

Price Adjustments

Price adjustment changes, effective for new locks on or after
Tuesday, October 8, 2019.



Elite Jumbo QM and Non-QM								
LTV/CLTV/HCLTV								
Purchase - FICO	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO 680-699	0.500	0.250	0.125	NA	NA	NA	NA	NA
FICO 700-719	0.750	0.625	0.375	0.125	0.000	(0.250)	(0.625)	NA
FICO 720-739	0.750	0.750	0.625	0.375	0.250	0.000	(0.375)	NA
FICO 740-759	0.875	0.875	0.750	0.625	0.375	0.125	0.000	NA
FICO 760-779	0.875	0.875	0.875	0.750	0.625	0.500	0.375	(0.250)
FICO >= 780	1.000	0.875	0.875	0.875	0.750	0.625	0.500	(0.125)
Rate/Term Refinance - FICO	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO 680-699	0.250	0.000	(0.125)	NA	NA	NA	NA	NA
FICO 700-719	0.500	0.375	0.125	(0.125)	(0.375)	(0.750)	(1.125)	NA
FICO 720-739	0.500	0.500	0.375	0.125	0.000	(0.375)	(0.875)	NA
FICO 740-759	0.750	0.625	0.500	0.375	0.125	(0.125)	(0.375)	NA
FICO 760-779	0.750	0.750	0.625	0.500	0.375	0.250	0.125	(0.625)
FICO >= 780	0.750	0.750	0.750	0.625	0.500	0.375	0.250	(0.375)
Cash-Out Refinance - FICO	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO 700-719	0.375	0.250	0.000	(0.375)	(0.500)	NA	NA	NA
FICO 720-739	0.375	0.375	0.250	0.000	(0.250)	NA	NA	NA
FICO 740-759	0.625	0.500	0.375	0.250	0.000	NA	NA	NA
FICO 760-779	0.625	0.625	0.500	0.375	0.250	NA	NA	NA
FICO >= 780	0.625	0.625	0.625	0.500	0.375	NA	NA	NA
Loan Amount	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
<= \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> \$1.0M to \$1.5M	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	N/A
> \$1.5M to \$2.0M	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	N/A	N/A
> \$2.0M to \$2.5M	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	N/A	N/A	N/A
Property Type / Occupancy	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
2 unit	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	N/A	N/A	N/A
3-4 Units	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	NA	NA	NA
2nd Home	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.250)	(0.500)
Investment	(1.250)	(1.125)	(1.250)	(1.250)	N/A	N/A	N/A	N/A
TX Cash Out (30 Yr Fixed, Owner Occupied)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
No Escrows	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
No Escrows	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Property State	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.750)
Product	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
15 Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.500
20 Yr Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
25 Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5 yr ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
7 yr ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250
10 Yr ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)
QM Only	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
All ARMs, CA only	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)
30 yr Fixed, Non CA	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
30 yr Fixed, CA	0.250 0.375	0.250 0.375	0.250 0.375	0.250 0.375	0.250 0.375	0.125 0.250	0.000 0.125	0.250 (0.125)
Non-QM Only	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Fixed, Non CA	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA
Fixed, CA	0.250	0.250	0.250	0.250	0.250	0.125	0.000	NA
Max Rebate	20-30 yr Fixed	15 yr Fixed	10 yr ARM	7 yr ARM	5 yr ARM			
Loan Amount <= \$1,000,000	102.125	101.750	101.125	101.125	101.125			
Loan Amount > \$1,000,000	101.750	101.500	101.000	101.000	101.000			

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Elite Plus Jumbo QM and Non-QM									
	LTV/CLTV/HCLTV								
	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Purchase - FICO									
FICO 661-679	0.125	0.000	(0.250)	(0.500)	(0.875)	(1.375)	(1.875)	NA	NA
FICO 680-699	0.375	0.125	0.000	(0.250)	(0.500)	(0.875)	(1.375)	(2.500) (3.000)	(3.500) (4.125)
FICO 700-719	0.500	0.375	0.125	0.000	(0.250)	(0.500)	(0.875)	(1.875) (2.375)	(2.875) (3.500)
FICO 720-739	0.625	0.500	0.375	0.250	0.125	(0.125)	(0.500)	(1.250) (1.750)	(2.375) (3.000)
FICO 740-759	0.625	0.625	0.500	0.375	0.250	0.125	(0.125)	(1.000) (1.500)	(1.875) (2.375)
FICO 760-779	0.625	0.625	0.625	0.500	0.375	0.250	0.000	(0.750) (1.125)	(1.625) (2.000)
FICO >= 780	0.750	0.625	0.625	0.625	0.500	0.375	0.125	(0.500) (0.750)	(1.500) (1.875)
Rate/Term Refinance - FICO									
FICO 661-679	(0.125)	(0.250)	(0.625)	(0.875)	(1.250)	(1.875)	(2.500)	NA	NA
FICO 680-699	0.250	(0.125)	(0.375)	(0.625)	(1.000)	(1.375)	(1.875)	(3.000) (3.500)	(4.250) (4.875)
FICO 700-719	0.375	0.250	(0.125)	(0.375)	(0.625)	(1.000)	(1.375)	(2.500) (3.000)	(3.500) (4.125)
FICO 720-739	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(0.875)	(1.750) (2.250)	(2.875) (3.500)
FICO 740-759	0.625	0.500	0.375	0.250	0.000	(0.250)	(0.500)	(1.375) (1.875)	(2.375) (2.875)
FICO 760-779	0.625	0.500	0.500	0.375	0.250	0.000	(0.250)	(1.125) (1.500)	(2.125) (2.500)
FICO >= 780	0.625	0.625	0.500	0.500	0.375	0.125	(0.125)	(0.750) (1.000)	(1.875) (2.250)
Cash-Out Refinance - FICO									
FICO 661-679	(0.500)	(0.750)	(1.000)	(1.375)	(1.875)	(2.625)	(3.500)	NA	NA
FICO 680-699	(0.250)	(0.500)	(0.750)	(1.125)	(1.500)	(2.125)	(2.875)	NA	NA
FICO 700-719	0.000	(0.250)	(0.500)	(0.750)	(1.250)	(1.750)	(2.375)	NA	NA
FICO 720-739	0.125	(0.125)	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)	NA	NA
FICO 740-759	0.125	0.000	(0.125)	(0.250)	(0.625)	(1.000)	(1.500)	NA	NA
FICO 760-779	0.250	0.125	0.000	(0.125)	(0.375)	(0.750)	(1.250)	NA	NA
FICO >= 780	0.250	0.250	0.125	0.000	(0.250)	(0.500)	(1.125)	NA	NA
Loan Amount									
Loan Amt ≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	NA	NA
1,500,001-2,000,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	NA	NA	NA
Property Type / Occupancy									
2 Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)
3-4 Unit	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	NA	NA	NA	NA
2nd Home	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(1.000)	NA	NA
Investment	(0.625)	(0.750)	(0.750)	(0.875)	(1.125)	(1.375)	NA	NA	NA
Non-Warrantable Condo	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
Condotel	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	NA	NA
TX Cash Out (30 yr Fixed, owner occupied)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
No Escrows									
No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Property State									
FL, NV	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)
Product									
20 Yr Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
25 Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Max Rebate									
Loan Amount ≤ \$1,000,000	102.125	101.500	100.750	101.000	101.000				
Loan Amount > \$1,000,000	101.250	101.125	100.750	100.875	100.875				

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