

San Diego Wholesale - CL1 Rate Sheet A

Pricing Support: 888-248-6093
 Broker Support: (888) H2O-7026
www.caliberwholesale.com

Administrative Fee	\$695
Administrative Fee – VA IRRRL	\$0
Closing Coordination (if Caliber Draws Docs)	\$295
Tax Service	\$93.89
Caliber Portfolio Lending (CPL) Admin Fee	\$1350

[Click here to view our product guide](#)

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Current Pricing Specials

- Price improvement of 0.5 on conventional transactions with a FICO >= 720 – reflected as a LLPA in H2O
 - Price improvement of 0.375 on conventional purchase transactions – reflected as a LLPA in H2O
 - Caliber Boost: Price improvement of 0.125 on conventional purchase transactions w/ a loan amount >=\$200k – reflected as a LLPA in H2O
 - Caliber Boost: Price improvement of 0.5 on conventional refinance transactions w/ a FICO >=720, loan amount >=\$200k – reflected as a LLPA in H2O
- (Pricing specials are cumulative)*

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Please Contact your Account Executive for UW Conditions & UW Decision Turn Times

In times of high volume, the priority is placed on purchase transactions and turn times may vary by product.

HOI: Caliber Home Loans, Inc., ISAOA ATIMA
 P.O. Box 7731
 Springfield, OH 45501-7731

92900-A: Caliber Home Loans, Inc.
 1525 S. Beltline Road
 Coppell, TX 75019

Title Policies, CPL & Subordination Agreements:

Caliber Home Loans, Inc., ISAOA
 1199 South Beltline Road, Suite 110
 Coppell, TX 75019

**The HOI and CPL apply to Wholesale only; not Correspondent Level 1.*

Additional Fees:

- Caliber Jumbo – Appraisal fee plus \$150 CDA fee on 1-unit properties
- Caliber Jumbo – Appraisal fee plus a field review on 2-unit properties
- Caliber Jumbo – Two appraisals plus \$150 CDA fee on Refinances > \$1MM and Purchases > \$1.5MM
- Caliber Portfolio Lending Products – Appraisal plus \$150 CDA fee



Useful Resources



Weekly APOR Indication					
APOR 30 Year Fixed	4.03	APOR 3/1 Libor ARM	4.69	APOR 7/1 Libor ARM	4.44
APOR 15 Year Fixed	3.53	APOR 5/1 Libor ARM	4.56	APOR 10/1 Libor ARM	4.31

USDA Maximum Allowable Interest Rate

USDA maximum allowable interest rate is reflected on the rate sheet. Higher rate requests for this loan product are unavailable.

Bulletins

Please refer to Forms and Docs>Business Partners>Bulletins for the most recent and up to date Caliber Bulletins.

Lock Extensions

1st request cost per day: 0.015. The 1st request is for up to 30 days.
 2nd request cost per day: 0.020.
 Extensions can be purchased online or by emailing wholesale.pricing@caliberhomeloans.com.
 Up to 2 extensions may be purchased, not to exceed 30 days from the original lock expiration.
 Please refer to the Lock Policy posted in H2O for more information.
 For Jumbo products lock extensions, please refer to the **Jumbo lock policy**.

Wholesale Broker Fee Waiver

If the option to waive fees is selected in H2Online:
 The fee waiver is calculated in bps on the lock.

Lock Term Requirements

Refer to the Lock Policy and Rate Sheet for more information.

Pricing's contact: Email wholesale.pricing@caliberhomeloans.com or by phone at 888-248-6093.

Conforming Fixed

25(21-25) / 30(26-30) Year Fixed				
CF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	4.904	4.888	5.016	5.000
2.875%	4.006	3.990	4.119	4.102
3.000%	3.134	3.118	3.247	3.231
3.125%	2.201	2.185	2.314	2.298
3.250%	1.420	1.404	1.533	1.516
3.375%	0.811	0.795	0.924	0.908
3.500%	0.298	0.282	0.411	0.395
3.625%	(0.291)	(0.307)	(0.179)	(0.195)
3.750%	(0.731)	(0.727)	(0.639)	(0.634)
3.875%	(1.223)	(1.218)	(1.130)	(1.126)
3.990%	(1.614)	(1.609)	(1.521)	(1.516)
4.000%	(1.660)	(1.656)	(1.568)	(1.563)
4.125%	(2.073)	(2.068)	(1.980)	(1.975)
4.250%	(1.914)	(1.889)	(1.888)	(1.863)
4.375%	(2.329)	(2.303)	(2.303)	(2.277)
4.500%	(2.713)	(2.687)	(2.686)	(2.661)
4.625%	(3.046)	(3.021)	(3.020)	(2.994)
4.750%	(3.069)	(3.023)	(3.047)	(3.001)
4.875%	(3.404)	(3.357)	(3.382)	(3.335)
4.990%	(3.644)	(3.597)	(3.622)	(3.575)
5.000%	(3.696)	(3.649)	(3.674)	(3.627)
5.125%	(3.930)	(3.883)	(3.908)	(3.861)
5.250%	(4.461)	(4.394)	(4.443)	(4.376)

15(11-15) Year Fixed				
CF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	1.692	1.675	1.723	1.707
2.875%	0.829	0.813	0.860	0.844
2.990%	0.438	0.421	0.469	0.453
3.000%	0.297	0.281	0.328	0.312
3.125%	(0.174)	(0.190)	(0.142)	(0.159)
3.250%	(0.626)	(0.643)	(0.595)	(0.611)
3.375%	(1.074)	(1.090)	(1.043)	(1.059)
3.500%	(1.061)	(1.077)	(1.030)	(1.046)
3.625%	(1.508)	(1.503)	(1.477)	(1.472)
3.750%	(1.928)	(1.923)	(1.896)	(1.892)
3.875%	(2.331)	(2.326)	(2.300)	(2.295)
3.990%	(2.632)	(2.627)	(2.600)	(2.596)
4.000%	(2.268)	(2.263)	(2.236)	(2.232)
4.125%	(2.680)	(2.655)	(2.649)	(2.623)
4.250%	(3.058)	(3.032)	(3.027)	(3.001)
4.375%	(3.401)	(3.375)	(3.369)	(3.344)
4.500%	(3.472)	(3.447)	(3.441)	(3.416)
4.625%	(3.340)	(3.294)	(3.309)	(3.262)
4.750%	(3.641)	(3.595)	(3.610)	(3.563)
4.875%	(3.888)	(3.842)	(3.857)	(3.811)
5.000%	(4.090)	(4.043)	(4.058)	(4.012)

Max Net Rebate: (4.500)

20(16-20) Year Fixed				
CF20	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	4.380	4.364	4.493	4.477
2.875%	3.534	3.518	3.647	3.630
3.000%	2.737	2.720	2.849	2.833
3.125%	1.992	1.976	2.105	2.089
3.250%	1.392	1.376	1.504	1.488
3.375%	0.866	0.850	0.979	0.963
3.500%	0.376	0.360	0.489	0.473
3.625%	(0.293)	(0.288)	(0.200)	(0.196)
3.750%	(0.194)	(0.169)	(0.168)	(0.143)
3.875%	(0.849)	(0.824)	(0.823)	(0.798)
3.990%	(1.300)	(1.274)	(1.273)	(1.248)
4.000%	(1.458)	(1.432)	(1.431)	(1.406)
4.125%	(2.014)	(1.988)	(1.988)	(1.962)
4.250%	(2.442)	(2.417)	(2.416)	(2.390)

10 Year Fixed				
CF10	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	1.576	1.560	1.607	1.591
2.875%	1.107	1.090	1.138	1.122
2.990%	0.767	0.751	0.799	0.782
3.000%	0.633	0.617	0.665	0.648
3.125%	0.233	0.217	0.265	0.248
3.250%	(0.148)	(0.164)	(0.117)	(0.133)
3.375%	(0.515)	(0.531)	(0.483)	(0.500)
3.500%	(0.943)	(0.939)	(0.912)	(0.908)
3.625%	(1.306)	(1.302)	(1.275)	(1.271)
3.750%	(1.658)	(1.653)	(1.626)	(1.622)
3.875%	(1.995)	(1.990)	(1.964)	(1.959)
3.990%	(2.233)	(2.229)	(2.202)	(2.198)
4.000%	(1.963)	(1.958)	(1.932)	(1.927)
4.125%	(2.617)	(2.613)	(2.586)	(2.581)

90 Day Lock = 60 Day Price - 37.5 bps

LTV	0-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	> 97
Total Loan Amount \$100,000-\$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Total Loan Amount \$75,000-\$99,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Total Loan Amount \$50,000-\$74,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Total Loan Amount < \$50,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A	N/A
2 Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	N/A
High LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
<=75% LTV - <=80% CLTV or 75.01-76% LTV-75.01-76% CLTV or > 95% LTV - > 95% CLTV (N/A on LP Affordable Seconds)	0.375	0.375	0.375	0.375	N/A	N/A	N/A	0.375	N/A
<=75% LTV - 80.01-95% CLTV & < 720 FICO (N/A on LP Affordable Seconds)	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV & 720+ FICO (N/A on LP Affordable Seconds)	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV & < 720 FICO (N/A on LP Affordable Seconds)	N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A
>75% LTV - 76.01-95% CLTV & 720+ FICO (N/A on LP Affordable Seconds)	N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A
<=95% LTV - 95.01-97% CLTV (N/A on LP Affordable Seconds)	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A
Manufactured Home	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
Second Home	N/A	N/A	N/A	N/A	N/A	0.250	N/A	N/A	N/A
State Adjustments									
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs									
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	N/A
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	N/A
700-719 FICO	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	N/A
680-699 FICO	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	N/A
660-679 FICO	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	N/A
640-659 FICO	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	N/A
620-639 FICO (Applicable to Non Traditional Credit)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	N/A
LTV / FICO Adjustments: Cash-Out Refinance									
740+ FICO	0.375	0.625	0.625	0.875	1.500	N/A	N/A	N/A	N/A
720-739 FICO	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A
700-719 FICO	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A
680-699 FICO	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A	N/A
660-679 FICO	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A	N/A
640-659 FICO	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A	N/A
620-639 FICO	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A	N/A

[Click here for Reduced MI Adjustments](#)

[Click here for LPMI Adjustments](#)

This rate sheet is intended for use by mortgage professionals only. Prices, rates, and terms are subject to change without notice.

Locking, Relocking, Lock Extensions, Program/Product change requests to the Price Desk must be submitted before 6:45 pm CT.

Broker Support: 888-H2O-7026
www.caliberwholesale.com

Conforming ARM

3/1 Libor ARM				
CL3	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.375%	3.653	3.778	3.903	4.028
2.500%	3.421	3.546	3.671	3.796
2.625%	3.188	3.313	3.438	3.563
2.750%	2.856	2.981	3.106	3.231
2.875%	2.530	2.655	2.780	2.905
2.990%	2.403	2.528	2.653	2.778
3.125%	2.116	2.241	2.366	2.491
3.250%	1.906	2.031	2.156	2.281
3.375%	1.695	1.820	1.945	2.070
3.500%	1.428	1.553	1.678	1.803
3.625%	1.160	1.285	1.410	1.535
3.750%	0.950	1.075	1.200	1.325
3.875%	0.740	0.865	0.990	1.115
4.000%	0.703	0.828	0.953	1.078

Max Net Rebate: (4.000) Margin: 2.250 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

5/1 Libor ARM				
CL5	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.990%	1.804	1.929	2.054	2.179
3.125%	1.348	1.473	1.598	1.723
3.250%	0.972	1.097	1.222	1.347
3.375%	0.598	0.723	0.848	0.973
3.500%	0.351	0.476	0.601	0.726
3.625%	0.104	0.229	0.354	0.479
3.750%	(0.109)	0.016	0.141	0.266
3.875%	(0.320)	(0.195)	(0.070)	0.055
4.000%	(0.531)	(0.406)	(0.281)	(0.156)
4.125%	(0.741)	(0.616)	(0.491)	(0.366)
4.250%	(1.111)	(0.986)	(0.861)	(0.736)
4.375%	(1.480)	(1.355)	(1.230)	(1.105)
4.500%	(1.461)	(1.336)	(1.211)	(1.086)
4.625%	(1.442)	(1.317)	(1.192)	(1.067)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 2.000/2.000/5.000
Libor 1 Year: 1.85313

5/5 Treasury ARM				
CT55	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.990%	3.378	3.503	3.628	3.753
3.125%	2.923	3.048	3.173	3.298
3.250%	2.548	2.673	2.798	2.923
3.375%	2.173	2.298	2.423	2.548
3.500%	1.926	2.051	2.176	2.301
3.625%	1.680	1.805	1.930	2.055
3.750%	1.468	1.593	1.718	1.843
3.875%	1.256	1.381	1.506	1.631
4.000%	1.045	1.170	1.295	1.420
4.125%	0.835	0.960	1.085	1.210
4.250%	0.466	0.591	0.716	0.841
4.375%	0.097	0.222	0.347	0.472
4.500%	0.116	0.241	0.366	0.491
4.625%	0.135	0.260	0.385	0.510

Max Net Rebate: (4.000) Margin: 2.250 Caps: 2.000/2.000/6.000
Weekly Average 5 year CMT : 1.48000

7/1 Libor ARM				
CL7	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.000%	1.467	1.592	1.717	1.842
3.125%	1.017	1.142	1.267	1.392
3.250%	0.680	0.805	0.930	1.055
3.375%	0.345	0.470	0.595	0.720
3.500%	0.047	0.172	0.297	0.422
3.625%	(0.249)	(0.124)	0.001	0.126
3.750%	(0.543)	(0.418)	(0.293)	(0.168)
3.875%	(0.836)	(0.711)	(0.586)	(0.461)
3.990%	(1.009)	(0.884)	(0.759)	(0.634)
4.125%	(1.341)	(1.216)	(1.091)	(0.966)
4.250%	(1.591)	(1.466)	(1.341)	(1.216)
4.375%	(1.839)	(1.714)	(1.589)	(1.464)
4.500%	(1.554)	(1.429)	(1.304)	(1.179)
4.625%	(1.269)	(1.144)	(1.019)	(0.894)
4.750%	(1.704)	(1.579)	(1.454)	(1.329)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000
Libor 1 Year: 1.85313

10/1 Libor ARM				
CL10	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.125%	2.364	2.489	2.614	2.739
3.250%	1.863	1.988	2.113	2.238
3.375%	1.363	1.488	1.613	1.738
3.500%	0.863	0.988	1.113	1.238
3.625%	0.364	0.489	0.614	0.739
3.750%	0.036	0.161	0.286	0.411
3.875%	(0.290)	(0.165)	(0.040)	0.085
3.990%	(0.705)	(0.580)	(0.455)	(0.330)
4.125%	(1.279)	(1.154)	(1.029)	(0.904)
4.250%	(1.774)	(1.649)	(1.524)	(1.399)
4.375%	(2.268)	(2.143)	(2.018)	(1.893)
4.500%	(2.068)	(1.943)	(1.818)	(1.693)
4.625%	(1.868)	(1.743)	(1.618)	(1.493)
4.750%	(2.090)	(1.965)	(1.840)	(1.715)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000
Libor 1 Year: 1.85313

90 Day Lock = 60 Day Price - 37.5 bps

LTV	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Total Loan Amount \$100,000-\$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Total Loan Amount \$75,000-\$99,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Total Loan Amount \$50,000-\$74,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
Total Loan Amount < \$50,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A	N/A
2 Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A	N/A
High LTV (ARM)	N/A	N/A	N/A	N/A	N/A	N/A	0.250	N/A	N/A
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
<=75% LTV - <=80% CLTV or 75.01-76% LTV-75.01-76% CLTV	0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A	N/A
<=75% LTV - 80.01-95% CLTV & < 720 FICO	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV & 720+ FICO	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV & < 720 FICO	N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A
>75% LTV - 76.01-95% CLTV & 720+ FICO	N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A
Second Home	N/A	N/A	N/A	N/A	N/A	0.250	N/A	N/A	N/A
State Adjustments									
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A	N/A
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A	N/A
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	N/A
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A	N/A
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	N/A
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs									
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A	N/A
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A	N/A
700-719 FICO	0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A	N/A
680-699 FICO	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A	N/A
660-679 FICO	0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A	N/A
640-659 FICO	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A	N/A
620-639 FICO	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A	N/A
LTV / FICO Adjustments: Cash-Out Refinance									
740+ FICO	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A	N/A
720-739 FICO	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A
700-719 FICO	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A
680-699 FICO	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A	N/A
660-679 FICO	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A	N/A
640-659 FICO	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A	N/A
620-639 FICO	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A	N/A

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Government Fixed and ARM

FHA 20(16-20) / 25(21-25) / 30(26-30) Year Fixed and HUD \$100 Down 30(16-30) Year Fixed					
FF30 F203H30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	
2.750%	0.167	0.401	0.384	0.368	
2.875%	(0.360)	(0.126)	(0.142)	(0.159)	
3.000%	(0.814)	(0.580)	(0.596)	(0.612)	
3.125%	(1.244)	(1.011)	(1.027)	(1.043)	
3.375%	(2.155)	(2.034)	(2.030)	(2.025)	
3.500%	(2.563)	(2.442)	(2.438)	(2.433)	
3.625%	(2.949)	(2.828)	(2.823)	(2.819)	
3.750%	(2.730)	(2.723)	(2.697)	(2.672)	
3.875%	(3.163)	(3.156)	(3.131)	(3.105)	
3.990%	(3.487)	(3.479)	(3.454)	(3.428)	
4.000%	(3.523)	(3.515)	(3.490)	(3.464)	
4.125%	(3.857)	(3.850)	(3.824)	(3.799)	
4.250%	(2.997)	(3.009)	(2.963)	(2.917)	
4.375%	(3.382)	(3.393)	(3.347)	(3.301)	
4.990%	(4.163)	(4.195)	(4.128)	(4.061)	

Max Net Rebate: (6.000)

FHA 15(11-15) Year Fixed					
FF15 F203H15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	
2.750%	0.510	0.556	0.540	0.588	
2.875%	(0.008)	0.038	0.022	0.070	
2.990%	(0.474)	(0.428)	(0.444)	(0.397)	
3.000%	(0.514)	(0.468)	(0.484)	(0.437)	
3.125%	(1.006)	(0.960)	(0.976)	(0.928)	
3.250%	(1.023)	(0.996)	(0.992)	(0.965)	
3.375%	(1.509)	(1.482)	(1.478)	(1.451)	
3.500%	(1.975)	(1.948)	(1.943)	(1.917)	
3.625%	(2.418)	(2.391)	(2.386)	(2.359)	
3.750%	(2.377)	(2.370)	(2.344)	(2.338)	
3.875%	(2.815)	(2.808)	(2.782)	(2.776)	
3.990%	(3.196)	(3.188)	(3.163)	(3.157)	
4.000%	(3.228)	(3.220)	(3.195)	(3.189)	
4.125%	(3.615)	(3.608)	(3.582)	(3.576)	
4.250%	(3.339)	(3.351)	(3.304)	(3.319)	
4.375%	(3.726)	(3.737)	(3.691)	(3.706)	
4.500%	(4.088)	(4.099)	(4.053)	(4.068)	

Max Net Rebate: (6.000)

5/1 Treasury ARM					
FT5/VT5	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	
2.625%	1.282	1.407	1.532	1.657	
2.750%	0.924	1.049	1.174	1.299	
2.875%	0.548	0.673	0.798	0.923	
3.000%	0.188	0.313	0.438	0.563	
3.125%	(0.166)	(0.041)	0.084	0.209	
3.250%	(0.581)	(0.456)	(0.331)	(0.206)	
3.375%	(0.937)	(0.812)	(0.687)	(0.562)	
3.500%	(1.295)	(1.170)	(1.045)	(0.920)	
3.625%	(1.615)	(1.490)	(1.365)	(1.240)	
3.750%	(1.934)	(1.809)	(1.684)	(1.559)	
3.875%	(2.268)	(2.143)	(2.018)	(1.893)	
4.000%	(2.589)	(2.464)	(2.339)	(2.214)	
4.125%	(2.900)	(2.775)	(2.650)	(2.525)	
4.250%	(2.897)	(2.772)	(2.647)	(2.522)	
4.375%	(3.209)	(3.084)	(2.959)	(2.834)	
4.500%	(3.508)	(3.383)	(3.258)	(3.133)	
4.625%	(3.797)	(3.672)	(3.547)	(3.422)	

Max Net Rebate: (5.000) Margin: 2.000 Caps: 1.000/1.000/5.000 Treasury Constant 1 Year: 1.63000

VA 20(16-20) / 25(21-25) / 30(26-30) Year Fixed					
VF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	
2.750%	0.583	0.817	0.800	0.784	
2.875%	0.056	0.290	0.274	0.257	
3.000%	(0.398)	(0.164)	(0.180)	(0.196)	
3.125%	(0.828)	(0.595)	(0.611)	(0.627)	
3.375%	(1.739)	(1.618)	(1.614)	(1.609)	
3.500%	(2.147)	(2.026)	(2.022)	(2.017)	
3.625%	(2.533)	(2.412)	(2.407)	(2.403)	
3.750%	(2.314)	(2.307)	(2.281)	(2.256)	
3.875%	(2.747)	(2.740)	(2.715)	(2.689)	
3.990%	(3.071)	(3.063)	(3.038)	(3.012)	
4.000%	(3.107)	(3.099)	(3.074)	(3.048)	
4.125%	(3.441)	(3.434)	(3.408)	(3.383)	
4.250%	(2.581)	(2.593)	(2.547)	(2.501)	
4.375%	(2.966)	(2.977)	(2.931)	(2.885)	
4.990%	(3.747)	(3.779)	(3.712)	(3.645)	
5.000%	(3.777)	(3.808)	(3.741)	(3.674)	

Max Net Rebate: (6.000)

VA 15(11-15) Year Fixed					
VF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	
2.750%	0.925	0.971	0.955	1.003	
2.875%	0.407	0.453	0.437	0.485	
2.990%	(0.059)	(0.013)	(0.029)	0.018	
3.000%	(0.099)	(0.053)	(0.069)	(0.022)	
3.125%	(0.591)	(0.545)	(0.561)	(0.513)	
3.250%	(0.608)	(0.581)	(0.577)	(0.550)	
3.375%	(1.094)	(1.067)	(1.063)	(1.036)	
3.500%	(1.560)	(1.533)	(1.528)	(1.502)	
3.625%	(2.003)	(1.976)	(1.971)	(1.944)	
3.750%	(1.962)	(1.955)	(1.929)	(1.923)	
3.875%	(2.400)	(2.393)	(2.367)	(2.361)	
3.990%	(2.781)	(2.773)	(2.748)	(2.742)	
4.000%	(2.813)	(2.805)	(2.780)	(2.774)	

USDA 30 Year Fixed					
USDAF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	
3.625%	(1.903)	(1.782)	(1.777)	(1.773)	
3.750%	(1.684)	(1.677)	(1.651)	(1.626)	
3.875%	(2.117)	(2.110)	(2.085)	(2.059)	
3.990%	(2.441)	(2.433)	(2.408)	(2.382)	
4.000%	(2.477)	(2.469)	(2.444)	(2.418)	
4.125%	(2.811)	(2.804)	(2.778)	(2.753)	
4.250%	(1.951)	(1.963)	(1.917)	(1.871)	
4.375%	(2.336)	(2.347)	(2.301)	(2.255)	
4.500%	(2.646)	(2.658)	(2.611)	(2.565)	
4.990%	(3.117)	(3.149)	(3.082)	(3.015)	

Max Net Rebate: (6.000)

90 Day Lock = 60 Day Price - 37.5 bps

LTV	<=50	50.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Total Loan Amount \$100,000-\$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Total Loan Amount \$75,000-\$99,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Total Loan Amount \$50,000-\$74,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Total Loan Amount < \$50,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
FHA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
VA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
USDA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
VA Cashout High LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.000	2.000	2.000
Second Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Investment Property	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
State Adjustments										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
KY, MN	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100
AR, AZ, CA, CT, IA, ID, IN, KS, MA, MI, MT, NE, NM, NY, RI, SD, VT, WV	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
AL, CO, DC, DE, HI, ME, MO, MS, NC, ND, OH, SC, TN, UT, WI, WY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
IL, OK, WA	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)
AK, FL, GA, LA, MD, NH, NJ, OR, PA, VA	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
LTV/FICO Adjustments										
780+ FICO	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
760-779 FICO	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
720-759 FICO	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
700-719 FICO	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
680-699 FICO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
660-679 FICO	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
640-659 FICO	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
620-639 FICO	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
600-619 FICO	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000

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Conforming High Balance Fixed & ARM

20(16-20) / 30(21-30) Year Fixed				
CHBF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	5.073	5.057	5.185	5.169
2.875%	4.268	4.252	4.381	4.365
3.000%	3.481	3.465	3.594	3.577
3.125%	2.635	2.619	2.748	2.731
3.250%	1.874	1.858	1.987	1.970
3.375%	1.271	1.255	1.384	1.368
3.500%	0.761	0.745	0.874	0.857
3.625%	0.180	0.164	0.293	0.277
3.750%	(0.419)	(0.415)	(0.326)	(0.322)
3.875%	(0.919)	(0.915)	(0.826)	(0.822)
3.990%	(1.315)	(1.311)	(1.223)	(1.218)
4.000%	(1.366)	(1.361)	(1.273)	(1.268)
4.125%	(1.785)	(1.780)	(1.692)	(1.687)
4.250%	(1.558)	(1.533)	(1.532)	(1.507)
4.375%	(1.964)	(1.939)	(1.938)	(1.913)
4.500%	(2.322)	(2.297)	(2.296)	(2.270)
4.625%	(2.634)	(2.608)	(2.608)	(2.582)
4.750%	(2.541)	(2.494)	(2.519)	(2.472)
4.875%	(2.895)	(2.849)	(2.873)	(2.827)
4.990%	(3.142)	(3.096)	(3.120)	(3.074)
5.000%	(3.254)	(3.208)	(3.232)	(3.186)

Max Net Rebate: (4.500)

15 Year Fixed (11-15 Years)				
CHBF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	2.557	2.541	2.588	2.572
2.875%	2.052	2.036	2.084	2.067
3.000%	1.581	1.565	1.612	1.596
3.125%	1.138	1.121	1.169	1.153
3.250%	0.746	0.730	0.777	0.761
3.375%	0.386	0.370	0.417	0.401
3.500%	0.417	0.401	0.448	0.432
3.625%	0.157	0.162	0.188	0.193
3.750%	(0.176)	(0.171)	(0.145)	(0.140)
3.875%	(0.476)	(0.471)	(0.444)	(0.440)
3.990%	(0.692)	(0.688)	(0.661)	(0.657)
4.000%	(0.402)	(0.398)	(0.371)	(0.366)
4.125%	(0.648)	(0.623)	(0.617)	(0.592)
4.250%	(0.921)	(0.896)	(0.890)	(0.864)
4.375%	(1.167)	(1.141)	(1.135)	(1.110)
4.500%	(1.269)	(1.244)	(1.238)	(1.213)

Max Net Rebate: (4.500)

5/1 LIBOR ARM				
CHBL5	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.990%	2.634	2.759	2.884	3.009
3.125%	2.178	2.303	2.428	2.553
3.250%	1.802	1.927	2.052	2.177
3.375%	1.428	1.553	1.678	1.803
3.500%	1.181	1.306	1.431	1.556
3.625%	0.934	1.059	1.184	1.309
3.750%	0.721	0.846	0.971	1.096
3.875%	0.510	0.635	0.760	0.885
4.000%	0.299	0.424	0.549	0.674
4.125%	0.089	0.214	0.339	0.464
4.250%	(0.281)	(0.156)	(0.031)	0.094
4.375%	(0.650)	(0.525)	(0.400)	(0.275)
4.500%	(0.631)	(0.506)	(0.381)	(0.256)
4.625%	(0.612)	(0.487)	(0.362)	(0.237)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 2.000/2.000/5.000
Libor 1 Year: 1.85313

5/5 Treasury ARM				
CHBT55	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.990%	4.208	4.333	4.458	4.583
3.125%	3.753	3.878	4.003	4.128
3.250%	3.378	3.503	3.628	3.753
3.375%	3.003	3.128	3.253	3.378
3.500%	2.756	2.881	3.006	3.131
3.625%	2.510	2.635	2.760	2.885
3.750%	2.298	2.423	2.548	2.673
3.875%	2.086	2.211	2.336	2.461
4.000%	1.875	2.000	2.125	2.250
4.125%	1.665	1.790	1.915	2.040
4.250%	1.296	1.421	1.546	1.671
4.375%	0.927	1.052	1.177	1.302
4.500%	0.946	1.071	1.196	1.321
4.625%	0.965	1.090	1.215	1.340

Max Net Rebate: (4.000) Margin: 2.250 Caps: 2.000/2.000/6.000
Weekly Average 5 year CMT : 1.48000

7/1 Libor ARM				
CHBL7	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.000%	2.297	2.422	2.547	2.672
3.125%	1.847	1.972	2.097	2.222
3.250%	1.510	1.635	1.760	1.885
3.375%	1.175	1.300	1.425	1.550
3.500%	0.877	1.002	1.127	1.252
3.625%	0.581	0.706	0.831	0.956
3.750%	0.287	0.412	0.537	0.662
3.875%	(0.006)	0.119	0.244	0.369
3.990%	(0.179)	(0.054)	0.071	0.196
4.125%	(0.511)	(0.386)	(0.261)	(0.136)
4.250%	(0.761)	(0.636)	(0.511)	(0.386)
4.375%	(1.009)	(0.884)	(0.759)	(0.634)
4.500%	(0.724)	(0.599)	(0.474)	(0.349)
4.625%	(0.439)	(0.314)	(0.189)	(0.064)
4.750%	(0.874)	(0.749)	(0.624)	(0.499)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000
Libor 1 Year: 1.85313

10/1 Libor ARM				
CHBL10	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.000%	3.530	3.655	3.780	3.905
3.125%	3.194	3.319	3.444	3.569
3.250%	2.693	2.818	2.943	3.068
3.375%	2.193	2.318	2.443	2.568
3.500%	1.693	1.818	1.943	2.068
3.625%	1.194	1.319	1.444	1.569
3.750%	0.866	0.991	1.116	1.241
3.875%	0.540	0.665	0.790	0.915
3.990%	0.125	0.250	0.375	0.500
4.125%	(0.449)	(0.324)	(0.199)	(0.074)
4.250%	(0.944)	(0.819)	(0.694)	(0.569)
4.375%	(1.438)	(1.313)	(1.188)	(1.063)
4.500%	(1.238)	(1.113)	(0.988)	(0.863)
4.625%	(1.038)	(0.913)	(0.788)	(0.663)
4.750%	(1.260)	(1.135)	(1.010)	(0.885)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000
Libor 1 Year: 1.85313

90 Day Lock = 60 Day Price - 37.5 bps

LTV	0-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A	N/A
2 Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Low or Highrise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A	N/A
LTV (ARM)	0.000	0.000	0.000	0.750	0.750	0.750	1.000	N/A	N/A
<=75% LTV - <=80% CLTV or 75.01-76% LTV-75.01-76% CLTV	0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A	N/A
<=75% LTV - 80.01-95% CLTV & < 720 FICO	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV & 720+ FICO	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV & < 720 FICO	N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A
>75% LTV - 76.01-95% CLTV & 720+ FICO	N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
Purchase or No C/O: Rate/Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Cash-Out Refinance (ARM Only)	N/A	N/A	N/A	0.750	N/A	N/A	N/A	N/A	N/A
Second Home	N/A	N/A	N/A	N/A	N/A	0.250	N/A	N/A	N/A
State Adjustments									
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A	N/A
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A	N/A
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	N/A
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A	N/A
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	N/A
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs									
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A	N/A
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A	N/A
700-719 FICO	0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A	N/A
680-699 FICO	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A	N/A
660-679 FICO	0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A	N/A
640-659 FICO	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A	N/A
620-639 FICO	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A	N/A
LTV/FICO Adjustments: Cash-Out Refinance									
740+ FICO	1.375	1.625	1.625	1.875	N/A	N/A	N/A	N/A	N/A
720-739 FICO	1.375	2.000	2.000	2.125	N/A	N/A	N/A	N/A	N/A
700-719 FICO	1.375	2.000	2.000	2.125	N/A	N/A	N/A	N/A	N/A
680-699 FICO	1.375	2.125	2.125	2.750	N/A	N/A	N/A	N/A	N/A
660-679 FICO	1.625	2.125	2.125	2.875	N/A	N/A	N/A	N/A	N/A
640-659 FICO	1.625	2.625	2.625	3.625	N/A	N/A	N/A	N/A	N/A
620-639 FICO	1.625	2.625	2.625	4.125	N/A	N/A	N/A	N/A	N/A

Click here for LPMI Adjustments

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Government High Balance Fixed and ARM

FHA 30(16-30) Fixed High Balance and HUD \$100 Down 30(16-30) Year Fixed High Balance				
FHBF30 F203HHBF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	1.247	1.481	1.464	1.448
2.875%	0.722	0.956	0.940	0.924
3.125%	(0.157)	0.077	0.060	0.044
3.375%	(1.251)	(1.130)	(1.126)	(1.121)
3.990%	(2.635)	(2.627)	(2.602)	(2.576)
4.250%	(2.329)	(2.341)	(2.295)	(2.248)
4.375%	(2.711)	(2.723)	(2.677)	(2.630)
4.990%	(3.505)	(3.536)	(3.469)	(3.402)

Max Net Rebate: (6.000)

FHA 15(11-15) Year Fixed High Balance				
FHBF15 F203HHBF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	2.964	3.010	2.994	3.042
2.875%	2.446	2.492	2.476	2.524
2.990%	1.980	2.026	2.010	2.057
3.000%	1.940	1.986	1.970	2.017
3.125%	1.448	1.494	1.478	1.526
3.250%	1.431	1.458	1.462	1.489
3.375%	0.945	0.972	0.976	1.003
3.500%	0.479	0.506	0.511	0.537
3.625%	0.036	0.063	0.068	0.095
3.750%	0.077	0.084	0.110	0.116
3.875%	(0.361)	(0.354)	(0.328)	(0.322)
3.990%	(0.742)	(0.734)	(0.709)	(0.703)
4.000%	(0.774)	(0.766)	(0.741)	(0.735)
4.125%	(1.161)	(1.154)	(1.128)	(1.122)
4.250%	(0.385)	(0.397)	(0.350)	(0.365)
4.375%	(0.772)	(0.783)	(0.737)	(0.752)
4.500%	(1.134)	(1.145)	(1.099)	(1.114)

Max Net Rebate: (6.000)

5/1 Treasury ARM High Balance				
FHB/VHBT5	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.625%	1.236	1.361	1.486	1.611
2.750%	0.878	1.003	1.128	1.253
2.875%	0.502	0.627	0.752	0.877
3.000%	0.142	0.267	0.392	0.517
3.125%	(0.212)	(0.087)	0.038	0.163
3.250%	(0.627)	(0.502)	(0.377)	(0.252)
3.375%	(0.983)	(0.858)	(0.733)	(0.608)
3.500%	(1.341)	(1.216)	(1.091)	(0.966)
3.625%	(1.661)	(1.536)	(1.411)	(1.286)
3.750%	(1.980)	(1.855)	(1.730)	(1.605)
3.875%	(2.314)	(2.189)	(2.064)	(1.939)
4.000%	(2.635)	(2.510)	(2.385)	(2.260)
4.125%	(2.946)	(2.821)	(2.696)	(2.571)
4.250%	(2.943)	(2.818)	(2.693)	(2.568)
4.375%	(3.255)	(3.130)	(3.005)	(2.880)
4.500%	(3.554)	(3.429)	(3.304)	(3.179)
4.625%	(3.843)	(3.718)	(3.593)	(3.468)

Max Net Rebate: (5.000) Margin: 2.000 Caps: 1.000/1.000/5.000 Treasury Constant 1 Year: 1.63000

VA 30(16-30) Year High Balance Fixed				
VHBF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	2.001	2.235	2.219	2.202
2.875%	1.477	1.711	1.694	1.678
3.125%	0.597	0.831	0.815	0.799
3.375%	(0.505)	(0.385)	(0.380)	(0.375)
3.990%	(1.891)	(1.884)	(1.858)	(1.833)
4.250%	(1.594)	(1.606)	(1.560)	(1.514)
4.375%	(1.976)	(1.988)	(1.942)	(1.896)
4.990%	(2.771)	(2.802)	(2.735)	(2.668)

Max Net Rebate: (6.000)

VA 15(11-15) Year Fixed High Balance				
VHBF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	3.664	3.710	3.694	3.742
2.875%	3.146	3.192	3.176	3.224
2.990%	2.680	2.726	2.710	2.757
3.000%	2.640	2.686	2.670	2.717
3.125%	2.148	2.194	2.178	2.226
3.250%	2.131	2.158	2.162	2.189
3.375%	1.645	1.672	1.676	1.703
3.500%	1.179	1.206	1.211	1.237
3.625%	0.736	0.763	0.768	0.795
3.750%	0.777	0.784	0.810	0.816
3.875%	0.339	0.346	0.372	0.378
3.990%	(0.042)	(0.034)	(0.009)	(0.003)
4.000%	(0.074)	(0.066)	(0.041)	(0.035)
4.125%	(0.461)	(0.454)	(0.428)	(0.422)
4.250%	0.315	0.303	0.350	0.335
4.375%	(0.072)	(0.083)	(0.037)	(0.052)
4.500%	(0.434)	(0.445)	(0.399)	(0.414)

90 Day Lock = 60 Day Price - 37.5 bps

LTV	<=50	50.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
FHA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
VA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
VA Cashout High LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.000	2.000	2.000
Second Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Investment Property	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
State Adjustments										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
KY, MN	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100
AR, AZ, CA, CT, IA, ID, IN, KS, MA, MI, MT, NE, NM, NY, RI, SD, VT, WV	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
AL, CO, DC, DE, HI, ME, MO, MS, NC, ND, OH, SC, TN, UT, WI, WY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
IL, OK, WA	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)
AK, FL, GA, LA, MD, NH, NJ, OR, PA, VA	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
LTV/FICO Adjustments										
780+ FICO	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
720-779 FICO	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
680-719 FICO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
660-679 FICO	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
640-659 FICO	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
620-639 FICO	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
600-619 FICO	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000

Caliber Jumbo

Caliber Jumbo 30 Year Fixed*				
JF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.375%	1.556	1.618	1.681	1.774
3.500%	1.083	1.145	1.208	1.301
3.625%	0.730	0.792	0.855	0.949
3.750%	0.298	0.360	0.423	0.517
3.875%	0.024	0.087	0.149	0.243
4.000%	(0.212)	(0.149)	(0.087)	0.007
4.125%	(0.464)	(0.402)	(0.339)	(0.246)
4.250%	(0.667)	(0.605)	(0.542)	(0.449)
4.375%	(0.926)	(0.864)	(0.801)	(0.708)
4.500%	(1.185)	(1.123)	(1.060)	(0.967)
4.625%	(1.505)	(1.442)	(1.380)	(1.286)
4.750%	(1.840)	(1.778)	(1.715)	(1.622)
4.875%	(2.063)	(2.001)	(1.938)	(1.844)
5.000%	(2.278)	(2.215)	(2.153)	(2.059)
5.125%	(2.533)	(2.470)	(2.408)	(2.314)
5.250%	(2.743)	(2.681)	(2.618)	(2.524)
5.375%	(2.953)	(2.891)	(2.828)	(2.735)
5.500%	(3.103)	(3.040)	(2.978)	(2.884)

Max Net Rebate: (2.000)

Caliber Jumbo 15 Year Fixed				
JF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.250%	1.618	1.743	1.868	1.993
3.375%	1.156	1.281	1.406	1.531
3.500%	0.752	0.877	1.002	1.127
3.625%	0.273	0.398	0.523	0.648
3.750%	(0.140)	(0.015)	0.110	0.235
3.875%	(0.500)	(0.375)	(0.250)	(0.125)
4.000%	(0.839)	(0.714)	(0.589)	(0.464)
4.125%	(0.976)	(0.851)	(0.726)	(0.601)
4.250%	(1.282)	(1.157)	(1.032)	(0.907)
4.375%	(1.561)	(1.436)	(1.311)	(1.186)
4.500%	(1.719)	(1.594)	(1.469)	(1.344)

Max Net Rebate: (2.000)

Caliber Jumbo 5/1 LIBOR ARM				
JL5	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.250%	3.250	3.375	3.500	3.625
3.375%	2.863	2.988	3.113	3.238
3.500%	2.439	2.564	2.689	2.814
3.625%	2.019	2.144	2.269	2.394
3.750%	1.875	2.000	2.125	2.250
3.875%	1.459	1.584	1.709	1.834
4.000%	1.045	1.170	1.295	1.420
4.125%	0.774	0.899	1.024	1.149
4.250%	0.507	0.632	0.757	0.882
4.375%	0.237	0.362	0.487	0.612
4.500%	(0.033)	0.092	0.217	0.342

Max Net Rebate: (2.000) Margin: 2.250 Caps: 2.000/2.000/5.000
Libor 1 Year: 1.85313

Caliber Jumbo 7/1 LIBOR ARM				
JL7	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.250%	3.269	3.394	3.519	3.644
3.375%	2.865	2.990	3.115	3.240
3.500%	2.491	2.616	2.741	2.866
3.625%	2.140	2.265	2.390	2.515
3.750%	1.553	1.678	1.803	1.928
3.875%	1.239	1.364	1.489	1.614
4.000%	0.955	1.080	1.205	1.330
4.125%	0.671	0.796	0.921	1.046
4.250%	0.388	0.513	0.638	0.763
4.375%	0.104	0.229	0.354	0.479
4.500%	(0.185)	(0.060)	0.065	0.190

Max Net Rebate: (2.000) Margin: 2.250 Caps: 5.000/2.000/5.000
Libor 1 Year: 1.85313

Caliber Jumbo 10/1 LIBOR ARM				
JL10	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.250%	4.477	4.602	4.727	4.852
3.375%	3.920	4.045	4.170	4.295
3.500%	3.345	3.470	3.595	3.720
3.625%	2.825	2.950	3.075	3.200
3.750%	2.181	2.306	2.431	2.556
3.875%	1.875	2.000	2.125	2.250
4.000%	1.559	1.684	1.809	1.934
4.125%	1.244	1.369	1.494	1.619
4.250%	0.938	1.063	1.188	1.313
4.375%	0.626	0.751	0.876	1.001
4.500%	0.313	0.438	0.563	0.688

Max Net Rebate: (2.000) Margin: 2.250 Caps: 5.000/2.000/5.000
Libor 1 Year: 1.85313

LTV/CLTV/HCLTV	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Purchase Transaction	(0.375)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	N/A	N/A	N/A
780+ FICO	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.125	0.375	N/A	N/A	N/A
760-779 FICO	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.250	0.500	N/A	N/A	N/A
740-759 FICO	(0.375)	(0.250)	(0.250)	0.000	0.250	0.500	0.500	N/A	N/A	N/A
720-739 FICO	(0.375)	(0.250)	(0.250)	0.000	0.500	0.750	0.750	N/A	N/A	N/A
700-719 FICO	(0.250)	(0.125)	0.000	0.250	0.625	1.250	1.250	N/A	N/A	N/A
680-699 FICO	(0.250)	(0.125)	0.000	0.500	0.875	N/A	N/A	N/A	N/A	N/A
Investment Property	0.500	0.750	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cash Out Refinance	0.000	0.250	0.500	0.875	N/A	N/A	N/A	N/A	N/A	N/A
LTV > 80% w/ No MI**										
No MI w/ 720+ FICO	N/A	N/A	N/A	N/A	N/A	0.750	1.000	N/A	N/A	N/A

* Caliber Jumbo 30 Year Fixed additional lock terms

75 Day = 60 Day Price – 30 bps

90 Day = 60 Day Price – 50 bps

**Please note that the adjustments for LTV/CLTV/HCLTV, are in addition to the adjustments for LTV > 80% w/ No MI

Caliber High Balance

Caliber High Balance 30 Year Fixed				
CALHBF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.375%	2.273	2.398	2.523	2.648
3.500%	1.776	1.901	2.026	2.151
3.625%	1.405	1.530	1.655	1.780
3.750%	1.027	1.152	1.277	1.402
3.875%	0.594	0.719	0.844	0.969
4.000%	0.394	0.519	0.644	0.769
4.125%	0.187	0.312	0.437	0.562
4.250%	(0.032)	0.093	0.218	0.343
4.375%	(0.246)	(0.121)	0.004	0.129
4.500%	(0.396)	(0.271)	(0.146)	(0.021)
4.625%	(0.530)	(0.405)	(0.280)	(0.155)
4.750%	(0.698)	(0.573)	(0.448)	(0.323)
4.875%	(0.820)	(0.695)	(0.570)	(0.445)
5.000%	(0.952)	(0.827)	(0.702)	(0.577)

Max Net Rebate: (2.000)

LTV/CLTV/HCLTV	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Cashout Refinance	0.150	0.250	0.700	1.000	1.450	N/A	N/A	N/A	N/A	N/A
Second Home	0.150	0.250	0.350	0.550	0.750	N/A	N/A	N/A	N/A	N/A
Condo (LR and HR)	0.000	0.000	0.100	0.200	0.300	N/A	N/A	N/A	N/A	N/A
2 Unit	0.000	0.050	0.100	0.250	0.500	N/A	N/A	N/A	N/A	N/A
Investment Property	0.700	0.850	1.000	1.500	2.500	N/A	N/A	N/A	N/A	N/A
FICO Adjustment to Price										
800 + FICO	(0.550)	(0.500)	(0.450)	(0.250)	(0.150)	N/A	N/A	N/A	N/A	N/A
760-799 FICO	(0.500)	(0.450)	(0.400)	(0.200)	(0.100)	N/A	N/A	N/A	N/A	N/A
740-759 FICO	(0.450)	(0.400)	(0.350)	(0.150)	0.000	N/A	N/A	N/A	N/A	N/A
720-739 FICO	(0.400)	(0.350)	(0.250)	0.000	0.100	N/A	N/A	N/A	N/A	N/A
700-719 FICO	(0.350)	(0.250)	(0.150)	0.150	0.450	N/A	N/A	N/A	N/A	N/A
680-699 FICO	(0.250)	(0.150)	(0.050)	0.500	0.850	N/A	N/A	N/A	N/A	N/A

Doctor/Physician Fixed and ARM

Doctor/Physicians Fixed 30 Year				
CDRF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	4.874	4.858	4.986	4.970
2.875%	3.976	3.960	4.089	4.072
3.000%	3.104	3.088	3.217	3.201
3.125%	2.171	2.155	2.284	2.268
3.250%	1.390	1.374	1.503	1.486
3.375%	0.781	0.765	0.894	0.878
3.500%	0.268	0.252	0.381	0.365
3.990%	(1.644)	(1.639)	(1.551)	(1.546)
4.990%	(3.674)	(3.627)	(3.652)	(3.605)

Max Net Rebate: (4.500)

Doctor/Physicians 7/1 LIBOR ARM				
CDRL7	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.000%	1.447	1.572	1.697	1.822
3.125%	0.997	1.122	1.247	1.372
3.250%	0.660	0.785	0.910	1.035
3.375%	0.325	0.450	0.575	0.700
3.500%	0.027	0.152	0.277	0.402
3.625%	(0.269)	(0.144)	(0.019)	0.106
3.750%	(0.563)	(0.438)	(0.313)	(0.188)
3.875%	(0.856)	(0.731)	(0.606)	(0.481)
3.990%	(1.029)	(0.904)	(0.779)	(0.654)
4.125%	(1.361)	(1.236)	(1.111)	(0.986)
4.250%	(1.611)	(1.486)	(1.361)	(1.236)
4.375%	(1.859)	(1.734)	(1.609)	(1.484)
4.500%	(1.574)	(1.449)	(1.324)	(1.199)
4.625%	(1.289)	(1.164)	(1.039)	(0.914)
4.750%	(1.724)	(1.599)	(1.474)	(1.349)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000
Libor 1 Year: 1.85313

Doctor/Physicians High Balance Fixed 30 Year				
CDRHBF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	5.437	5.420	5.549	5.533
2.875%	4.632	4.616	4.745	4.728
3.000%	3.845	3.828	3.957	3.941
3.125%	2.999	2.983	3.112	3.095
3.250%	2.238	2.221	2.350	2.334
3.375%	1.635	1.619	1.748	1.731
3.500%	1.116	1.109	1.209	1.213
3.625%	0.392	0.397	0.485	0.490
3.750%	(0.226)	(0.221)	(0.133)	(0.129)
3.875%	(0.726)	(0.722)	(0.633)	(0.629)
3.990%	(1.122)	(1.118)	(1.029)	(1.025)
4.000%	(1.172)	(1.168)	(1.080)	(1.075)
4.125%	(1.591)	(1.587)	(1.499)	(1.494)
4.250%	(1.312)	(1.287)	(1.286)	(1.260)
4.375%	(1.718)	(1.693)	(1.692)	(1.666)
4.500%	(2.076)	(2.050)	(2.050)	(2.024)
4.625%	(2.388)	(2.362)	(2.361)	(2.336)
4.750%	(2.103)	(2.057)	(2.081)	(2.035)
4.875%	(2.458)	(2.411)	(2.436)	(2.389)
4.990%	(2.705)	(2.659)	(2.683)	(2.637)
5.000%	(2.817)	(2.770)	(2.795)	(2.748)

Max Net Rebate: (4.500)

Doctor/Physicians High Balance 7/1 LIBOR ARM				
CDRHBL7	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.000%	2.277	2.402	2.527	2.652
3.125%	1.827	1.952	2.077	2.202
3.250%	1.490	1.615	1.740	1.865
3.375%	1.155	1.280	1.405	1.530
3.500%	0.857	0.982	1.107	1.232
3.625%	0.561	0.686	0.811	0.936
3.750%	0.267	0.392	0.517	0.642
3.875%	(0.026)	0.099	0.224	0.349
3.990%	(0.199)	(0.074)	0.051	0.176
4.125%	(0.531)	(0.406)	(0.281)	(0.156)
4.250%	(0.781)	(0.656)	(0.531)	(0.406)
4.375%	(1.029)	(0.904)	(0.779)	(0.654)
4.500%	(0.744)	(0.619)	(0.494)	(0.369)
4.625%	(0.459)	(0.334)	(0.209)	(0.084)
4.750%	(0.894)	(0.769)	(0.644)	(0.519)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000
Libor 1 Year: 1.85313

LTV	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	> 97
Total Loan Amount \$100,000-\$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Total Loan Amount \$75,000-\$99,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Total Loan Amount \$50,000-\$74,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Total Loan Amount < \$50,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
Low or Highrise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	N/A
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
<=75% LTV - <=80% CLTV or 75.01-76% LTV-75.01-76% CLTV	0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A	N/A
<=75% LTV - 80.01-97% CLTV & < 720 FICO	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-97% CLTV & 720+ FICO	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-97% CLTV & < 720 FICO	N/A	N/A	N/A	1.375	1.375	1.375	1.375	1.375	N/A
>75% LTV - 76.01-97% CLTV & 720+ FICO	N/A	N/A	N/A	1.125	1.125	1.125	1.125	1.125	N/A
High LTV	N/A	N/A	N/A	N/A	N/A	N/A	0.250	0.250	N/A
LTV (High Balance ARM limits Only)	0.000	0.000	0.000	0.750	0.750	0.750	N/A	N/A	N/A
Purchase or No C/O: Rate/Term (High Balance limits Only)	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
State Adjustments									
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs									
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.250	N/A
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	0.500	N/A

[Click here for Reduced MI Adjustments](#)

HomeReady Mortgage and Home Possible

HomeReady 30(16-30) Year Fixed				
CHRF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.375%	1.439	1.423	1.532	1.552
3.500%	1.120	1.103	1.213	1.232
3.625%	0.696	0.680	0.789	0.809
3.750%	(0.205)	(0.201)	(0.107)	(0.112)
3.875%	(0.564)	(0.559)	(0.465)	(0.471)
3.990%	(0.820)	(0.815)	(0.721)	(0.727)
4.000%	(0.938)	(0.934)	(0.840)	(0.845)
4.125%	(1.212)	(1.207)	(1.113)	(1.119)
4.250%	(1.427)	(1.401)	(1.370)	(1.400)
4.375%	(1.699)	(1.674)	(1.642)	(1.673)
4.500%	(1.994)	(1.968)	(1.937)	(1.967)
4.625%	(2.098)	(2.073)	(2.042)	(2.072)
4.750%	(2.553)	(2.507)	(2.475)	(2.531)
4.875%	(2.824)	(2.778)	(2.746)	(2.802)
4.990%	(2.978)	(2.932)	(2.901)	(2.956)
5.000%	(3.125)	(3.079)	(3.048)	(3.103)

Max Net Rebate: (4.500)

HomeReady 15(10-15) Year Fixed				
CHRF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
3.625%	(1.138)	(1.133)	(1.107)	(1.102)
3.750%	(1.558)	(1.553)	(1.526)	(1.522)
3.875%	(1.961)	(1.956)	(1.930)	(1.925)
3.990%	(2.262)	(2.257)	(2.230)	(2.226)
4.000%	(1.898)	(1.893)	(1.866)	(1.862)
4.125%	(2.310)	(2.285)	(2.279)	(2.253)
4.250%	(2.688)	(2.662)	(2.657)	(2.631)
4.375%	(3.031)	(3.005)	(2.999)	(2.974)
4.500%	(3.102)	(3.077)	(3.071)	(3.046)
4.625%	(2.970)	(2.924)	(2.939)	(2.892)
4.750%	(3.271)	(3.225)	(3.240)	(3.193)
4.875%	(3.518)	(3.472)	(3.487)	(3.441)

Max Net Rebate: (4.500)

Home Possible 30(16-30) Year Fixed				
CHMPF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	5.274	5.258	5.386	5.370
2.875%	4.376	4.360	4.489	4.472
3.000%	3.504	3.488	3.617	3.601
3.125%	2.571	2.555	2.684	2.668
3.250%	1.790	1.774	1.903	1.886
3.375%	1.181	1.165	1.294	1.278
3.500%	0.668	0.652	0.781	0.765
3.625%	0.079	0.063	0.191	0.175
3.750%	(0.361)	(0.357)	(0.269)	(0.264)
3.875%	(0.853)	(0.848)	(0.760)	(0.756)
3.990%	(1.244)	(1.239)	(1.151)	(1.146)
4.000%	(1.290)	(1.286)	(1.198)	(1.193)
4.125%	(1.703)	(1.698)	(1.610)	(1.605)

Max Net Rebate: (4.500)

Home Possible 15(11-15) Year Fixed				
CHMPF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	2.062	2.045	2.093	2.077
2.875%	1.199	1.183	1.230	1.214
2.990%	0.808	0.791	0.839	0.823
3.000%	0.667	0.651	0.698	0.682
3.125%	0.196	0.180	0.228	0.211
3.250%	(0.256)	(0.273)	(0.225)	(0.241)
3.375%	(0.704)	(0.720)	(0.673)	(0.689)
3.500%	(0.691)	(0.707)	(0.660)	(0.676)
3.625%	(1.138)	(1.133)	(1.107)	(1.102)
3.750%	(1.558)	(1.553)	(1.526)	(1.522)
3.875%	(1.961)	(1.956)	(1.930)	(1.925)
3.990%	(2.262)	(2.257)	(2.230)	(2.226)
4.000%	(1.898)	(1.893)	(1.866)	(1.862)
4.125%	(2.310)	(2.285)	(2.279)	(2.253)
4.250%	(2.688)	(2.662)	(2.657)	(2.631)
4.375%	(3.031)	(3.005)	(2.999)	(2.974)
4.500%	(3.102)	(3.077)	(3.071)	(3.046)

Max Net Rebate: (4.500)

HomeReady and Home Possible LTV Adjustments										
	0-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	> 97	
Total Loan Amount \$100,000-\$125,000 (N/A on High Balance)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	
Total Loan Amount \$75,000-\$99,999 (N/A on High Balance)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	
Total Loan Amount \$50,000-\$74,999 (N/A on High Balance)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	
Total Loan Amount < \$50,000 (N/A on High Balance)	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	
2 Unit	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000	2.000	2.000	N/A	
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	N/A	
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	
<=75% LTV - <=80% CLTV or 75.01-76% LTV-75.01-76% CLTV or > 95% LTV - > 95% CLTV (HomeReady Only; N/A Community Second)	0.375	0.375	0.375	0.375	N/A	N/A	N/A	0.375	N/A	
<=75% LTV - 80.01-95% CLTV & < 720 FICO (HomeReady Only; N/A Community Second)	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A	
<= 75% LTV - 80.01-95% CLTV & 720+ FICO (HomeReady Only; N/A Community Second)	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A	
>75% LTV - 76.01-95% CLTV & < 720 FICO (HomeReady Only; N/A Community Second)	N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A	
>75% LTV - 76.01-95% CLTV & 720+ FICO (HomeReady Only; N/A Community Second)	N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A	
<=95% LTV - 95.01-97% CLTV (HomeReady Only; N/A Community Second)	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A	
Purchase or No C/O: Rate/Term (HomeReady / HomePossible High Balance Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
Secondary Financing (HomePossible Only & N/A on Affordable Seconds with <= 95% LTV)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
State Adjustments (HomeReady and Home Possible)										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A	
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A	
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A	
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs. (HomeReady and Home Possible)										
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	N/A	
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	N/A	
700-719 FICO	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	N/A	
680-699 FICO	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	N/A	
660-679 FICO	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	N/A	
640-659 FICO	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	N/A	
620-639 FICO (Applicable to Non Traditional Credit HomeReady Only)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	N/A	

[Click here for Reduced MI Adjustments](#)

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[Click here for HomeReady and Home Possible LPA Caps](#)

HomeReady Mortgage and Home Possible High Balance

HomeReady High Balance 30(16-30) Year Fixed				
CHRHBF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	5.443	5.427	5.555	5.539
2.875%	4.638	4.622	4.751	4.735
3.000%	3.851	3.835	3.964	3.947
3.125%	3.005	2.989	3.118	3.101
3.250%	2.244	2.228	2.357	2.340
3.375%	1.641	1.625	1.754	1.738
3.500%	1.131	1.115	1.244	1.227
3.625%	0.550	0.534	0.663	0.647
3.750%	(0.049)	(0.045)	0.044	0.048
3.875%	(0.549)	(0.545)	(0.456)	(0.452)
3.990%	(0.945)	(0.941)	(0.853)	(0.848)
4.000%	(0.996)	(0.991)	(0.903)	(0.898)
4.125%	(1.415)	(1.410)	(1.322)	(1.317)
4.250%	(1.188)	(1.163)	(1.162)	(1.137)
4.375%	(1.594)	(1.569)	(1.568)	(1.543)
4.500%	(1.952)	(1.927)	(1.926)	(1.900)
4.990%	(2.772)	(2.726)	(2.750)	(2.704)

Max Net Rebate: (4.500)

HomeReady High Balance 15(10-15) year Fixed				
CHRHBF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	2.927	2.911	2.958	2.942
2.875%	2.422	2.406	2.454	2.437
3.000%	1.951	1.935	1.982	1.966
3.125%	1.508	1.491	1.539	1.523
3.250%	1.116	1.100	1.147	1.131
3.375%	0.756	0.740	0.787	0.771
3.500%	0.787	0.771	0.818	0.802
3.625%	0.527	0.532	0.558	0.563
3.750%	0.194	0.199	0.225	0.230
3.875%	(0.106)	(0.101)	(0.074)	(0.070)
3.990%	(0.322)	(0.318)	(0.291)	(0.287)
4.000%	(0.032)	(0.028)	(0.001)	0.004
4.125%	(0.278)	(0.253)	(0.247)	(0.222)
4.250%	(0.551)	(0.526)	(0.520)	(0.494)
4.375%	(0.797)	(0.771)	(0.765)	(0.740)
4.500%	(0.899)	(0.874)	(0.868)	(0.843)

Max Net Rebate: (4.500)

Home Possible High Balance 30(16-30) Year Fixed				
CHMPHBF30	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	4.923	4.907	5.035	5.019
2.875%	4.118	4.102	4.231	4.215
3.000%	3.331	3.315	3.444	3.427
3.125%	2.485	2.469	2.598	2.581
3.250%	1.724	1.708	1.837	1.820
3.375%	1.121	1.105	1.234	1.218
3.500%	0.611	0.595	0.724	0.707
3.625%	0.030	0.014	0.143	0.127
3.750%	(0.569)	(0.565)	(0.476)	(0.472)
3.875%	(1.069)	(1.065)	(0.976)	(0.972)
3.990%	(1.545)	(1.541)	(1.453)	(1.448)
4.000%	(1.516)	(1.511)	(1.423)	(1.418)
4.125%	(1.935)	(1.930)	(1.842)	(1.837)
4.250%	(1.708)	(1.683)	(1.682)	(1.657)
4.375%	(2.114)	(2.089)	(2.088)	(2.063)
4.500%	(2.472)	(2.447)	(2.446)	(2.420)
4.990%	(3.372)	(3.326)	(3.350)	(3.304)

Max Net Rebate: (4.500)

Home Possible High Balance 15(11-15) Year Fixed				
CHMPHBF15	15 Day Oct 30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
2.750%	2.422	2.391	2.438	2.422
2.875%	1.902	1.886	1.934	1.917
3.000%	1.431	1.415	1.462	1.446
3.125%	0.988	0.971	1.019	1.003
3.250%	0.596	0.580	0.627	0.611
3.375%	0.236	0.220	0.267	0.251
3.500%	0.267	0.251	0.298	0.282
3.625%	0.007	0.012	0.038	0.043
3.750%	(0.326)	(0.321)	(0.295)	(0.290)
3.875%	(0.626)	(0.621)	(0.594)	(0.590)
3.990%	(0.922)	(0.918)	(0.891)	(0.887)
4.000%	(0.552)	(0.548)	(0.521)	(0.516)
4.125%	(0.798)	(0.773)	(0.767)	(0.742)
4.250%	(1.071)	(1.046)	(1.040)	(1.014)
4.375%	(1.317)	(1.291)	(1.285)	(1.260)
4.500%	(1.419)	(1.394)	(1.388)	(1.363)

Max Net Rebate: (4.500)

HomeReady and Home Possible LTV Adjustments										
	0-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	> 97	
Total Loan Amount \$100,000-\$125,000 (N/A on High Balance)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Total Loan Amount \$75,000-\$99,999 (N/A on High Balance)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Total Loan Amount \$50,000-\$74,999 (N/A on High Balance)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Total Loan Amount < \$50,000 (N/A on High Balance)	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
2 Unit	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000	2.000	2.000	2.000	N/A
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	N/A
<=75% LTV - <=80% CLTV or 75.01-76% LTV-75.01-76% CLTV or > 95% LTV - > 95% CLTV (HomeReady Only; N/A Community Second)	0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A	0.375	N/A
<=75% LTV - 80.01-95% CLTV & < 720 FICO (HomeReady Only; N/A Community Second)	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A
> 75% LTV - 80.01-95% CLTV & 720+ FICO (HomeReady Only; N/A Community Second)	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV & < 720 FICO (HomeReady Only; N/A Community Second)	N/A	N/A	N/A	1.375	1.375	1.375	1.375	1.375	N/A	N/A
>75% LTV - 76.01-95% CLTV & 720+ FICO (HomeReady Only; N/A Community Second)	N/A	N/A	N/A	1.125	1.125	1.125	1.125	1.125	N/A	N/A
<=95% LTV - 95.01-97% CLTV (HomeReady Only; N/A Community Second)	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A
Purchase or No C/O: Rate/Term (HomeReady / HomePossible High Balance Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Secondary Financing (HomePossible Only & N/A on Affordable Seconds with <= 95% LTV)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
State Adjustments (HomeReady and Home Possible)										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs. (HomeReady and Home Possible)										
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	N/A	N/A
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	N/A	N/A
700-719 FICO	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	N/A	N/A
680-699 FICO	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	N/A	N/A
660-679 FICO	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	N/A	N/A
640-659 FICO	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	N/A	N/A
620-639 FICO (Applicable to Non Traditional Credit HomeReady Only)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	N/A	N/A

Caliber Portfolio Elite Access

Caliber Portfolio Elite Access 30 Year Fixed*			
NAEAF30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
4.875%	(1.225)	(1.162)	(1.100)
4.990%	(1.455)	(1.392)	(1.330)
5.000%	(1.475)	(1.412)	(1.350)
5.125%	(1.725)	(1.662)	(1.600)
5.250%	(1.975)	(1.912)	(1.850)
5.375%	(2.225)	(2.162)	(2.100)
5.500%	(2.475)	(2.412)	(2.350)
5.625%	(2.725)	(2.662)	(2.600)
5.750%	(2.975)	(2.912)	(2.850)
5.875%	(3.225)	(3.162)	(3.100)
5.990%	(3.455)	(3.392)	(3.330)
6.000%	(3.475)	(3.412)	(3.350)
6.125%	(3.725)	(3.662)	(3.600)
6.250%	(3.975)	(3.912)	(3.850)
6.375%	(4.225)	(4.162)	(4.100)

Max Net Rebate: (3.500)

Caliber Portfolio Elite Access 5/1 LIBOR ARM*			
NAEAL5	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
4.875%	(1.725)	(1.662)	(1.600)
4.990%	(1.955)	(1.892)	(1.830)
5.000%	(1.975)	(1.912)	(1.850)
5.125%	(2.225)	(2.162)	(2.100)
5.250%	(2.475)	(2.412)	(2.350)
5.375%	(2.725)	(2.662)	(2.600)
5.500%	(2.975)	(2.912)	(2.850)
5.625%	(3.225)	(3.162)	(3.100)
5.750%	(3.475)	(3.412)	(3.350)
5.875%	(3.725)	(3.662)	(3.600)
5.990%	(3.955)	(3.892)	(3.830)
6.000%	(3.975)	(3.912)	(3.850)
6.125%	(4.225)	(4.162)	(4.100)
6.250%	(4.475)	(4.412)	(4.350)
6.375%	(4.725)	(4.662)	(4.600)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

Caliber Portfolio Elite Access 7/1 LIBOR ARM*			
NAEAL7	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
4.875%	(1.475)	(1.412)	(1.350)
4.990%	(1.705)	(1.642)	(1.580)
5.000%	(1.725)	(1.662)	(1.600)
5.125%	(1.975)	(1.912)	(1.850)
5.250%	(2.225)	(2.162)	(2.100)
5.375%	(2.475)	(2.412)	(2.350)
5.500%	(2.725)	(2.662)	(2.600)
5.625%	(2.975)	(2.912)	(2.850)
5.750%	(3.225)	(3.162)	(3.100)
5.875%	(3.475)	(3.412)	(3.350)
5.990%	(3.705)	(3.642)	(3.580)
6.000%	(3.725)	(3.662)	(3.600)
6.125%	(3.975)	(3.912)	(3.850)
6.250%	(4.225)	(4.162)	(4.100)
6.375%	(4.475)	(4.412)	(4.350)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

Caliber Portfolio Elite Access 30 Year Fixed IO*			
NAEAF30I	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
4.990%	(1.455)	(1.392)	(1.330)
5.500%	(2.475)	(2.412)	(2.350)
5.625%	(2.725)	(2.662)	(2.600)
5.750%	(2.975)	(2.912)	(2.850)
5.875%	(3.225)	(3.162)	(3.100)
5.990%	(3.455)	(3.392)	(3.330)
6.000%	(3.475)	(3.412)	(3.350)
6.125%	(3.725)	(3.662)	(3.600)
6.250%	(3.975)	(3.912)	(3.850)
6.375%	(4.225)	(4.162)	(4.100)
6.500%	(4.475)	(4.412)	(4.350)
6.625%	(4.725)	(4.662)	(4.600)
6.750%	(4.975)	(4.912)	(4.850)

Max Net Rebate: (3.500)

Caliber Portfolio Elite Access 5/1 LIBOR ARM IO*			
NAEAL5I	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
4.990%	(1.955)	(1.892)	(1.830)
5.500%	(2.975)	(2.912)	(2.850)
5.625%	(3.225)	(3.162)	(3.100)
5.750%	(3.475)	(3.412)	(3.350)
5.875%	(3.725)	(3.662)	(3.600)
5.990%	(3.955)	(3.892)	(3.830)
6.000%	(3.975)	(3.912)	(3.850)
6.125%	(4.225)	(4.162)	(4.100)
6.250%	(4.475)	(4.412)	(4.350)
6.375%	(4.725)	(4.662)	(4.600)
6.500%	(4.975)	(4.912)	(4.850)
6.625%	(5.225)	(5.162)	(5.100)
6.750%	(5.475)	(5.412)	(5.350)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

Caliber Portfolio Elite Access 7/1 LIBOR ARM IO*			
NAEAL7I	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
4.990%	(1.705)	(1.642)	(1.580)
5.500%	(2.725)	(2.662)	(2.600)
5.625%	(2.975)	(2.912)	(2.850)
5.750%	(3.225)	(3.162)	(3.100)
5.875%	(3.475)	(3.412)	(3.350)
5.990%	(3.705)	(3.642)	(3.580)
6.000%	(3.725)	(3.662)	(3.600)
6.125%	(3.975)	(3.912)	(3.850)
6.250%	(4.225)	(4.162)	(4.100)
6.375%	(4.475)	(4.412)	(4.350)
6.500%	(4.725)	(4.662)	(4.600)
6.625%	(4.975)	(4.912)	(4.850)
6.750%	(5.225)	(5.162)	(5.100)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

	LTV	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
Adjustment to Price								
Second Home		0.500	0.500	0.500	0.500	0.500	0.500	0.500
Cash out (except Debt Consolidation)		0.750	0.750	0.750	0.750	0.750	N/A	N/A
2-4 Unit Property		0.250	0.250	0.250	0.250	0.250	0.250	0.250
Interest Only		0.750	0.750	0.750	0.750	0.750	0.750	N/A
Escrow Waiver (for CA 0.25 up to 90% LTV)		0.250	0.250	0.250	0.250	N/A	N/A	N/A
FICO: Adjustment to Price								
740+ FICO		0.000	0.000	0.000	0.000	0.500	1.500	2.000
720-739 FICO		0.000	0.000	0.000	0.000	0.500	1.500	N/A
700-719 FICO		0.000	0.000	0.000	0.000	0.500	1.500	N/A
Loan Amount: Adjustments to Price								
Total Loan Amount < 1,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$1,000,000 to \$1,999,999		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount >= \$2,000,000		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo		0.000	0.000	0.000	0.000	0.000	0.000	0.000

*Additional Loan Products

- NAEAL5DC: Portfolio Non-Agency Elite Access 5/1 LIBOR ARM Debt Consolidation
- NAEAL7DC: Portfolio Non-Agency Elite Access 7/1 LIBOR ARM Debt Consolidation
- NAEAF30DC: Portfolio Non-Agency Elite Access Fixed 30 Year Debt Consolidation
- NAEAA6F30: Portfolio Non-Agency Elite Access Texas (a)(6) Fixed 30 Year

Caliber Portfolio Empire Elite

Caliber Portfolio Empire Elite 30 Year Fixed*				Caliber Portfolio Empire Elite 5/1 LIBOR ARM*				Caliber Portfolio Empire Elite 7/1 LIBOR ARM*			
NAENEF30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	NAENEL5	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	NAENEL7	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
4.875%	(1.225)	(1.162)	(1.100)	4.875%	(1.725)	(1.662)	(1.600)	4.875%	(1.475)	(1.412)	(1.350)
4.990%	(1.455)	(1.392)	(1.330)	4.990%	(1.955)	(1.892)	(1.830)	4.990%	(1.705)	(1.642)	(1.580)
5.000%	(1.475)	(1.412)	(1.350)	5.000%	(1.975)	(1.912)	(1.850)	5.000%	(1.725)	(1.662)	(1.600)
5.125%	(1.725)	(1.662)	(1.600)	5.125%	(2.225)	(2.162)	(2.100)	5.125%	(1.975)	(1.912)	(1.850)
5.250%	(1.975)	(1.912)	(1.850)	5.250%	(2.475)	(2.412)	(2.350)	5.250%	(2.225)	(2.162)	(2.100)
5.375%	(2.225)	(2.162)	(2.100)	5.375%	(2.725)	(2.662)	(2.600)	5.375%	(2.475)	(2.412)	(2.350)
5.500%	(2.475)	(2.412)	(2.350)	5.500%	(2.975)	(2.912)	(2.850)	5.500%	(2.725)	(2.662)	(2.600)
5.625%	(2.725)	(2.662)	(2.600)	5.625%	(3.225)	(3.162)	(3.100)	5.625%	(2.975)	(2.912)	(2.850)
5.750%	(2.975)	(2.912)	(2.850)	5.750%	(3.475)	(3.412)	(3.350)	5.750%	(3.225)	(3.162)	(3.100)
5.875%	(3.225)	(3.162)	(3.100)	5.875%	(3.725)	(3.662)	(3.600)	5.875%	(3.475)	(3.412)	(3.350)
5.990%	(3.455)	(3.392)	(3.330)	5.990%	(3.955)	(3.892)	(3.830)	5.990%	(3.705)	(3.642)	(3.580)
6.000%	(3.475)	(3.412)	(3.350)	6.000%	(3.975)	(3.912)	(3.850)	6.000%	(3.725)	(3.662)	(3.600)
6.125%	(3.725)	(3.662)	(3.600)	6.125%	(4.225)	(4.162)	(4.100)	6.125%	(3.975)	(3.912)	(3.850)
6.250%	(3.975)	(3.912)	(3.850)	6.250%	(4.475)	(4.412)	(4.350)	6.250%	(4.225)	(4.162)	(4.100)
6.375%	(4.225)	(4.162)	(4.100)	6.375%	(4.725)	(4.662)	(4.600)	6.375%	(4.475)	(4.412)	(4.350)

Max Net Rebate: (3.500) Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000 Libor 1 Year: 1.85313 Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000 Libor 1 Year: 1.85313

75 Day Lock = 60 Day Price – 6.25 bps

	LTV	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
Adjustments to Price								
Second Home		0.500	0.500	0.500	0.500	0.500	0.500	0.500
Cash out (except Debt Consolidation)		0.750	0.750	0.750	0.750	0.750	N/A	N/A
2-4 Unit Property		0.250	0.250	0.250	0.250	0.250	0.250	0.250
Escrow Waiver		0.250	0.250	0.250	0.250	N/A	N/A	N/A
FICO: Adjustments to Price								
740+ FICO		0.000	0.000	0.000	0.000	0.500	1.500	2.000
720-739 FICO		0.000	0.000	0.000	0.000	0.500	1.500	N/A
700-719 FICO		0.000	0.000	0.000	0.000	0.500	1.500	N/A
Loan Amount: Adjustments to Price								
Total Loan Amount < 1,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$1,000,000 to \$1,999,999		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount >= \$2,000,000		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo		0.000	0.000	0.000	0.000	0.000	0.000	0.000

*Additional Loan Products

NAENEL5DC: Portfolio Non-Agency Empire Elite 5/1 LIBOR ARM Debt Consolidation

NAENEL7DC: Portfolio Non-Agency Empire Elite 7/1 LIBOR ARM Debt Consolidation

NAENEF30DC: Portfolio Non-Agency Empire Elite Fixed 30 Year Debt Consolidation

Caliber Portfolio Premier Access

Caliber Portfolio Premier Access 5/1 LIBOR ARM*			
NAJAL5	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.250%	(1.645)	(1.582)	(1.520)
5.375%	(1.895)	(1.832)	(1.770)
5.500%	(2.145)	(2.082)	(2.020)
5.625%	(2.395)	(2.332)	(2.270)
5.750%	(2.645)	(2.582)	(2.520)
5.875%	(2.895)	(2.832)	(2.770)
6.000%	(3.145)	(3.082)	(3.020)
6.125%	(3.395)	(3.332)	(3.270)
6.250%	(3.645)	(3.582)	(3.520)
6.375%	(3.895)	(3.832)	(3.770)
6.500%	(4.145)	(4.082)	(4.020)
6.625%	(4.395)	(4.332)	(4.270)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

Caliber Portfolio Premier Access 5/1 LIBOR ARM IO*			
NAJAL5I	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.500%	(2.145)	(2.082)	(2.020)
5.625%	(2.395)	(2.332)	(2.270)
5.750%	(2.645)	(2.582)	(2.520)
5.875%	(2.895)	(2.832)	(2.770)
6.000%	(3.145)	(3.082)	(3.020)
6.125%	(3.395)	(3.332)	(3.270)
6.250%	(3.645)	(3.582)	(3.520)
6.375%	(3.895)	(3.832)	(3.770)
6.500%	(4.145)	(4.082)	(4.020)
6.625%	(4.395)	(4.332)	(4.270)
6.750%	(4.645)	(4.582)	(4.520)
6.875%	(4.895)	(4.832)	(4.770)
7.000%	(5.145)	(5.082)	(5.020)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

Caliber Portfolio Premier Access 7/1 LIBOR ARM*			
NAJAL7	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.375%	(1.645)	(1.582)	(1.520)
5.500%	(1.895)	(1.832)	(1.770)
5.625%	(2.145)	(2.082)	(2.020)
5.750%	(2.395)	(2.332)	(2.270)
5.875%	(2.645)	(2.582)	(2.520)
6.000%	(2.895)	(2.832)	(2.770)
6.125%	(3.145)	(3.082)	(3.020)
6.250%	(3.395)	(3.332)	(3.270)
6.375%	(3.645)	(3.582)	(3.520)
6.500%	(3.895)	(3.832)	(3.770)
6.625%	(4.145)	(4.082)	(4.020)
6.750%	(4.395)	(4.332)	(4.270)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

Caliber Portfolio Premier Access 30 Year Fixed*			
NAJAF30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.500%	(1.695)	(1.632)	(1.570)
5.625%	(1.945)	(1.882)	(1.820)
5.750%	(2.195)	(2.132)	(2.070)
5.875%	(2.445)	(2.382)	(2.320)
6.000%	(2.695)	(2.632)	(2.570)
6.125%	(2.945)	(2.882)	(2.820)
6.250%	(3.195)	(3.132)	(3.070)
6.375%	(3.445)	(3.382)	(3.320)
6.500%	(3.695)	(3.632)	(3.570)
6.625%	(3.945)	(3.882)	(3.820)
6.750%	(4.195)	(4.132)	(4.070)
6.875%	(4.445)	(4.382)	(4.320)
7.000%	(4.695)	(4.632)	(4.570)

Max Net Rebate: (3.500)

75 Day Lock = 60 Day Price – 6.25 bps

LTV	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
LTV: Adjustment to Price							
Second Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Cash Out (Except Debt Consolidation)	0.750	0.750	0.750	0.750	0.750	N/A	N/A
2-4 units	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Interest Only - ARM	0.750	0.750	0.750	0.750	N/A	N/A	N/A
FICO: Adjustment to Price							
740+ FICO	0.000	0.000	0.000	0.000	0.500	1.500	2.500
720-739 FICO	0.000	0.000	0.000	0.000	0.500	1.500	N/A
700-719 FICO	0.000	0.000	0.000	0.000	0.500	1.500	N/A
680-699 FICO	0.000	0.000	0.000	0.000	0.500	1.500	N/A
660-679 FICO	1.000	1.000	1.000	1.500	2.000	3.000	N/A
650-659 FICO	1.750	1.750	1.750	2.250	2.750	N/A	N/A
Loan Amount: Adjustments to Price							
Total Loan Amount < \$199,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Total Loan Amount \$200,000 to \$299,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Total Loan Amount \$300,000 to \$599,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$600,000 to \$799,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$800,000 to \$999,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$1,000,000 to \$1,499,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount \$1,500,000 to \$1,999,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount >= \$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>80% LTV and <700 FICO (High LTV)	N/A	N/A	N/A	N/A	0.000	0.000	0.000

*Additional Loan Products

- NAJAL5DC: Portfolio Non-Agency Premier Access 5/1 LIBOR ARM Debt Consolidation
- NAJAL7DC: Portfolio Non-Agency Premier Access 7/1 LIBOR ARM Debt Consolidation
- NAJAF30DC: Portfolio Non-Agency Premier Access Fixed 30 Year Debt Consolidation
- NAJAA6F30: Portfolio Non-Agency Premier Access Texas (a)(6) Fixed 30 Year

Caliber Portfolio Empire Premier

Caliber Portfolio Empire Premier 30 Year Fixed*			
NAENEF302	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.500%	(1.695)	(1.632)	(1.570)
5.625%	(1.945)	(1.882)	(1.820)
5.750%	(2.195)	(2.132)	(2.070)
5.875%	(2.445)	(2.382)	(2.320)
6.000%	(2.695)	(2.632)	(2.570)
6.125%	(2.945)	(2.882)	(2.820)
6.250%	(3.195)	(3.132)	(3.070)
6.375%	(3.445)	(3.382)	(3.320)
6.500%	(3.695)	(3.632)	(3.570)
6.625%	(3.945)	(3.882)	(3.820)
6.750%	(4.195)	(4.132)	(4.070)
6.875%	(4.445)	(4.382)	(4.320)
7.000%	(4.695)	(4.632)	(4.570)

Max Net Rebate: (3.500)

Caliber Portfolio Empire Premier 5/1 LIBOR ARM*			
NAENEL52	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.250%	(1.645)	(1.582)	(1.520)
5.375%	(1.895)	(1.832)	(1.770)
5.500%	(2.145)	(2.082)	(2.020)
5.625%	(2.395)	(2.332)	(2.270)
5.750%	(2.645)	(2.582)	(2.520)
5.875%	(2.895)	(2.832)	(2.770)
6.000%	(3.145)	(3.082)	(3.020)
6.125%	(3.395)	(3.332)	(3.270)
6.250%	(3.645)	(3.582)	(3.520)
6.375%	(3.895)	(3.832)	(3.770)
6.500%	(4.145)	(4.082)	(4.020)
6.625%	(4.395)	(4.332)	(4.270)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

Caliber Portfolio Empire Premier 7/1 LIBOR ARM*			
NAENEL72	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.375%	(1.645)	(1.582)	(1.520)
5.500%	(1.895)	(1.832)	(1.770)
5.625%	(2.145)	(2.082)	(2.020)
5.750%	(2.395)	(2.332)	(2.270)
5.875%	(2.645)	(2.582)	(2.520)
6.000%	(2.895)	(2.832)	(2.770)
6.125%	(3.145)	(3.082)	(3.020)
6.250%	(3.395)	(3.332)	(3.270)
6.375%	(3.645)	(3.582)	(3.520)
6.500%	(3.895)	(3.832)	(3.770)
6.625%	(4.145)	(4.082)	(4.020)
6.750%	(4.395)	(4.332)	(4.270)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

75 Day Lock = 60 Day Price - 6.25 bps

LTV	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
LTV: Adjustments to Price							
Second Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Cash Out (Except Debt Consolidation)	0.750	0.750	0.750	0.750	0.750	N/A	N/A
2-4 units	0.250	0.250	0.250	0.250	0.250	0.250	0.250
FICO: Adjustments to Price							
740+ FICO	0.000	0.000	0.000	0.000	0.500	1.500	2.500
720-739 FICO	0.000	0.000	0.000	0.000	0.500	1.500	N/A
700-719 FICO	0.000	0.000	0.000	0.000	0.500	1.500	N/A
680-699 FICO	0.000	0.000	0.000	0.000	0.500	1.500	N/A
Loan Amount: Adjustments to Price							
Total Loan Amount <= \$199,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Total Loan Amount \$200,000 to \$299,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Total Loan Amount \$300,000 to \$599,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$600,000 to \$799,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$800,000 to \$999,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$1,000,000 to \$1,499,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount \$1,500,000 to \$1,999,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount >= \$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>80% LTV and <700 FICO (High LTV)	N/A	N/A	N/A	N/A	0.000	0.000	0.000

*Additional Loan Products

NAENEL5DC2: Portfolio Non-Agency Empire Premier 5/1 LIBOR ARM Debt Consolidation

NAENEL7DC2: Portfolio Non-Agency Empire Premier 7/1 LIBOR ARM Debt Consolidation

NAENELF30DC2: Portfolio Non-Agency Empire Premier Fixed 30 Year Debt Consolidation

Caliber Portfolio Homeowner Access

Caliber Portfolio Homeowner Access 5/1 LIBOR ARM*			
NAHOL5	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.625%	(0.630)	(0.567)	(0.505)
5.750%	(0.880)	(0.817)	(0.755)
5.875%	(1.130)	(1.067)	(1.005)
6.000%	(1.380)	(1.317)	(1.255)
6.125%	(1.630)	(1.567)	(1.505)
6.250%	(1.880)	(1.817)	(1.755)
6.375%	(2.130)	(2.067)	(2.005)
6.500%	(2.380)	(2.317)	(2.255)
6.625%	(2.630)	(2.567)	(2.505)
6.750%	(2.880)	(2.817)	(2.755)
6.875%	(3.130)	(3.067)	(3.005)
7.000%	(3.380)	(3.317)	(3.255)
7.125%	(3.630)	(3.567)	(3.505)
7.250%	(3.880)	(3.817)	(3.755)
7.375%	(4.130)	(4.067)	(4.005)
7.500%	(4.380)	(4.317)	(4.255)
7.625%	(4.630)	(4.567)	(4.505)
7.750%	(4.880)	(4.817)	(4.755)
7.875%	(5.130)	(5.067)	(5.005)
8.000%	(5.380)	(5.317)	(5.255)
8.125%	(5.630)	(5.567)	(5.505)

Caliber Portfolio Homeowner Access 7/1 LIBOR ARM*			
NAHOL7	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.750%	(0.880)	(0.817)	(0.755)
5.875%	(1.130)	(1.067)	(1.005)
6.000%	(1.380)	(1.317)	(1.255)
6.125%	(1.630)	(1.567)	(1.505)
6.250%	(1.880)	(1.817)	(1.755)
6.375%	(2.130)	(2.067)	(2.005)
6.500%	(2.380)	(2.317)	(2.255)
6.625%	(2.630)	(2.567)	(2.505)
6.750%	(2.880)	(2.817)	(2.755)
6.875%	(3.130)	(3.067)	(3.005)
7.000%	(3.380)	(3.317)	(3.255)
7.125%	(3.630)	(3.567)	(3.505)
7.250%	(3.880)	(3.817)	(3.755)
7.375%	(4.130)	(4.067)	(4.005)
7.500%	(4.380)	(4.317)	(4.255)
7.625%	(4.630)	(4.567)	(4.505)
7.750%	(4.880)	(4.817)	(4.755)
7.875%	(5.130)	(5.067)	(5.005)
8.000%	(5.380)	(5.317)	(5.255)
8.125%	(5.630)	(5.567)	(5.505)
8.250%	(5.630)	(5.630)	(5.630)

Caliber Portfolio Homeowner Access 30 Year Fixed*			
NAHOF30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
6.000%	(0.855)	(0.792)	(0.730)
6.125%	(1.105)	(1.042)	(0.980)
6.250%	(1.355)	(1.292)	(1.230)
6.375%	(1.605)	(1.542)	(1.480)
6.500%	(1.855)	(1.792)	(1.730)
6.625%	(2.105)	(2.042)	(1.980)
6.750%	(2.355)	(2.292)	(2.230)
6.875%	(2.605)	(2.542)	(2.480)
7.000%	(2.855)	(2.792)	(2.730)
7.125%	(3.105)	(3.042)	(2.980)
7.250%	(3.355)	(3.292)	(3.230)
7.375%	(3.605)	(3.542)	(3.480)
7.500%	(3.855)	(3.792)	(3.730)
7.625%	(4.105)	(4.042)	(3.980)
7.750%	(4.355)	(4.292)	(4.230)
7.875%	(4.605)	(4.542)	(4.480)
8.000%	(4.855)	(4.792)	(4.730)
8.125%	(5.105)	(5.042)	(4.980)
8.250%	(5.105)	(5.105)	(5.105)

Max Net Rebate: (3.000)

Max Net Rebate: (3.000) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

Max Net Rebate: (3.000) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

75 Day Lock = 60 Day Price - 6.25 bps

LTV	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
LTV: Adjustments to Price							
Second Home	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Cash Out (Except Debt Consolidation)	0.750	0.750	0.750	0.750	N/A	N/A	N/A
2-4 units	0.250	0.250	0.250	0.250	0.250	0.250	N/A
FICO: Adjustments to Price							
740+ FICO	0.000	0.000	0.000	0.500	1.000	2.000	N/A
720-739 FICO	0.000	0.000	0.000	0.500	1.000	2.000	N/A
700-719 FICO	0.000	0.000	0.000	0.500	1.000	2.000	N/A
680-699 FICO	0.500	0.500	0.500	0.500	1.000	2.000	N/A
660-679 FICO	1.000	1.000	1.000	1.250	2.000	3.000	N/A
640-659 FICO	1.500	1.500	1.500	2.000	3.000	N/A	N/A
620-639 FICO	2.000	2.000	2.000	2.750	4.000	N/A	N/A
610-619 FICO	2.500	2.500	2.500	3.500	N/A	N/A	N/A
Loan Amount: Adjustments to Price							
Total Loan Amount <= \$149,999	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Total Loan Amount \$150,000 to \$199,999	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Total Loan Amount \$200,000 to \$349,999	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Total Loan Amount \$350,000 to \$449,999	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$450,000 to \$599,999	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$600,000 to \$849,999	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$850,000 to \$999,999	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount >= \$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
Refinance	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Condo	0.000	0.000	0.000	0.000	0.000	0.000	N/A

*Additional Loan Products

- NAHOL5DC: Portfolio Non-Agency Homeowner Access 5/1 LIBOR ARM Debt Consolidation
- NAHOL7DC: Portfolio Non-Agency Homeowner Access 7/1 LIBOR ARM Debt Consolidation
- NAHOF30DC: Portfolio Non-Agency Homeowner Access Fixed 30 Year Debt Consolidation
- NAHOA6F30: Portfolio Non-Agency Homeowner Access Texas (a)(6) Fixed 30 Year

Caliber Portfolio Fresh Start

Caliber Portfolio Fresh Start 5/1 LIBOR ARM*				Caliber Portfolio Fresh Start 7/1 LIBOR ARM*				Caliber Portfolio Fresh Start Fixed 30*			
NAFSL5	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	NAFSL7	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16	NAFSF30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
7.000%	0.120	0.183	0.245	7.000%	0.120	0.183	0.245	7.000%	0.620	0.683	0.745
7.125%	(0.130)	(0.067)	(0.005)	7.125%	(0.130)	(0.067)	(0.005)	7.125%	0.370	0.433	0.495
7.250%	(0.380)	(0.317)	(0.255)	7.250%	(0.380)	(0.317)	(0.255)	7.250%	0.120	0.183	0.245
7.375%	(0.630)	(0.567)	(0.505)	7.375%	(0.630)	(0.567)	(0.505)	7.375%	(0.130)	(0.067)	(0.005)
7.500%	(0.880)	(0.817)	(0.755)	7.500%	(0.880)	(0.817)	(0.755)	7.500%	(0.380)	(0.317)	(0.255)
7.625%	(1.130)	(1.067)	(1.005)	7.625%	(1.130)	(1.067)	(1.005)	7.625%	(0.630)	(0.567)	(0.505)
7.750%	(1.380)	(1.317)	(1.255)	7.750%	(1.380)	(1.317)	(1.255)	7.750%	(0.880)	(0.817)	(0.755)
7.875%	(1.630)	(1.567)	(1.505)	7.875%	(1.630)	(1.567)	(1.505)	7.875%	(1.130)	(1.067)	(1.005)
8.000%	(1.880)	(1.817)	(1.755)	8.000%	(1.880)	(1.817)	(1.755)	8.000%	(1.380)	(1.317)	(1.255)
8.125%	(2.130)	(2.067)	(2.005)	8.125%	(2.130)	(2.067)	(2.005)	8.125%	(1.630)	(1.567)	(1.505)
8.250%	(2.380)	(2.317)	(2.255)	8.250%	(2.380)	(2.317)	(2.255)	8.250%	(1.880)	(1.817)	(1.755)
8.375%	(2.630)	(2.567)	(2.505)	8.375%	(2.630)	(2.567)	(2.505)	8.375%	(2.130)	(2.067)	(2.005)
8.500%	(2.880)	(2.817)	(2.755)	8.500%	(2.880)	(2.817)	(2.755)	8.500%	(2.380)	(2.317)	(2.255)
8.625%	(3.130)	(3.067)	(3.005)	8.625%	(3.130)	(3.067)	(3.005)	8.625%	(2.630)	(2.567)	(2.505)
8.750%	(3.380)	(3.317)	(3.255)	8.750%	(3.380)	(3.317)	(3.255)	8.750%	(2.880)	(2.817)	(2.755)
8.875%	(3.630)	(3.567)	(3.505)	8.875%	(3.630)	(3.567)	(3.505)	8.875%	(3.130)	(3.067)	(3.005)
9.000%	(3.880)	(3.817)	(3.755)	9.000%	(3.880)	(3.817)	(3.755)	9.000%	(3.380)	(3.317)	(3.255)
9.125%	(4.130)	(4.067)	(4.005)	9.125%	(4.130)	(4.067)	(4.005)	9.125%	(3.630)	(3.567)	(3.505)
9.250%	(4.380)	(4.317)	(4.255)	9.250%	(4.380)	(4.317)	(4.255)	9.250%	(3.880)	(3.817)	(3.755)
9.375%	(4.630)	(4.567)	(4.505)	9.375%	(4.630)	(4.567)	(4.505)	9.375%	(4.130)	(4.067)	(4.005)
9.500%	(4.880)	(4.817)	(4.755)	9.500%	(4.880)	(4.817)	(4.755)	9.500%	(4.380)	(4.317)	(4.255)
9.625%	(4.880)	(4.817)	(4.755)	9.625%	(4.880)	(4.817)	(4.880)	9.625%	(4.380)	(4.380)	(4.380)

Max Net Rebate: (2.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Liber 1 Year: 1.85313

Max Net Rebate: (2.500) Margin: 4.000 Caps: 2.000/2.000/6.000

Max Net Rebate: (2.500)

75 Day Lock = 60 Day Price - 6.25 bps

LTV	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
LTV: Adjustments to Price							
Second Home	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Cash Out (Except Debt Consolidation)	0.750	0.750	0.750	0.750	N/A	N/A	N/A
2-4 units	0.250	0.250	0.250	0.250	0.250	N/A	N/A
FICO: Adjustments to Price							
740+ FICO	0.000	0.250	0.500	1.000	1.500	N/A	N/A
720-739 FICO	0.000	0.250	0.500	1.000	1.500	N/A	N/A
700-719 FICO	0.000	0.250	0.500	1.000	1.500	N/A	N/A
680-699 FICO	1.000	1.000	1.000	1.000	1.500	N/A	N/A
660-679 FICO	1.500	1.500	1.500	1.750	2.500	N/A	N/A
640-659 FICO	2.000	2.000	2.000	2.500	3.000	N/A	N/A
620-639 FICO	2.500	2.500	2.500	2.750	3.500	N/A	N/A
600-619 FICO	3.000	3.000	3.000	3.250	3.750	N/A	N/A
580-599 FICO	3.500	3.500	3.500	3.750	4.000	N/A	N/A
Loan Amount: Adjustments to Price							
Total Loan Amount <= \$199,999	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Total Loan Amount \$200,000 to \$349,999	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Total Loan Amount \$350,000 to \$449,999	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Total Loan Amount \$450,000 to \$599,999	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Total Loan Amount \$600,000 to \$849,999	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Total Loan Amount >= \$850,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
Refinance	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.000	N/A	N/A

*Additional Loan Products

NAFSL5DC: Portfolio Non-Agency Fresh Start 5/1 LIBOR ARM Debt Consolidation

NAFSL7DC: Portfolio Non-Agency Fresh Start 7/1 LIBOR ARM Debt Consolidation

NAFSF30DC: Portfolio Non-Agency Fresh Start Fixed 30 Year Debt Consolidation

NAFSA6F30: Portfolio Non-Agency Fresh Start Texas (a)(6) Fixed 30 Year

Caliber Portfolio Investment Property

Caliber Portfolio Investment Property 5/1 LIBOR ARM			
NAINVL5	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.375%	0.145	0.208	0.270
5.500%	(0.230)	(0.167)	(0.105)
5.625%	(0.605)	(0.542)	(0.480)
5.750%	(0.980)	(0.917)	(0.855)
5.875%	(1.230)	(1.167)	(1.105)
6.000%	(1.480)	(1.417)	(1.355)
6.125%	(1.730)	(1.667)	(1.605)
6.250%	(1.980)	(1.917)	(1.855)
6.375%	(2.230)	(2.167)	(2.105)
6.500%	(2.480)	(2.417)	(2.355)
6.625%	(2.730)	(2.667)	(2.605)
6.750%	(2.980)	(2.917)	(2.855)
6.875%	(3.230)	(3.167)	(3.105)
7.000%	(3.480)	(3.417)	(3.355)
7.125%	(3.730)	(3.667)	(3.605)
7.250%	(3.980)	(3.917)	(3.855)
7.375%	(4.230)	(4.167)	(4.105)
7.500%	(4.480)	(4.417)	(4.355)
7.625%	(4.730)	(4.667)	(4.605)
7.750%	(4.980)	(4.917)	(4.855)
7.875%	(5.230)	(5.167)	(5.105)
8.000%	(5.480)	(5.417)	(5.355)

Caliber Portfolio Investment Property 7/1 LIBOR ARM			
NAINVL7	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
6.500%	(2.480)	(2.417)	(2.355)
6.625%	(2.730)	(2.667)	(2.605)
6.750%	(2.980)	(2.917)	(2.855)
6.875%	(3.230)	(3.167)	(3.105)
7.000%	(3.480)	(3.417)	(3.355)
7.125%	(3.730)	(3.667)	(3.605)
7.250%	(3.980)	(3.917)	(3.855)
7.375%	(4.230)	(4.167)	(4.105)
7.500%	(4.480)	(4.417)	(4.355)
7.625%	(4.730)	(4.667)	(4.605)
7.750%	(4.980)	(4.917)	(4.855)
7.875%	(5.230)	(5.167)	(5.105)
8.000%	(5.480)	(5.417)	(5.355)
8.125%	(5.730)	(5.667)	(5.605)

Caliber Portfolio Investment Property 30 Year Fixed			
NAINVF30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
6.750%	(2.480)	(2.417)	(2.355)
6.875%	(2.730)	(2.667)	(2.605)
7.000%	(2.980)	(2.917)	(2.855)
7.125%	(3.230)	(3.167)	(3.105)
7.250%	(3.480)	(3.417)	(3.355)
7.375%	(3.730)	(3.667)	(3.605)
7.500%	(3.980)	(3.917)	(3.855)
7.625%	(4.230)	(4.167)	(4.105)
7.750%	(4.480)	(4.417)	(4.355)
7.875%	(4.730)	(4.667)	(4.605)
8.000%	(4.980)	(4.917)	(4.855)
8.125%	(5.230)	(5.167)	(5.105)
8.250%	(5.480)	(5.417)	(5.355)
8.375%	(5.730)	(5.667)	(5.605)

Max Net Rebate: (3.500) Margin: 4.000 Caps:
2.000/2.000/6.000
Libor 1 Year: 1.85313

Max Net Rebate: (3.500)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000

75 Day Lock = 60 Day Price - 6.25 bps

LTV	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
LTV: Adjustments to Price							
Cash Out (Except Debt Consolidation)	0.750	0.750	0.750	0.750	N/A	N/A	N/A
2-4 units	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Total Loan Amount \$1,000,000-\$1,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Total Loan Amount >\$1,500,000	0.500	0.500	0.500	N/A	N/A	N/A	N/A
FICO: Adjustments to Price							
740+ FICO	0.000	0.250	0.500	0.750	1.750	N/A	N/A
720-739 FICO	0.000	0.250	0.500	0.750	1.750	N/A	N/A
700-719 FICO	0.250	0.500	0.750	1.000	2.000	N/A	N/A
680-699 FICO	0.750	1.000	1.250	1.500	2.500	N/A	N/A
660-679 FICO	1.000	1.250	1.500	1.750	2.750	N/A	N/A
640-659 FICO	1.250	1.500	1.750	2.000	N/A	N/A	N/A
620-639 FICO	2.250	2.500	2.750	3.000	N/A	N/A	N/A
Loan Amount: Adjustments to Price							
Total Loan Amount < \$149,999	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Total Loan Amount \$150,000 to \$199,999	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Total Loan Amount \$200,000 to \$349,999	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Total Loan Amount \$350,000 to \$449,999	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Total Loan Amount \$450,000 to \$599,999	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Total Loan Amount \$600,000 to \$849,999	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Total Loan Amount \$850,000 to \$999,999	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Total Loan Amount >= \$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Refinance	0.000	0.000	0.000	0.000	0.000	N/A	N/A

Caliber Portfolio Professional Elite

Caliber Portfolio Professional Elite 30 Year Fixed*			
NAEPF30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
6.000%	(2.130)	(2.067)	(2.005)
6.125%	(2.380)	(2.317)	(2.255)
6.250%	(2.630)	(2.567)	(2.505)
6.375%	(2.880)	(2.817)	(2.755)
6.500%	(3.130)	(3.067)	(3.005)
6.625%	(3.380)	(3.317)	(3.255)
6.750%	(3.630)	(3.567)	(3.505)
6.875%	(3.880)	(3.817)	(3.755)
7.000%	(4.130)	(4.067)	(4.005)
7.125%	(4.380)	(4.317)	(4.255)
7.250%	(4.630)	(4.567)	(4.505)
7.375%	(4.880)	(4.817)	(4.755)
7.500%	(5.130)	(5.067)	(5.005)
7.625%	(5.380)	(5.317)	(5.255)
7.750%	(5.630)	(5.567)	(5.505)
7.875%	(5.880)	(5.817)	(5.755)
8.000%	(6.130)	(6.067)	(6.005)
8.125%	(6.380)	(6.317)	(6.255)

Max Net Rebate: (3.500)

Caliber Portfolio Professional Elite 5/1 LIBOR ARM*			
NAEPL5	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
5.875%	(1.880)	(1.817)	(1.755)
6.000%	(2.130)	(2.067)	(2.005)
6.125%	(2.380)	(2.317)	(2.255)
6.250%	(2.630)	(2.567)	(2.505)
6.375%	(2.880)	(2.817)	(2.755)
6.500%	(3.130)	(3.067)	(3.005)
6.625%	(3.380)	(3.317)	(3.255)
6.750%	(3.630)	(3.567)	(3.505)
6.875%	(3.880)	(3.817)	(3.755)
7.000%	(4.130)	(4.067)	(4.005)
7.125%	(4.380)	(4.317)	(4.255)
7.250%	(4.630)	(4.567)	(4.505)
7.375%	(4.880)	(4.817)	(4.755)
7.500%	(5.130)	(5.067)	(5.005)
7.625%	(5.380)	(5.317)	(5.255)
7.750%	(5.630)	(5.567)	(5.505)
7.875%	(5.880)	(5.817)	(5.755)
8.000%	(6.130)	(6.067)	(6.005)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

75 Day Lock = 60 Day Price – 6.25 bps

	LTV	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
Adjustments to Price								
Second Home		0.500	0.500	0.500	0.500	N/A	N/A	N/A
2 Unit Property		0.250	0.250	0.250	0.250	0.250	N/A	N/A
Cash out		N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO: Adjustment to Price								
740+ FICO		0.000	0.500	0.750	1.500	1.750	N/A	N/A
720-739 FICO		0.500	0.750	1.000	1.750	N/A	N/A	N/A
700-719 FICO		0.750	1.000	N/A	N/A	N/A	N/A	N/A
Loan Amount: Adjustments to Price								
Total Loan Amount < \$199,999		0.500	0.500	0.500	0.500	0.500	N/A	N/A
Total Loan Amount \$200,000 to \$299,999		0.250	0.250	0.250	0.250	0.250	N/A	N/A
Total Loan Amount \$1,000,000 to \$1,999,999		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
Total Loan Amount >= \$2,000,000		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A

*Additional Loan Products

NAEPL5DC: Portfolio Non-Agency Professional Elite 5/1 LIBOR ARM Debt Consolidation

NAEPF30DC: Portfolio Non-Agency Professional Elite Fixed 30 Year Debt Consolidation

Caliber Portfolio Investor Access 30 Year Fixed*			
NAJIAF30	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
6.375%	(1.380)	(1.317)	(1.255)
6.500%	(1.630)	(1.567)	(1.505)
6.625%	(1.880)	(1.817)	(1.755)
6.750%	(2.130)	(2.067)	(2.005)
6.875%	(2.380)	(2.317)	(2.255)
7.000%	(2.630)	(2.567)	(2.505)
7.125%	(2.880)	(2.817)	(2.755)
7.250%	(3.130)	(3.067)	(3.005)
7.375%	(3.380)	(3.317)	(3.255)
7.500%	(3.630)	(3.567)	(3.505)
7.625%	(3.880)	(3.817)	(3.755)
7.750%	(4.130)	(4.067)	(4.005)
7.875%	(4.380)	(4.317)	(4.255)
8.000%	(4.630)	(4.567)	(4.505)
8.125%	(4.880)	(4.817)	(4.755)
8.250%	(5.130)	(5.067)	(5.005)

Max Net Rebate: (3.500)

Caliber Portfolio Investor Access 5/1 LIBOR ARM*			
NAJIAL5	30 Day Nov 14	45 Day Nov 29	60 Day Dec 16
6.000%	(1.130)	(1.067)	(1.005)
6.125%	(1.380)	(1.317)	(1.255)
6.250%	(1.630)	(1.567)	(1.505)
6.375%	(1.880)	(1.817)	(1.755)
6.500%	(2.130)	(2.067)	(2.005)
6.625%	(2.380)	(2.317)	(2.255)
6.750%	(2.630)	(2.567)	(2.505)
6.875%	(2.880)	(2.817)	(2.755)
7.000%	(3.130)	(3.067)	(3.005)
7.125%	(3.380)	(3.317)	(3.255)
7.250%	(3.630)	(3.567)	(3.505)
7.375%	(3.880)	(3.817)	(3.755)
7.500%	(4.130)	(4.067)	(4.005)
7.625%	(4.380)	(4.317)	(4.255)
7.750%	(4.630)	(4.567)	(4.505)
7.875%	(4.880)	(4.817)	(4.755)

Max Net Rebate: (3.500) Margin: 4.000 Caps: 2.000/2.000/6.000
Libor 1 Year: 1.85313

75 Day Lock = 60 Day Price – 6.25 bps

		LTV						
		0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
FICO: Adjustment to Price								
740+ FICO		0.000	0.500	1.000	1.750	N/A	N/A	N/A
720-739 FICO		0.000	0.750	1.000	1.750	N/A	N/A	N/A
Loan Amount: Adjustments to Price								
Total Loan Amount <\$199,999		0.500	0.500	0.500	0.500	N/A	N/A	N/A
Total Loan Amount \$200,000 to \$299,999		0.250	0.250	0.250	0.250	N/A	N/A	N/A