

REGION: FL - LA - OR - UT
 EMAIL ALL LOCK/EXTENSION REQUESTS TO: WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM
 Mike Hermes (352) 391-7258 www.classichomefinancial.com
 Michelle Eaves (866) 496-7911 Lock cut off is 4:00 PM CST

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	105.400	105.250	5.250	105.150	105.000	6.500	106.400	106.350
5.625	105.150	105.000	5.125	104.950	104.750	6.375	106.100	106.050
5.500	104.800	104.650	5.000	104.650	104.500	6.250	105.900	105.850
5.375	104.750	104.600	4.875	104.350	104.200	6.125	105.950	105.850
5.250	104.200	104.000	4.750	104.050	103.800	6.000	105.700	105.650
5.125	103.650	103.450	4.625	103.800	103.500	5.875	105.650	105.600
5.000	103.250	103.050	4.500	103.450	103.200	5.750	105.550	105.350
4.875	102.900	102.700	4.375	103.100	102.850	5.625	105.300	105.100
4.750	102.150	101.950	4.250	102.550	102.300	5.500	105.000	104.800
4.625	101.800	101.500	4.125	101.350	101.050	5.375	104.850	104.700
4.500	101.650	101.350	4.000	101.000	100.750	5.250	104.350	104.150

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	N/A
620-639	-0.500	-1.500	-3.000	-3.000	-3.000	-2.750	-2.750	N/A

Homepath

	<=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)	+0.1250
2-Unit	-1.000		
3-4 Unit	-1.500	HOMEPATH ADJUSTMENTS- ADDITIONAL	
CLTV 95% & FICO >=720	-0.250		
CLTV 90% & FICO >=720	0.000	Flexible product *	-0.500
CLTV 95% & FICO <720	-0.500	Investment Prop LTV <=75%	-1.500
CLTV 90% & FICO <720	-0.250	Investment Prop LTV 75.01<=80%	-2.000
		Investment Prop LTV >80	-2.500
NOO-Up to 75% LTV-1-2 Unit only	-1.750		
NOO-75.01%-80% LTV-1-2 Unit only	-3.000	LTV>80 & <=85	-1.000
Escrow Waiver fee	-0.450	LTV>85 & <=90	-1.750
Condo >75% LTV	-0.750	LTV>90 & <=95	-2.500
		LTV 95.01 - 97 (see flex adjustment*)	-3.625
FNMA Refi Plus	-0.250	20 Year Term same price	
		Call for 15 Year Term pricing	

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	90%	80%	n/a	80%	n/a	n/a
2	533,850	95%	-	n/a	95%	-	n/a	80%	-	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	MIN FICO 720		80%	MIN FICO 720		80%			

GOVERNMENT LOANS

30 Year Fixed			15 Year Fixed			FHA 3/1 ARM			FHA 5/1 ARM		
FHA/VA			FHA/VA			2.000 MARGIN			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	105.700	105.500	5.375	105.200	105.000	4.375	102.450	102.300	4.500	102.450	102.300
5.250	105.450	105.250	5.250	105.000	104.800	4.250	102.450	102.300	4.375	102.450	102.300
5.125	104.200	103.950	5.125	104.650	104.450	4.125	102.450	102.300	4.250	102.450	102.300
5.000	104.500	104.200	5.000	104.800	104.600	4.000	102.450	102.300	4.125	102.450	102.300
4.875	103.750	103.450	4.875	104.300	104.100	3.875	102.450	102.300	4.000	102.450	102.300
4.750	103.350	103.050	4.750	104.100	103.900	3.750	102.450	102.300	3.875	102.300	102.150
4.625	102.150	101.850	4.625	103.550	103.300	3.625	102.350	102.200	3.750	102.150	102.000
4.500	102.300	102.000	4.500	103.650	103.450	3.500	102.100	101.950	3.625	101.500	101.350
4.375	101.450	101.150	4.375	103.100	102.900	3.375	101.850	101.700	3.500	101.250	101.100
4.250	101.150	100.850	4.250	102.850	102.650	3.250	101.550	101.400	3.375	101.000	100.850

FHA	VA	3/1 & 5/1 ARM	
Price Adjustments	Price Adjustments		
< \$50K	< \$50K	1% ANNUAL CAP/5% LIFE CAP-3/1 ARM	MAX COMPENSATION
\$50K - \$79,999	\$50K - \$79,999	1% ANNUAL CAP/5% LIFE CAP-5/1 ARM	4.5% ON TOTAL BROKER COMPENSATION
\$80K - \$109,999	\$80,000 - \$109,999	PURCHASES, R/T REFI'S & CASH OUT	3.00% ON BROKER PREMIUM
\$110K - \$129,999	\$110K - \$129,999	QUALIFY AT NOTE RATE	INFORMATION CENTER
Non Credit Qualify Streamline*	DTI>55		WWW.CLASSICHOMEFINANCIAL.COM
DTI >50 <=55	640 FICO REQUIRED ON STREAMLINES		appraisals@classichomefinancial.com
DTI >55	VA Streamline IRRRL		submissions@classichomefinancial.com
640 FICO REQUIRED ON STREAMLINES	VA Purchase		conditions@classichomefinancial.com
*N/A IN FLORIDA	FICO >= 640 & < 660		FHA IS: 24125000005
640 MIN FICO	FICO >= 660 & < 700		VA ID: 350082-00-00
PURCHASE AND FULL DOC REFI'S	FICO >= 700 & < 740		
CALL FOR APPROVED SOFT 2NDS	FICO >= 740		
Manufactured Housing Not Allowed	CALL FOR APPROVED SOFT 2NDS		
	Manufactured Housing Not Allowed		