



ALL PRICES SUBJECT TO CHANGE WITHOUT NOTICE

5/17/12 3:08 PM

CONVENTIONAL FIXED RATE

30 Year Fixed DU ONLY C30, C25, HP30				
Note Rate	15 6/1/12	30 6/16/12	45 7/1/12	60 7/16/12
3.375	100.555	100.355	100.142	99.929
3.500	101.534	101.334	101.121	100.908
3.625	102.151	101.951	101.738	101.525
3.750	102.605	102.405	102.192	101.979
3.875	103.025	102.825	102.612	102.399
4.000	103.910	103.710	103.497	103.284
4.125	104.455	104.255	104.042	103.829
4.250	104.808	104.608	104.395	104.182
4.375	105.163	104.963	104.750	104.537
4.500	105.508	105.308	105.095	104.882
4.625	105.520	105.320	105.107	104.894
4.750	105.848	105.648	105.435	105.222
4.875	106.150	105.950	105.737	105.524

15 Year Fixed DU ONLY C15, HP15				
Note Rate	15 6/1/12	30 6/16/12	45 7/1/12	60 7/16/12
2.750	100.799	100.618	100.424	100.230
2.875	101.487	101.306	101.112	100.918
3.000	102.151	101.970	101.776	101.582
3.125	102.487	102.306	102.112	101.918
3.250	102.795	102.614	102.420	102.226
3.375	103.311	103.130	102.936	102.742
3.500	103.908	103.727	103.533	103.339
3.625	104.208	104.027	103.833	103.639
3.750	104.513	104.332	104.138	103.944
3.875	104.429	104.248	104.054	103.860
4.000	104.559	104.378	104.184	103.990
4.125	104.843	104.662	104.468	104.274
4.250	105.111	104.930	104.736	104.542

20 Year Fixed DU ONLY C20				
Note Rate	15 6/1/12	30 6/16/12	45 7/1/12	60 7/16/12
3.250	100.519	100.319	100.106	99.893
3.375	101.348	101.148	100.935	100.722
3.500	102.143	101.943	101.730	101.517
3.625	102.633	102.433	102.220	102.007
3.750	103.022	102.822	102.609	102.396
3.875	103.011	102.811	102.598	102.385
4.000	103.585	103.385	103.172	102.959
4.125	104.032	103.832	103.619	103.406
4.250	104.364	104.164	103.951	103.738
4.375	104.662	104.462	104.249	104.036

10 Year Fixed DU ONLY C10				
Note Rate	15 6/1/12	30 6/16/12	45 7/1/12	60 7/16/12
2.750	100.563	100.401	100.188	99.994
2.875	101.251	101.089	100.876	100.682
3.000	101.915	101.753	101.540	101.346
3.125	102.252	102.090	101.877	101.683
3.250	102.559	102.397	102.184	101.990
3.375	103.075	102.913	102.700	102.506
3.500	103.672	103.510	103.297	103.103
3.625	103.972	103.810	103.597	103.403
3.750	104.278	104.116	103.903	103.709
3.875	104.193	104.031	103.818	103.624

The Conforming Fixed Rate Products Are Subject to the following Cumulative Pricing Adjustments

Loan Amount	Adjustment	Single Premium Lender Paid Mortgage Insurance Adjustors*			
		FICO Score Range			
		620 - 679	680 - 719	720 - 739	>= 740
Loan Amount \$100,000-\$199,999	(0.125)				
Loan Amount \$80,000-\$99,999	(0.250)				
Loan Amount \$50,000-\$79,999	(0.375)				
Loan Amount \$40,000-\$49,999	(1.125)	(1.550)	(1.350)	(1.150)	(1.000)
Loan Amount \$30,000-\$39,999	(1.625)	(2.700)	(2.200)	(1.750)	(1.400)
Cash-Out Refinance (All Products On This page)	See Grid Below	(4.200)	(3.300)	(2.350)	(2.150)
Investor LTV <= 75%	(2.000)	(1.300)	(1.000)	(0.700)	(0.500)
Investor 75.01% - 80.00%	(3.250)	(1.050)	(0.550)	0.000	0.000
Investor 80.01% - 90.00% (Investor > 90.00% not allowed)	(3.750)	(1.250)	(0.700)	(0.500)	(0.250)
2-4 Unit Property	(1.000)	0.400	0.300	0.200	0.200
Condominiums LTV> 75% (C30, C25, C20)	(0.750)				
<b>Loans with Subordinate Financing</b>					
LTV <= 65% & CLTV 80.01%-95% & FICO<720	(0.500)				
LTV <= 65% & CLTV 80.01%-95% & FICO>=720	(0.250)				
LTV 65.01%-75% & CLTV 80.01%-95% & FICO<720	(0.750)				
LTV 65.01%-75% & CLTV 80.01%-95% & FICO>=720	(0.500)				
LTV 75.01%-90% & CLTV 75.01%-90% & FICO<720	(1.000)				
LTV 75.01%-90% & CLTV 75.01%-90% & FICO>=720	(0.750)				
LTV 75.01%-80% & CLTV 90.01%-95% & FICO<720	(1.000)				
LTV 75.01%-80% & CLTV 90.01%-95% & FICO>=720	(0.750)				
LTV80.01%-90% & CLTV 90.01%-95% & FICO<720	(1.000)				
LTV80.01%-90% & CLTV 90.01%-95% & FICO>=720	(0.750)				
<b>HomePath Adjusters (HP30, HP15) these adjusters are cumulative with other applicable adjusters on this page</b>					
LTV > 95%	(0.500)				
<b>No Mortgage Insurance LTV Adjusters</b>					
LTV 80.01% - 85%	(1.000)				
LTV 85.01% - 90%	(1.750)				
LTV 90.01% - 95%	(2.500)				
LTV 95.01% - 97%	(3.250)				
Condo HomePath (All Attached and LP Detached)	(0.750)				
Investment Property LTV <= 75%	(1.750)				
Investment Property 75.01% - 80.00%	(2.000)				
Investment Property 80.01% - 90.00%	(2.500)				
LTV 90.01%-95% & CLTV 90.01%-95% & FICO<720	(1.000)				
LTV 90.01%-95% & CLTV 90.01%-95% & FICO>=720	(0.750)				
LTV <=95% & CLTV 95.01%-97% & FICO<720	(1.500)				
LTV <=95% & CLTV 95.01%-97% & FICO>=720	(1.500)				

FICO Score Range	C30, C25, C20, HP30 FICO Score Risk Based Adjustments By LTV Range						All Products On This Page Cash Out Refinance Adjustments by LTV Range			
	LTV<=60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	>85%	LTV<=60%	60.01-75%	75.01-80%	80.01-85%
740+	0.250	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)
720-739	0.250	0.000	(0.250)	(0.500)	(0.500)	(0.500)	(0.250)	(1.125)	(1.250)	(2.000)
700-719	0.250	(0.500)	(0.750)	(1.000)	(1.000)	(1.000)	(0.250)	(1.125)	(1.250)	(2.000)
680-699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(0.250)	(1.250)	(1.875)	(3.000)
660-679	0.000	(1.000)	(2.125)	(2.625)	(2.750)	(2.250)	(1.500)	(1.750)	(2.500)	(3.500)
640-659	(0.500)	(1.250)	(2.625)	(3.000)	(3.250)	(2.750)	(2.000)	(2.250)	(3.250)	(4.000)
620-639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(2.000)	(2.250)	(3.750)	(4.000)
<620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

If eligible, deduct 0.250% from price for Non-Escrow

Conventional Fixed - State Adjusters

RI	(0.250)
AZ,CO,HI,MD,ME,NM,NV,UT,WY	(0.125)
NY	(0.100)
MA	(0.050)
CA,CT,DE,IA,ID,IL,KS,MI,MN,MO,MT,NH,SD,WA,WI,WV	No Adj.
AL,AR,DC,FL,GA,IN,KY,LA,MS,NC,ND,NE,NJ,OH,OR,SC,TN,VA,VT	0.100
OK,PA	0.150
TX	0.250

Extensions

1st Ext. 1-30 Days	(0.02) Per Day
2nd Ext. 1-30 Days	(0.03) Per Day
Relock	See Relock/Renegotiation Policy

SEE REVISED LOCK POLICY REGARDING GSE FEE IMPACT ON

LOCK EXTENSIONS AND RELOCKS

Mortgage Clause:

Live Well Financial, Inc., ISAOA  
PO Box 39457, Solon, OH 44139

FHA Sponsor ID:

231-9800009



ALL PRICES SUBJECT TO CHANGE WITHOUT NOTICE

5/17/12 3:08 PM

CONVENTIONAL LIBOR FIXED PERIOD ARMS

3/1 Conforming LIBOR Fixed-Period ARM 2.25 Margin Caps 2/2/6					
LB3/1					
Note	15	30	45	60	
Rate	6/1/12	6/16/12	7/1/12	7/16/12	
3.000	99.639	99.514	99.380	99.360	
3.125	99.703	99.578	99.444	99.424	
3.250	99.767	99.642	99.508	99.488	
3.375	99.832	99.707	99.573	99.553	
3.500	99.896	99.771	99.637	99.617	
3.625	99.962	99.837	99.703	99.683	
3.750	100.027	99.902	99.768	99.748	
3.875	100.093	99.968	99.834	99.814	
4.000	100.158	100.033	99.899	99.879	
4.125	100.225	100.100	99.966	99.946	

5/1 Conforming LIBOR Fixed-Period ARM 2.25 Margin Caps 5/2/5					
LB5/1					
Note	15	30	45	60	
Rate	6/1/12	6/16/12	7/1/12	7/16/12	
2.000	98.750	98.625	98.491	98.471	
2.125	99.142	99.017	98.883	98.863	
2.250	99.534	99.409	99.275	99.255	
2.375	99.926	99.801	99.667	99.647	
2.500	100.269	100.144	100.010	99.990	
2.625	100.581	100.456	100.322	100.302	
2.750	100.767	100.642	100.508	100.488	
2.875	100.892	100.767	100.633	100.613	
3.000	100.956	100.831	100.697	100.677	
3.125	101.019	100.894	100.760	100.740	

7/1 Conforming LIBOR Fixed-Period ARM 2.25 Margin Caps 5/2/5					
LB7/1, HP7/1					
Note	15	30	45	60	
Rate	6/1/12	6/16/12	7/1/12	7/16/12	
2.375	98.872	98.747	98.613	98.593	
2.500	99.328	99.203	99.069	99.049	
2.625	99.785	99.660	99.526	99.506	
2.750	100.155	100.030	99.896	99.876	
2.875	100.461	100.336	100.202	100.182	
3.000	100.705	100.580	100.446	100.426	
3.125	100.824	100.699	100.565	100.545	
3.250	100.882	100.757	100.623	100.603	
3.375	100.938	100.813	100.679	100.659	
3.500	100.996	100.871	100.737	100.717	

10/1 Conforming LIBOR Fixed-Period ARM 2.25 Margin Caps 5/2/5					
LB10/1, HP10/1					
Note	15	30	45	60	
Rate	6/1/12	6/16/12	7/1/12	7/16/12	
2.625	98.047	97.922	97.788	97.768	
2.750	98.548	98.423	98.289	98.269	
2.875	99.047	98.922	98.788	98.768	
3.000	99.548	99.423	99.289	99.269	
3.125	99.973	99.848	99.714	99.694	
3.250	100.335	100.210	100.076	100.056	
3.375	100.573	100.448	100.314	100.294	
3.500	100.573	100.448	100.314	100.294	
3.625	100.573	100.448	100.314	100.294	
3.750	100.573	100.448	100.314	100.294	

The Conforming LIBOR ARMs Are Subject to the following Cumulative Pricing Adjustments

Loan Amount	Adjustment	Single Premium Lender Paid Mortgage Insurance Adjustors*																																											
Loan Amount \$100,000-\$199,999	(0.125)	<table border="1"> <thead> <tr> <th colspan="4">FICO Score Range</th> </tr> <tr> <th>620 - 679</th> <th>680 - 719</th> <th>720 - 739</th> <th>&gt;= 740</th> </tr> </thead> <tbody> <tr> <td>LTV 80.01% - 85%</td> <td>(1.950)</td> <td>(1.600)</td> <td>(1.350)</td> <td>(1.250)</td> </tr> <tr> <td>LTV85.01% - 90%</td> <td>(3.300)</td> <td>(2.900)</td> <td>(2.300)</td> <td>(1.700)</td> </tr> <tr> <td>LTV 90.01% - 95%</td> <td>(5.250)</td> <td>(4.300)</td> <td>(3.050)</td> <td>(2.700)</td> </tr> <tr> <td>Cash-out Refinance</td> <td>(1.300)</td> <td>(1.000)</td> <td>(0.700)</td> <td>(0.500)</td> </tr> <tr> <td>Rate and Term Refinance</td> <td>(1.050)</td> <td>(0.550)</td> <td>0.000</td> <td>0.000</td> </tr> <tr> <td>Second Home</td> <td>(1.250)</td> <td>(0.700)</td> <td>(0.500)</td> <td>(0.250)</td> </tr> <tr> <td>25 Years and Under</td> <td>0.400</td> <td>0.300</td> <td>0.200</td> <td>0.200</td> </tr> </tbody> </table>	FICO Score Range				620 - 679	680 - 719	720 - 739	>= 740	LTV 80.01% - 85%	(1.950)	(1.600)	(1.350)	(1.250)	LTV85.01% - 90%	(3.300)	(2.900)	(2.300)	(1.700)	LTV 90.01% - 95%	(5.250)	(4.300)	(3.050)	(2.700)	Cash-out Refinance	(1.300)	(1.000)	(0.700)	(0.500)	Rate and Term Refinance	(1.050)	(0.550)	0.000	0.000	Second Home	(1.250)	(0.700)	(0.500)	(0.250)	25 Years and Under	0.400	0.300	0.200	0.200
FICO Score Range																																													
620 - 679	680 - 719	720 - 739	>= 740																																										
LTV 80.01% - 85%	(1.950)	(1.600)	(1.350)	(1.250)																																									
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Second Home	(1.250)	(0.700)	(0.500)	(0.250)																																									
25 Years and Under	0.400	0.300	0.200	0.200																																									
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Loan Amount \$30,000-\$39,999	(1.625)																																												
Cash-Out Refinance (All Products On This page)	See Grid Below																																												
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2-4 Unit Property	(1.000)																																												
Condominiums LTV> 75%	(0.750)																																												
<b>Loans with Subordinate Financing</b>																																													
LTV <= 65% & CLTV 80.01%-95% & FICO<720	(0.500)	*Adjustors will never be less than (0.70) for LPMI																																											
LTV <= 65% & CLTV 80.01%-95% & FICO>=720	(0.250)																																												
LTV 65.01%-75% & CLTV 80.01%-95% & FICO<720	(0.750)																																												
LTV 65.01%-75% & CLTV 80.01%-95% & FICO>=720	(0.500)																																												
LTV 75.01%-90% & CLTV 75.01%-90% & FICO<720	(1.000)																																												
LTV 75.01%-90% & CLTV 75.01%-90% & FICO>=720	(0.750)																																												
LTV 75.01%-80% & CLTV 90.01%-95% & FICO<720	(1.000)																																												
LTV 75.01%-80% & CLTV 90.01%-95% & FICO>=720	(0.750)																																												
LTV80.01%-90% & CLTV 90.01%-95% & FICO<720	(1.000)																																												
LTV80.01%-90% & CLTV 90.01%-95% & FICO>=720	(0.750)																																												
<b>HomePath Adjusters (HP7/1, HP10/1) these adjusters are cumulative with other applicable adjusters on this page</b>																																													
LTV > 95%	(0.500)	Condo HomePath (All Attached and LP Detached) (0.750)																																											
<b>No Mortgage Insurance LTV Adjusters</b>																																													
LTV 80.01% - 85%	(1.000)	Investment Property LTV <= 75% (1.750)																																											
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LTV 90.01% - 95%	(2.500)	Investment Property 80.01% - 90.00% (2.500)																																											
LTV 95.01% - 97%	(3.250)	LTV 90.01%-95% & CLTV 90.01%-95% & FICO<720 (1.000)																																											
		LTV 90.01%-95% & CLTV 90.01%-95% & FICO>=720 (0.750)																																											
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FICO Score Range	All Product on This Page FICO Score Risk Based Adjustments BY LTV Range						All Products On This Page Cash Out Refinance Adjustments by LTV Range			
	LTV<=60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	>85%	LTV<=60%	60.01-75%	75.01-80%	80.01-85%
740+	0.250	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)
720-739	0.250	0.000	(0.250)	(0.500)	(0.500)	(0.500)	(0.250)	(1.125)	(1.250)	(2.000)
700-719	0.250	(0.500)	(0.750)	(1.000)	(1.000)	(1.000)	(0.250)	(1.125)	(1.250)	(2.000)
680-699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(0.250)	(1.250)	(1.875)	(3.000)
660-679	0.000	(1.000)	(2.125)	(2.625)	(2.750)	(2.250)	(1.500)	(1.750)	(2.500)	(3.500)
640-659	(0.500)	(1.250)	(2.625)	(3.000)	(3.250)	(2.750)	(2.000)	(2.250)	(3.250)	(4.000)
620-639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(2.000)	(2.250)	(3.750)	(4.000)
<620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

If eligible, deduct 0.250% from price for Non-Escrow

Conventional ARM - State Adjusters

RI	(0.250)
AZ,CO,HI,MD,ME,NM,NV,UT,WY	(0.125)
NY	(0.100)
MA	(0.050)
CA,CT,DE,IA,IL,KS,MI,MN,MO,MT,NH,SD,WA,WI,WV	No Adj.
AL,AR,DC,FL,GA,IN,KY,LA,MS,NC,ND,NE,NJ,OH,OR,SC,TN,VA,VT	0.100
OK,PA	0.150

Extensions

1st Ext. 1-30 Days	(0.02) Per Day
2nd Ext. 1-30 Days	(0.03) Per Day
Relock	See Relock/Renegotiation Policy
<b>SEE REVISED LOCK POLICY REGARDING GSE FEE IMPACT ON LOCK EXTENSIONS AND RELOCKS</b>	
<b>Mortgagee Clause:</b>	<b>FHA Sponsor ID:</b>
Live Well Financial, Inc., ISAOA	231-9800009



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5/17/12 3:08 PM

DU REFI PLUS

Conventional and Conforming High Balance

DU Refi Plus 30 Year Fixed Rate DUREFIPLUS30 (DU ONLY)				
Note Rate	15 6/1/12	30 6/16/12	45 7/1/12	60 7/16/12
3.750	102.162	101.962	101.749	101.536
3.875	103.019	102.819	102.606	102.393
4.000	103.906	103.706	103.493	103.280
4.125	104.453	104.253	104.040	103.827
4.250	104.807	104.607	104.394	104.181
4.375	105.162	104.962	104.749	104.536
4.500	105.508	105.308	105.095	104.882
4.625	105.520	105.320	105.107	104.894
4.750	105.847	105.647	105.434	105.221
4.875	106.149	105.949	105.736	105.523

DU Refi Plus 15 Year Fixed Rate DUREFIPLUS15 (DU ONLY)				
Note Rate	15 6/1/12	30 6/16/12	45 7/1/12	60 7/16/12
2.750	100.655	100.474	100.280	100.086
2.875	101.343	101.162	100.968	100.774
3.000	102.007	101.826	101.632	101.438
3.125	102.343	102.162	101.968	101.774
3.250	102.651	102.470	102.276	102.082
3.375	103.167	102.986	102.792	102.598
3.500	103.763	103.582	103.388	103.194
3.625	104.064	103.883	103.689	103.495
3.750	104.369	104.188	103.994	103.800
3.875	104.285	104.104	103.910	103.716

DU Refi Plus 20 Year Fixed Rate DUREFIPLUS20 (DU ONLY)				
Note Rate	15 6/1/12	30 6/16/12	45 7/1/12	60 7/16/12
3.750	102.609	102.409	102.196	101.983
3.875	103.279	103.079	102.866	102.653
4.000	103.990	103.790	103.577	103.364
4.125	104.438	104.238	104.025	103.812
4.250	104.737	104.537	104.324	104.111
4.375	105.040	104.840	104.627	104.414
4.500	105.301	105.101	104.888	104.675
4.625	105.239	105.039	104.826	104.613
4.750	105.532	105.332	105.119	104.906
4.875	105.783	105.583	105.370	105.157

DU Refi Plus 5/1 LIBOR ARM 2.25 margin Caps 5/2/5 DUREFIPLUS5/1 (DU ONLY)				
Note Rate	15 6/1/12	30 6/16/12	45 7/1/12	60 7/16/12
2.750	99.587	99.462	99.328	99.134
2.875	99.712	99.587	99.453	99.259
3.000	99.776	99.651	99.517	99.323
3.125	99.839	99.714	99.580	99.386
3.250	99.903	99.778	99.644	99.450
3.375	99.967	99.842	99.708	99.514
3.500	99.967	99.842	99.708	99.514
3.625	99.967	99.842	99.708	99.514
3.750	99.967	99.842	99.708	99.514
3.875	99.967	99.842	99.708	99.514

The DU Refi Plus Fixed Rate Products Are Subject to the following Cumulative Pricing Adjustments

CUMULATIVE Pricing Adjustment Factor	DU Refi Plus Adjustments BY LTV% Range						
	LTV<=60%	60.01-70%	70.01-75%	75.01-80%	80.01-95%	95.01%-97%	97.01%-105%
FICO 740+ (Products w/Terms > 15 yrs)	0.250	0.000	0.000	0.000	0.000	0.000	0.000
FICO 720-739 (Products w/Terms > 15 yrs)	0.250	0.000	0.000	0.000	0.000	0.000	0.000
FICO 700-719 (Products w/Terms > 15 yrs)	0.250	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
FICO 680-699 (Products w/Terms > 15 yrs)	0.000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
FICO 660-679 (Products w/Terms > 15 yrs)	0.000	(1.000)	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)
FICO 640-659 (Products w/Terms > 15 yrs)	(0.500)	(1.250)	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)
FICO 620-639 (Products w/Terms > 15 yrs)	(0.500)	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
High LTV (Additional Hit)	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
Condo (Products w/Terms > 15 yrs)	0.000	0.000	0.000	(0.500)	(0.500)	(0.500)	(0.500)
ARM	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)
Investment Property	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
2 Unit Property	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
3 - 4 Unit Property	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
CLTV 75.01% - 90.00%	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
CLTV 90.01% - 95.00%	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
CLTV 95.01% - 110.00%	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
Amount \$100,000 - \$199,999	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Amount \$90,000 - \$99,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Amount \$50,000 - \$89,999	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Amount \$40,000 - \$49,999	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
Amount \$30,000 - \$39,999	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)
High Balance >\$417K	(1.200)	(1.200)	(1.200)	(1.200)	(1.200)	(1.200)	(1.200)

If eligible, deduct 0.250% from price for Non-Escrow

DU Refi Fixed - State Adjusters

RI	(0.250)
AZ,CO,HI,MD,ME,NM,NV,UT,WY	(0.125)
NY	(0.100)
MA	(0.050)
CA,CT,DE,IA,ID,IL,KS,MI,MN,MO,MT,NH,SD,WA,WI,WV	No Adj.
AL,AR,DC,FL,GA,IN,KY,LA,MS,NC,ND,NE,NJ,OH,OR,SC,TN,VA,VT	0.100
OK,PA	0.150
TX	0.250

Extensions

1st Ext. 1-30 Days	(0.02) Per Day
2nd Ext. 1-30 Days	(0.03) Per Day
Relock	See Relock/Renegotiation Policy

SEE REVISED LOCK POLICY REGARDING GSE FEE IMPACT ON LOCK EXTENSIONS AND RELOCKS

Mortgage Clause:

Live Well Financial, Inc., ISAOA  
PO Box 39457, Solon, OH 44139

FHA Sponsor ID:

231-9800009





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NON-CONFORMING JUMBO

30 / 20 Year Fixed Non-Conforming Jumbo NC30, NC 20		
Note Rate	60 7/16/12	90 8/15/12
4.250	99.542	99.167
4.375	99.917	99.542
4.500	100.292	99.917
4.625	100.667	100.292
4.750	101.042	100.667
4.875	101.417	101.042
5.000	101.417	101.042
5.125	101.417	101.042
5.250	101.417	101.042
5.375	101.417	101.042

15 Year Fixed Non-Conforming Jumbo NC 15		
Note Rate	60 7/16/12	90 8/15/12
3.875	101.022	100.647
4.000	101.460	101.085
4.125	101.460	101.085
4.250	101.460	101.085
4.375	101.460	101.085
4.500	101.460	101.085
4.625	101.460	101.085
4.750	101.460	101.085
4.875	101.460	101.085
5.000	101.460	101.085

5/1 Non-Conforming Jumbo LIBOR Fixed-Period ARM 2.25 Margin Caps 5/2/5 NC5/1/ARM		
Note Rate	60 7/16/12	90 8/15/12
3.375	100.991	100.616
3.500	101.304	100.929
3.625	101.304	100.929
3.750	101.304	100.929
3.875	101.304	100.929
4.000	101.304	100.929
4.125	101.304	100.929
4.250	101.304	100.929
4.375	101.304	100.929
4.500	101.304	100.929

7/1 Non-Conforming Jumbo LIBOR Fixed-Period ARM 2.25 Margin Caps 5/2/5 NC7/1/ARM		
Note Rate	60 7/16/12	90 8/15/12
3.625	101.398	101.023
3.750	101.398	101.023
3.875	101.398	101.023
4.000	101.398	101.023
4.125	101.398	101.023
4.250	101.398	101.023
4.375	101.398	101.023
4.500	101.398	101.023
4.625	101.398	101.023
4.750	101.398	101.023

The Non-Conforming Jumbo Products Are Subject to the following Cumulative Pricing Adjustments

Loan Amount <= \$417,000	(0.500)	Cashout	Not Allowed
Loan Amount > \$1,500,000	(0.500)	Multi-Family 2-4	Not Allowed
Maximum Loan Size	\$ 2,000,000	Interest Only	Not Allowed
LTV <=50%	0.250	<b>Final Price, after adjusters are applied, will be capped at 102.25</b>	
FICO >= 780	0.250		

If eligible, deduct 0.250% from price for Non-Escrow

Conforming High Balance - State Adjusters

RI	(0.250)
AZ,CO,HI,MD,ME,NM,NV,UT,WY	(0.125)
NY	(0.100)
MA	(0.050)
CA,CT,DE,IA,ID,IL,KS,MI,MN,MO,MT,NH,SD,WA,WI,WV	No Adj.
AL,AR,DC,FL,GA,IN,KY,LA,MS,NC,ND,NE,NJ,OH,OR,SC,TN,VA,VT	0.100
OK,PA	0.150
TX	0.250

Extensions

1st Ext. 1-30 Days	(0.02) Per Day
2nd Ext. 1-30 Days	(0.03) Per Day
Relock	See Relock/Renegotiation Policy

**Mortgagee Clause:**

Live Well Financial, Inc., ISAOA  
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**FHA Sponsor ID:**

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FHA High Balance (>\$417,000)

FHA 30 Year Fixed FHB30				
Note	15	30	45	60
Rate	6/1/12	6/16/12	7/1/12	7/16/12
3.750	103.383	103.181	102.978	102.392
3.875	103.775	103.573	103.370	102.784
4.000	104.531	104.330	104.127	103.541
4.125	104.445	104.244	104.041	103.455
4.250	105.591	105.390	105.187	104.601
4.375	105.929	105.728	105.525	104.939
4.500	106.458	106.257	106.054	105.468
4.625	105.362	105.161	104.958	104.372
4.750	105.451	105.250	105.047	104.461

FHA 3 Year ARM Margin 1.75 Caps 1/1/5 FAHB3				
Note	15	30	45	60
Rate	6/1/12	6/16/12	7/1/12	7/16/12
3.625	97.579	97.408	97.228	96.734
3.750	97.922	97.751	97.571	97.077
3.875	98.172	98.001	97.821	97.327
4.000	98.422	98.251	98.071	97.577
4.125	98.673	98.502	98.322	97.828
4.250	99.268	99.097	98.917	98.423
4.375	99.519	99.348	99.168	98.674
4.500	99.770	99.599	99.419	98.925
4.625	100.022	99.851	99.671	99.177

FHA 5 Year ARM Margin 1.75 Caps 1/1/5 FAHB5				
Note	15	30	45	60
Rate	6/1/12	6/16/12	7/1/12	7/16/12
3.250	101.493	101.322	101.142	100.648
3.375	101.769	101.598	101.418	100.924
3.500	102.043	101.872	101.692	101.198
3.625	102.320	102.149	101.969	101.475
3.750	102.762	102.591	102.411	101.917
3.875	103.039	102.868	102.688	102.194
4.000	103.316	103.145	102.965	102.471
4.125	103.593	103.422	103.242	102.748
4.250	103.593	103.422	103.242	102.748

Government Products Are Subject to the following Cumulative Pricing Adjustments

FHA FICO 640-659	(0.250)	Fixed Rate Non-Owner Occupied (FHB30)	(0.500)
FHA FICO 660-719	0.000	Fixed Rate FHA Refinances (FHB30)	(0.125)
FHA FICO > =720	0.125		

Government - State Adjusters

FL,GA,MI,NV,WI	(0.250)
AL,AR,AZ,CA,CO,DC,DE,IN,MD,OH,OR,TN,UT,WA,WY	(0.125)
NY	(0.100)
CT,HI,IA,ID,IL,KS,KY,LA,MA,ME,MN,MO,MS,MT,NC,ND,NE,NH,NJ,NM,OK,PA,SC,SD,VA,VT,WV	No Adj.
RI	0.150
TX	0.250

Extensions

1st Ext. 1-30 Days	(0.02) Per Day
2nd Ext. 1-30 Days	(0.03) Per Day
Relock	See Relock/Renegotiation Policy

**Mortgage Clause:**

Live Well Financial, Inc., ISAOA  
PO Box 39457, Solon, OH 44139

**FHA Sponsor ID:**

231-9800009



Home Equity Conversion Mortgage (Reverse Mortgage)

HECM Fixed Standard				
IF LENDER PAID YOU MUST INCLUDE PREMIUM BOOSTER (INCREASE TO PRICING) BELOW FOR TOTAL PRICE				
Note Rate	10 5/17/12	30 6/16/12	45 7/1/12	60 7/16/12
3.99	100.625	100.125	N/A	N/A
4.25	102.125	101.625	101.125	100.125
4.50	103.625	103.125	102.625	101.625
4.75	105.125	104.625	104.125	103.125
4.99	106.750	106.250	105.750	104.750
5.06	107.000	106.500	106.000	105.000
5.18	107.125	106.625	106.125	105.125
5.31	107.375	106.875	106.375	105.375
5.43	107.500	107.000	106.500	105.500
5.56	107.625	107.125	106.625	105.625

HECM Monthly ARM LIBOR Standard				
Margin	10 5/17/12	30 6/16/12	45 7/1/12	60 7/16/12
1.500	N/A	N/A	N/A	N/A
1.750	N/A	N/A	N/A	N/A
2.000	101.875	101.375	100.875	N/A
2.250	103.250	102.750	102.250	101.250
2.500	103.875	103.375	102.875	101.875
2.750	104.750	104.250	103.750	102.750
3.000	105.625	105.125	104.625	103.625

Premium Booster Calculator (if Lender-Paid Post-4/6 plan)	
Input Estimated Unpaid Principal Balance	\$200,000
Input Origination Fee (\$0 OR \$2,500 - \$6,000 max)	\$6,000
Estimated Loan Origination Fee Premium Booster	2.625
<b>Maximum Pricing is 108.000</b>	
<b>Maximum Pricing (all Products) effective 4/23/2011 108.000</b>	
<i>Premium Booster only applies to HECM Fixed Post 4/6/2011 Plans</i>	
<i>Loan Origination Fee cannot exceed HUD HECM limits</i>	
<i>Final Loan Orig Fee Premium Booster calcs will be performed in Genesis</i>	
<i>Brokers should use the LWF-issued GFE to ensure compliance</i>	
<i>Any GFEs creating tolerance violations must close as Consumer-Paid</i>	

HECM Monthly ARM LIBOR Saver				
Margin	10 5/17/12	30 6/16/12	45 7/1/12	60 7/16/12
1.750	N/A	N/A	N/A	N/A
2.000	N/A	N/A	N/A	N/A
2.250	N/A	N/A	N/A	N/A
2.500	101.000	100.500	100.000	N/A
2.750	101.875	101.375	100.875	N/A
3.000	103.250	102.750	102.250	101.250

HECM Fixed \$0 Servicing Fee	0.000	HECM ARM \$0 Servicing Fee	0.000
Minimum Loan Size \$30,000 (All Products)		<b>Maximum Pricing (all Products)</b>	<b>108.000</b>
Manufactured Homes	(0.250)	<b>Maximum Pricing (all Products) effective 4/23/2011</b>	<b>108.000</b>

**HECM - State Adjusters / Limitations**

AK, PR, UT, MT	Not Allowed
MA	No HECM Saver
IL and KY	No HECM Fixed Rate
All 50 States	Manufactured Home HECM LIBOR products Require Pre-Approval
All 50 States	No Leasehold HECM Fixed Rate
All 50 States	No HECM for Purchase

**Rate Lock Extensions**

See Rate Lock Policy in Genesis	
1st Extension 1 - 30 days (per day)	(0.025)
2nd Extension 1 - 30 days (per day)	(0.035)

**Mortgagee Clause:**  
Live Well Financial, Inc., ISAOA  
PO Box 39457, Solon, OH 44139

**FHA Sponsor ID:**  
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