

REGION: LA - CO EMAIL ALL LOCK/EXTENSION REQUESTS TO: [WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM](mailto:WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM)  
[www.classichomefinancial.com](http://www.classichomefinancial.com)  
 866-496-7911 Lock cut off is 4:00 PM CST

CONFORMING FIXED								
30/25 Year Fixed			15 Year Fixed			10 Year Fixed		
Rate	15	30	Rate	15	30	Rate	15	30
4.875	103.470	103.470	4.625	103.200	103.200	4.625	103.200	103.200
4.750	103.470	103.470	4.500	103.200	103.200	4.500	103.200	103.200
4.625	103.470	103.320	4.375	103.200	103.200	4.375	103.200	103.100
4.500	102.870	102.670	4.250	103.200	103.200	4.250	103.100	102.850
4.375	102.520	102.320	4.125	103.200	102.950	4.125	102.800	102.600
4.250	102.170	101.920	4.000	102.900	102.700	4.000	102.550	102.300
4.125	101.720	101.470	3.875	102.650	102.400	3.875	102.250	102.000
4.000	100.870	100.670	3.750	102.350	102.150	3.750	102.000	101.750
3.875	100.320	100.120	3.625	102.100	101.850	3.625	101.700	101.450
3.750	99.170	98.970	3.500	101.750	101.550	3.500	101.400	101.150

30 Year My Community			DU REFI PLUS CALL FOR PRICING		
Rate	15	30			
5.500	103.470	103.470			
5.375	103.470	103.470			
5.250	103.470	103.270			
5.125	103.170	102.920			
5.000	102.870	102.620			
4.875	102.670	102.470			
4.750	102.370	102.170			
4.625	102.020	101.820			
4.500	101.620	101.370			

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	-0.250	-0.250	-0.250	-0.250	N/A
720-739	+0.250	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	N/A
700-719	+0.250	-0.500	-0.750	-1.000	-1.000	-1.000	-1.000	N/A
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A
660-679	0.000	-1.000	-2.125	-2.625	-2.750	-2.250	-2.250	N/A
640-659	-0.500	-1.250	-2.625	-3.000	-3.250	-2.750	-2.750	N/A
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	N/A

ADDITIONAL PRICE ADJUSTMENTS		
\$50,000 - \$75,000	-1.500	
\$75,000 - \$100,000	-1.000	
\$100,001 - \$149,999	-0.250	
ADDITIONAL FICO ADJUSTMENT: 680-739	-0.125	
620-679	-0.250	
SUBORDINATE FINANCING		
LTV <=65% & CLTV >80% <=95%	-0.500	
LTV >65% <=75% & CLTV 80% <=95% < 720	-0.750	
LTV >65% <=75% & CLTV 80% <=95% >= 720	-0.500	
LTV >75% <= 90% & CLTV >75 <=95% < 720	-1.000	
LTV >75% <= 90% & CLTV >75% <=95% >= 720	-0.750	
NOO-Up to 75% LTV-1-2 Unit only	-2.000	
NOO-75.01%-80% LTV-1-2 Unit only	-3.250	
Escrow Waiver fee (primary)	-0.250	
Escrow Waiver fee (2nd home/NOO)	-0.375	
Condo >75% LTV & term >180	-0.750	
FNMA Refi Plus	Call for pricing	
2-Unit -1.000		
3-4 Unit -1.500		
20 year fixed - call for pricing		
MCM w/ Sub Financing -0.500		
MCM LTV > 95 -0.250		
<b>MAX DTI IS 45% EXCEPTIONS LIMITED</b>		

Cash Out Refinance Adj.						
	<=60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
>=740	-0.250	-0.250	-0.250	-0.500	N/A	N/A
720-739	-0.250	-1.125	-1.125	-1.250	N/A	N/A
700-719	-0.250	-1.125	-1.125	-1.250	N/A	N/A
680-699	-0.250	-1.250	-1.250	-1.875	N/A	N/A
660-679	-1.500	-1.750	-1.750	-2.500	N/A	N/A
640-659	-2.000	-2.250	-2.250	-3.250	N/A	N/A
620-639	-2.000	-2.250	-2.250	-3.750	N/A	N/A

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%	80%	95%	80%	75%	80%	75%	n/a
2	533,850	80%	-	75%	80%	-	75%	85%	-	n/a
3	645,300	75%	-	75%	75%	-	75%	75%	-	n/a
4	801,950	75%	-	75%	75%	-	75%	75%	-	n/a

GOVERNMENT LOANS									
30 Year Fixed			15 Year Fixed						
FHA/VA			FHA/VA						
Rate	15 Day	30 Day	Rate	15 Day	30 Day				
4.625	104.050	104.050	4.000	102.850	102.850				
4.500	104.050	104.050	3.500	102.850	102.850				
4.375	104.050	104.050	3.000	100.050	99.850				
4.250	104.050	104.050							
4.125	103.900	103.700							
4.000	103.600	103.350							
3.875	103.050	102.850							
3.750	102.500	102.300							
3.625	99.700	99.500							
FHA Price Adjustments			VA Price Adjustments						
< \$50K	-3.000		< \$50K	-3.000		BROKER/LO COMPENSATION Refer to our web site for complete details (Forms section)			
\$50K - \$79,999	-1.500		\$50K - \$79,999	-1.500					
\$80K - \$109,999	-0.500		\$80,000 - \$109,999	-0.500					
\$110K - \$129,999	-0.250		\$110K - \$129,999	-0.250					
FICO >= 720	0.250		DTI >50 <=55	-0.125					
FICO 640 - 679	-0.250		DTI >55	-0.250					
FHA Refi			640 FICO REQUIRED ON STREAMLINES			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: 24125-0000-5 VA ID: 350082-00-00			
DTI >50 <=55			VA R/T Refinance						
DTI >55			VA Purchase						
640 FICO REQUIRED ON STREAMLINES			FICO > 720						
640 MIN FICO			FICO 640 - 679						
PURCHASE AND FULL DOC REFI'S			FICO 620 - 639						
CALL FOR APPROVED SOFT 2NDS			VA Cash-out >85-90%						
Manufactured Housing Not Allowed			CALL FOR APPROVED SOFT 2NDS						
If Flip Rule applies - call for pricing			Manufactured Housing Not Allowed						