

Rate Sheet

Rates effective as of:

Thursday, July 29, 2010

7:43 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
3.750	Free Closer	3.750	3.750	0.500	3.984	3.750	3.000	4.082
			3.875	0.000	4.038	3.875	2.000	4.129
			4.000	1/2 Fee	4.090	4.000	1.000	4.174
			4.250	Free Closer	4.250	4.125	0.500	4.259
						4.250	0.000	4.344
						4.750	Free Closer	4.750

***Special - no adjustment for loan amounts down to \$200,000. No adjustment for not taking an impound account. Valid on Agency 10 Year Fixed rate product only.

***Free Closer is our no closing cost loan. We pay all of the closing costs except prepaid interest, 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.

Standard Adjustments. Applies to 10, 15 & 30 Year Fixed and ARM Products

Loan Feature	Criteria	Add to Points
Non-Escrowed Loans		0.250
Subordinate Financing	FICO<720 LTV>65-80 CLTV>90	0.500
Subordinate Financing	FICO<720 LTV>75-80 CLTV<=90	0.250
Subordinate Financing	FICO<720 LTV/CLTV >80	1.000
Subordinate Financing	FICO>=720 LTV>65-80 CLTV>90	0.250
Subordinate Financing	FICO>=720 LTV/CLTV >80	0.500
2 Units		1.000
3-4 Units		1.000
Second Home Non DU	Cash Out LTV/HCLTV/CLTV > 75%	0.125
Investment Property	LTV <= 75%	1.750
Investment Property	LTV 75.01-80%	3.000
Investment Property	LTV >80%	3.750
Investment Non DU	Refi/LTV/HCLTV/CLTV > 75%	0.125
Condo LTV >75% Term > 15 Year		0.750
Loan Amount \$75,000 - \$99,999		1.500

Agency FICO/LTV Grid

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

Agency Fixed Cashout Refi FICO/LTV Grid

Applies to 10, 15, 20, 25 and 30 Year Fixed and ARM Products	Add to Points				
	<=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
<620	1.250	2.250	2.250	2.750	3.000

Agency Fixed Rate Jumbo Products - Loans up to \$729,750 in select areas

Agency Jumbo 15 Year Fixed

Agency Jumbo 30 Year Fixed

Rate	Points	APR	Rate	Points	APR
4.125	0.000	4.266	4.375	1.250	4.561
4.375	Free Closer	4.375	4.500	0.750	4.646
			4.625	0.000	4.708
			4.750	Free Closer	4.750

Agency Jumbo Adjusters

Add to Conforming Fixed Rate Adjusters Above

Loan Feature	Add to Points
Cash Out Refi	1.000

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DU Refi Plus - Loans up to 95%

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 (excluding investment).

FICO/LTV GRID--Conforming and Agency Jumbo products (terms > 15 years)	Add to Points							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01+
740+	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
700-719	0.000	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	0.750
660-679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.750
640-659	1.250	2.250	2.500	2.500	2.500	2.500	2.500	2.500
620-639	1.250	2.250	2.500	2.500	2.500	2.500	2.500	2.500

DU Refi Plus

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
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	LTV 75.01-90 CLTV 76.01-90 FICO < 720	0.250
2 Units		1.000
3-4 Units		1.500
Attached Condo	LTV > 75%, term > 180	0.750

FHA Fixed Rate Products - Loans to \$417,000

FHA 15 Year Fixed

FHA 30 Year Fixed

Rate	Points	APR	Rate	Points	APR
4.000	Free Closer	4.000	4.500	Free Closer	4.976

Applies to All FHA Products

Fico Range	Add to Points
640-659	0.250
620-639	0.375

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.

Free Closer - CashCall will pay the Borrower's non-recurring closing costs. Taxes, insurance, mortgage insurance, 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.

Loans made on properties located in California only.

DOC Finance Lender License No. 603-8780.



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LP OPEN ACCESS - Loans to 95%

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.

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	0.000	0.000	0.000	0.000
720-739	0.000	0.000	0.000	0.250	0.000	0.000	0.000
700-719	0.000	0.500	0.500	0.750	0.500	0.500	0.500
680-699	0.000	0.500	1.000	1.500	1.000	0.750	0.750
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	0.250	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	0.750	0.250	0.750	1.000	1.000
660-679	1.000	0.750	0.000	0.000	0.000	0.000	0.000

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	1.500	1.750	1.750
720-739	1.000	1.000	1.000	1.000	1.500	1.750	1.750
700-719	1.000	1.000	1.000	1.000	1.250	1.250	1.250
680-699	1.000	1.000	0.750	0.250	0.750	1.000	1.000
660-679	1.000	0.750	0.000	0.000	0.000	0.000	0.000

LP Open Access		Add to Points
Applies to All Fixed Rate Conforming and Agency Jumbo Products		
Loan Feature	Criteria	
Non-Escrowed Loans		0.250
Investment Property		1.750
Sub Financing	LTV 65.01-80, CLTV 90.01-95, Fico<720	0.500
Sub Financing	LTV 65.01-80, CLTV 90.01-95, Fico>=720	0.250
Sub Financing	LTV 75.01-80, CLTV 76.01-90, Fico<720	0.250
Sub Financing	LTV 80.01-95, CLTV 81.01-95, Fico <720	1.000
Sub Financing	LTV 80.01-95, CLTV 81.01-95, Fico >=720	0.500
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

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