

Rate Sheet

Rates effective as of:

Friday, February 03, 2012

10:05 AM



Agency Conforming Fixed and Adjustable Rate Products

Agency 10 Year Fixed			Agency 15 Year Fixed			Agency 30 Year Fixed		
Rate	Points	APR	Rate	Points	APR	Rate	Points	APR
2.500	2.000	3.131	2.750	1.500	3.115	3.250	2.500	3.532
2.625	1.000	3.053	2.875	0.750	3.136	3.375	1.500	3.581
2.750	0.000	2.974	3.000	0.000	3.155	3.500	0.500	3.628
			3.125	1/2 Fee	3.209	3.625	0.000	3.714
						3.750	1/2 Fee	3.799
2.875	Roll Down	2.875	3.250	Roll Down	3.250	3.875	Roll Down	3.875

Standard Adjustments. Applies to 10, 15 & 30 Year Fixed and ARM Products		
Loan Feature	Criteria	Add to Points
Non-Escrowed Loans	***No charge for non-escrowed loans***	0.000
2 Units		1.000
3-4 Units		1.000
Condo LTV >75% Term > 15 Year		0.750
Subordinate Financing	FICO<720 & LTV<=65 & CLTV 80.01-95	0.500
Subordinate Financing	FICO>=720 & LTV<=65 & CLTV 80.01-95	0.250
Subordinate Financing	FICO<720 & LTV 65.01-75 & CLTV 80.01-95	0.750
Subordinate Financing	FICO>=720 & LTV 65.01-75 & CLTV 80.01-95	0.500
Subordinate Financing	FICO<720 & LTV 75.01-90 & CLTV 76.01-95	1.000
Subordinate Financing	FICO>=720 & LTV 75.01-90 & CLTV 76.01-95	0.750
Subordinate Financing	FICO<720 & LTV 90.01-95 & CLTV 90.01-95	1.000
Subordinate Financing	FICO>=720 & LTV 90.01-95 & CLTV 90.01-95	0.750
Investment Property	LTV <= 75%	1.750
Investment Property	LTV 75.01-80%	3.000
Investment Non DU	LTV >80%	3.750
Investment Non DU	Refi/LTV/HCLTV/CLTV > 75%	0.125
Second Home Non DU	Cash Out LTV/HCLTV/CLTV > 75%	0.125
Loan Amount \$75,000 - \$99,999		1.500
Loan Amounts under \$100k:	Add .50% to rate and subtract \$1000 from fee.	

1/2 Fee Notes

Minimum loan amount for 1/2 Fee loans is \$200,000.

***Roll Down is our no closing cost loan. We pay all of the closing costs except prepaid interest, property taxes state mortgage taxes and insurance. Loan amounts \$300k + priced as shown. Loan Amounts \$250k-\$299,900 add .125 to rate. Loan Amounts \$200k - \$249,900 add .25 to rate. Loan Amounts \$150k to \$199,900 add.375 to rate. Add 1/8% to rate for every quarter point in pricing adjustments.

***No cost 45 day rate lock available on Purchase transactions!!!

Agency FICO/LTV Grid									Add to Points
Applies to 20, 25 and 30 Year Fixed and ARM Products									
	<=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	0.000	0.000	0.250	0.250	0.250	0.250	0.250	
720-739	0.000	0.000	0.250	0.500	0.500	0.500	0.500	0.500	
700-719	0.000	0.500	0.750	1.000	1.000	1.000	1.000	1.000	
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.000	
660-679	0.000	1.000	2.000	2.500	2.750	2.250	2.250	1.750	
640-659	0.500	1.250	2.500	3.000	3.250	2.750	2.750	2.250	
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.000	

Agency Fixed Cashout Refi FICO/LTV Grid						Add to Points
Applies to 10, 15, 20, 25 and 30 Year Fixed and ARM Products						
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	
740+	0.000	0.250	0.250	0.500	0.625	
720-739	0.000	0.625	0.625	0.750	1.500	
700-719	0.000	0.625	0.625	0.750	1.500	
680-699	0.000	0.750	0.750	1.375	2.500	
660-679	0.250	0.750	0.750	1.500	2.500	
640-659	0.250	1.250	1.250	2.250	3.000	
620-639	0.250	1.250	1.250	2.750	3.000	

Agency Fixed Rate and Adjustable Rate Jumbo Products - Loans up to \$625,500 in select areas

Agency Jumbo 10 Year Fixed			Agency Jumbo 15 Year Fixed			Agency Jumbo 30 Year Fixed		
Rate	Points	APR	Rate	Points	APR	Rate	Points	APR
2.750	1.000	3.147	3.125	0.000	3.258	3.500	2.000	3.734
2.875	0.000	3.066				3.625	1.000	3.781
						3.750	0.000	3.827
2.990	Roll Down	2.990	3.250	Roll Down	3.250	3.875	Roll Down	3.875

Agency Jumbo Adjusters		Add to Points
Loan Feature	Criteria	Add to Points
Cash Out Refi up to 60% LTV		1.000
Cash Out Refi 60.01% to 75% LTV	(LP only)	2.000

***Roll Down is our no closing cost loan. We pay all of the closing costs except prepaid interest, taxes and insurance. Loan amounts above \$417k priced as shown. Add 1/8% to rate for every quarter point in pricing adjustments.

DU Refi Plus - Loans up to 105%

Select interest rate and points from any of the Agency Fixed Rate or Agency Jumbo Fixed Rate products. Use the adjusters from this section only. 10 year not available on LTV's over 95% or FICO under 660.

DU Refi Plus		Add to Points
Applies to All Fixed Rate Conforming and Agency Jumbo Products		
Loan Feature	Criteria	Add to Points
Non-Escrowed Loans		0.250
95.01% - 97% LTV		1.250
97.01% - 105% LTV		1.750
Investment Property		1.750
Investment Property, 1-Unit Term>180, LTV<=60, FICO>=700		-0.250
Sub Financing	LTV 65.01-95 CLTV 90.01-95 FICO >= 720	0.250
Sub Financing	LTV 65.01-95 CLTV 90.01-95 FICO < 720	0.500
Sub Financing		0.250
2 Units		1.500
3-4 Units	0	1.000

DU REFI PLUS (excluding investment).										Add to Points
FICO/LTV GRID--Conforming and Agency Jumbo products (Term > 15 years)										
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	97.01-105	
740+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
720-739	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
700-719	0.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
680-699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	0.500	0.500	
660-679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.250	1.250	
640-659	0.500	1.250	1.750	1.750	1.750	1.750	1.750	1.750	1.750	
620-639	0.500	1.500	1.750	1.750	1.750	1.750	1.750	1.750	1.750	

Notes (Applies to all products unless stated otherwise)

Rates are floating until loan documents are drawn.

Rates subject to change without notice. Additional loan level pricing adjustments may apply.

Roll Down - CashCall will pay the Borrower's non-recurring closing costs. Property Taxes, insurance, mortgage insurance, state mortgage taxes, prepaid interest and payoff fees are not included. Full income documentation is required.

Agency Jumbo loans are available in select areas only. Loan limits vary by county.

DU Refi Plus - existing loan must be owned by Fannie Mae. No cash-out allowed at any LTV.

LP Open Access - existing loan must be owned by Freddie Mac. No cash-out allowed at any ltv.

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FHA Fixed Rate Products

FHA 15 Year Fixed

Rate	Points	APR
3.250	0.000	3.393
3.500	Roll Down	3.590
impounds mandatory		

FHA 30 Year Fixed

Rate	Points	APR
3.375	1.250	3.953
3.500	0.500	4.016
3.625	0.000	4.100
3.750	Roll Down	4.206
impounds mandatory		

FHA Jumbo 30 Year Fixed

Rate	Points	APR
3.750	0.000	4.228
4.125	Roll Down	4.556
impounds mandatory		

FHA 5/1 Libor ARM

Rate	Points	APR
2.875	0.750	2.902
3.000	0.500	2.926
3.125	0.000	2.931
3.250	Roll Down	2.926
impounds mandatory		
Caps:	1/1/5	
1 Yr. CMT	0.11	
Margin	2.00	
Fully Indexed	2.11	

Applies to All FHA Products

Fico Range Add to Points

640-659 0.250

LP OPEN ACCESS - Loans to 95%

Select interest rate and points from any of the Agency Fixed Rate products. Not eligible for Agency Jumbo loans. Use the adjusters from this section only.

LP OPEN ACCESS (excluding investment). Add to Points							
FICO/LTV GRID--Conforming and Agency Jumbo products (terms > 15 years)							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
740+	0.000	0.000	0.000	0.250	0.250	0.250	0.250
720-739	0.000	0.000	0.250	0.500	0.500	0.500	0.500
700-719	0.000	0.500	0.750	1.000	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	1.750	1.750	1.750	1.750	1.750

LP OPEN ACCESS--Attached Condos. Adjusters Cumulative with grid above (excluding investment). Add to Points							
FICO/LTV GRID--Conforming and Agency Jumbo products (terms > 15 years)							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
740+	0.000	0.000	0.000	0.750	0.750	0.750	0.750
720-739	0.000	0.000	0.000	0.750	0.750	0.750	0.750
700-719	0.000	0.000	0.000	0.750	0.750	0.750	0.750
680-699	0.000	0.000	0.000	0.750	0.750	0.750	0.750
660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LP OPEN ACCESS--2 Unit. Adjusters Cumulative with 1st grid (excluding investment). Add to Points							
FICO/LTV GRID--Conforming and Agency Jumbo products (terms > 15 years)							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
740+	1.000	1.000	1.000	1.000	1.000	1.000	1.000
720-739	1.000	1.000	1.000	1.000	1.000	1.000	1.000
700-719	1.000	1.000	1.000	1.000	1.000	1.000	1.000
680-699	1.000	1.000	1.000	1.000	1.000	1.000	1.000
660-679	1.000	1.000	1.000	1.000	1.000	1.000	1.000

LP OPEN ACCESS--3-4 Unit. Adjusters Cumulative with 1st grid (excluding investment). Add to Points							
FICO/LTV GRID--Conforming and Agency Jumbo products (terms > 15 years)							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
740+	1.000	1.000	1.000	1.000	1.000	1.000	1.000
720-739	1.000	1.000	1.000	1.000	1.000	1.000	1.000
700-719	1.000	1.000	1.000	1.000	1.000	1.000	1.000
680-699	1.000	1.000	1.000	1.000	1.000	1.000	1.000
660-679	1.000	1.000	1.000	1.000	1.000	1.000	1.000

LP Open Access Add to Points		
Applies to All Fixed Rate Conforming and Agency Jumbo Products		
Loan Feature	Criteria	
Non-Escrowed Loans	***No charge for non-escrowed loans***	0.000
Investment Property		1.750
Sub Financing	LTV <=65, CLTV 80.01-95, Fico <720	0.500
Sub Financing	LTV <=65, CLTV 80.01-95, Fico >=720	0.250
Sub Financing	LTV 65.01-75, CLTV 80.01-95, Fico < 720	0.750
Sub Financing	LTV 65.01-75, CLTV 80.01-95, Fico >=720	0.500
Sub Financing	LTV 75.01-90, CLTV 76.01-95, Fico <720	1.000
Sub Financing	LTV 75.01-90, CLTV 76.01-95, Fico >=720	0.750
Sub Financing	LTV 90.01-95, CLTV 90.01-95, Fico <720	0.500
Sub Financing	LTV 90.01-95, CLTV 90.01-95, Fico >=720	0.250
1-4 Units	Term <= 180mos	0.375
1-4 Units	Term > 180mos	0.250
2 Units	Term <= 180mos	1.000
3-4 Units	LTV <=80 (term <= 180mos)	1.000
3-4 Units	LTV >80-85 (term <= 180mos)	1.500
3-4 Units	LTV >85 (term <= 180mos)	1.750
Arm Loan	LTV > 90, Fico >=680	0.250

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