to Products w/ Terms > 15 years

Price Adjustments	Add
Escrow Waiver	0.250
2 units	1.000
3-4 units	1.500
Loans \$50,000-\$120,000	0.500
Loans < \$50,000	1.500

Subordinate Financing		
CLTV	< 720	>= 720
75.01-90%	0.250	0.000
90.01-95%	0.500	0.250
>95%	1.500	1.500

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FEES	
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Streamlines w/o Apprais	less \$300
Streamlines w/ Apprais	less \$200

Lock Adjustments	
10-Day (All PTD's cleared)	N/A
40-Day (Purchase Only)	0.250
3-Bus Day Extension	Contact Lock Desk
5-Bus Day Extension	Contact Lock Desk

Approved States: AZ, CA, CO, MT, NV, OR, TX, WA for JUMBO

**JUMBO**

30 YR Fixed Rate			15 YR Fixed Rate		
	JUMBO			JUMBO	
Rate	25 Day		Rate	25 Day	
5.625%	N/A		5.625%	N/A	
5.500%	N/A		5.500%	N/A	
5.375%	N/A		5.375%	N/A	
5.250%	N/A		5.250%	N/A	
5.125%	N/A		5.125%	N/A	
5.000%	(0.013)		5.000%	N/A	
4.875%	0.362		4.875%	N/A	
4.750%	0.737		4.750%	N/A	
4.625%	1.112		4.000%	(0.136)	
4.500%	1.487		3.875%	0.302	

FIXED RATE JUMBO	Adjustments				
LTV	<= 60%	60.01-65%	65.01-70%	70.01-75%	>75%
<=\$1.0M and FICO <720	0.000	0.000	0.000	0.000	0.500
<=\$1.0M and FICO 720-750	(0.125)	0.000	0.000	0.000	0.375
<=\$1.0M and FICO >750	(0.250)	(0.125)	0.000	0.000	0.250
>\$1.0M <= \$1.5M and FICO 720-750	0.000	0.000	0.125	0.125	0.500
>\$1.0M <= \$1.5M and FICO >750	(0.125)	(0.125)	0.125	0.125	0.375
Site Condo	0.500	0.500	0.500	0.500	0.500
Second Home	0.500	0.500			
DTI>40 and <=45	0.000	0.000	0.000	0.000	0.250
No Escrow	0.250	0.250	0.250	0.250	0.250

5/1 ARM			7/1 ARM		
	JUMBO			JUMBO	
Rate	25 Day		Rate	25 Day	
4.125%	N/A		4.125%	N/A	
4.000%	N/A		4.000%	N/A	
3.875%	N/A		3.875%	N/A	
3.750%	N/A		3.750%	N/A	
3.625%	N/A		3.625%	N/A	
3.500%	(0.114)		3.500%	0.343	
3.375%	0.199		3.375%	0.718	
3.250%	0.511		3.250%	1.093	
3.125%	0.824		3.125%	1.468	
3.000%	1.136		3.000%	1.843	

ADJUSTABLE RATE JUMBO	Adjustments				
LTV	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	>75%
<=\$1.0M and FICO <720	(0.125)	0.000	0.000	0.000	0.500
<=\$1.0M and FICO 720-750	(0.250)	0.000	0.000	0.000	0.375
<=\$1.0M and FICO >750	(0.250)	(0.125)	0.000	0.000	0.250
>\$1.0M <= \$1.5M and FICO 720-750	(0.125)	0.125	0.125	0.125	0.500
>\$1.0M <= \$1.5M and FICO >750	(0.125)	0.000	0.125	0.125	0.375
Site Condo	0.500	0.500	0.500	0.500	0.500
DTI>40 and <=45	0.000	0.250	0.250	0.250	0.375
No Escrow	0.250	0.250	0.250	0.250	0.250

Loan Size	Max Rebate
<=1 Million	101.000
>1 Million <=1.5 Million	100.750

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**LENDER PAID CALCULATOR**

<b>Lender Paid Price Calculator</b>		
<i>Enter the requested information in green below:</i>		
<b>Base Price (from the rate sheet)</b>		<b>0.000</b>
<b>Loan Level Price Adjustors</b>		<b>0.000</b>
<b>Max Borrower Credit</b>	<input type="text" value="FHA Std Bal"/>	<b>(5.50)</b>
<b>Sub-Total Adjusted Price</b>		<b>0.000</b>
<b>Lender Paid MI Adjustments</b>		<b>0.000</b>
<b>Lender Paid %</b>		<b>3.50</b>
<b>Lender Paid Flat \$</b>	<input type="text" value="\$ -"/>	<b>0.00</b>
<b>Total Loan Balance</b>	<input type="text" value="\$ 300,000"/>	
<b>Price - Discount/(Credit)</b>		<b>3.500</b>
<p><small>Pricing for Lender Paid Compensation transactions is determined using the base rate offered by NDM, adjusting for loan level price adjustments, adjusting for maximum borrower credits and then adjusting for the Lender Paid Compensation selections.</small></p>		