



Bondcorp Realty Services Inc
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Effective 11:30 AM
 8/22/2014

Best Effort Rate Sheet

Conforming Fixed

30 Year Fixed (21-30 Years)

	15 Day	30 Day	45 Day
3.875	97.625	97.375	97.250
4.000	98.625	98.375	98.250
4.125	99.625	99.375	99.250
4.250	100.375	100.250	100.000
4.375	100.875	100.750	100.625
4.500	101.750	101.500	101.375
4.625	102.625	102.375	102.250
4.750	103.250	103.125	103.000
4.875	103.750	103.625	103.375
5.000	104.250	104.125	103.875

15 Year Fixed (11-15 Years)

	15 Day	30 Day	45 Day
3.000	98.250	98.125	98.000
3.125	98.875	98.750	98.625
3.250	99.250	99.125	99.125
3.375	99.875	99.750	99.625
3.500	100.625	100.500	100.375
3.625	101.125	101.000	100.875
3.750	101.500	101.375	101.250
3.875	101.875	101.750	101.625
4.000	102.625	102.500	102.375
4.125	103.000	102.875	102.750

20 Year Fixed (16-20 Years)

	15 Day	30 Day	45 Day
3.625	98.375	98.250	98.125
3.750	99.125	99.000	98.750
3.875	99.625	99.500	99.375
4.000	100.000	99.875	99.750
4.125	100.750	100.500	100.375
4.250	101.375	101.250	101.125
4.375	101.875	101.750	101.625
4.500	102.625	102.500	102.375
4.625	103.500	103.250	103.125
4.750	104.125	103.875	103.750

10 Year Fixed (8-10 Years)

	15 Day	30 Day	45 Day
2.875	98.625	98.625	98.500
3.000	99.375	99.250	99.125
3.125	99.875	99.750	99.625
3.250	100.250	100.125	100.000
3.375	100.625	100.500	100.375
3.500	101.125	101.000	100.875
3.625	101.500	101.375	101.250
3.750	101.875	101.750	101.625
3.875	102.250	102.125	102.000
4.000	102.625	102.625	102.500

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 \$75,000-\$99,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
Total Loan Amount \$50,000-\$74,999	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
Total Loan Amount < \$50,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	N/A
Investment Property	(2.000)	(2.000)	(2.000)	(3.250)	(4.000)	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 (Fixed & ARM)	(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 only 0.15)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	N/A	N/A
<=75% LTV - 80.01-95% CLTV / HCLTV & < 720 FICO	(0.500)	(0.750)	(0.750)	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV / HCLTV & 720+ FICO	(0.250)	(0.500)	(0.500)	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	(1.000)	(1.000)	(1.000)	(1.000)	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & 720+ FICO	N/A	N/A	N/A	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
Single Loan Mandatory (maximum lock term 30 days)	0.100	0.100	0.100	0.100	0.100	0.100	0.100	N/A	N/A
State Adjustments									
MN, UT	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	N/A
AZ, CA, CO, DC, IA, ID, KY, MA, WV	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	N/A
AR, CT, DE, IL, IN, KS, MD, ME, MI, MO, MS, MT, ND, NE, NH, NM, NY, OH, RI, SD, TN, VA, VT, WA, WY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
AK, AL, FL, GA, LA, NC, NJ, OK, OR, PA, SC, WI	0.050	0.050	0.050	0.050	0.050	0.050	0.050	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	0.250	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
720-739 FICO	0.250	0.000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
700-719 FICO	0.250	(0.500)	(0.750)	(1.000)	(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)	(2.000)	(2.500)	(2.750)	(2.250)	(2.250)	N/A	N/A
640-659 FICO	(0.500)	(1.250)	(2.500)	(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	0.000	(0.250)	(0.250)	(0.500)	(0.625)	N/A	N/A	N/A	N/A
720-739 FICO	0.000	(0.625)	(0.625)	(0.750)	(1.500)	N/A	N/A	N/A	N/A
700-719 FICO	0.000	(0.625)	(0.625)	(0.750)	(1.500)	N/A	N/A	N/A	N/A
680-699 FICO	0.000	(0.750)	(0.750)	(1.375)	(2.500)	N/A	N/A	N/A	N/A
660-679 FICO	(0.250)	(0.750)	(0.750)	(1.500)	(2.500)	N/A	N/A	N/A	N/A
640-659 FICO	(0.250)	(1.250)	(1.250)	(2.250)	(3.000)	N/A	N/A	N/A	N/A
620-639 FICO	(0.250)	(1.250)	(1.250)	(2.750)	(3.000)	N/A	N/A	N/A	N/A



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Best Effort Rate Sheet

Conforming ARMs

3/1 Libor Arm

	15 Day	30 Day	45 Day
2.500	99.625	99.375	99.250
2.625	99.875	99.750	99.500
2.750	100.125	100.000	99.875
2.875	100.500	100.250	100.125
3.000	100.750	100.500	100.375
3.125	101.000	100.750	100.625
3.250	101.125	101.000	100.750
3.375	101.250	101.125	101.000
3.500	101.500	101.375	101.125
3.625	101.750	101.500	101.375

5/1 Libor ARM

	15 Day	30 Day	45 Day
2.750	99.125	98.875	98.750
2.875	99.500	99.250	99.125
3.000	99.875	99.750	99.500
3.125	100.250	100.125	99.875
3.250	100.625	100.500	100.375
3.375	101.000	100.875	100.750
3.500	101.250	101.125	101.000
3.625	101.625	101.375	101.250
3.750	101.750	101.625	101.500
3.875	101.875	101.750	101.625

7/1 Libor ARM

	15 Day	30 Day	45 Day
3.000	99.250	99.125	98.875
3.125	99.375	99.250	99.125
3.250	99.875	99.750	99.500
3.375	100.250	100.125	100.000
3.500	100.750	100.500	100.375
3.625	101.125	101.000	100.750
3.750	101.375	101.250	101.125
3.875	101.750	101.500	101.375
4.000	102.000	101.750	101.625
4.125	102.250	102.000	101.875

10/1 Libor ARM

	15 Day	30 Day	45 Day
3.250	98.875	98.625	98.500
3.375	99.000	98.875	98.625
3.500	99.625	99.500	99.250
3.625	100.250	100.000	99.875
3.750	100.750	100.500	100.375
3.875	101.125	101.000	100.875
4.000	101.625	101.500	101.375
4.125	102.125	102.000	101.875
4.250	102.375	102.250	102.125
4.375	102.750	102.625	102.375

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 \$75,000-\$99,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
Total Loan Amount \$50,000-\$74,999	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
Total Loan Amount < \$50,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	N/A
Investment Property	(2.000)	(2.000)	(2.000)	(3.250)	(4.000)	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 (Fixed & ARM)	(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 only 0.15)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	N/A	N/A
<=75% LTV - 80.01-95% CLTV / HCLTV & < 720 FICO	(0.500)	(0.750)	(0.750)	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-95% CLTV / HCLTV & 720+ FICO	(0.250)	(0.500)	(0.500)	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	(1.000)	(1.000)	(1.000)	(1.000)	N/A	N/A
>75% LTV - 76.01-95% CLTV / HCLTV & 720+ FICO	N/A	N/A	N/A	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
Single Loan Mandatory (maximum lock term 30 days)	0.100	0.100	0.100	0.100	0.100	0.100	0.100	N/A	N/A
State Adjustments									
MN, UT	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	N/A
AZ, CA, CO, DC, IA, ID, KY, MA, WV	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	N/A
AR, CT, DE, IL, IN, KS, MD, ME, MI, MO, MS, MT, ND, NE, NH, NM, NY, OH, RI, SD, TN, VA, VT, WA, WY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
AK, AL, FL, GA, LA, NC, NJ, OK, OR, PA, SC, WI	0.050	0.050	0.050	0.050	0.050	0.050	0.050	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	0.250	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
720-739 FICO	0.250	0.000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
700-719 FICO	0.250	(0.500)	(0.750)	(1.000)	(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)	(2.000)	(2.500)	(2.750)	(2.250)	(2.250)	N/A	N/A
640-659 FICO	(0.500)	(1.250)	(2.500)	(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	0.000	(0.250)	(0.250)	(0.500)	(0.625)	N/A	N/A	N/A	N/A
720-739 FICO	0.000	(0.625)	(0.625)	(0.750)	(1.500)	N/A	N/A	N/A	N/A
700-719 FICO	0.000	(0.625)	(0.625)	(0.750)	(1.500)	N/A	N/A	N/A	N/A
680-699 FICO	0.000	(0.750)	(0.750)	(1.375)	(2.500)	N/A	N/A	N/A	N/A
660-679 FICO	(0.250)	(0.750)	(0.750)	(1.500)	(2.500)	N/A	N/A	N/A	N/A
640-659 FICO	(0.250)	(1.250)	(1.250)	(2.250)	(3.000)	N/A	N/A	N/A	N/A
620-639 FICO	(0.250)	(1.250)	(1.250)	(2.750)	(3.000)	N/A	N/A	N/A	N/A



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Best Effort Rate Sheet

Conforming High Balance Fixed & ARM

30 Year Fixed

	15 Day	30 Day	45 Day
4.000	97.250	97.125	96.875
4.125	98.250	98.125	97.875
4.250	99.000	98.875	98.750
4.375	99.750	99.625	99.375
4.500	100.625	100.500	100.250
4.625	101.375	101.250	101.125
4.750	102.125	101.875	101.750
4.875	102.500	102.375	102.125
5.000	102.875	102.750	102.625
5.125	103.250	103.125	102.875

15 Year Fixed

	15 Day	30 Day	45 Day
3.125	97.500	97.375	97.250
3.250	98.000	97.875	97.750
3.375	98.625	98.500	98.375
3.500	99.250	99.125	99.000
3.625	99.750	99.625	99.500
3.750	100.125	100.000	99.875
3.875	100.375	100.250	100.125
4.000	100.875	100.750	100.625
4.125	101.250	101.125	101.000
4.250	101.625	101.500	101.375

5/1 Libor ARM

	15 Day	30 Day	45 Day
2.750	98.250	98.125	98.000
2.875	98.625	98.500	98.375
3.000	99.000	98.875	98.750
3.125	99.500	99.250	99.125
3.250	99.875	99.625	99.500
3.375	100.250	100.000	99.875
3.500	100.500	100.375	100.125
3.625	100.750	100.625	100.500
3.750	101.000	100.750	100.625
3.875	101.125	101.000	100.875

7/1 Libor ARM

	15 Day	30 Day	45 Day
3.250	99.125	99.000	98.875
3.375	99.625	99.375	99.250
3.500	100.000	99.875	99.750
3.625	100.375	100.250	100.125
3.750	100.750	100.625	100.375
3.875	101.000	100.875	100.750
4.000	101.250	101.125	101.000
4.125	101.500	101.375	101.250
4.250	101.750	101.625	101.500
4.375	102.000	101.875	101.750

10/1 Libor ARM

	15 Day	30 Day	45 Day
3.500	98.750	98.625	98.500
3.625	99.375	99.250	99.125
3.750	99.875	99.750	99.625
3.875	100.375	100.250	100.000
4.000	100.875	100.750	100.500
4.125	101.375	101.250	101.000
4.250	101.625	101.500	101.375
4.375	101.875	101.750	101.625
4.500	102.375	102.250	102.125
4.625	102.875	102.750	102.625

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	(2.000)	(2.000)	(2.000)	(3.250)	N/A	N/A	N/A	N/A	N/A
2 Unit	(1.000)	(1.000)	(1.000)	N/A	N/A	N/A	N/A	N/A	N/A
3-4 Units	(1.000)	(1.000)	(1.000)	N/A	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)	N/A	N/A	N/A
<= 75% LTV - 80.01-90% CLTV / HCLTV & < 720 FICO	(0.500)	(0.750)	(0.750)	N/A	N/A	N/A	N/A	N/A	N/A
<= 75% LTV - 80.01-90% CLTV / HCLTV & 720+ FICO	(0.250)	(0.500)	(0.500)	N/A	N/A	N/A	N/A	N/A	N/A
>75% LTV - 76.01-90% CLTV / HCLTV & < 720 FICO	N/A	N/A	N/A	(1.000)	(1.000)	(1.000)	N/A	N/A	N/A
>75% LTV - 76.01-90% CLTV / HCLTV & 720+ FICO	N/A	N/A	N/A	(0.750)	(0.750)	(0.750)	N/A	N/A	N/A
Escrow Waiver (CA only 0.15)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	N/A	N/A
Single Loan Mandatory (maximum lock term 30 days)	0.100	0.100	0.100	0.100	0.100	0.100	N/A	N/A	N/A
State Adjustments									
MN, UT	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	N/A	N/A	N/A
AZ, CA, CO, DC, IA, ID, KY, MA, WV	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	N/A	N/A	N/A
AR, CT, DE, IL, IN, KS, MD, ME, MI, MO, MS, MT, ND, NE, NH, NM, NY, OH, RI, SD, TN, VA, VT, WA, WY	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
AK, AL, FL, GA, LA, NC, NJ, OK, OR, PA, SC, WI	0.050	0.050	0.050	0.050	0.050	0.050	N/A	N/A	N/A
TX	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A	N/A
LTV/FICO Adjustments: All Products w/Terms > 15 Yrs									
740+ FICO	0.250	0.000	0.000	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
720-739 FICO	0.250	0.000	(0.250)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
700-719 FICO	0.250	(0.500)	(0.750)	(1.000)	(1.000)	(1.000)	N/A	N/A	N/A
680-699 FICO	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	N/A	N/A	N/A
660-679 FICO	0.000	(1.000)	(2.250)	(2.750)	(2.750)	(2.250)	N/A	N/A	N/A
640-659 FICO	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	N/A	N/A	N/A
620-639 FICO	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	N/A	N/A	N/A
LTV/FICO Adjustments: Cash-Out Refinance									
740+ FICO	(1.000)	(1.250)	(1.250)	N/A	N/A	N/A	N/A	N/A	N/A
720-739 FICO	(1.000)	(1.625)	(1.625)	N/A	N/A	N/A	N/A	N/A	N/A
700-719 FICO	(1.000)	(1.625)	(1.625)	N/A	N/A	N/A	N/A	N/A	N/A
680-699 FICO	(1.000)	(1.750)	(1.750)	N/A	N/A	N/A	N/A	N/A	N/A
660-679 FICO	(1.250)	(1.750)	(1.750)	N/A	N/A	N/A	N/A	N/A	N/A
640-659 FICO	(1.250)	(2.250)	(2.250)	N/A	N/A	N/A	N/A	N/A	N/A
620-639 FICO	(1.250)	(2.250)	(2.250)	N/A	N/A	N/A	N/A	N/A	N/A



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Effective 11:30 AM
 8/22/2014

Best Effort Rate Sheet

Non-Conforming Fixed & ARM

LTV/CLTV/HCLTV	<=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
2 Unit	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	(0.125)	(0.250)	(0.375)	(0.625)	N/A	N/A	N/A	N/A	N/A	N/A
Escrow Waiver (N/A in CA, DC, NC, and NY)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	N/A	N/A
State Adjustments										
AZ, FL, NV only	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	N/A	N/A
California Property (30 Year Fixed only)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	N/A	N/A	N/A
California Property (ARM)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	N/A	N/A
LTV/CLTV/HCLTV FICO Adjustments (FIXED)										
Loan Amount <=\$1,000,000	0.250	0.125	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A
Loan Amount >\$1,000,000-\$1,500,000	0.125	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount >\$1,500,000-\$2,000,000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
760+ FICO	0.375	0.250	0.125	0.000	(0.250)	N/A	N/A	N/A	N/A	N/A
720-759 FICO	0.250	0.125	0.000	0.000	(0.500)	N/A	N/A	N/A	N/A	N/A
Cash Out Refinance	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>40% DTI	0.000	0.000	0.000	(0.250)	(0.375)	N/A	N/A	N/A	N/A	N/A
LTV/CLTV/HCLTV FICO Adjustments (ARM)										
Loan Amount <=\$1,000,000	0.250	0.125	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A
Loan Amount > \$1,000,000-\$1,500,000	0.125	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount > \$1,500,000-\$2,000,000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
760+ FICO	0.250	0.125	0.000	(0.125)	(0.625)	N/A	N/A	N/A	N/A	N/A
720-759 FICO	0.125	0.000	0.000	(0.375)	(0.875)	N/A	N/A	N/A	N/A	N/A
Cash Out Refinance	(0.125)	(0.375)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>40% DTI	0.000	(0.125)	(0.250)	(0.500)	(0.750)	N/A	N/A	N/A	N/A	N/A