GMFS LLC
gmfspartners.com

Wholesale Rate Sheet

Price Indications - Live Prices on Website

Date	9/11/2017	Time	9:00 AM

Lock Cut-Off Time: 8:30 PM Central
Lock Desk Opens 8:00 AM, Closes 4:30 PM Central

Lock Desk 800-481-9287
LockDesk@GMFSLending.com

Bulletin Board

Get an additional 25 bps in your pricing

For Traditional Conventional files:

Fico 740 and up +.125

Loan amount >= 250K +.125

FHA- See our new 680+ fico adjustment. Now +.375

GMFS now offers our Traditional Jumbo program. See our competitive options in OB

Underwriting Turn Times	
Conventional	9/8/2017
FHA	9/8/2017
VA	9/8/2017
USDA	9/8/2017

Click Here to View Live Pricing and Lock Loans

Conforming 30 Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.500	104.811	104.738	104.665	104.595
4.375	104.560	104.472	104.385	104.307
4.250	104.045	103.957	103.871	103.792
4.125	103.483	103.395	103.309	103.230
4.000	102.878	102.790	102.704	102.626
3.875	102.225	102.137	102.050	101.972
3.750	101.682	101.602	101.521	101.443
3.625	101.080	100.999	100.919	100.841
3.500	100.373	100.292	100.212	100.134
3.375	99.376	99.296	99.215	99.137

FHA 30 Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.875	105.937	105.878	105.751	105.692
4.750	105.676	105.617	105.487	105.428
4.625	105.912	105.853	105.798	105.739
4.500	105.770	105.712	105.545	105.486
4.375	105.249	105.191	105.130	105.072
4.250	104.837	104.779	104.715	104.657
4.125	105.151	105.093	104.980	104.921
4.000	104.927	104.868	104.565	104.507
3.875	104.204	104.145	104.027	103.969
3.750	103.743	103.684	103.563	103.505
3.625	103.164	103.105	102.981	102.923
3.500	102.724	102.666	102.523	102.465

Contacts

District Director	States	Email
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Max Lender Credit
105.00

VA 30 Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.875	105.687	105.628	105.501	105.442
4.750	105.426	105.367	105.237	105.178
4.625	105.662	105.603	105.548	105.489
4.500	105.520	105.462	105.295	105.236
4.375	104.999	104.941	104.880	104.822
4.250	104.587	104.529	104.465	104.407
4.125	104.901	104.843	104.730	104.671
4.000	104.677	104.618	104.315	104.257
3.875	103.954	103.895	103.777	103.719
3.750	103.493	103.434	103.313	103.255

USDA RD 30 Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.500	105.370	105.253	104.995	104.877
4.375	104.849	104.732	104.580	104.463
4.250	104.437	104.320	104.165	104.048
4.125	104.751	104.634	104.430	104.313
4.000	104.527	104.360	104.015	103.898
3.875	103.804	103.637	103.477	103.360
3.750	103.343	103.176	103.013	102.896
3.625	102.614	102.446	102.431	102.314
3.500	102.174	102.007	101.973	101.856
3.375	101.319	101.152	101.131	101.014
3.250	100.708	100.541	100.518	100.401

GMFS LLC

Wholesale Rate Sheet
Conventional Fixed Programs

Date	9/11/2017	Time	9:00 AM

Lock Cut-Off Time: 8:30 PM Central
Lock Desk Opens 8:00 AM, Closes 4:30 PM Central

Fannie Conforming 30 /25 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.500	104.811	104.738	104.665	104.595
4.375	104.56	104.472	104.385	104.307
4.250	104.045	103.957	103.871	103.792
4.125	103.483	103.395	103.309	103.23
4.000	102.878	102.79	102.704	102.626
3.875	102.225	102.137	102.05	101.972
3.750	101.682	101.602	101.521	101.443
3.625	101.08	100.999	100.919	100.841
3.500	100.373	100.292	100.212	100.134
3.375	99.3755	99.2955	99.2145	99.1365

Fannie Conforming 15 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.750				
4.625	105.005	104.942	104.880	104.794
4.500	104.969	104.915	104.860	104.781
4.375	104.890	104.835	104.781	104.702
4.250	104.661	104.607	104.552	104.474
4.125	104.351	104.297	104.242	104.164
4.000	104.110	104.048	103.985	103.899
3.875	104.013	103.950	103.888	103.801
3.750	103.686	103.624	103.561	103.475
3.625	103.297	103.235	103.172	103.086
3.500	102.903	102.840	102.778	102.692
3.375	102.491	102.429	102.366	102.280
3.250	102.067	102.005	101.942	101.856

Fannie Conforming High Balance 30 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.750	104.152	104.079	104.004	103.918
4.625	103.750	103.662	103.574	103.488
4.500	103.684	103.596	103.508	103.414
4.375	103.591	103.503	103.415	103.321
4.250	103.148	103.061	102.972	102.878
4.125	102.619	102.531	102.442	102.348
4.000	102.007	101.920	101.831	101.737
3.875	101.564	101.483	101.401	101.307
3.750	101.129	101.048	100.966	100.872
3.625	100.558	100.478	100.396	100.302
3.500	99.846	99.765	99.683	99.589
3.375	98.840	98.759	98.677	98.583

Freddie Conforming 30 / 25 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.750	105.711	105.666	105.565	105.435
4.625	105.249	105.204	105.102	104.972
4.500	105.073	104.991	104.909	104.792
4.375	104.673	104.589	104.508	104.393
4.250	104.111	104.029	103.948	103.833
4.125	103.518	103.434	103.352	103.235
4.000	102.993	102.893	102.831	102.670
3.875	102.434	102.331	102.269	102.104
3.750	101.792	101.690	101.628	101.463
3.625	101.091	100.991	100.928	100.764
3.500	100.298	100.200	100.138	99.975

Freddie Conforming 15 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.375	105.320	105.261	105.180	105.040
4.250	105.003	104.944	104.863	104.737
4.125	104.668	104.608	104.527	104.413
4.000	104.211	104.152	104.071	103.968
3.875	104.506	104.437	104.376	104.235
3.750	104.024	103.959	103.898	103.769
3.625	103.506	103.442	103.380	103.263
3.500	103.013	102.949	102.888	102.780
3.375	102.728	102.659	102.617	102.427
3.250	102.203	102.132	102.090	101.909
3.125	101.659	101.587	101.546	101.368
3.000	101.101	101.030	100.988	100.811
2.875	100.499	100.370	100.348	100.171

*20 Year and 10 Year pricing available in OB for both Fannie and Freddie

FICO / LTV Adjustment > 15 year Amortization								
FICO / LTV	< = 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
740+	0.0	.25	.25	.50	.25	.25	.25	.75
720 - 739	0.0	.25	.50	.75	.50	.50	.50	1.00
700 - 719	0.0	.50	1.00	1.25	1.00	1.00	1.00	1.50
680 - 699	0.0	.50	1.25	1.75	1.50	1.25	1.25	1.50
660 - 679	0.0	1.00	2.25	2.75	2.75	2.25	2.25	2.25
640 - 659	.50	1.25	2.75	3.00	3.25	2.75	2.75	2.75
620 - 639	.50	1.5	3.00	3.00	3.25	3.25	3.25	3.50
580 - 619	.50	1.5	3.00	3.00	N/A	N/A	N/A	N/A

Cash Out Refi Adjustments			
FICO / LTV	< = 60	60.01-75	75.01-80
740+	.375	.625	.875
720 - 739	.375	1.00	1.125
700 - 719	.375	1.00	1.125
680 - 699	.375	1.125	1.75
660 - 679	.625	1.125	1.875
640 - 659	.625	1.625	2.625
620 - 639	.625	1.625	3.125

Subordinate Financing			
LTV	CLTV	< 720	> = 720
< = 65%	80.01 - 95%	.875	.625
65.01 - 75%	80.01 - 95%	1.125	0.875
> 75%	75.01 - 95%	1.375	1.125
< = 95%	95.01-97%	1.875	1.875
All other mortgages where the CLTV > LTV, cost .375 pt			

Conforming Adjustments - ALL Programs			
Manual Underwrite	.625	2 Units	1.00
Escrow Waiver	.25	3-4 Units (Max LTV 80%)	1.00
Escrow Waiver (IL & UT)	.15	NOO <=75%	2.125
Hi Bal 2nd home 80.01% - 85%	.25	NOO 75.01%-80% (Purch Only)	3.375
Hi Bal 2nd home 85.01% - 90%	.50	NOO 80.01%-85% (Purch Only)	4.125
Hi Bal Cash Out Refi	1.00	Condo > 75% & > 15yr term	.75
FICO >= 740	+.125	Condo: All terms w/LTV > 80%	.25
Loan Amount $250K & up	+.125	FICO 580 - 619	0.625
Properties >4+ fin or >8 total	.375	FICO 620 - 679	0.375
		FICO 680 - 699	0.125

See page 5 for Loan size adj and No Fee Option

Click Here to View Live Pricing and Lock Loans

LPMI Single Premium Adjusters (Indications for 30 year Only)										
LTV / FICO	800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97	2.16	2.16	2.16	2.98	3.08	3.85	3.85	6.84	7.09	7.38
90.01-95	1.4	1.42	1.6	1.80	2.23	2.7	2.8	4.93	5.12	5.79
85.01-90	1.02	1.03	1.19	1.23	1.59	1.84	1.91	3.28	3.53	4.08
80.01-85	0.59	0.59	0.59	0.72	0.83	0.97	1.03	1.52	1.57	1.62
Rate term	0	0	0	0	0	.53	.53	1.05	1.05	1.05
2nd home	.25	.25	.25	.25	.49	.70	.70	1.23	1.23	1.23
Investment	1.19	1.19	1.19	1.19	1.33	NA	NA	NA	NA	NA
Cash-out	.50	.50	.50	.50	.70	1.00	1.00	1.30	1.30	1.30

GMFS LLC

Wholesale Rate Sheet
Government Programs

Date	9/11/2017	Time	9:00 AM
Lock Cut-Off Time: 8:30 PM Central			
Lock Desk Opens 8:00 AM, Closes 4:30 PM Central			

FHA 30 Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.875	105.937	105.878	105.751	105.692
4.750	105.676	105.617	105.487	105.428
4.625	105.912	105.853	105.798	105.739
4.500	105.770	105.712	105.545	105.486
4.375	105.249	105.191	105.130	105.072
4.250	104.837	104.779	104.715	104.657
4.125	105.151	105.093	104.980	104.921
4.000	104.927	104.868	104.565	104.507
3.875	104.204	104.145	104.027	103.969
3.750	103.743	103.684	103.563	103.505
3.625	103.164	103.105	102.981	102.923
3.500	102.724	102.666	102.523	102.465

FHA 15 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.250	103.587	104.301	104.127	
4.125	103.587	103.564	103.393	
4.000	105.191	105.163	104.995	
3.875	104.808	104.775	104.609	
3.750	104.307	104.269	104.106	
3.625	102.794	102.751	102.543	
3.500	104.389	104.341	104.135	
3.375	103.990	103.936	103.733	
3.250	103.471	103.413	103.212	
3.125	101.056	100.992	100.778	
3.000	102.653	102.584	102.372	

FHA Hi Bal 30 yr Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.500	103.471	103.349	103.325	
4.375	103.025	102.903	102.879	
4.250	102.550	102.428	102.404	
4.125	103.217	103.060	103.032	
4.000	102.743	102.586	102.558	
3.875	102.239	102.081	102.054	
3.750	101.703	101.546	101.518	
3.625	101.619	101.482	101.446	
3.500	101.080	100.944	100.908	
3.375	100.509	100.372	100.336	

FHA Adjustments

* Streamline Non-Credit	.50
Streamline FICO < 700	.50
Streamline FICO >= 700	.25
FICO 680+ (No Hi Bal)	+.375
FICO 660 - 679	.50
FICO 640 - 659	.75
FICO 620 - 639	1.75
FICO 600 - 619	3.00
$120,000 - $149,999	.125
$100,000 - $119,999	.25
$75,000 - $99,999	.50
$60,000 - $74,999	.75
Loan < $60,000	see OB
HUD REO	.25
Manual Underwrite Fee	.625

USDA Rural Development 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.500	105.370	105.253	104.995	104.877
4.375	104.849	104.732	104.580	104.463
4.250	104.437	104.320	104.165	104.048
4.125	104.751	104.634	104.430	104.313
4.000	104.527	104.360	104.015	103.898
3.875	103.804	103.637	103.477	103.360
3.750	103.343	103.176	103.013	102.896
3.625	102.614	102.446	102.431	102.314
3.500	102.174	102.007	101.973	101.856
3.375	101.319	101.152	101.131	101.014
3.250	100.708	100.541	100.518	100.401

VA 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.875	105.687	105.628	105.501	105.442
4.750	105.426	105.367	105.237	105.178
4.625	105.662	105.603	105.548	105.489
4.500	105.520	105.462	105.295	105.236
4.375	104.999	104.941	104.880	104.822
4.250	104.587	104.529	104.465	104.407
4.125	104.901	104.843	104.730	104.671
4.000	104.677	104.618	104.315	104.257
3.875	103.954	103.895	103.777	103.719
3.750	103.493	103.434	103.313	103.255

VA 15 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.250	103.818	103.801	103.627	103.610
4.125	103.087	103.064	102.893	102.871
4.000	104.691	104.663	104.495	104.467
3.875	104.308	104.275	104.109	104.077
3.750	103.807	103.769	103.606	103.568
3.625	102.294	102.251	102.043	102.000
3.500	103.889	103.841	103.635	103.587
3.375	103.490	103.436	103.233	103.180
3.250	102.971	102.913	102.712	102.653
3.125	100.556	100.492	100.278	100.215
3.000	102.153	102.084	101.872	101.803

VA Hi Bal 30 Year Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.750	103.389	103.304	103.214	103.119
4.625	103.546	103.461	103.371	103.276
4.500	103.300	103.215	103.125	103.030
4.375	102.948	102.863	102.773	102.678
4.250	102.566	102.481	102.391	102.296
4.125	102.835	102.750	102.660	102.565
4.000	102.544	102.459	102.369	102.274
3.875	102.123	102.038	101.948	101.853
3.750	101.670	101.585	101.495	101.400
3.625	101.404	101.319	101.229	101.134
3.500	101.062	100.977	100.887	100.792
3.375	100.569	100.484	100.394	100.299
3.250	100.043	99.958	99.868	99.773

VA Adjustments

VA Refi's	.25
VA Cash Out 90 - 95%	.50
VA Cash Out 95.01 - 100%	.625
FICO 680+ (No Hi Bal)	+ .25
FICO 660 - 679	.50
FICO 640 - 659	.75
FICO 620 - 639	1.75
FICO 600 - 619	3.00
$120,000 - $149,999	.125
$100,000 - $119,999	.25
$75,000 - $99,999	.50
$60,000 - $74,999	.75
Loan < $60,000	see OB
Manual Underwrite	.625
Min FICO	600

USDA Adjustments

$75,001 - $100,000	.50
$60,000 - $75,000	1.50
FICO 740+	Improve .375
FICO 720 - 739	Improve .25
FICO 700 - 719	Improve .125
FICO 660 - 679	.625
FICO 640 - 659	1.25
FICO 620 - 639	2.25
Min FICO	620
Max LTV Purchase	102.0%
Max LTV Refi	102.0%
Manual Underwrite <640	.25

Louisiana CAFA FHA Rates Down Payment Assistance

3% DPA		4% DPA	
Rate	Price	Rate	Price
See OB for all pricing options			

Additional Comments and Notes

*No price adjustment for FHA Streamlines currently serviced by GMFS.
Min FICO for FHA / VA= 600, Min FICO for Manual UW = 640. RD= 620
No Fee Option- See page 5
Max DTI in Mobile County = 50%, Max Lender Credit= 105.00.
FHA ID- 1596200005 VA ID- 849829-00-00

Click Here
to View Live Pricing and Lock Loans

CAFA Loans in Louisiana

CAFA FHA loans are limited to specific clients and Parishes in Louisiana - Contact your District Director for more info. LA Conventional CAFA rates available in OB

GMFS LLC

Wholesale Rate Sheet

Conforming ARMs, HomeReady, Home Possible

Date	9/11/2017	Time	9:00 AM

Lock Cut-Off Time: 8:30 PM Central

Lock Desk Opens 8:00 AM, Closes 4:30 PM Central

5 /1 Conforming ARM

Rate	15 Day	30 Day	45 Day	60 Day
4.000	102.969	102.832	102.808	
3.875	102.756	102.623	102.599	
3.750	102.545	102.416	102.392	
3.625	102.336	102.211	102.187	
3.500	102.037	101.915	101.891	
3.375	101.734	101.613	101.589	
3.250	101.428	101.309	101.285	
3.125	101.118	101.003	100.979	
3.000	100.750	100.640	100.616	
2.875	100.378	100.273	100.249	

7/1 Conforming ARM

Rate	15 Day	30 Day	45 Day	60 Day
3.750	103.187	103.051	103.027	
3.625	102.922	102.790	102.766	
3.500	102.646	102.517	102.493	
3.375	102.259	102.131	102.107	
3.250	101.868	101.742	101.718	
3.125	101.470	101.350	101.326	
3.000	101.067	100.951	100.927	
2.875	100.617	100.507	100.483	
2.750	100.166	100.061	100.033	

10/1 Conforming ARM

Rate	15 Day	30 Day	45 Day	60 Day
4.125	103.186	103.029	103.005	
4.000	102.940	102.788	102.764	
3.875	102.692	102.545	102.521	
3.750	102.445	102.303	102.279	
3.625	102.199	102.063	102.039	
3.500	101.767	101.636	101.612	
3.375	101.323	101.197	101.170	
3.250	100.875	100.754	100.724	
3.125	100.424	100.308	100.275	

Arm pricing is for DU (see OB for LP)

HomeReady 30 Fixed

Rate	15 Day	30 Day	45 Day	60 Day
4.750	105.490	105.417	105.344	105.274
4.625	105.031	104.958	104.885	104.815
4.500	104.569	104.496	104.423	104.353
4.375	104.318	104.230	104.143	104.065
4.250	103.803	103.715	103.629	103.550
4.125	103.241	103.153	103.067	102.988
4.000	102.636	102.548	102.462	102.384
3.875	101.983	101.895	101.808	101.730
3.750	101.440	101.360	101.279	101.201
3.625	100.838	100.757	100.677	100.599
3.500	100.131	100.050	99.970	99.892

Home Possible 30 Fixed

Rate	15 Day	30 Day	45 Day	60 Day
5.000	106.352	106.314	106.213	106.088
4.875	105.992	105.944	105.843	105.714
4.750	105.581	105.536	105.435	105.305
4.625	105.119	105.074	104.972	104.842
4.500	104.943	104.861	104.779	104.662
4.375	104.543	104.459	104.378	104.263
4.250	103.981	103.899	103.818	103.703
4.125	103.388	103.304	103.222	103.105
4.000	102.863	102.763	102.701	102.540
3.875	102.304	102.201	102.139	101.974
3.750	101.662	101.560	101.498	101.333

Reserved for Future Use

Rate	15 Day	30 Day	45 Day	60 Day

HomeReady Adjustments

Max Adjustment cap	1.50
No High Balance	

Home Possible Adjustments

Max Adjustment Cap	1.50
No High Balance	

Can be combined with LPMI - see page 2 for Adjusters

ARM Terms & Adjustments

Max LTV	90%
No High Balance	
Margin	2.25
Index = 1 year LIBOR	LIBOR
5/1 Caps	2/2/5
7/1 & 10/1 Caps	5/2/5

FICO / LTV Adjustment > 15 year Amortization

FICO / LTV	< = 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
740+	0.0	.25	.25	.50	.25	.25	.25	.75
720 - 739	0.0	.25	.50	.75	.50	.50	.50	1.00
700 - 719	0.0	.50	1.00	1.25	1.00	1.00	1.00	1.50
680 - 699	.375	.875	2.625	2.125	2.875	1.625	1.625	1.875
660 - 679	.50	1.50	2.75	3.25	3.25	2.75	2.75	2.75
640 - 659	1.00	1.75	3.25	3.50	3.75	3.25	3.25	3.25
620 - 639	1.00	2.00	3.50	3.50	3.75	3.75	3.75	4.00

Cash Out Refi Adjustments

FICO / LTV	< = 60	60.01-75	75.01-80
740+	.375	.625	.875
720 - 739	.375	1.00	1.125
700 - 719	.375	1.00	1.125
680 - 699	.375	1.125	1.75
660 - 679	.625	1.125	1.875
640 - 659	.625	1.625	2.625
620 - 639	.625	1.625	3.125

Click Here

to View Live Pricing and Lock Loans

Subordinate Financing

LTV	CLTV	< 720	> = 720
< = 65%	80.01 - 95%	.875	.625
65.01 - 75%	80.01 - 95%	1.125	0.875
> 75%	75.01 - 95%	1.375	1.125
< = 95%	95.01-97%	1.875	1.875

All other mortgages where the CLTV > LTV, cost .375 pt

Conforming Adjustments - ALL Programs

Manual Underwrite	.625	2 Units	1.00
Escrow Waiver	.25	3-4 Units (Max LTV 65%)	1.00
Escrow Waiver (IL & UT)	.15	NOO <=75%	2.125
Condo > 75% & > 15yr term	.75	NOO 75.01%-80% (Purch Only)	3.375
Condo: All terms w/LTV > 80%	.25	NOO 80.01%-85% (Purch Only)	4.125
FICO >= 740 (not on ARMS)	+.125	FICO 620 - 679	0.375
Loan Amount $250K & up	+.125	FICO 680 - 699	0.125

See page 5 for Loan size and No Fee Option

GMFS LLC

Wholesale Rate Sheet

Loan Amount Adjustments, No Fee Option

Date	9/11/2017	Time	9:00 AM

Lock Cut-Off Time: 8:30 PM Central
Lock Desk Opens 8:00 AM, Closes 4:30 PM Central

30 & 25 year Term/Loan size adj for Conv Products

State	$0 to 89.999	$90K to 129.999	$130K to 190	$190K to 224.999	$225K to 274,999	$275 to $424,100	$424.1K to Limit
Tier 1	-0.57	-0.30	-0.05	0	0.04	0.08	-0.20
Tier 2	-0.61	-0.34	-0.09	-0.04	0	0.04	-0.24
Tier 3	-0.64	-0.37	-0.12	-0.07	-0.03	0.01	-0.27

20, 15, & 10 year Term/Loan size adj for Conv Products

State	$0 to 89.999	$90K to 129.999	$130K to 189.999	$190K to 274.999	$225K to 274,999	$275 to $424,100	$424.1K to Limit
Tier 1	-0.57	-0.30	-0.05	0	0.04	0.08	-0.20
Tier 2	-0.61	-0.34	-0.09	-0.04	0	0.04	-0.24
Tier 3	-0.64	-0.37	-0.12	-0.07	-0.03	0.01	-0.27

Tier 1 - AL, AR, FL, IL, LA, MD, MS, NC, NM, OH, OK, PA, TX, VA
Tier 2 - GA, IN, KY, SC, TN
Tier 3 - CO, UT

as of 2/15/2017

Traditional Jumbo program now available in OB. Program offers primary residence, 2nd home and investment transactions. Please complete the checklist and email to lockdesk@gmfslending.com before locking.See OB for rate/pricing options

No Fee Option

Loan Amount	Cost	Loan Amount	Cost
$60,000 - 79,999	1.30	$200,000 - 219,999	.39
$80,000 - 99,999	.97	$220,000 - 239,999	.35
$100,000 - 119,999	.78	$240,000 - 259,999	.32
$120,000 - 139,999	.65	$260,000 - 279,999	.3
$140,000 - 159,999	.56	$280,000 - 299,999	.28
$160,000 - 179,999	.49	$300,000 - 374,999	.26
$180,000 - 199,999	.43	$375,000 - 1,000,000	.21

Extensions and Relocks

Conforming Extension		FHA Extension	
5 day extension	0.1	5 day extension	0.1
7 day extension	.15	7 day extension	.15
15 day extension	.30	15 day extension	.30
30 day extension	.60	30 day extension	.60
VA Extension		**USDA Extension**	
5 day extension	0.10	5 day extension	0.1
7 day extension	.15	7 day extension	.125
15 day extension	.30	15 day extension	.20
30 day extension	.60	30 day extension	.375

Locks must fund by the expiration date.
Expired locks are re-priced on worst-case pricing.
Locks expiring on a weekend must be extended by 4:30 PM on Friday.
Max of 2 extensions or a total of 30 days.
Worst-case pricing will apply to loans exceeding this rule.
A re-commit fee of .125 (15 days) or .375 (30 days) will apply to all worst-case relocks.
Pricing shown is an indication and includes SRP for a $225,000 Loan in Tier 1

Misc

*No price adjustment for FHA Streamlines currently serviced by GMFS. See bulletin on 1/22/15.
Pricing shown includes SRP for a $225,000 Loan in Tier 1
LA CAFA Conventional Home Possible program is available in OB.
C/O not allowed on Conventional < 620

Click Here to View Live Pricing and Lock Loans