



NATIONAL RATESHEET

3160 Crow Canyon Rd., #400, San Ramon, CA 94583

(800) 356-3889 or (925) 983-3100

www.cmgfi.com

12/21/2012 08:16 AM PST

What's New

.250 PRICING IMPROVEMENT FOR ANY PURCHASE SUBMITTED IN THE MONTH OF DECEMBER

CLICK FOR TURN TIMES

CLICK FOR EXTENSION POLICY

CLICK FOR ROLLDOWN CALCULATOR

**EMAIL LOCK DESK FOR ARCHIVED RATESHEETS:
cmglockdesk@cmgfi.com**

Lender Paid Transactions: Broker may not charge an origination fee. Borrower will be charged an origination fee by CMG in an amount equal to the broker compensation agreement. This origination fee, in addition to all other CMG fees, must be reflected in Block 1 of the GFE.

Rate Lock Information	
Lock on our web site:	www.cmgbanking.com
<u>Lock Term</u>	<u>File Due</u>
21 Day	NO ADVANCED LOCKS
30 Day	5 DAYS AFTER LOCK
45 Day	10 DAYS AFTER LOCK

Where to Find	Page:
Agency Conforming Fixed Programs	2
Agency Conforming ARM's - Fully Ammortized	2
Agency Conforming ARM's - Interest Only	2
Freddie Mac open access	3
FHA Fixed & ARM's	3
FNMA Refi Plus and Homepath	3
CMG Loan Submission Form	4

Live Pricing and Lock Assistance	
The CMG Lock Desk is here to Serve You!	
Email Us	cmglockdesk@cmgfi.com
Call Us Direct	925-983-3224

Online File Submissions
Upload documents directly to :
www.cmgbanking.com

Turnaround Times
<u>PLEASE CONTACT YOUR ACCOUNT EXECUTIVE</u>

Rate locks accepted until 4:00 PM PT
PLEASE SEE OUR WEBSITE FOR ADMIN FEES BY STATE

Account Executives

SEE OUR WEBSITE FOR A COMPLETE LISTING OF OUR NATIONWIDE ACCOUNT EXECUTIVE TEAM

AGENCY CONFORMING FIXED AND ARMS

30 YR FX - #101				20 YR FX - #103				15 YR FX - #102				10 YR FX - #104			
RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY
3.000	0.239	0.364	0.564	3.000	1.421	1.702	1.774	2.750	(1.297)	(1.172)	(0.972)	2.750	(0.765)	(0.585)	(0.406)
3.125	(0.534)	(0.409)	(0.209)	3.125	0.639	0.813	0.987	2.875	(1.916)	(1.791)	(1.591)	2.875	(1.306)	(1.135)	(0.963)
3.250	(1.159)	(1.034)	(0.834)	3.250	(1.189)	(0.917)	(0.834)	3.000	(2.498)	(2.373)	(2.173)	3.000	(1.337)	(1.174)	(1.010)
3.375	(1.700)	(1.575)	(1.375)	3.375	(1.851)	(1.584)	(1.496)	3.125	(2.968)	(2.843)	(2.643)	3.125	(1.741)	(1.586)	(1.431)
3.500	(2.426)	(2.301)	(2.101)	3.500	(2.470)	(2.208)	(2.115)	3.250	(3.276)	(3.151)	(2.951)	3.250	(2.384)	(2.237)	(2.091)
3.625	(3.109)	(2.984)	(2.784)	3.625	(3.055)	(2.797)	(2.698)	3.375	(3.540)	(3.415)	(3.215)	3.375	(2.676)	(2.538)	(2.401)
3.750	(3.665)	(3.540)	(3.340)	3.750	(3.547)	(3.293)	(3.190)	3.500	(3.804)	(3.679)	(3.479)	3.500	(2.968)	(2.840)	(2.711)
3.875	(4.059)	(3.934)	(3.734)	3.875	(3.903)	(3.654)	(3.545)	3.625	(4.227)	(4.102)	(3.902)	3.625	(3.162)	(3.041)	(2.919)
4.000	(4.405)	(4.280)	(4.080)	4.000	(4.313)	(4.084)	(3.970)	3.750	(4.482)	(4.357)	(4.157)	3.750	(3.356)	(3.242)	(3.128)
4.125	(4.742)	(4.617)	(4.417)	4.125	(4.850)	(4.626)	(4.506)	3.875	(4.720)	(4.595)	(4.395)	3.875	(3.549)	(3.443)	(3.336)
4.250	(5.252)	(5.127)	(4.927)	4.250	(5.309)	(5.089)	(4.965)	4.000	(4.317)	(4.192)	(3.992)	4.000	(3.753)	(3.654)	(3.555)
4.375	(5.563)	(5.438)	(5.238)	4.375	(5.634)	(5.419)	(5.289)	4.125	(4.698)	(4.573)	(4.373)	4.125	(3.947)	(3.855)	(3.764)
4.500	(5.560)	(5.435)	(5.235)	4.500	(5.700)	(5.700)	(5.597)	4.250	(4.953)	(4.828)	(4.628)	4.250	(4.150)	(4.066)	(3.982)

30 YR HIGH BALANCE - #101 HB				15 YR HIGH BALANCE - #102 HB				5/1 ARM - #1456C				7/1 ARM - #1476C			
RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY
3.000	1.739	1.864	2.064	2.750	0.203	0.328	0.528	2.250	1.461	1.584	1.714	2.250	2.147	2.269	2.403
3.125	0.966	1.091	1.291	2.875	(0.416)	(0.291)	(0.091)	2.375	0.717	0.844	0.971	2.375	1.266	1.392	1.522
3.250	0.341	0.466	0.666	3.000	(0.998)	(0.873)	(0.673)	2.500	(0.014)	0.117	0.240	2.500	0.397	0.527	0.654
3.375	(0.200)	(0.075)	0.125	3.125	(1.468)	(1.343)	(1.143)	2.625	(0.743)	(0.609)	(0.488)	2.625	(0.469)	(0.335)	(0.211)
3.500	(0.926)	(0.801)	(0.601)	3.250	(1.776)	(1.651)	(1.451)	2.750	(1.352)	(1.214)	(1.096)	2.750	(1.150)	(1.013)	(0.891)
3.625	(1.609)	(1.484)	(1.284)	3.375	(2.040)	(1.915)	(1.715)	2.875	(1.496)	(1.354)	(1.239)	2.875	(1.353)	(1.212)	(1.093)
3.750	(2.165)	(2.040)	(1.840)	3.500	(2.304)	(2.179)	(1.979)	3.000	(1.627)	(1.481)	(1.369)	3.000	(1.542)	(1.397)	(1.282)
3.875	(2.559)	(2.434)	(2.234)	3.625	(2.727)	(2.602)	(2.402)	3.125	(1.700)	(1.554)	(1.442)	3.125	(1.700)	(1.553)	(1.438)
4.000	(2.905)	(2.780)	(2.580)	3.750	(2.982)	(2.857)	(2.657)	3.250	(1.700)	(1.554)	(1.442)	3.250	(1.700)	(1.553)	(1.438)
4.125	(3.242)	(3.117)	(2.917)	3.875	(3.220)	(3.095)	(2.895)								
4.250	(3.752)	(3.627)	(3.427)	4.000	(2.817)	(2.692)	(2.492)								
4.375	(4.063)	(3.938)	(3.738)	4.125	(3.198)	(3.073)	(2.873)								
4.500	(4.060)	(3.935)	(3.735)	4.250	(3.453)	(3.328)	(3.128)								

10/1 ARM - #1410C				5/1 ARM - #1451C I/O				7/1 ARM - #1471C I/O				10/1 ARM - #1410C I/O			
RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY
2.750	1.569	1.728	1.884	2.250	1.394	1.517	1.647	2.250	1.804	1.926	2.060	2.750	1.144	1.303	1.459
2.875	0.607	0.771	0.923	2.375	0.896	1.022	1.149	2.375	1.170	1.296	1.427	2.875	0.401	0.564	0.717
3.000	(0.793)	(0.625)	(0.476)	2.500	0.410	0.541	0.664	2.500	0.549	0.679	0.806	3.000	(0.340)	(0.173)	(0.023)
3.125	(1.526)	(1.355)	(1.208)	2.625	(0.083)	0.052	0.173	2.625	(0.075)	0.059	0.183	3.125	(1.153)	(0.982)	(0.836)
3.250	(1.700)	(1.700)	(1.700)	2.750	(0.539)	(0.401)	(0.283)	2.750	(0.657)	(0.520)	(0.399)	3.250	(1.700)	(1.662)	(1.519)
				2.875	(0.841)	(0.699)	(0.585)	2.875	(0.918)	(0.777)	(0.659)	3.375	(1.700)	(1.700)	(1.700)
				3.000	(0.977)	(0.831)	(0.719)	3.000	(1.110)	(0.965)	(0.850)				
				3.125	(1.079)	(0.923)	(0.795)	3.125	(1.298)	(1.143)	(1.015)				
				3.250	(1.461)	(1.302)	(1.177)	3.250	(1.700)	(1.639)	(1.514)				
				3.375	(1.700)	(1.552)	(1.430)	3.375	(1.700)	(1.700)	(1.700)				
				3.500	(1.700)	(1.642)	(1.524)								
				3.625	(1.646)	(1.470)	(1.329)								
				3.750	(1.700)	(1.700)	(1.682)								

FICO/LTV (ONLY FOR LOANS WITH > 15 YR TERM)								SUBORDINATE FINANCING								
FICO/LTV	≤ 60%	>60%-70%	>70%-75%	>75%-80%	>80%-85%	>85%-90%	>90%-97%									
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	LTV ≤ 65% CLTV > 80.01% W/FICO < 720								0.500
640 - 659	0.500	1.250	2.500	3.000	3.250	2.750	2.750	LTV ≤ 65% CLTV > 80.01% W/FICO ≥ 720								0.250
660 - 679	0.000	1.000	2.000	2.500	2.750	2.250	2.250	LTV 65.01-75% CLTV > 80.01 W/FICO < 720								0.750
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	LTV 65.01-75% CLTV > 80.01 W/FICO ≥ 720								0.500
700 - 719	(0.250)	0.500	0.750	1.000	1.000	1.000	1.000	LTV 75.01-90% CLTV > 75.01 W/FICO < 720								1.000
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	0.500	LTV 75.01-90% CLTV > 75.01 W/FICO ≥ 720								0.750
≥ 740	(0.250)	0.000	0.000	0.250	0.250	0.250	0.250									

CASH OUT N/A > 80%					LPMI ADJUSTMENTS					HIGH BALANCE ARM ADJUSTMENTS						
FICO/LTV	≤ 60%	>60%-70%	>70%-75%	>75%-80%	LTV	COVERAGE	≥ 720	680 - 719	< 680							
620 - 639	0.250	1.250	1.250	2.750	30 YEAR FIXED PRICE ADJUSTMENTS (#101 LPMI & #125 LPMI)					ARM LN AMT > 417k (FULL AM)					1.000	
640 - 659	0.250	1.250	1.250	2.250	< 85%	12%	1.120	1.330	1.540	ARM LN AMT > 417k (5/1 I/O ONLY)					1.000	
660 - 679	0.250	0.750	0.750	1.500	85.01 - 90%	25%	1.720	2.170	2.660	MISC ADJUSTMENTS						
680 - 699	0.000	0.750	0.750	1.375	90.01 - 95%	30%	2.350	3.290	4.200	> 4 FINANCED PROPERTIES					1.000	
700 - 719	0.000	0.625	0.625	0.750	≤ 20 YEAR TERM PRICE ADJUSTMENTS (#102 LPMI, #103 LPMI, #104 LPMI)					DTI > 50%					1.000	
720 - 739	0.000	0.625	0.625	0.750	< 85%	6%	0.870	1.010	1.150	N/O PROPERTY IN TRUST					1.000	
≥ 740	0.000	0.250	0.250	0.500	85.01 - 90%	12%	1.190	1.360	1.640	BLENDED RATIOS (LP)					1.500	
					90.01 - 95%	25%	1.990	2.760	3.600	60 DAY LOCK .25 WORSE THAN 45 DAY PRICING						
					ADDITIONAL ADJUSTMENTS					MAX NET REBATE						
					LN AMT > 417k (# 101LPMI HC)	0.880	1.400	2.100	100 SERIES					(4.000)		
					RATE AND TERM	0.350	0.530	1.050	1400 SERIES					(3.000)		
					2ND HOME	0.490	0.700	1.230	#101 & 102 HC CAN ONLY BE LOCKED AT TIME OF UW APPROVAL							
					LOCK TERMS					DAILY INDICES					CONFORMING LOAN LIMITS	
					21 DAY LOCK					1 MO LIBOR					0.213%	1 UNIT \$417,000
					FILE DUE 2 DAYS AFTER LOCK					12 MO LIBOR					0.843%	2 UNIT \$533,850
					30 DAY LOCK					PRIME					3.250%	3 UNIT \$645,300
					FILE DUE 3 DAYS AFTER LOCK					10 YR T-NOTE					1.658%	4 UNIT \$801,950
					45 DAY LOCK											
					FILE DUE 5 DAYS AFTER LOCK											

ALL LOANS MUST PASS STATE, FEDERAL, AND FNMA HIGH COST TESTS TO BE ELIGIBLE FOR FUNDING.

ADJUSTMENTS NOT REPRESENTATIVE OF GUIDELINES - CALL FOR DETAILS OR VISIT OUR WEBSITE
 MAXIMUM BROKER COMPENSATION MAY NOT EXCEED THE LESSER OF PROGRAM MAX OR 4%
 FILES NOT RECEIVED BY DUE DATE ARE SUBJECT TO REPRICING OR CANCELLATION. RATE LOCKS ACCEPTED UNTIL 4:00 PM
 ADMINISTRATIVE FEES: PLEASE SEE RATESHEET COVER PAGE FOR STATE SPECIFIC ADMIN. FEES.
 RATES SUBJECT TO CHANGE WITHOUT NOTICE. THIS INFORMATION IS INTENDED FOR
 PROFESSIONAL USE ONLY AND IS NOT FOR USE BY THE GENERAL PUBLIC.

FHA / VA FIXED AND ARM

30 YR FX - #3101 & #4101				30 YR FX - #3101 HC & #4101 HC				15 YR FX - #3102 & #4102				5/1 CMT ARM - #3151 & #4151			
RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY
2.750	0.006	0.106	0.256	3.250	(1.560)	(1.460)	(1.310)	2.750	(2.920)	(2.363)	(2.213)	2.500	0.353	0.478	0.653
2.875	(0.531)	(0.431)	(0.281)	3.375	(2.058)	(1.958)	(1.808)	2.875	(3.302)	(2.742)	(2.592)	2.625	0.091	0.216	0.391
3.000	(1.043)	(0.943)	(0.793)	3.500	(2.534)	(2.434)	(2.284)	3.000	(3.607)	(3.045)	(2.895)	2.750	(0.663)	(0.538)	(0.363)
3.125	(1.379)	(1.279)	(1.129)	3.625	(2.825)	(2.725)	(2.575)	3.125	(3.659)	(3.094)	(2.944)	2.875	(0.926)	(0.801)	(0.626)
3.250	(4.060)	(3.960)	(3.810)	3.750	(3.954)	(3.916)	(3.766)	3.250	(4.459)	(3.954)	(3.804)	3.000	(1.100)	(0.975)	(0.800)
3.375	(4.558)	(4.458)	(4.308)	3.875	(4.318)	(4.281)	(4.131)	3.375	(4.680)	(4.171)	(4.021)	3.125	(1.338)	(1.213)	(1.038)
3.500	(5.034)	(4.934)	(4.784)	4.000	(4.262)	(4.225)	(4.075)	3.500	(4.839)	(4.328)	(4.178)	3.250	(2.109)	(1.984)	(1.809)
3.625	(5.325)	(5.225)	(5.075)	4.125	(3.963)	(3.926)	(3.776)	3.625	(4.694)	(4.180)	(4.030)	3.375	(2.347)	(2.222)	(2.047)
3.750	(6.454)	(6.416)	(6.266)	4.250	(3.720)	(3.698)	(3.548)	3.750	(4.010)	(3.541)	(3.391)	3.500	(2.496)	(2.371)	(2.196)
3.875	(6.818)	(6.781)	(6.631)	4.375	(3.734)	(3.712)	(3.562)	3.875	101.625	101.475	101.625	3.625	(2.709)	(2.584)	(2.409)
4.000	(6.762)	(6.725)	(6.575)	4.500	(4.342)	(4.320)	(4.170)	4.000	101.625	101.475	101.625	3.750	(2.182)	(2.057)	(1.882)
4.125	(6.463)	(6.426)	(6.276)	4.625	(3.545)	(3.524)	(3.374)	4.125	101.625	101.850	102.000				
4.250	(6.220)	(6.198)	(6.048)					4.250	(0.175)	(0.175)	(0.175)				

PRICE ADJ'S		ARM INFO		LOCK TERMS	
FICO 620-659	0.250	2.000% MARGIN		21 DAY LOCK	
FICO > 720	(0.125)	11/15 CAPS		FILE DUE 2 DAYS AFTER LOCK	
VA ADJUSTMENT	0.250	ARM INDEX IS #REF!		30 DAY LOCK	
LN AMT > 417K (15 YR & ARM)	1.000	PLEASE REFER TO GUIDES FOR OUR #3101 PROGRAM MAX LOAN AMOUNTS		FILE DUE 3 DAYS AFTER LOCK	
LN AMT < 50K	1.000	STREAMLINE CUT OFF DATES		45 DAY LOCK	
TX PROPERTIES	(0.625)	LAST DAY TO SUBMIT 11/7		FILE DUE 5 DAYS AFTER LOCK	
60 DAY LOCK .25 WORSE THAN 45 DAY PRICING		CMG 's HUD ID # 7844200000 CMG's			
IMPOUNDS REQUIRED ON ALL FHA LOANS		LAST DAY FOR CONDITIONS 11/14		VA ID # 906524-00-00	
		MAX NET REBATE - (5.000)			

FNMA REFI PLUS AND HOMEPATH PROGRAMS

LOCKS ONLY ALLOWED ON LOANS SUBMITTED BEFORE 8/21/2012

30 YR FX - #101 HP / RP < 125% LTV				***30 YR FX - #101 RP > 125% LTV***				20 YR FX - #103 HP / RP				15 YR FX - #102 HP / RP			
RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY
3.250	1.252	1.369	1.498	3.250	2.578	2.695	2.824	3.250	0.932	1.049	1.178	2.750	0.440	0.569	0.697
3.375	0.481	0.604	0.736	3.375	1.610	1.742	1.874	3.375	0.247	0.370	0.502	2.875	(0.203)	(0.081)	0.039
3.500	(0.290)	(0.161)	(0.026)	3.500	0.395	0.525	0.660	3.500	(0.438)	(0.309)	(0.174)	3.000	(0.845)	(0.732)	(0.620)
3.625	(1.061)	(0.926)	(0.787)	3.625	(0.696)	(0.561)	(0.422)	3.625	(1.123)	(0.988)	(0.850)	3.125	(1.288)	(1.184)	(1.080)
3.750	(1.573)	(1.438)	(1.301)	3.750	(1.554)	(1.419)	(1.282)	3.750	(1.604)	(1.470)	(1.332)	3.250	(1.548)	(1.452)	(1.357)
3.875	(1.960)	(1.830)	(1.697)	3.875	(2.301)	(2.170)	(2.037)	3.875	(1.992)	(1.861)	(1.728)	3.375	(1.807)	(1.719)	(1.634)
4.000	(2.381)	(2.254)	(2.125)	4.000	(3.080)	(2.954)	(2.825)	4.000	(2.412)	(2.285)	(2.156)	3.500	(2.067)	(1.987)	(1.910)
4.125	(2.834)	(2.711)	(2.587)	4.125	(3.892)	(3.770)	(3.645)	4.125	(2.865)	(2.743)	(2.618)	3.625	(2.269)	(2.197)	(2.127)
4.250	(3.121)	(3.012)	(2.900)	4.250	(4.419)	(4.309)	(4.197)	4.250	(3.147)	(3.038)	(2.926)	3.750	(2.419)	(2.353)	(2.289)
4.375	(3.308)	(3.217)	(3.122)	4.375	(4.778)	(4.686)	(4.592)	4.375	(3.327)	(3.235)	(3.141)	3.875	(2.568)	(2.509)	(2.450)
4.500	(3.495)	(3.422)	(3.345)					4.500	(3.506)	(3.432)	(3.356)	4.000	(2.718)	(2.665)	(2.612)
4.625	(3.682)	(3.627)	(3.568)					4.625	(3.685)	(3.630)	(3.570)	4.125	(2.907)	(2.854)	(2.801)
4.750	(3.780)	(3.730)	(3.680)					4.750	(3.780)	(3.730)	(3.680)	4.250	(3.132)	(3.073)	(3.015)

HP ADJ'S										PRICING ADJUSTMENTS		
FICO/LTV	≤ 60%	>60%-70%	>70%-75%	>75%-80%	>80%-85%	>85%-90%	>90%-95%	>95%-97%			2-4 UNITS	1.000
620 - 639	0.500	1.500	3.000	3.000	N/A	N/A	N/A	N/A			CONDO LTV > 75% (N/A IN FL)	0.750
640 - 659	0.500	1.250	2.500	3.000	N/A	N/A	N/A	N/A	ADDITIONAL REFI PLUS PRICING ADJUSTMENTS			
660 - 679	0.000	1.000	2.000	2.500	2.750	2.250	2.250	2.250	LTV 65.01 - 75 %	CLTV 90.01 - 95 %	FICO < 720	0.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	LTV 75.01 - 95 %	CLTV 90.01 - 95 %	FICO < 720	0.500
700 - 719	(0.250)	0.500	0.750	1.000	1.000	1.000	1.000	1.500	LTV 75.01 - 90 %	CLTV 90.01 - 90 %	FICO < 720	0.250
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	0.500	1.000	LTV 65.01 - 75 %	CLTV 90.01 - 95 %	FICO ≥ 720	0.250
≥ 740	(0.250)	0.000	0.000	0.250	0.250	0.250	0.250	0.750	LTV 75.01 - 95 %	CLTV 90.01 - 95 %	FICO ≥ 720	0.250

RP ADJ'S N/A 15 YR										ADDITIONAL HOMEPATH PRICING ADJUSTMENTS		
FICO/LTV	≤ 60%	>60%-70%	>70%-75%	>75%-80%	>80%-85%	>85%-90%	>90%-95%	>95%-97%	>97%		LTV 80.01 - 85% (NO MI) #101 HP ONLY	1.000
≤ 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.750	3.750		LTV 85.01 - 90% (NO MI) #101 HP ONLY	1.750
640 - 659	0.500	1.250	2.500	3.000	3.250	2.750	2.750	2.750	2.750		LTV 90.01 - 95% (NO MI) #101 HP ONLY	2.500
660 - 679	0.000	1.000	2.000	2.500	2.750	2.250	2.250	2.250	2.250		LTV 95.01 - 97% (NO MI) #101 HP ONLY	3.625
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	2.000	NON-OWNER OCCUPIED		
700 - 719	(0.250)	0.500	0.750	1.000	1.000	1.000	1.000	1.500	2.000	LTV < 75%	HP	1.500
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	0.500	1.000	1.500	LTV > 75% - 80%	RP	2.000
≥ 740	(0.250)	0.000	0.000	0.250	0.250	0.250	0.250	1.000	1.500	LTV > 80%		2.000

FOR ALL REFI PLUS LOANS										ADDITIONAL PRICING ADJUSTMENTS	
IF >20 YR & > 80% LTV & O/O PRICING CAP IS .750 ,										60 DAY LOCK	
≤ 20 YR & > 80% LTV & O/O PRICING ADJ'S DO NOT APPLY										WORSE THAN 45 DAY PRICING	
ALL OTHERS > 80% PRICING CAP IS 2.000										LN AMTS > 417K (30 AND 15 YR ONLY)	
***** FOR HIGH BALANCE LOANS ADD 2.125 TO THE ABOVE CAPS *****										MANUFACTURED HOMES	
										CLTV > 95%	

FREDDIE MAC OPEN ACCESS PROGRAMS

LOCKS ONLY ALLOWED ON LOANS SUBMITTED BEFORE 8/21/2012

30 YR FX - #101 OA				20 YR FX - #103 OA				15 YR FX - #102 OA				30 YR HIGH BALANCE - #101 OA HB			
RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY	RATE	21 DAY	30 DAY	45 DAY
3.250	1.992	2.167	2.283	3.250	1.563	1.737	1.864	2.750	1.018	1.174	1.268	3.250	3.492	3.492	3.492
3.375	1.088	1.262	1.392	3.375	0.770	0.944	1.080	2.875	0.321	0.477	0.577	3.375	2.588	2.588	2.588
3.500	0.285	0.459	0.598	3.500	0.055	0.230	0.372	3.000	(0.322)	(0.166)	(0.062)	3.500	1.785	1.785	1.785
3.625	(0.483)	(0.309)	(0.161)	3.625	(0.626)	(0.452)	(0.304)	3.125	(0.823)	(0.667)	(0.560)	3.625	1.017	1.017	1.017
3.750	(1.083)	(0.909)	(0.754)	3.750	(1.116)	(0.941)	(0.788)	3.250	(1.233)	(1.077)	(0.968)	3.750	0.417	0.417	0.417
3.875	(0.905)	(0.713)	(0.624)	3.875	(1.153)	(0.960)	(0.868)	3.375	(0.514)	(0.339)	(0.365)	3.875	0.595	0.595	0.595
4.000	(1.641)	(1.449)	(1.355)	4.000	(1.804)	(1.612)	(1.515)	3.500	(1.137)	(0.963)	(0.986)	4.000	(0.141)	(0.141)	(0.141)
4.125	(2.352)	(2.159)	(2.061)	4.125	(2.429)	(2.237)	(2.137)	3.625	(1.632)	(1.458)	(1.478)	4.125	(0.852)	(0.852)	(0.852)
4.250	(2.927)	(2.735)	(2.630)	4.250	(2.882)	(2.689)	(2.586)	3.750	(2.050)	(1.876)	(1.892)	4.250	(1.427)	(1.427)	(1.427)
4.375	(1.462)	(1.252)	(1.340)	4.375	(1.756)	(1.545)	(1.628)	3.875	(0.767)	(0.575)	(0.651)	4.375	0.038	0.038	0.038
4.500	(2.194)	(1.983)	(2.065)	4.500	(2.386)	(2.176)	(2.254)	4.000	(1.391)	(1.198)	(1.271)	4.500	(0.694)	(0.694)	(0.694)
4.625	(2.904)	(2.693)	(2.769)	4.625	(2.983)	(2.773)	(2.847)	4.125	(1.864)	(1.672)	(1.742)	4.625	(1.404)	(1.404)	(1.404)
4.750	(3.451)	(3.240)	(3.316)	4.750	(3.530)	(3.320)	(3.394)	4.250	(2.338)	(2.146)	(2.216)	4.750	(2.051)	(2.051)	(2.051)

FICO/LTV (ADJ N/A ON 15 YR FX)					FICO/CLTV ADJ'S				N/O/O PRICING ADJ'S		
FICO/LTV	≤ 60%	>60%-70%	>70%-75%	>75%-80%	LTV	CLTV	FICO < 720	FICO > 720	N/O/O ≤ 75% LTV		
≤ 639	0.875	1.875	3.000	3.000	> 65% - 75%	> 90% - 95%	0.750	0.500	N/O/O 75.01% LTV - 80% LTV		
640 - 659	0.875	1.625	2.750	3.000	> 75% - 80%	> 75% - 90%	1.000	0.750	N/O/O > 80% LTV		
660 - 679	0.000	1.000	2.250	2.500	> 80% - 90%	> 90% - 95%	1.000	0.500	ADDITIONAL PRICING ADJ'S		
680 - 699	0.000	0.500	1.250	1.750	> 90%	> 90%	1.000	0.250	60 DAY LOCK .25 WORSE THAN 45 DAY PRICING		
700 - 719	(0.250)	0.500	0.750	1.000	PROPERTY TYPE PRICING ADJ'S				MANUFACTURED HOME		
720 - 739											

CMG MORTGAGE NATIONAL LOAN SUBMISSION FORM

San Ramon Operations Center
 3160 Crow Canyon Road, Suite 400
 San Ramon, CA 94583
 Ph# : 800.356.3889 | 925.983.3100



Upload documents directly to www.cmgbanking.com

ACCOUNT EXEC: _____
 Cell: _____ Email _____

ACCOUNT MGR: _____
 Promo Code: _____

PLEASE UPLOAD FILE IN ONE PDF

THIS IS NOT A LOCK FORM, PLEASE USE OUR WEBSITE www.cmgbanking.com TO LOCK LOANS

Broker/Branch Information

CMG Broker ID# _____

Company Name _____

Address _____

Broker Agent Contact _____

Processor Contact _____

Phone _____

Phone _____

Fax _____

Fax _____

Email* _____

Email* _____

**required*

Borrower Paid

Lender Paid

LO Compensation

Exempt (HOA or N/O/O)

Borrower/Property Information

Borrower: _____

Co-Borrower: _____

Email Address*: _____

Address _____

City _____

County _____

State _____ Zip _____

Property Type:

____ SFR
 ____ No. Units
 ____ PUD
 ____ Condo

Occupancy:

____ O/O
 ____ 2nd Home
 ____ N/O/O

**required*

Loan Information

CMG Loan Number: _____

CMG Program #: _____

DOES LOAN CURRENTLY HAVE MI (#101 RP / OA only) yes no

Loan Amount: _____

Appraised Value: _____

Purchase Price: _____

LTV/CLTV: _____ / _____

Doc Type:

____ Full Doc
 ____ Streamline

FHA Case #:

DU LP

Purpose:

____ Purchase
 ____ R/T Refinance
 ____ C/O Refinance
 ____ Streamline

DU Case File #:

Impounds:

Yes _____ No _____

NOTES: