

**Rate Sheet**

**Agency Conforming Fixed Rate Products**

Agency 30 Year Fixed			Agency 20 Year Fixed			Agency 15 Year Fixed			Agency 10 Year Fixed		
Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR
3.500	1.500	3.654	3.500	1.000	3.661	3.375	0.500	3.509	3.375	0.500	3.569
3.625	1.000	3.741	3.625	0.500	3.730	3.500	0.000	3.562	3.500	0.000	3.590
3.750	0.500	3.826	3.750	0.000	3.800						
3.875	0.000	3.911									

Loan Feature	Criteria	Add to Rate
<b>Standard Adjustments. Applies to 10, 15, 20 &amp; 30 Year Fixed Products</b>		
State Adjustment Zone 1:		
(CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.500
State Adjustment Zone 2:		
(CO, FL, GA, IA, KS, LA, MO, MT, ND, NH, NJ, SC, TN, TX, WA, WV)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.625
State Adjustment Zone 3:		
(AK, HI, ID, NM, OK, OR, PA, TX)	Loan Amount \$300,000 - \$349,999	0.125
	Loan Amount \$250,000 - \$299,999	0.250
	Loan Amount \$200,000 - \$249,999	0.375
	Loan Amount \$125,000 - \$199,999	0.500
	Loan Amount \$75,000 - \$124,999	0.625
Properties on Schedule of Real Estate > 1		0.125
Self Employed Borrower(s)		0.125
Manufactured Home		0.250
10 or 15 Year - FICO <740		0.125
10 or 15 Year - LTV >70		0.125
2-4 Unit Properties		0.250
Attached Condo LTV >75% Term > 15 Year		0.250
Subordinate Financing CLTV <=75.00%		0.250
Subordinate Financing CLTV > 75 - 95%		0.375
Subordinate Financing CLTV > 95%		0.500
Investment Property LTV <= 75%		0.875
Investment Property LTV >= 75.01%		1.000

Agency FICO/LTV Grid	Applies to 20, 25 & 30 Year Fixed Products							Add to Rate
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	95.01-97	
740+	0.000	0.125	0.125	0.125	0.125	0.125	0.125	0.250
720-739	0.000	0.125	0.125	0.250	0.250	0.250	0.250	0.250
700-719	0.000	0.125	0.250	0.250	0.250	0.250	0.250	0.375
680-699	0.000	0.125	0.375	0.500	0.375	0.375	0.375	0.375
660-679	0.000	0.250	0.500	0.875	0.875	0.625	0.500	0.500
640-659	0.125	0.375	0.750	0.875	0.875	0.750	0.625	0.625
620-639	0.125	0.375	0.750	0.875	0.875	0.875	0.750	0.750

Agency Fixed Cashout Refi FICO/LTV Grid	Applies to 20, 25 and 30 Year Fixed			Add to Rate
	<=60	60.01-75	75.01-80	
740+	0.125	0.250	0.375	0.375
700-739	0.125	0.375	0.375	0.375
680-699	0.125	0.375	0.375	0.375
660-679	0.250			
640-659	0.250			
620-639	0.250			

Agency Fixed Cashout Refi FICO/LTV Grid	Applies to 10 and 15 Year Fixed			Add to Rate
	<=60	60.01-75	75.01-80	
740+	0.125	0.250	0.375	0.375
700-739	0.125	0.375	0.375	0.375
680-699	0.125	0.375	0.375	0.375
660-679	0.250	0.375	0.500	0.500
640-659	0.250	0.375	0.750	0.750
620-639	0.250	0.375	0.750	0.750

The "995 Flat Fee" - CashCall Mortgage will charge an origination fee of just \$995. CashCall Mortgage will pay the following third party closing costs on behalf of the Borrower: escrow/closing fees, appraisal fees, flood certification fees, signing fees, charges for title insurance and related fees, and credit report fees. The Borrower is responsible for paying: prepaid interest (including discount points), property taxes, state mortgage taxes, lender payoff fees, survey fees, inspections, VA funding fees, FHA mortgage insurance premium and any type of insurance. It is available on refinance transactions only. Minimum loan amount in CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI is \$200,000. Minimum loan amount in AK, CO, FL, GA, HI, IA, ID, KS, LA, MO, MT, ND, NH, NM, OK, OR, PA, SC, TN, TX, WA, WV is \$250,000. Borrower(s) with loan amounts under minimum requirements will be responsible for paying all charges associated with the transaction. NJ is ineligible for the 995 origination fee due to state specific requirements.

**Agency Fixed Rate High Balance Products - Loans up to \$726,525 in Select Areas**

Agency High Balance 30 Year Fixed		
Rate	995 Flat Fee Points	APR
3.750	1.500	3.907
3.875	1.000	3.993
4.000	0.500	4.078
4.125	0.000	4.162

Agency High Balance 15 Year Fixed		
Rate	995 Flat Fee Points	APR
3.625	0.000	3.663

Agency High Balance 10 Year Fixed		
Rate	995 Flat Fee Points	APR
3.625	0.000	3.680

Agency FICO/LTV Grid	Applies to 20, 25 & 30 Year Fixed Products							Add to Rate
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	95.01-97	
740+	0.000	0.125	0.125	0.125	0.125	0.125	0.125	0.250
720-739	0.000	0.125	0.125	0.250	0.250	0.250	0.250	0.250
700-719	0.000	0.125	0.250	0.250	0.250	0.250	0.250	0.375
680-699	0.000	0.125	0.375	0.500	0.375	0.375	0.375	0.375
660-679	0.000	0.250	0.500	0.875	0.875	0.625	0.500	0.500
640-659	0.125	0.375	0.750	0.875	0.875	0.750	0.625	0.625
620-639	0.125	0.375	0.750	0.875	0.875	0.875	0.750	0.750

\*\*\*45 day rate lock available on Purchase transactions!!!

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Agency Fixed Cashout Refi FICO/LTV Grid	Applies to All Conventional Products			Add to Rate
	<=60	60.01-75	75.01-80	
740+	0.125	0.250	0.375	0.375
700-739	0.125	0.375	0.375	0.375
680-699	0.125	0.375	0.375	0.375
660-679	0.250			
640-659	0.250			
620-639	0.250			

Agency High Balance Adjusters	
Add to Conforming Fixed Rate Adjusters Above	
Loan Feature	Add to Rate
Cash Out Refi LTV<=80%	0.500
Purchases or Limited Cash Out LTV>60%	0.125

**NOTES:**  
\*Conforming Fixed Rate Investment Property Standard Adjustments are not applicable for High Balance Program

Applies to All High Balance Products	
Investment Property	Add to Rate
<=75	>75
1.000	1.250

**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.  
995 Flat Fee - CashCall Mortgage only charges a flat "Origination Fee" of \$995 and 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.  
DU Refi Plus - existing loan must be owned by Fannie Mae. No cash-out allowed at any LTV.  
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**Rate Sheet**

**DU Refi Plus 125.01% - 200% LTV**

DU Refi Plus 30 Year Fixed			DU Refi Plus High Balance 30 Year Fixed		
Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR
3.750	1.250	3.887	3.875	2.000	4.074
3.875	0.750	3.972	4.000	0.500	4.078
3.990	0.000	4.027	4.125	0.000	4.162

  

DU Refi Plus 10 or 15 Year Fixed			DU Refi Plus High Balance 10 or 15 Year Fixed		
Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR
3.375	0.750	3.558	3.625	1.000	3.849
3.500	0.250	3.613	3.750	0.000	3.829
3.625	0.000	3.703			

DU Refi Plus		Add to Rate
Loan Feature	Criteria	
State Adjustment Zone 1:		
(CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.500
State Adjustment Zone 2:		
(CO, FL, GA, IA, KS, LA, MO, MT, ND, NH, NJ, SC, TN, WA, WV)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.625
State Adjustment Zone 3:		
(AK, HI, ID, NM, OK, OR, PA, TX)	Loan Amount \$300,000 - \$349,999	0.125
	Loan Amount \$250,000 - \$299,999	0.250
	Loan Amount \$200,000 - \$249,999	0.375
	Loan Amount \$125,000 - \$199,999	0.500
	Loan Amount \$75,000 - \$124,999	0.625
High LTV > 125%		0.250
Attached Condo LTV >75% Term > 15 Year		0.250
2-4 Units		0.250
Subordinate Financing CLTV > 95%		0.500
FICO < 640		0.125
High Balance Adjustment		0.125
10 Year - DTI > 45%		0.500
Properties on Schedule of Real Estate > 1		0.125
Self Employed Borrower(s)		0.125
Manufactured Home		0.250
10 or 15 Year - FICO <740		0.125
10 or 15 Year - LTV >70		0.125

The "995 Flat Fee" - CashCall Mortgage will charge an origination fee of just \$995. CashCall Mortgage will pay the following third party closing costs on behalf of the Borrower: escrow/closing fees, appraisal fees, flood certification fees, signing fees, charges for title insurance and related fees, and credit report fees. The Borrower is responsible for paying: prepaid interest (including discount points), property taxes, state mortgage taxes, lender payoff fees, survey fees, inspections, VA funding fees, FHA mortgage insurance premium and any type of insurance. It is available on refinance transactions only. Minimum loan amount in CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI is \$200,000. Minimum loan amount in AK, CO, FL, GA, HI, IA, ID, KS, LA, MO, MT, ND, NH, NM, OK, OR, PA, SC, TN, TX, WA, WV is \$250,000. Borrower(s) with loan amounts under minimum requirements will be responsible for paying all charges associated with the transaction. NJ is ineligible for the 995 origination fee due to state specific requirements.

Refi Plus High Balance loan limits up to \$726,525 in selected counties. Unlimited LTV subject to Fannie Mae Desktop underwriting approval. 20 and 25 year terms are priced the same as 30 year term.

DU Refi Plus		Add to Rate
FICO/LTV GRID - Conforming and Agency High Balance products	(Terms > 15 years)	
720+	0.000	
680-719	0.125	
660-679	0.375	
640-659	0.500	
620-639	0.625	

**DU Refi Plus 105.01 - 125% LTV**

DU Refi Plus 30 Year Fixed			DU Refi Plus High Balance 30 Year Fixed		
Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR
3.750	1.250	3.887	3.875	2.000	4.074
3.875	0.750	3.972	4.000	0.500	4.078
3.990	0.000	4.027	4.125	0.000	4.162

  

DU Refi Plus 10 or 15 Year Fixed			DU Refi Plus High Balance 10 or 15 Year Fixed		
Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR
3.375	0.750	3.558	3.625	1.000	3.848
3.500	0.250	3.613	3.750	0.000	3.829
3.625	0.000	3.703			

DU Refi Plus		Add to Rate
Loan Feature	Criteria	
State Adjustment Zone 1:		
(CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.500
State Adjustment Zone 2:		
(CO, FL, GA, IA, KS, LA, MO, MT, ND, NH, NJ, SC, TN, WA, WV)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.625
State Adjustment Zone 3:		
(AK, HI, ID, NM, OK, OR, PA, TX)	Loan Amount \$300,000 - \$349,999	0.125
	Loan Amount \$250,000 - \$299,999	0.250
	Loan Amount \$200,000 - \$249,999	0.375
	Loan Amount \$125,000 - \$199,999	0.500
	Loan Amount \$75,000 - \$124,999	0.625
High LTV > 125%		0.250
Attached Condo LTV >75% Term > 15 Year		0.250
2-4 Units		0.250
Subordinate Financing CLTV > 95%		0.500
FICO < 640		0.125
High Balance Adjustment		0.125
10 Year - DTI > 45%		0.500
Properties on Schedule of Real Estate > 1		0.125
Self Employed Borrower(s)		0.125
Manufactured Home		0.250
10 or 15 Year - FICO <740		0.125
10 or 15 Year - LTV >70		0.125

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Refi Plus High Balance loan limits up to \$726,525 in selected counties. Unlimited LTV subject to Fannie Mae Desktop underwriting approval. 20 and 25 year terms are priced the same as 30 year term.

DU Refi Plus		Add to Rate
FICO/LTV GRID-Conforming and Agency High Balance products	105.01-125	(Terms > 15 years)
720+	0.000	
680-719	0.125	
660-679	0.375	
640-659	0.500	
620-639	0.625	

**DU Refi Plus LTV's up to 105.00%**

DU Refi Plus 30 Year Fixed			DU Refi Plus High Balance 30 Year Fixed		
Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR
3.500	1.500	3.654	3.750	2.000	3.948
3.625	1.000	3.741	3.875	1.500	4.034
3.750	0.250	3.806	4.000	0.750	4.098
3.875	0.000	3.911	4.125	0.000	4.162

  

DU Refi Plus 10 or 15 Year Fixed		
Rate	995 Flat Fee Points	APR
3.375	0.250	3.486
3.500	0.000	3.576

DU Refi Plus		Add to Rate
Loan Feature	Criteria	
State Adjustment Zone 1:		
(CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.500
State Adjustment Zone 2:		
(CO, FL, GA, IA, KS, LA, MO, MT, ND, NH, NJ, SC, TN, WA, WV)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.625
State Adjustment Zone 3:		
(AK, HI, ID, NM, OK, OR, PA, TX)	Loan Amount \$300,000 - \$349,999	0.125
	Loan Amount \$250,000 - \$299,999	0.250
	Loan Amount \$200,000 - \$249,999	0.375
	Loan Amount \$125,000 - \$199,999	0.500
	Loan Amount \$75,000 - \$124,999	0.625
High LTV > 125%		0.250
Attached Condo LTV >75% Term > 15 Year		0.250
2-4 Units		0.250
Subordinate Financing CLTV > 95%		0.500
FICO < 640		0.125
High Balance Adjustment		0.125
10 Year - DTI > 45%		0.500
Properties on Schedule of Real Estate > 1		0.125
Self Employed Borrower(s)		0.125
Manufactured Home		0.250
10 or 15 Year - FICO <740		0.125
10 or 15 Year - LTV >70		0.125

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Refi Plus High Balance loan limits up to \$726,525 in selected counties. Unlimited LTV subject to Fannie Mae Desktop underwriting approval. 20 and 25 year terms are priced the same as 30 year term.

DU Refi Plus		Add to Rate
FICO/LTV GRID-Conforming and Agency High Balance products		
720+	<=60	60.01-70
700-719	0.000	0.125
680-699	0.000	0.125
660-679	0.000	0.250
640-659	0.125	0.375
620-639	0.125	0.375
	70.01-75	75.01-80
	0.125	0.125
	0.250	0.250
	0.250	0.250
	0.375	0.375
	0.375	0.500
	0.500	0.500
	0.625	0.625
	80.01-95	95.01-105
	0.000	0.000
	0.000	0.125
	0.125	0.125
	0.125	0.250
	0.250	0.250
	0.250	0.375
	0.375	0.500
	0.500	0.500
	0.625	0.750

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. 995 Flat Fee - CashCall Mortgage only charges a flat "Origination Fee" of \$995 and 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. For state licensing disclosures please go to [www.cashcallmortgage.com](http://www.cashcallmortgage.com) and click on Licensing at the bottom of the page.



Rate Sheet

Freddie Mac Open Access

LP Open Access 30 Year Fixed			LP Open Access 15 Year Fixed		
995 Flat Fee			995 Flat Fee		
Rate	Points	APR	Rate	Points	APR
3.500	1.500	3.654			
3.625	1.000	3.741			
3.750	0.250	3.806	3.375	0.250	3.473
3.875	0.000	3.911	3.500	0.000	3.562

Standard Adjustments. Applies to 10, 15, 20 & 30 Year Fixed Products		
Loan Feature	Criteria	Add to Rate
State Adjustment Zone 1:		
(CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.500
State Adjustment Zone 2:		
(CO, FL, GA, IA, KS, LA, MO, MT, ND, NH, NJ, SC, TN, WA, WV)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.625
State Adjustment Zone 3:		
(AK, HI, ID, NM, OK, OR, PA, TX)	Loan Amount \$300,000 - \$349,999	0.125
	Loan Amount \$250,000 - \$299,999	0.250
	Loan Amount \$200,000 - \$249,999	0.375
	Loan Amount \$125,000 - \$199,999	0.500
	Loan Amount \$75,000 - \$124,999	0.625
Properties on Schedule of Real Estate > 1		0.125
Self Employed Borrower(s)		0.125
Manufactured Home		0.250
10 or 15 Year - FICO <740		0.125
10 or 15 Year - LTV >70		0.125
2-4 Unit Properties		0.250
Attached Condo LTV >75% Term > 15 Year		0.250
Subordinate Financing CLTV <=75.00%		0.250
Subordinate Financing CLTV > 75 - 95%		0.375
Subordinate Financing CLTV > 95%		0.500
Investment Property LTV <= 75%		0.875
Investment Property LTV >= 75.01%		1.000
High LTV (95.01 - 105%)		0.250
High LTV (>105%)		0.375

The "995 Flat Fee" - CashCall Mortgage will charge an origination fee of just \$995. CashCall Mortgage will pay the following third party closing costs on behalf of the Borrower: escrow/closing fees, appraisal fees, flood certification fees, signing fees, charges for title insurance and related fees, and credit report fees. The Borrower is responsible for paying: prepaid interest (including discount points), property taxes, state mortgage taxes, lender payoff fees, survey fees, inspections, VA funding fees, FHA mortgage insurance premium and any type of insurance. It is available on refinance transactions only. Minimum loan amount in CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI is \$200,000. Minimum loan amount in AK, CO, FL, GA, HI, IA, ID, KS, LA, MO, MT, ND, NH, NM, OK, OR, PA, SC, TN, TX, WA, WV is \$250,000. Borrower(s) with loan amounts under minimum requirements will be responsible for paying all charges associated with the transaction. NJ is ineligible for the 995 origination fee due to state specific requirements.

Freddie Mac FICO/LTV Grid							Add to Rate
Applies to 20, 25 & 30 Year Fixed Products							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	>85	
740+	0.000	0.125	0.125	0.125	0.000	0.000	0.000
720-739	0.000	0.125	0.125	0.250	0.000	0.000	0.000
700-719	0.000	0.125	0.250	0.250	0.125	0.125	0.125
680-699	0.000	0.125	0.250	0.375	0.250	0.250	0.250
660-679	0.000	0.250	0.500	0.500	0.500	0.375	0.375
640-659	0.125	0.250	0.500	0.750	0.500	0.500	0.500
620-639	0.125	0.375	0.750	0.750	0.500	0.500	0.500

Freddie Mac Open Access Super Conforming

LP Open Access Super Conforming 30 Year Fixed			LP Open Access Super Conforming 15 Year Fixed		
995 Flat Fee			995 Flat Fee		
Rate	Points	APR	Rate	Points	APR
3.875	1.000	3.993	3.375	0.750	3.545
4.000	0.500	4.078	3.500	0.500	3.635
4.125	0.250	4.183	3.625	0.250	3.724
4.250	0.000	4.288	3.750	0.000	3.814

Standard Adjustments. Applies to 15 & 30 Year Fixed Freddie Mac Super		
Loan Feature	Criteria	Add to Rate
Properties on Schedule of Real Estate > 1		0.125
Self Employed Borrower(s)		0.125
Attached Condo LTV >75% Term > 15 Year		0.250
Investment Property LTV <= 75%		1.000
Investment Property LTV > 75.01%		1.250
High LTV (95.01 - 97%)		0.125
10 or 15 Year - FICO <740		0.125
10 or 15 Year - LTV >70		0.125
2 Unit Properties		0.250
3-4 Unit Properties LTV <= 80%		0.375
Manufactured Home		0.250
Subordinate Financing CLTV <=75.00%		0.250
Subordinate Financing CLTV > 75 - 95%		0.375
Subordinate Financing CLTV > 95%		0.500
Purchases or No Cash Out Refi LTV>60%		0.125
Super Conforming Cashout Refi		0.250

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Freddie Mac FICO/LTV Grid									Add to Rate
Applies to All LP Open Access Super Conforming Products									
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95	
740+	0.000	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250
720-739	0.000	0.125	0.125	0.250	0.125	0.125	0.125	0.250	0.250
700-719	0.000	0.125	0.250	0.250	0.250	0.250	0.250	0.375	0.375
680-699	0.000	0.125	0.375	0.500	0.375	0.250	0.250	0.375	0.375
660-679	0.000	0.250	0.500	0.500	0.500	0.500	0.500	0.500	0.500
640-659	0.125	0.250	0.500	0.750	0.500	0.500	0.500	0.500	0.500
620-639	0.125	0.375	0.750	0.750	0.750	0.750	0.750	0.750	0.750

Freddie Mac Cash Out Grid				Add to Rate
Applies to All Super Conforming Products				
	<=60	60.01-75	75.01-80	
740+	0.125	0.250	0.250	0.250
700-739	0.125	0.250	0.250	0.250
680-699	0.125	0.250	0.375	0.375
660-679	0.250	0.250	0.375	0.375
640-659	0.250	0.375	0.500	0.500
620-639	0.250	0.375	0.750	0.750

NOTES:

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.

995 Flat Fee - CashCall Mortgage only charges a flat "Origination Fee" of \$995 and 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.

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Rate Sheet

FHA Fixed Rate Products

FHA 30 Year Fixed			FHA High Balance 30 Year Fixed		
Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR
3.500	0.500	4.558	3.750	2.000	4.936
3.625	0.000	4.638	3.875	1.500	5.017
	impounds mandatory		4.000	1.000	5.087
			4.125	0.500	5.177
			4.250	0.000	5.257
				impounds mandatory	

  

FHA 15 Year Fixed			FHA High Balance 15 Year Fixed		
Rate	995 Flat Fee Points	APR	Rate	995 Flat Fee Points	APR
3.375	1.500	4.601	3.750	2.000	5.040
3.500	1.000	4.650	3.875	1.500	5.088
3.625	0.500	4.698	4.000	1.000	5.125
3.750	0.000	4.746	4.125	0.500	5.182
	impounds mandatory		4.250	0.000	5.230
				impounds mandatory	

Standard Adjustments Applies to FHA Products		
Loan Feature	Criteria	Add to Rate
State Adjustment Zone 1:		
(CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.500
State Adjustment Zone 2:		
(CO, FL, GA, IA, KS, LA, MO, MT, ND, NH, NJ, SC, TN, WA, WV)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.625
State Adjustment Zone 3:		
(AK, HI, ID, NM, OK, OR, PA, TX)	Loan Amount \$300,000 - \$349,999	0.125
	Loan Amount \$250,000 - \$299,999	0.250
	Loan Amount \$200,000 - \$249,999	0.375
	Loan Amount \$125,000 - \$199,999	0.500
	Loan Amount \$75,000 - \$124,999	0.625
Manufactured Home		0.250

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Higher-Priced Mortgage Loans (HPML) current maximum APR is at 5.94%.

FHA FICO Grid Applies to All FHA Conforming Products		
Fico Range		Add to Rate
>=660	-0.250	
640-659	0.000	
620-639	0.125	
600-619	0.375	
560-599	1.000	

FHA FICO Grid Applies to FHA High Balance Product		
Fico Range		Add to Rate
>=660	-0.250	
640-659	0.000	
620-639	0.125	
600-619	0.375	
580-599	0.500	
560-579	0.625	

Notes (Applies to all products unless stated otherwise)

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 Rates subject to change without notice. Additional loan level pricing adjustments may apply.  
 995 Flat Fee - CashCall Mortgage only charges a flat "Origination Fee" of \$995 and 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.  
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Rate Sheet

VA Products

VA 30 Year 995 Flat Fee			VA 15 Year 995 Flat Fee		
Rate	Points	APR	Rate	Points	APR
			3.375	1.500	3.895
3.500	0.500	3.832	3.500	1.000	4.021
3.625	0.000	3.917	3.625	0.500	4.148
			3.750	0.000	4.275

  

VA 30 Year IRRRL 995 Flat Fee			VA 15 Year IRRRL 995 Flat Fee		
Rate	Points	APR	Rate	Points	APR
			3.375	1.500	3.717
3.500	0.500	3.608	3.500	1.000	3.768
3.625	0.000	3.692	3.625	0.500	3.820
			3.750	0.000	3.871

Standard Adjustments		
Applies to VA Products		
Loan Feature	Criteria	Add to Rate
State Adjustment Zone 1:		
(CA, AL, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.500
State Adjustment Zone 2:		
(CO, FL, GA, IA, KS, LA, MO, MT, ND, NH, NJ, SC, TN, WA, WV)	Loan Amount \$250,000 - \$299,999	0.125
	Loan Amount \$200,000 - \$249,999	0.250
	Loan Amount \$125,000 - \$199,999	0.375
	Loan Amount \$75,000 - \$124,999	0.625
State Adjustment Zone 3:		
(AK, HI, ID, NM, OK, OR, PA, TX)	Loan Amount \$300,000 - \$349,999	0.125
	Loan Amount \$250,000 - \$299,999	0.250
	Loan Amount \$200,000 - \$249,999	0.375
	Loan Amount \$125,000 - \$199,999	0.500
	Loan Amount \$75,000 - \$124,999	0.625
Manufactured Home		0.250
Properties on Schedule of Real Estate > 1		0.125
Self Employed Borrower(s)		0.125

VA 30 Year High Balance 995 Flat Fee			VA 15 Year High Balance 995 Flat Fee		
Rate	Points	APR	Rate	Points	APR
3.750	2.000	4.207	3.750	2.000	4.255
3.875	1.500	4.291	3.875	1.500	4.382
4.000	1.000	4.375	4.000	1.000	4.509
4.125	0.500	4.458	4.125	0.500	4.636
4.250	0.000	4.542	4.250	0.000	4.763

  

VA 30 Year IRRRL High Balance 995 Flat Fee			VA 15 Year IRRRL High Balance 995 Flat Fee		
Rate	Points	APR	Rate	Points	APR
3.750	2.000	3.974	3.750	2.000	4.151
3.875	1.500	4.058	3.875	1.500	4.202
4.000	1.000	4.142	4.000	1.000	4.252
4.125	0.500	4.225	4.125	0.500	4.303
4.250	0.000	4.309	4.250	0.000	4.353

VA FICO Grid		
Applies to All VA Conforming Products		
Fico Range		Add to Rate
620-639	0.125	
600-619	0.375	
560-599	1.000	

VA FICO Grid		
Applies to VA High Balance Product		
Fico Range		Add to Rate
620-639	0.125	
600-619	0.375	
580-599	0.500	
560-579	0.625	

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NOTES:

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 Rates subject to change without notice. Additional loan level pricing adjustments may apply.  
 995 Flat Fee - CashCall Mortgage only charges a flat "Origination Fee" of \$995 and 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.  
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 DU Refi Plus - existing loan must be owned by Fannie Mae. No cash-out allowed at any LTV.  
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Rate Sheet

Common Sense Lending Full Document Products

Table with 4 columns of mortgage products: CSL Agency Full Doc 30 Year, CSL Agency Full Doc 15 Year, CSL Agency Full Doc - 5/1 LIBOR ARM 2/25, and CSL Agency Full Doc - Interest Only 5/1 LIBOR ARM 2/25. Each column contains a table with Rate, Points, APR, and Margin.

Common Sense Lending Asset Qualification Products

Table with 4 columns of mortgage products: CSL Agency Asset Qual 30 Year, CSL Agency Asset Qual 15 Year, CSL Agency Asset Qual - 5/1 LIBOR ARM 2/25, and CSL Agency Asset Qual - Interest Only 5/1 LIBOR ARM 2/25. Each column contains a table with Rate, Points, APR, and Margin.

Common Sense Lending Investor Products

Table with 4 columns of mortgage products: CSL Investor 30 Year, CSL Investor 15 Year, CSL Investor - 5/1 LIBOR ARM 2/25 30 Year, and CSL Investor - Interest Only 5/1 LIBOR ARM 2/25 30 Year. Each column contains a table with Rate, Points, APR, and Margin.

CSL State Adjustment Zone 1: Add to Rate table. Lists states (CA, AZ, AR, AZ, DC, IL, IN, KY, MI, MN, MS, NC, NE, NV, OH, RI, SD, UT, VA, VT, WI) and loan amounts with corresponding adjustments.

CSL State Adjustment Zone 2: Add to Rate table. Lists states (CO, FL, GA, IA, KS, LA, MO, MT, ND, NH, NJ, SC, TN, WA, WV) and loan amounts with corresponding adjustments.

CSL State Adjustment Zone 3: Add to Rate table. Lists states (AK, HI, ID, NM, OK, OR, PA, TX) and loan amounts with corresponding adjustments.

Minimum Rate table. Shows rates for Full Doc, Asset Qual, SE/Bank Statement, and Investor products across 5/1 ARM, 10/1 ARM, 15 Year Fixed, and 30 Year Fixed terms.

NOTES: \*Interest Only loans are not allowed in the state of Illinois. \*\*Premier adjustment: borrower(s) must have a minimum of 680 FICO... \*\*2nd Home, 2-4 Units, and Investment rate adjustments not applicable to Investor Program.

CSL FICO/LTV Grid. Matrix showing adjustments based on FICO score and LTV ratio. Columns range from <=50 to >=780 FICO and 0.00 to 0.90 LTV.

CSL Product Grids. Matrix showing adjustments for various product types: ALT DOC DTI, Investment, Cash Out, Loan Amount, 2nd Home, Interest Only, Credit Event <= Years, and NW Condo.

CSL Premier \*\* Product Grids. Matrix showing adjustments for Full Doc, SE/Bank Statement, Asset Qual, and Investor products.

Rates are floating until loan documents are drawn. Rates subject to change without notice. Full income documentation is required. For state licensing disclosures please go to www.cashcallmortgage.com and click on Licensing at the bottom of the page.

