



RATE LOCK DESK - (609) 294-4400
 Product Development - (609) 294-4650
 Registration/Lock Fax: (609) 704-1135
 Incomplete Locks WILL NOT Be Honored and Subject to Current Market
 Locks will be confirmed via Webtrac
 Locks without a lock term indicated will be assigned 30 day lock and price.

Rate Sheet ID 2579
Date 2/26/10
Time 10:00 AM
 page 1 of 1

Information subject to change without notice, and is not displayed in conformity with the Truth - In - Lending Act. Any display or distribution of this flyer to any applicant is prohibited. Licensed Mortgage Bankers NJ, PA, DE Department of Banking

***** SEE POLICY FOR ORIGATION CHARGES AND MANDATORY MARGINS FOR NJ AND VETERANS ADMINISTRATION LOANS *****

Rate Lock Expirations

15 Day 3/13/2010	30 Day 3/28/2010	45 Day 4/12/2010	60 Day 4/27/2010
---------------------	---------------------	---------------------	---------------------

CONVENTIONAL CONFORMING

30 YEAR					20 YEAR					15 YEAR				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.250	2.200	2.450	2.500	2.850	4.250	1.150	1.400	1.450	1.800	4.250	-1.500	-1.250	-1.200	-0.850
4.375	1.300	1.550	1.600	1.950	4.375	0.200	0.450	0.500	0.850	4.375	-2.100	-1.850	-1.800	-1.450
4.500	0.800	1.050	1.100	1.450	4.500	-0.250	0.000	0.050	0.400	4.500	-2.500	-2.250	-2.200	-1.850
4.625	0.400	0.650	0.700	1.050	4.625	-0.700	-0.450	-0.400	-0.050	4.625	-2.800	-2.550	-2.500	-2.150
4.750	-0.550	-0.300	-0.250	0.100	4.750	-1.250	-1.000	-0.950	-0.600	4.750	-3.600	-3.350	-3.300	-2.950
4.875	-1.350	-1.100	-1.050	-0.700	4.875	-2.100	-1.850	-1.800	-1.450	4.875	-4.100	-3.850	-3.800	-3.450
5.000	-1.800	-1.550	-1.500	-1.150	5.000	-2.550	-2.300	-2.250	-1.900	5.000	-4.400	-4.150	-4.100	-3.750
5.125	-2.300	-2.050	-2.000	-1.650	5.125	-2.950	-2.700	-2.650	-2.300	5.125	-4.800	-4.550	-4.500	-4.150
5.250	-3.000	-2.750	-2.700	-2.350	5.250	-3.300	-3.050	-3.000	-2.650	5.250	N/A	N/A	N/A	N/A
5.375	-3.700	-3.450	-3.400	-3.050	5.375	-3.700	-3.450	-3.400	-3.050	5.375	N/A	N/A	N/A	N/A
5.500	-4.100	-3.850	-3.800	-3.450	5.500	-4.100	-3.850	-3.800	-3.450					
5.625	-4.400	-4.150	-4.100	-3.750	5.625	-4.450	-4.200	-4.150	-3.800					
5.750	N/A	N/A	N/A	N/A	5.750	N/A	N/A	N/A	N/A					
5.875	N/A	N/A	N/A	N/A	5.875	N/A	N/A	N/A	N/A					

Discount Adjusters (All adjusters are cumulative)

LOAN AMOUNT	DU/LP PROGRAMS	
200,000 - Limit	LP Alt 97	N/A
175,000 - 199,999	DU Flex 97	0.500
125,000 - 174,999	Interest Only	N/A
100,000 - 124,999	MISC	
75,000 - 99,999	LTV > 80% & CLTV > 80%	1.000
50,000 - 74,999	LTV > 75, CLTV > 75 <= 90	0.250
< 50,000	LTV > 75 <= 80, CLTV > 90 <= 95, < 720	0.500
PROPERTY	LTV > 75 <= 80, CLTV > 90 <= 95, >= 720	0.250
Investment 75.01 - 80.0%	LTV > 65 <= 75, CLTV > 90 <= 95, >= 720	0.500
Investment 50.01 - 75.0%	LTV > 65 <= 75, CLTV > 90 <= 95, >= 720	0.250
Investment <= 50.0%	Escrow Waiver	0.250
2 Unit property	40 year Term	N/A
3-4 Unit property	My Community	Call for Quote
Condo > 75% LTV (N/A 15 YR)	Home Possible	Call for Quote

FICO / LTV ADJUSTERS (N/A 15 YR)

>=740	<= 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%
720-739	-0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700-719	-0.250	0.500	0.500	0.750	0.500	0.500	0.500	0.500
680-699	0.000	0.500	1.000	1.500	1.000	0.750	0.750	0.750
660-679	0.000	1.000	2.000	2.500	2.250	1.750	1.750	1.750
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
< 620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

CASH OUT ADJUSTERS

>=740	<= 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
720-739	0.000	0.250	0.250	0.500	0.625	N/A
700-719	0.000	0.625	0.625	0.750	1.500	N/A
680-699	0.000	0.625	0.625	0.750	1.500	N/A
660-679	0.000	0.750	0.750	1.375	2.500	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A
< 620	N/A	N/A	N/A	N/A	N/A	N/A

STATE ADJUSTERS

NC SC TN	AL DC MI	MO NJ VA	CT DE KS	MIN NH	MA MD	RI
-0.200	0.000	0.000	0.050	0.050	0.150	0.250
-0.150	0.000	0.000	0.050	0.150	0.250	0.250
-0.100	0.000	0.000	0.050	0.150	0.250	0.250

GOVERNMENT

30 Year FHA/VA					LOAN AMOUNT			State Adjusters							
RATE	15 DAY	30 DAY	45 DAY	60 DAY	75,000 - 99,999	50,000 - 74,999	< 50,000	NY RI	PA	CT NC NH VT	AL MA	MN MO NJ SC	TN VA	DC DE KS MD	FL GA MI
4.500	-0.050	0.200	0.250	0.600	0.250	0.500	N/A	-0.200	-0.100	-0.050	0.000	-0.200	-0.100	-0.050	0.050
4.750	-1.500	-1.250	-1.200	-0.850	0.250	0.500	N/A	-0.100	-0.100	-0.050	0.000	-0.100	-0.100	-0.050	0.050
4.875	-1.950	-1.700	-1.650	-1.300	0.250	0.500	N/A	-0.050	-0.050	-0.050	0.000	-0.050	-0.050	-0.050	0.050
5.000	-2.850	-2.600	-2.550	-2.200	0.250	0.500	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	-2.900	-2.650	-2.600	-2.250	0.250	0.500	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	-3.850	-3.600	-3.550	-3.200	0.250	0.500	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	-4.250	-4.000	-3.950	-3.600	0.250	0.500	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	-5.100	-4.850	-4.800	-4.450	0.250	0.500	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	N/A	N/A	N/A	N/A	0.250	0.500	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	N/A	N/A	N/A	N/A	0.250	0.500	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DU REFI PLUS

30 YEAR DU REFI PLUS					20 YEAR DU REFI PLUS					15 YEAR DU REFI PLUS				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.250	2.200	2.450	2.500	2.850	4.250	1.150	1.400	1.450	1.800	4.250	-1.500	-1.250	-1.200	-0.850
4.375	1.300	1.550	1.600	1.950	4.375	0.200	0.450	0.500	0.850	4.375	-2.100	-1.850	-1.800	-1.450
4.500	0.800	1.050	1.100	1.450	4.500	-0.250	0.000	0.050	0.400	4.500	-2.500	-2.250	-2.200	-1.850
4.625	0.400	0.650	0.700	1.050	4.625	-0.700	-0.450	-0.400	-0.050	4.625	-2.800	-2.550	-2.500	-2.150
4.750	-0.550	-0.300	-0.250	0.100	4.750	-1.250	-1.000	-0.950	-0.600	4.750	-3.600	-3.350	-3.300	-2.950
4.875	-1.350	-1.100	-1.050	-0.700	4.875	-2.100	-1.850	-1.800	-1.450	4.875	-4.100	-3.850	-3.800	-3.450
5.000	-1.800	-1.550	-1.500	-1.150	5.000	-2.550	-2.300	-2.250	-1.900	5.000	-4.400	-4.150	-4.100	-3.750
5.125	-2.300	-2.050	-2.000	-1.650	5.125	-2.950	-2.700	-2.650	-2.300	5.125	-4.800	-4.550	-4.500	-4.150
5.250	-3.000	-2.750	-2.700	-2.350	5.250	-3.300	-3.050	-3.000	-2.650	5.250	N/A	N/A	N/A	N/A
5.375	-3.700	-3.450	-3.400	-3.050	5.375	-3.700	-3.450	-3.400	-3.050	5.375	N/A	N/A	N/A	N/A
5.500	-4.100	-3.850	-3.800	-3.450	5.500	-4.100	-3.850	-3.800	-3.450					
5.625	-4.550	-4.300	-4.250	-3.900	5.625	-4.450	-4.200	-4.150	-3.800					
5.750	N/A	N/A	N/A	N/A	5.750	N/A	N/A	N/A	N/A					
5.875	N/A	N/A	N/A	N/A	5.875	N/A	N/A	N/A	N/A					

LOAN AMOUNT

PROPERTY	
Investment (All LTV)	1.750
2 Unit property	1.000
3-4 Unit property	1.000
Condo > 75% LTV (N/A 15 YR)	0.750
Misc	
Eascrow Waiver (N/A > 80%)	0.250

FICO / LTV ADJUSTERS (N/A 15 YR)

>=740	<= 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	> 95%
720-739	-0.250	0.000	0.000	0.000	0.000	0.000	0.000	N/A
700-719	-0.250	0.500	0.500	0.500	0.500	0.500	0.500	N/A
680-699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	N/A
660-679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
< 620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Secondary Financing

LTV	CLTV	FICO < 720	FICO > 720
> 80	> 80	1.000	1.000
> 75	> 75 <= 90	0.250	0.250
> 75 <= 80	> 90 <= 95	0.500	0.250
> 65 <= 75	> 90 <= 95	0.500	0.250
ALL LTV	> 95%	1.500	1.500

STATE ADJUSTERS

NY PA	FL	GA VT	NC SC TN	AL DC MI MO NJ VA	MN NH	MA MD	RI
-0.200	-0.150	-0.100	-0.050	-0.050	0.000	0.050	0.050
-0.150	-0.100	-0.050	-0.050	-0.050	0.000	0.150	0.150
-0.100	-0.050	0.000	0.050	0.050	0.000	0.250	0.250