

Conforming Fixed DU Programs

30 Yr		30 Yr High Balance		20 Yr	
4.500	-3.297	4.875	-2.723	4.250	-3.269
4.375	-3.097	4.750	-2.296	4.125	-2.722
4.250	-2.512	4.625	-2.304	4.000	-2.398
4.125	-2.235	4.500	-1.992	3.875	-1.919
4.000	-1.804	4.375	-1.472	3.750	-1.227
3.875	-1.138	4.250	-0.879		
3.750	-0.336	4.125	-0.508		
		4.000	-0.141		
C30		CJ30		C20	

15 Yr		15 Yr High Balance		10 Yr	
4.125	-3.383	4.375	-1.824	4.000	-3.357
4.000	-3.211	4.250	-1.753	3.875	-3.278
3.875	-2.811	4.125	-1.683	3.750	-2.812
3.750	-2.552	4.000	-1.613	3.625	-2.822
3.625	-2.489	3.875	-1.512	3.500	-2.587
3.500	-2.195	3.750	-1.317	3.375	-2.227
3.375	-1.758	3.625	-1.122	3.250	-1.674
3.250	-1.147	3.500	-0.927		
C15		CJ15		C10	

- 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
AZ	-0.050	-0.050	-0.050	-0.050	-0.050	-0.050
CO	-0.020	-0.020	-0.020	-0.020	-0.020	-0.020
IN	-0.110	-0.110	-0.100	-0.100	-0.100	-0.100
KY	-0.100	-0.100	-0.120	-0.120	-0.120	-0.120
MN	0.040	0.040	0.000	0.000	0.000	0.000
OH	-0.120	-0.120	-0.120	-0.120	-0.120	-0.120
UT	-0.050	-0.050	0.000	0.000	0.000	0.000
TX	-0.260	-0.260	-0.230	-0.230	-0.230	-0.230

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	-3.297	4.875	-2.723	4.125	-3.383	4.375	-1.824
4.375	-3.097	4.750	-2.296	4.000	-3.211	4.250	-1.753
4.250	-2.512	4.625	-2.304	3.875	-2.811	4.125	-1.683
4.125	-2.235	4.500	-1.992	3.750	-2.552	4.000	-1.613
4.000	-1.804	4.375	-1.472	3.625	-2.489	3.875	-1.512
3.875	-1.138	4.250	-0.879	3.500	-2.195	3.750	-1.317
3.750	-0.336	4.125	-0.508	3.375	-1.758	3.625	-1.122
		4.000	-0.141	3.250	-1.147	3.500	-0.927
C30DURP		CJ30DURP		C15DURP		CJ15DURP	

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

HomePath Mortgage Programs

30 Yr		30 Yr High Balance		20 Yr		15 Yr		10 Yr	
4.500	-3.200	5.375	-1.749	4.500	-3.265	4.375	-3.386	4.375	-3.389
4.375	-2.797	5.250	-1.702	4.375	-2.923	4.250	-3.182	4.250	-3.201
4.250	-2.262	5.125	-1.655	4.250	-2.496	4.125	-2.979	4.125	-3.014
4.125	-1.765	5.000	-1.608	4.125	-2.101	4.000	-2.776	4.000	-2.826
4.000	-1.309	4.875	-1.555	4.000	-1.738	3.875	-2.560	3.875	-2.639
3.875	-0.774	4.750	-1.493	3.875	-1.315	3.750	-2.302	3.750	-2.451
3.750	-0.086	4.625	-1.430	3.750	-0.753	3.625	-2.044	3.625	-2.264
		4.500	-1.368			3.500	-1.786	3.500	-2.076
HP30		HPJ30		HP20		HP15		HP10	

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

Conf Fixed DU Refi Plus State Adjusters				
State	30 Yr	30Yr HB	15 Yr	15 Yr HB
AZ	-0.050	-0.050	-0.050	-0.050
CO	-0.020	-0.020	-0.020	-0.020
IN	-0.110	-0.110	-0.100	-0.100
KY	-0.100	-0.100	-0.120	-0.120
MN	0.040	0.040	0.000	0.000
OH	-0.120	-0.120	-0.120	-0.120
UT	-0.050	-0.050	0.000	0.000
TX	-0.260	-0.260	-0.230	-0.230

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 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 -0.191	3.125 -0.079	
3.375 0.102	3.000 0.203	
3.250 0.422		
3.125 0.743		
3.000 1.063		
C71L	C51L	C31L

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

5/1L High Balance
CJ51L

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

Lock Desk Information				Market Indicators		Branch Contact Information	
<ul style="list-style-type: none"> • 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 • Extension and Re-Lock Requests: lockdesk@reunionmortgage.com 	Lock Terms	Price	Expiration	Advance Lock Delivery Expiration:		Submissions and Conditions	
	20-days	0.000	February 22, 2012	20-days	February 9, 2012	Submit your file and conditions through Reunion Direct at www.reunionwholesale.com	
	25-days	0.075	February 27, 2012	25-days	February 9, 2012	Closing	
	30-days	0.150	March 5, 2012	30-days	February 12, 2012	closing@reunionmortgage.com	
	35-days	0.225	March 8, 2012	35-days	February 12, 2012	866.941.8321 Fax	
	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				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			