



TEXAS BASE PRICE

*Other States

FHA/VA

1/22/2008

Quick Reference Rate Sheet			
FHA & VA FIXED RATES			
MAX REBATE TO BROKER IS 4.00%			
30 Year Fixed		15 Year Fixed	
<u>Rate</u>	<u>30-day</u>	<u>Rate</u>	<u>30-day</u>
7.250%	104.500	6.500%	103.125
7.125%	104.400	6.250%	102.725
7.000%	104.300	6.000%	102.575
6.875%	103.900	5.750%	102.125
6.750%	103.750	0.000%	-0.875
6.500%	103.700	0.000%	-0.875
6.500%	103.050		
6.250%	102.850		
6.000%	101.900		
Fixed Price Adjustments			
LA <\$50,000	-2.000	MFH LA <\$50K	-3.000
LA >\$50,000-\$79,999	-.750	MFH LA >\$50K-\$75K	-2.500
LA \$80,000-\$129,999	-.250	MFH LA >\$75K <=\$125K	-2.000
NO FICO OR <=600	-1.000	MFH LA >\$125K	-1.000
*OK	-.250	VA Loans	-.250
*IL, LA, MO, OR	-.650	FHA Secure Loan	-2.000
*CO, UT	-.800		
*NV	-1.000		
FHA ARMS			
1 Year ARM 2.75 Margin		3/1 Year ARM 2.00 Margin	
<u>Rate</u>	<u>30-day</u>	<u>Rate</u>	<u>30-day</u>
6.250%	100.750	not available	
6.000%	100.650		
5.750%	100.250		
Price adjustments			
Loan amounts <\$50,000	-1.500	MFH LA <\$50K	-3.000
Loan amounts <\$75,000	-.750	MFH LA >\$50K-\$75K	-2.500
Loan amount <\$130,000	-.125	MFH LA >\$75K	-2.000

FHA GIFT PROGRAMS

DPA PROGRAM EXECUTED SALES CONTRACT/ADDM DATE

Nehemiah 3/30/2008

All other DPAs 10/30/2007

OTHER DPA'S ALLOWED ON OFF SHEET PRICING-CALL YOUR AE