

**REGION: CO** EMAIL ALL LOCK/EXTENSION REQUESTS TO: [WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM](mailto:WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM)  
 Lock cut off is 4:00PM CST [www.classichomefinancial.com](http://www.classichomefinancial.com)  
 Michelle Eaves 866.496.7911

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	105.300	105.150	5.250	105.050	104.900	6.500	106.250	106.200
5.625	105.050	104.900	5.125	104.850	104.650	6.375	105.950	105.900
5.500	104.700	104.550	5.000	104.550	104.400	6.250	105.750	105.700
5.375	104.650	104.500	4.875	104.250	104.100	6.125	105.800	105.700
5.250	104.100	103.900	4.750	103.950	103.700	6.000	105.550	105.500
5.125	103.550	103.350	4.625	103.700	103.400	5.875	105.500	105.450
5.000	103.150	102.950	4.500	103.350	103.100	5.750	105.400	105.200
4.875	102.800	102.600	4.375	103.000	102.750	5.625	105.150	104.950
4.750	102.050	101.850	4.250	102.450	102.200	5.500	104.850	104.650
4.625	101.700	101.400	4.125	101.250	100.950	5.375	104.700	104.550
4.500	101.550	101.250	4.000	100.900	100.650	5.250	104.200	104.000

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

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

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	105.850	105.650	5.375	105.350	105.150	4.375	102.400	102.250	4.500	102.400	102.250
5.250	105.600	105.400	5.250	105.150	104.950	4.250	102.400	102.250	4.375	102.400	102.250
5.125	104.350	104.100	5.125	104.800	104.600	4.125	102.400	102.250	4.250	102.400	102.250
5.000	104.650	104.350	5.000	104.950	104.750	4.000	102.400	102.250	4.125	102.400	102.250
4.875	103.900	103.600	4.875	104.450	104.250	3.875	102.400	102.250	4.000	102.400	102.250
4.750	103.500	103.200	4.750	104.050	104.050	3.750	102.400	102.250	3.875	102.250	102.100
4.625	102.300	102.000	4.625	103.700	103.450	3.625	102.300	102.150	3.750	102.100	101.950
4.500	102.450	102.150	4.500	103.800	103.600	3.500	102.050	101.900	3.625	101.450	101.300
4.375	101.600	101.300	4.375	103.250	103.050	3.375	101.800	101.650	3.500	101.200	101.050
4.250	101.300	101.000	4.250	103.000	102.800	3.250	101.500	101.350	3.375	100.950	100.800
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 COMPENSATION 3.00% ON BROKER PREMIUM		
\$50K - \$79,999	-1.500		\$50K - \$79,999	-2.500		1% ANNUAL CAP/5% LIFE CAP-5/1 ARM					
\$80K - \$109,999	-0.500		\$80,000 - \$109,999	-1.000		PURCHASES, R/T REFI'S & CASH OUT					
\$110K - \$129,999	-0.250		\$110K - \$129,999	-0.250		QUALIFY AT NOTE RATE					
Non Credit Quality Streamline	-0.500		DTI >50 <=55	-0.125							
DTI >50 <=55	-0.125		DTI >55	-0.250							
DTI >55	-0.250		640 FICO REQUIRED ON STREAMLINES								
640 FICO REQUIRED ON STREAMLINES			VA Streamline IRRRL	-0.250							
640 MINIMUM FICO			VA Purchase	-0.250							
PURCHASE AND FULL DOC REFI'S			FICO >= 640 & < 660	-0.625							
CALL FOR APPROVED SOFT 2NDS			FICO >= 660 & < 700	-0.375							
Manufactured Housing Not Allowed			FICO >= 700 & < 740	-0.250							
			FICO >= 740	-0.125							
			CALL FOR APPROVED SOFT 2NDS								
			Manufactured Housing Not Allowed								
									FHA IS: 2412500005 VA ID: 350082-00-00		

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

PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE