



Indicative pricing only. For actual pricing please visit: www.oneamericanmortgage.com

Fees	
Lender Fee	\$1,095
Tax Service Fee	\$69
Flood Certification Fee	\$12
Texas Doc Prep Fee	\$150

FICO Score/LTV Ratio, Term > 15 Years									
Product	FICO Score	LTV Ratio							
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
All Eligible Product	≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%
	720 - 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%
	700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%
	680 - 699	0.00%	-0.50%	-1.25%	-1.50%	-1.25%	-1.25%	-1.25%	-1.50%
	660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%
	640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%
	620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%

Cash-Out Refinance									
Product	FICO Score	LTV Ratio							
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
All Eligible Product	≥ 740	-0.375%	-0.625%	-0.625%	-0.875%				
	720 - 739	-0.375%	-1.000%	-1.000%	-1.125%				
	700 - 719	-0.375%	-1.000%	-1.000%	-1.125%				
	680 - 699	-0.375%	-1.125%	-1.125%	-1.750%				
	660 - 679	-0.625%	-1.125%	-1.125%	-1.875%				
	640 - 659	-0.625%	-1.625%	-1.625%	-2.625%				
	620 - 639	-0.625%	-1.625%	-1.625%	-3.125%				

Condo Unit, Term > 15 Years									
Property Type		LTV Ratio							
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Attached Condos		0%	0%	0%	-0.75%	-0.75%	-0.75%	-0.75%	-0.75%

Non-owner occupied									
Product		LTV Ratio							
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
All Eligible Product		-2.125%	-2.125%	-1.25%	-3.375%	-4.125%			Not Eligible

Multiple-Unit Property									
Number of Units		LTV Ratio							
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
2-Unit Property		-1.00%	-1.00%	-1.00%	-1.00%	-1.00%			Not Eligible
3-4 Unit Property		-1.00%	-1.00%	-1.00%	-1.00%				Not Eligible

Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375%	-0.375%
≤ 65.00%	80.01 - 95.00%	-0.875%	-0.625%
65.01 - 75.00%	80.01 - 95.00%	-1.125%	-0.875%
75.01 - 95.00%	75.01 - 95.00%	-1.375%	-1.125%
≤ 95.00%	95.01 - 97.00%	-1.875%	-1.875%

Miscellaneous			
Texas Cashout Refinance (50A6)		0.000%	
Waive Impounds (Not Applicable for NY Loans)	CA	-0.050%	
	Not CA	0.000%	
Conforming	Fixed and ARM	FICO: 680 to 719	0.000%
		FICO: 660 to 679	-0.025%
		FICO: 640 to 659	-0.050%
		FICO: 620 to 639	-0.050%
		FICO < 620	-0.050%
		LTV/CLTV > 90 <= 95	0.000%
		LTV/CLTV > 95	-0.025%
All Products/Loan Amounts	Fixed and ARM	LTV > 80%	-0.025%
		25 Year Product	0.000%
		Cash-Out&FICO>=720	0.000%
		Cash-Out&FICO:680-719	0.000%
		Cash-Out&FICO:620-679	0.000%
		Cash-Out<V/CLTV>75%	0.000%
		Investment Property	0.000%
		Multiple Properties Owned & Primary Residence	-0.125%
		Refinance & In Amt > \$125K	-0.500%
		Loan Amt \$510,401-\$548,250	0.00%
		Cashout	-0.10%
		Purchase	0.10%
		Second Home & LTV>85%	-0.250%
High Balance	Fixed and ARM	Purchase or Rate/Term Refi	-0.25%
		Cash-Out Refinance	-1.00%
		LTV/CLTV > 90	-0.025%
Borrower Paid MI	ARM	LTV/CLTV Up to 75	-0.75%
		LTV/CLTV > 75	-1.50%
		FICO<680	-0.025%
4 Units	Contiguous States	FICO: 680 to 719	0.000%
		Loan Amount > \$1M	0.000%

Eligible Broker Incentives					
	Tier	Elite	Gold	Silver	Bronze
Elite Bonus		0.125%	0%	-0.050%	-0.125%

Max Price (Including All Adjustments)	
Fixed	105.500
ARM	103.500

Minimum Loan Amount: \$75,001

Conventional LPMI Pricing Adjustment

One American Mortgage

222 Kearny St ,Suite 650

San Francisco, CA 94108

(415) 780-7400

Effective Date:

Dec 5, 2017



ONE AMERICAN
— MORTGAGE —

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All Conventional Pricing Adjustments apply in addition to the LPMI Adjustments below.

FICO Score/LTV Ratio									
Product	LTV	FICO Score							
		≥ 760	740 - 759	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639
30-, 25-Year Fixed and 5/1, 7/1, 10/1 ARMs	95.01 - 97.00%	-1.99%	-2.73%	-3.41%	-4.03%	-4.98%	-6.55%	-7.10%	-7.73%
	90.01 - 95.00%	-1.49%	-2.05%	-2.53%	-2.94%	-3.60%	-4.69%	-4.98%	-5.30%
	85.01 - 90.00%	-1.13%	-1.56%	-1.92%	-2.29%	-2.76%	-3.70%	-3.85%	-4.03%
	80.01 - 85.00%	-0.58%	-0.70%	-0.80%	-0.92%	-1.07%	-1.42%	-1.46%	-1.51%
20-, 15-, 10-Year Fixed	95.01 - 97.00%	-1.28%	-1.71%	-2.10%	-2.48%	-3.01%	-3.88%	-4.13%	-4.40%
	90.01 - 95.00%	-0.91%	-1.17%	-1.40%	-1.62%	-1.92%	-2.44%	-2.54%	-2.67%
	85.01 - 90.00%	-0.58%	-0.70%	-0.81%	-0.91%	-1.04%	-1.31%	-1.34%	-1.37%
	80.01 - 85.00%	-0.45%	-0.47%	-0.49%	-0.53%	-0.57%	-0.67%	-0.69%	-0.70%
3/1 ARM	95.01 - 97.00%	-1.90%	-2.53%	-3.13%	-3.70%	-4.49%	-5.80%	-6.17%	-6.57%
	90.01 - 95.00%	-1.48%	-1.97%	-2.39%	-2.76%	-3.32%	-4.26%	-4.44%	-4.65%
	85.01 - 90.00%	-1.17%	-1.55%	-1.86%	-2.20%	-2.59%	-3.41%	-3.52%	-3.63%
	80.01 - 85.00%	-0.70%	-0.81%	-0.89%	-0.98%	-1.12%	-1.43%	-1.47%	-1.48%

Other Adjustments									
		FICO Score							
		≥ 760	740 - 759	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639
Occupancy	Second Home	-0.36%	-0.39%	-0.49%	-0.60%	-0.70%	-1.23%	-1.27%	Not Eligible
	Investment Property	-1.02%	-1.19%	-1.33%	-1.50%	-1.75%	-1.90%	-2.00%	Not Eligible

Minimum FICO on LPMI Products is 620 for Primary Residence Purchase or Rate/Term Refinance, 640 for other Occupancy/Loan Purpose combinations

Minimum Loan Amount: \$75,001