

Lender Paid Pricing Calculator on the last page!!!

www.nationsdirectmortgage.com 866-762-3940  
Sales Managers: Jim Labbé 949-613-2544  
Theresa Rogers 626-688-9206

FEES	
Underwriting	\$ 699
Funding	\$ 499
Texas Doc Fee	\$ 250
Streamlines w/o Appraisal	less \$300
Streamlines w/ Appraisal	less \$300

Lock Desk Open 8:30AM - 3:00PM PST

Lock Adjustments	
45-Day (Purchase Only)	0.250
3-Bus Day Extension	0.125
5-Bus Day Extension	0.250
1 Year Treasury	0.12%
1 Year Libor	1.099%

Approved States: AZ, CA, CO, GA, HI, ID, IN, MA, MD, MI, MN, MT, NV, OH, OR, TN, TX, UT, WA

## GOVERNMENT PROGRAMS (FHA / VA\*) & ADJUSTMENTS

### FHA & VA\*

Rate	30 YR Fixed Rate	
	Standard	Standard
	15 Day	30 Day
4.750%	(5.250)	(5.050)
4.625%	(5.250)	(5.050)
4.500%	(5.250)	(5.050)
4.375%	(5.250)	(5.050)
4.250%	(5.250)	(5.050)
4.125%	(4.836)	(4.636)
4.000%	(4.477)	(4.277)
3.875%	(3.812)	(3.612)
3.750%	(3.259)	(3.059)
3.625%	N/A	N/A

### FHA & VA\*

Rate	5/1 Adjustable Rate	
	Standard	Standard
	15 Day	30 Day
4.125%	(2.700)	(2.500)
4.000%	(2.700)	(2.500)
3.875%	(2.429)	(2.229)
3.750%	(2.143)	(1.943)
3.625%	(1.848)	(1.648)
3.500%	(1.563)	(1.363)
3.375%	(1.278)	(1.078)
3.250%	(0.993)	(0.793)
3.125%	0.428	0.628
3.000%	N/A	N/A

### FHA & VA\*

Rate	30 YR Fixed Rate	
	High Bal	High Bal
	15 Day	30 Day
4.750%	(4.750)	(4.550)
4.625%	(4.750)	(4.550)
4.500%	(4.750)	(4.550)
4.375%	(4.750)	(4.550)
4.250%	(4.496)	(4.296)
4.125%	(3.649)	(3.449)
4.000%	(3.009)	(2.809)
3.875%	(2.625)	(2.425)
3.750%	(2.071)	(1.871)
3.625%	N/A	N/A

### FHA & VA\*

Rate	5/1 Adjustable Rate	
	High Bal	High Bal
	15 Day	30 Day
4.125%	(1.500)	(1.300)
4.000%	(1.500)	(1.300)
3.875%	(1.229)	(1.029)
3.750%	(0.943)	(0.743)
3.625%	(0.648)	(0.448)
3.500%	(0.363)	(0.163)
3.375%	(0.078)	0.122
3.250%	0.207	0.407
3.125%	1.628	1.828
3.000%	N/A	N/A

### FHA & VA\*

Price Adjustments	Add
FICO < 720 & > \$417,000*	0.250
FICO >= 720	(0.125)
FICO 680-719	0.000
FICO 660 - 679	0.250
FICO 640-659	0.500
No FICO	2.000

### FHA

Price Adjustments	Add
Loan < \$50,000	2.750
Loan \$50,000-\$100,000	1.000
Loan \$100,001-\$149,999	0.500
DTI > 50% <= 55%	0.250
DTI > 55%	1.000
2 - 4 Units	0.500
Subordinate Financing	0.250
Manual Underwrite	2.500
Streamline Refi	(0.125)

### VA\*

Price Adjustments	Add
All VA loans	0.250
FICO 620-639	1.250

### FHA & VA\*

Max Borrower Credits:	
FHA - Fx Std Bal	4.50%
FHA - Fx High Bal	4.00%
FHA - Fx Std Bal S/L	5.00%
VA	2.50%
Adjustable Rate	2.50%

\*cumulative with other FICO adjustments

**★ STREAMLINE REFI SPECIAL!**  
**\$399 Fees and Improve Price by 0.125**  
Above adjustments are cumulative

## CONVENTIONAL CONFORMING & HIGH BALANCE FIXED PROGRAMS

Rate	30 YR Fixed Rate	
	Standard	Standard
	15 Day	30 Day
4.875%	(4.500)	(4.300)
4.750%	(4.500)	(4.300)
4.625%	(4.500)	(4.300)
4.500%	(4.291)	(4.091)
4.375%	(3.592)	(3.392)
4.250%	(3.289)	(3.089)
4.125%	(2.889)	(2.689)
4.000%	(2.494)	(2.294)
3.875%	(1.620)	(1.420)
3.750%	(0.609)	(0.409)

Rate	15 YR Fixed Rate	
	Standard	Standard
	15 Day	30 Day
4.375%	(4.144)	(3.944)
4.250%	(4.391)	(4.191)
4.125%	(4.137)	(3.937)
4.000%	(3.864)	(3.664)
3.875%	(3.594)	(3.394)
3.750%	(3.340)	(3.140)
3.625%	(3.058)	(2.858)
3.500%	(2.718)	(2.518)
3.375%	(2.187)	(1.987)
3.250%	(1.556)	(1.356)

Rate	30 YR Fixed Rate	
	High Bal	High Bal
	15 Day	30 Day
4.875%	(3.483)	(3.283)
4.750%	(3.319)	(3.119)
4.625%	(2.973)	(2.773)
4.500%	(2.629)	(2.429)
4.375%	(1.930)	(1.730)
4.250%	(1.995)	(1.795)
4.125%	(1.595)	(1.395)
4.000%	(1.201)	(1.001)
3.875%	(0.326)	(0.126)
3.750%	0.685	0.885

Rate	15 YR Fixed Rate	
	High Bal	High Bal
	15 Day	30 Day
4.625%	N/A	N/A
4.500%	(3.794)	(3.594)
4.375%	(3.319)	(3.119)
4.250%	(3.566)	(3.366)
4.125%	(3.312)	(3.112)
4.000%	(3.039)	(2.839)
3.875%	(2.769)	(2.569)
3.750%	(2.515)	(2.315)
3.625%	(2.233)	(2.033)
3.500%	(1.893)	(1.693)

**★ PRICING SPECIAL!**  
**Improve Conventional Fixed Pricing for Standard Loan Balances >= \$300K by 0.125**

CONVENTIONAL ADJUSTMENTS ON NEXT PAGE

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**CONVENTIONAL CONFORMING FIXED, ARM & HIGH BALANCE ADJUSTMENTS**

LTV/FICO Price Adjustments (applies to programs with amortization terms > 180 months)								
LTV	FICO							
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	> 740	
<= 60	1.000	0.750	0.250	0.125	(0.125)	(0.125)	(0.250)	
60.01 - 70	1.750	1.500	1.250	0.825	0.625	0.125	0.000	
70.01 - 75	3.250	2.375	2.875	1.375	0.875	0.375	0.000	
75.01 - 80	3.250	3.250	2.875	1.875	1.125	0.825	0.250	
80.01 - 85	3.500	3.500	3.000	1.625	1.125	0.625	0.250	
85.01 - 90	3.500	3.000	2.500	1.375	1.125	0.625	0.250	
90.01 - 97	3.500	3.000	2.500	1.375	1.125	0.625	0.250	

Price Adjustments	Add
2 Units	1.000
3 - 4 Units	1.500
Condo (LTV > 75%)	0.750
Non-Owner (LTV <= 75%)	1.750
High Balance Cash-Out	1.000
Escrow Waiver	0.250
Loan \$50,000-\$120,000	0.500
Loan < \$50,000	1.500
Fixed Loan \$300,000-\$417,000	(0.125)

Cash-out Refi LTV/FICO Price Adjustments (applies to all programs)								
LTV	FICO							
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	> 740	
<= 60	0.250	0.250	0.250	0.000	0.000	0.000	0.000	
60.01 - 75	1.250	1.250	0.750	0.750	0.625	0.625	0.250	
75.01 - 80	2.750	2.250	1.500	1.375	0.750	0.750	0.500	

Max Borrower Credits:	
Agency - Fixed Rate - Std Bal	4.00%
Agency - Fixed Rate - High Bal	3.00%
Adjustable Rate	2.50%

Any Subordinate Financing			
LTV	CLTV	FICO < 720	FICO >= 720
<= 95%	> 95%	1.500	1.500
75.01%-90%	76.01-95%	1.000	0.750
65.01%-75%	80.01-95%	0.750	0.500
<= 65%	80.01-95%	0.500	0.250

**CONVENTIONAL CONFORMING & HIGH BALANCE ARM PROGRAMS**

Caps: 5/2/5 Margin: 2.25%	5/1 ARM	
	Standard	Standard
	15 Day	30 Day
Rate	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	N/A	N/A
3.250%	N/A	N/A
3.125%	N/A	N/A
3.000%	N/A	N/A
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 ARM	
	Standard	Standard
	15 Day	30 Day
Rate	N/A	N/A
4.375%	N/A	N/A
4.250%	N/A	N/A
4.125%	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	0.444	0.644
3.500%	0.490	0.690
3.375%	0.536	0.736
3.250%	0.581	0.781

Caps: 5/2/5 Margin: 2.25%	5/1 ARM	
	High Bal	High Bal
	15 Day	30 Day
Rate	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	N/A	N/A
3.250%	N/A	N/A
3.125%	N/A	N/A
3.000%	N/A	N/A
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 ARM	
	High Bal	High Bal
	15 Day	30 Day
Rate	N/A	N/A
4.375%	N/A	N/A
4.250%	N/A	N/A
4.125%	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	1.694	1.894
3.500%	1.740	1.940
3.375%	1.786	1.986
3.250%	1.831	2.031

Caps: 5/2/5 Margin: 2.25%	5/1 IO ARM	
	Standard	Standard
	15 Day	30 Day
Rate	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	N/A	N/A
3.250%	N/A	N/A
3.125%	N/A	N/A
3.000%	N/A	N/A
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 IO ARM	
	Standard	Standard
	15 Day	30 Day
Rate	N/A	N/A
4.500%	N/A	N/A
4.375%	N/A	N/A
4.250%	N/A	N/A
4.125%	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	0.944	1.144
3.500%	0.990	1.190
3.375%	1.036	1.236

Caps: 5/2/5 Margin: 2.25%	5/1 IO ARM	
	High Bal	High Bal
	15 Day	30 Day
Rate	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	N/A	N/A
3.250%	N/A	N/A
3.125%	N/A	N/A
3.000%	N/A	N/A
2.875%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 IO ARM	
	High Bal	High Bal
	15 Day	30 Day
Rate	N/A	N/A
4.500%	N/A	N/A
4.375%	N/A	N/A
4.250%	N/A	N/A
4.125%	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	2.194	2.394
3.500%	2.240	2.440
3.375%	2.286	2.486

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1 Year Libor	1.099%

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**HOMEPATH PROGRAMS & ADJUSTMENTS**

	30 YR Fixed Rate	
	Standard	Standard
Rate	15 Day	30 Day
5.125%	(4.250)	(4.050)
5.000%	(4.250)	(4.050)
4.875%	(4.250)	(4.050)
4.750%	(4.250)	(4.050)
4.625%	(4.250)	(4.050)
4.500%	(4.250)	(4.050)
4.375%	(3.592)	(3.392)
4.250%	(3.289)	(3.089)
4.125%	(2.889)	(2.689)
4.000%	(2.494)	(2.294)

	30 YR Fixed Rate	
	High Bal	High Bal
Rate	15 Day	30 Day
4.375%	(3.342)	(3.142)
4.250%	(3.039)	(2.839)
4.125%	(2.639)	(2.439)
4.000%	(2.244)	(2.044)
3.875%	(1.370)	(1.170)
3.750%	(0.359)	(0.159)
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	N/A	N/A
3.250%	N/A	N/A

LTV/FICO Price Adjustments (applies to programs with amortization terms > 180 months)								
LTV	FICO							
	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	> 740	
<= 60%	1.000	0.750	0.250	0.125	(0.125)	(0.125)	(0.250)	
60.01% - 70%	1.720	1.500	1.250	0.625	0.625	0.125	0.000	
70.01% - 75%	3.250	2.875	2.375	1.375	0.875	0.375	0.000	
75.01% - 80%	3.250	3.250	2.875	1.875	1.125	0.625	0.250	
80.01% - 85%	N/A	N/A	3.750	2.500	2.000	1.500	1.250	
85.01% - 90%	N/A	N/A	4.000	3.000	2.750	2.250	2.000	
90.01% - 95%	N/A	N/A	4.750	3.750	3.500	3.000	2.750	
95.01% - 97%	N/A	N/A	6.250	5.375	5.250	4.750	4.500	

	15 YR Fixed Rate	
	Standard	Standard
Rate	15 Day	30 Day
4.875%	N/A	N/A
4.750%	N/A	N/A
4.625%	N/A	N/A
4.500%	(3.750)	(3.550)
4.375%	(3.750)	(3.550)
4.250%	(3.750)	(3.550)
4.125%	(3.750)	(3.550)
4.000%	(3.750)	(3.550)
3.875%	(3.594)	(3.394)
3.750%	(3.340)	(3.140)

15 Yr Adjustments		Add
LTV 80.01 - 85%		1.000
LTV 85.01 - 90%		1.750
LTV 90.01 - 95%		2.500
LTV 95.01 - 97%		4.125

Price Adjustments	Add
Condo	0.750
Investment & LTV <= 75%	1.500
Investment & LTV 75.01%-90%	2.000
Investment & LTV 80.01%-85%	2.500
Escrow Waiver	0.250
Loan \$50,000 - \$119,999	0.500
Loan < \$50,000	1.500

Any Secondary Financing			
LTV	CLTV	< 720	>= 720
<= 95%	95.01%-97%	1.500	1.500
90.01% - 95%	90.01%-95%	1.000	0.750
80.01% - 90%	90.01%-95%	1.000	0.750
75.01% - 80%	90.01%-95%	1.000	0.750
75.01% - 90%	76.01%-95%	1.000	0.750
65.01% - 75%	80.01%-95%	0.750	0.500
<= 65%	80.01%-95%	0.500	0.250

Caps: 5/2/5 Margin: 2.25%	5/1 Adjustable Rate	
	Standard	Standard
Rate	15 Day	30 Day
4.125%	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	N/A	N/A
3.250%	N/A	N/A
3.1250%	N/A	N/A
3.000%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	5/1 Adjustable Rate	
	High Bal	High Bal
Rate	15 Day	30 Day
4.125%	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	N/A	N/A
3.500%	N/A	N/A
3.375%	N/A	N/A
3.250%	N/A	N/A
3.1250%	N/A	N/A
3.000%	N/A	N/A

Caps: 5/2/5 Margin: 2.25%	7/1 Adjustable Rate	
	Standard	Standard
Rate	15 Day	30 Day
4.375%	N/A	N/A
4.250%	N/A	N/A
4.125%	N/A	N/A
4.000%	N/A	N/A
3.875%	N/A	N/A
3.750%	N/A	N/A
3.625%	0.644	0.844
3.500%	0.690	0.890
3.375%	0.736	0.936
3.250%	0.781	0.981

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**FANNIE MAE DU REFI PLUS PROGRAMS & ADJUSTMENTS**

	30 YR Fixed Rate		30 YR Fixed Rate		
	Standard	Standard	High Bal	High Bal	
Rate	15 Day	30 Day	Rate	15 Day	30 Day
4.875%	(4.400)	(4.200)	4.875%	(3.383)	(3.183)
4.750%	(4.400)	(4.200)	4.750%	(3.219)	(3.019)
4.625%	(4.400)	(4.200)	4.625%	(2.873)	(2.673)
4.500%	(4.191)	(3.991)	4.500%	(2.529)	(2.329)
4.375%	(3.492)	(3.292)	4.375%	(1.830)	(1.630)
4.250%	(3.189)	(2.989)	4.250%	(1.895)	(1.695)
4.125%	(2.789)	(2.589)	4.125%	(1.495)	(1.295)
4.000%	(2.394)	(2.194)	4.000%	(1.101)	(0.901)
3.875%	(1.520)	(1.320)	3.875%	(0.226)	(0.026)
3.750%	(0.509)	(0.309)	3.750%	0.785	0.985

Category	LTV-Based Pricing Adjustments									
	<=60%	80.01%-70%	70.01%-75%	75.01%-80%	80.01%-85%	85.01%-90%	90.01%-95%	95.01%-97%	97.01%-105%	
*FICO 620 - 639	1.000	1.750	2.750	3.000	3.000	3.000	3.000	3.250	3.750	
*FICO 640 - 659	0.750	1.500	2.250	2.500	2.500	2.500	2.500	3.000	3.500	
*FICO 660 - 679	0.250	1.250	1.750	2.000	2.000	2.000	2.000	2.500	3.000	
*FICO 680 - 699	0.125	0.625	0.875	0.875	0.875	0.875	0.875	1.375	1.875	
*FICO 700 - 719	(0.125)	0.625	0.625	0.625	0.625	0.625	0.625	1.125	1.625	
*FICO 720 - 739	(0.125)	0.125	0.125	0.125	0.125	0.125	0.125	0.625	1.125	
*FICO >=740	(0.125)	0.125	0.125	0.125	0.125	0.125	0.125	0.625	1.125	
*Attached Condo	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750	
Investment Property	1.750	1.750	1.750	3.000	3.000	3.750	3.750	3.750	3.750	
2 unit property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3-4 unit property	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	

DURP150

	15 YR Fixed Rate	
	Standard	Standard
Rate	15 Day	30 Day
4.375%	(4.044)	(3.844)
4.250%	(4.291)	(4.091)
4.125%	(4.037)	(3.837)
4.000%	(3.764)	(3.564)
3.875%	(3.494)	(3.294)
3.750%	(3.240)	(3.040)
3.625%	(2.958)	(2.758)
3.500%	(2.618)	(2.418)
3.375%	(2.087)	(1.887)
3.250%	(1.456)	(1.256)

DURP300 DURP300-B

	15 YR Fixed Rate	
	High Bal	High Bal
Rate	15 Day	30 Day
4.375%	(3.219)	(3.019)
4.250%	(3.466)	(3.266)
4.125%	(3.212)	(3.012)
4.000%	(2.939)	(2.739)
3.875%	(2.669)	(2.469)
3.750%	(2.415)	(2.215)
3.625%	(2.133)	(1.933)
3.500%	(1.793)	(1.593)
3.375%	(1.262)	(1.062)
3.250%	(0.631)	(0.431)

\*Applies only to Products w/ Terms > 15 years

Price Adjustments	Add
Escrow Waiver	0.250
Loans < \$120,000	0.500
Loans < \$50,000**	1.500

Any Secondary Financing		
CLTV	< 720	>= 720
75.01%-90%	0.250	0.000
90.01%-95%	0.500	0.250
>95%	1.500	1.500

\*\*Not cumulative with above loan balance adj.

<a href="http://www.nationsdirectmortgage.com">www.nationsdirectmortgage.com</a>		866-762-3940
Sales Managers:	Jim Labbé	949-613-2544
	Theresa Rogers	626-688-9206

FEES	
Underwriting	\$ 699
Funding	\$ 499
Texas Doc Fee	\$ 250
Streamlines w/o Appraisal	less \$300
Streamlines w/ Appraisal	less \$200

Lock Desk Open 8:30AM - 3:00PM PST

Lock Adjustments	
10-Day (All PTD's cleared)	N/A
40-Day (Purchase Only)	0.250
3-Bus Day Extension	Contact Lock Desk
5-Bus Day Extension	Contact Lock Desk

Approved States: AZ, CA, CO, MT, NV, OR, TX, WA for JUMBO

**JUMBO**

30 YR Fixed Rate			15 YR Fixed Rate		
	JUMBO			JUMBO	
Rate	26 Day		Rate	26 Day	
5.625%	N/A		5.625%	N/A	
5.500%	N/A		5.500%	N/A	
5.375%	N/A		5.375%	N/A	
5.250%	N/A		5.250%	N/A	
5.125%	N/A		5.125%	N/A	
5.000%	(0.704)		5.000%	N/A	
4.875%	(0.329)		4.875%	N/A	
4.750%	0.046		4.750%	N/A	
4.625%	0.421		4.00%	(0.113)	
4.500%	0.796		3.875%	0.324	

FIXED RATE JUMBO	Adjustments				
LTV	<= 60%	60.01-65%	65.01-70%	70.01-75%	>75%
<=\$1.0M and FICO <720	0.000	0.000	0.000	0.000	0.500
<=\$1.0M and FICO 720-750	(0.125)	0.000	0.000	0.000	0.375
<=\$1.0M and FICO >750	(0.250)	(0.125)	0.000	0.000	0.250
>\$1.0M <=\$1.5M and FICO 720-750	0.000	0.000	0.125	0.125	0.500
>\$1.0M <=\$1.5M and FICO >750	(0.125)	(0.125)	0.125	0.125	0.375
Site Condo	0.500	0.500	0.500	0.500	0.500
Second Home	0.500	0.500			
DTI>40 and <=45	0.000	0.000	0.000	0.000	0.250
No Escrow	0.250	0.250	0.250	0.250	0.250

5/1 ARM		
	JUMBO	
Rate	26 Day	
4.125%	N/A	
4.000%	N/A	
3.875%	N/A	
3.750%	N/A	
3.625%	N/A	
3.500%	N/A	
3.375%	(0.857)	
3.250%	(0.544)	
3.125%	(0.232)	
3.000%	0.081	

7/1 ARM		
	JUMBO	
Rate	26 Day	
4.125%	N/A	
4.000%	N/A	
3.875%	N/A	
3.750%	N/A	
3.625%	N/A	
3.500%	(0.419)	
3.375%	(0.044)	
3.250%	0.331	
3.125%	0.706	
3.000%	1.081	

ADJUSTABLE RATE JUMBO	Adjustments				
LTV	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	>75%
<=\$1.0M and FICO <720	(0.125)	0.000	0.000	0.000	0.500
<=\$1.0M and FICO 720-750	(0.250)	0.000	0.000	0.000	0.375
<=\$1.0M and FICO >750	(0.250)	(0.125)	0.000	0.000	0.250
>\$1.0M <=\$1.5M and FICO 720-750	(0.125)	0.125	0.125	0.125	0.500
>\$1.0M <=\$1.5M and FICO >750	(0.125)	0.000	0.125	0.125	0.375
Site Condo	0.500	0.500	0.500	0.500	0.500
DTI>40 and <=45	0.000	0.250	0.250	0.250	0.375
No Escrow	0.250	0.250	0.250	0.250	0.250

Loan Size	Max Rebate
<=1 Million	101.000
>1 Million <=1.5 Million	100.750

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Approved States: AZ, CA, CO, GA, HI, ID, IN, MA, MD, MI, MN, MT, NV, OH, OR, TN, TX, UT, WA

**LENDER PAID CALCULATOR**

<b>Lender Paid Price Calculator</b>	
<i>Enter the requested information in green below:</i>	
<b>Base Price (from the rate sheet)</b>	<b>0.000</b>
<b>Loan Level Price Adjustors</b>	<b>0.000</b>
Max Borrower Credit <input type="text" value="FHA Std Bal"/>	<b>(4.50)</b>
Sub-Total Adjusted Price	<b>0.000</b>
Lender Paid %	<b>3.50</b>
Lender Paid Flat \$ <input type="text" value="\$ -"/>	<b>0.00</b>
Total Loan Balance <input type="text" value="\$ 1,000,000"/>	<b>3.500</b>
Price - Discount/(Credit)	<b>3.500</b>

Pricing for Lender Paid Compensation transactions is determined using the base rate offered by NDM, adjusting for loan level price adjustments, adjusting for maximum borrower credits and then adjusting for the Lender Paid Compensation selections.