

EMAIL ALL LOCK/EXTENSION REQUESTS TO: WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM
 713-843-7720

REGION: TEXAS
 4:00 CST CUT OFF TIME

CONFORMING FIXED

30/25 Year Fixed			15 Year Fixed			10 Year Fixed		
Rate	15	30	Rate	15	30	Rate	15	30
4.875	104.000	104.000	4.625	103.650	103.650	4.625	103.650	103.650
4.750	104.000	104.000	4.500	103.650	103.650	4.500	103.650	103.650
4.625	104.000	104.000	4.375	103.650	103.650	4.375	103.650	103.550
4.500	104.000	103.850	4.250	103.650	103.650	4.250	103.550	103.300
4.375	103.400	103.200	4.125	103.650	103.400	4.125	103.250	103.050
4.250	103.050	102.850	4.000	103.350	103.150	4.000	103.000	102.750
4.125	102.700	102.450	3.875	103.100	102.850	3.875	102.700	102.450
4.000	102.250	102.000	3.750	102.800	102.600	3.750	102.450	102.200
3.875	101.400	101.200	3.625	102.550	102.300	3.625	102.150	101.900
3.750	100.850	100.650	3.500	102.200	102.000	3.500	101.850	101.600
3.625	99.700	99.500	3.375	101.650	101.450	3.375	101.300	101.050

30 Year My Community			FNMA REFI PLUS CALL FOR PRICING		
Rate	15	30			
5.500	103.850	103.850			
5.375	103.850	103.850			
5.250	103.850	103.650			
5.125	103.550	103.300			
5.000	103.250	103.000			
4.875	103.050	102.850			
4.750	102.750	102.550			
4.625	102.400	102.200			
4.500	102.000	101.750			

LTV/FICO Features > 15 years(N/A MCM or FLEX)

	<=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	-0.250
720-739	+0.250	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	+0.250	-0.500	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
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	2 Unit	-1.000
\$75,000 - \$100,000	-1.000	3-4 Units	-1.500
\$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	MCM w/Sub Financing	-0.500
LTV >65% <=75% & CLTV 80% <=95%< 720	-0.750	MCM LTV > 95	-0.250
LTV >65% <=75% & CLTV 80% <=95%>= 720	-0.500		
LTV >75% <= 90% & CLTV >75 <=95%<720	-1.000	Cash Out Refinance Adj.- 2ND HOMES ONLY	
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		

	<=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

*** DTI Cannot be greater than 45%***

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

GOVERNMENT LOANS

30 Year Fixed FHA/VA			15 Year Fixed FHA/VA		
Rate	15	30	Rate	15 Day	30 Day
4.625	104.500	104.500	4.000	103.250	103.250
4.500	104.500	104.500	3.500	103.250	103.250
4.375	104.500	104.500	3.000	100.450	100.250
4.250	104.500	104.500			
4.125	104.350	104.150			
4.000	104.050	103.800			
3.875	103.500	103.300			
3.750	102.950	102.750			
3.625	100.150	99.950			

FHA - 640 MIN FICO Price Adjustments	VA- 620 MIN FICO Price Adjustments	TX LAND BOARD 3.58% Through 02/10/12	BROKER/LO COMPENSATION
< \$50K -3.000	< \$50K -3.000	DISCOUNT RATE BY .50% IF	Refer to our web site for complete details (Forms section)
\$50K - \$79,999 -1.500	\$50K - \$79,999 -1.500	30% DISABLED	
\$80K - \$109,999 -0.500	\$80,000 - \$109,999 -0.500	CONV, FHA OR VA LOANS ALLOWED	INFORMATION CENTER WWW.CLASSICHOMEFINANCIAL.COM appraisals@classichomefinancial.com submissions@classichomefinancial.com conditions@classichomefinancial.com FHA IS: 24125-0000-5 VA ID: 350082-00-00
\$110K - \$129,999 -0.250	\$110K - \$129,999 -0.250	620 Min FICO	
FICO >=720 +0.250	DTI >50 <=55 -0.125	CAN MAKE UP TO 2% ON EACH LOAN	
FICO 640 - 679 -0.250	DTI >55 -0.250		
DTI >=50 -0.250			
LOAN AMTS >=\$200,000 0.250			
FHA Refi -0.125	640 FICO REQUIRED ON STREAMLINES	\$85,001 - \$85,000 -0.250	
HUD REO \$100 DP -0.500	15 Year Streamline IRRRL -1.250	\$85,001 - 105,000 -0.125	
	VA Purchase/R/T Refi -0.125		
	620 MIN FICO		
640 FICO REQUIRED ON ALL FHA LOANS	FICO > 720 +0.250		
PURCHASE AND FULL DOC REFI	FICO 640 - 679 -0.250		
CALL FOR APPROVED SOFT 2NDS	FICO 620 - 639 -0.750		
Manufactured Housing Not Allowed If Flip Rule applies - call for pricing	Manufactured Housing Not Allowed		

ALL LOANS INCLUDING REFINANCES MUST CLOSE AND FUND BY LOCK EXPIRATION DATE!!!
 PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE

