

Land Home Financial Services

* This ratesheet is indicator pricing only, for current pricing please use PC Lender

7/12/22 8:00 AM

Rate Locks Available from Daily Posting Until 5:00 PM, Pacific Time (2:00 PM for ARM, 203k, Jumbo, House2Home, Expanded, and Reverses)

Lock Desk Phone 925-676-7038 Fax 925-608-0025

CONFORMING FIXED RATE PRICING

Table containing mortgage rate sheets for Conforming 30 Yr Fixed (C30-000), Conforming 25 Yr Fixed (C25-000), Conforming 20 Yr Fixed (C20-000), Conforming 15 Yr Fixed (C15-000), Conforming 10 Yr Fixed (C10-000) (DU ONLY), HIGH BALANCE/SUPER CONFORMING FIXED RATE, Conforming High Balance 30 Yr Fixed (CHB30-000) (DU), Conforming High Balance 20 Yr Fixed (CHB20-000) (DU), Conforming High Balance 15 Yr Fixed (CHB15-000) (DU), Conforming High Balance 10 Yr Fixed (CHB10-000) (DU), Super Conforming 30 Yr Fixed LP Only (SC30-000), Super Conforming 15 Yr Fixed LP Only (SC15-000), and Pricing for other conforming products available through PC Lender/Optimal Blue - Daily Rate Sheets not provided for the following products.

All available "off-sheet" rates and pricing available in PC Lender/Optimal Blue. If not displayed in PC Lender/Optimal Blue then the rate/price is not available.

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ADJUSTMENTS ARE NOT "GUIDELINES" - Please follow standard FNMA/FHLMC requirements as applicable

Adjustments for All Products

Product Feature / 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
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	n/a
Investment Property	2.125	2.125	2.125	2.125	3.375	4.125	n/a	n/a	n/a
ARM - FNMA (Based on LTV/CLTV)	0.750	0.750	0.750	0.750	1.500	1.500	1.500	n/a	n/a
ARM - FHLMC	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	n/a
2 Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.000*	n/a
3-4 Unit Property	1.000	1.000	1.000	1.000	1.000*	1.500*	2.000*	2.000*	n/a
Condominium (>15 Yr Terms)	0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
High Bal/Super Conf Fixed - Pur/Rate & Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	n/a
High Bal/Super Conf Fixed - Cash-Out	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
High Balance ARM (Based on LTV/CLTV)	0.750	0.750	0.750	0.750	1.500	1.500	1.500	n/a	n/a
Super Conforming ARM - Pur/Rate & Term	1.000	1.000	1.000	1.000	1.750	1.750	1.750	2.000	n/a
Super Conforming ARM - Cash-Out	1.750	1.750	1.750	1.750	2.500	n/a	n/a	n/a	n/a
High LTV - FHLMC	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500

* Applicable for FHLMC products only

Fixed & ARM Adjustments for Purchase and Rate/Term Refinance

LTV / FICO Adjusters for All Conforming Products Other Than 15-Year Fixed Rate Mortgages and 10-Year Fixed Rate Mortgages

FICO / 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
>=740	0.000	0.250	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720 -739	0.000	0.250	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700 - 719	0.000	0.500	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680 - 699	0.000	0.500	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660 - 679	0.000	1.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640 - 659	0.500	1.250	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620 - 639	0.500	1.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
<620**	0.500	1.500	1.500	3.000	3.000	3.250	3.250	3.250	3.750

** For DU <620 FICO requires non-traditional credit for all borrowers. Contact the LHFS Lock Desk for details.

Fixed & ARM Adjustments for Cashout Refinance

LTV / FICO Adjusters for All Conforming Products and All Loan Terms

FICO / 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
>=740	0.375	0.625	0.625	0.625	0.875	n/a	n/a	n/a	n/a
720 -739	0.375	1.000	1.000	1.000	1.125	n/a	n/a	n/a	n/a
700 - 719	0.375	1.000	1.000	1.000	1.125	n/a	n/a	n/a	n/a
680 - 699	0.375	1.125	1.125	1.125	1.750	n/a	n/a	n/a	n/a
660 - 679	0.625	1.125	1.125	1.125	1.875	n/a	n/a	n/a	n/a
640 - 659	0.625	1.625	1.625	1.625	2.625	n/a	n/a	n/a	n/a
620 - 639	0.625	1.625	1.625	1.625	3.125	n/a	n/a	n/a	n/a
<620**	1.625	2.625	2.625	2.625	3.125	n/a	n/a	n/a	n/a

** For DU <620 FICO requires non-traditional credit for all borrowers. Contact the LHFS Lock Desk for details.

Secondary Financing - FNMA

All loans with secondary financing	0.375	This fee is in addition to the fees below based on FICO and LTV/CLTV
LTV Range	CLTV Range	Credit Score < 720
<=65%	80.01% - 95.00%	0.500
65.01% - 75.00%	80.01% - 95.00%	0.750
75.01% - 95.00%	90.01% - 95.00%	1.000
75.01% - 90.00%	76.01% - 90.00%	1.000
<=95%	95.01% - 97.00%	1.500

These LLPAs do not apply for Community Second financing. When pricing enter a Second Lien Amt and then select "Yes" in the "Community / Affordable Second" field, if applicable.

Secondary Financing - FHLMC (Excludes Home Possible - See Below)

LTV Range	TLTV Range	Credit Score < 720	Credit Score >= 720
<=75%	<=80%	0.375	0.375
<=65%	80.01% - 95.00%	0.875	0.625
65.01% - 75.00%	80.01% - 95.00%	1.125	0.875
75.01% - 95.00%	75.01% - 95.00%	1.375	1.125

These LLPAs do not apply for Affordable Second financing. When pricing enter a Second Lien Amt and then select "Yes" in the "Community / Affordable Second" field, if applicable.

Secondary Financing - Home Possible

All Home Possible Loans with Secondary Financing (All LTV Ranges and FICOs)	0.500
This LLPA does not apply for Affordable Second financing. When pricing enter a Second Lien Amt and then select "Yes" in the "Community / Affordable Second" field, if applicable.	

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MANUFACTURED HOUSING														
FNMA CONFORMING MANUFACTURED HOUSING FIXED - DU														
MH FNMA 30 Yr Fixed (MH30DU-000)					MH FNMA 20 Yr Fixed (MH20DU-000)					MH FNMA 15 Yr Fixed (MH15DU-000), 10 Yr Fixed (MH10DU-000)				
Rate	30-Day	45-Day	60-Day	75-Day	Rate	30-Day	45-Day	60-Day	75-Day	Rate	30-Day	45-Day	60-Day	75-Day
4.375	6.264	6.332	6.401	6.574	4.250	5.327	5.451	5.575	5.818	3.500	5.884	5.966	6.049	6.246
4.500	5.809	5.878	5.947	6.119	4.375	4.787	4.911	5.035	5.279	3.625	5.352	5.434	5.517	5.713
4.625	5.145	5.235	5.324	5.544	4.500	3.909	4.054	4.199	4.490	3.750	4.808	4.890	4.973	5.170
4.750	4.506	4.595	4.685	4.905	4.625	3.226	3.371	3.516	3.807	3.875	4.418	4.500	4.583	4.779
4.875	4.016	4.105	4.195	4.415	4.750	2.674	2.819	2.964	3.255	4.000	4.075	4.157	4.239	4.436
5.000	3.597	3.686	3.776	3.996	4.875	2.187	2.332	2.477	2.767	4.125	3.737	3.819	3.902	4.098
5.125	3.238	3.327	3.417	3.637	5.000	1.794	1.939	2.084	2.375	4.250	3.379	3.476	3.572	3.800
5.250	3.042	3.139	3.235	3.471	5.125	1.437	1.582	1.726	2.017	4.375	3.024	3.120	3.217	3.444
5.375	2.592	2.689	2.785	3.021	5.250	1.487	1.639	1.790	2.097	4.500	2.703	2.799	2.896	3.123
5.500	2.202	2.298	2.395	2.631	5.375	1.039	1.191	1.343	1.649	4.625	2.355	2.467	2.575	2.809
5.625	1.877	1.973	2.070	2.305	5.500	0.672	0.824	0.976	1.282	4.750	1.991	2.105	2.216	2.485
5.750	1.701	1.825	1.949	2.234	5.625	0.349	0.501	0.652	0.959	4.875	1.664	1.778	1.888	2.158
5.875	1.286	1.411	1.535	1.820	5.750	0.670	0.787	0.905	1.188	5.000	1.365	1.478	1.589	1.859
6.000	0.929	1.053	1.177	1.462	5.875	0.258	0.375	0.492	0.776	5.125	1.073	1.187	1.297	1.567
FHLMC CONFORMING MANUFACTURED HOUSING FIXED - LPA														
MH FHLMC 30 Yr Fixed (MH30LP-000)					MH FHLMC 20 Yr Fixed (MH20LP-000)					MH FHLMC 15 Yr Fixed (MH15LP-000)				
Rate	12-Day	21-Day	30-Day	45-Day	Rate	12-Day	21-Day	30-Day	45-Day	Rate	12-Day	21-Day	30-Day	45-Day
4.375	6.061	6.080	6.142	6.207	4.250	6.567	6.586	6.680	6.742	3.500	5.887	5.893	5.912	6.085
4.500	5.528	5.548	5.609	5.678	4.375	5.943	5.968	6.116	6.183	3.625	5.350	5.363	5.400	5.537
4.625	4.983	5.003	5.064	5.141	4.500	5.323	5.348	5.496	5.567	3.750	4.907	4.920	4.957	5.096
4.750	4.546	4.639	4.724	4.778	4.625	4.797	4.823	4.971	5.047	3.875	4.476	4.489	4.526	4.671
4.875	4.010	4.100	4.184	4.246	4.750	4.293	4.318	4.467	4.549	4.000	4.075	4.088	4.125	4.273
5.000	3.536	3.623	3.707	3.771	4.875	3.779	3.804	3.953	4.037	4.125	3.945	3.964	4.020	4.117
5.125	3.142	3.225	3.310	3.383	5.000	3.426	3.452	3.600	3.687	4.250	3.482	3.501	3.557	3.658
5.250	2.835	2.871	2.986	3.065	5.125	3.403	3.435	3.574	3.669	4.375	3.094	3.113	3.169	3.280
5.375	2.375	2.411	2.525	2.614	5.250	2.956	2.987	3.127	3.223	4.500	2.760	2.778	2.835	2.954
5.500	1.984	2.019	2.132	2.227	5.375	2.598	2.629	2.769	2.866	4.625	2.494	2.519	2.594	2.809
5.625	1.646	1.681	1.794	1.887	5.500	2.217	2.248	2.388	2.489	4.750	2.069	2.094	2.169	2.391
5.750	1.479	1.520	1.673	1.692	5.625	1.845	1.876	2.016	2.120	4.875	1.656	1.681	1.756	1.979
5.875	1.090	1.131	1.282	1.300	5.750	1.792	1.830	1.937	1.952	5.000	1.285	1.310	1.385	1.608
6.000	0.768	0.809	0.958	0.978	5.875	1.389	1.427	1.534	1.551	5.125	1.210	1.242	1.336	1.710
FHA MANUFACTURED HOUSING PRODUCTS														
MH FHA 30 Yr Fixed (MHFHA30-000)					MH FHA 20 Yr Fixed (MHFHA20-000)					MH FHA 15 Yr Fixed (MHFHA15-000)				
Rate	12-Day	21-Day	30-Day	45-Day	Rate	12-Day	21-Day	30-Day	45-Day	Rate	12-Day	21-Day	30-Day	45-Day
4.250	3.876	4.032	4.122	4.322	4.250	6.176	6.332	6.422	6.622	4.250	7.851	8.039	8.196	8.421
4.375	3.345	3.501	3.591	3.791	4.375	5.645	5.801	5.891	6.091	4.375	7.510	7.698	7.855	8.080
4.500	2.814	2.970	3.059	3.259	4.500	5.114	5.270	5.359	5.559	4.500	7.175	7.363	7.520	7.745
4.625	2.282	2.438	2.528	2.728	4.625	4.582	4.738	4.828	5.028					
4.750	1.912	2.082	2.220	2.456	4.750	4.212	4.382	4.520	4.756					
4.875	1.452	1.622	1.760	1.996	4.875	3.752	3.922	4.060	4.296					
4.990	1.754	1.910	2.000	2.200	4.990	4.054	4.210	4.300	4.500					
5.000	1.411	1.581	1.719	1.955	5.000	3.711	3.881	4.019	4.255					
5.125	0.954	1.124	1.262	1.498	5.125	3.254	3.424	3.562	3.798					
5.250	0.551	0.721	0.859	1.095	5.250	2.851	3.021	3.159	3.395					
5.375	1.063	1.244	1.389	1.647	5.375	3.363	3.544	3.689	3.947					
5.500	0.616	0.798	0.943	1.200	5.500	2.916	3.098	3.243	3.500					
5.625	0.230	0.411	0.556	0.814	5.625	2.530	2.711	2.856	3.114					
5.750	-0.088	0.093	0.238	0.496	5.750	2.212	2.393	2.538	2.796					
5.875	0.414	0.670	0.911	1.240	5.875	2.714	2.970	3.211	3.540					
6.000	0.050	0.306	0.547	0.876	6.000	2.350	2.606	2.847	3.176					
6.125	-0.260	-0.004	0.237	0.566	6.125	2.040	2.296	2.537	2.866					

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