

EMAIL ALL LOCK/EXTENSION REQUESTS TO: [WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM](mailto:WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM)  
 Michelle Eaves 713-843.7720 John Wright 210-415-8140 Marsha Bullard 281.330.2619

REGION: TEXAS  
 4:00 CST CUT OFF TIME

CONFORMING FIXED						FNMA HOMEPATH		
30/25/20 Year Fixed			15/10 Year Fixed			30 Year Fixed		
Rate	15	30	Rate	15	30	Rate	15	30
5.750	105.650	105.500	5.250	105.400	105.250	6.500	106.350	106.300
5.625	105.400	105.250	5.125	105.200	105.000	6.375	106.050	106.000
5.500	105.050	104.900	5.000	104.900	104.750	6.250	105.850	105.800
5.375	105.000	104.850	4.875	104.600	104.450	6.125	105.900	105.800
5.250	104.450	104.250	4.750	104.300	104.050	6.000	105.650	105.600
5.125	103.900	103.700	4.625	104.050	103.750	5.875	105.600	105.550
5.000	103.500	103.300	4.500	103.700	103.450	5.750	105.500	105.300
4.875	103.150	102.950	4.375	103.350	103.100	5.625	105.250	105.050
4.750	102.400	102.200	4.250	102.800	102.550	5.500	104.950	104.750
4.625	102.050	101.750	4.125	101.600	101.300	5.375	104.800	104.650
4.500	101.900	101.600	4.000	101.250	101.000	5.250	104.300	104.100

LTV/FICO Features > 15 years

	<=60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%
>=740	+0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720-739	+0.250	0.000	0.000	-0.250	0.000	0.000	0.000	0.000
700-719	+0.250	-0.500	-0.500	-0.750	-0.500	-0.500	-0.500	-0.500
680-699	0.000	-0.500	-1.000	-1.500	-1.000	-0.750	-0.750	-0.500
660-679	0.000	-1.000	-2.000	-2.500	-2.250	-1.750	-1.750	-1.250
640-659	-0.500	-1.250	-2.500	-3.000	-2.750	-2.250	-2.250	NA
620-639	-0.500	-1.500	-3.000	-3.000	-3.000	-2.750	-2.750	NA

Homepath

Cash Out Refinance Adj.						
	<=60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
>=740	0.000	-0.250	-0.250	-0.500	-0.625	N/A
720-739	0.000	-0.625	-0.625	-0.750	-1.500	N/A
700-719	0.000	-0.625	-0.625	-0.750	-1.500	N/A
680-699	0.000	-0.750	-0.750	-1.375	-2.500	N/A
660-679	-0.250	-0.750	-0.750	-1.500	-2.500	N/A
640-659	-0.250	-1.250	-1.250	-2.250	-3.000	N/A
620-639	-0.250	-1.250	-1.250	-2.750	-3.000	N/A

ADDITIONAL PRICE ADJUSTMENTS: 30/25/20/15 YR FIXED-N/A ON MCM-NO ADD'L ADJUSTMENTS APPLY

\$50,000 - \$75,000	-1.500	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
\$75,000 - \$100,000	-1.000	FICO >=620-660 & LTV>90 (20/30 YR ONLY)	-0.500
\$100,001 - \$149,999	-0.250	FICO >700 & LTV < 60 (20/30 YR ONLY)	+0.125
2-Unit	-1.000	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
3-4 Unit	-1.500		
CLTV 95% & FICO >=720	-0.250	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
CLTV 90% & FICO >=720	0.000	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
CLTV 95% & FICO <720	-0.500	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
CLTV 90% & FICO <720	-0.250	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
NOO-Up to 75% LTV-1-2 Unit only	-1.750	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
NOO-75.01%-80% LTV-1-2 Unit only	-3.000	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
Escrow Waiver fee	-0.450	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
Condo >75% LTV	-0.750	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
FNMA Refi Plus	-0.250	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	

Full Doc Matrix	Purchase	R/T Refinance			Cash Out Refinance					
Units	O/O	2nd Home	NOO	O/O	2nd Home	NOO	O/O	2nd Home	NOO	
1	417,000	95%	80%	n/a	95%	80%	n/a	85%	75%	n/a
2	533,850	95%	-	n/a	95%	-	n/a	85%	-	n/a
3	645,300	75%	-	n/a	75%	-	n/a	75%	-	n/a
4	801,950	75%	-	n/a	75%	-	n/a	75%	-	n/a
1	417,000	720 FICO		80%	720 FICO		75%			

GOVERNMENT LOANS

30 Year Fixed FHA/VA			15 Year Fixed FHA/VA			FHA 3/1 ARM 2.00 MARGIN			FHA 5/1 ARM 2.00 MARGIN		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.375	105.825	105.625	5.375	105.325	105.125	4.375	102.700	102.550	4.500	102.700	102.550
5.250	105.575	105.375	5.250	105.125	104.925	4.250	102.700	102.550	4.375	102.700	102.550
5.125	104.325	104.075	5.125	104.775	104.575	4.125	102.700	102.550	4.250	102.700	102.550
5.000	104.625	104.325	5.000	104.925	104.725	4.000	102.700	102.550	4.125	102.700	102.550
4.875	103.875	103.575	4.875	104.425	104.225	3.875	102.700	102.550	4.000	102.700	102.550
4.750	103.475	103.175	4.750	104.225	104.025	3.750	102.700	102.550	3.875	102.550	102.400
4.625	102.275	101.975	4.625	103.675	103.425	3.625	102.600	102.450	3.750	102.400	102.250
4.500	102.425	102.125	4.500	103.775	103.575	3.500	102.350	102.200	3.625	101.750	101.600
4.375	101.575	101.275	4.375	103.225	103.025	3.375	102.100	101.950	3.500	101.500	101.350
4.250	101.275	100.975	4.250	102.975	102.775	3.250	101.800	101.650	3.375	101.250	101.100
FHA			VA			3/1 & 5/1 ARM'S					
Price Adjustments			Price Adjustments								
< \$50K		-3.000	< \$50K		-3.000	1% ANNUAL CAP/5% LIFE CAP-3/1 ARM			MAX COMPENSATION  4.5% ON TOTAL BROKER COMPENSATION  3% ON BROKER PREMIUM  TX LAND BOARD INFORMATION CENTER <a href="http://WWW.CLASSICHOMEFINANCIAL.COM">WWW.CLASSICHOMEFINANCIAL.COM</a>  <a href="mailto:appraisals@classichomefinancial.com">appraisals@classichomefinancial.com</a> <a href="mailto:submissions@classichomefinancial.com">submissions@classichomefinancial.com</a> <a href="mailto:conditions@classichomefinancial.com">conditions@classichomefinancial.com</a>  FHA IS: 2412500005 VA ID: 350082-00-00		
\$50K - \$79,999		-1.500	\$50K - \$79,999		-1.500	1% ANNUAL CAP/5% LIFE CAP-5/1 ARM					
\$80K - \$109,999		-0.500	\$80,000 - \$109,999		-0.500	PURCHASES, R/T REFI'S & CASH OUT					
\$110K - \$129,999		-0.250	\$110K - \$129,999		-0.250	QUALIFY AT NOTE RATE					
DTI >50 <= 55		-0.125	DTI >50 <=55		-0.125	4.33% Through 07/23/10					
DTI >55		-0.250	DTI >55		-0.250	DISCOUNT RATE BY .50% IF 30% DISABLED					
Non Credit Qualify Streamline		-0.500	640 FICO REQUIRED ON STREAMLINES			CONV, FHA OR VA LOANS ALLOWED					
			VA Streamline IRRRL		-0.250	MAKE UP TO 2% ON EACH LOAN					
			VA Purchase		-0.250						
			FICO >= 640 & < 660		-0.625						
			FICO >= 660 & < 700		-0.375						
			FICO >= 700 & < 740		-0.250						
			FICO >= 740		-0.125						
			Manufactured Housing Not Allowed								

ALL LOANS INCLUDING REFINANCES MUST CLOSE AND FUND BY LOCK EXPIRATION DATE!!!

PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE