

Rate Sheet Announcement

IMPORTANT Effective Monday, January 30, 2012, the below will be in effect.

Government Program Adjustments	
Credit Score	FHA
>=720	(0.250)
640-679	0.250
Loan Amount \$70,000 - \$99,999	0.125
Loan Amount \$50,000 - \$69,999	0.375
FRM Max YSP	(4.000)
ARM Max YSP	(2.000)

NOTE: The above LLPAs supersede the rate sheet.

Government Program Adjustments		
Credit Score	VA	USDA
>=740	0.125	
700-739	0.250	
>=700	0.000	(0.375)
660-699	0.375	
640-659	1.375	1.000
>\$600,000	0.500	
\$70,000-\$99,999	0.125	0.125
\$50,000-\$69,999	0.375	0.375
FRM Max YSP Paid	(4.000)	(4.000)
ARM Max YSP Paid	(2.000)	NA

NOTE: The above LLPAs supersede the rate sheet.