

AS OF 12/12/13

Agency Fixed Rates

Maximum Total Premium on Agency Fixed is 104.00 for Loan Sizes <=\$417,000; 103.00 for Loan Sizes >\$417,000

Fannie Mae 30 Year Fixed						Fannie Mae 15 Year Fixed					
30 Year	10 Day	30 Day	45 Day	60 Day	90 Day	15 Year	10 Day	30 Day	45 Day	60 Day	90 Day
3.500	93.116	92.947	92.820	92.694	92.441	2.625	96.248	96.128	96.037	95.946	95.765
3.625	94.330	94.155	94.023	93.891	93.628	2.750	96.721	96.594	96.498	96.402	96.211
3.750	95.410	95.227	95.091	94.954	94.680	2.875	97.559	97.425	97.324	97.223	97.021
3.875	96.476	96.287	96.145	96.003	95.719	3.000	98.370	98.229	98.123	98.017	97.805
3.990	97.547	97.352	97.205	97.058	96.765	3.125	99.027	98.879	98.768	98.657	98.434
4.000	97.651	97.455	97.308	97.160	96.866	3.250	99.847	99.692	99.575	99.459	99.226
4.125	98.789	98.586	98.434	98.282	97.977	3.375	100.655	100.493	100.372	100.250	100.008
4.250	99.742	99.532	99.375	99.217	98.902	3.500	101.450	101.282	101.155	101.028	100.775
4.375	100.301	100.085	99.922	99.760	99.434	3.625	102.065	101.889	101.757	101.626	101.362
4.490	101.285	101.062	100.895	100.728	100.393	3.750	102.449	102.267	102.130	101.993	101.719
4.500	101.365	101.141	100.974	100.806	100.471	3.875	103.173	102.984	102.842	102.700	102.416
4.625	102.402	102.172	101.999	101.826	101.481	4.000	103.957	103.761	103.614	103.467	103.173
4.750	103.292	103.054	102.876	102.698	102.343	4.125	104.505	104.302	104.150	103.997	103.693
4.875	103.761	103.517	103.334	103.151	102.784	4.250	104.612	104.402	104.244	104.087	103.772
4.990	104.336	104.085	103.897	103.710	103.334	4.375	104.718	104.502	104.339	104.177	103.851
5.000	104.430	104.179	103.991	103.803	103.427	4.500	105.325	105.101	104.934	104.766	104.431
5.125	105.362	105.105	104.911	104.718	104.331	4.625	105.864	105.634	105.461	105.288	104.943
5.250	106.065	105.801	105.602	105.404	105.007	4.750	106.159	105.922	105.744	105.566	105.210
5.375	106.173	105.901	105.698	105.494	105.087						
5.500	106.715	106.437	106.228	106.019	105.602						

A change in investor will result in worse case pricing.

Freddie Mac 30 Year Fixed						Freddie Mac 15 Year Fixed					
30 Year	10 Day	30 Day	45 Day	60 Day	90 Day	15 Year	10 Day	30 Day	45 Day	60 Day	90 Day
3.500	92.964	92.795	92.669	92.542	92.289	2.625	96.145	96.025	95.934	95.843	95.662
3.625	94.083	93.907	93.776	93.644	93.380	2.750	96.774	96.647	96.551	96.455	96.264
3.750	95.454	95.272	95.135	94.998	94.724	2.875	97.582	97.448	97.347	97.246	97.044
3.875	96.585	96.395	96.253	96.112	95.828	3.000	98.359	98.218	98.112	98.006	97.793
3.990	97.594	97.398	97.252	97.105	96.812	3.125	99.012	98.864	98.752	98.641	98.419
4.000	97.685	97.489	97.342	97.194	96.900	3.250	99.872	99.717	99.601	99.485	99.252
4.125	98.751	98.548	98.396	98.244	97.939	3.375	100.637	100.475	100.354	100.232	99.989
4.250	99.593	99.383	99.226	99.069	98.754	3.500	101.386	101.217	101.091	100.964	100.711
4.375	100.506	100.289	100.127	99.964	99.639	3.625	101.974	101.798	101.667	101.535	101.272
4.490	101.411	101.188	101.020	100.853	100.519	3.750	102.447	102.264	102.127	101.990	101.717
4.500	101.503	101.280	101.112	100.944	100.609	3.875	103.157	102.968	102.826	102.684	102.400
4.625	102.428	102.197	102.024	101.852	101.506	4.000	103.885	103.689	103.542	103.395	103.100
4.750	103.199	102.962	102.784	102.606	102.250	4.125	104.446	104.243	104.091	103.939	103.634
4.875	103.622	103.378	103.195	103.012	102.646	4.250	104.827	104.617	104.460	104.302	103.987
4.990	104.447	104.197	104.009	103.821	103.446	4.375	104.907	104.691	104.528	104.366	104.041
5.000	104.510	104.259	104.071	103.883	103.506	4.500	103.895	103.671	103.504	103.336	103.001
5.125	105.381	105.124	104.930	104.737	104.350	4.625	104.964	104.734	104.561	104.388	104.043
5.250	105.880	105.615	105.417	105.218	104.821	4.750	105.338	105.100	104.922	104.744	104.389
5.375	105.986	105.715	105.511	105.308	104.900						
5.500	106.094	105.815	105.607	105.398	104.980						

Agency ARM Rates

Maximum Total Premium on Agency ARMs is 103.00

Agency 3/1, 5/1, 7/1, 10/1 LIBOR ARMs & Interest-Only

3/1	15 Day	30 Day	45 Day	60 Day	5/1	15 Day	30 Day	45 Day	60 Day
2.500	101.209	101.084	100.959	100.784	2.250	99.171	99.046	98.921	98.746
2.625	101.490	101.365	101.240	101.065	2.375	99.559	99.434	99.309	99.134
2.750	101.751	101.626	101.501	101.326	2.500	99.896	99.771	99.646	99.471
2.875	101.986	101.861	101.736	101.561	2.625	100.223	100.098	99.973	99.798
3.000	102.215	102.090	101.965	101.790	2.750	100.577	100.452	100.327	100.152
3.125	102.497	102.372	102.247	102.072	2.875	100.968	100.843	100.718	100.543
3.250	102.729	102.604	102.479	102.304	3.000	101.310	101.185	101.060	100.885
3.375	102.894	102.769	102.644	102.469	3.125	101.702	101.577	101.452	101.277
3.500	103.034	102.909	102.784	102.609	3.250	102.095	101.970	101.845	101.670
3.625	103.198	103.073	102.948	102.773	3.375	102.489	102.364	102.239	102.064
3.750	103.363	103.238	103.113	102.938	3.500	102.741	102.616	102.491	102.316
3.875	103.528	103.403	103.278	103.103	3.625	102.975	102.850	102.725	102.550
4.000	103.642	103.517	103.392	103.217	3.750	103.208	103.083	102.958	102.783
4.125	103.748	103.623	103.498	103.323	3.875	103.442	103.317	103.192	103.017
4.250	103.853	103.728	103.603	103.428	4.000	103.825	103.700	103.575	103.400
4.375	103.959	103.834	103.709	103.534	4.125	104.058	103.933	103.808	103.633
4.500	104.039	103.914	103.789	103.614	4.250	104.257	104.132	104.007	103.832
					4.375	104.409	104.284	104.159	103.984

7/1	15 Day	30 Day	45 Day	60 Day	10/1	15 Day	30 Day	45 Day	60 Day
2.500	97.898	97.773	97.648	97.473	2.750	96.601	96.476	96.351	96.176
2.625	98.281	98.156	98.031	97.856	2.875	97.184	97.059	96.934	96.759
2.750	98.732	98.607	98.482	98.307	3.000	97.652	97.527	97.402	97.227
2.875	99.278	99.153	99.028	98.853	3.125	98.081	97.956	97.831	97.656
3.000	99.738	99.613	99.488	99.313	3.250	98.586	98.461	98.336	98.161
3.125	100.197	100.072	99.947	99.772	3.375	99.197	99.072	98.947	98.772
3.250	100.657	100.532	100.407	100.232	3.500	99.736	99.611	99.486	99.311
3.375	101.119	100.994	100.869	100.694	3.625	100.352	100.227	100.102	99.927
3.500	101.492	101.367	101.242	101.067	3.750	100.885	100.760	100.635	100.460
3.625	101.862	101.737	101.612	101.437	3.875	101.301	101.176	101.051	100.876
3.750	102.233	102.108	101.983	101.808	4.000	101.686	101.561	101.436	101.261
3.875	102.604	102.479	102.354	102.179	4.125	102.207	102.082	101.957	101.782
4.000	102.821	102.696	102.571	102.396	4.250	102.686	102.561	102.436	102.261
4.125	103.005	102.880	102.755	102.580	4.375	103.104	102.979	102.854	102.679
4.250	103.188	103.063	102.938	102.763	4.500	103.379	103.254	103.129	102.954
4.375	103.371	103.246	103.121	102.946	4.625	103.694	103.569	103.444	103.269
4.500	103.478	103.353	103.228	103.053	4.750	103.963	103.838	103.713	103.538
4.625	103.661	103.536	103.411	103.236	4.875	104.172	104.047	103.922	103.747

Jumbo Rates

Call in to Lock-Ins Dept. to lock

Jumbo 30 Year Fixed			Jumbo 15 Year Fixed		
Rate	15 Day	45 Day	Rate	15 Day	45 Day
5.500	101.694	101.194	4.500	101.187	100.687
5.375	101.618	101.118	4.375	100.977	100.477
5.250	101.481	100.981	4.250	100.864	100.364
5.125	101.270	100.770	4.125	100.680	100.180
5.000	100.956	100.456	4.000	100.439	99.939
4.875	100.603	100.103	3.875	100.144	99.644
4.750	100.206	99.706	3.750	99.790	99.290
4.625	99.780	99.280	3.625	99.415	98.915
4.500	99.264	98.764	3.500	99.014	98.514
4.375	98.683	98.183	3.375	98.536	98.036

30Y, 15Y and 10/1 ARM:
 Max Prem <=\$1M = 101.75
 Max Prem >\$1M = 101.375

Jumbo 5/1 LIBOR ARM			Jumbo 7/1 LIBOR ARM			Jumbo 10/1 LIBOR ARM		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	15 Day	45 Day
3.750	102.937	102.687	4.000	103.704	103.454	4.875	101.851	101.351
3.625	102.476	102.226	3.875	103.094	102.844	4.750	101.642	101.142
3.500	102.016	101.766	3.750	102.786	102.536	4.625	101.384	100.884
3.375	101.557	101.307	3.625	102.279	102.029	4.500	101.113	100.613
3.250	101.098	100.848	3.500	101.673	101.423	4.375	100.829	100.329
3.125	100.641	100.391	3.375	101.068	100.818	4.250	100.455	99.955
3.000	100.184	99.934	3.250	100.465	100.215	4.125	99.994	99.494
2.875	99.727	99.477	3.125	99.863	99.613	4.000	99.527	99.027
2.750	99.272	99.022	3.000	99.262	99.012	3.875	99.084	98.584
2.625	98.817	98.567	2.875	98.663	98.413	3.750	98.504	98.004
2.500	98.363	98.113	2.750	98.065	97.815	3.625	97.776	97.276
						3.500	97.151	96.651

Max
 Premium
 5/1 & 7/1
 all loan sizes
 101.75

Margin
 2.25%

Caps
 2/2/5

High Balance & Super Conforming Fixed Rates

Maximum Total Premium on High Balance & Super Conforming Fixed is 103.00

Fannie Mae High Balance 30 Year Fixed						Fannie Mae High Balance 15 Year Fixed					
30 Year	10 Day	30 Day	45 Day	60 Day	90 Day	15 Year	10 Day	30 Day	45 Day	60 Day	90 Day
3.625	93.330	93.155	93.023	92.891	92.628	2.625	95.248	95.128	95.037	94.946	94.765
3.750	94.410	94.227	94.091	93.954	93.680	2.750	95.721	95.594	95.498	95.402	95.211
3.875	95.476	95.287	95.145	95.003	94.719	2.875	96.559	96.425	96.324	96.223	96.021
4.000	96.651	96.455	96.308	96.160	95.866	3.000	97.370	97.229	97.123	97.017	96.805
4.125	97.789	97.586	97.434	97.282	96.977	3.125	98.027	97.879	97.768	97.657	97.434
4.250	98.742	98.532	98.375	98.217	97.902	3.250	98.847	98.692	98.575	98.459	98.226
4.375	99.176	98.960	98.797	98.635	98.309	3.375	99.655	99.493	99.372	99.250	99.008
4.500	100.240	100.016	99.849	99.681	99.346	3.500	100.450	100.282	100.155	100.028	99.775
4.625	101.277	101.047	100.874	100.701	100.356	3.625	101.065	100.889	100.757	100.626	100.362
4.750	102.167	101.929	101.751	101.573	101.218	3.750	101.449	101.267	101.130	100.993	100.719
4.875	102.636	102.392	102.209	102.026	101.659	3.875	102.173	101.984	101.842	101.700	101.416
5.000	102.930	102.679	102.491	102.303	101.927	4.000	102.957	102.761	102.614	102.467	102.173
5.125	103.862	103.605	103.411	103.218	102.831	4.125	103.534	103.331	103.179	103.026	102.722
5.250	104.643	104.379	104.180	103.982	103.585						
5.375	104.673	104.401	104.198	103.994	103.587						
5.500	103.715	103.437	103.228	103.019	102.602						
5.625	104.460	104.174	103.961	103.747	103.319						
5.750	105.136	104.844	104.625	104.406	103.968						
5.875	105.413	105.115	104.890	104.666	104.218						
6.000	105.383	105.077	104.848	104.619	104.160						

A change in investor will result in worse case pricing.

Freddie Mac Super Conforming 30 Year Fixed						Freddie Mac Super Conforming 15 Year Fixed					
30 Year	10 Day	30 Day	45 Day	60 Day	90 Day	15 Year	10 Day	30 Day	45 Day	60 Day	90 Day
3.625	93.083	92.907	92.776	92.644	92.380	2.625	95.145	95.025	94.934	94.843	94.662
3.750	94.454	94.272	94.135	93.998	93.724	2.750	95.774	95.647	95.551	95.455	95.264
3.875	95.585	95.395	95.253	95.112	94.828	2.875	96.582	96.448	96.347	96.246	96.044
4.000	96.685	96.489	96.342	96.194	95.900	3.000	97.359	97.218	97.112	97.006	96.793
4.125	97.751	97.548	97.396	97.244	96.939	3.125	98.012	97.864	97.752	97.641	97.419
4.250	98.593	98.383	98.226	98.069	97.754	3.250	98.872	98.717	98.601	98.485	98.252
4.375	99.381	99.164	99.002	98.839	98.514	3.375	99.637	99.475	99.354	99.232	98.989
4.500	100.378	100.155	99.987	99.819	99.484	3.500	100.386	100.217	100.091	99.964	99.711
4.625	101.303	101.072	100.899	100.727	100.381	3.625	100.974	100.798	100.667	100.535	100.272
4.750	102.074	101.837	101.659	101.481	101.125	3.750	101.447	101.264	101.127	100.990	100.717
4.875	102.497	102.253	102.070	101.887	101.521	3.875	102.157	101.968	101.826	101.684	101.400
5.000	103.010	102.759	102.571	102.383	102.006	4.000	102.885	102.689	102.542	102.395	102.100
5.125	103.881	103.624	103.430	103.237	102.850	4.125	103.446	103.243	103.091	102.939	102.634
5.250	104.607	104.342	104.144	103.945	103.548						
5.375	104.642	104.371	104.167	103.964	103.556						
5.500	104.594	104.315	104.107	103.898	103.480						
5.625	103.765	103.480	103.266	103.052	102.624						
5.750	104.420	104.128	103.909	103.690	103.252						
5.875	104.746	104.447	104.222	103.998	103.550						
6.000	105.722	105.416	105.187	104.957	104.499						

Agency 5/1 LIBOR ARM, 2.25% Margin, 2/2/6 Caps

Maximum Total Premium on Agency ARMs is 103.00

5/1	15 Day	30 Day	45 Day	60 Day
2.250	99.069	98.944	98.819	98.644
2.375	99.456	99.331	99.206	99.031
2.500	99.759	99.634	99.509	99.334
2.625	100.085	99.960	99.835	99.660
2.750	100.473	100.348	100.223	100.048
2.875	100.863	100.738	100.613	100.438
3.000	101.204	101.079	100.954	100.779
3.125	101.595	101.470	101.345	101.170
3.250	101.988	101.863	101.738	101.563
3.375	102.381	102.256	102.131	101.956
3.500	102.623	102.498	102.373	102.198
3.625	102.936	102.811	102.686	102.511
3.750	103.173	103.048	102.923	102.748
3.875	103.406	103.281	103.156	102.981
4.000	103.789	103.664	103.539	103.364
4.125	104.022	103.897	103.772	103.597