



Home Equity available behind Wells Fargo 1st as a Piggyback or Stand Alone – contact your AE.

For FHA and GSE Temporary Loan Limit Pricing, please refer to pages 3 and 5.

To determine New Loan Limit in your market, go to: <https://entp.hud.gov/idapp/html/hicostlook.cfm>

**CONVENTIONAL CONFORMING**

Pricing Reflects Direct Express <sup>SM</sup> Submission (Pricing will be worsened by .125 for eligible loans not submitted via Direct Express)																	
30 YR FIXED			20 YR FIXED			15 YR FIXED			40/40 YR FIXED			3/1 LIBOR ARM			5/1 LIBOR ARM		
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	2.250 Mgn; 2/2/6 Caps	15 DAY	30 DAY	2.250 Mgn; 5/2/5 Caps	15 DAY	30 DAY
5.375	4.553	4.864	5.375	3.680	3.991	5.250	2.464	2.765	5.875	3.713	4.024	4.750	6.427	6.635	5.000	5.012	5.210
5.500	3.912	4.223	5.500	3.078	3.389	5.375	1.716	2.017	6.000	3.125	3.436	4.875	5.974	6.182	5.125	4.621	4.819
5.625	3.275	3.586	5.625	2.493	2.804	5.500	1.232	1.533	6.125	2.583	2.894	5.000	5.522	5.730	5.250	1.233	1.431
5.750	2.572	2.883	5.750	1.912	2.223	5.625	0.761	1.062	6.250	1.217	1.528	5.125	5.069	5.277	5.375	0.901	1.099
5.875	1.692	2.003	5.875	1.236	1.547	5.750	0.327	0.628	6.375	0.571	0.882	5.250	4.618	4.826	5.500	0.556	0.754
6.000	1.082	1.393	6.000	0.753	1.064	5.875	(0.252)	0.049	6.500	0.150	0.461	5.375	4.167	4.375	5.625	0.304	0.502
6.125	0.588	0.899	6.125	0.353	0.664	6.000	(0.629)	(0.328)	6.625	(0.164)	0.147	5.500	3.775	3.983	5.750	(0.047)	0.151
6.250	(0.025)	0.286	6.250	(0.093)	0.218	6.125	(0.991)	(0.690)	6.750	(0.677)	(0.366)	5.625	3.376	3.584	5.875	(0.401)	(0.203)
6.375	(0.610)	(0.299)	6.375	(0.623)	(0.312)	6.250	(1.457)	(1.156)	6.875	(1.208)	(0.897)	5.750	3.043	3.251	6.000	(0.603)	(0.405)
6.500	(1.019)	(0.708)	6.500	(1.058)	(0.747)	6.375	(1.937)	(1.636)	7.000	(1.537)	(1.226)	5.875	2.709	2.917	6.125	(0.753)	(0.555)
6.625	(1.408)	(1.097)	6.625	(1.454)	(1.143)	6.500	(2.283)	(1.982)	7.125	(1.805)	(1.494)	6.000	2.428	2.636	6.250	(0.872)	(0.674)
6.750	(1.931)	(1.620)	6.750	(1.945)	(1.634)	6.625	(2.612)	(2.311)	7.250	(2.298)	(1.987)	6.125	2.146	2.354	6.375	(0.918)	(0.720)
6.875	(2.491)	(2.180)	6.875	(2.405)	(2.094)	6.750	(2.858)	(2.557)	7.375	(2.778)	(2.467)	6.250	1.866	2.074	6.500	(0.969)	(0.771)
7.000	(2.865)	(2.554)	7.000	(2.751)	(2.440)	6.875	(2.733)	(2.733)	7.500	(2.715)	(2.715)	6.375	1.629	1.837	6.625	(1.012)	(0.814)
7.125	(2.835)	(2.523)	7.125	(2.739)	(2.739)	7.000	(2.939)	(2.939)	7.625	(2.927)	(2.927)	6.500	1.452	1.660	6.750	(1.066)	(0.868)
45 day add to 30	0.226		45 day add to 30	0.226		45 day add to 30	0.211		45 day add to 30	0.226		45 day add to 30	0.168		45 day add to 30	0.158	
60 day add to 30	0.406		60 day add to 30	0.406		60 day add to 30	0.375		60 day add to 30	0.406		60 day add to 30	0.334		60 day add to 30	0.314	

7/1 LIBOR ARM			10/1 LIBOR ARM			40/40 5/1 LIBOR ARM								
2.250 Mgn; 5/2/5 Caps	15 DAY	30 DAY	2.250 Mgn; 5/2/5 Caps	15 DAY	30 DAY	2.250 Mgn; 5/2/5 Caps	15 DAY	30 DAY						
4.750	6.415	6.628	5.000	6.834	7.066	4.500	8.411	8.609						
4.875	5.971	6.184	5.125	6.277	6.509	4.625	7.964	8.162						
5.000	5.525	5.738	5.250	5.753	5.985	4.750	7.547	7.745						
5.125	5.076	5.289	5.375	5.307	5.539	4.875	7.126	7.324						
5.250	4.656	4.869	5.500	4.857	5.089	5.000	6.737	6.935						
5.375	4.230	4.443	5.625	4.402	4.634	5.125	6.346	6.544						
5.500	3.830	4.043	5.750	3.956	4.188	5.250	2.958	3.156						
5.625	3.443	3.656	5.875	3.499	3.731	5.375	2.626	2.824						
5.750	3.087	3.300	6.000	3.070	3.302	5.500	2.281	2.479						
5.875	2.652	2.865	6.125	2.720	2.952	5.625	2.029	2.227						
6.000	2.221	2.434	6.250	2.315	2.547	5.750	1.678	1.876						
6.125	2.020	2.233	6.375	1.910	2.142	5.875	1.324	1.522						
6.250	1.870	2.083	6.500	1.737	1.969	6.000	1.122	1.320						
6.375	1.735	1.948	6.625	1.609	1.841	6.125	0.972	1.170						
6.500	1.661	1.874	6.750	1.500	1.732	6.250	0.853	1.051						
45 day add to 30	0.173		45 day add to 30	0.194		45 day add to 30	0.158							
60 day add to 30	0.344		60 day add to 30	0.384		60 day add to 30	0.314							

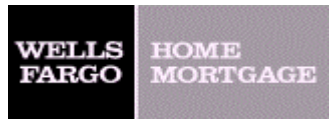
Please access [brokersfirst.com](http://brokersfirst.com) or call Priceline for pricing on: 6 Month LIBOR ARM 1/1 LIBOR ARM Relo pricing

Conventional Conforming Adjusters				Multiple adjusters can apply. Only loans complying with Section 100 of the Broker Guide are permitted			
<b>INTEREST ONLY ADJUSTERS* (I/O Term=120 Mo. Only)</b>				<b>Other States</b>			
3/1, 5/1, 7/1 & 10/1 LIBOR		0.250		Flex 97 (FICO >=680), ALT 97 18% MI	FRM	1.500	Please see rate sheet specific to property state
LTV >90% <= 95%	30 Yr FRM & 3/1, 5/1, 7/1, 10/1 ARMs	0.250		Flex 97 ALT 97 35% MI	FRM	0.500	Extensions
30 Yr FRM		1.375		15-year FRM w/ 120-month term	FRM	0.250	2 bps for each day
Investment Property LTV <= 75%		FRM/ARM	1.500	Non-escrowed	FRM/ARM	0.250	(*) NA for 40 Yr mortgage option
Investment Property LTV >75% <= 80%		FRM/ARM	2.000	(except CA, IA, IL, MN, NJ, NY, OR)			See page 3 for Extended Locks, Expiration dates and LPMI.
Investment Property LTV >80% <= 90%		FRM/ARM	2.500	Temporary buydowns >80% LTV w/no MI		1.000	Please call your local office for a list of fee's for all loan products
2 Unit Second Home (*) Cash-Out Refi <= 80%		FRM/ARM	0.500	California CRA Purchase Incentive		(0.500)	
Secondary Financing 80/20 >=720	FRM, 5/1,7/1,10/1 ARM	n/a					
Secondary Financing 80/20 <720	FRM, 5/1,7/1,10/1 ARM	n/a					
Secondary Financing 75/20/5 80/10/10 80/15/5 & 90/5/5	FRM/ARM	0.250					
Secondary Financing 75/25 w/FICO >=720	FRM/ARM	n/a					
Secondary Financing 75/25 w/FICO <720	FRM/ARM	n/a					
Secondary Financing 90/10 W/FICO <700	FRM & 5/1,7/1,10/1 ARM	n/a					
Secondary Financing 90/10 W/FICO >=700	FRM & 5/1,7/1,10/1 ARM	n/a					
LTV >90% <= 95%		ARM	0.250				
2 Unit Property		FRM/ARM	0.500				
3 & 4 Unit Property		FRM/ARM	1.000				

LTV%	<=60%	60.01- <=70%	70.01- 75%	75.01- 80%	80.01- 85%	85.01- 90%	90.01-95%	95.01- 97%	
<b>LTV / FICO Adjusters: All Products w/Terms &gt; 15 Yrs</b>									<b>ADDITIONAL FICO ADD-ONS</b>
>=720	FRM/ARM	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	FICO <620 LTV >70% <=80% 15 Yr 1.000 (Must have DU or LP approval)
700 - 719	FRM/ARM	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	Cash-out LTV >80% with FICO >=660 <679 FRM/ARM n/a
680 - 699	FRM/ARM	0.000	0.500	0.500	0.500	0.500	0.500	0.500	
660 - 679	FRM/ARM	0.000	0.500	1.250	1.250	1.250	1.250	n/a	
640 - 659	FRM/ARM	0.000	0.500	1.750	1.750	1.750	1.750	n/a	
620 - 639	FRM/ARM	0.000	0.750	2.500	2.500	2.500	2.500	n/a	
<620	FRM/ARM	0.000	0.750	2.750	2.750	n/a	n/a	n/a	
<b>LTV / FICO Adjusters: Cash-out Refinance</b>									
>=740	FRM/ARM	0.000	0.000	0.000	0.250	0.375	0.375	n/a	n/a
720 - 739	FRM/ARM	0.000	0.125	0.125	0.375	0.500	0.500	n/a	n/a
700 - 719	FRM/ARM	0.000	0.125	0.125	0.375	0.500	0.500	n/a	n/a
680 - 699	FRM/ARM	0.000	0.250	0.250	0.750	1.500	1.500	n/a	n/a
660 - 679	FRM/ARM	0.000	0.250	0.250	0.750	n/a	n/a	n/a	n/a
640 - 659	FRM/ARM	0.000	0.750	0.750	1.500	n/a	n/a	n/a	n/a
620 - 639	FRM/ARM	0.000	0.750	0.750	1.500	n/a	n/a	n/a	n/a
<620	FRM/ARM	1.000	1.750	1.750	2.500	n/a	n/a	n/a	n/a

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**CONVENTIONAL NON-CONFORMING**

Pricing Reflects Direct Express<sup>SM</sup> Submission (Pricing will be worsened by .125 for eligible loans not submitted via Direct Express)

30 YR FIXED			15 YR FIXED			40/30 Balloon			40/30 5/1 LIBOR Balloon			LIBOR 3/1 ARM			Please access <a href="http://brokersfirst.com">brokersfirst.com</a> or call Priceline for pricing on 20 Yr Fixed 1/1 LIBOR ARM 6 Month LIBOR ARM Relo pricing
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	
7.000	2.655	2.902	6.500	2.048	2.285	7.000	3.030	3.277	7.125	8.244	8.527	6.625	8.945	9.219	
7.125	2.471	2.718	6.625	1.779	2.016	7.125	2.846	3.093	7.250	7.791	8.074	6.750	8.484	8.758	
7.250	2.334	2.581	6.750	1.540	1.777	7.250	2.709	2.956	7.375	7.362	7.645	6.875	8.024	8.298	
7.375	2.216	2.463	6.875	1.338	1.575	7.375	2.591	2.838	7.500	6.996	7.279	7.000	7.568	7.842	
7.500	2.122	2.369	7.000	1.172	1.409	7.500	2.497	2.744	7.625	6.619	6.902	7.125	7.112	7.386	
7.625	2.017	2.264	7.125	1.040	1.277	7.625	2.392	2.639	7.750	3.769	4.052	7.250	6.663	6.937	
7.750	1.885	2.132	7.250	0.913	1.150	7.750	2.260	2.507	7.875	3.473	3.756	7.375	6.214	6.488	
7.875	1.749	1.996	7.375	0.786	1.023	7.875	2.124	2.371	8.000	3.208	3.491	7.500	5.775	6.049	
8.000	1.623	1.870	7.500	0.669	0.906	8.000	1.998	2.245	8.125	2.902	3.185	7.625	5.332	5.606	
8.125	1.495	1.742	7.625	0.562	0.799	8.125	1.870	2.117	8.250	2.611	2.894	7.750	4.869	5.143	
8.250	1.355	1.602	7.750	0.440	0.677	8.250	1.730	1.977	8.375	2.327	2.610	7.875	4.474	4.748	
8.375	1.210	1.457	7.875	0.308	0.545	8.375	1.585	1.832	8.500	2.109	2.392	8.000	4.105	4.379	
8.500	1.067	1.314	8.000	0.176	0.413	8.500	1.442	1.689	8.625	1.942	2.225	8.125	3.794	4.068	
8.625	0.921	1.168	8.125	0.036	0.273	8.625	1.296	1.543	8.750	1.803	2.086	8.250	3.477	3.751	
8.750	0.772	1.019	8.250	(0.107)	0.130	8.750	1.147	1.394	8.875	4.215	4.498	8.375	3.219	3.493	
8.875	0.624	0.871	8.375	(0.256)	(0.019)	8.875	0.999	1.246	9.000	4.126	4.409	8.500	2.957	3.231	
45 day add to 30		0.308	45 day add to 30		0.293	45 day add to 30		0.308	45 day add to 30		0.248	45 day add to 30		0.239	
60 day add to 30		0.593	60 day add to 30		0.548	60 day add to 30		0.593	60 day add to 30		0.486	60 day add to 30		0.468	
5/1 LIBOR ARM			7/1 LIBOR ARM			10/1 LIBOR ARM									
2.250 Mgn; 5/2/5 Caps			2.250 Mgn; 5/2/5 Caps			2.250 Mgn; 5/2/5 Caps									
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY							
6.500	10.943	11.226	6.625	8.041	8.329	7.125	8.674	8.982							
6.625	10.429	10.712	6.750	7.520	7.808	7.250	8.089	8.397							
6.750	9.914	10.197	6.875	7.000	7.288	7.375	7.532	7.840							
6.875	9.399	9.682	7.000	6.486	6.774	7.500	7.036	7.344							
7.000	8.885	9.168	7.125	5.974	6.262	7.625	6.538	6.846							
7.125	8.369	8.652	7.250	5.472	5.760	7.750	6.038	6.346							
7.250	7.916	8.199	7.375	5.035	5.323	7.875	5.557	5.865							
7.375	7.487	7.770	7.500	4.590	4.878	8.000	5.077	5.385							
7.500	7.121	7.404	7.625	4.144	4.432	8.125	4.603	4.911							
7.625	6.744	7.027	7.750	3.705	3.993	8.250	4.167	4.475							
7.750	3.894	4.177	7.875	3.329	3.617	8.375	3.816	4.124							
7.875	3.598	3.881	8.000	3.006	3.294	8.500	3.438	3.746							
8.000	3.333	3.616	8.125	2.688	2.976	8.625	3.059	3.367							
8.125	3.027	3.310	8.250	2.401	2.689	8.750	2.748	3.056							
8.250	2.736	3.019	8.375	2.113	2.401										
45 day add to 30		0.248	45 day add to 30		0.252	45 day add to 30		0.271							
60 day add to 30		0.486	60 day add to 30		0.496	60 day add to 30		0.533							

**Non-Conforming Adjusters**

NOTE: If multiple adj. apply, ALL adj. must be used.

Consult guidelines to determine if the combination of loan characteristics is allowable. The matrix pricing is not meant to imply guideline approval.

LTV %		<=65	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	LTV %		<=65	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
<b>Occupancy, Purpose, Property Type, Borrower</b>									VOA Stated Income	FRM	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2nd Home	FRM	0.000	0.000	0.125	0.125	n/a	n/a	n/a	VOA Stated Income	ARM	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor	FRM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	<b>CLTV</b>								
Cashout	FRM	0.000	0.250	0.375	n/a	n/a	n/a	n/a	80.01% - 90.00%	FRM/ARM	1.500	1.500	1.500	1.500	1.500	1.500	n/a
2 Units	FRM	0.250	0.250	0.250	0.250	0.500	0.500	n/a	75.01% - 90.00%	I/O ARM	0.250	0.250	0.250	0.250	0.250	0.250	n/a
3-4 Units	FRM	0.375	0.375	0.500	0.500	n/a	n/a	n/a	FICO >= 780	FRM	0.000	0.000	0.000	0.000	0.250	0.750	n/a
Condo<=4story	FRM	0.000	0.000	0.000	0.000	0.000	0.500	n/a	FICO >= 780	ARM	0.000	0.000	0.000	0.000	1.000	1.000	n/a
Condo>4 story	FRM	0.000	0.250	0.375	0.375	0.750	1.000	n/a	FICO 720 - 779	FRM	0.000	0.000	0.000	0.250	1.125	1.125	n/a
									FICO 720 - 779	ARM	0.000	0.000	0.000	0.000	1.125	1.125	n/a
I/O w/120 Mo. Term	30 YR	0.375	0.375	0.375	0.375	0.500	0.750	n/a	FICO 700 - 719	FRM	0.000	0.000	0.000	0.750	1.500	1.500	n/a
LTV	FRM	0.000	0.000	0.000	0.000	1.500	1.500	n/a	FICO 700 - 719	ARM	0.000	0.000	0.000	0.750	1.500	1.500	n/a
2nd Home	ARM	0.000	0.000	0.125	0.125	n/a	n/a	n/a	FICO 620 - 660	FRM	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor	ARM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	FICO 620 - 660	ARM	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cashout	ARM	0.000	0.250	0.375	n/a	n/a	n/a	n/a	<= \$400,000	FRM/ARM	0.000	0.000	0.000	0.000	0.000	0.125	n/a
2 Units	ARM	0.250	0.250	0.250	0.250	0.500	0.750	n/a	\$400,001-\$650,000	FRM/ARM	0.000	0.000	0.000	0.000	0.000	0.125	n/a
3-4 Units	ARM	0.375	0.375	0.500	0.500	n/a	n/a	n/a	\$650,001-\$999,999	FRM/ARM	0.000	0.000	0.000	0.000	n/a	n/a	n/a
Condo<=4story	ARM	0.000	0.000	0.000	0.000	0.250	0.750	n/a	\$1M - \$1.5M	FRM/ARM	0.000	0.000	0.000***	n/a	n/a	n/a	n/a
Condo>4 story	ARM	0.000	0.250	0.375	0.375	0.750	1.000	n/a	>\$1.5M - \$2M	FRM/ARM	0.500	0.500	n/a	n/a	n/a	n/a	n/a
<b>MISC. Adjustments</b>																	
I/O w/120 Mo. Term	ARM	0.125	0.125	0.125	0.250	0.250	0.250	n/a	Non-escrowed (except CA, IA, IL, MN, MO, NJ, NY, OR)								
LTV	ARM	0.000	0.000	0.000	0.000	1.500	1.500	n/a	California CRA Purchase Incentive (0.500)								
<b>(#) NA for 40 Yr mortgage option</b>									<b>Other States - Please see rate sheet specific to property state</b>								

ALL PRICES SHALL BE SUBJECT TO WELLS FARGO HOME MORTGAGE'S PRICE CAP POLICY. WHOLESALER GUIDELINE LOAN EXCEPTIONS MAY BE SUBJECT TO ADDITIONAL PRICING ADJUSTMENTS. Pricing quoted is as an indication only and is subject to change. This information is for use by mortgage professionals only and should not be distributed to consumers or other third-parties. Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. Home equity loans and lines of credit are available through Wells Fargo Consumer Credit Group, a division of Wells Fargo Bank, N.A. Member FDIC. © 2005 Wells Fargo Bank, N.A. All Rights Reserved.





**Additional Conforming and Non-Conforming Adjusters**

**CONFORMING LPMI/NO MI/SELF-INSUR ADJUSTERS**

\*\*\*\* ALL ADJUSTMENTS TO RATE \*\*\*\*

Primary Res "A" LPMI Adjusters				
LTV	>80<=85	>85<=90	>90<=95	
40, 30 Yr FRM	0.375	0.625	0.875	
20, 15 Yr FRM	0.250	0.500	0.875	
3/1 ARM	0.500	0.875	1.250	
10/1, 7/1, 5/1, 40/40 5/1 ARMs	0.375	0.625	0.875	

Second Home "A" LPMI Adjusters				
LTV	>80<=85	>85<=90	>90<=95	
40, 30 Yr FRM	0.500	0.750	1.000	
20, 15 Yr FRM	0.375	0.500	1.000	
3/1 ARM	0.625	1.000	1.375	
10/1, 7/1, 5/1, 40/40 5/1 ARMs	0.500	0.750	1.000	

Investment Property "A" LPMI Adjusters				
LTV	>80<=85	>85<=90	>90<=95	
40, 30 Yr FRM	0.750	1.000	n/a	
20, 15 Yr FRM	0.625	0.750	n/a	
3/1 ARM	0.875	1.250	n/a	
10/1, 7/1, 5/1, 40/40 5/1 ARMs	0.750	1.000	n/a	

**"A-Minus" LPMI Adjusters**

\*Adjusters Below are Specific to Primary Residence, Purchase

Product	620+ FICO	n/a	n/a	n/a
40, 30 Yr FRM	620+ FICO	n/a	n/a	n/a
5/1,7/1, 10/1ARM	600-619 FICO	n/a	n/a	n/a
20, 15 Yr FRM	620+ FICO	n/a	n/a	n/a
	600-619 FICO	n/a	n/a	n/a
3/1 ARM	620+ FICO	n/a	n/a	n/a
	600-619 FICO	n/a	n/a	n/a
1 Yr, 6 Mo ARM	620+ FICO	n/a	n/a	n/a
	600-619 FICO	n/a	n/a	n/a

**LP A-MINUS PRICING ADJUSTMENTS**

FICO/LTV	<=60	>60 <=75	>75 <=80	>80 <=95	>95
>=700	1.250	1.250	1.250	n/a	n/a
660-699	1.250	1.250	2.750	n/a	n/a
620-659	1.250	2.750	3.250	n/a	n/a
580-619	1.250	3.250	3.250	n/a	n/a
<580	2.750	3.750	3.750	n/a	n/a

LP A-MINUS ADD-ON: FICO >=700 <=850 LTV >80 <=90% = n/a

**NON-CONFORM LPMI/NO MI/SELF-INSUR ADJUSTERS**

FOR PRIMARY RESIDENCES ONLY

\*\*\*ALL ADJUSTMENTS TO RATE \*\*\*  
Please Call Priceline for Additional Adjustments  
including 2nd home & investments

LTV	LTV	>80<=85	>85<=90	>90<=95
40/30, 40/30 5/1 BL; 30 Yr FRM		0.375	0.625	n/a
15 Yr FRM		0.250	0.500	n/a
3/1 ARM		0.500	0.875	n/a
5/1, 7/1, 10/1 ARMs		0.375	0.625	n/a

**Extended Locks and Up-Front Fees (Non-Refundable)**

**Conv & Govt Fixed Products**

(excluding NMD+, Freddie Mac 100 & EFA Alt A Minus)

Days	Up-Front	Days	Up-Front
90	0.375	240	1.125
120	0.500	270	1.250
150	0.625	300	1.375
180	0.750	330	1.500
210	1.000	360	1.625

**Conv & Govt ARM Products**

(excluding NMD+ & EFA Alt A Minus)

Days	Up-Front	Days	Up-Front
90	0.375	240	1.125
120	0.500	270	1.250
150	0.625	300	1.500
180	0.625	330	1.625
210	1.000	360	1.750

**ARM INDICES**

6-Month LIBOR	3.180%
1-Year LIBOR	3.536%
1-Year Treasury	2.570%

**Expiration Dates**

Days	Expires
15	7/8/08
30	7/23/08
45	8/7/08
60	8/22/08
90	9/22/08
120	10/21/08
150	11/20/08
180	12/22/08
210	1/19/09
240	2/18/09
270	3/20/09
300	4/20/09
330	5/19/09
360	6/18/09

**Appraisal Alternative Options**

LP - PIA	\$50
DU - PIW	\$50

**OTHER MI ADJUSTERS (Adjustments Are To Rate)**

Condo >90% LTV	2.00
Condo Investment Property >80% LTV	2.00
2nd Home >80% LTV w/FICO <680	2.00
Investment Property >80% LTV w/FICO <720	2.00
Interest Only Investment Property >80% LTV	2.00
Secondary Financing >80% LTV	2.00

**Non-Direct Express<sup>SM</sup> adjuster** 0.125

This price adjuster is applicable to **all loans except:**  
Government loans, contract underwritten loans,  
loans with > 4 borrowers, MyCommunityMortgage<sup>SM</sup>,  
present foreign address & non-arms length transactions.

**Government** To determine New Loan Limit in your market, go to: <https://entp.hud.gov/idapp/html/hicostlook.cfm>

30 YR FHA/VA GNMA I			30 YR FHA/VA GNMA II			15 YR FHA/VA			Guaranteed Rural Housing GNMA I			Guaranteed Rural Housing GNMA II		
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY
5.500	3.752	3.845	5.375	4.658	4.751	5.000	4.234	4.451	5.500	3.752	3.845	5.250	5.228	5.321
6.000	1.105	1.198	5.500	4.117	4.210	5.500	2.009	2.226	6.000	1.105	1.198	5.375	4.658	4.751
6.500	(1.126)	(1.033)	5.625	3.595	3.688	6.000	(0.003)	0.214	6.500	(1.126)	(1.033)	5.500	4.117	4.210
7.000	(3.062)	(2.969)	5.750	2.379	2.472	6.500	(1.768)	(1.551)	7.000	(3.062)	(2.969)	5.625	3.595	3.688
7.500	(4.623)	(4.530)	5.875	1.856	1.949	7.000	(2.578)	(2.361)				5.750	2.379	2.472
8.000	(4.727)	(4.634)	6.000	1.348	1.441							5.875	1.856	1.949
			6.125	0.865	0.958							6.000	1.348	1.441
			6.250	0.037	0.130							6.125	0.865	0.958
			6.375	(0.451)	(0.358)							6.250	0.037	0.130
			6.500	(0.890)	(0.797)							6.375	(0.451)	(0.358)
			6.625	(1.310)	(1.217)							6.500	(0.890)	(0.797)
			6.750	(1.989)	(1.896)							6.625	(1.310)	(1.217)
			6.875	(2.417)	(2.324)							6.750	(1.989)	(1.896)
			7.000	(2.787)	(2.694)							6.875	(2.417)	(2.324)
			7.125	(3.125)	(3.032)							7.000	(2.787)	(2.694)
45 day add to 30	0.148		45 day add to 30	0.148		45 day add to 30	0.125		45 day add to 30	0.148		45 day add to 30	0.148	
60 day add to 30	0.276		60 day add to 30	0.276		60 day add to 30	0.23		60 day add to 30	0.276		60 day add to 30	0.276	
FHA 1 Yr ARM 2.250 Margin			FHA 3 Yr. ARM 2.250 Margin			FHA 5 Yr. ARM 2.250 Margin			FHA 7 Yr. ARM 2.250 Margin			FHA 10 Yr. ARM 2.250 Margin		
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY
7.875	1.286	1.431	4.625	1.540	1.685	5.125	0.895	1.040	5.500	3.563	3.708	7.875	3.113	3.258
8.000	1.146	1.291	4.750	1.206	1.351	5.250	0.464	0.609	5.625	3.356	3.501	8.000	3.279	3.424
8.125	1.003	1.148	4.875	1.033	1.178	5.375	0.198	0.343	5.750	2.758	2.903	8.125	3.017	3.162
8.250	1.198	1.343	5.000	0.777	0.922	5.500	0.312	0.457	5.875	2.562	2.707	8.250	3.170	3.315
8.375	1.077	1.222	5.125	0.606	0.751	5.625	0.075	0.220	6.000	1.948	2.093	8.375	2.899	3.044
8.500	0.944	1.089	5.250	0.366	0.511	5.750	0.032	0.177	6.125	1.756	1.901	8.500	3.049	3.194
8.625	0.808	0.953	5.375	0.210	0.355	5.875	(0.219)	(0.074)	6.250	1.119	1.264	8.625	2.779	2.924
8.750	1.074	1.219	5.500	0.282	0.427	6.000	(0.406)	(0.261)	6.375	0.931	1.076	8.750	2.944	3.089
8.875	0.954	1.099	5.625	0.124	0.269	6.125	(0.632)	(0.487)	6.500	0.279	0.424	8.875	2.697	2.842
9.000	0.833	0.978	5.750	(0.016)	0.129	6.250	(0.660)	(0.515)	6.625	0.123	0.268	9.000	2.857	3.002
9.125	0.706	0.851	5.875	(0.153)	(0.008)	6.375	(0.889)	(0.744)	6.750	(0.532)	(0.387)	9.125	2.610	2.755
9.250	0.745	0.890	6.000	(0.219)	(0.074)	6.500	(0.967)	(0.822)	6.875	(0.702)	(0.557)	9.250	2.631	2.776
9.375	0.631	0.776	6.125	(0.366)	(0.221)	6.625	(1.179)	(1.034)	7.000	(1.408)	(1.263)	9.375	2.380	2.525
9.500	0.503	0.648	6.250	(0.421)	(0.276)	6.750	(1.670)	(1.525)	7.125	(1.555)	(1.410)	9.500	0.796	0.941
9.625	0.362	0.507	6.375	(0.567)	(0.422)	6.875	(1.763)	(1.618)	7.250	(1.768)	(1.623)	9.625	0.544	0.689
45 day add to 30	0.105		45 day add to 30	0.105		45 day add to 30	0.105		45 day add to 30	0.105		45 day add to 30	0.105	
60 day add to 30	0.179		60 day add to 30	0.179		60 day add to 30	0.179		60 day add to 30	0.179		60 day add to 30	0.179	

**GOVERNMENT ADJUSTERS**

NOTE: If multiple adj. apply, ALL adj. must be used.

VA Loans	0.250	30 Yr VA Loans >= \$1M	5.000
FHASecure (Apply to GN II 30 Yr)	2.500	FHA Loans >= \$999,999	5.000
30 Yr VA Loans > Conforming loan limit	0.500		
California CRA Purchase Incentive	(0.500)		
Lender-paid buydowns	Please Call		
Extended Locks	See up-front fees on Page 3		
FICO Score > 660	(0.250)		
FICO Score 600 - 619	0.375		
FICO Score 580 - 599	1.000		

Broker Compensation for government is still capped at 3 points.

Please access [brokersfirst.com](http://brokersfirst.com) or call Priceline for quotes on:

- FHA/VA 3/1 ARM



Home Equity available behind Wells Fargo 1st as a Piggyback or Stand Alone – contact your AE.

For FHA and GSE Temporary Loan Limit Pricing, please refer to pages 3 and 5.

To determine New Loan Limit in your market, go to: <https://entp.hud.gov/idapp/html/hicostlook.cfm>

Home Opportunities <sup>SM</sup> , Fannie Mae's MyCommunityMortgage <sup>TM</sup> & Freddie Mac's Home Possible <sup>®</sup>																	
40 YR FIXED			30 YR FIXED			20 YR FIXED			15 YR FIXED			5/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps			7/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps		
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY
6.250	3.868	4.179	6.250	2.542	2.853	6.250	2.126	2.437	5.750	2.512	2.813	5.125	7.418	7.616	5.375	6.746	6.959
6.375	3.183	3.494	6.375	1.832	2.143	6.375	1.633	1.944	5.875	1.980	2.281	5.250	6.997	7.195	5.500	6.300	6.513
6.500	2.559	2.870	6.500	1.242	1.553	6.500	1.196	1.507	6.000	1.468	1.769	5.375	6.608	6.806	5.625	5.851	6.064
6.625	1.960	2.271	6.625	0.719	1.030	6.625	0.763	1.074	6.125	1.005	1.306	5.500	6.217	6.415	5.750	5.432	5.645
6.750	1.513	1.824	6.750	0.335	0.646	6.750	0.358	0.669	6.250	0.511	0.812	5.625	2.829	3.027	5.875	5.005	5.218
6.875	1.060	1.371	6.875	(0.084)	0.227	6.875	(0.037)	0.274	6.375	0.108	0.409	5.750	2.497	2.695	6.000	4.605	4.818
7.000	0.609	0.920	7.000	(0.583)	(0.272)	7.000	(0.521)	(0.210)	6.500	(0.294)	0.007	5.875	2.151	2.349	6.125	4.218	4.431
7.125	0.183	0.494	7.125	(1.071)	(0.760)	7.125	(0.991)	(0.680)	6.625	(0.702)	(0.401)	6.000	1.900	2.098	6.250	3.863	4.076
7.250	(0.160)	0.151	7.250	(1.454)	(1.143)	7.250	(1.333)	(1.022)	6.750	(1.097)	(0.796)	6.125	1.549	1.747	6.375	3.428	3.641
7.375	(0.477)	(0.166)	7.375	(1.805)	(1.494)	7.375	(1.691)	(1.380)	6.875	(1.465)	(1.164)	6.250	1.195	1.393	6.500	2.997	3.210
7.500	(0.940)	(0.629)	7.500	(2.205)	(1.894)	7.500	(2.154)	(1.843)	7.000	(1.812)	(1.511)	6.375	0.992	1.190	6.625	2.795	3.008
7.625	(1.358)	(1.047)	7.625	(2.636)	(2.325)	7.625	(2.582)	(2.271)	7.125	(1.679)	(1.378)	6.500	0.843	1.041	6.750	2.646	2.859
7.750	(1.627)	(1.316)	7.750	(2.951)	(2.640)	7.750	(2.913)	(2.602)	7.250	(2.075)	(1.774)	6.625	0.724	0.922	6.875	2.511	2.724
7.875	(1.870)	(1.559)	7.875	(3.254)	(2.943)	7.875	(3.225)	(2.914)	7.375	(2.442)	(2.141)	6.750	0.678	0.876	7.000	2.436	2.649
8.000	(2.097)	(1.786)	8.000	(3.547)	(3.236)	8.000	(3.508)	(3.197)	7.500	(2.783)	(2.482)	6.875	0.627	0.825	7.125	2.360	2.573
45 day add to 30		0.226	45 day add to 30		0.226	45 day add to 30		0.226	45 day add to 30		0.211	45 day add to 30		0.158	45 day add to 30		0.173
60 day add to 30		0.406	60 day add to 30		0.406	60 day add to 30		0.406	60 day add to 30		0.375	60 day add to 30		0.314	60 day add to 30		0.344
10/1 LIBOR 2.250 Mgn; 5/2/5 Caps			40/40 5/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps														
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY												
5.625	6.958	7.190	5.125	8.743	8.941												
5.750	6.512	6.744	5.250	8.322	8.520												
5.875	6.062	6.294	5.375	7.933	8.131												
6.000	5.607	5.839	5.500	7.542	7.740												
6.125	5.161	5.393	5.625	4.154	4.352												
6.250	4.704	4.936	5.750	3.822	4.020												
6.375	4.275	4.507	5.875	3.476	3.674												
6.500	3.925	4.157	6.000	3.225	3.423												
6.625	3.520	3.752	6.125	2.874	3.072												
6.750	3.115	3.347	6.250	2.520	2.718												
6.875	2.942	3.174	6.375	2.317	2.515												
7.000	2.814	3.046	6.500	2.168	2.366												
7.125	2.705	2.937	6.625	2.049	2.247												
7.250	2.651	2.883	6.750	2.003	2.201												
7.375	2.592	2.824	6.875	1.952	2.150												
45 day add to 30		0.194	45 day add to 30		0.158												
60 day add to 30		0.384	60 day add to 30		0.314												

Adjusters for FRM and ARM Products	Extended Locks
LTV>90% <=97% 2 unit	0.500
LTV>90% <=95% 3-4 Unit	1.000
Secondary Financing	0.500
Non-escrowed (except CA, IA, MN, NJ, NY, OR)	0.250
Interest Only - ARMs	0.250
Interest Only LTV>90%	0.250
Int. Only with I/O term=120 (30 Yr FRM)	1.375
I/O Add-on w/ I/O term=120 (30 Yr FRM)	1.375
CA CRA Incentive (Purchase only)	(0.500)

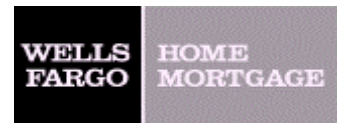
See up-front fees on Page 3

I/O Not allowed with Home Possible<sup>®</sup>

LPMI is only allowed for Home Opportunities<sup>SM</sup>

"A" LPMI/NO MI/SELF-INSURANCE ADJ. (Adj to rate unless stated otherwise)	"A Minus" LPMI Adjusters	ALL ADJUSTMENTS TO RATE
Primary Purchase and Rate/Term Refi, 1 and 2 Unit, No Temp Buy Down	Primary Purchase and Rate/Term Refi, 1 and 2 Unit, No Temp Buy Down	
LTV	LTV	>80<=85 >85<=90 >90<=95 >95<=97 >97
30yr FRM	30yr FRM	620+ FICO n/a n/a n/a n/a n/a
20&15yr FRM	20&15yr FRM	620+ FICO n/a n/a n/a n/a n/a
LTV >95% FICO <680		n/a





Refer to NewsFlash dated 3/17/08 for High Balance Conforming Program details.  
 To determine New Loan Limit in your market: <https://entp.hud.gov/idapp/html/hicostlook.cfm>

**CONFORMING TEMPORARY LOAN LIMITS**

Pricing Reflects Direct Express<sup>SM</sup> Submission (Pricing will be worsened by .125 for eligible loans not submitted via Direct Express)

30 YR FIXED			15 YR FIXED			5/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps			7/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps			10/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps		
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY
5.500	4.513	4.760	5.375	3.107	3.344	5.875	0.754	1.037	7.375	3.804	4.092	7.750	3.898	4.206
5.625	3.916	4.163	5.500	2.554	2.791	6.000	0.489	0.772	7.500	3.651	3.939	7.875	3.745	4.053
5.750	3.139	3.386	5.625	2.042	2.279	6.125	0.183	0.466	7.625	3.520	3.808	8.000	3.624	3.932
5.875	2.288	2.535	5.750	2.006	2.243	6.250	(0.108)	0.175	7.750	3.441	3.729	8.125	3.585	3.893
6.000	1.732	1.979	5.875	1.216	1.453	6.375	(0.392)	(0.109)	7.875	3.359	3.647	8.250	3.525	3.833
6.125	1.327	1.574	6.000	0.759	0.996	6.500	(0.610)	(0.327)	8.000	3.275	3.563	8.375	3.437	3.745
6.250	0.721	0.968	6.125	0.347	0.584	6.625	(0.777)	(0.494)	8.125	3.193	3.481	8.500	3.349	3.657
6.375	0.021	0.268	6.250	0.116	0.353	6.750	(0.916)	(0.633)	8.250	3.104	3.392	8.625	3.261	3.569
6.500	(0.401)	(0.154)	6.375	(0.612)	(0.375)	6.875	(1.004)	(0.721)	8.375	3.017	3.305	8.750	3.172	3.480
6.625	(0.791)	(0.544)	6.500	(1.022)	(0.785)	7.000	(1.093)	(0.810)	8.500	2.928	3.216	8.875	3.085	3.393
6.750	(1.235)	(0.988)	6.625	(1.390)	(1.153)	7.125	(1.180)	(0.897)	8.625	2.840	3.128	9.000	2.996	3.304
6.875	(1.933)	(1.686)	6.750	(1.198)	(0.961)	7.250	(1.269)	(0.986)	8.750	2.752	3.040	9.125	2.908	3.216
7.000	(2.335)	(2.088)	6.875	(1.820)	(1.583)	7.375	(1.357)	(1.074)	8.875	2.664	2.952	9.250	2.820	3.128
7.125	(2.703)	(2.456)	7.000	(2.134)	(1.897)	7.500	(1.445)	(1.162)	9.000	2.575	2.863	9.375	2.732	3.040
7.250	(2.930)	(2.683)	7.125	(2.414)	(2.177)	7.625	(1.533)	(1.250)	9.125	2.487	2.775	9.500	2.643	2.951
45 day add to 30	0.308		45 day add to 30	0.293		45 day add to 30	0.248		45 day add to 30	0.252		45 day add to 30	0.271	
60 day add to 30	0.593		60 day add to 30	0.548		60 day add to 30	0.486		60 day add to 30	0.496		60 day add to 30	0.533	

**Conforming Temporary Loan Limits Adjusters** NOTE: If multiple adj. apply, ALL adj. must be used.

Consult guidelines to determine if the combination of loan characteristics is allowable. The matrix pricing is not meant to imply guideline approval.

LTV%		<=60%	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	LTV%	<=60%	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
FICO >=720	FRM/ARM	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	LPMI (Adjusters Apply to Rate)							
FICO >=700 <720	FRM/ARM	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	Adjusters only applicable to Primary Res. Purchases Please call for other LPMI adj's							
FICO >=680 <700	FRM/ARM	0.000	0.500	0.500	0.500	n/a	n/a	n/a	30 YR FRM	n/a	n/a	n/a	n/a	n/a	0.375	0.500
FICO >=660 <680	FRM/ARM	0.000	0.500	0.500	1.250	n/a	n/a	n/a	15 YR FRM	n/a	n/a	n/a	n/a	n/a	0.250	0.375
									5/1, 7/1, 10/1, ARMs	n/a	n/a	n/a	n/a	n/a	0.375	0.500
Investor	FRM/ARM	1.500	n/a	n/a	n/a	n/a	n/a	n/a								
Purchase	ARM	0.000	0.000	0.000	0.000	0.000	0.750	0.750								
Rate/Term Refi	FRM	0.000	0.000	0.000	0.000	0.500	0.500	0.500								
Rate/Term Refi	ARM	0.000	0.000	0.000	0.000	0.500	1.250	1.250								
Cash-Out	FRM/ARM	1.000	1.000	1.000	1.000	n/a	n/a	n/a								
Cash-Out w/FICO >=720 <740	FRM/ARM	0.000	0.125	0.125	0.125	n/a	n/a	n/a								
I/O w/ 120 Month Term	30 Yr FRM	1.375	1.375	1.375	1.375	1.375	1.375	1.375								
I/O w/ 120 Month Term	5/1 ARM	0.125	0.125	0.125	0.125	0.125	0.125	0.125								
Non-Escrowed																
(except CA, IA, IL, MN, MO, NJ, NY, OR)		0.250	0.250	0.250	0.250	0.250	0.250	0.250								

**FHA TEMPORARY LOAN LIMITS - LOAN AMOUNTS >\$362,790**

30 YR FHA GNMA II			FHA 3 Yr. ARM 2.250 Margin			FHA 5 Yr. ARM 2.250 Margin			FHA Adjusters		
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY			
5.875	2.730	2.823	4.625	2.277	2.422	5.125	2.141	2.286	*FICO Score 600 - 619		0.375
6.000	2.244	2.337	4.750	1.906	2.051	5.250	1.664	1.809	*FICO Score 580 - 599		1.000
6.125	1.771	1.864	4.875	1.767	1.912	5.375	1.439	1.584	FHA Loans >= \$999,999		5.000
6.250	1.006	1.099	5.000	1.477	1.622	5.500	1.512	1.657			
6.375	0.528	0.621	5.125	1.342	1.487	5.625	1.316	1.461			
6.500	0.081	0.174	5.250	1.066	1.211	5.750	1.232	1.377			
6.625	(0.333)	(0.240)	5.375	0.957	1.102	5.875	1.023	1.168			
6.750	(0.739)	(0.646)	5.500	0.982	1.127	6.000	0.794	0.939			
6.875	(1.161)	(1.068)	5.625	0.879	1.024	6.125	0.610	0.755			
7.000	(1.522)	(1.429)	5.750	0.684	0.829	6.250	0.540	0.685			
7.125	(1.848)	(1.755)	5.875	0.609	0.754	6.375	0.349	0.494			
7.250	(1.834)	(1.741)	6.000	0.481	0.626	6.500	0.233	0.378			
7.375	(2.168)	(2.075)	6.125	0.408	0.553	6.625	0.056	0.201			
7.500	(2.447)	(2.354)	6.250	0.279	0.424	6.750	(0.470)	(0.325)			
7.625	(2.697)	(2.604)	6.375	0.216	0.361	6.875	(0.678)	(0.533)			
45 day add to 30	0.148		45 day add to 30	0.105		45 day add to 30	0.105				
60 day add to 30	0.276		60 day add to 30	0.179		60 day add to 30	0.179				

(\*) For applicable loans <\$417,000

