

## Non-QM AHL Prime Product

2/5/2019

### Owner Occupied Properties, Second Homes, Bank Statements or Full Doc

FICO	LTV <=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
780+	5.25%	5.30%	5.35%	5.40%	5.55%	5.60%	5.90%	6.55%	7.70%
760-779	5.30%	5.35%	5.40%	5.45%	5.60%	5.70%	5.95%	6.65%	7.80%
740-759	5.35%	5.40%	5.45%	5.55%	5.65%	5.75%	6.05%	6.75%	7.85%
720-739	5.40%	5.45%	5.50%	5.60%	5.70%	5.80%	6.10%	6.85%	7.95%
700-719	5.45%	5.50%	5.60%	5.75%	5.85%	6.00%	6.50%	7.25%	
680-699	5.55%	5.60%	5.75%	5.95%	6.10%	6.35%	6.95%	7.70%	
660-679	5.75%	5.80%	5.90%	6.00%	6.30%	6.60%	7.30%	8.20%	

### Rate Adjustments

Doc Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
12 Mo Full Doc	FICO >=700	0.30	0.30	0.35	0.40	0.50	0.60	0.75	NA	NA
	FICO < 700	0.30	0.30	0.35	0.40	0.50	0.60	0.75	NA	NA
24 Mo Bank Stmt	FICO >=700	0.20	0.20	0.20	0.40	0.40	0.60	0.70	0.70	NA
	FICO < 700	0.30	0.30	0.35	0.40	0.50	0.70	0.70	0.70	NA
12 Mo Bank Stmt	FICO >=700	0.30	0.30	0.30	0.70	0.80	0.90	1.10	NA	NA
	FICO < 700	0.40	0.40	0.50	0.70	0.80	0.90	1.10	NA	NA
VOE Program	0.20	0.20	0.20	0.20	0.25	0.25	NA	NA	NA	
DTI	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
36.01% - 43%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.15	
43.01% - 50%	0.00	0.00	0.10	0.15	0.15	0.15	0.25	NA	NA	
>50%	0.15	0.15	0.15	0.15	0.25	0.25	0.35	NA	NA	
Loan Balance	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
<\$250,000	0.00	0.00	0.00	0.10	0.10	0.20	0.25	0.30	NA	
\$750,001 - \$1,000,000	-0.05	-0.05	-0.05	-0.05	-0.05	-0.05	-0.05	-0.05	0.00	
\$1,000,001 - \$1,500,000	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.15	0.25	
\$1,500,001 - \$2,000,000	0.20	0.20	0.20	0.20	0.20	0.30	0.30	NA	NA	
\$2,000,001 - \$2,500,000	0.30	0.30	0.30	0.30	0.30	0.40	0.40	NA	NA	
\$2,500,001 - \$3,000,000	0.40	0.40	0.40	0.40	0.40	0.50	NA	NA	NA	
\$3,000,001 - \$4,000,000	1.00	1.00	1.00	1.00	NA	NA	NA	NA	NA	
\$4,000,001 - \$5,000,000	1.25	1.25	1.25	1.25	NA	NA	NA	NA	NA	
Purpose	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
Rate/Term Refinance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	
Cash-Out Refinance	0.30	0.30	0.30	0.40	0.60	0.60	0.70	NA	NA	
Debt Consolidation	0.30	0.30	0.30	0.40	0.50	0.50	0.50	NA	NA	
Occupancy	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
2nd Home	0.40	0.40	0.40	0.50	0.50	0.50	NA	NA	NA	
Property Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
2-4 Unit	0.35	0.35	0.35	0.35	0.35	0.35	0.60	NA	NA	
Condo	0.00	0.00	0.15	0.15	0.15	0.25	0.25	NA	NA	
Non-Warrantable Condo	0.25	0.25	0.25	0.40	0.40	0.40	NA	NA	NA	
Amortization	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
Interest Only	0.00	0.00	0.00	0.15	0.15	0.15	0.25	NA	NA	
Loan Term	Rate Adj	Lock Period	Price Adj	Lock	Extensior	Price Adj	Other Restrictions	Fees		
5/1 LIBOR (12 Mo, 3.5 % Margin/Floor - 2/2/5 Caps)	0.00	30 days	Price Adj	5 Days		(0.075)	BK / Foreclosure 48 mo	Underwriting Fee \$1,699		
7/1 LIBOR (12 Mo, 3.5 % Margin/Floor - 5/2/5 Caps)	0.00	45 days	0.00	10 Days		(0.150)	Housing 0x30x12			
15 Yr	0.00	60 days	-0.15	15 Days		(0.225)				
30 Yr	0.30			20 Days		(0.300)				
40 Yr (IO Only)	0.30			30 Days		(0.450)				

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# Non-QM AHL Expanded

2/5/2019

## Owner Occupied Properties, Second Homes, Bank Statements or Full Doc

FICO	LTV <=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
720+	5.65%	5.70%	5.75%	5.85%	6.00%	6.25%	6.85%	7.15%
700-719	5.70%	5.75%	5.85%	5.95%	6.15%	6.40%	6.95%	7.50%
680-699	5.75%	5.80%	5.90%	6.15%	6.40%	6.60%	7.30%	8.05%
660-679	5.90%	5.95%	6.05%	6.20%	6.45%	6.80%	7.65%	
640-659	6.05%	6.10%	6.15%	6.30%	6.65%	7.10%	7.75%	
620-639	6.15%	6.20%	6.40%	6.90%	7.15%	7.60%	8.15%	
600-619	6.70%	6.75%	6.80%	7.15%	7.65%	8.15%		
580-599	6.95%	7.05%	7.15%	7.65%	8.00%	8.55%		
560-579	7.45%	7.50%	7.65%	8.05%	8.45%			
540-559	7.50%	7.60%	7.70%	8.15%	8.55%			
520-539	7.55%	7.70%	7.95%	8.25%	8.65%			
500-519	7.65%	7.75%	8.00%	8.30%	8.75%			
Foreign National	5.65%	5.80%	6.05%	6.45%				

## Rate Adjustments

Grade (Except Foreign National)	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B	0.20	0.20	0.20	0.20	0.20	0.20	0.20	NA
B-	0.40	0.40	0.40	0.40	0.40	0.40	0.40	NA
C	1.00	1.00	1.00	1.00	NA	NA	NA	NA
Doc Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mo Full Doc	FICO >= 720	0.30	0.40	0.40	0.50	0.60	0.60	NA
	FICO 680 - 719	0.30	0.40	0.40	0.50	0.60	0.60	NA
	FICO < 680	0.40	0.50	0.50	0.70	0.70	0.70	NA
24 Mo Bank-Statement	FICO >= 720	0.20	0.30	0.30	0.40	0.40	0.60	0.60
	FICO 680 - 719	0.20	0.30	0.30	0.40	0.50	0.60	NA
	FICO 620 - 679	0.30	0.40	0.50	0.50	0.70	0.80	NA
	FICO < 620	0.50	0.50	0.50	0.60	0.60	NA	NA
12 Mo Bank-Statement	FICO >= 720	0.40	0.40	0.40	0.60	0.75	1.15	NA
	FICO 680 - 719	0.50	0.60	0.90	1.00	1.00	1.20	NA
	FICO < 680	0.50	0.60	0.90	1.00	1.00	1.20	NA
VOE	0.10	0.10	0.10	0.10	0.10	0.2	NA	NA
Asset Utilization	0.25	0.25	0.25	0.25	0.25	NA	NA	NA
DTI	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
43.01 - 50%	A Grade	0.00	0.10	0.15	0.15	0.15	0.25	0.25
	B, B-, C Grades &	0.00	0.10	0.15	0.15	0.15	0.25	0.25
> 50%	A Grade	0.15	0.15	0.15	0.25	0.25	NA	NA
	B, B-, C Grades &	0.15	0.15	0.15	0.25	0.25	NA	NA
Loan Balance	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
<\$150,000	0.35	0.35	0.35	0.35	0.50	0.60	NA	NA
\$150,000 - \$249,999	0.00	0.00	0.00	0.10	0.10	0.10	0.25	0.25
\$150,000 - \$249,999	-0.10	-0.10	-0.10	-0.10	-0.10	0.00	0.00	0.00
\$750,001 - \$1,000,000	0.00	0.00	0.00	0.00	0.20	0.20	0.20	0.20
\$1,000,001 - \$1,500,000	0.20	0.20	0.20	0.20	0.20	0.30	0.30	NA
\$1,500,001 - \$2,000,000	0.30	0.30	0.30	0.30	0.30	0.40	NA	NA
\$2,000,001 - \$2,500,000	0.40	0.40	0.40	0.40	0.40	0.50	NA	NA
\$2,500,001 - \$3,000,000	1.10	1.10	1.10	1.10	NA	NA	NA	NA
\$3,000,001 - \$4,000,000	1.35	1.35	1.35	1.35	NA	NA	NA	NA
Purpose	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Cash Out	A Grade	0.30	0.30	0.40	0.50	0.50	0.60	NA
	B, B-, C Grades	0.30	0.30	0.40	0.50	0.60	NA	NA
Debt-Consolidation	A Grade	0.30	0.30	0.40	0.50	0.50	0.50	NA
	B, B-, C Grades	0.30	0.30	0.40	0.50	0.50	0.50	NA
Occupancy	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2nd Home	0.40	0.40	0.40	0.50	0.50	0.50	NA	NA
Property Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2-4 Unit	0.25	0.25	0.25	0.25	0.25	0.25	NA	NA
Condo	0.00	0.00	0.00	0.00	0.15	0.15	NA	NA
Non-Warrantable Condo	0.40	0.40	0.40	0.40	0.40	0.40	NA	NA
Amortization	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Interest Only	0.00	0.00	0.00	0.15	0.15	0.15	0.25	NA
Loan Term	Rate Adj	Lock Period	Price Adj	Lock Extension	Price Adj	Fees		
5/1 LIBOR (12 Mo LIBOR ARM)	0.00	30 days	-	5 Days	(0.075)	Underwriting Fee	\$1,699	
7/1 LIBOR (12 Mo LIBOR ARM)	0.00	45 days	-	10 Days	(0.150)			
15 Yr	0.00	60 days	(0.15)	15 Days	(0.225)			
30 Yr	0.30			20 Days	(0.300)			
40 Yr (I/O Only)	0.30			30 Days	(0.450)			
Grade	A	B	B-	C				
Housing BK (Chap 13 Discharge)	1x30x12 12 mo	0x60x12 Settled	0x90x12 Settled	1x120x12 Settled				
Foreclosure	24 mo	24 mo	12 mo	Settled				
Short Sale/DIL	24 mo	24 mo	Settled	Settled				
Fixed Terms	30 Year Fixed & 15 Year Fixed	30 Year Fixed & 15 Year Fixed	30 Year Fixed & 15 Year Fixed	30 Year Fixed & 15 Year Fixed				
5/1 LIBOR ARM	1 YR LIBOR - 4.0 % Margin/Floor - 2/2/5 Caps	1 YR LIBOR - 4.0 % Margin/Floor - 2/2/5 Caps	1 YR LIBOR - 5.0 % Margin/Floor - 2/2/5 Caps	1 YR LIBOR - 5.0 % Margin/Floor - 2/2/5 Caps				
7/1 LIBOR ARM	1 YR LIBOR - 4.0 % Margin/Floor - 5/2/5 Caps	1 YR LIBOR - 4.0 % Margin/Floor - 5/2/5 Caps	1 YR LIBOR - 5.0 % Margin/Floor - 5/2/5 Caps	1 YR LIBOR - 5.0 % Margin/Floor - 5/2/5 Caps				

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## Non-QM AHL Investor (DTI)

2/5/2019

### Investment Properties Bank Statements or Full Doc - Borrower (DTI)

Fico	LTV <=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
720+	5.30%	5.35%	5.50%	5.85%	6.30%	6.65%
700-719	5.45%	5.55%	5.70%	6.00%	6.65%	6.80%
680-699	5.50%	5.60%	5.75%	6.15%	6.75%	7.15%
660-679	5.55%	5.65%	5.85%	6.30%	6.90%	7.40%
640-659	5.80%	5.85%	6.05%	6.70%	7.30%	7.90%
620-639	6.45%	6.50%	6.80%	7.05%	7.60%	
600-619	6.65%	6.70%	6.90%	7.60%	7.65%	
580-599	6.90%	7.05%	7.35%	7.90%	7.95%	
560-579	7.00%	7.35%	7.55%	8.30%	8.50%	
540-559	7.25%	7.40%	7.65%	8.35%	8.65%	
Foreign National	5.95%	6.10%	6.35%	6.85%		

Rate Adjustments						
Grade (Does not apply to Foreign National)	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
A	0.00	0.00	0.00	0.00	0.00	0.00
B	0.40	0.40	0.40	0.40	0.40	NA
B-	0.60	0.60	0.60	0.60	NA	NA
Doc Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
12 Mo Full Doc	0.20	0.30	0.30	0.40	0.60	0.75
24 Mo Bank Statement	0.40	0.40	0.40	0.40	0.60	0.75
12 Mo Bank Statement	0.40	0.40	0.40	0.40	0.60	0.75
Asset Utilization	0.25	0.25	0.25	0.25	0.25	NA
DTI (Does not apply to DSCR and No-Doc)	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
> 43%: A Grades	0.10	0.10	0.10	0.10	0.10	0.20
> 43%: B, B- Grades	0.20	0.20	0.20	0.20	0.30	NA
Loan Balance	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
<\$100,000	0.50	0.50	0.50	0.50	NA	NA
\$750,001 - \$1,000,000	0.00	0.00	0.00	0.00	0.00	0.00
\$1,000,001 - \$1,500,000	0.10	0.10	0.10	0.20	0.20	NA
\$1,500,001 - \$2,000,000	0.15	0.15	0.15	0.20	NA	NA
\$2,000,001 - \$2,500,000	0.30	0.30	0.30	0.30	NA	NA
\$2,500,001 - \$3,000,000	0.75	0.75	0.75	0.75	NA	NA
\$3,000,001 - \$4,000,000	1.25	1.25	1.25	NA	NA	NA
\$4,000,001 - \$5,000,000	1.50	1.50	1.50	NA	NA	NA
Purpose	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Cash Out: A, A- Grades	0.20	0.20	0.20	0.40	0.40	NA
Cash Out: B, B- Grades And Foreign Credit	0.30	0.30	0.40	0.50	0.60	NA
Property Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
2-4 Unit	0.25	0.25	0.25	0.25	0.50	0.50
Condo	0.15	0.15	0.15	0.15	0.15	0.15
Non-Warrantable Condo	0.40	0.40	0.40	0.40	0.40	0.40
Amortization	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Interest Only	0.25	0.25	0.25	0.25	0.25	0.25
Penalty Term	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
36 Months	0.00	0.00	0.00	0.00	0.00	0.00
24 Months	0.10	0.10	0.10	0.20	0.20	0.25
12 Months	0.25	0.25	0.25	0.40	0.40	0.50
Loan Term	Rate Adj	Lock Period	Price Adj	Lock Extension	Price Adj	Fees
5/1	0.00	30 days	-	5 Days	(0.075)	Underwriting Fee \$1,699
7/1	0.00	45 days	(0.15)	10 Days	(0.150)	
15 Yr	0.00	60 days	(0.30)	15 Days	(0.225)	
30 Yr	0.30	Buyup/Buydown:	2:1	20 Days	(0.300)	
		Min Price:	100.50%	30 Days	(0.450)	
Grade	A		B		B-	
Housing	1x30x12		0x60x12		0x90x12	
BK (Chap 13 Discharge)	12 mo		Settled		Settled	
BK (Other)	24 mo		24 mo		12 mo	
Foreclosure	24 mo		24 mo		12 mo	
Short Sale/DIL	24 mo		24 mo		Settled	
Fixed Terms	30 Year Fixed & 15 Year Fixed		30 Year Fixed & 15 Year Fixed		30 Year Fixed & 15 Year Fixed	
5/1 LIBOR ARM	1 YR LIBOR - 5 % Margin/Floor - 2/2/5 Caps		1 YR LIBOR - 5 % Margin/Floor - 2/2/5 Caps		1 YR LIBOR - 6 % Margin/Floor - 2/2/5 Caps	
7/1 LIBOR ARM	1 YR LIBOR - 5 % Margin/Floor - 5/2/5 Caps		1 YR LIBOR - 5 % Margin/Floor - 5/2/5 Caps		1 YR LIBOR - 6 % Margin/Floor - 5/2/5 Caps	

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## Non-QM AHL Investor (DSCR)

2/5/2019

Investment Properties Bank Statements or Full Doc - Professional Investor (DSCR)						
FICO	LTV <=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
740+	6.00%	6.20%	6.30%	6.40%	6.80%	7.85%
720-739	6.10%	6.30%	6.40%	6.55%	7.30%	8.25%
700-719	6.40%	6.45%	6.50%	6.80%	7.90%	8.45%
680-699	6.50%	6.65%	6.70%	6.90%	8.15%	
660-679	6.70%	6.75%	6.80%	7.15%	8.45%	
640-659	6.80%	7.05%	7.20%	7.40%	8.65%	
620-639	7.90%	8.15%	8.30%			
Foreign National	6.60%	6.75%	7.10%	7.60%		

Rate Adjustments							
DSCR	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
>= 1.30	-0.15	-0.15	-0.25	-0.25	-0.25	-0.25	
1.00 - 1.29	0.00	0.00	0.00	0.00	0.00	0.00	
< 1.00	0.15	0.15	0.20	0.25	0.25	NA	
Reserves	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
< 2 Months	0.10	0.10	0.10	0.10	0.10	NA	
Loan Balance	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
<\$100,000	0.50	0.50	0.50	0.50	NA	NA	
\$750,001 - \$1,000,000	0.00	0.00	0.00	0.00	0.00	0.00	
\$1,000,001 - \$1,500,000	0.00	0.00	0.00	0.10	0.10	NA	
\$1,500,001 - \$2,000,000	0.10	0.10	0.10	0.20	0.20	NA	
\$2,000,001 - \$3,000,000	0.50	0.50	0.50	NA	NA	NA	
\$3,000,001 - \$4,000,000	0.75	0.75	NA	NA	NA	NA	
\$4,000,001 - \$5,000,000	1.00	NA	NA	NA	NA	NA	
Purpose	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Cash Out	0.20	0.20	0.25	0.50	NA	NA	
Property Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
2-4 Unit	0.25	0.25	0.25	0.40	NA	NA	
Condo	0.15	0.15	0.15	0.15	NA	NA	
Non-Warrantable Condo	0.25	0.25	0.25	0.25	NA	NA	
Amortization	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Interest Only	0.25	0.25	0.25	0.25	0.25	NA	
Penalty Term	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
36 Months	0.00	0.00	0.00	0.00	0.00	0.00	
24 Months	0.25	0.25	0.25	0.25	0.25	0.25	
12 Months	0.50	0.50	0.50	0.50	0.50	0.50	
Loan Term	Rate Adj	Lock Period	Adj/Extension Fees	Lock Extension	Price Adj	Buyup/Buydown:	
3/1 LIBOR	0.00	30 days	-	5 Days	(0.075)	2:1	
5/1 LIBOR	0.00	45 days	(0.15)	10 Days	(0.150)	<b>Min Price:</b>	
7/1 LIBOR	0.00	60 days	(0.30)	15 Days	(0.225)	100.50%	
15 Yr	0.00			20 Days	(0.300)		
30 Yr	0.30			30 Days	(0.450)		
ARMs						Fees	
3/1 LIBOR ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Note Margin • Note Margin: 6%						Underwriting Fee	\$1,699
5/1 LIBOR ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Note Margin • Note Margin: 6%							
7/1 LIBOR ARM: • 12 mo LIBOR • 5/2/5 Caps • Floor = Note Margin • Note Margin: 6%							
• Housing: 0x30x12 • BK-Chap 13: 12 mo • BK-Other: 36 mo • Foreclosure: 36 mo • Short Sale/DIL: 24 mo							

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