

FHA

Maximum Net Premium on All FHA Products is 102

30 Year Fixed					15 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.000	99.291	98.990	98.811	98.390	4.250	99.109	98.930	98.677	98.279
5.125	99.397	99.096	98.909	98.497	4.375	99.639	99.459	99.206	98.808
5.250	100.199	99.880	99.657	99.225	4.500	100.377	100.197	99.945	99.546
5.375	100.665	100.346	100.123	99.691	4.625	100.438	100.258	100.006	99.607
5.500	101.439	101.119	100.926	100.464	4.750	100.770	100.590	100.338	99.939
5.625	101.483	101.164	100.941	100.509	4.875	101.285	101.090	100.834	100.415
5.750	101.855	101.518	101.400	100.948	5.000	102.052	101.858	101.602	101.182
5.875	102.173	101.836	101.718	101.266	5.125	102.070	101.875	101.619	101.200
6.000	102.390	102.053	101.844	101.483	5.250	102.354	102.159	101.949	101.508
6.125	99.644	99.307	99.189	98.737	5.375	102.790	102.580	102.398	101.958

FHA/VA Program Price Adjustments (Minimum Score 620 - Cash Out Maximum LTV 85%)

State Adjustments (to Price)	Adjustment	Loan Size and FICO Adjustments (to Price)	Adj. 30 Year	Adj. 15 Year
Group # 1	MN	Loan Size < \$70,000	(2.000)	(2.000)
Group # 2	MN only until further notice	Loan Size \$70,000 - 100,000	(0.250)	(0.250)
		FICO Score 620 - 659	(0.250)	(0.250)
		FICO Score > 720	0.125	0.125

Agency Conventional

Maximum Net Premium on All Agency Conventional Products is 101

5/1 LIBOR ARM (1 Year LIBOR Index - 2.250 Margin - 5/2/5 Caps)					7/1 LIBOR ARM (1 Year LIBOR Index - 2.250 Margin)				
Start Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.1250	100.127	99.917	99.568	99.369	4.875	100.608	100.313	99.875	99.305
4.2500	100.501	100.287	99.928	99.725	5.000	100.897	100.598	100.147	99.567
4.3750	100.808	100.590	100.236	100.029	5.125	100.413	100.108	99.662	99.087
4.5000	101.107	100.885	100.521	100.310	5.250	100.613	100.302	99.845	99.259
4.6250	101.267	101.041	100.667	100.452	5.375	97.767	97.45	96.981	96.386
4.7500	101.410	101.242	100.873	100.654	5.500	97.937	97.615	97.15	96.559
4.8750	101.410	101.410	101.083	100.859	5.625	98.058	97.730	97.254	96.653
5.0000	101.410	101.410	101.251	101.024	5.750	98.224	97.891	97.403	96.792
5.1250	101.376	101.133	100.750	100.518	5.875	98.317	97.978	97.494	96.888
5.2500	101.410	101.307	100.915	100.679	6.000	98.434	98.090	97.595	96.978
5.3750	98.656	98.404	98.001	97.761	6.125	101.155	101.075	100.568	99.941
5.5000	98.812	98.556	98.158	97.914	6.250	101.155	101.080	100.577	99.955

30 Year Fixed					15 Year Fixed				
Start Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.1250	99.095	98.708	98.295	97.964	4.250	98.115	97.854	97.603	97.325
5.2500	99.726	99.319	98.931	98.585	4.375	98.933	98.672	98.421	98.143
5.3750	100.307	99.900	99.512	99.166	4.500	99.396	99.136	98.884	98.607
5.5000	100.688	100.281	99.894	99.547	4.625	99.695	99.435	99.183	98.906
5.6250	100.994	100.587	100.200	99.853	4.750	100.206	99.923	99.667	99.37
5.7500	101.242	100.831	100.453	100.097	4.875	100.865	100.582	100.326	100.029
5.8750	101.839	101.412	101.050	100.688	5.000	101.139	100.857	100.601	100.303
6.0000	102.042	101.616	101.253	100.892	5.125	101.415	101.132	100.876	100.579
6.1250	102.143	101.716	101.354	100.992	5.250	101.679	101.396	101.14	100.842
6.2500	98.735	98.309	97.946	97.584	5.375	102.462	102.157	101.974	101.658
6.3750	99.288	98.842	98.504	98.127	5.500	102.615	102.310	102.127	101.81
6.5000	99.548	99.103	98.765	98.388	5.625	98.972	98.667	98.484	98.168

Agency Fixed & ARM Conventional Price and Rate Adjustments (All adjustments are cumulative and are to Price unless noted)

FICO/LTV (does not apply to My Community, Expanded Approval, Home Possible or Freddie A-)				Subordinate Financing		
Score	<=60	60.01-70	70.01-80	> 80.00		
740+	0.250	0.000	0.000	0.000	Full Amortization	LTV >65-80%, CLTV > 90%, FICO < 720 (0.500)
720-739	0.250	0.000	(0.250)	(0.250)	Full Amortization	LTV >65-80%, CLTV > 90%, FICO ≥ 720 (0.250)
700-719	0.250	(0.500)	(0.750)	(0.500)	Full Amortization	LTV >75-80%, CLTV ≤ 90%, FICO < 720 (0.250)
680-699	0.000	(0.500)	(1.500)	(1.000)	Full Amortization	LTV >75-80%, CLTV ≤ 90%, FICO ≥ 720 0.000
660-679	0.000	(1.000)	(2.500)	(2.000)	Full Amortization	LTV/CLTV > 80%, FICO < 720 (1.000)
640-659	(0.500)	(1.250)	(3.000)	(2.750)	Full Amortization	LTV/CLTV > 80%, FICO ≥ 720 (0.500)
620-639	(0.750)	(1.500)	(3.000)	(3.000)	Interest Only	LTV >65-80%, CLTV > 90%, FICO < 720 (0.750)
<620	(1.500)	(1.750)	(3.250)	(3.250)	Interest Only	LTV >65-80%, CLTV > 90%, FICO ≥ 720 (0.500)
Miscellaneous				FLEX 97		
Non-Escrowed Loans				(0.250)	ALT 97 - 35% MI Coverage	Max LTV/CLTV of 95% (0.500)
40 Year Term				Call For Quote	FLEX 97 w/sub financing	(1.500)
Agency Interest Only				Call For Quote	Flex97-DU Approve/Refer(18% MI)	LTV 90%-95%, CLTV >95% (1.500)
Condos LTV > 75%, > 180				(0.750)	Flex97-DU Approve/Refer(18% MI)	LTV 90%-97% (no sub financing) (1.750)
2 Units				(1.000)	Flex97-DU Approve/Refer(35% MI)	LTV 90%-97% (0.500)
3-4 Units				(1.000)	My Community	
Agency Cash-Out Refi FICO/LTV GRID (Applies to all Programs & Terms)				Freddie Mac A-		
Score	<=60	60.01-75	75.01-80	> 80.00	My Community (All products/programs)	(0.750)
740 +	(0.125)	(0.250)	(0.500)	(1.500)	My Community 97	Add .375 to Rate
700 - 739	0.000	(0.625)	(0.750)	(1.500)	My Community 3-4 Family	Add .375 to Rate
660-699	(0.250)	(0.750)	(1.500)	(2.500)	My Community 30 Year Fixed I/O	Add .375 to Rate
620-659	(0.250)	(1.250)	(2.750)	(3.000)	Home Possible	
<620	(0.125)	(2.250)	(2.750)	(3.000)	Home Possible	LTV ≤95% (1.500)
Loan Size Price Adjustments				Home Possible		
Loan Size \$70,000 - 120,000				(0.500)	Home Possible	LTV > 95% (2.000)
Loan Size \$120,001 - 150,000				(0.250)	Home Possible 97	3-4 Unit LTV > 90% (1.000)
Loan Size > 200,000				0.250		
State Price Adjustments						
Group # 1	MN			0.000		
Group # 2	All other States			(0.700)		

Complete Package Required for Rate Locks

For More Information Call
Midwest: (877) 609-0914
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