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ANNOUNCEMENTS

To help you offer borrowers the affordable rate options they'll get excited about, we've added rates ending in .49 and .99 for both 30 and 15-year fixed products. Now you have the option to offer 2.49, 2.99 and 3.49% to stay competitive. See all the details and requirements below.

INDICES	FEES	Great Resources On-Line	LOCK EXPIRATIONS	EXTENSION POLICY
Prime 3.25000 1 Mo Libor 0.16375 3 Mo Libor 0.30375 6 Mo Libor 0.36613 12 Mo Libor 0.53863	All loan products \$995 Excluding Streamlines Government Streamline \$595 Admin-Buyout-Calculator	www.plazahomemortgage.com ► BREEZE We currently accept locks on Breeze until 11:59 PM pst We currently accept lock extensions through Breeze up until 11:59 PM pst	15 days expires on 07/17/20 30 days expires on 08/03/20 45 days expires on 08/17/20 60 days expires on 08/31/20 Contact AE or Lock Desk for longer lock terms. Up to 180 days available. Lock Desk 1.800.277.3395 Lock Desk Closes at 7:00 PM EST	Days Standard Reduced 1 day 0.100 0.050 5 days 0.175 0.125 10 days 0.300 0.250 15 days 0.550 0.375 <i>*Must be requested 3 business days in advance for reduced extension fees</i>
FHA ID#: 1710100002 VA ID#: 9065310000				

Links	APOR Rates for the week of 6/29/20	LOCK TERMS
Link to Conventional Loan Limits Link to FHA Loan Limits Link to Lock Policies	Fixed 10yr 3.57% 15yr 2.70% 20yr 2.70% 25yr 3.19% 30yr 3.19% ARM 3yr 2.96% 5yr 3.01% 7yr 3.12% 10yr 3.29%	30 Day add 0.000 to 15 day price. 45 Day add 0.175 to 30 day price. 60 Day add 0.175 to 30 day price.

Government Rates and Adjustments

FHA300			FHA300HB			FHA30S			USDARH30 & USDARH30P			FHA300HBS	
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day
5.250	(0.713)	(0.538)	5.125	4.552	4.727	5.250	(0.463)	(0.288)	5.250	(0.138)	0.037	5.125	4.552
5.125	(0.698)	(0.523)	5.000	4.709	4.884	5.125	(0.448)	(0.273)	5.125	(0.123)	0.052	5.000	4.709
5.000	(0.541)	(0.366)	4.875	4.873	5.048	5.000	(0.291)	(0.116)	5.000	0.034	0.209	4.875	4.873
4.875	(0.377)	(0.202)	4.750	2.953	3.128	4.875	(0.127)	0.048	4.875	0.198	0.373	4.750	2.953
4.750	(2.297)	(2.122)	4.625	1.963	2.138	4.750	(2.047)	(1.872)	4.750	(1.722)	(1.547)	4.625	1.963
4.625	(2.287)	(2.112)	4.500	2.138	2.313	4.625	(2.037)	(1.862)	4.625	(1.712)	(1.537)	4.500	2.138
4.500	(2.112)	(1.937)	4.375	2.324	2.499	4.500	(1.862)	(1.687)	4.500	(1.537)	(1.362)	4.375	2.324
4.375	(1.926)	(1.751)	4.250	2.038	2.213	4.375	(1.676)	(1.501)	4.375	(1.351)	(1.176)	4.250	2.038
4.250	(2.212)	(2.037)	4.125	0.418	0.593	4.250	(1.962)	(1.787)	4.250	(1.637)	(1.462)	4.125	0.418
4.125	(2.207)	(2.032)	4.000	0.619	0.794	4.125	(1.957)	(1.782)	4.125	(1.632)	(1.457)	4.000	0.619
4.000	(2.006)	(1.831)	3.990	0.719	0.894	4.000	(1.756)	(1.581)	4.000	(1.431)	(1.256)	3.990	0.719
3.990	(1.906)	(1.731)	3.875	0.831	1.006	3.990	(1.656)	(1.481)	3.990	(1.331)	(1.156)	3.875	0.831
3.875	(1.794)	(1.619)	3.750	(0.066)	0.109	3.875	(1.544)	(1.369)	3.875	(1.219)	(1.044)	3.750	(0.066)
3.750	(2.691)	(2.516)	3.625	(0.894)	(0.719)	3.750	(2.441)	(2.266)	3.750	(2.116)	(1.941)	3.625	(0.894)
3.625	(2.769)	(2.594)	3.500	(0.682)	(0.507)	3.625	(2.519)	(2.344)	3.625	(2.194)	(2.019)	3.500	(0.682)
3.500	(2.557)	(2.382)	3.490	(0.582)	(0.407)	3.500	(2.307)	(2.132)	3.500	(1.982)	(1.807)	3.490	(0.582)
3.490	(2.457)	(2.282)	3.375	(0.419)	(0.244)	3.490	(2.207)	(2.032)	3.490	(1.882)	(1.707)	3.375	(0.419)
3.375	(2.294)	(2.119)	3.250	(0.495)	(0.320)	3.375	(2.044)	(1.869)	3.375	(1.719)	(1.544)	3.250	(0.495)
3.250	(2.370)	(2.195)	3.125	(0.603)	(0.428)	3.250	(2.120)	(1.945)	3.250	(1.795)	(1.620)	3.125	(0.603)
3.125	(2.478)	(2.303)	3.000	(0.239)	(0.064)	3.125	(2.228)	(2.053)	3.125	(1.903)	(1.728)	3.000	(0.239)
3.000	(2.114)	(1.939)	2.990	(0.139)	0.036	3.000	(1.864)	(1.689)	3.000	(1.539)	(1.364)	2.990	(0.139)
2.990	(2.014)	(1.839)	2.875	0.158	0.333	2.990	(1.764)	(1.589)	2.990	(1.439)	(1.264)	2.875	0.158
2.875	(1.717)	(1.542)	2.750	0.573	0.748	2.875	(1.467)	(1.292)	2.875	(1.142)	(0.967)	2.750	0.573
2.750	(1.302)	(1.127)	2.625			2.750	(1.052)	(0.877)	2.750	(0.727)	(0.552)	2.625	
2.625	(1.088)	(0.913)	2.500			2.625	(0.838)	(0.663)	2.625	(0.513)	(0.338)	2.500	
2.500	(0.634)	(0.459)	2.490			2.500	(0.384)	(0.209)	2.500	(0.059)	0.116	2.490	
2.490	(0.534)	(0.359)	2.375			2.490	(0.284)	(0.109)	2.490	0.041	0.216	2.375	
2.375	(0.164)	0.011	2.250			2.375	0.086	0.261	2.375	0.411	0.586	2.250	
2.250	0.313	0.488				2.250	0.563	0.738	2.250	0.888	1.063		

VA300			VA300IRRL			VAJ30IRRL			VAJUMBO30			VA300L (VA C/O > 90%)	
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day
5.250	(0.313)	(0.138)	5.250	(0.971)	(0.796)	5.125	5.744	5.919	5.125	5.902	6.077	5.125	5.402
5.125	(0.298)	(0.123)	5.125	(0.956)	(0.781)	5.000	5.901	6.076	5.000	6.059	6.234	5.000	5.559
5.000	(0.141)	0.034	5.000	(0.799)	(0.624)	4.875	6.065	6.240	4.875	6.223	6.398	4.875	5.723
4.875	0.023	0.198	4.875	(0.635)	(0.460)	4.750	4.145	4.320	4.750	4.303	4.478	4.750	3.803
4.750	(1.897)	(1.722)	4.750	(2.555)	(2.380)	4.625	3.155	3.330	4.625	3.313	3.488	4.625	3.813
4.625	(1.887)	(1.712)	4.625	(2.545)	(2.370)	4.500	3.330	3.505	4.500	3.488	3.663	4.500	3.988
4.500	(1.712)	(1.537)	4.500	(2.370)	(2.195)	4.375	3.516	3.691	4.375	3.674	3.849	4.375	4.174
4.375	(1.526)	(1.351)	4.375	(2.184)	(2.009)	4.250	3.230	3.405	4.250	3.388	3.563	4.250	3.888
4.250	(1.812)	(1.637)	4.250	(2.470)	(2.295)	4.125	1.610	1.785	4.125	1.768	1.943	4.125	2.393
4.125	(1.807)	(1.632)	4.125	(2.465)	(2.290)	4.000	1.811	1.986	4.000	1.969	2.144	4.000	2.594
4.000	(1.606)	(1.431)	4.000	(2.264)	(2.089)	3.990	1.911	2.086	3.990	2.069	2.244	3.875	2.806
3.990	(1.506)	(1.331)	3.990	(2.164)	(1.989)	3.875	2.023	2.198	3.875	2.181	2.356	3.750	1.909
3.875	(1.394)	(1.219)	3.875	(2.052)	(1.877)	3.750	1.126	1.301	3.750	1.284	1.459	3.625	1.331
3.750	(2.291)	(2.116)	3.750	(2.949)	(2.774)	3.625	0.298	0.473	3.625	0.456	0.631	3.500	1.543
3.625	(2.369)	(2.194)	3.625	(3.027)	(2.852)	3.500	0.510	0.685	3.500	0.668	0.843	3.375	1.806
3.500	(2.157)	(1.982)	3.500	(2.815)	(2.640)	3.490	0.610	0.785	3.490	0.768	0.943	3.250	1.730
3.490	(2.057)	(1.882)	3.490	(2.715)	(2.540)	3.375	0.773	0.948	3.375	0.931	1.106	3.125	1.122
3.375	(1.894)	(1.719)	3.375	(2.552)	(2.377)	3.250	0.697	0.872	3.250	0.855	1.030	3.000	1.486
3.250	(1.970)	(1.795)	3.250	(2.628)	(2.453)	3.125	0.589	0.764	3.125	0.747	0.922	2.875	1.883
3.125	(2.078)	(1.903)	3.125	(2.736)	(2.561)	3.000	0.953	1.128	3.000	1.111	1.286	2.750	2.298
3.000	(1.714)	(1.539)	3.000	(2.372)	(2.197)	2.990	1.053	1.228	2.990	1.211	1.386		
2.990	(1.614)	(1.439)	2.990	(2.272)	(2.097)	2.875	1.350	1.525	2.875	1.508	1.683		
2.875	(1.317)	(1.142)	2.875	(1.975)	(1.800)	2.750	1.765	1.940	2.750	1.923	2.098		
2.750	(0.902)	(0.727)	2.750	(1.560)	(1.385)								
2.625	(0.688)	(0.513)	2.625	(1.346)	(1.171)								
2.500	(0.234)	(0.059)	2.500	(0.892)	(0.717)								
2.490	(0.134)	0.041	2.490	(0.792)	(0.617)								
2.375	0.236	0.411	2.375	(0.422)	(0.247)								
2.250	0.713	0.888	2.250	0.055	0.230								



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FHA150			VA150			VA150IRRL			VAJUMBO15			FHA51T			
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day		
4.750	(1.568)	(1.393)	4.750	(1.168)	(0.993)	4.750	(2.668)	(2.493)	4.625	2.990	3.165	4.250	0.146		
4.625	(1.610)	(1.435)	4.625	(1.210)	(1.035)	4.625	(2.710)	(2.535)	4.500	3.243	3.418	4.125	0.225		
4.500	(1.357)	(1.182)	4.500	(0.957)	(0.782)	4.500	(2.457)	(2.282)	4.375	3.494	3.669	4.000	0.294		
4.375	(1.106)	(0.931)	4.375	(0.706)	(0.531)	4.375	(2.206)	(2.031)	4.250	2.371	2.546	3.875	0.375		
4.250	(2.229)	(2.054)	4.250	(1.829)	(1.654)	4.250	(3.329)	(3.154)	4.125	2.301	2.476	3.750	0.490		
4.125	(2.299)	(2.124)	4.125	(1.899)	(1.724)	4.125	(3.399)	(3.224)	4.000	2.594	2.769	3.625	0.644		
4.000	(2.006)	(1.831)	4.000	(1.606)	(1.431)	4.000	(3.106)	(2.931)	3.875	2.891	3.066	3.500	0.788		
3.990	(1.906)	(1.731)	3.990	(1.506)	(1.331)	3.990	(3.006)	(2.831)	3.750	2.175	2.350	3.375	0.944		
3.875	(1.709)	(1.534)	3.875	(1.309)	(1.134)	3.875	(2.809)	(2.634)	3.625	2.084	2.259	FHA51THB			
3.750	(2.425)	(2.250)	3.750	(2.025)	(1.850)	3.750	(3.525)	(3.350)	3.500	2.417	2.592	Rate	15 Day		
3.625	(2.516)	(2.341)	3.625	(2.116)	(1.941)	3.625	(3.616)	(3.441)	3.375	2.748	2.923	4.250	0.396		
3.500	(2.183)	(2.008)	3.500	(1.783)	(1.608)	3.500	(3.283)	(3.108)	3.250	3.123	3.298	4.125	0.475		
3.490	(2.083)	(1.908)	3.490	(1.683)	(1.508)	3.490	(3.183)	(3.008)	3.125	3.023	3.198	4.000	0.544		
3.375	(1.852)	(1.677)	3.375	(1.452)	(1.277)	3.375	(2.952)	(2.777)	3.000	3.406	3.581	3.875	0.625		
3.250	(1.477)	(1.302)	3.250	(1.077)	(0.902)	3.250	(2.577)	(2.402)	2.875	3.799	3.974	3.750	0.740		
3.125	(1.577)	(1.402)	3.125	(1.177)	(1.002)	3.125	(2.677)	(2.502)	2.750	4.206	4.381	3.625	0.894		
3.000	(1.194)	(1.019)	3.000	(0.794)	(0.619)	3.000	(2.294)	(2.119)						3.500	1.038
2.990	(1.094)	(0.919)	2.990	(0.694)	(0.519)	2.990	(2.194)	(2.019)						3.375	1.194
2.875	(0.801)	(0.626)	2.875	(0.401)	(0.226)	2.875	(1.901)	(1.726)						VAJ51T	
2.750	(0.394)	(0.219)	2.750	0.006	0.181	2.750	(1.494)	(1.319)						Rate	15 Day
														4.250	0.996
														4.125	1.075
														4.000	1.144
														3.875	1.225
														3.750	1.340
														3.625	1.494
														3.500	1.638

GOVERNMENT ADJUSTMENTS

FHA FICO Adj	USDA FICO Adj	VA FICO Adj	Loan Amount adj	FHA, VA & USDA:									
760+	0.000	760+	(0.375)	760+	0.000	=> \$125,000	0.000	25 Yr FHA & VA	0.125				
720-759	0.000	720-759	(0.250)	720-759	0.000	=> \$100,000 to \$124,999	0.125	20 Yr FHA & VA	0.500				
700-719	0.000	700-719	(0.125)	700-719	0.000	=> \$75,000 to \$99,999	0.250	FHA Streamline/VA IRRRL - 2nd Home or Non-Owner	0.500				
680-699	0.000	680-699	(0.125)	680-699	0.000	=> \$50,000 to \$74,999	0.375	Manufactured Housing	1.250				
660-679	0.375	660-679	0.000	660-679	0.125	< \$50,000	0.750						
640-659	0.875	640-659	0.875	640-659	0.875			VA DTI Adjustments:					
620-639*	1.250	620-639*	1.500	620-639*	1.500			40.01 - 50 (Full Doc only)	0.375				
600-619*	2.000	600-619*	2.250	600-619*	2.250			50.01 - 60 (Full Doc only)	0.500				
580-599*	2.000	580-599*	2.500	580-599*	2.500			> 60 (Full Doc only)	0.625				
State Adjustments													
AK	(0.375)	DC	(0.125)	IL	0.000	ME	0.000	ND	(0.250)	OH	0.000	TN	(0.375)
AL	(0.125)	DE	(0.125)	IN	(0.125)	MI	0.000	NE	(0.125)	OK	(0.375)	TX	(0.500)
AR	0.000	FL	(0.125)	KS	0.000	MN	0.000	NH	0.000	OR	(0.125)	UT	0.000
AZ	0.000	GA	(0.250)	KY	(0.125)	MO	0.000	NJ	(0.125)	PA	(0.250)	VA	(0.125)
CA	0.000	HI	0.000	LA	(0.125)	MS	(0.125)	NM	0.000	RI	0.000	VT	(0.125)
CO	0.000	IA	0.000	MA	0.000	MT	0.000	NV	0.000	SC	(0.250)	WA	(0.125)
CT	(0.125)	ID	(0.125)	MD	(0.125)	NC	(0.125)	NY	(0.375)	SD	0.000	WI	0.000



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Conventional Rates and Adjustments

CF300			CF300HB			CF300SC			CF150			CF150HB	
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day
5.375	(5.558)	(5.383)	4.875	(0.714)	(0.539)	4.875	(0.579)	(0.404)	5.000	(3.684)	(3.509)	4.625	(0.888)
5.250	(5.364)	(5.189)	4.750	(0.516)	(0.341)	4.750	(0.288)	(0.113)	4.875	(3.559)	(3.384)	4.500	(0.736)
5.125	(4.982)	(4.807)	4.625	(0.392)	(0.217)	4.625	(0.371)	(0.196)	4.750	(3.529)	(3.354)	4.375	(0.704)
5.000	(4.505)	(4.330)	4.500	(0.353)	(0.178)	4.500	(0.277)	(0.102)	4.625	(3.523)	(3.348)	4.250	(0.561)
4.875	(4.349)	(4.174)	4.375	(1.398)	(1.223)	4.375	(1.273)	(1.098)	4.500	(3.371)	(3.196)	4.125	(1.635)
4.750	(4.151)	(3.976)	4.250	(1.197)	(1.022)	4.250	(0.994)	(0.819)	4.375	(3.339)	(3.164)	4.000	(1.439)
4.625	(4.027)	(3.852)	4.125	(1.849)	(1.674)	4.125	(1.865)	(1.690)	4.250	(3.196)	(3.021)	3.990	(1.339)
4.500	(3.988)	(3.813)	4.000	(1.674)	(1.499)	4.000	(1.744)	(1.569)	4.125	(4.270)	(4.095)	3.875	(1.198)
4.375	(3.783)	(3.608)	3.990	(1.574)	(1.399)	3.990	(1.644)	(1.469)	4.000	(4.074)	(3.899)	3.750	(0.950)
4.250	(3.582)	(3.407)	3.875	(1.481)	(1.306)	3.875	(1.478)	(1.303)	3.990	(3.974)	(3.799)	3.625	(1.200)
4.125	(4.234)	(4.059)	3.750	(1.241)	(1.066)	3.750	(1.199)	(1.024)	3.875	(3.833)	(3.658)	3.500	(0.998)
4.000	(4.059)	(3.884)	3.625	(2.127)	(1.952)	3.625	(2.388)	(2.213)	3.750	(3.585)	(3.410)	3.490	(0.898)
3.990	(3.959)	(3.784)	3.500	(1.935)	(1.760)	3.500	(2.153)	(1.978)	3.625	(3.835)	(3.660)	3.375	(0.844)
3.875	(3.866)	(3.691)	3.490	(1.835)	(1.660)	3.490	(2.053)	(1.878)	3.500	(3.633)	(3.458)	3.250	(0.624)
3.750	(3.626)	(3.451)	3.375	(1.675)	(1.500)	3.375	(1.846)	(1.671)	3.490	(3.533)	(3.358)	3.125	(0.480)
3.625	(3.512)	(3.337)	3.250	(1.371)	(1.196)	3.250	(1.468)	(1.293)	3.375	(3.479)	(3.304)	3.000	(0.140)
3.500	(3.320)	(3.145)	3.125	(1.101)	(0.926)	3.125	(1.446)	(1.271)	3.250	(3.259)	(3.084)	2.990	(0.040)
3.490	(3.220)	(3.045)	3.000	(0.822)	(0.647)	3.000	(1.111)	(0.936)	3.125	(3.115)	(2.940)	2.875	0.308
3.375	(3.060)	(2.885)	2.990	(0.722)	(0.547)	2.990	(1.011)	(0.836)	3.000	(2.775)	(2.600)	2.750	0.570
3.250	(2.756)	(2.581)	2.875	(0.459)	(0.284)	2.875	(0.614)	(0.439)	2.990	(2.675)	(2.500)	2.625	0.870
3.125	(2.236)	(2.061)	2.750	0.027	0.202	2.750	(0.007)	0.168	2.875	(2.327)	(2.152)	2.500	1.295
3.000	(1.957)	(1.782)							2.750	(2.065)	(1.890)	2.490	1.395
2.990	(1.857)	(1.682)							2.625	(1.765)	(1.590)	2.375	1.815
2.875	(1.594)	(1.419)							2.500	(1.340)	(1.165)	2.250	2.143
2.750	(1.108)	(0.933)							2.490	(1.240)	(1.065)		
2.625	(0.404)	(0.229)							2.375	(0.820)	(0.645)		
2.500	0.379	0.554							2.250	(0.492)	(0.317)		

CF200			CF100			CF30HP			CF300HR			CF150HR	
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day
5.500	(5.486)	(5.311)	5.000	(3.434)	(3.259)	5.125	(4.357)	(4.182)	5.375	(5.558)	(5.383)	5.000	(3.684)
5.375	(5.267)	(5.092)	4.875	(3.309)	(3.134)	5.000	(4.457)	(4.282)	5.250	(5.364)	(5.189)	4.875	(3.559)
5.250	(5.080)	(4.905)	4.750	(3.279)	(3.104)	4.875	(4.214)	(4.039)	5.125	(4.982)	(4.807)	4.750	(3.529)
5.125	(4.763)	(4.588)	4.625	(3.320)	(3.145)	4.750	(3.923)	(3.748)	5.000	(4.505)	(4.330)	4.625	(3.523)
5.000	(4.265)	(4.090)	4.500	(3.037)	(2.862)	4.625	(4.006)	(3.831)	4.875	(4.349)	(4.174)	4.500	(3.371)
4.875	(3.965)	(3.790)	4.375	(2.982)	(2.807)	4.500	(3.912)	(3.737)	4.750	(4.151)	(3.976)	4.375	(3.339)
4.750	(3.769)	(3.594)	4.250	(2.874)	(2.699)	4.375	(3.658)	(3.483)	4.625	(4.027)	(3.852)	4.250	(3.196)
4.625	(3.634)	(3.459)	4.125	(4.145)	(3.970)	4.250	(3.379)	(3.204)	4.500	(3.988)	(3.813)	4.125	(4.270)
4.500	(3.598)	(3.423)	4.000	(3.949)	(3.774)	4.125	(4.250)	(4.075)	4.375	(3.783)	(3.608)	4.000	(4.074)
4.375	(3.406)	(3.231)	3.875	(3.708)	(3.533)	4.000	(4.129)	(3.954)	4.250	(3.582)	(3.407)	3.990	(3.974)
4.250	(3.207)	(3.032)	3.750	(3.460)	(3.285)	3.990	(4.029)	(3.854)	4.125	(4.234)	(4.059)	3.875	(3.833)
4.125	(3.927)	(3.752)	3.625	(3.850)	(3.675)	3.875	(3.863)	(3.688)	4.000	(4.059)	(3.884)	3.750	(3.585)
4.000	(3.754)	(3.579)	3.500	(3.649)	(3.474)	3.750	(3.584)	(3.409)	3.990	(3.959)	(3.784)	3.625	(3.835)
3.875	(3.583)	(3.408)	3.375	(3.495)	(3.320)	3.625	(3.773)	(3.598)	3.875	(3.866)	(3.691)	3.500	(3.633)
3.750	(3.348)	(3.173)	3.250	(3.275)	(3.100)	3.500	(3.538)	(3.363)	3.750	(3.626)	(3.451)	3.490	(3.533)
3.625	(3.409)	(3.234)	3.125	(3.130)	(2.955)	3.490	(3.438)	(3.263)	3.625	(3.512)	(3.337)	3.375	(3.479)
3.500	(3.221)	(3.046)	3.000	(2.790)	(2.615)	3.375	(3.231)	(3.056)	3.500	(3.320)	(3.145)	3.250	(3.259)
3.375	(2.986)	(2.811)	2.875	(2.468)	(2.293)	3.250	(2.853)	(2.678)	3.490	(3.220)	(3.045)	3.125	(3.115)
3.250	(2.688)	(2.513)	2.750	(2.205)	(2.030)	3.125	(2.581)	(2.406)	3.375	(3.060)	(2.885)	3.000	(2.775)
3.125	(2.527)	(2.352)	2.625	(1.906)	(1.731)	3.000	(2.246)	(2.071)	3.250	(2.756)	(2.581)	2.990	(2.675)
3.000	(2.253)	(2.078)	2.500	(1.480)	(1.305)	2.990	(2.146)	(1.971)	3.125	(2.236)	(2.061)	2.875	(2.327)
2.875	(1.924)	(1.749)	2.375	(1.023)	(0.848)	2.875	(1.749)	(1.574)	3.000	(1.957)	(1.782)	2.750	(2.065)
2.750	(1.445)	(1.270)	2.250	(0.695)	(0.520)	2.750	(1.142)	(0.967)	2.990	(1.857)	(1.682)	2.625	(1.765)
2.625	(0.803)	(0.628)				2.625	(0.362)	(0.187)	2.875	(1.594)	(1.419)	2.500	(1.340)
2.500	0.036	0.211				2.500	0.726	0.901	2.750	(1.108)	(0.933)	2.490	(1.240)
						2.490	0.826	1.001	2.625	(0.404)	(0.229)	2.375	(0.820)
						2.375	1.741	1.916	2.500	0.379	0.554	2.250	(0.492)

Conforming Adjustments

All adjustments apply to all conventional programs and are cumulative unless otherwise stated.

Program Specific Adjustments (all other applicable adjustments apply)

Condo >75 LTV & Loan Term >15yrs (excludes detached condo)	0.750
Manufactured Housing (Conforming loan amounts only)	1.000
2 units	1.000
3-4 units	1.000
Second Home, LTV > 85%	0.250
Investment Property LTV <= 75%	2.125
LTV > 75% - 80%	3.375
LTV > 80% - 85%	4.125

Subordinate Financing

LTV<=75, CLTV <=80	0.375
LTV<=65, CLTV >80<=95, FICO <720	0.875
LTV<=65, CLTV >80<=95, FICO >=720	0.625
LTV >65<=75, CLTV >80<=95, FICO <720	1.125
LTV >65<=75, CLTV >80<=95, FICO >=720	0.875
LTV >75<=95, CLTV >90<=95, FICO <720	1.375
LTV >75<=95, CLTV >90<=95, FICO >=720	1.125
LTV >75<=90, CLTV >76<=90, FICO <720	1.375
LTV >75<=90, CLTV >76<=90, FICO >=720	1.125
LTV <=95, CLTV >95<=97	1.875

High Balance/Super Conforming

Cash Out (Fixed, all LTVs and ARMs <= 75% CLTV)	0.750
Cash Out ARM > 75% CLTV	1.500
High Balance ARM / Super Conforming ARM > 75% <=90% CLTV	0.750
High Balance ARM / Super Conforming ARM > 90% CLTV	1.000

All ARMs (exclude Home Possible)

LTV/CLTV > 90%	0.250
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Loan Amounts

Loan Amount <\$140k	0.125
Loan Amount <\$100k	0.250
Loan Amount <\$75k	0.500

All Cash Out Transactions (in addition to Cash Out risk-based grid below)

0.250

HomeReady, Home Possible & HomeStyle HomeReady - Max Cumulative Adjustments

LTV > 80% and FICO >= 680	0.000 max cap
LTV <= 80% or FICO < 680	1.500 max cap

*LLPAs for property state, loan amount, manufactured housing & LPMI are not subject to the max cap

Risk-Based Adjustments

LTV%	No FICO or < 620	Credit Score						
		620 639	640 659	660 679	680 699	700 719	720 739	>= 740
<= 60	N/A	0.500	0.500	0.000	0.000	0.000	0.000	0.000
60.01 - 70	N/A	1.500	1.250	1.000	0.500	0.500	0.250	0.250
70.01 - 75	N/A	3.000	2.750	2.250	1.250	1.000	0.500	0.250
75.01 - 80	N/A	3.000	3.000	2.750	1.750	1.250	0.750	0.500
80.01 - 85	N/A	3.250	3.250	2.750	1.500	1.000	0.500	0.250
85.01 - 90	N/A	3.250	2.750	2.250	1.250	1.000	0.500	0.250
90.01 - 95	N/A	3.250	2.750	2.250	1.250	1.000	0.500	0.250
95.01 - 97	N/A	3.500	2.750	2.250	1.500	1.500	1.000	0.750
97.01 - 100	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Use the above matrix for all programs. Loans with credit score less than 620 must have DU or LPA approval.

Risk-Based Adjustments do not apply to loans with amortization terms <=180 months.

Cash Out

LTV%	No FICO or < 620	Credit Score						
		620 639	640 659	660 679	680 699	700 719	720 739	>= 740
<= 60	N/A	0.625	0.625	0.625	0.375	0.375	0.375	0.375
60.01 - 75	N/A	1.625	1.625	1.125	1.125	1.000	1.000	0.625
75.01 - 80	N/A	3.125	2.625	1.875	1.750	1.125	1.125	0.875
80.01 - 85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.500
LTV > 85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Impounds required w/ LTV >80% and >=90% for CA properties

Lender Paid Mortgage Insurance (LPMI) Options

**NOTE: LPMI pricing is eligible for Wholesale and Mini-Correspondent clients only. LPMI products are no longer offered through Plaza's National Correspondent channel.

Lender-Paid MI 25yr & 30yr (CF300, CF250, CF300HB, CF300SC and all ARMs)									
LTV	MI Coverage	FICO >= 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01 - 97	35	1.85	2.75	3.08	3.85	6.84	7.09	7.38	
90.01 - 95	30	1.40	1.80	2.23	2.70	2.90	4.93	5.12	5.79
85.01 - 90	25	1.00	1.23	1					