

REGION: OK EMAIL ALL LOCK/EXTENSION REQUESTS TO: WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM
 Lock cut off is 4:00PM CST 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	105.400	105.250	5.250	105.150	105.000	6.500	106.250	106.200
5.625	105.150	105.000	5.125	104.950	104.750	6.375	105.950	105.900
5.500	104.800	104.650	5.000	104.650	104.500	6.250	105.750	105.700
5.375	104.750	104.600	4.875	104.350	104.200	6.125	105.800	105.700
5.250	104.200	104.000	4.750	104.050	103.800	6.000	105.550	105.500
5.125	103.650	103.450	4.625	103.800	103.500	5.875	105.500	105.450
5.000	103.250	103.050	4.500	103.450	103.200	5.750	105.400	105.200
4.875	102.900	102.700	4.375	103.100	102.850	5.625	105.150	104.950
4.750	102.150	101.950	4.250	102.550	102.300	5.500	104.850	104.650
4.625	101.800	101.500	4.125	101.350	101.050	5.375	104.700	104.550
4.500	101.650	101.350	4.000	101.000	100.750	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	-0.500	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	-1.000	-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		
3-4 Unit	-1.500	HOME PATH 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	LTV>80 & <=85	-1.000
NOO-75.01%-80% LTV-1-2 Unit only	-3.000	LTV>85 & <=90	-1.750
Escrow Waiver fee	-0.450	LTV>90 & <=95	-2.500
Condo >75% LTV	-0.750	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	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 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	105.900	105.700	5.375	105.400	105.200	4.375	102.450	102.300	4.500	102.450	102.300
5.250	105.650	105.450	5.250	105.200	105.000	4.250	102.450	102.300	4.375	102.450	102.300
5.125	104.400	104.150	5.125	104.850	104.650	4.125	102.450	102.300	4.250	102.450	102.300
5.000	104.700	104.400	5.000	105.000	104.800	4.000	102.450	102.300	4.125	102.450	102.300
4.875	103.950	103.650	4.875	104.500	104.300	3.875	102.450	102.300	4.000	102.450	102.300
4.750	103.550	103.250	4.750	104.300	104.100	3.750	102.450	102.300	3.875	102.300	102.150
4.625	102.350	102.050	4.625	103.750	103.500	3.625	102.350	102.200	3.750	102.150	102.000
4.500	102.500	102.200	4.500	103.850	103.650	3.500	102.100	101.950	3.625	101.500	101.350
4.375	101.650	101.350	4.375	103.300	103.100	3.375	101.850	101.700	3.500	101.250	101.100
4.250	101.350	101.050	4.250	103.050	102.850	3.250	101.550	101.400	3.375	101.000	100.850
FHA Price Adjustments			VA Price Adjustments			3/1 & 5/1 ARM			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			3.00% 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			WWW.CLASSICHOMEFINANCIAL.COM		
DTI >50 <=55	-0.125		DTI >55 <=55	-0.125					appraisals@classichomefinancial.com		
DTI >55	-0.250		DTI >55	-0.250					submissions@classichomefinancial.com		
Non Credit Qualify Streamline	-0.500								conditions@classichomefinancial.com		
640 FICO REQUIRED ON STREAMLINES			640 FICO REQUIRED ON STREAMLINES						FHA IS: 2412500005		
			VA Streamline IRRRL	-0.250					VA ID: 350082-00-00		
			VA Purchase	-0.250							
			FICO >= 640 & < 660	-0.625							
			FICO >= 660 & < 700	-0.375							
			FICO >= 700 & < 740	-0.250							
			FICO >= 740	-0.125							
			CALL FOR APPROVED SOFT 2NDS								
			Manufactured Housing Not Allowed								

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

PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE