

## Conforming Fixed DU Programs

30 Yr		30 Yr High Balance		20 Yr	
4.500	-3.347	4.875	-2.773	4.250	-3.319
4.375	-3.147	4.750	-2.346	4.125	-2.772
4.250	-2.562	4.625	-2.354	4.000	-2.448
4.125	-2.285	4.500	-2.042	3.875	-1.969
4.000	-1.854	4.375	-1.522	3.750	-1.277
3.875	-1.188	4.250	-0.929		
3.750	-0.386	4.125	-0.558		
		4.000	-0.191		
<b>C30</b>		<b>CJ30</b>		<b>C20</b>	

15 Yr		15 Yr High Balance		10 Yr	
4.125	-3.433	4.375	-1.874	4.000	-3.407
4.000	-3.261	4.250	-1.803	3.875	-3.328
3.875	-2.861	4.125	-1.733	3.750	-2.862
3.750	-2.602	4.000	-1.663	3.625	-2.872
3.625	-2.539	3.875	-1.562	3.500	-2.637
3.500	-2.245	3.750	-1.367	3.375	-2.277
3.375	-1.808	3.625	-1.172	3.250	-1.724
3.250	-1.197	3.500	-0.977		
<b>C15</b>		<b>CJ15</b>		<b>C10</b>	

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

Conf Fixed DU State Adjusters						
State	C30	CJ30	C20	C15	CJ15	C10
CA	0.000	0.000	0.000	0.000	0.000	0.000
NV	0.030	0.030	0.000	0.000	0.000	0.000
OR	-0.100	-0.100	-0.120	-0.120	-0.120	-0.120
WA	-0.050	-0.050	-0.050	-0.050	-0.050	-0.050

Conf Fixed DU Price Adjustments	LTV ≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Loan Amount ≤ \$99,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Non-Owner	1.750	1.750	1.750	1.750	3.000	N/A	N/A	N/A	N/A
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (N/A ≤ 15 Yr)	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
DTI > 50%	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
FICO Adjustments (N/A ≤ 15 Yr)									
FICO ≥ 740	-0.250	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.750
FICO 720 - 739	-0.250	0.000	0.000	0.250	0.500	0.500	0.500	0.500	1.000
FICO 700 - 719	-0.250	0.500	0.500	0.750	1.000	1.000	1.000	1.000	1.500
FICO 680 - 699	0.000	0.500	0.500	1.250	1.750	1.500	1.250	1.250	N/A
FICO 660 - 679	0.000	1.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A
FICO 640 - 659	0.500	1.250	1.250	2.750	3.000	N/A	N/A	N/A	N/A
FICO 620 - 639	0.500	1.500	1.500	3.000	3.000	N/A	N/A	N/A	N/A
Cash-Out Refinance									
FICO ≥ 740	0.000	0.250	0.250	0.250	0.500	0.625	N/A	N/A	N/A
FICO 700 - 739	0.000	0.625	0.625	0.625	0.750	1.500	N/A	N/A	N/A
FICO 680 - 699	0.000	0.750	0.750	0.750	1.375	N/A	N/A	N/A	N/A
FICO 660 - 679	0.250	0.750	0.750	0.750	1.500	N/A	N/A	N/A	N/A
FICO 640 - 659	0.250	1.250	1.250	1.250	2.250	N/A	N/A	N/A	N/A
FICO 620 - 639	0.250	1.250	1.250	1.250	2.750	N/A	N/A	N/A	N/A
Subordinate Financing									
CLTV 75.01 - 80% (FICO < 720)	0.000	0.000	0.000	0.000	1.000	N/A	N/A	N/A	N/A
CLTV 75.01 - 80% (FICO ≥ 720)	0.000	0.000	0.000	0.000	0.750	N/A	N/A	N/A	N/A
CLTV 80.01 - 95% (FICO < 720)	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
CLTV 80.01 - 95% (FICO ≥ 720)	0.250	0.250	0.500	0.500	0.750	0.750	0.750	0.750	N/A
CLTV 95.01 - 97%	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
High Balance Adjustments (Cumulative with Agency Adj)									
Cash-Out Refinance	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Minimum MI Option (Cumulative with Agency Adj, N/A ≤ 15 Yr with LTV 80.01-90)									
Minimum MI Option, FICO ≥ 740	N/A	N/A	N/A	N/A	N/A	0.125	0.375	0.500	1.000
Minimum MI Option, FICO 720 - 739	N/A	N/A	N/A	N/A	N/A	0.125	0.625	0.875	1.250
Minimum MI Option, FICO 700 - 719	N/A	N/A	N/A	N/A	N/A	0.125	0.750	0.875	1.250
Minimum MI Option, FICO 680 - 699	N/A	N/A	N/A	N/A	N/A	0.125	0.750	0.875	1.750
Minimum MI Option, FICO 660 - 679	N/A	N/A	N/A	N/A	N/A	0.750	1.250	1.750	2.125
Minimum MI Option, FICO 640 - 659	N/A	N/A	N/A	N/A	N/A	1.250	1.750	2.000	2.375
Minimum MI Option, FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	1.750	2.000	2.250	2.750

## Conforming Fixed DU Refi Plus Programs

30 Yr	30 Yr High Balance	15 Yr	15 Yr High Balance
4.500	4.875	4.125	4.375
4.375	4.750	4.000	4.250
4.250	4.625	3.875	4.125
4.125	4.500	3.750	4.000
4.000	4.375	3.625	3.875
3.875	4.250	3.500	3.750
3.750	4.125	3.375	3.625
	4.000	3.250	3.500
<b>C30DURP</b>	<b>CJ30DURP</b>	<b>C15DURP</b>	<b>CJ15DURP</b>

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

State	30 Yr	30Yr HB	15 Yr	15 Yr HB
CA	0.000	0.000	0.000	0.000
NV	0.030	0.030	0.000	0.000
OR	-0.100	-0.100	-0.120	-0.120
WA	-0.050	-0.050	-0.050	-0.050

Conf Fixed DU Refi Plus Price Adjustments	LTV ≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Non-Owner	1.750	1.750	1.750	1.750	3.000	3.750	3.750	3.750
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Condo (N/A ≤ 15 Yr)	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750
FICO Adjustments (N/A ≤ 15 Yr)								
FICO ≥ 740	-0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FICO 720 - 739	-0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FICO 700 - 719	-0.250	0.500	0.500	0.500	0.500	0.500	0.500	0.500
FICO 680 - 699	0.000	0.500	0.500	0.750	0.750	0.750	0.750	0.750
FICO 660 - 679	0.000	1.000	1.000	1.500	1.750	1.750	1.750	1.750
FICO 640 - 659	0.500	1.250	1.250	2.000	2.250	2.250	2.250	2.250
FICO 620 - 639	0.500	1.500	1.500	2.500	2.750	2.750	2.750	2.750
Subordinate Financing								
CLTV 75.01 - 90% (FICO < 720)	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250
CLTV 90.01 - 95% (FICO ≥ 720)	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
CLTV 90.01 - 95% (FICO < 720)	0.000	0.000	0.500	0.500	0.500	0.500	0.500	0.500

## HomePath Mortgage Programs

30 Yr	30 Yr High Balance	20 Yr	15 Yr	10 Yr
4.500	5.375	4.500	4.375	4.375
4.375	5.250	4.375	4.250	4.250
4.250	5.125	4.250	4.125	4.125
4.125	5.000	4.125	4.000	4.000
4.000	4.875	4.000	3.875	3.875
3.875	4.750	3.875	3.750	3.750
3.750	4.625	3.750	3.625	3.625
	4.500		3.500	3.500
<b>HP30</b>	<b>HPJ30</b>	<b>HP20</b>	<b>HP15</b>	<b>HP10</b>

 HomePath Mortgage is a registered trademark of Fannie Mae.

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

HomePath Mortgage Price Adjustments	LTV ≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Small Loans < \$99,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Condo (N/A ≤ 15 Yr)	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750
LTV Adjustment	0.000	0.000	0.000	0.000	0.000	1.000	1.750	2.500
DTI > 50%	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Non-Owner Adjustments								
FICO ≥ 740	0.000	0.000	0.000	1.500	2.000	2.500	N/A	N/A
FICO < 740	1.500	1.500	1.500	1.500	2.000	2.500	N/A	N/A
FICO Adjustments (N/A ≤ 15 Yr)								
FICO ≥ 740	-0.250	0.000	0.000	0.000	0.250	0.250	0.250	0.250
FICO 720 - 739	-0.250	0.000	0.000	0.250	0.500	0.500	0.500	0.500
FICO 700 - 719	-0.250	0.500	0.500	0.750	1.000	1.000	1.000	1.000
FICO 680 - 699	0.000	0.500	0.500	1.250	1.750	1.500	1.250	1.250
FICO 660 - 679	0.000	1.000	1.000	2.000	2.500	2.750	2.250	2.250
FICO 640 - 659	0.500	1.250	1.250	2.500	3.000	N/A	N/A	N/A
FICO 620 - 639	0.500	1.500	1.500	3.000	3.000	N/A	N/A	N/A
Subordinate Financing								
CLTV 75.01 - 80% (FICO < 720)	0.000	0.000	0.000	0.000	1.000	N/A	N/A	N/A
CLTV 75.01 - 80% (FICO ≥ 720)	0.000	0.000	0.000	0.000	0.750	N/A	N/A	N/A
CLTV 80.01 - 95% (FICO < 720)	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
CLTV 80.01 - 95% (FICO ≥ 720)	0.250	0.250	0.500	0.500	0.750	0.750	0.750	0.750

## Conforming ARM Programs

7/1L	5/1L	3/1L
3.500 -0.241	3.125 -0.129	3.000
3.375 0.052	3.000 0.153	
3.250 0.372		
3.125 0.693		
3.000 1.013		
<b>C71L</b>	<b>C51L</b>	<b>C31L</b>

5/1L High Balance
3.375
<b>CJ51L</b>

- All base pricing assumes a 20-day lock
- Maximum credit after adjustments is -3.000

ARM Information		
Product	Margin	Caps
C71L	2.250	5/2/5
C51L	2.250	5/2/5
C31L	2.250	2/2/6
CJ51L	2.250	5/2/5

Conf ARM Price Adjustments	LTV ≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Loan Amount ≤ \$99,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Non-Owner	1.750	1.750	1.750	1.750	3.000	N/A	N/A	N/A	N/A
2 Units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Units	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
DTI > 50%	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
FICO Adjustments									
FICO ≥ 740	-0.250	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250
FICO 720 - 739	-0.250	0.000	0.000	0.250	0.500	0.500	0.500	0.500	0.500
FICO 700 - 719	-0.250	0.500	0.500	0.750	1.000	1.000	1.000	1.000	1.000
FICO 680 - 699	0.000	0.500	0.500	1.250	1.750	1.500	1.250	1.250	N/A
FICO 660 - 679	0.000	1.000	1.000	2.000	2.500	2.750	2.250	2.250	N/A
FICO 640 - 659	0.500	1.250	1.250	2.500	3.000	N/A	N/A	N/A	N/A
FICO 620 - 639	0.500	1.500	1.500	3.000	3.000	N/A	N/A	N/A	N/A
Cash-Out Refinance									
FICO ≥ 740	0.000	0.250	0.250	0.250	0.500	0.625	N/A	N/A	N/A
FICO 700 - 739	0.000	0.625	0.625	0.625	0.750	1.500	N/A	N/A	N/A
FICO 680 - 699	0.000	0.750	0.750	0.750	1.375	N/A	N/A	N/A	N/A
FICO 660 - 679	0.250	0.750	0.750	0.750	1.500	N/A	N/A	N/A	N/A
FICO 640 - 659	0.250	1.250	1.250	1.250	2.250	N/A	N/A	N/A	N/A
FICO 620 - 659	0.250	1.250	1.250	1.250	2.750	N/A	N/A	N/A	N/A
Subordinate Financing									
CLTV 75.01 - 80% (FICO < 720)	0.000	0.000	0.000	0.000	1.000	N/A	N/A	N/A	N/A
CLTV 75.01 - 80% (FICO ≥ 720)	0.000	0.000	0.000	0.000	0.750	N/A	N/A	N/A	N/A
CLTV 80.01 - 95% (FICO < 720)	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
CLTV 80.01 - 95% (FICO ≥ 720)	0.250	0.250	0.500	0.500	0.750	0.750	0.750	0.750	N/A
CLTV 95.01 - 97%	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
CJ51L Adjustments (Cumulative with Agency Adj)									
Cash-Out Refinance	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

### Lock Desk Information

- Lock Desk hours are 8:30am - 4:00pm PT. All requests must be submitted by 4:00pm
- Lock online with Reunion Direct at [www.reunionwholesale.com](http://www.reunionwholesale.com)
- Extension and Re-Lock Requests: [lockdesk@reunionmortgage.com](mailto:lockdesk@reunionmortgage.com)

Lock Terms	Price	Expiration	Advance Lock Delivery Expiration:
20-days	0.000	February 22, 2012	20-days February 9, 2012
25-days	0.075	February 27, 2012	25-days February 9, 2012
30-days	0.150	March 5, 2012	30-days February 12, 2012
35-days	0.225	March 8, 2012	35-days February 12, 2012
40-days	0.300	March 13, 2012	40-days February 12, 2012
45-days	0.375	March 19, 2012	45-days February 22, 2012

**Extensions/Relocks:** Visit our Broker Lock Policy at <http://www.reunionmortgage.com/pdfs/Broker%20Lock%20Policy.pdf>

### Market Indicators

1 Yr LIBOR Index	1.087%
10 yr Treasury Note	1.930%
CMT	0.130%
FNMA 3.5 Feb	103.750
FNMA 30 yr Rate	3.375%

Average Prime Offer Rates (Fixed)  
<http://www.ffiec.gov/ratespread/YieldTableFixed.CSV>

Average Prime Offer Rates (ARMs)  
<http://www.ffiec.gov/ratespread/YieldTableAdjustable.CSV>

### Branch Contact Information

#### Submissions and Conditions

Submit your file and conditions through Reunion Direct at [www.reunionwholesale.com](http://www.reunionwholesale.com)

#### Closing

[closing@reunionmortgage.com](mailto:closing@reunionmortgage.com)  
 866.941.8321 Fax