

REGION: FL - LA - OR - UT
 EMAIL ALL LOCK/EXTENSION REQUESTS TO: WWW.LOCKDESK@CLASSICHOMEFINANCIAL.COM
 Mike Hermes (352) 391-7258 www.classichomefinancial.com
 Michelle Eaves (866) 496-7911 Lock cut off is 4:00 PM CST

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
5.625	104.450	104.250	5.125	104.300	104.100	6.500	104.950	104.700
5.500	104.150	104.000	5.000	104.050	103.850	6.375	104.800	104.550
5.375	103.900	103.700	4.875	103.850	103.650	6.250	104.600	104.400
5.250	103.850	103.700	4.750	103.800	103.550	6.125	104.650	104.450
5.125	103.550	103.350	4.625	103.550	103.250	6.000	104.450	104.250
5.000	103.200	103.000	4.500	103.500	103.250	5.875	104.550	104.350
4.875	102.750	102.600	4.375	103.250	103.000	5.750	104.600	104.400
4.750	102.250	102.100	4.250	102.950	102.600	5.625	104.400	104.200
4.625	102.000	101.850	4.125	102.800	102.400	5.500	104.150	104.000
4.500	101.850	101.700	4.000	102.450	102.050	5.375	103.850	103.650
4.375	101.550	101.400	3.875	102.200	101.800	5.250	103.700	103.500

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

Homepath

	<=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)	+0.1250
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		
CLTV 95% & FICO >=720	-0.250	HOME PATH ADJUSTMENTS- ADDITIONAL	
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		
NOO-75.01%-80% LTV-1-2 Unit only	-3.000	LTV>80 & <=85	-1.000
Escrow Waiver fee	-0.450	LTV>85 & <=90	-1.750
Condo >75% LTV	-0.750	LTV>90 & <=95	-2.500
		LTV 95.01 - 97 (see flex adjustment*)	-3.625
FNMA Refi Plus	Call for pricing	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		
1	417,000	95%	80%	n/a	90%	80%	n/a	80%	n/a	n/a
2	533,850	95%	-	n/a	95%	-	n/a	80%	-	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	MIN FICO 720	80%		MIN FICO 720	80%				

GOVERNMENT LOANS

30 Year Fixed			15 Year Fixed			FHA and VA 3/1 ARM			FHA and VA 5/1 ARM		
FHA/VA			FHA/VA			2.000 MARGIN			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	105.400	105.150	5.375	104.650	104.600	4.375	103.000	102.850	4.500	104.100	103.950
5.250	105.200	104.950	5.250	104.500	104.400	4.250	103.000	102.850	4.375	103.950	103.750
5.125	104.800	104.550	5.125	104.300	104.250	4.125	103.000	102.850	4.250	103.700	103.550
5.000	104.800	104.500	5.000	104.500	104.400	4.000	103.000	102.850	4.125	103.500	103.350
4.875	104.400	104.100	4.875	103.950	103.900	3.875	103.000	102.850	4.000	103.300	103.100
4.750	104.050	103.800	4.750	103.900	103.700	3.750	103.000	102.850	3.875	103.100	102.950
4.625	102.750	102.400	4.625	103.800	103.600	3.625	102.750	102.600	3.750	102.900	102.750
4.500	102.700	102.350	4.500	103.950	103.750	3.500	102.550	102.400	3.625	102.600	102.450
4.375	102.100	101.750	4.375	103.350	103.100	3.375	102.300	102.100	3.500	102.300	102.150
4.250	101.800	101.450	4.250	103.100	102.900	3.250	102.050	101.900	3.375	102.050	101.850

FHA	VA	3/1 & 5/1 ARM
Price Adjustments	Price Adjustments	
< \$50K	< \$50K	1% ANNUAL CAP/5% LIFE CAP-3/1 ARM
\$50K - \$79,999	\$50K - \$79,999	1% ANNUAL CAP/5% LIFE CAP-5/1 ARM
\$80K - \$109,999	\$80,000 - \$109,999	PURCHASES, R/T REFI'S & CASH OUT
\$110K - \$129,999	\$110K - \$129,999	QUALIFY AT NOTE RATE
FICO >=640 and <660	DTI >50 <=55	
Non Credit Qualify Streamline*	DTI >55	
DTI >50 <=55	640 FICO REQUIRED ON STREAMLINES	
DTI >55	VA Streamline IRRRL	
	VA Purchase	
If loan amount increases or decreases by 10% or more after it has been locked	If loan amount increases or decreases by 10% or more after it has been locked	
640 FICO REQUIRED ON STREAMLINES		
*N/A IN FLORIDA	FICO >= 640 & < 660	
640 MIN FICO	FICO >= 660 & < 700	
PURCHASE AND FULL DOC REFI'S	FICO >= 700 & < 740	
CALL FOR APPROVED SOFT 2NDS	FICO >= 740	
Manufactured Housing Not Allowed	CALL FOR APPROVED SOFT 2NDS	
If Flip Rule applies - call for pricing	Manufactured Housing Not Allowed	

MAX COMPENSATION

4.5% ON TOTAL BROKER COMPENSATION

3.00% ON BROKER PREMIUM

INFORMATION CENTER

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VA ID: 350082-00-00

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

PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE