

## Dallas Wholesale - Borrower Paid - New Client

Pricing Support: 888-248-6093

Broker Support: (888) H2O-7026

[www.caliberwholesale.com](http://www.caliberwholesale.com)

### Fees

LE Section A		LE Section B	
Administrative - Conv/Gov	\$899	Flood Cert	\$8
Administrative - FHA Streamline	\$495	Tax Service	\$92
Portfolio Admin Fee	\$1350	Texas Attorney Review	\$160

[Click here to view our product guide](#)

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#### Account Executives

Jeff Hicks 469-682-5068 [Jeff.Hicks@caliberhomeloans.com](mailto:Jeff.Hicks@caliberhomeloans.com)  
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#### Current Pricing Specials

- Caliber Boost: Price improvement of 0.125 on purchase transactions with a loan amt. >= \$200k (excluding Jumbo, Gov.; CPL Products) - reflected as a LLPA in H2O
- Caliber Boost: Price improvement of 0.5 on refinance transactions with a FICO >= 720, loan amt. >= \$200k (excluding Jumbo, Gov.; CPL Products) - reflected as a LLPA in H2O
- Price improvement of 0.5 on all Caliber Portfolio Products w/ purchase loan amounts >= \$300k (excluding Premier Access) - reflected as a LLPA on the rate sheet
- Price improvement of 0.375 on all government refinance transactions - reflected as a LLPA at time of lock
- Price improvement of 0.375 on all purchase loans (excluding Jumbo and Caliber Portfolio Lending Products) - reflected as a LLPA at time of lock

The purchase specials are cumulative

#### Conventional Conforming Programs

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Conforming ARM Page 3

#### Government Products

FHA, VA and USDA Fixed & ARM Page 4

#### Conventional Conforming High Balance Programs

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#### Government High Balance Products

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#### Non-Conforming Programs

Caliber Jumbo Page 7

#### DU Refi Plus and Relief Refinance Programs

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#### HomeReady and Home Possible

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#### Caliber Portfolio Lending

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Caliber Portfolio Premier Access Page 12  
Caliber Portfolio Fresh Start Page 13  
Caliber Portfolio Investment Property Page 14

#### Please Contact your Account Executive for

#### UW Conditions & UW Decision Turn Times

In times of high volume, the priority is placed on purchase transactions and turn times may vary by product.

#### HOI: Caliber Home Loans, Inc., ISAOA ATIMA

P.O. Box 7731  
Springfield, OH 45501-7731

#### 92900-A: Caliber Home Loans, Inc.

3701 Regent Blvd., Suite 180  
Irving, TX 75063

#### Title Policies, CPL & Subordination Agreements:

Caliber Home Loans, Inc., ISAOA  
1199 South Beltline Road, Suite 110  
Coppell, TX 75019

*\*The HOI and CPL apply to Wholesale only; not Correspondent Level 1.*

#### Additional Fees:

- Caliber Jumbo – Appraisal fee plus \$150 CDA fee on 1 unit properties
- Caliber Jumbo – Appraisal fee plus a field review on 2 unit properties
- Caliber Jumbo – Two appraisals plus \$150 CDA fee on Refinances > \$1MM and Purchases > \$1.5MM
- Caliber Portfolio Lending Products – Appraisal plus \$150 CDA fee



# Useful Resources



#### Lock Extensions

1<sup>st</sup> request cost per day: 0.015. The 1<sup>st</sup> request is for up to 30 days.

2<sup>nd</sup> request cost per day: 0.020.

Extensions can be purchased online or by emailing [wholesale.pricing@caliberhomeloans.com](mailto:wholesale.pricing@caliberhomeloans.com).

Up to 2 extensions may be purchased, not to exceed 30 days from the original lock expiration.

Please refer to the Lock Policy posted in H2O for more information.

For Jumbo products lock extensions, please refer to the **Jumbo lock policy**.

#### Wholesale Broker Fee Waiver

If the option to waive fees is selected in H2Online:

The fee waiver is calculated in bps on the lock.

#### Lock Term Requirements

Refer to the Lock Policy and Rate Sheet for more information.

Pricing's contact: Email [wholesale.pricing@caliberhomeloans.com](mailto:wholesale.pricing@caliberhomeloans.com) or by phone at 888-248-6093.

**Conforming Fixed**

25(21-25) / 30(26-30) Year Fixed				
CF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.750%	(0.912)	(0.842)	(0.767)	(0.697)
3.800%	(1.184)	(1.114)	(1.039)	(0.968)
3.875%	(1.550)	(1.480)	(1.405)	(1.335)
3.950%	(1.928)	(1.858)	(1.783)	(1.713)
3.990%	(2.095)	(2.024)	(1.949)	(1.879)
4.000%	(2.137)	(2.051)	(1.960)	(1.874)
4.050%	(2.387)	(2.301)	(2.210)	(2.124)
4.125%	(2.780)	(2.694)	(2.602)	(2.516)
4.200%	(3.131)	(3.045)	(2.953)	(2.867)
4.250%	(3.356)	(3.270)	(3.178)	(3.092)
4.300%	(3.583)	(3.497)	(3.405)	(3.319)
4.375%	(3.923)	(3.837)	(3.745)	(3.659)
4.450%	(4.244)	(4.158)	(4.066)	(3.981)
4.500%	(4.324)	(4.238)	(4.146)	(4.061)
4.550%	(4.543)	(4.457)	(4.365)	(4.279)
4.625%	(4.881)	(4.795)	(4.704)	(4.618)
4.700%	(5.197)	(5.111)	(5.019)	(4.933)
4.750%	(5.398)	(5.312)	(5.221)	(5.135)
4.800%	(5.601)	(5.515)	(5.423)	(5.337)
4.875%	(5.899)	(5.813)	(5.722)	(5.636)
4.950%	(6.188)	(6.103)	(6.011)	(5.925)

Max Net Rebate: (4.500)

15(11-15) Year Fixed				
CF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.875%	0.003	0.073	0.148	0.219
2.990%	(0.469)	(0.398)	(0.323)	(0.253)
3.000%	(0.536)	(0.486)	(0.424)	(0.357)
3.125%	(1.027)	(0.977)	(0.915)	(0.848)
3.250%	(1.614)	(1.554)	(1.491)	(1.425)
3.375%	(2.083)	(2.033)	(1.970)	(1.903)
3.500%	(2.536)	(2.486)	(2.423)	(2.356)
3.625%	(3.002)	(2.952)	(2.890)	(2.823)
3.750%	(3.537)	(3.487)	(3.424)	(3.357)
3.875%	(3.951)	(3.901)	(3.838)	(3.772)
3.990%	(4.278)	(4.228)	(4.165)	(4.099)
4.000%	(4.153)	(4.103)	(4.041)	(3.974)
4.125%	(4.332)	(4.250)	(4.149)	(4.041)
4.250%	(4.812)	(4.730)	(4.629)	(4.521)

Max Net Rebate: (4.500)

20(16-20) Year Fixed				
CF20	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.250%	0.466	0.544	0.628	0.706
3.375%	(0.254)	(0.175)	(0.092)	(0.014)
3.500%	(1.021)	(0.943)	(0.860)	(0.781)
3.625%	(1.659)	(1.589)	(1.514)	(1.443)
3.750%	(2.298)	(2.228)	(2.153)	(2.082)
3.875%	(2.865)	(2.795)	(2.720)	(2.649)
3.990%	(3.277)	(3.207)	(3.132)	(3.061)
4.000%	(3.317)	(3.247)	(3.172)	(3.102)
4.125%	(3.480)	(3.394)	(3.302)	(3.216)
4.250%	(4.073)	(3.987)	(3.895)	(3.809)
4.375%	(4.631)	(4.545)	(4.453)	(4.367)

Max Net Rebate: (4.500)

10 Year Fixed				
CF10	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.750%	(0.112)	(0.041)	0.034	0.104
2.875%	(0.473)	(0.402)	(0.327)	(0.257)
2.990%	(0.784)	(0.713)	(0.638)	(0.568)
3.000%	(0.820)	(0.754)	(0.691)	(0.625)
3.125%	(1.199)	(1.149)	(1.086)	(1.019)
3.250%	(1.981)	(1.911)	(1.836)	(1.765)
3.375%	(2.282)	(2.212)	(2.137)	(2.067)
3.500%	(2.592)	(2.542)	(2.480)	(2.413)
3.625%	(2.978)	(2.928)	(2.865)	(2.798)
3.750%	(3.410)	(3.360)	(3.298)	(3.231)
3.875%	(3.775)	(3.725)	(3.662)	(3.596)

Max Net Rebate: (4.500)

90 Day Lock = 60 Day Price - 37.5 bps

LTV	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Total Loan Amount \$100,000-\$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Total Loan Amount \$75,000-\$99,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Total Loan Amount \$50,000-\$74,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Total Loan Amount < \$50,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A	N/A
2 Unit	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
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	N/A
High LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
<=75% LTV - <=80% CLTV / HCLTV or > 95% LTV / HCLTV	0.375	0.375	0.375	N/A	N/A	N/A	N/A	0.375	N/A
<=75% LTV - 80.01-95% CLTV / HCLTV & < 720 FICO	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV / HCLTV & 720+ FICO	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & < 720 FICO	N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & 720+ FICO	N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A
<=95% LTV - 95.01-97% CLTV / HCLTV	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A
Manufactured Home	1.000	1.000	1.000	1.000	1.000	1.000	1.500	N/A	N/A
<b>State Adjustments</b>									
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A
<b>LTV/FICO Adjustments: All Products w/Terms &gt; 15 Yrs</b>									
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	N/A
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	N/A
700-719 FICO	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	N/A
680-699 FICO	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	N/A
660-679 FICO	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	N/A
640-659 FICO	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	N/A
620-639 FICO (Applicable to Non Traditional Credit)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	N/A
<b>LTV / FICO Adjustments: Cash-Out Refinance</b>									
740+ FICO	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A	N/A
720-739 FICO	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A
700-719 FICO	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A
680-699 FICO	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A	N/A
660-679 FICO	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A	N/A
640-659 FICO	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A	N/A
620-639 FICO	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A	N/A

[Click here for LPMI Adjustments](#)

This rate sheet is intended for use by mortgage professionals only. Prices, rates, and terms are subject to change without notice. Locking, Relocking, Lock Extensions, Program/Product change requests to the Price Desk must be submitted before 6:45 pm CT.

**Conforming ARM**

3/1 Libor ARM				
CL3	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.375%	3.167	3.324	3.480	3.636
2.500%	2.930	3.086	3.242	3.398
2.625%	2.692	2.848	3.004	3.161
2.750%	2.368	2.524	2.680	2.836
2.875%	2.047	2.203	2.359	2.516
2.990%	1.828	1.984	2.140	2.296
3.125%	1.608	1.765	1.921	2.077
3.250%	1.395	1.551	1.707	1.863
3.375%	1.181	1.337	1.493	1.650
3.500%	0.911	1.067	1.223	1.380
3.625%	0.642	0.798	0.954	1.110
3.750%	0.431	0.587	0.743	0.900
3.875%	0.220	0.376	0.533	0.689
4.000%	0.184	0.340	0.496	0.652

Max Net Rebate: (4.000) Margin: 2.250 Caps: 2.000/2.000/6.000  
Libor 1 Year: 1.73567

5/1 Libor ARM				
CL5	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.500%	1.213	1.369	1.525	1.682
2.625%	0.876	1.032	1.189	1.345
2.750%	0.475	0.631	0.787	0.944
2.875%	0.077	0.234	0.390	0.546
2.990%	(0.241)	(0.085)	0.071	0.227
3.125%	(0.559)	(0.402)	(0.246)	(0.090)
3.250%	(0.910)	(0.753)	(0.597)	(0.441)
3.375%	(1.263)	(1.107)	(0.950)	(0.794)
3.500%	(1.597)	(1.441)	(1.284)	(1.128)
3.625%	(1.922)	(1.766)	(1.610)	(1.453)
3.750%	(2.104)	(1.947)	(1.791)	(1.635)
3.875%	(2.288)	(2.132)	(1.975)	(1.819)
4.000%	(2.499)	(2.343)	(2.187)	(2.031)
4.125%	(2.701)	(2.545)	(2.389)	(2.232)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 2.000/2.000/5.000  
Libor 1 Year: 1.73567

7/1 Libor ARM				
CL7	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.750%	1.137	1.293	1.450	1.606
2.875%	0.723	0.879	1.035	1.191
2.990%	0.308	0.464	0.621	0.777
3.125%	(0.103)	0.053	0.209	0.365
3.250%	(0.498)	(0.342)	(0.185)	(0.029)
3.375%	(0.893)	(0.737)	(0.581)	(0.424)
3.500%	(1.309)	(1.152)	(0.996)	(0.840)
3.625%	(1.724)	(1.568)	(1.412)	(1.255)
3.750%	(2.008)	(1.852)	(1.695)	(1.539)
3.875%	(2.292)	(2.136)	(1.979)	(1.823)
3.990%	(2.606)	(2.450)	(2.294)	(2.137)
4.125%	(2.905)	(2.749)	(2.593)	(2.436)
4.250%	(3.052)	(2.895)	(2.739)	(2.583)
4.375%	(3.196)	(3.040)	(2.884)	(2.728)
4.500%	(3.420)	(3.263)	(3.107)	(2.951)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000  
Libor 1 Year: 1.73567

10/1 Libor ARM				
CL10	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.875%	2.265	2.422	2.578	2.734
3.000%	1.798	1.954	2.111	2.267
3.125%	1.331	1.487	1.643	1.800
3.250%	0.906	1.062	1.219	1.375
3.375%	0.487	0.644	0.800	0.956
3.500%	0.050	0.206	0.363	0.519
3.625%	(0.379)	(0.223)	(0.067)	0.089
3.750%	(0.813)	(0.656)	(0.500)	(0.344)
3.875%	(1.249)	(1.093)	(0.936)	(0.780)
3.990%	(1.633)	(1.476)	(1.320)	(1.164)
4.125%	(1.998)	(1.842)	(1.685)	(1.529)
4.250%	(2.373)	(2.216)	(2.060)	(1.904)
4.375%	(2.754)	(2.598)	(2.441)	(2.285)
4.500%	(3.139)	(2.983)	(2.827)	(2.670)
4.625%	(3.526)	(3.370)	(3.214)	(3.058)
4.750%	(3.750)	(3.594)	(3.438)	(3.282)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000  
Libor 1 Year: 1.73567

90 Day Lock = 60 Day Price – 37.5 bps

LTV									
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Total Loan Amount \$100,000-\$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Total Loan Amount \$75,000-\$99,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Total Loan Amount \$50,000-\$74,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
Total Loan Amount < \$50,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A	N/A
2 Unit	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
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A	N/A
High LTV (ARM)	N/A	N/A	N/A	N/A	N/A	N/A	0.250	N/A	N/A
Escrow Waiver ( CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
<=75% LTV - <=80% CLTV / HCLTV	0.375	0.375	0.375	N/A	N/A	N/A	N/A	N/A	N/A
<=75% LTV - 80.01-95% CLTV / HCLTV & < 720 FICO	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV / HCLTV & 720+ FICO	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & < 720 FICO	N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & 720+ FICO	N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A
State Adjustments									
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A	N/A
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A	N/A
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	N/A
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A	N/A
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	N/A
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs									
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A	N/A
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A	N/A
700-719 FICO	0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A	N/A
680-699 FICO	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A	N/A
660-679 FICO	0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A	N/A
640-659 FICO	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A	N/A
620-639 FICO	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A	N/A
LTV / FICO Adjustments: Cash-Out Refinance									
740+ FICO	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A	N/A
720-739 FICO	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A
700-719 FICO	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A
680-699 FICO	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A	N/A
660-679 FICO	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A	N/A
640-659 FICO	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A	N/A
620-639 FICO	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A	N/A

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**Government Fixed and ARM**

FHA 20(16-20) / 25(21-25) / 30(26-30) Year Fixed and HUD \$100 Down 30(16-30) Year Fixed					
FF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.250%	(1.057)	(0.984)	(0.906)	(0.838)	
3.375%	(1.495)	(1.422)	(1.344)	(1.276)	
3.500%	(1.923)	(1.850)	(1.771)	(1.704)	
3.625%	(2.380)	(2.307)	(2.229)	(2.162)	
3.750%	(3.417)	(3.307)	(3.190)	(3.089)	
3.875%	(3.803)	(3.694)	(3.576)	(3.475)	
3.990%	(4.141)	(4.032)	(3.915)	(3.813)	
4.000%	(4.174)	(4.065)	(3.948)	(3.846)	
4.125%	(4.575)	(4.466)	(4.349)	(4.247)	
4.250%	(4.668)	(4.588)	(4.502)	(4.427)	
4.300%	(4.774)	(4.694)	(4.608)	(4.534)	
4.375%	(5.002)	(4.921)	(4.835)	(4.761)	
4.450%	(5.163)	(5.082)	(4.996)	(4.922)	
4.500%	(5.297)	(5.216)	(5.131)	(5.056)	
4.550%	(5.424)	(5.344)	(5.258)	(5.184)	
4.625%	(5.605)	(5.525)	(5.439)	(5.365)	
4.750%	(5.682)	(5.580)	(5.470)	(5.376)	
4.875%	(5.926)	(5.824)	(5.715)	(5.620)	
4.990%	(6.120)	(6.018)	(5.908)	(5.813)	
5.000%	(6.827)	(6.725)	(6.615)	(6.521)	
5.125%	(6.388)	(6.286)	(6.177)	(6.082)	

Max Net Rebate: (6.000)

FHA 15(11-15) Year Fixed					
FF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.000%	(1.500)	(1.429)	(1.359)	(1.284)	
3.125%	(1.899)	(1.829)	(1.759)	(1.684)	
3.250%	(2.389)	(2.318)	(2.248)	(2.173)	
3.375%	(2.776)	(2.705)	(2.635)	(2.560)	
3.500%	(3.153)	(3.082)	(3.012)	(2.937)	
3.625%	(3.521)	(3.450)	(3.380)	(3.305)	
3.750%	(3.657)	(3.587)	(3.517)	(3.442)	
3.875%	(4.029)	(3.958)	(3.888)	(3.813)	
3.990%	(4.341)	(4.271)	(4.200)	(4.125)	
4.000%	(4.367)	(4.297)	(4.227)	(4.152)	
4.125%	(4.681)	(4.611)	(4.541)	(4.466)	
4.250%	(2.531)	(2.500)	(2.469)	(2.436)	

Max Net Rebate: (6.000)

5/1 Treasury ARM					
FT5/VT5	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
2.250%	1.974	2.130	2.286	2.442	
2.375%	1.424	1.580	1.736	1.893	
2.500%	0.875	1.031	1.188	1.344	
2.625%	0.329	0.486	0.642	0.798	
2.750%	(0.166)	(0.010)	0.146	0.302	
2.875%	(0.504)	(0.348)	(0.191)	(0.035)	
3.000%	(0.841)	(0.685)	(0.529)	(0.372)	
3.125%	(1.177)	(1.021)	(0.865)	(0.709)	
3.250%	(1.501)	(1.345)	(1.188)	(1.032)	
3.375%	(1.523)	(1.367)	(1.211)	(1.054)	
3.500%	(1.545)	(1.389)	(1.232)	(1.076)	
3.625%	(1.564)	(1.408)	(1.252)	(1.095)	
3.750%	(1.570)	(1.414)	(1.258)	(1.102)	
3.875%	(1.871)	(1.715)	(1.558)	(1.402)	
4.000%	(2.169)	(2.013)	(1.856)	(1.700)	
4.125%	(2.461)	(2.305)	(2.148)	(1.992)	
4.250%	(2.739)	(2.583)	(2.426)	(2.270)	

Max Net Rebate: (5.000) Margin: 2.000 Caps: 1.000/1.000/5.000

Treasury Constant 1 Year: 1.22000

VA 20(16-20) / 25(21-25) / 30(26-30) Year Fixed					
VF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.250%	(1.037)	(0.964)	(0.886)	(0.818)	
3.375%	(1.475)	(1.402)	(1.324)	(1.256)	
3.500%	(1.903)	(1.830)	(1.751)	(1.684)	
3.625%	(2.360)	(2.287)	(2.209)	(2.142)	
3.750%	(3.397)	(3.287)	(3.170)	(3.069)	
3.875%	(3.783)	(3.674)	(3.556)	(3.455)	
3.990%	(4.121)	(4.012)	(3.895)	(3.793)	
4.000%	(4.154)	(4.045)	(3.928)	(3.826)	
4.125%	(4.555)	(4.446)	(4.329)	(4.227)	
4.250%	(4.648)	(4.568)	(4.482)	(4.407)	
4.300%	(4.754)	(4.674)	(4.588)	(4.514)	
4.375%	(4.982)	(4.901)	(4.815)	(4.741)	
4.450%	(5.143)	(5.062)	(4.976)	(4.902)	
4.500%	(5.277)	(5.196)	(5.111)	(5.036)	
4.550%	(5.404)	(5.324)	(5.238)	(5.164)	
4.625%	(5.585)	(5.505)	(5.419)	(5.345)	
4.750%	(5.662)	(5.560)	(5.450)	(5.356)	
4.875%	(5.906)	(5.804)	(5.695)	(5.600)	
4.990%	(6.100)	(5.998)	(5.888)	(5.793)	
5.000%	(6.807)	(6.705)	(6.595)	(6.501)	
5.125%	(6.368)	(6.266)	(6.157)	(6.062)	
5.250%	(6.643)	(6.599)	(6.552)	(6.512)	

Max Net Rebate: (6.000)

VA 15(11-15) Year Fixed					
VF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.000%	(1.450)	(1.379)	(1.309)	(1.234)	
3.125%	(1.849)	(1.779)	(1.709)	(1.634)	
3.250%	(2.339)	(2.268)	(2.198)	(2.123)	
3.375%	(2.726)	(2.655)	(2.585)	(2.510)	
3.500%	(3.103)	(3.032)	(2.962)	(2.887)	
3.625%	(3.471)	(3.400)	(3.330)	(3.255)	
3.750%	(3.607)	(3.537)	(3.467)	(3.392)	
3.875%	(3.979)	(3.908)	(3.838)	(3.763)	
3.990%	(4.291)	(4.221)	(4.150)	(4.075)	
4.000%	(4.317)	(4.247)	(4.177)	(4.102)	
4.125%	(4.631)	(4.561)	(4.491)	(4.416)	
4.250%	(2.481)	(2.450)	(2.419)	(2.386)	
4.375%	(2.784)	(2.753)	(2.722)	(2.688)	
4.500%	(3.072)	(3.041)	(3.009)	(2.976)	

Max Net Rebate: (6.000)

USDA 30 Year Fixed					
USDAF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.250%	(0.252)	(0.179)	(0.101)	(0.033)	
3.375%	(0.690)	(0.617)	(0.539)	(0.471)	
3.500%	(1.118)	(1.045)	(0.966)	(0.899)	
3.625%	(1.575)	(1.502)	(1.424)	(1.357)	
3.750%	(2.612)	(2.502)	(2.385)	(2.284)	
3.875%	(2.998)	(2.889)	(2.771)	(2.670)	
3.990%	(3.336)	(3.227)	(3.110)	(3.008)	
4.000%	(3.369)	(3.260)	(3.143)	(3.041)	
4.125%	(3.770)	(3.661)	(3.544)	(3.442)	
4.250%	(3.863)	(3.783)	(3.697)	(3.622)	
4.300%	(3.969)	(3.889)	(3.803)	(3.729)	
4.375%	(4.197)	(4.116)	(4.030)	(3.956)	
4.450%	(4.358)	(4.277)	(4.191)	(4.117)	
4.500%	(4.492)	(4.411)	(4.326)	(4.251)	
4.550%	(4.619)	(4.539)	(4.453)	(4.379)	
4.625%	(4.800)	(4.720)	(4.634)	(4.560)	
4.750%	(4.877)	(4.775)	(4.665)	(4.571)	
4.875%	(5.121)	(5.019)	(4.910)	(4.815)	
4.990%	(5.315)	(5.213)	(5.103)	(5.008)	
5.000%	(6.022)	(5.920)	(5.810)	(5.716)	
5.125%	(5.583)	(5.481)	(5.372)	(5.277)	
5.250%	(5.858)	(5.814)	(5.767)	(5.727)	

Max Net Rebate: (6.000)

90 Day Lock = 60 Day Price - 37.5 bps

LTV	<=50	50.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Total Loan Amount \$100,000-\$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Total Loan Amount \$75,000-\$99,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Total Loan Amount \$50,000-\$74,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Total Loan Amount < \$50,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
FHA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
VA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
USDA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
VA Cashout >90% LTV/CLTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.125	0.125	0.125
Second Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Investment Property	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
<b>State Adjustments</b>										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
KY, MN	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100
AR, AZ, CA, CT, IA, ID, IN, KS, MA, MI, MT, NE, NM, NY, RI, SD, VT, WV	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
AL, CO, DC, DE, HI, ME, MO, MS, NC, ND, OH, SC, TN, UT, WI, WY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
IL, OK, WA	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)
AK, FL, GA, LA, MD, NH, NJ, OR, PA, VA	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
<b>LTV/FICO Adjustments</b>										
780+ FICO	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
720-779 FICO	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
680-719 FICO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
660-679 FICO	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
640-659 FICO	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
620-639 FICO	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
600-619 FICO	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000

**Conforming High Balance Fixed & ARM**

20(16-20) / 30(21-30) Year Fixed				
CHBF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.750%	0.437	0.507	0.582	0.652
3.800%	0.165	0.236	0.311	0.381
3.875%	(0.189)	(0.118)	(0.043)	0.027
3.950%	(0.562)	(0.492)	(0.417)	(0.347)
3.990%	(0.728)	(0.658)	(0.583)	(0.513)
4.000%	(0.682)	(0.612)	(0.537)	(0.466)
4.050%	(0.850)	(0.772)	(0.689)	(0.610)
4.125%	(1.259)	(1.173)	(1.082)	(1.004)
4.200%	(1.692)	(1.606)	(1.515)	(1.429)
4.250%	(1.907)	(1.821)	(1.730)	(1.644)
4.300%	(2.127)	(2.041)	(1.950)	(1.864)
4.375%	(2.406)	(2.320)	(2.228)	(2.142)
4.450%	(2.700)	(2.614)	(2.523)	(2.437)
4.500%	(2.803)	(2.717)	(2.625)	(2.539)
4.550%	(2.489)	(2.419)	(2.344)	(2.273)
4.625%	(2.865)	(2.779)	(2.697)	(2.626)
4.700%	(3.246)	(3.161)	(3.069)	(2.983)
4.750%	(3.414)	(3.329)	(3.237)	(3.151)
4.800%	(3.587)	(3.501)	(3.409)	(3.323)
4.875%	(3.805)	(3.719)	(3.628)	(3.542)

Max Net Rebate: (4.500)

15 Year Fixed (11-15 Years)				
CHBF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.000%	0.564	0.635	0.710	0.780
3.125%	0.046	0.096	0.158	0.225
3.250%	(0.776)	(0.706)	(0.631)	(0.561)
3.375%	(1.221)	(1.151)	(1.076)	(1.005)
3.500%	(1.640)	(1.589)	(1.526)	(1.460)
3.625%	(2.130)	(2.080)	(2.018)	(1.951)
3.750%	(2.552)	(2.502)	(2.439)	(2.372)
3.875%	(2.918)	(2.868)	(2.806)	(2.739)
3.990%	(3.244)	(3.194)	(3.131)	(3.064)
4.000%	(3.241)	(3.191)	(3.128)	(3.062)
4.125%	(3.395)	(3.314)	(3.212)	(3.104)
4.250%	(3.745)	(3.663)	(3.562)	(3.453)
4.375%	(4.063)	(3.981)	(3.880)	(3.771)
4.500%	(4.367)	(4.285)	(4.184)	(4.076)

Max Net Rebate: (4.500)

5/1 Libor ARM				
CHBL5	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.500%	2.013	2.169	2.325	2.482
2.625%	1.676	1.832	1.989	2.145
2.750%	1.275	1.431	1.587	1.744
2.875%	0.877	1.034	1.190	1.346
2.990%	0.559	0.715	0.871	1.027
3.125%	0.241	0.398	0.554	0.710
3.250%	(0.110)	0.047	0.203	0.359
3.375%	(0.463)	(0.307)	(0.150)	0.006
3.500%	(0.797)	(0.641)	(0.484)	(0.328)
3.625%	(1.122)	(0.966)	(0.810)	(0.653)
3.750%	(1.304)	(1.147)	(0.991)	(0.835)
3.875%	(1.488)	(1.332)	(1.175)	(1.019)
4.000%	(1.699)	(1.543)	(1.387)	(1.231)
4.125%	(1.901)	(1.745)	(1.589)	(1.432)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 2.000/2.000/5.000  
Libor 1 Year: 1.73567

7/1 Libor ARM				
CHBL7	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.750%	1.977	2.133	2.290	2.446
2.875%	1.563	1.719	1.875	2.031
2.990%	1.148	1.304	1.461	1.617
3.125%	0.737	0.893	1.049	1.205
3.250%	0.342	0.498	0.655	0.811
3.375%	(0.053)	0.103	0.259	0.416
3.500%	(0.469)	(0.312)	(0.156)	0.000
3.625%	(0.884)	(0.728)	(0.572)	(0.415)
3.750%	(1.168)	(1.012)	(0.855)	(0.699)
3.875%	(1.452)	(1.296)	(1.139)	(0.983)
3.990%	(1.766)	(1.610)	(1.454)	(1.297)
4.125%	(2.065)	(1.909)	(1.753)	(1.596)
4.250%	(2.212)	(2.055)	(1.899)	(1.743)
4.375%	(2.356)	(2.200)	(2.044)	(1.888)
4.500%	(2.580)	(2.423)	(2.267)	(2.111)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000  
Libor 1 Year: 1.73567

10/1 Libor ARM				
CHBL10	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.875%	2.755	2.912	3.068	3.224
3.000%	2.288	2.444	2.601	2.757
3.125%	1.821	1.977	2.133	2.290
3.250%	1.396	1.552	1.709	1.865
3.375%	0.977	1.134	1.290	1.446
3.500%	0.540	0.696	0.853	1.009
3.625%	0.111	0.267	0.423	0.579
3.750%	(0.323)	(0.166)	(0.010)	0.146
3.875%	(0.759)	(0.603)	(0.446)	(0.290)
3.990%	(1.143)	(0.986)	(0.830)	(0.674)
4.125%	(1.508)	(1.352)	(1.195)	(1.039)
4.250%	(1.883)	(1.726)	(1.570)	(1.414)
4.375%	(2.264)	(2.108)	(1.951)	(1.795)
4.500%	(2.649)	(2.493)	(2.337)	(2.180)
4.625%	(3.036)	(2.880)	(2.724)	(2.568)

Max Net Rebate: (4.000) Margin: 2.250 Caps: 5.000/2.000/5.000  
Libor 1 Year: 1.73567

90 Day Lock = 60 Day Price – 37.5 bps

LTV		0-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Investment Property		2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A	N/A
2 Unit		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
Low or Highrise Condo (All Products w/Terms > 15 Yrs)		0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A	N/A
LTV (ARM)		0.000	0.000	0.000	0.750	0.750	0.750	1.000	N/A	N/A
<=75% LTV - <=80% CLTV / HCLTV		0.375	0.375	0.375	N/A	N/A	N/A	N/A	N/A	N/A
<=75% LTV - 80.01-95% CLTV / HCLTV & < 720 FICO		0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV / HCLTV & 720+ FICO		0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & < 720 FICO		N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & 720+ FICO		N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A
Escrow Waiver (CA 0.00, NY 0.00)		0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
Purchase or No C/O: Rate/Term		0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Cash-Out Refinance (ARM Only)		N/A	N/A	N/A	0.750	N/A	N/A	N/A	N/A	N/A
State Adjustments										
NV		0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
CA (State Adjustment of 0.125 for CA), MN		0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A	N/A
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY		0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A	N/A
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
AK, GA, LA, NJ, OK, OR		(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	N/A
FL, PA		(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A	N/A
TX		(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	N/A
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs										
740+ FICO		0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A	N/A
720-739 FICO		0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A	N/A
700-719 FICO		0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A	N/A
680-699 FICO		0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A	N/A
660-679 FICO		0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A	N/A
640-659 FICO		0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A	N/A
620-639 FICO		0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A	N/A
LTV/FICO Adjustments: Cash-Out Refinance										
740+ FICO		1.375	1.625	1.625	1.875	N/A	N/A	N/A	N/A	N/A
720-739 FICO		1.375	2.000	2.000	2.125	N/A	N/A	N/A	N/A	N/A
700-719 FICO		1.375	2.000	2.000	2.125	N/A	N/A	N/A	N/A	N/A
680-699 FICO		1.375	2.125	2.125	2.750	N/A	N/A	N/A	N/A	N/A
660-679 FICO		1.625	2.125	2.125	2.875	N/A	N/A	N/A	N/A	N/A
640-659 FICO		1.625	2.625	2.625	3.625	N/A	N/A	N/A	N/A	N/A
620-639 FICO		1.625	2.625	2.625	4.125	N/A	N/A	N/A	N/A	N/A

Click here for LPMI Adjustments

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**Government High Balance Fixed and ARM**

FHA 30(16-30) Fixed High Balance and HUD \$100 Down					
30(16-30) Year Fixed High Balance					
FHBF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.250%	(0.183)	(0.110)	(0.032)	0.036	
3.375%	(0.660)	(0.587)	(0.509)	(0.441)	
3.500%	(1.121)	(1.048)	(0.970)	(0.903)	
3.625%	(1.608)	(1.535)	(1.457)	(1.389)	
3.750%	(2.373)	(2.263)	(2.146)	(2.045)	
3.875%	(2.793)	(2.684)	(2.567)	(2.465)	
3.990%	(3.157)	(3.048)	(2.931)	(2.829)	
4.000%	(3.196)	(3.086)	(2.969)	(2.867)	
4.125%	(3.623)	(3.514)	(3.397)	(3.295)	
4.250%	(3.249)	(3.169)	(3.083)	(3.008)	
4.300%	(3.353)	(3.273)	(3.187)	(3.112)	
4.375%	(3.616)	(3.536)	(3.450)	(3.375)	
4.450%	(3.771)	(3.691)	(3.605)	(3.530)	
4.500%	(3.939)	(3.859)	(3.773)	(3.698)	
4.550%	(4.030)	(3.950)	(3.864)	(3.790)	
4.625%	(4.271)	(4.190)	(4.104)	(4.030)	
4.750%	(3.193)	(3.091)	(2.981)	(2.887)	
4.875%	(3.469)	(3.367)	(3.257)	(3.163)	
4.990%	(3.684)	(3.581)	(3.472)	(3.377)	
5.000%	(3.711)	(3.609)	(3.499)	(3.404)	
5.125%	(3.986)	(3.884)	(3.775)	(3.680)	

Max Net Rebate: (6.000)

FHA 15(11-15) Year Fixed High Balance					
FHBF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.375%	(0.041)	0.030	0.100	0.175	
3.500%	(0.418)	(0.347)	(0.277)	(0.202)	
3.625%	(0.786)	(0.715)	(0.645)	(0.570)	
3.750%	(0.672)	(0.602)	(0.532)	(0.457)	
3.875%	(1.044)	(0.973)	(0.903)	(0.828)	
3.990%	(1.356)	(1.286)	(1.215)	(1.140)	
4.000%	(1.382)	(1.312)	(1.242)	(1.167)	
4.125%	(1.696)	(1.626)	(1.556)	(1.481)	
4.250%	0.704	0.735	0.766	0.799	
4.375%	0.401	0.432	0.463	0.497	
4.500%	0.113	0.144	0.176	0.209	

Max Net Rebate: (6.000)

5/1 Treasury ARM High Balance					
FHB/VHBT5	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
2.625%	0.219	0.376	0.532	0.688	
2.750%	(0.276)	(0.120)	0.036	0.192	
2.875%	(0.614)	(0.458)	(0.301)	(0.145)	
3.000%	(0.951)	(0.795)	(0.639)	(0.482)	
3.125%	(1.287)	(1.131)	(0.975)	(0.819)	
3.250%	(1.611)	(1.455)	(1.298)	(1.142)	
3.375%	(1.633)	(1.477)	(1.321)	(1.164)	
3.500%	(1.655)	(1.499)	(1.342)	(1.186)	
3.625%	(1.674)	(1.518)	(1.362)	(1.205)	
3.750%	(1.680)	(1.524)	(1.368)	(1.212)	
3.875%	(1.981)	(1.825)	(1.668)	(1.512)	
4.000%	(2.279)	(2.123)	(1.966)	(1.810)	
4.125%	(2.571)	(2.415)	(2.258)	(2.102)	
4.250%	(2.849)	(2.693)	(2.536)	(2.380)	

Max Net Rebate: (5.000) Margin: 2.000 Caps: 1.000/1.000/5.000  
Treasury Constant 1 Year: 1.22000

VA 30(16-30) Year High Balance Fixed					
VHBF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.250%	0.255	0.328	0.406	0.473	
3.375%	(0.222)	(0.149)	(0.071)	(0.003)	
3.500%	(0.684)	(0.611)	(0.533)	(0.465)	
3.625%	(1.171)	(1.098)	(1.020)	(0.952)	
3.750%	(1.918)	(1.808)	(1.691)	(1.590)	
3.875%	(2.338)	(2.229)	(2.112)	(2.010)	
3.990%	(2.702)	(2.593)	(2.476)	(2.374)	
4.000%	(2.741)	(2.631)	(2.514)	(2.412)	
4.125%	(3.168)	(3.059)	(2.942)	(2.840)	
4.250%	(2.754)	(2.674)	(2.588)	(2.514)	
4.300%	(2.858)	(2.778)	(2.692)	(2.618)	
4.375%	(3.122)	(3.041)	(2.955)	(2.881)	
4.450%	(3.277)	(3.196)	(3.111)	(3.036)	
4.500%	(3.445)	(3.364)	(3.278)	(3.204)	
4.550%	(3.536)	(3.456)	(3.370)	(3.295)	
4.625%	(3.776)	(3.696)	(3.610)	(3.536)	
4.750%	(2.585)	(2.483)	(2.373)	(2.278)	
4.875%	(2.861)	(2.759)	(2.649)	(2.555)	
4.990%	(3.075)	(2.973)	(2.864)	(2.769)	
5.000%	(3.102)	(3.000)	(2.891)	(2.796)	
5.125%	(3.378)	(3.276)	(3.166)	(3.072)	
5.250%	(3.286)	(3.242)	(3.195)	(3.154)	

Max Net Rebate: (6.000)

VA 15(11-15) Year Fixed High Balance					
VHBF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22	
3.375%	0.009	0.080	0.150	0.225	
3.500%	(0.368)	(0.297)	(0.227)	(0.152)	
3.625%	(0.736)	(0.665)	(0.595)	(0.520)	
3.750%	(0.622)	(0.552)	(0.482)	(0.407)	
3.875%	(0.994)	(0.923)	(0.853)	(0.778)	
3.990%	(1.306)	(1.236)	(1.165)	(1.090)	
4.000%	(1.332)	(1.262)	(1.192)	(1.117)	
4.125%	(1.646)	(1.576)	(1.506)	(1.431)	
4.250%	0.754	0.785	0.816	0.849	
4.375%	0.451	0.482	0.513	0.547	

Max Net Rebate: (6.000)

90 Day Lock = 60 Day Price – 37.5 bps

LTV	<=50	50.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
FHA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
VA Streamline	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
VA Cashout >90% LTV/CLTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.125	0.125	0.125
Second Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Investment Property	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
<b>State Adjustments</b>										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
KY, MN	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100
AR, AZ, CA, CT, IA, ID, IN, KS, MA, MI, MT, NE, NM, NY, RI, SD, VT, WV	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
AL, CO, DC, DE, HI, ME, MO, MS, NC, ND, OH, SC, TN, UT, WI, WY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
IL, OK, WA	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)	(0.025)
AK, FL, GA, LA, MD, NH, NJ, OR, PA, VA	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
<b>LTV/FICO Adjustments</b>										
780+ FICO	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
720-779 FICO	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
680-719 FICO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
660-679 FICO	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
640-659 FICO	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
620-639 FICO	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
600-619 FICO	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000

**Caliber Jumbo**

Caliber Jumbo 30 Year Fixed*				
JF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.875%	0.398	0.451	0.504	0.686
3.950%	(0.029)	0.025	0.079	0.265
3.990%	(0.256)	(0.202)	(0.147)	0.040
4.000%	(0.313)	(0.259)	(0.204)	(0.016)
4.050%	(0.492)	(0.436)	(0.381)	(0.191)
4.125%	(0.759)	(0.703)	(0.646)	(0.454)
4.200%	(1.074)	(1.016)	(0.959)	(0.763)
4.250%	(1.284)	(1.225)	(1.167)	(0.969)
4.300%	(1.493)	(1.434)	(1.375)	(1.175)
4.375%	(1.807)	(1.747)	(1.687)	(1.484)
4.450%	(2.099)	(2.038)	(1.976)	(1.770)
4.500%	(2.293)	(2.231)	(2.169)	(1.961)
4.550%	(2.467)	(2.405)	(2.342)	(2.132)
4.625%	(2.729)	(2.665)	(2.601)	(2.387)

Max Net Rebate: (2.000)

Caliber Jumbo 15 Year Fixed				
JF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.125%	1.147	1.189	1.231	1.382
3.250%	0.633	0.677	0.721	0.877
3.375%	0.144	0.190	0.235	0.397
3.500%	(0.244)	(0.196)	(0.149)	0.018
3.625%	(0.635)	(0.586)	(0.536)	(0.365)
3.750%	(0.995)	(0.944)	(0.893)	(0.716)
3.875%	(1.145)	(1.093)	(1.040)	(0.857)
4.000%	(1.479)	(1.425)	(1.370)	(1.183)
4.125%	(1.479)	(1.425)	(1.370)	(1.183)
4.250%	(1.479)	(1.425)	(1.370)	(1.183)
4.375%	(1.479)	(1.425)	(1.370)	(1.183)

Max Net Rebate: (2.000)

Caliber Jumbo 5/1 LIBOR ARM				
JL5	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.000%	0.944	1.100	1.256	1.412
3.125%	0.543	0.699	0.856	1.012
3.250%	0.227	0.383	0.540	0.696
3.375%	(0.107)	0.049	0.205	0.361
3.500%	(0.414)	(0.258)	(0.101)	0.055
3.625%	(0.688)	(0.532)	(0.375)	(0.219)
3.750%	(1.000)	(0.844)	(0.688)	(0.532)
3.875%	(1.173)	(1.017)	(0.861)	(0.705)
4.000%	(1.454)	(1.298)	(1.141)	(0.985)
4.125%	(1.454)	(1.298)	(1.141)	(0.985)

Max Net Rebate: (2.000) Margin: 2.250 Caps: 2.000/2.000/5.000  
Libor 1 Year: 1.73567

Caliber Jumbo 7/1 LIBOR ARM				
JL7	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.000%	1.184	1.340	1.496	1.653
3.125%	0.717	0.873	1.029	1.186
3.250%	0.375	0.531	0.687	0.843
3.375%	(0.059)	0.097	0.253	0.409
3.500%	(0.425)	(0.269)	(0.112)	0.044
3.625%	(0.756)	(0.600)	(0.443)	(0.287)
3.750%	(1.143)	(0.987)	(0.831)	(0.675)
3.875%	(1.341)	(1.185)	(1.029)	(0.873)
4.000%	(1.629)	(1.473)	(1.317)	(1.161)
4.125%	(1.629)	(1.473)	(1.317)	(1.161)

Max Net Rebate: (2.000) Margin: 2.250 Caps: 5.000/2.000/5.000  
Libor 1 Year: 1.73567

Caliber Jumbo 10/1 LIBOR ARM				
JL10	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.250%	1.276	1.432	1.588	1.744
3.375%	0.805	0.961	1.117	1.273
3.500%	0.220	0.376	0.532	0.688
3.625%	(0.137)	0.019	0.175	0.331
3.750%	(0.475)	(0.319)	(0.163)	(0.007)
3.875%	(0.790)	(0.634)	(0.477)	(0.321)
4.000%	(1.183)	(1.027)	(0.871)	(0.715)
4.125%	(1.395)	(1.239)	(1.083)	(0.927)
4.250%	(1.705)	(1.549)	(1.393)	(1.237)
4.375%	(1.705)	(1.549)	(1.393)	(1.237)
4.500%	(1.705)	(1.549)	(1.393)	(1.237)

Max Net Rebate: (2.000) Margin: 2.250 Caps: 5.000/2.000/5.000  
Libor 1 Year: 1.73567

LTV/CLTV/HCLTV	0-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97
Purchase Transaction	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	0.000	0.000	N/A	N/A	N/A
Loan Amount >\$1,500,000 - \$2,000,000	0.000	0.000	0.000	0.000	0.500	0.500	0.500	N/A	N/A	N/A
Loan Amount >\$2,000,000 - \$2,500,000	0.000	0.000	0.000	0.250	0.500	0.500	0.500	N/A	N/A	N/A
760+ FICO	(0.500)	(0.375)	(0.250)	0.000	0.250	0.375	0.625	N/A	N/A	N/A
740-759 FICO	(0.375)	(0.250)	(0.125)	0.125	0.375	0.750	0.750	N/A	N/A	N/A
720-739 FICO	(0.250)	(0.125)	0.000	0.500	1.000	1.000	1.250	N/A	N/A	N/A
700-719 FICO	(0.250)	0.000	0.250	0.750	1.250	1.500	1.750	N/A	N/A	N/A
680-699 FICO	(0.125)	0.125	0.375	0.750	1.250	2.250	2.500	N/A	N/A	N/A
Second Home	0.000	0.000	0.500	0.500	N/A	N/A	N/A	N/A	N/A	N/A
Investment Property	1.000	1.500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Condo	0.000	0.000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Cash Out Refinance	0.500	0.500	0.500	1.500	N/A	N/A	N/A	N/A	N/A	N/A
2-4 Units	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A	N/A
Texas A6 (JA6F30)	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A
DTI >40	0.000	0.000	0.000	0.125	0.250	0.375	0.500	N/A	N/A	N/A
LTV > 80% w/ No MI**										
No MI w/ 760+ FICO	N/A	N/A	N/A	N/A	N/A	0.375	1.000	N/A	N/A	N/A
No MI w/ 740-759 FICO	N/A	N/A	N/A	N/A	N/A	0.375	1.125	N/A	N/A	N/A
No MI w/ 720-739 FICO	N/A	N/A	N/A	N/A	N/A	0.375	N/A	N/A	N/A	N/A

\* Caliber Jumbo 30 Year Fixed additional lock terms

75 Day = 60 Day Price – 19 bps

90 Day Lock = 60 Day Price – 37.5 bps

\*\*Please note that the adjustments for LTV/CLTV/HCLTV, are in addition to the adjustments for LTV &gt; 80% w/ No MI

**DU Refi Plus**

20(16-20) / 25(21-25) / 30(26-30) Year Fixed				
CRPF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.750%	(0.273)	(0.203)	(0.128)	(0.058)
3.800%	(0.545)	(0.475)	(0.400)	(0.329)
3.875%	(0.911)	(0.841)	(0.766)	(0.696)
3.950%	(1.289)	(1.219)	(1.144)	(1.074)
3.990%	(1.456)	(1.385)	(1.310)	(1.240)
4.000%	(1.498)	(1.412)	(1.321)	(1.235)
4.050%	(1.748)	(1.662)	(1.571)	(1.485)
4.125%	(2.141)	(2.055)	(1.963)	(1.877)
4.200%	(2.492)	(2.406)	(2.314)	(2.228)
4.250%	(2.717)	(2.631)	(2.539)	(2.453)
4.300%	(2.944)	(2.858)	(2.766)	(2.680)
4.375%	(3.284)	(3.198)	(3.106)	(3.020)
4.450%	(3.605)	(3.519)	(3.427)	(3.342)

Max Net Rebate: (4.000)

10 / 15(11-15) Year Fixed				
CRPF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.750%	1.163	1.233	1.308	1.379
2.875%	0.613	0.683	0.758	0.829
3.000%	0.074	0.124	0.186	0.253
3.125%	(0.417)	(0.367)	(0.305)	(0.238)
3.250%	(1.004)	(0.944)	(0.881)	(0.815)
3.375%	(1.473)	(1.423)	(1.360)	(1.293)
3.500%	(1.926)	(1.876)	(1.813)	(1.746)
3.625%	(2.392)	(2.342)	(2.280)	(2.213)
3.750%	(2.927)	(2.877)	(2.814)	(2.747)

Max Net Rebate: (4.000)

30(16-30) Year Fixed High Balance				
CRPHBF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.250%	4.442	4.521	4.604	4.682
3.375%	3.519	3.597	3.681	3.759
3.450%	3.023	3.101	3.185	3.263
3.500%	2.609	2.687	2.770	2.848
3.550%	2.300	2.378	2.462	2.540
3.625%	1.809	1.884	1.959	2.030
3.700%	1.303	1.374	1.449	1.519
3.750%	1.037	1.107	1.182	1.252
3.800%	0.765	0.836	0.911	0.981
3.875%	0.411	0.482	0.557	0.627
3.950%	0.038	0.108	0.183	0.253
3.990%	(0.128)	(0.058)	0.017	0.087
4.000%	(0.082)	(0.012)	0.063	0.134
4.050%	(0.250)	(0.172)	(0.089)	(0.010)
4.125%	(0.659)	(0.573)	(0.482)	(0.404)

Max Net Rebate: (4.000)

15(11-15) Year Fixed High Balance				
CRPHBF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.750%	2.130	2.200	2.275	2.345
2.875%	1.646	1.716	1.791	1.862
3.000%	1.164	1.235	1.310	1.380
3.125%	0.646	0.696	0.758	0.825
3.250%	(0.176)	(0.106)	(0.031)	0.039
3.375%	(0.621)	(0.551)	(0.476)	(0.405)
3.500%	(1.040)	(0.989)	(0.926)	(0.860)
3.625%	(1.530)	(1.480)	(1.418)	(1.351)
3.750%	(1.952)	(1.902)	(1.839)	(1.772)

Max Net Rebate: (4.000)

LTV	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	97.01-105	>105
Total Loan Amount \$75,000-\$99,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Total Loan Amount \$50,000-\$74,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Total Loan Amount < \$50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Investment Property	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
2 Unit	1.000	1.000	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	1.000	1.000
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750
<=60% LTV - <=90% CLTV / HCLTV	0.375	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>60% LTV - 90.01-95% CLTV / HCLTV & < 720 FICO	0.000	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A	N/A
>60% LTV - 90.01-95% CLTV / HCLTV & 720+ FICO	0.000	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A	N/A
>75% LTV - 76.01-90% CLTV / HCLTV & < 720 FICO	0.000	0.000	0.000	0.625	0.625	0.625	N/A	N/A	N/A	N/A
All LTVs - > 95% CLTV / HCLTV	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000	1.000
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
10 Year Amortization Term - CRPF10 (use CRPF15 base pricing) *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
20 Year Amortization Term - CRPF20 (use CRPF30 base pricing) *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Balance	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
<b>State Adjustments</b>										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
<b>LTV/FICO Adjustments: All Products w/Terms &gt; 15 Yrs</b>										
740+ FICO	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000	0.000
720-739 FICO	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000	0.000
700-719 FICO	0.000	0.500	0.750	0.750	0.500	0.500	0.500	0.500	0.500	0.500
680-699 FICO	0.000	0.500	0.750	0.750	0.750	0.750	0.750	0.500	0.500	0.500
660-679 FICO	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.250	1.250	1.250
640-659 FICO	0.500	1.250	2.000	2.000	2.000	2.000	2.000	1.750	1.750	1.750
620-639 FICO	0.500	1.500	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000

Click here for DU Refi Plus and Relief Refi LLPA Caps

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## Relief Refinance - Open Access

20(16-20) / 30(21-30) Year Fixed				
CRRF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.750%	(0.273)	(0.203)	(0.128)	(0.058)
3.800%	(0.545)	(0.475)	(0.400)	(0.329)
3.875%	(0.911)	(0.841)	(0.766)	(0.696)
3.950%	(1.289)	(1.219)	(1.144)	(1.074)
3.990%	(1.456)	(1.385)	(1.310)	(1.240)
4.000%	(1.498)	(1.412)	(1.321)	(1.235)
4.050%	(1.748)	(1.662)	(1.571)	(1.485)
4.125%	(2.141)	(2.055)	(1.963)	(1.877)
4.200%	(2.492)	(2.406)	(2.314)	(2.228)
4.250%	(2.717)	(2.631)	(2.539)	(2.453)
4.300%	(2.944)	(2.858)	(2.766)	(2.680)
4.375%	(3.284)	(3.198)	(3.106)	(3.020)

Max Net Rebate: (4.000)

15(11-15) Year Fixed				
CRRF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.750%	1.163	1.233	1.308	1.379
2.875%	0.613	0.683	0.758	0.829
3.000%	0.074	0.124	0.186	0.253
3.125%	(0.417)	(0.367)	(0.305)	(0.238)
3.250%	(1.004)	(0.944)	(0.881)	(0.815)
3.375%	(1.473)	(1.423)	(1.360)	(1.293)
3.500%	(1.926)	(1.876)	(1.813)	(1.746)
3.625%	(2.392)	(2.342)	(2.280)	(2.213)
3.750%	(2.927)	(2.877)	(2.814)	(2.747)
3.875%	(3.341)	(3.291)	(3.228)	(3.162)
4.000%	(3.543)	(3.493)	(3.431)	(3.364)
4.125%	(3.722)	(3.640)	(3.539)	(3.431)

Max Net Rebate: (4.000)

30(16-30) Year Fixed High Balance				
CRRSCF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.250%	4.472	4.551	4.634	4.712
3.375%	3.549	3.627	3.711	3.789
3.450%	3.053	3.131	3.215	3.293
3.500%	2.639	2.717	2.800	2.878
3.550%	2.330	2.408	2.492	2.570
3.625%	1.839	1.914	1.989	2.060
3.700%	1.333	1.404	1.479	1.549
3.750%	1.067	1.137	1.212	1.282
3.800%	0.795	0.866	0.941	1.011
3.875%	0.441	0.512	0.587	0.657
3.950%	0.068	0.138	0.213	0.283
3.990%	(0.098)	(0.028)	0.047	0.117
4.000%	(0.052)	0.018	0.093	0.164
4.050%	(0.220)	(0.142)	(0.059)	0.020
4.125%	(0.629)	(0.543)	(0.452)	(0.374)

Max Net Rebate: (4.000)

15(11-15) Year Fixed High Balance				
CRRSCF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.750%	2.040	2.110	2.185	2.255
2.875%	1.556	1.626	1.701	1.772
3.000%	1.074	1.145	1.220	1.290
3.125%	0.556	0.606	0.668	0.735
3.250%	(0.266)	(0.196)	(0.121)	(0.051)
3.375%	(0.711)	(0.641)	(0.566)	(0.495)
3.500%	(1.130)	(1.079)	(1.016)	(0.950)
3.625%	(1.620)	(1.570)	(1.508)	(1.441)
3.750%	(2.042)	(1.992)	(1.929)	(1.862)
3.875%	(2.408)	(2.358)	(2.296)	(2.229)
4.000%	(2.731)	(2.681)	(2.618)	(2.552)
4.125%	(2.885)	(2.804)	(2.702)	(2.594)

Max Net Rebate: (4.000)

LTV	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	97.01-105	>105
Total Loan Amount \$75,000-\$99,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Total Loan Amount \$50,000-\$74,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Total Loan Amount < \$50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Investment Property	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
2 Unit	1.000	1.000	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	1.500	1.750	1.750	1.750	1.750	1.750
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750
LTV > 105 *(Adjustment excluded from LLPA cap)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000	1.750
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
<= 75% LTV - <=80% CLTV / HCLTV	0.375	0.375	0.375	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV / HCLTV & < 720 FICO	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<=75% LTV - 80.01-95% CLTV / HCLTV & 720+ FICO	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & < 720 FICO	N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & 720+ FICO	N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A	N/A
All LTVs - >95% CLTV	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875
High Balance	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
State Adjustments										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs										
740+ FICO	0.000	0.250	0.250	0.500	0.000	0.000	0.000	0.000	0.000	0.000
720-739 FICO	0.000	0.250	0.500	0.750	0.000	0.000	0.000	0.000	0.000	0.000
700-719 FICO	0.000	0.500	1.000	1.250	0.500	0.500	0.500	0.500	0.500	0.500
680-699 FICO	0.000	0.500	1.250	1.750	1.000	0.750	0.750	0.750	0.750	0.750
660-679 FICO	0.000	1.000	2.000	2.000	2.000	1.750	1.750	1.750	1.750	1.750
640-659 FICO	0.500	1.250	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
620-639 FICO	0.500	1.500	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000

## HomeReady Mortgage and Home Possible

HomeReady 30(16-30) Year Fixed				
CHRF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.750%	(1.123)	(1.053)	(0.978)	(0.908)
3.800%	(1.395)	(1.325)	(1.250)	(1.179)
3.875%	(1.761)	(1.691)	(1.616)	(1.546)
3.950%	(2.139)	(2.069)	(1.994)	(1.924)
3.990%	(2.306)	(2.235)	(2.160)	(2.090)
4.000%	(2.348)	(2.262)	(2.171)	(2.085)
4.050%	(2.598)	(2.512)	(2.421)	(2.335)
4.125%	(2.991)	(2.905)	(2.813)	(2.727)
4.200%	(3.342)	(3.256)	(3.164)	(3.078)
4.250%	(3.567)	(3.481)	(3.389)	(3.303)
4.300%	(3.794)	(3.708)	(3.616)	(3.530)
4.375%	(4.134)	(4.048)	(3.956)	(3.870)
4.450%	(4.455)	(4.369)	(4.277)	(4.192)
4.500%	(4.535)	(4.449)	(4.357)	(4.272)
4.550%	(4.754)	(4.668)	(4.576)	(4.490)
4.625%	(5.092)	(5.006)	(4.915)	(4.829)

Max Net Rebate: (4.500)

HomeReady High Balance 30(16-30) Year Fixed				
CHRHBF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.250%	4.052	4.131	4.214	4.292
3.375%	3.129	3.207	3.291	3.369
3.450%	2.633	2.711	2.795	2.873
3.500%	2.219	2.297	2.380	2.458
3.550%	1.910	1.988	2.072	2.150
3.625%	1.419	1.494	1.569	1.640
3.700%	0.913	0.984	1.059	1.129
3.750%	0.647	0.717	0.792	0.862
3.800%	0.375	0.446	0.521	0.591
3.875%	0.021	0.092	0.167	0.237
3.950%	(0.352)	(0.282)	(0.207)	(0.137)
3.990%	(0.518)	(0.448)	(0.373)	(0.303)
4.000%	(0.472)	(0.402)	(0.327)	(0.256)
4.050%	(0.640)	(0.562)	(0.479)	(0.400)
4.125%	(1.049)	(0.963)	(0.872)	(0.794)

Max Net Rebate: (4.500)

Home Possible 30(16-30) Year Fixed				
CHMPF30	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.750%	(1.123)	(1.053)	(0.978)	(0.908)
3.800%	(1.395)	(1.325)	(1.250)	(1.179)
3.875%	(1.761)	(1.691)	(1.616)	(1.546)
3.950%	(2.139)	(2.069)	(1.994)	(1.924)
3.990%	(2.306)	(2.235)	(2.160)	(2.090)
4.000%	(2.348)	(2.262)	(2.171)	(2.085)
4.050%	(2.598)	(2.512)	(2.421)	(2.335)
4.125%	(2.991)	(2.905)	(2.813)	(2.727)
4.200%	(3.342)	(3.256)	(3.164)	(3.078)
4.250%	(3.567)	(3.481)	(3.389)	(3.303)
4.300%	(3.794)	(3.708)	(3.616)	(3.530)
4.375%	(4.134)	(4.048)	(3.956)	(3.870)
4.450%	(4.455)	(4.369)	(4.277)	(4.192)
4.500%	(4.535)	(4.449)	(4.357)	(4.272)
4.550%	(4.754)	(4.668)	(4.576)	(4.490)
4.625%	(5.092)	(5.006)	(4.915)	(4.829)

Max Net Rebate: (4.500)

HomeReady 15(10-15) Year Fixed				
CHRF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.500%	(2.741)	(2.691)	(2.628)	(2.561)
3.625%	(3.207)	(3.157)	(3.095)	(3.028)
3.750%	(3.742)	(3.692)	(3.629)	(3.562)
3.875%	(4.156)	(4.106)	(4.043)	(3.977)
3.990%	(4.483)	(4.433)	(4.370)	(4.304)
4.000%	(4.358)	(4.308)	(4.246)	(4.179)
4.125%	(4.537)	(4.455)	(4.354)	(4.246)

Max Net Rebate: (4.500)

HomeReady High Balance 15(10-15) year Fixed				
CHRHBF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
3.250%	(1.198)	(1.128)	(1.053)	(0.983)
3.375%	(1.643)	(1.573)	(1.498)	(1.427)
3.500%	(2.062)	(2.011)	(1.948)	(1.882)
3.625%	(2.552)	(2.502)	(2.440)	(2.373)
3.750%	(2.974)	(2.924)	(2.861)	(2.794)
3.875%	(3.340)	(3.290)	(3.228)	(3.161)
3.990%	(3.666)	(3.616)	(3.553)	(3.486)
4.000%	(3.663)	(3.613)	(3.550)	(3.484)
4.125%	(3.817)	(3.736)	(3.634)	(3.526)

Max Net Rebate: (4.500)

Home Possible 15(11-15) Year Fixed				
CHMPF15	15 Day Aug 8	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
2.750%	0.348	0.418	0.493	0.564
2.875%	(0.202)	(0.132)	(0.057)	0.014
2.990%	(0.674)	(0.603)	(0.528)	(0.458)
3.000%	(0.741)	(0.691)	(0.629)	(0.562)
3.125%	(1.232)	(1.182)	(1.120)	(1.053)
3.250%	(1.819)	(1.759)	(1.696)	(1.630)
3.375%	(2.288)	(2.238)	(2.175)	(2.108)
3.500%	(2.741)	(2.691)	(2.628)	(2.561)
3.625%	(3.207)	(3.157)	(3.095)	(3.028)
3.750%	(3.742)	(3.692)	(3.629)	(3.562)
3.875%	(4.156)	(4.106)	(4.043)	(3.977)
3.990%	(4.483)	(4.433)	(4.370)	(4.304)
4.000%	(4.358)	(4.308)	(4.246)	(4.179)
4.125%	(4.537)	(4.455)	(4.354)	(4.246)
4.250%	(5.017)	(4.935)	(4.834)	(4.726)
4.375%	(5.389)	(5.307)	(5.206)	(5.097)

Max Net Rebate: (4.500)

HomeReady and Home Possible LTV Adjustments										
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	>97	
Total Loan Amount \$100,000-\$125,000 (N/A on High Balance)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	
Total Loan Amount \$75,000-\$99,999 (N/A on High Balance)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	
Total Loan Amount \$50,000-\$74,999 (N/A on High Balance)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	
Total Loan Amount < \$50,000 (N/A on High Balance)	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	
2 Unit	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000	2.000	2.000	N/A	
Low or High Rise Condo (All Products w/Terms > 15 Yrs)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	N/A	
Escrow Waiver (CA 0.00, NY 0.00)	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	
<=75% LTV <=80% CLTV/HCLTV or >95% LTV >95% CLTV/HCLTV (HomeReady Only; N/A Community Second)	0.375	0.375	0.375	N/A	N/A	N/A	N/A	0.375	N/A	
<=75% LTV - 80.01-95% CLTV / HCLTV & < 720 FICO (HomeReady Only; N/A Community Second)	0.875	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A	
<= 75% LTV - 80.01-95% CLTV / HCLTV & 720+ FICO (HomeReady Only; N/A Community Second)	0.625	0.875	0.875	N/A	N/A	N/A	N/A	N/A	N/A	
>75% LTV - 76.01-95% CLTV / HCLTV & < 720 FICO (HomeReady Only; N/A Community Second)	N/A	N/A	N/A	1.375	1.375	1.375	1.375	N/A	N/A	
>75% LTV - 76.01-95% CLTV / HCLTV & 720+ FICO (HomeReady Only; N/A Community Second)	N/A	N/A	N/A	1.125	1.125	1.125	1.125	N/A	N/A	
<=95% LTV - 95.01-97% CLTV / HCLTV (HomeReady Only; N/A Community Second)	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A	
Purchase or No C/O: Rate/Term ( HomeReady High Balance Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
Secondary Financing (HomePossible Only & N/A on Affordable Seconds with <= 95% LTV)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
State Adjustments ( HomeReady and Home Possible)										
NV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	
CA (State Adjustment of 0.125 for CA), MN	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	N/A	
AZ, CO, CT, DC, IA, ID, IN, KY, MA, MT, NE, NY, RI, SD, WV, WY	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	N/A	
AL, AR, DE, HI, IL, KS, MD, ME, MI, MO, MS, NC, ND, NH, NM, OH, SC, TN, UT, VA, VT, WA, WI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
AK, GA, LA, NJ, OK, OR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	
FL, PA	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	(0.075)	N/A	
TX	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs. ( HomeReady and Home Possible)										
740+ FICO	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	N/A	
720-739 FICO	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	N/A	
700-719 FICO	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	N/A	
680-699 FICO	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	N/A	
660-679 FICO	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	N/A	
640-659 FICO	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	N/A	
620-639 FICO (Applicable to Non Traditional Credit HomeReady Only)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	N/A	

**Caliber Portfolio Homeowner Access**

Caliber Portfolio Homeowner Access 5/1 LIBOR ARM *			
NAHOL5	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
5.250%	2.980	3.105	3.230
5.375%	2.755	2.880	3.005
5.500%	2.529	2.654	2.779
5.625%	2.303	2.428	2.553
5.750%	2.076	2.201	2.326
5.875%	1.849	1.974	2.099
6.000%	1.621	1.746	1.871
6.125%	1.393	1.518	1.643
6.250%	1.164	1.289	1.414
6.375%	0.932	1.057	1.182
6.500%	0.699	0.824	0.949
6.625%	0.466	0.591	0.716
6.750%	0.234	0.359	0.484
6.875%	0.002	0.127	0.252

Max Net Rebate: (2.500) Margin: 5.000 Caps: 2.000/2.000/6.000  
Libor 1 Year: 1.73567

Caliber Portfolio Homeowner Access 30 Year Fixed*			
NAHOF30	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
5.625%	2.997	3.122	3.247
5.750%	2.801	2.926	3.051
5.875%	2.600	2.725	2.850
6.000%	2.395	2.520	2.645
6.125%	2.186	2.311	2.436
6.250%	1.952	2.077	2.202
6.375%	1.717	1.842	1.967
6.500%	1.482	1.607	1.732
6.625%	1.247	1.372	1.497
6.750%	1.012	1.137	1.262
6.875%	0.777	0.902	1.027
7.000%	0.542	0.667	0.792
7.125%	0.307	0.432	0.557
7.250%	0.072	0.197	0.322

Max Net Rebate: (2.500)

75 Day Lock = 60 Day Price – 12.5 bps

	0-40	40.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	> 85
<b>LTV: Adjustments to Rate</b>								
Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash Out (Except Debt Consolidation)	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
2-4 Units	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
<b>FICO: Adjustments to Rate</b>								
740+ FICO	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.125
720-739 FICO	(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	0.000	0.250
700-719 FICO	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	0.375
680-699 FICO	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.250	0.500
660-679 FICO	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.125	0.375	0.750
640-659 FICO	(0.125)	(0.125)	(0.125)	0.000	0.125	0.250	0.625	N/A
620-639 FICO	0.125	0.125	0.125	0.250	0.375	0.500	1.000	N/A
610-619 FICO	0.375	0.375	0.375	0.500	0.625	0.875	N/A	N/A
<b>LTV: Adjustments to Price</b>								
Total Loan Amount \$100,000 to \$149,999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Total Loan Amount \$150,000 to \$199,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Total Loan Amount \$200,000 to \$249,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$250,000 to \$299,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$300,000 to \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$350,000 to \$449,999	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Total Loan Amount \$450,000 to \$599,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount >= \$600,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Refinance	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Purchase Special (Total Loan Amount >= \$300,000)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

## \*Additional Loan Products

NAHOL5DC: Portfolio Non-Agency Homeowner Access 5/1 LIBOR ARM Debt Consolidation

NAHOF30DC: Portfolio Non-Agency Homeowner Access Fixed 30 Year Debt Consolidation

NAHOA6F30: Portfolio Non-Agency Homeowner Access Texas (a)(6) Fixed 30 Year

**Caliber Portfolio Premier Access**

Caliber Portfolio Premier Access 5/1 LIBOR ARM*			
NAJAL5	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
4.875%	1.430	1.555	1.680
5.000%	1.215	1.340	1.465
5.125%	0.999	1.124	1.249
5.250%	0.780	0.905	1.030
5.375%	0.555	0.680	0.805
5.500%	0.329	0.454	0.579
5.625%	0.103	0.228	0.353
5.750%	(0.124)	0.001	0.126
5.875%	(0.351)	(0.226)	(0.101)
6.000%	(0.579)	(0.454)	(0.329)
6.125%	(0.807)	(0.682)	(0.557)
6.250%	(1.036)	(0.911)	(0.786)

Max Net Rebate: (2.500) Margin: 4.500 Caps: 2.000/2.000/6.000  
Libor 1 Year: 1.73567

Caliber Portfolio Premier Access 5/1 LIBOR ARM IO*			
NAJAL5I	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
5.125%	1.749	1.874	1.999
5.250%	1.530	1.655	1.780
5.375%	1.305	1.430	1.555
5.500%	1.079	1.204	1.329
5.625%	0.853	0.978	1.103
5.750%	0.626	0.751	0.876
5.875%	0.399	0.524	0.649
6.000%	0.171	0.296	0.421
6.125%	(0.057)	0.068	0.193
6.250%	(0.286)	(0.161)	(0.036)
6.375%	(0.518)	(0.393)	(0.268)
6.500%	(0.751)	(0.626)	(0.501)
6.625%	(0.984)	(0.859)	(0.734)

Max Net Rebate: (2.500) Margin: 4.500 Caps: 2.000/2.000/6.000  
Libor 1 Year: 1.73567

Caliber Portfolio Premier Access 30 Year Fixed*			
NAJAF30	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
5.125%	1.568	1.693	1.818
5.250%	1.405	1.530	1.655
5.375%	1.231	1.356	1.481
5.500%	1.048	1.173	1.298
5.625%	0.857	0.982	1.107
5.750%	0.661	0.786	0.911
5.875%	0.460	0.585	0.710
6.000%	0.255	0.380	0.505
6.125%	0.046	0.171	0.296
6.250%	(0.188)	(0.063)	0.062
6.375%	(0.423)	(0.298)	(0.173)
6.500%	(0.658)	(0.533)	(0.408)
6.625%	(0.893)	(0.768)	(0.643)

Max Net Rebate: (2.500)

75 Day Lock = 60 Day Price – 12.5 bps

	0-40	40.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	> 85
<b>LTV: Adjustments to Rate</b>								
Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash Out (Except Debt Consolidation)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
2-4 Units	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Asset Depletion, RSU Income	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
<b>FICO: Adjustments to Rate</b>								
740+ FICO	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.125	0.375
720-739 FICO	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.250	0.500
700-719 FICO	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.375	0.625
680-699 FICO	0.000	0.000	0.000	0.000	0.125	0.250	0.500	0.750
660-679 FICO	0.125	0.125	0.125	0.125	0.250	0.375	0.625	1.000
650-659 FICO	0.375	0.375	0.375	0.375	0.500	0.625	1.000	N/A
<b>LTV: Adjustments to Price</b>								
Total Loan Amount \$100,000 to \$299,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Total Loan Amount \$300,000 to \$599,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Total Loan Amount \$600,000 to \$799,999	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Total Loan Amount \$800,000 to \$999,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$1,000,000 to \$1,499,999	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Total Loan Amount >= \$1,500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

## \*Additional Loan Products

NAJAL5DC: Portfolio Non-Agency Premier Access 5/1 LIBOR ARM Debt Consolidation

NAJAF30DC: Portfolio Non-Agency Premier Access Fixed 30 Year Debt Consolidation

NAJAA6F30: Portfolio Non-Agency Premier Access Texas (a)(6) Fixed 30 Year

**Caliber Portfolio Fresh Start**

Caliber Portfolio Fresh Start 5/1 LIBOR ARM*			
NAFSL5	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
6.500%	3.389	3.514	3.639
6.625%	3.156	3.281	3.406
6.750%	2.924	3.049	3.174
6.875%	2.692	2.817	2.942
7.000%	2.459	2.584	2.709
7.125%	2.227	2.352	2.477
7.250%	1.993	2.118	2.243
7.375%	1.758	1.883	2.008
7.500%	1.522	1.647	1.772
7.625%	1.247	1.372	1.497
7.750%	0.967	1.092	1.217
7.875%	0.666	0.791	0.916
8.000%	0.343	0.468	0.593

Max Net Rebate: (2.500) Margin: 6.500 Caps: 2.000/2.000/6.000  
Libor 1 Year: 1.73567

Caliber Portfolio Fresh Start Fixed 30*			
NAFSF30	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
7.000%	3.242	3.367	3.492
7.125%	3.007	3.132	3.257
7.250%	2.772	2.897	3.022
7.375%	2.537	2.662	2.787
7.500%	2.302	2.427	2.552
7.625%	2.067	2.192	2.317
7.750%	1.832	1.957	2.082
7.875%	1.597	1.722	1.847
8.000%	1.362	1.487	1.612
8.125%	1.127	1.252	1.377
8.250%	0.892	1.017	1.142
8.375%	0.657	0.782	0.907
8.500%	0.422	0.547	0.672

Max Net Rebate: (2.500)

75 Day Lock = 60 Day Price – 12.5 bps

	0-40	40.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	> 85
<b>LTV: Adjustments to Rate</b>								
Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Cash Out (Except Debt Consolidation)	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
2-4 Units	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
<b>FICO: Adjustments to Rate</b>								
720+ FICO	(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	0.000	N/A
700-719 FICO	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	N/A
680-699 FICO	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.250	N/A
660-679 FICO	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.125	0.375	N/A
640-659 FICO	(0.125)	(0.125)	(0.125)	0.000	0.125	0.250	0.500	N/A
620-639 FICO	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
600-619 FICO	0.375	0.375	0.375	0.500	N/A	N/A	N/A	N/A
580-599 FICO	0.625	0.625	0.625	0.750	N/A	N/A	N/A	N/A
<b>LTV: Adjustments to Price</b>								
Total Loan Amount \$100,000 to \$199,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Total Loan Amount \$200,000 to \$249,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$250,000 to \$299,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$300,000 to \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$350,000 to \$449,999	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
Total Loan Amount \$450,000 to \$599,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
Total Loan Amount >= \$600,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
Refinance	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Purchase Special (Total Loan Amount >= \$300,000)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A

## \*Additional Loan Products

NAFSL5DC: Portfolio Non-Agency Fresh Start 5/1 LIBOR ARM Debt Consolidation

NAFSF30DC: Portfolio Non-Agency Fresh Start Fixed 30 Year Debt Consolidation

NAFSA6F30: Portfolio Non-Agency Fresh Start Texas (a)(6) Fixed 30 Year



**Caliber Portfolio Investment Property**

Caliber Portfolio Investment Property 5/1 LIBOR ARM			
NAINVL5	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
5.875%	3.349	3.474	3.599
6.000%	3.121	3.246	3.371
6.125%	2.893	3.018	3.143
6.250%	2.664	2.789	2.914
6.375%	2.432	2.557	2.682
6.500%	2.199	2.324	2.449
6.625%	1.966	2.091	2.216
6.750%	1.734	1.859	1.984
6.875%	1.502	1.627	1.752
7.000%	1.269	1.394	1.519
7.125%	1.037	1.162	1.287
7.250%	0.803	0.928	1.053
7.375%	0.568	0.693	0.818
7.500%	0.332	0.457	0.582

Max Net Rebate: (2.500) Margin: 5.000 Caps: 2.000/2.000/6.000  
Libor 1 Year: 1.73567

Caliber Portfolio Investment Property 30 Year Fixed			
NAINVF30	30 Day Aug 23	45 Day Sep 7	60 Day Sep 22
6.250%	3.452	3.577	3.702
6.375%	3.217	3.342	3.467
6.500%	2.982	3.107	3.232
6.625%	2.747	2.872	2.997
6.750%	2.512	2.637	2.762
6.875%	2.277	2.402	2.527
7.000%	2.042	2.167	2.292
7.125%	1.807	1.932	2.057
7.250%	1.572	1.697	1.822
7.375%	1.337	1.462	1.587
7.500%	1.102	1.227	1.352
7.625%	0.867	0.992	1.117
7.750%	0.632	0.757	0.882
7.875%	0.397	0.522	0.647

Max Net Rebate: (2.500)

75 Day Lock = 60 Day Price – 12.5 bps

	0-40	40.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	> 85
<b>LTV: Adjustments to Rate</b>								
Total Loan Amount \$1,000,000-\$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Total Loan Amount >\$1,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Cash Out	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
2-4 Units	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Non-Warrantable Condo	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
<b>FICO: Adjustments to Rate</b>								
720+ FICO	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.250	N/A
700-719 FICO	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.375	N/A
680-699 FICO	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.125	0.625	N/A
660-679 FICO	(0.125)	(0.125)	(0.125)	0.000	0.125	0.250	0.750	N/A
640-659 FICO	0.000	0.000	0.000	0.125	0.250	0.375	N/A	N/A
620-639 FICO	0.500	0.500	0.500	0.625	0.750	0.875	N/A	N/A
<b>LTV: Adjustments to Price</b>								
Total Loan Amount \$100,000 to \$149,999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
Total Loan Amount \$150,000 to \$199,999	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Total Loan Amount \$200,000 to \$249,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$250,000 to \$299,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$300,000 to \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount \$350,000 to \$449,999	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
Total Loan Amount \$450,000 to \$599,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
Total Loan Amount >= \$600,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
Purchase Special (Total Loan Amount >= \$300,000)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A