

REGION: TEXAS  
 4:00 CST CUT OFF TIME

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

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
5.500	104.450	104.300	5.000	104.350	104.150	6.500	104.900	104.650
5.375	104.200	104.000	4.875	104.150	103.950	6.375	104.750	104.500
5.250	104.150	104.000	4.750	104.100	103.850	6.250	104.550	104.350
5.125	103.850	103.650	4.625	103.850	103.550	6.125	104.600	104.400
5.000	103.500	103.300	4.500	103.800	103.550	6.000	104.400	104.200
4.875	103.050	102.900	4.375	103.550	103.300	5.875	104.500	104.300
4.750	102.550	102.400	4.250	103.250	102.900	5.750	104.550	104.350
4.625	102.300	102.150	4.125	103.100	102.700	5.625	104.350	104.150
4.500	102.150	102.000	4.000	102.750	102.350	5.500	104.100	103.950
4.375	101.850	101.700	3.875	102.500	102.100	5.375	103.800	103.600
4.250	100.900	100.750	3.750	101.950	101.550	5.250	103.650	103.450

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	If loan amount changes by 10% or more (increase or decrease) after it has been locked	-0.200
3-4 Unit	-1.500	ADDITIONAL PRICE ADJUSTMENTS-CUMULATIVE	
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	Call for pricing	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 and VA 3/1 ARM 2.00 MARGIN			FHA and VA 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	105.800	105.550	5.375	105.050	105.000	4.375	103.300	103.150	4.500	104.400	104.250
5.250	105.600	105.350	5.250	104.900	104.800	4.250	103.300	103.150	4.375	104.250	104.050
5.125	105.200	104.950	5.125	104.700	104.650	4.125	103.300	103.150	4.250	104.000	103.850
5.000	105.200	104.900	5.000	104.900	104.800	4.000	103.300	103.150	4.125	103.800	103.650
4.875	104.800	104.500	4.875	104.350	104.300	3.875	103.300	103.150	4.000	103.600	103.400
4.750	104.450	104.200	4.750	104.300	104.100	3.750	103.300	103.150	3.875	103.400	103.250
4.625	103.150	102.800	4.625	104.200	104.000	3.625	103.050	102.900	3.750	103.200	103.050
4.500	103.100	102.750	4.500	104.350	104.150	3.500	102.850	102.700	3.625	102.900	102.750
4.375	102.500	102.150	4.375	103.750	103.500	3.375	102.600	102.400	3.500	102.600	102.450
4.250	102.200	101.850	4.250	103.500	103.300	3.250	102.350	102.200	3.375	102.350	102.150
FHA Price Adjustments			VA Price Adjustments			3/1 & 5/1 ARM'S			MAX COMPENSATION		
< \$50K		-3.000	< \$50K		-3.000	1% ANNUAL CAP/5% LIFE CAP-3/1 ARM			4.5% ON TOTAL BROKER COMPENSATION		
\$50K - \$79,999		-1.500	\$50K - \$79,999		-1.500	1% ANNUAL CAP/5% LIFE CAP-5/1 ARM			3% ON BROKER PREMIUM		
\$80K - \$109,999		-0.500	\$80,000 - \$109,999		-0.500	PURCHASES, R/T REFI'S & CASH OUT			INFORMATION CENTER		
\$110K - \$129,999		-0.250	\$110K - \$129,999		-0.250	QUALIFY AT NOTE RATE			<a href="http://WWW.CLASSICHOMEFINANCIAL.COM">WWW.CLASSICHOMEFINANCIAL.COM</a>		
FICO >=640 and <660		-0.250	DTI >50 <=55		-0.125	TX LAND BOARD			<a href="mailto:appraisals@classichomefinancial.com">appraisals@classichomefinancial.com</a>		
DTI >50 <= 55		-0.125	DTI >55		-0.250	4.04% Through 09/10/10			<a href="mailto:submissions@classichomefinancial.com">submissions@classichomefinancial.com</a>		
DTI >55		-0.250	If loan amount increases or decreases by 10% or more after it has been locked		-0.200	DISCOUNT RATE BY .50% IF 30% DISABLED			<a href="mailto:conditions@classichomefinancial.com">conditions@classichomefinancial.com</a>		
Non Credit Qualify Streamline		-0.500	640 FICO REQUIRED ON STREAMLINES			CONV, FHA OR VA LOANS ALLOWED			FHA IS: 2412500005		
If loan amount increases or decreases by 10% or more after it has been locked		-0.200	VA Streamline IRRRL		-0.250	MAKE UP TO 2% ON EACH LOAN			VA ID: 350082-00-00		
640 FICO REQUIRED ON STREAMLINES			VA Purchase		-0.250						
640 MINIMUM FICO			FICO >= 640 & < 660		-0.625						
PURCHASE AND FULL DOC REFI			FICO >= 660 & < 700		-0.375						
CALL FOR APPROVED SOFT 2NDS			FICO >= 700 & < 740		-0.250						
Manufactured Housing Not Allowed			FICO >= 740		-0.125						
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