**DU & LP**

Conforming Fixed & ARMs

www.parksidelending.com
lockdesk@parksidelending.com

**LOCK DESK: 7:30 AM - 5:00 PM PT**
After Hours Locks to 9 PM PT, except Jumbo

Parkside Lending
NMLS #176162

**Wholesale**

30 Day Pricing

**9/28/2020 07:26 AM PT**

# 0.375 Special FICO >= 740

-0.375 on Ln Amt 400K+ & -0.25 on Ln Amount $275K+ to< 400K, not incl HB or SC

## DU Conforming Fixed

| ParkXpress 30 Yr DU | | 30 Yr Fixed DU | | ParkXpress 20 Yr DU | | 20 Yr Fixed DU | | ParkXpress 15 Yr DU | | 15 Yr Fixed DU | | ParkXpress 10 Yr DU | | 10 Yr Fixed DU | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code PX3510 | | Code 3510 | | Code PX3511 | | Code 3511 | | Code PX3519 | | Code 3519 | | Code PX3519B | | Code 3519B | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (3.068) | 3.625 | (2.693) | 3.625 | (3.128) | 3.625 | (2.753) | 3.625 | (2.887) | 3.625 | (2.512) | 3.625 | (2.729) | 3.625 | (2.354) |
| 3.5 | (2.809) | 3.5 | (2.434) | 3.5 | (2.872) | 3.5 | (2.497) | 3.5 | (2.668) | 3.5 | (2.293) | 3.5 | (2.460) | 3.5 | (2.085) |
| 3.375 | (2.543) | 3.375 | (2.168) | 3.375 | (2.583) | 3.375 | (2.208) | 3.375 | (2.490) | 3.375 | (2.115) | 3.375 | (2.264) | 3.375 | (1.889) |
| 3.25 | (2.128) | 3.25 | (1.753) | 3.25 | (2.174) | 3.25 | (1.799) | 3.25 | (2.190) | 3.25 | (1.815) | 3.25 | (2.025) | 3.25 | (1.650) |
| 3.125 | (1.920) | 3.125 | (1.545) | 3.125 | (1.972) | 3.125 | (1.597) | 3.125 | (2.316) | 3.125 | (1.941) | 3.125 | (2.408) | 3.125 | (2.033) |
| 3 | (1.598) | 3 | (1.223) | 3 | (1.656) | 3 | (1.281) | 3 | (2.261) | 3 | (1.886) | 3 | (2.155) | 3 | (1.780) |
| 2.99 | (1.473) | 2.99 | (1.098) | 2.99 | (1.531) | 2.99 | (1.156) | 2.99 | (2.148) | 2.99 | (1.773) | 2.99 | (2.030) | 2.99 | (1.655) |
| 2.875 | (1.116) | 2.875 | (0.741) | 2.875 | (1.279) | 2.875 | (0.904) | 2.875 | (2.034) | 2.875 | (1.659) | 2.875 | (1.868) | 2.875 | (1.493) |
| 2.75 | (0.572) | 2.75 | (0.197) | 2.75 | (0.743) | 2.75 | (0.368) | 2.75 | (1.743) | 2.75 | (1.368) | 2.75 | (1.607) | 2.75 | (1.232) |
| 2.625 | 0.142 | 2.625 | 0.517 | 2.625 | (0.293) | 2.625 | 0.082 | 2.625 | (1.320) | 2.625 | (0.945) | 2.625 | (1.300) | 2.625 | (0.925) |
| 2.5 | 0.768 | 2.5 | 1.143 | 2.5 | 0.123 | 2.5 | 0.498 | 2.5 | (1.075) | 2.5 | (0.700) | 2.5 | (0.985) | 2.5 | (0.610) |
| 2.375 | 1.446 | 2.375 | 1.821 | 2.375 | 0.764 | 2.375 | 1.139 | 2.375 | (0.631) | 2.375 | (0.256) | 2.375 | (0.683) | 2.375 | (0.308) |
| 2.25 | 2.122 | 2.25 | 2.497 | 2.25 | 1.435 | 2.25 | 1.810 | 2.25 | (0.209) | 2.25 | 0.166 | 2.25 | (0.346) | 2.25 | 0.029 |
| - | - | - | - | - | - | - | - | 2.125 | 0.353 | 2.125 | 0.728 | 2.125 | 0.060 | 2.125 | 0.435 |
| - | - | - | - | - | - | - | - | 2 | 0.892 | 2 | 1.267 | 2 | 0.550 | 2 | 0.925 |
| - | - | - | - | - | - | - | - | 1.99 | 1.081 | 1.99 | 1.456 | 1.99 | 0.675 | 1.99 | 1.050 |
| - | - | - | - | - | - | - | - | 1.875 | 1.509 | 1.875 | 1.884 | 1.875 | 1.167 | 1.875 | 1.542 |
| - | - | - | - | - | - | - | - | 1.75 | 2.146 | 1.75 | 2.521 | 1.75 | 1.804 | 1.75 | 2.179 |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

## LP Conforming Fixed

| ParkXpress 30 Yr LP | | 30 Yr Fixed LP | | ParkXpress 20 Yr LP | | 20 Yr Fixed LP | | ParkXpress 15 Yr LP | | 15 Yr Fixed LP | | ParkXpress 10 Yr LP | | 10 Yr Fixed LP | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code PX3510-LP | | Code 3510-LP | | Code PX3511-LP | | Code 3511-LP | | Code PX3519-LP | | Code 3519-LP | | Code PX3519B-LP | | Code 3519B-LP | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (3.068) | 3.625 | (2.693) | 3.625 | (3.128) | 3.625 | (2.753) | 3.5 | (2.668) | 3.5 | (2.293) | 3.5 | (2.418) | 3.5 | (2.043) |
| 3.5 | (2.809) | 3.5 | (2.434) | 3.5 | (2.872) | 3.5 | (2.497) | 3.375 | (2.490) | 3.375 | (2.115) | 3.375 | (2.240) | 3.375 | (1.865) |
| 3.375 | (2.543) | 3.375 | (2.168) | 3.375 | (2.583) | 3.375 | (2.208) | 3.25 | (2.190) | 3.25 | (1.815) | 3.25 | (1.940) | 3.25 | (1.565) |
| 3.25 | (2.128) | 3.25 | (1.753) | 3.25 | (2.174) | 3.25 | (1.799) | 3.125 | (1.979) | 3.125 | (1.604) | 3.125 | (1.729) | 3.125 | (1.354) |
| 3.125 | (1.920) | 3.125 | (1.545) | 3.125 | (1.972) | 3.125 | (1.597) | 3 | (2.261) | 3 | (1.886) | 3 | (2.011) | 3 | (1.636) |
| 3 | (1.598) | 3 | (1.223) | 3 | (1.656) | 3 | (1.281) | 2.99 | (2.148) | 2.99 | (1.773) | 2.99 | (1.898) | 2.99 | (1.523) |
| 2.99 | (1.473) | 2.99 | (1.098) | 2.99 | (1.531) | 2.99 | (1.156) | 2.875 | (2.034) | 2.875 | (1.659) | 2.875 | (1.784) | 2.875 | (1.409) |
| 2.875 | (1.116) | 2.875 | (0.741) | 2.875 | (1.279) | 2.875 | (0.904) | 2.75 | (1.743) | 2.75 | (1.368) | 2.75 | (1.493) | 2.75 | (1.118) |
| 2.75 | (0.572) | 2.75 | (0.197) | 2.75 | (0.743) | 2.75 | (0.368) | 2.625 | (1.320) | 2.625 | (0.945) | 2.625 | (1.070) | 2.625 | (0.695) |
| 2.625 | 0.341 | 2.625 | 0.716 | 2.625 | (0.111) | 2.625 | 0.264 | 2.5 | (1.075) | 2.5 | (0.700) | 2.5 | (0.825) | 2.5 | (0.450) |
| 2.5 | 0.768 | 2.5 | 1.143 | 2.5 | 0.412 | 2.5 | 0.787 | 2.375 | (0.631) | 2.375 | (0.256) | 2.375 | (0.381) | 2.375 | (0.006) |
| 2.375 | 1.618 | 2.375 | 1.993 | 2.375 | 1.123 | 2.375 | 1.498 | 2.25 | (0.209) | 2.25 | 0.166 | 2.25 | 0.041 | 2.25 | 0.416 |
| 2.25 | 2.428 | 2.25 | 2.803 | 2.25 | 1.866 | 2.25 | 2.241 | 2.125 | 0.353 | 2.125 | 0.728 | 2.125 | 0.603 | 2.125 | 0.978 |
| - | - | - | - | - | - | - | - | 2 | 0.956 | 2 | 1.331 | 2 | 1.206 | 2 | 1.581 |
| - | - | - | - | - | - | - | - | 1.99 | 1.081 | 1.99 | 1.456 | 1.99 | 1.331 | 1.99 | 1.706 |
| - | - | - | - | - | - | - | - | 1.875 | 1.599 | 1.875 | 1.974 | 1.875 | 1.849 | 1.875 | 2.224 |
| - | - | - | - | - | - | - | - | 1.75 | 2.272 | 1.75 | 2.647 | 1.75 | 2.522 | 1.75 | 2.897 |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

## Conforming DU & LP Fixed Rate Price Adjustments

**PX = ParkXpress: No Tax Return Income, 1 property (inc. Subject), 1 1003**

**LTV/FICO (>15 Yr)**

| | <=60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
|---|---|---|---|---|---|---|---|---|
| >=740 | 0.000 | 0.250 | 0.250 | 0.500 | 0.250 | 0.250 | 0.250 | 0.750 |
| 720-739 | 0.000 | 0.250 | 0.500 | 0.750 | 0.500 | 0.500 | 0.500 | 1.000 |
| 700-719 | 0.000 | 0.500 | 1.000 | 1.250 | 1.000 | 1.000 | 1.000 | 1.500 |
| 680-699 | 0.000 | 0.500 | 1.250 | 1.750 | 1.500 | 1.250 | 1.250 | 1.500 |
| 660-679 | 0.000 | 1.000 | 2.250 | 2.750 | 2.750 | 2.250 | 2.250 | 2.250 |
| 640-659 | 0.500 | 1.250 | 2.750 | 3.000 | 3.250 | 2.750 | 2.750 | 2.750 |
| 620-639 | 0.500 | 1.500 | 3.000 | 3.000 | 3.250 | 3.250 | 3.250 | 3.500 |

**Cash Out**

| | <=60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-97 |
|---|---|---|---|---|---|---|---|
| >=740 | 0.375 | 0.625 | 0.625 | 0.875 | n/a | n/a | n/a |
| 720-739 | 0.375 | 1.000 | 1.000 | 1.125 | n/a | n/a | n/a |
| 700-719 | 0.375 | 1.000 | 1.000 | 1.125 | n/a | n/a | n/a |
| 680-699 | 0.375 | 1.125 | 1.125 | 1.750 | n/a | n/a | n/a |
| 660-679 | 0.625 | 1.125 | 1.125 | 1.875 | n/a | n/a | n/a |
| 640-659 | 0.625 | 1.625 | 1.625 | 2.625 | n/a | n/a | n/a |
| 620-639 | 0.625 | 1.625 | 1.625 | 3.125 | n/a | n/a | n/a |

HIT ADDITIONAL 0.250 ON ALL NOO CASH OUT

**Subordinate Financing**

| LTV | CLTV | <720 FICO | >=720 FICO |
|---|---|---|---|
| <=75 | <=80 | 0.375 | 0.375 |
| <=65 | 80.01-95 | 0.875 | 0.625 |
| 65.01-75 | 80.01-95 | 1.125 | 0.875 |
| 75.01-95 | 76.01-95 | 1.3750 | 1.1250 |
| <=95 | 95.01-97 | 1.8750 | 1.8750 |

| Lock Periods | Cost | Expiration |
|---|---|---|
| 15 Day - On approved loans only | (0.125) | 10/13/2020 |
| 21 Day | (0.060) | 10/19/2020 |
| 30 Day | 0.000 | 10/28/2020 |
| 45 Day (0.000 for Refinance) | 0.125 | 11/12/2020 |
| 60 Day | 0.250 | 11/27/2020 |

| Lock Extensions | Cost |
|---|---|
| 7 Days | 0.125 |
| 15 Days | 0.250 |
| 30 Days | 0.500 |

| Loan Amount Adjuster | |
|---|---|
| < $100K (min $50K) | 0.500 |
| $100K < $175K | 0.150 |
| $175K < $275K | 0.000 |
| $275K < $400K | (0.250) |
| $400K+ | (0.375) |

| State Adjuster | |
|---|---|
| AZ, CA, CO, ID, IL, IN, MA, MI, | 0.000 |
| MO, NV, NH, NY, OR, UT, WA, WI | 0.000 |
| DC, IA, KS, KY, ME, MD, NE, RI, TN, WY | (0.020) |
| GA, LA, MN, MT, NJ, NC, | (0.050) |
| ND, NM, OH, SC, TX, VA | (0.050) |
| AL, AK, AR, CT, DE, FL, MS, OK, PA | (0.070) |

| Escrow Waiver [Yes = Taxes and Insurance] | |
|---|---|
| CA/NY | 0.000 |
| All Other States | 0.125 |

| Investment Property | |
|---|---|
| 1-4 Unit, LTV<=75 | 2.125 |
| 1 Unit, LTV 75.01-80 | 3.375 |
| 1 Unit, LTV 80.01-85 | n/a |

| Additional Adjustments | |
|---|---|
| >= 740 SPECIAL | (0.375) |
| Second Home, LTV >85 | 0.250 |
| 2 Units | 1.000 |
| 3-4 Unit, <=80% | 1.000 |
| 3-4 Unit, 80.01-85 | 1.500 |
| 3-4 Unit, 85.01+ | 2.000 |
| Attached Condo >75 LTV, >15 Yr | 0.750 |
| Manufactured Home | 2.000 |
| Adverse Market Refinance Fee (applies to 45 and 60 day locks >=$125K) | 0.500 |

| Max Final Pricing | |
|---|---|
| Conf DU & LP | (5.000) |

| Other Fees - Third Party | |
|---|---|
| Tax Service | $67.00 |
| Flood Cert | $9.00 |
| Wire Fee | $16.00 |

| Lender Fee | | | |
|---|---|---|---|
| Fee | $ 945 | CA, WA, and OR: | $ 1,095 |

This is a Borrower Paid Rate Sheet; see Pricing Engine for Lender Paid at www.parksidelending.com.

Rates, comparisons, fees and programs are subject to change without notice. Information is intended for Mortgage Professionals only and not for distribution to consumers, as defined by Section 226.2 of Reg. Z, which implements the Truth-In-Lending Act. Parkside Lending reserves the right to cancel any rate lock which violates any state or federal law concerning predatory lending. Rate sheets do not represent guidelines. Refer to Parkside Broker Guide for specific parameters.

EQUAL HOUSING OPPORTUNITY

20200928073005O1PKSDRTSHT9V1C4O0XONI

**Home Ready - Home Possible**

DU or LP Fixed

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**LOCK DESK: 7:30 AM - 5:00 PM PT**
After Hours Locks to 9 PM PT, except Jumbo

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**Wholesale**

30 Day Pricing

**9/28/2020 07:26 AM PT**

# 0.375 Special FICO >= 740

-0.375 on Ln Amt 400K+ & -0.25 on Ln Amount $275K+ to< 400K, not incl HB or SC

## HomeReady - Conforming Fixed

| 30 Yr Fixed DU | | 20 Yr Fixed DU | | 15 Yr Fixed DU | |
|---|---|---|---|---|---|
| Code 3510HR | | Code 3511HR | | Code 3519HR | |
| LPMI Code 7510HR | | LPMI Code 7511HR | | LPMI Code 7519HR | |
| Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (2.693) | 3.625 | (2.753) | 3.625 | (2.512) |
| 3.5 | (2.434) | 3.5 | (2.497) | 3.5 | (2.293) |
| 3.375 | (2.168) | 3.375 | (2.208) | 3.375 | (2.115) |
| 3.25 | (1.753) | 3.25 | (1.799) | 3.25 | (1.815) |
| 3.125 | (1.545) | 3.125 | (1.597) | 3.125 | (1.941) |
| 3 | (1.223) | 3 | (1.281) | 3 | (1.886) |
| 2.99 | (1.098) | 2.99 | (1.156) | 2.99 | (1.773) |
| 2.875 | (0.741) | 2.875 | (0.904) | 2.875 | (1.659) |
| 2.75 | (0.197) | 2.75 | (0.368) | 2.75 | (1.368) |
| 2.625 | 0.517 | 2.625 | 0.082 | 2.625 | (0.945) |
| 2.5 | 1.143 | 2.5 | 0.498 | 2.5 | (0.700) |
| 2.375 | 1.821 | 2.375 | 1.139 | 2.375 | (0.256) |
| 2.25 | 2.497 | 2.25 | 1.810 | 2.25 | 0.166 |
| - | - | - | - | 2.125 | 0.728 |
| - | - | - | - | 2 | 1.267 |
| - | - | - | - | 1.99 | 1.456 |
| - | - | - | - | 1.875 | 1.884 |
| - | - | - | - | 1.75 | 2.521 |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |

## HomeReady - High Balance Fixed

| 30 Yr HB Fixed | | 20 Yr HB Fixed | | 15 Yr HB Fixed | |
|---|---|---|---|---|---|
| Code 3531HR | | Code 3533HR | | Code 3532HR | |
| LPMI Code 7531HR | | LPMI Code 7533HR | | LPMI Code 7532HR | |
| Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (0.782) | 3.625 | (0.782) | 3 | (1.035) |
| 3.5 | (0.629) | 3.5 | (0.629) | 2.99 | (0.999) |
| 3.375 | (0.382) | 3.375 | (0.382) | 2.875 | (0.803) |
| 3.25 | 0.007 | 3.25 | 0.007 | 2.75 | (0.595) |
| 3.125 | (0.467) | 3.125 | (0.467) | 2.625 | (0.294) |
| 3 | (0.256) | 3 | (0.256) | 2.5 | 0.043 |
| 2.99 | (0.131) | 2.99 | (0.131) | 2.375 | 0.438 |
| 2.875 | 0.111 | 2.875 | 0.111 | 2.25 | 0.730 |
| 2.75 | 0.621 | 2.75 | 0.621 | 2.125 | 1.058 |
| 2.625 | 1.286 | 2.625 | 1.286 | 2 | 1.456 |
| 2.5 | 1.842 | 2.5 | 1.842 | 1.99 | 1.604 |
| 2.375 | 2.386 | 2.375 | 2.386 | 1.875 | 1.966 |
| 2.25 | 3.020 | 2.25 | 3.020 | 1.75 | 2.492 |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |

## Home Possible - Conforming Fixed

| 30 Yr Fixed LP | | 20 Yr Fixed LP | | 15 Yr Fixed LP | |
|---|---|---|---|---|---|
| Code 3510HP/HPA | | Code 3511HP/HPA | | Code 3519HP/HPA | |
| LPMI Code 7510HP/HPA | | LPMI Code 7511HP/HPA | | LPMI Code 7519HP/HPA | |
| Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (2.693) | 3.625 | (2.753) | 3.5 | (2.293) |
| 3.5 | (2.434) | 3.5 | (2.497) | 3.375 | (2.115) |
| 3.375 | (2.168) | 3.375 | (2.208) | 3.25 | (1.815) |
| 3.25 | (1.753) | 3.25 | (1.799) | 3.125 | (1.604) |
| 3.125 | (1.545) | 3.125 | (1.597) | 3 | (1.886) |
| 3 | (1.223) | 3 | (1.281) | 2.99 | (1.773) |
| 2.99 | (1.098) | 2.99 | (1.156) | 2.875 | (1.659) |
| 2.875 | (0.741) | 2.875 | (0.904) | 2.75 | (1.368) |
| 2.75 | (0.197) | 2.75 | (0.368) | 2.625 | (0.945) |
| 2.625 | 0.716 | 2.625 | 0.264 | 2.5 | (0.700) |
| 2.5 | 1.143 | 2.5 | 0.787 | 2.375 | (0.256) |
| 2.375 | 1.993 | 2.375 | 1.498 | 2.25 | 0.166 |
| 2.25 | 2.803 | 2.25 | 2.241 | 2.125 | 0.728 |
| - | - | - | - | 2 | 1.331 |
| - | - | - | - | 1.99 | 1.456 |
| - | - | - | - | 1.875 | 1.974 |
| - | - | - | - | 1.75 | 2.647 |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |

## Home Possible - Super Conforming Fixed

| 30 Yr SC Fixed | | 20 Yr SC Fixed | | 15 Yr SC Fixed | |
|---|---|---|---|---|---|
| Code 3561HP | | Code 3563HP | | Code 3562HP | |
| LPMI Code 7561HP | | LPMI Code 7563HP | | LPMI Code 7562HP | |
| Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (0.782) | 3.625 | (0.782) | 3 | (1.035) |
| 3.5 | (0.598) | 3.5 | (0.598) | 2.99 | (0.999) |
| 3.375 | (0.243) | 3.375 | (0.243) | 2.875 | (0.803) |
| 3.25 | 0.007 | 3.25 | 0.007 | 2.75 | (0.595) |
| 3.125 | (0.243) | 3.125 | (0.243) | 2.625 | (0.294) |
| 3 | 0.059 | 3 | 0.059 | 2.5 | 0.043 |
| 2.99 | 0.184 | 2.99 | 0.184 | 2.375 | 0.438 |
| 2.875 | 0.575 | 2.875 | 0.575 | 2.25 | 0.730 |
| 2.75 | 1.159 | 2.75 | 1.159 | 2.125 | 1.058 |
| 2.625 | 1.639 | 2.625 | 1.639 | 2 | 1.461 |
| 2.5 | 2.044 | 2.5 | 2.044 | 1.99 | 1.604 |
| 2.375 | 2.916 | 2.375 | 2.916 | 1.875 | 2.104 |
| 2.25 | 3.020 | 2.25 | 3.020 | 1.75 | 2.777 |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| - | - | - | - | - | - |

## Fixed Rate Price Adjustments

**The LLPAs highlighted in green will be waived if LTV > 80% and FICO >=680. Otherwise, max LLPA cap is 1.5.**

### LTV/FICO (>15 Yr)

| | <=60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
|---|---|---|---|---|---|---|---|---|
| >=740 | 0.000 | 0.250 | 0.250 | 0.500 | 0.000 | 0.000 | 0.000 | 0.000 |
| 720-739 | 0.000 | 0.250 | 0.500 | 0.750 | 0.000 | 0.000 | 0.000 | 0.000 |
| 700-719 | 0.000 | 0.500 | 1.000 | 1.250 | 0.000 | 0.000 | 0.000 | 0.000 |
| 680-699 | 0.000 | 0.500 | 1.250 | 1.500 | 0.000 | 0.000 | 0.000 | 0.000 |
| 660-679 | 0.000 | 1.000 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 |
| 640-659 | 0.500 | 1.250 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 |
| 620-639 | 0.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 |

### Subordinate Financing (Home Ready)

| LTV | CLTV | <720 FICO | >=720 FICO |
|---|---|---|---|
| <=75 | <=80 | 0.375 | 0.375 |
| <=65 | 80.01-95 | 0.875 | 0.625 |
| 65.01-75 | 80.01-95 | 1.125 | 0.875 |
| 75.01-95 | 76.01-95 | 1.375 | 1.125 |
| <=95 | 95.01-97 | 1.500 | 1.500 |

### Subordinate Financing (Home Possible)

| | |
|---|---|
| All FICOs and LTV/CLTVs | 0.500 |

### Additional Adjustments

| | |
|---|---|
| 2 Units | 1.000 |
| 3-4 Unit | 1.000 |
| Attached Condo >75 LTV, >15 Yr | 0.750 |
| Manufactured Home | 2.000 |

### Lock Periods

| | Cost | Expiration |
|---|---|---|
| 15 Day - On approved loans only | (0.125) | 10/13/2020 |
| 21 Day | (0.060) | 10/19/2020 |
| 30 Day | 0.000 | 10/28/2020 |
| 45 Day (0.000 for Refinance) | 0.125 | 11/12/2020 |
| 60 Day | 0.250 | 11/27/2020 |

### Lender Paid MI Rebate Adjusters (by FICO)

| | >=760 | 740-759 | 720-739 | 680-719 | 640-679 |
|---|---|---|---|---|---|
| Rate & Term Refinance | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Loan Amounts > 650,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

### Lender Paid Mortgage Insurance

| | 10 & 15 Yr | | | | 20 yr | | | | 30 yr | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
| >=780 | 0.400 | 0.530 | 0.860 | 0.980 | 0.400 | 0.530 | 0.860 | 0.980 | 0.530 | 1.080 | 1.270 | 1.510 |
| 760-779 | 0.400 | 0.530 | 0.860 | 0.980 | 0.400 | 0.530 | 0.860 | 0.980 | 0.530 | 1.080 | 1.270 | 1.510 |
| 740-759 | 0.420 | 0.650 | 1.120 | 1.290 | 0.420 | 0.650 | 1.120 | 1.290 | 0.650 | 1.510 | 1.720 | 2.040 |
| 720-739 | 0.440 | 0.760 | 1.350 | 1.580 | 0.440 | 0.760 | 1.350 | 1.580 | 0.750 | 1.870 | 2.120 | 2.540 |
| 700-719 | 0.480 | 0.860 | 1.570 | 1.850 | 0.480 | 0.860 | 1.570 | 1.850 | 0.870 | 2.240 | 2.470 | 2.990 |
| 680-699 | 0.520 | 0.990 | 1.870 | 2.240 | 0.520 | 0.990 | 1.870 | 2.240 | 1.020 | 2.710 | 3.020 | 3.680 |
| 660-679 | 0.620 | 1.260 | 2.390 | 2.870 | 0.620 | 1.260 | 2.390 | 2.870 | 1.370 | 3.650 | 3.930 | 4.820 |
| 640-659 | 0.640 | 1.290 | 2.490 | 3.050 | 0.640 | 1.290 | 2.490 | 3.050 | 1.410 | 3.800 | 4.170 | 5.240 |
| 620-639 | 0.650 | 1.320 | 2.620 | 3.260 | 0.650 | 1.320 | 2.620 | 3.260 | 1.460 | 3.980 | 4.440 | 5.750 |

### Loan Amount Adjuster

| | |
|---|---|
| < $100K (min $50K) | 0.500 |
| $100K < $175K | 0.150 |
| $175K < $275K | 0.000 |
| $275K < $400K | (0.250) |
| $400K+ not including HB/SC | (0.375) |

### State Adjuster

| | |
|---|---|
| AZ, CA, CO, ID, IL, IN, MA, MI, | 0.000 |
| MO, NV, NH, NY, OR, UT, WA, WI | 0.000 |
| DC, IA, KS, KY, ME, MD, NE, RI, TN, | (0.020) |
| GA, LA, MN, MT, NJ, NC, | (0.050) |
| ND, NM, OH, SC, TX, VA | (0.050) |
| AL, AK, AR, CT, DE, FL, MS, OK, PA | (0.070) |

### Additional Adjustments

| | |
|---|---|
| >= 740 SPECIAL | (0.375) |

### Escrow Waiver [Yes = Taxes and Insurance]

| | |
|---|---|
| CA/NY | 0.000 |
| All Other States | 0.125 |

### Lock Extensions

| | Cost |
|---|---|
| 7 Days | 0.125 |
| 15 Days | 0.375 |
| 30 Days | 0.625 |

### Max Final Pricing

| | |
|---|---|
| Conf DU | (5.000) |

### Lender Fee

| | |
|---|---|
| Fee | $ 945 |
| CA, WA, and OR: | $ 1,095 |

Lender Fee Waiver = Lender Fee / Loan Amount

### Other Fees - Third Party

| | |
|---|---|
| Tax Service | $67.00 |
| Flood Cert | $9.00 |
| Wire Fee | $16.00 |

This is a Borrower Paid Rate Sheet; see Pricing Engine for Lender Paid at www.parksidelending.com.

Rates, comparisons, fees and programs are subject to change without notice. Information is intended for Mortgage Professionals only and not for distribution to consumers, as defined by Section 226.2 of Reg. Z, which implements the Truth-In-Lending Act. Parkside Lending reserves the right to cancel any rate lock which violates any state or federal law concerning predatory lending. Rate sheets do not represent guidelines. Refer to Parkside Broker Guide for specific parameters.

EQUAL HOUSING OPPORTUNITY

20200928073005O1PKSDRTSHT9V1C4O0XONI

**High Balance - Super Conforming**
DU - LPA
Fixed & ARMs

www.parksidelending.com
lockdesk@parksidelending.com

**LOCK DESK: 7:30 AM - 5:00 PM PT**
After Hours Locks to 9 PM PT, except Jumbo

Parkside Lending
NMLS #176162

**Wholesale**

30 Day Pricing

**9/28/2020 07:26 AM PT**

# 0.375 Special FICO >= 740

## DU High Balance (HB) Fixed & ARMs

| ParkXpress 30 Yr HB | | 30 Yr HB Fixed | | ParkXpress 20 Yr HB | | 20 Yr HB Fixed | | ParkXpress 15 Yr HB | | 15 Yr HB Fixed | | ParkXpress 10 Yr HB | | 10 Yr HB Fixed | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code PX3531 | | Code 3531 | | Code PX3533 | | Code 3533 | | Code PX3532 | | Code 3532 | | Code PX3534 | | Code 3534 | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (1.157) | 3.625 | (0.782) | 3.625 | (1.157) | 3.625 | (0.782) | 3 | (1.410) | 3 | (1.035) | 3 | (1.410) | 3 | (1.035) |
| 3.5 | (1.004) | 3.5 | (0.629) | 3.5 | (1.004) | 3.5 | (0.629) | 2.99 | (1.374) | 2.99 | (0.999) | 2.99 | (1.374) | 2.99 | (0.999) |
| 3.375 | (0.757) | 3.375 | (0.382) | 3.375 | (0.757) | 3.375 | (0.382) | 2.875 | (1.178) | 2.875 | (0.803) | 2.875 | (1.178) | 2.875 | (0.803) |
| 3.25 | (0.368) | 3.25 | 0.007 | 3.25 | (0.368) | 3.25 | 0.007 | 2.75 | (0.970) | 2.75 | (0.595) | 2.75 | (0.970) | 2.75 | (0.595) |
| 3.125 | (0.842) | 3.125 | (0.467) | 3.125 | (0.842) | 3.125 | (0.467) | 2.625 | (0.669) | 2.625 | (0.294) | 2.625 | (0.669) | 2.625 | (0.294) |
| 3 | (0.631) | 3 | (0.256) | 3 | (0.631) | 3 | (0.256) | 2.5 | (0.332) | 2.5 | 0.043 | 2.5 | (0.332) | 2.5 | 0.043 |
| 2.99 | (0.506) | 2.99 | (0.131) | 2.99 | (0.506) | 2.99 | (0.131) | 2.375 | 0.063 | 2.375 | 0.438 | 2.375 | 0.063 | 2.375 | 0.438 |
| 2.875 | (0.264) | 2.875 | 0.111 | 2.875 | (0.264) | 2.875 | 0.111 | 2.25 | 0.355 | 2.25 | 0.730 | 2.25 | 0.355 | 2.25 | 0.730 |
| 2.75 | 0.246 | 2.75 | 0.621 | 2.75 | 0.246 | 2.75 | 0.621 | 2.125 | 0.683 | 2.125 | 1.058 | 2.125 | 0.683 | 2.125 | 1.058 |
| 2.625 | 0.911 | 2.625 | 1.286 | 2.625 | 0.911 | 2.625 | 1.286 | 2 | 1.081 | 2 | 1.456 | 2 | 1.081 | 2 | 1.456 |
| 2.5 | 1.467 | 2.5 | 1.842 | 2.5 | 1.467 | 2.5 | 1.842 | 1.99 | 1.229 | 1.99 | 1.604 | 1.99 | 1.229 | 1.99 | 1.604 |
| 2.375 | 2.011 | 2.375 | 2.386 | 2.375 | 2.011 | 2.375 | 2.386 | 1.875 | 1.591 | 1.875 | 1.966 | 1.875 | 1.591 | 1.875 | 1.966 |
| 2.25 | 2.645 | 2.25 | 3.020 | 2.25 | 2.645 | 2.25 | 3.020 | 1.75 | 2.117 | 1.75 | 2.492 | 1.75 | 2.117 | 1.75 | 2.492 |

## LP Super Conforming (SC) Fixed & ARMs

| ParkXpress 30 Yr SC | | 30 Yr SC Fixed | | ParkXpress 20 Yr SC | | 20 Yr SC Fixed | | ParkXpress 15 Yr SC | | 15 Yr SC Fixed | | ParkXpress 10 Yr SC | | 10 Yr SC Fixed | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code PX3561 | | Code 3561 | | Code PX3563 | | Code 3563 | | Code PX3562 | | Code 3562 | | Code PX3564 | | Code 3564 | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (1.157) | 3.625 | (0.782) | 3.625 | (1.157) | 3.625 | (0.782) | 3 | (1.410) | 3 | (1.035) | 3 | (1.410) | 3 | (1.035) |
| 3.5 | (0.973) | 3.5 | (0.598) | 3.5 | (0.973) | 3.5 | (0.598) | 2.99 | (1.374) | 2.99 | (0.999) | 2.99 | (1.374) | 2.99 | (0.999) |
| 3.375 | (0.618) | 3.375 | (0.243) | 3.375 | (0.618) | 3.375 | (0.243) | 2.875 | (1.178) | 2.875 | (0.803) | 2.875 | (1.178) | 2.875 | (0.803) |
| 3.25 | (0.368) | 3.25 | 0.007 | 3.25 | (0.368) | 3.25 | 0.007 | 2.75 | (0.970) | 2.75 | (0.595) | 2.75 | (0.970) | 2.75 | (0.595) |
| 3.125 | (0.618) | 3.125 | (0.243) | 3.125 | (0.618) | 3.125 | (0.243) | 2.625 | (0.669) | 2.625 | (0.294) | 2.625 | (0.669) | 2.625 | (0.294) |
| 3 | (0.316) | 3 | 0.059 | 3 | (0.316) | 3 | 0.059 | 2.5 | (0.332) | 2.5 | 0.043 | 2.5 | (0.332) | 2.5 | 0.043 |
| 2.99 | (0.191) | 2.99 | 0.184 | 2.99 | (0.191) | 2.99 | 0.184 | 2.375 | 0.063 | 2.375 | 0.438 | 2.375 | 0.063 | 2.375 | 0.438 |
| 2.875 | 0.200 | 2.875 | 0.575 | 2.875 | 0.200 | 2.875 | 0.575 | 2.25 | 0.355 | 2.25 | 0.730 | 2.25 | 0.355 | 2.25 | 0.730 |
| 2.75 | 0.784 | 2.75 | 1.159 | 2.75 | 0.784 | 2.75 | 1.159 | 2.125 | 0.683 | 2.125 | 1.058 | 2.125 | 0.683 | 2.125 | 1.058 |
| 2.625 | 1.264 | 2.625 | 1.639 | 2.625 | 1.264 | 2.625 | 1.639 | 2 | 1.086 | 2 | 1.461 | 2 | 1.086 | 2 | 1.461 |
| 2.5 | 1.669 | 2.5 | 2.044 | 2.5 | 1.669 | 2.5 | 2.044 | 1.99 | 1.229 | 1.99 | 1.604 | 1.99 | 1.229 | 1.99 | 1.604 |
| 2.375 | 2.541 | 2.375 | 2.916 | 2.375 | 2.541 | 2.375 | 2.916 | 1.875 | 1.729 | 1.875 | 2.104 | 1.875 | 1.729 | 1.875 | 2.104 |
| 2.25 | 2.645 | 2.25 | 3.020 | 2.25 | 2.645 | 2.25 | 3.020 | 1.75 | 2.402 | 1.75 | 2.777 | 1.75 | 2.402 | 1.75 | 2.777 |

## DU High Balance (HB) & LP Super Conforming (SC) Fixed Rate Price Adjustments

**PX = ParkXpress: No Tax Return Income, 1 property (inc. Subject), 1 1003**

### LTV/FICO - High Balance & Super Conforming Fixed (>15 Yr)

| | <=60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 |
|---|---|---|---|---|---|---|---|
| >=740 | 0.000 | 0.250 | 0.250 | 0.500 | 0.250 | 0.250 | 0.250 |
| 720-739 | 0.000 | 0.250 | 0.500 | 0.750 | 0.500 | 0.500 | 0.500 |
| 700-719 | 0.000 | 0.500 | 1.000 | 1.250 | 1.000 | 1.000 | 1.000 |
| 680-699 | 0.000 | 0.500 | 1.250 | 1.750 | 1.500 | 1.250 | 1.250 |
| 660-679 | 0.000 | 1.000 | 2.250 | 2.750 | 2.750 | 2.250 | 2.250 |
| 640-659 | 0.500 | 1.250 | 2.750 | 3.000 | 3.250 | 2.750 | 2.750 |
| 620-639 | 0.500 | 1.500 | 3.000 | 3.000 | 3.250 | 3.250 | 3.250 |

### LTV/FICO - High Balance & Super Conforming ARM (>15 Yr)

| | <=60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 |
|---|---|---|---|---|---|---|---|
| >=740 | 0.000 | 0.250 | 0.250 | 1.250 | 1.000 | 1.000 | 1.000 |
| 720-739 | 0.000 | 0.250 | 0.500 | 1.500 | 1.250 | 1.250 | 1.250 |
| 700-719 | 0.000 | 0.500 | 1.000 | 2.000 | 1.750 | 1.750 | 1.750 |
| 680-699 | 0.000 | 0.500 | 1.250 | 2.500 | 2.250 | 2.000 | 2.000 |
| 660-679 | 0.000 | 1.000 | 2.250 | 3.500 | 3.500 | 3.000 | 3.000 |
| 640-659 | 0.500 | 1.250 | 2.750 | 3.750 | 4.000 | 3.500 | 3.500 |
| 620-639 | 0.500 | 1.500 | 3.000 | 3.750 | 4.000 | 4.000 | 4.000 |

### Cash Out

| | <=60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 |
|---|---|---|---|---|---|---|---|
| >=740 | 1.375 | 1.625 | 1.625 | 1.875 | n/a | n/a | n/a |
| 720-739 | 1.375 | 2.000 | 2.000 | 2.125 | n/a | n/a | n/a |
| 700-719 | 1.375 | 2.000 | 2.000 | 2.125 | n/a | n/a | n/a |
| 680-699 | 1.375 | 2.125 | 2.125 | 2.750 | n/a | n/a | n/a |
| 660-679 | 1.625 | 2.125 | 2.125 | 2.875 | n/a | n/a | n/a |
| 640-659 | 1.625 | 2.625 | 2.625 | 3.625 | n/a | n/a | n/a |
| 620-639 | 1.625 | 2.625 | 2.625 | 4.125 | n/a | n/a | n/a |

HIT ADDITIONAL 0.250 ON ALL NOO CASH OUT

### Subordinate Financing

| LTV | CLTV | <720 FICO | >=720 FICO |
|---|---|---|---|
| <=75 | <=80 | 0.375 | 0.375 |
| <=65 | 80.01-95 | 0.875 | 0.625 |
| 65.01-75 | 80.01-95 | 1.125 | 0.875 |
| 75.01-95 | 75.01-95 | 1.375 | 1.125 |

### Additional Adjustments

| | |
|---|---|
| >= 740 SPECIAL | (0.375) |
| Second Home, LTV >85 | 0.250 |
| 2-4 Units | 1.000 |
| Attached Condo >75 LTV, >15 Yr | 0.750 |
| Manufactured Home | 2.000 |
| Adverse Market Refinance Fee (applies to 45 and 60 day locks) | 0.500 |

### Escrow Waiver [Yes = Taxes and Insurance]

| | |
|---|---|
| CA/NY | 0.000 |
| All Other States | 0.125 |

### Investment Property

| | |
|---|---|
| 1-4 Unit, LTV<=75 | 2.125 |
| 1 Unit, LTV 75.01-80 | 3.375 |
| 1 Unit, LTV 80.01-85 | n/a |

### State Adjuster

| | |
|---|---|
| CA, CO, MA, NH | 0.000 |
| NY, OR, UT, WA | 0.000 |
| DC, MD, NE, RI, TN, WY | (0.020) |
| GA, NJ, NC, VA | (0.050) |
| AK, CT, FL, PA | (0.070) |
| AL, AZ, AR, DE, ID, IL, IN, IA, KS, KY, | n/a |
| LA, ME, MI, MN, MS, MO, MT, NV, | n/a |
| NM, ND, OH, OK, SC, TX, WI | n/a |

### Lock Periods

| | Cost | Expiration |
|---|---|---|
| 15 Day - On approved loans only | (0.125) | 10/13/2020 |
| 21 Day | (0.060) | 10/19/2020 |
| 30 Day | 0.000 | 10/28/2020 |
| 45 Day (0.000 for Refinance) | 0.125 | 11/12/2020 |
| 60 Day | 0.250 | 11/27/2020 |

### Lock Extensions

| | Cost |
|---|---|
| 7 Days | 0.125 |
| 15 Days | 0.250 |
| 30 Days | 0.500 |

### Other Fees - Third Party

| | |
|---|---|
| Tax Service | $67.00 |
| Flood Cert | $9.00 |
| Wire Fee | $16.00 |

### Max Final Pricing

| | |
|---|---|
| HB & SC | (3.500) |

### Lender Fee

| | | |
|---|---|---|
| Fee | $ 945 | CA, WA, and OR: $1095 |

This is a Borrower Paid Rate Sheet; see Pricing Engine for Lender Paid at www.parksidelending.com.

Rates, comparisons, fees and programs are subject to change without notice. Information is intended for Mortgage Professionals only and not for distribution to consumers, as defined by Section 226.2 of Reg. Z, which implements the Truth-In-Lending Act. Parkside Lending reserves the right to cancel any rate lock which violates any state or federal law concerning predatory lending. Rate sheets do not represent guidelines. Refer to Parkside Broker Guide for specific parameters.

EQUAL HOUSING OPPORTUNITY

20200928073005O1PKSDRTSHT9V1C4O0XONI

| LPMI | Parkside Lending | Wholesale |
|---|---|---|
| Lender Paid Mortgage Insurance | NMLS #176162 | 30 Day Pricing |
| www.parksidelending.com<br>lockdesk@parksidelending.com | | |
| **LOCK DESK: 7:30 AM - 5:00 PM PT**<br>After Hours Locks to 9 PM PT, except Jumbo | | **9/28/2020 07:26 AM PT** |

# 0.375 Special FICO >= 740

-0.375 on Ln Amt 400K+ & -0.25 on Ln Amount $275K+ to< 400K, not incl HB or SC

## DU LPMI Conforming Fixed

| ParkXpress 30 Yr DU | | 30 Yr Fixed DU | | ParkXpress 20 Yr DU | | 20 Yr Fixed DU | | ParkXpress 15 Yr DU | | 15 Yr Fixed DU | | ParkXpress 10 Yr DU | | 10 Yr Fixed DU | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code PX7510 | | Code 7510 | | Code PX7511 | | Code 7511 | | Code PX7519 | | Code 7519 | | Code PX7519B | | Code 7519B | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (3.068) | 3.625 | (2.693) | 3.625 | (3.128) | 3.625 | (2.753) | 3.625 | (2.887) | 3.625 | (2.512) | 3.625 | (2.729) | 3.625 | (2.354) |
| 3.5 | (2.809) | 3.5 | (2.434) | 3.5 | (2.872) | 3.5 | (2.497) | 3.5 | (2.668) | 3.5 | (2.293) | 3.5 | (2.460) | 3.5 | (2.085) |
| 3.375 | (2.543) | 3.375 | (2.168) | 3.375 | (2.583) | 3.375 | (2.208) | 3.375 | (2.490) | 3.375 | (2.115) | 3.375 | (2.264) | 3.375 | (1.889) |
| 3.25 | (2.128) | 3.25 | (1.753) | 3.25 | (2.174) | 3.25 | (1.799) | 3.25 | (2.190) | 3.25 | (1.815) | 3.25 | (2.025) | 3.25 | (1.650) |
| 3.125 | (1.920) | 3.125 | (1.545) | 3.125 | (1.972) | 3.125 | (1.597) | 3.125 | (2.316) | 3.125 | (1.941) | 3.125 | (2.408) | 3.125 | (2.033) |
| 3 | (1.598) | 3 | (1.223) | 3 | (1.656) | 3 | (1.281) | 3 | (2.261) | 3 | (1.886) | 3 | (2.155) | 3 | (1.780) |
| 2.99 | (1.473) | 2.99 | (1.098) | 2.99 | (1.531) | 2.99 | (1.156) | 2.99 | (2.148) | 2.99 | (1.773) | 2.99 | (2.030) | 2.99 | (1.655) |
| 2.875 | (1.116) | 2.875 | (0.741) | 2.875 | (1.279) | 2.875 | (0.904) | 2.875 | (2.034) | 2.875 | (1.659) | 2.875 | (1.868) | 2.875 | (1.493) |
| 2.75 | (0.572) | 2.75 | (0.197) | 2.75 | (0.743) | 2.75 | (0.368) | 2.75 | (1.743) | 2.75 | (1.368) | 2.75 | (1.607) | 2.75 | (1.232) |
| 2.625 | 0.142 | 2.625 | 0.517 | 2.625 | (0.293) | 2.625 | 0.082 | 2.625 | (1.320) | 2.625 | (0.945) | 2.625 | (1.300) | 2.625 | (0.925) |
| 2.5 | 0.768 | 2.5 | 1.143 | 2.5 | 0.123 | 2.5 | 0.498 | 2.5 | (1.075) | 2.5 | (0.700) | 2.5 | (0.985) | 2.5 | (0.610) |
| 2.375 | 1.446 | 2.375 | 1.821 | 2.375 | 0.764 | 2.375 | 1.139 | 2.375 | (0.631) | 2.375 | (0.256) | 2.375 | (0.683) | 2.375 | (0.308) |
| 2.25 | 2.122 | 2.25 | 2.497 | 2.25 | 1.435 | 2.25 | 1.810 | 2.25 | (0.209) | 2.25 | 0.166 | 2.25 | (0.346) | 2.25 | 0.029 |
| - | - | - | - | - | - | - | - | 2.125 | 0.353 | 2.125 | 0.728 | 2.125 | 0.060 | 2.125 | 0.435 |
| - | - | - | - | - | - | - | - | 2 | 0.892 | 2 | 1.267 | 2 | 0.550 | 2 | 0.925 |
| - | - | - | - | - | - | - | - | 1.99 | 1.081 | 1.99 | 1.456 | 1.99 | 0.675 | 1.99 | 1.050 |
| - | - | - | - | - | - | - | - | 1.875 | 1.509 | 1.875 | 1.884 | 1.875 | 1.167 | 1.875 | 1.542 |
| - | - | - | - | - | - | - | - | 1.75 | 2.146 | 1.75 | 2.521 | 1.75 | 1.804 | 1.75 | 2.179 |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

## LP LPMI Conforming Fixed

| ParkXpress 30 Yr LP | | 30 Yr Fixed LP | | ParkXpress 20 Yr LP | | 20 Yr Fixed LP | | ParkXpress 15 Yr LP | | 15 Yr Fixed LP | | ParkXpress 10 Yr Fixed LP | | 10 Yr Fixed LP | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code PX7510-LP | | Code 7510-LP | | Code PX7511-LP | | Code 7511-LP | | Code PX7519-LP | | Code 7519-LP | | Code PX7519B-LP | | Code 7519B-LP | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (3.068) | 3.625 | (2.693) | 3.625 | (3.128) | 3.625 | (2.753) | 3.5 | (2.668) | 3.5 | (2.293) | 3.5 | (2.418) | 3.5 | (2.043) |
| 3.5 | (2.809) | 3.5 | (2.434) | 3.5 | (2.872) | 3.5 | (2.497) | 3.375 | (2.490) | 3.375 | (2.115) | 3.375 | (2.240) | 3.375 | (1.865) |
| 3.375 | (2.543) | 3.375 | (2.168) | 3.375 | (2.583) | 3.375 | (2.208) | 3.25 | (2.190) | 3.25 | (1.815) | 3.25 | (1.940) | 3.25 | (1.565) |
| 3.25 | (2.128) | 3.25 | (1.753) | 3.25 | (2.174) | 3.25 | (1.799) | 3.125 | (1.979) | 3.125 | (1.604) | 3.125 | (1.729) | 3.125 | (1.354) |
| 3.125 | (1.920) | 3.125 | (1.545) | 3.125 | (1.972) | 3.125 | (1.597) | 3 | (2.261) | 3 | (1.886) | 3 | (2.011) | 3 | (1.636) |
| 3 | (1.598) | 3 | (1.223) | 3 | (1.656) | 3 | (1.281) | 2.99 | (2.148) | 2.99 | (1.773) | 2.99 | (1.898) | 2.99 | (1.523) |
| 2.99 | (1.473) | 2.99 | (1.098) | 2.99 | (1.531) | 2.99 | (1.156) | 2.875 | (2.034) | 2.875 | (1.659) | 2.875 | (1.784) | 2.875 | (1.409) |
| 2.875 | (1.116) | 2.875 | (0.741) | 2.875 | (1.279) | 2.875 | (0.904) | 2.75 | (1.743) | 2.75 | (1.368) | 2.75 | (1.493) | 2.75 | (1.118) |
| 2.75 | (0.572) | 2.75 | (0.197) | 2.75 | (0.743) | 2.75 | (0.368) | 2.625 | (1.320) | 2.625 | (0.945) | 2.625 | (1.070) | 2.625 | (0.695) |
| 2.625 | 0.341 | 2.625 | 0.716 | 2.625 | (0.111) | 2.625 | 0.264 | 2.5 | (1.075) | 2.5 | (0.700) | 2.5 | (0.825) | 2.5 | (0.450) |
| 2.5 | 0.768 | 2.5 | 1.143 | 2.5 | 0.412 | 2.5 | 0.787 | 2.375 | (0.631) | 2.375 | (0.256) | 2.375 | (0.381) | 2.375 | (0.006) |
| 2.375 | 1.618 | 2.375 | 1.993 | 2.375 | 1.123 | 2.375 | 1.498 | 2.25 | (0.209) | 2.25 | 0.166 | 2.25 | 0.041 | 2.25 | 0.416 |
| 2.25 | 2.428 | 2.25 | 2.803 | 2.25 | 1.866 | 2.25 | 2.241 | 2.125 | 0.353 | 2.125 | 0.728 | 2.125 | 0.603 | 2.125 | 0.978 |
| - | - | - | - | - | - | - | - | 2 | 0.956 | 2 | 1.331 | 2 | 1.206 | 2 | 1.581 |
| - | - | - | - | - | - | - | - | 1.99 | 1.081 | 1.99 | 1.456 | 1.99 | 1.331 | 1.99 | 1.706 |
| - | - | - | - | - | - | - | - | 1.875 | 1.599 | 1.875 | 1.974 | 1.875 | 1.849 | 1.875 | 2.224 |
| - | - | - | - | - | - | - | - | 1.75 | 2.272 | 1.75 | 2.647 | 1.75 | 2.522 | 1.75 | 2.897 |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

## Lender Paid Mortgage Insurance (LPMI) DU and LP Conforming, High Balance, and Super Conforming Fixed Rate Price Adjustments

**PX = ParkXpress: No Tax Return Income, 1 property (inc. Subject), 1 1003**

### Mortgage Insurance

| | 10 & 15 Yr | | | | 20 yr | | | | 30 yr | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
| >=780 | 0.400 | 0.530 | 0.860 | 1.230 | 0.400 | 0.530 | 0.860 | 1.230 | 0.530 | 1.080 | 1.440 | 1.940 |
| 760-779 | 0.400 | 0.530 | 0.860 | 1.230 | 0.400 | 0.530 | 0.860 | 1.230 | 0.530 | 1.080 | 1.440 | 1.940 |
| 740-759 | 0.420 | 0.650 | 1.120 | 1.660 | 0.420 | 0.650 | 1.120 | 1.660 | 0.650 | 1.510 | 2.000 | 2.680 |
| 720-739 | 0.440 | 0.760 | 1.350 | 2.050 | 0.440 | 0.760 | 1.350 | 2.050 | 0.750 | 1.870 | 2.480 | 3.360 |
| 700-719 | 0.480 | 0.860 | 1.570 | 2.430 | 0.480 | 0.860 | 1.570 | 2.430 | 0.870 | 2.240 | 2.860 | 3.980 |
| 680-699 | 0.520 | 0.990 | 1.870 | 2.960 | 0.520 | 0.990 | 1.870 | 2.960 | 1.020 | 2.710 | 3.550 | 4.930 |
| 660-679 | 0.620 | 1.260 | 2.390 | 3.830 | 0.620 | 1.260 | 2.390 | 3.830 | 1.370 | 3.650 | 4.640 | 6.500 |
| 640-659 | 0.640 | 1.290 | 2.490 | 4.080 | 0.640 | 1.290 | 2.490 | 4.080 | 1.410 | 3.800 | 4.930 | 7.050 |
| 620-639 | 0.650 | 1.320 | 2.620 | 4.350 | 0.650 | 1.320 | 2.620 | 4.350 | 1.460 | 3.980 | 5.250 | 7.680 |

### LTV/FICO (>15 Yr)

| | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
|---|---|---|---|---|
| >=740 | 0.250 | 0.250 | 0.250 | 0.750 |
| 720-739 | 0.500 | 0.500 | 0.500 | 1.000 |
| 700-719 | 1.000 | 1.000 | 1.000 | 1.500 |
| 680-699 | 1.500 | 1.250 | 1.250 | 1.500 |
| 660-679 | 2.750 | 2.250 | 2.250 | 2.250 |
| 640-659 | 3.250 | 2.750 | 2.750 | 2.750 |
| 620-639 | 3.250 | 3.250 | 3.250 | 3.500 |

### Subordinate Financing

| LTV | CLTV | <720 FICO | >=720 |
|---|---|---|---|
| 80.01-95 | 80.01-95 | 1.375 | 1.125 |
| <=95 | 95.01-97 | 1.875 | 1.875 |

### Additional Adjustments

| | |
|---|---|
| >= 740 SPECIAL | (0.375) |
| 2-4 Units | 1.000 |
| Attached Condo > 15 Years | 0.750 |
| Second Home, LTV >85 | 0.250 |
| Investment Property | 4.125 |
| Manufactured Home | 2.000 |
| Adverse Market Refinance Fee (applies to 45 and 60 day locks >=$125K) | 0.500 |

### Rebate Adjusters (by FICO)

| | >=760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
|---|---|---|---|---|---|---|---|---|
| Rate & Term Refinance | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Cash out | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 2nd Home | 0.360 | 0.390 | 0.490 | 0.600 | 0.700 | 1.230 | 1.270 | 1.350 |
| Investment Property | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Loan Amounts > 650,000 (All States) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

### Loan Amount Adjuster

| | |
|---|---|
| < $100K (min $50K) | 0.500 |
| $100K < $175K | 0.150 |
| $175K < $275K | 0.000 |
| $275K < $400K | (0.250) |
| $400K+ not including HB/SC | (0.375) |

### Escrow Waiver; Yes = Taxes and Insurance

| | |
|---|---|
| CA/NY | 0.000 |
| All Other States | 0.125 |

### State Adjuster

| | |
|---|---|
| CA, CO, MA, NH, NY, OR, UT, WA | 0.000 |
| DC, MD, NE, RI, TN, WY | (0.020) |
| GA, NJ, NC, VA | (0.050) |
| AK, CT, FL, PA | (0.070) |
| AZ, ID, IL, IN (n/a HB&SC) | 0.000 |
| MI, MO, NV, WI (n/a HB&SC) | 0.000 |
| IA, KS, KY, ME (n/a HB&SC) | (0.020) |
| LA, MN, MT, NM (n/a HB&SC) | (0.050) |
| ND, OH, SC, TX (n/a HB&SC) | (0.050) |
| AL, AR, DE, MS, OK (n/a HB&SC) | (0.070) |

### Max Final Pricing

| | |
|---|---|
| Conforming | (5.000) |
| HB & SC | (3.500) |

### Lender Fee

| | |
|---|---|
| Fee | $945 |
| CA, WA, and OR: | $1,095 |

### Other Fees - Third Party

| | |
|---|---|
| Tax Service | $67.00 |
| Flood Cert | $9.00 |
| Wire Fee | $16.00 |

### Lock Periods

| | Cost | Expiration |
|---|---|---|
| 15 Day - On approved loans only | (0.125) | 10/13/2020 |
| 21 Day | (0.060) | 10/19/2020 |
| 30 Day | 0.000 | 10/28/2020 |
| 45 Day | 0.125 | 11/12/2020 |
| 60 Day | 0.250 | 11/27/2020 |

### Lock Extensions

| | Cost |
|---|---|
| 7 Days | 0.125 |
| 15 Days | 0.250 |
| 30 Days | 0.500 |

This is a Borrower Paid Rate Sheet; see Pricing Engine for Lender Paid at www.parksidelending.com.

Rates, comparisons, fees and programs are subject to change without notice. Information is intended for Mortgage Professionals only and not for distribution to consumers, as defined by Section 226.2 of Reg. Z, which implements the Truth-In-Lending Act. Parkside Lending reserves the right to cancel any rate lock which violates any state or federal law concerning predatory lending. Rate sheets do not represent guidelines. Refer to Parkside Broker Guide for specific parameters.

EQUAL HOUSING OPPORTUNITY

20200928073005O1PKSDRTSHT9V1C4O0XONI

**LPMI - HB / SC**

Lender Paid Mortgage Insurance

www.parksidelending.com
lockdesk@parksidelending.com

**LOCK DESK: 7:30 AM - 5:00 PM PT**
After Hours Locks to 9 PM PT, except Jumbo

Parkside Lending
NMLS #176162

**Wholesale**

30 Day Pricing

**9/28/2020 07:26 AM PT**

# 0.375 Special FICO >= 740

-0.375 on Ln Amt 400K+ & -0.25 on Ln Amount $275K+ to< 400K, not incl HB or SC

## DU LPMI High Balance Fixed

| ParkXpress 30 Yr HB DU | | 30 Yr Fixed HB DU | | ParkXpress 15 Yr HB DU | | 15 Yr Fixed HB DU | |
|---|---|---|---|---|---|---|---|
| Code PX7531 | | Code 7531 | | Code PX7532 | | Code 7532 | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (1.157) | 3.625 | (0.782) | 3 | (1.410) | 3 | (1.035) |
| 3.5 | (1.004) | 3.5 | (0.629) | 2.99 | (1.374) | 2.99 | (0.999) |
| 3.375 | (0.757) | 3.375 | (0.382) | 2.875 | (1.178) | 2.875 | (0.803) |
| 3.25 | (0.368) | 3.25 | 0.007 | 2.75 | (0.970) | 2.75 | (0.595) |
| 3.125 | (0.842) | 3.125 | (0.467) | 2.625 | (0.669) | 2.625 | (0.294) |
| 3 | (0.631) | 3 | (0.256) | 2.5 | (0.332) | 2.5 | 0.043 |
| 2.99 | (0.506) | 2.99 | (0.131) | 2.375 | 0.063 | 2.375 | 0.438 |
| 2.875 | (0.264) | 2.875 | 0.111 | 2.25 | 0.355 | 2.25 | 0.730 |
| 2.75 | 0.246 | 2.75 | 0.621 | 2.125 | 0.683 | 2.125 | 1.058 |
| 2.625 | 0.911 | 2.625 | 1.286 | 2 | 1.081 | 2 | 1.456 |
| 2.5 | 1.467 | 2.5 | 1.842 | 1.99 | 1.229 | 1.99 | 1.604 |
| 2.375 | 2.011 | 2.375 | 2.386 | 1.875 | 1.591 | 1.875 | 1.966 |
| 2.25 | 2.645 | 2.25 | 3.020 | 1.75 | 2.117 | 1.75 | 2.492 |

## LP LPMI Super Conforming Fixed

| ParkXpress 30 Yr SC LP | | 30 Yr Fixed SC LP | | ParkXpress 15 Yr SC LP | | 15 Yr Fixed SC LP | |
|---|---|---|---|---|---|---|---|
| Code PX7561 | | Code 7561 | | Code PX7562 | | Code 7562 | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | (1.157) | 3.625 | (0.782) | 3 | (1.410) | 3 | (1.035) |
| 3.5 | (0.973) | 3.5 | (0.598) | 2.99 | (1.374) | 2.99 | (0.999) |
| 3.375 | (0.618) | 3.375 | (0.243) | 2.875 | (1.178) | 2.875 | (0.803) |
| 3.25 | (0.368) | 3.25 | 0.007 | 2.75 | (0.970) | 2.75 | (0.595) |
| 3.125 | (0.618) | 3.125 | (0.243) | 2.625 | (0.669) | 2.625 | (0.294) |
| 3 | (0.316) | 3 | 0.059 | 2.5 | (0.332) | 2.5 | 0.043 |
| 2.99 | (0.191) | 2.99 | 0.184 | 2.375 | 0.063 | 2.375 | 0.438 |
| 2.875 | 0.200 | 2.875 | 0.575 | 2.25 | 0.355 | 2.25 | 0.730 |
| 2.75 | 0.784 | 2.75 | 1.159 | 2.125 | 0.683 | 2.125 | 1.058 |
| 2.625 | 1.264 | 2.625 | 1.639 | 2 | 1.086 | 2 | 1.461 |
| 2.5 | 1.669 | 2.5 | 2.044 | 1.99 | 1.229 | 1.99 | 1.604 |
| 2.375 | 2.541 | 2.375 | 2.916 | 1.875 | 1.729 | 1.875 | 2.104 |
| 2.25 | 2.645 | 2.25 | 3.020 | 1.75 | 2.402 | 1.75 | 2.777 |

## Lender Paid Mortgage Insurance (LPMI) DU and LP Conforming, High Balance, and Super Conforming Fixed Rate Price Adjustments

**PX = ParkXpress: No Tax Return Income, 1 property (inc. Subject), 1 1003**

### Mortgage Insurance

| | 10 & 15 Yr | | | | 20 yr | | | | 30 yr | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
| >=780 | 0.400 | 0.530 | 0.860 | 1.230 | 0.400 | 0.530 | 0.860 | 1.230 | 0.530 | 1.080 | 1.440 | 1.940 |
| 760-779 | 0.400 | 0.530 | 0.860 | 1.230 | 0.400 | 0.530 | 0.860 | 1.230 | 0.530 | 1.080 | 1.440 | 1.940 |
| 740-759 | 0.420 | 0.650 | 1.120 | 1.660 | 0.420 | 0.650 | 1.120 | 1.660 | 0.650 | 1.510 | 2.000 | 2.680 |
| 720-739 | 0.440 | 0.760 | 1.350 | 2.050 | 0.440 | 0.760 | 1.350 | 2.050 | 0.750 | 1.870 | 2.480 | 3.360 |
| 700-719 | 0.480 | 0.860 | 1.570 | 2.430 | 0.480 | 0.860 | 1.570 | 2.430 | 0.870 | 2.240 | 2.860 | 3.980 |
| 680-699 | 0.520 | 0.990 | 1.870 | 2.960 | 0.520 | 0.990 | 1.870 | 2.960 | 1.020 | 2.710 | 3.550 | 4.930 |
| 660-679 | 0.620 | 1.260 | 2.390 | 3.830 | 0.620 | 1.260 | 2.390 | 3.830 | 1.370 | 3.650 | 4.640 | 6.500 |
| 640-659 | 0.640 | 1.290 | 2.490 | 4.080 | 0.640 | 1.290 | 2.490 | 4.080 | 1.410 | 3.800 | 4.930 | 7.050 |
| 620-639 | 0.650 | 1.320 | 2.620 | 4.350 | 0.650 | 1.320 | 2.620 | 4.350 | 1.460 | 3.980 | 5.250 | 7.680 |

### LTV/FICO (>15 Yr)

| | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
|---|---|---|---|---|
| >=740 | 0.250 | 0.250 | 0.250 | 0.750 |
| 720-739 | 0.500 | 0.500 | 0.500 | 1.000 |
| 700-719 | 1.000 | 1.000 | 1.000 | 1.500 |
| 680-699 | 1.500 | 1.250 | 1.250 | 1.500 |
| 660-679 | 2.750 | 2.250 | 2.250 | 2.250 |
| 640-659 | 3.250 | 2.750 | 2.750 | 2.750 |
| 620-639 | 3.250 | 3.250 | 3.250 | 3.500 |

### Subordinate Financing

| LTV | CLTV | <720 FICO | >=720 |
|---|---|---|---|
| 80.01-95 | 80.01-95 | 1.375 | 1.125 |
| <=95 | 95.01-97 | 1.875 | 1.875 |

### Additional Adjustments

| | |
|---|---|
| >= 740 SPECIAL | (0.375) |
| 2-4 Units | 1.000 |
| Attached Condo > 15 Years | 0.750 |
| Second Home, LTV >85 | 0.250 |
| Investment Property | 4.125 |
| Manufactured Home | 2.000 |
| Adverse Market Refinance Fee (applies to 45 and 60 day locks >=$125K) | 0.500 |

### Rebate Adjusters (by FICO)

| | >=760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
|---|---|---|---|---|---|---|---|---|
| Rate & Term Refinance | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Cash out | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 2nd Home | 0.360 | 0.390 | 0.490 | 0.600 | 0.700 | 1.230 | 1.270 | 1.350 |
| Investment Property | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Loan Amounts > 650,000 (All States) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

### Loan Amount Adjuster

| | |
|---|---|
| < $100K (min $50K) | 0.500 |
| $100K < $175K | 0.150 |
| $175K < $275K | 0.000 |
| $275K < $400K | (0.250) |
| $400K+ not including HB/SC | (0.375) |

### Escrow Waiver; Yes = Taxes and Insurance

| | |
|---|---|
| CA/NY | 0.000 |
| All Other States | 0.125 |

### State Adjuster

| | |
|---|---|
| CA, CO, MA, NH, NY, OR, UT, WA | 0.000 |
| DC, MD, NE, RI, TN, WY | (0.020) |
| GA, NJ, NC, VA | (0.050) |
| AK, CT, FL, PA | (0.070) |
| AZ, ID, IL, IN (n/a HB&SC) | 0.000 |
| MI, MO, NV, WI (n/a HB&SC) | 0.000 |
| IA, KS, KY, ME (n/a HB&SC) | (0.020) |
| LA, MN, MT, NM (n/a HB&SC) | (0.050) |
| ND, OH, SC, TX (n/a HB&SC) | (0.050) |
| AL, AR, DE, MS, OK (n/a HB&SC) | (0.070) |

### Max Final Pricing

| | |
|---|---|
| Conforming | (5.000) |
| HB & SC | (3.500) |

### Lender Fee

| | |
|---|---|
| Fee | $945 |
| CA, WA, and OR: | $1,095 |

### Other Fees - Third Party

| | |
|---|---|
| Tax Service | $67.00 |
| Flood Cert | $9.00 |
| Wire Fee | $16.00 |

### Lock Periods

| | Cost | Expiration |
|---|---|---|
| 15 Day - On approved loans only | (0.125) | 10/13/2020 |
| 21 Day | (0.060) | 10/19/2020 |
| 30 Day | 0.000 | 10/28/2020 |
| 45 Day | 0.125 | 11/12/2020 |
| 60 Day | 0.250 | 11/27/2020 |

### Lock Extensions

| | Cost |
|---|---|
| 7 Days | 0.125 |
| 15 Days | 0.250 |
| 30 Days | 0.500 |

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20200928073005O1PKSDRTSHT9V1C4O0XONI

**FHA/USDA Fixed**

FHA ID - 2355400002

www.parksidelending.com
lockdesk@parksidelending.com

**LOCK DESK: 7:30 AM - 5:00 PM PT**
After Hours Locks to 9 PM PT, except Jumbo

Parkside Lending
NMLS #176162

**Wholesale**

30 Day Pricing

**9/28/2020 07:26 AM PT**

| FHA Fixed & High Balance Fixed | | | | | | | | | | USDA Fixed | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 30 Yr Fixed | | 20 Yr Fixed | | 15 Yr Fixed | | 10 Yr Fixed | | 30 Yr Fixed HB | | 30 Year Fixed | |
| Code 1710 | | Code 1720 | | Code 1719 | | Code 1719B | | Code 1731 | | Code 2010 | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | 0.597 | 3.625 | 0.597 | 3.625 | 2.350 | 3.625 | 2.350 | 3.625 | 2.097 | 3.625 | 1.248 |
| 3.5 | 1.198 | 3.5 | 1.198 | 3.5 | 2.634 | 3.5 | 2.634 | 3.5 | 2.697 | 3.5 | 1.848 |
| 3.375 | 1.348 | 3.375 | 1.348 | 3.375 | 2.941 | 3.375 | 2.941 | 3.375 | 2.848 | 3.375 | 1.998 |
| 3.25 | 1.848 | 3.25 | 1.848 | 3.25 | 3.275 | 3.25 | 3.275 | 3.25 | 3.048 | 3.25 | 2.498 |
| 3.125 | 0.728 | 3.125 | 0.728 | 3.125 | 3.369 | 3.125 | 3.369 | 3.125 | 2.228 | 3.125 | 1.378 |
| 3 | 1.348 | 3 | 1.348 | 3 | 3.575 | 3 | 3.575 | 3 | 2.778 | 3 | 1.998 |
| 2.875 | 1.953 | 2.875 | 1.953 | 2.875 | 3.938 | 2.875 | 3.938 | - | - | 2.875 | 2.603 |
| 2.75 | 2.578 | 2.75 | 2.578 | 2.75 | 4.332 | 2.75 | 4.332 | - | - | 2.75 | 3.228 |
| 2.625 | 2.994 | 2.625 | 2.994 | 2.625 | 5.056 | 2.625 | 5.056 | - | - | 2.625 | 3.644 |
| 2.5 | 3.294 | 2.5 | 3.294 | 2.5 | 5.450 | 2.5 | 5.450 | - | - | 2.5 | 3.944 |
| - | - | - | - | 2.375 | 5.879 | 2.375 | 5.879 | - | - | - | - |
| - | - | - | - | 2.25 | 6.338 | 2.25 | 6.338 | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - |

## FHA/USDA Fixed Rate Price Adjustments

| FICO Adjusters | |
|---|---|
| >=720 | (0.500) |
| 700-719 | (0.375) |
| 680-699 | 0.000 |

| Loan Amount Adjusters | |
|---|---|
| $50K-$74999 | 1.000 |
| $75K-$150K | 0.125 |

| Property | |
|---|---|
| Manufactured Home | 3.000 |

| Lock Periods | Cost | Expiration |
|---|---|---|
| 15 Day - On approved loans only | (0.125) | 10/13/2020 |
| 21 Day | (0.060) | 10/19/2020 |
| 30 Day | 0.000 | 10/28/2020 |
| 45 Day (0.000 for Refinance) | 0.125 | 11/12/2020 |
| 60 Day | 0.250 | 11/27/2020 |

| Streamline | Cost |
|---|---|
| FHA Streamline (1750A 30Yr, 1750B 25Yr, 1751B 20Yr, 1759 15Yr, 1759B 10Yr, 1754 HB 30Yr, 1754B HB 25Yr) | 0.000 |
| FHA Simple Refi (1779B, 1779, 1772,1771B,1771, 1774,1774B) | 0.000 |
| USDA Streamline and USDA Streamline Assist (2050, 2050A) | 0.125 |

| State Adjusters | |
|---|---|
| FL, ND, TX | (0.250) |
| AL, GA, IL, IA, LA, MD, MA, MS, | (0.125) |
| NV, OH, OK, OR, PA, TN, VA, WI | (0.125) |
| AR, CO, IN, ME, MN, MT, NH, RI, UT, WY | 0.125 |

No state adjuster applicable for unlisted states.

| Max Final Pricing | |
|---|---|
| Fixed Rate | (5.000) |

| Lock Extensions | Cost |
|---|---|
| 7 Days | 0.125 |
| 15 Days | 0.250 |
| 30 Days | 0.500 |

| Lender Fee | | | |
|---|---|---|---|
| Fee | $945 | Streamline | $ 645.00 |
| CA, WA, and OR: | $1,095 | Streamline | $ 795.00 |

| Other Fees - Third Party | |
|---|---|
| Tax Service | $67.00 |
| Flood Cert | $9.00 |
| Wire Fee | $16.00 |

| Loan Amount Adjusters | |
|---|---|
| $50K-$74999 | 1.000 |
| $75K-$150K | 0.125 |

This is a Borrower Paid Rate Sheet; see Pricing Engine for Lender Paid at www.parksidelending.com.

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EQUAL HOUSING OPPORTUNITY

| VA Fixed | Parkside Lending NMLS #176162 | Wholesale |
|---|---|---|
| VA ID- 1199960000 | | |
| www.parksidelending.com<br>lockdesk@parksidelending.com | | 30 Day Pricing |
| **LOCK DESK: 7:30 AM - 5:00 PM PT**<br>After Hours Locks to 9 PM PT, except Jumbo | | **9/28/2020 07:26 AM PT** |

| VA Fixed & High Balance Fixed | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 30 Year Fixed | | 20 Year Fixed | | 15 Yr Fixed | | 10 Yr Fixed | | 30 Yr HB Fixed | |
| Code 1810 | | Code 1820 | | Code 1819 | | Code 1819B | | Code 1831 | |
| Rate | Price | Rate | Price | Rate | Price | Rate | Price | Rate | Price |
| 3.625 | 0.797 | 3.625 | 1.407 | 3.625 | 2.550 | 3.625 | 2.650 | 3.625 | 2.447 |
| 3.5 | 1.398 | 3.5 | 2.008 | 3.5 | 2.834 | 3.5 | 2.934 | 3.5 | 3.247 |
| 3.375 | 1.548 | 3.375 | 2.158 | 3.375 | 3.141 | 3.375 | 3.241 | 3.375 | 3.398 |
| 3.25 | 2.048 | 3.25 | 2.658 | 3.25 | 3.475 | 3.25 | 3.575 | 3.25 | 3.598 |
| 3.125 | 0.928 | 3.125 | 1.538 | 3.125 | 3.569 | 3.125 | 3.669 | 3.125 | 2.778 |
| 3 | 1.548 | 3 | 2.158 | 3 | 3.775 | 3 | 3.875 | 3 | 3.328 |
| 2.875 | 2.153 | 2.875 | 2.763 | 2.875 | 4.138 | 2.875 | 4.238 | - | - |
| 2.75 | 2.778 | 2.75 | 3.388 | 2.75 | 4.532 | 2.75 | 4.632 | - | - |
| 2.625 | 3.194 | 2.625 | 3.804 | 2.625 | 5.256 | 2.625 | 5.356 | - | - |
| 2.5 | 3.494 | 2.5 | 4.104 | 2.5 | 5.650 | 2.5 | 5.750 | - | - |
| - | - | - | - | 2.375 | 6.079 | 2.375 | 6.179 | - | - |
| - | - | - | - | 2.25 | 6.538 | 2.25 | 6.638 | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |

## VA Fixed Rate Price Adjustments

### Interest Rate Reduction Refinance Loan

| | |
|---|---|
| IRRRL | 0.000 |

### FICO Adjusters

| | |
|---|---|
| >=720 | (0.500) |
| 700-719 | (0.375) |
| 680-699 | 0.000 |

### Loan Amount Adjusters

| | |
|---|---|
| $50K-$74999 | 1.000 |
| $75K-$150K | 0.125 |

### Lock Periods

| | | Cost | Expiration |
|---|---|---|---|
| 15 Day - On approved loans only | | (0.125) | 10/13/2020 |
| 21 Day | | (0.060) | 10/19/2020 |
| 30 Day | | 0.000 | 10/28/2020 |
| 45 Day | (0.000 for Refinance) | 0.125 | 11/12/2020 |
| 60 Day | | 0.250 | 11/27/2020 |

### Max Final Pricing

| | |
|---|---|
| Conforming | (5.000) |
| High Balance | (5.000) |

### State Adjusters

| | |
|---|---|
| FL, ND, TX | (0.250) |
| AL, GA, IL, IA, LA, MD, MA, MS, | (0.125) |
| NV, OH, OK, OR, PA, TN, VA, WI | (0.125) |
| AR, CO, IN, ME, MN, MT, NH, RI, UT, WY | 0.125 |

No state adjuster applicable for unlisted states.

### Lock Extensions

| | Cost |
|---|---|
| 7 Days | 0.125 |
| 15 Days | 0.250 |
| 30 Days | 0.500 |

### Lender Fee

| | | | |
|---|---|---|---|
| Fee | $ 945 | CA, WA, and OR: | $1,095 |
| IRRRL | $ 645 | | $795 |

Lender Fee Waiver = Lender Fee / Loan Amount

### Other Fees - Third Party

| | |
|---|---|
| Tax Service | $67.00 |
| Flood Cert | $9.00 |
| Wire Fee | $16.00 |

### Property

| | |
|---|---|
| Manufactured Home | 3.000 |

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EQUAL HOUSING OPPORTUNITY

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