Prysma Lending Group LLC

Phone: 866-204-4311
Fax: 866-204-4315
www.prysmawholesale.com

10 Precision Rd, Suite 2B
Danbury, CT 06810

15, 30 & 45 Day Locks Used For All Pricing

Effective Time 9:40 am | 3/10/2010 | Page 1 | RS # 2370

Government Programs

30 Year GNMA I

206575

Rate	15 Day	30 Day	45 Day
4.000	6.000	6.250	6.375
4.500	0.750	1.125	1.125
5.000	-2.125	-1.875	-1.750
5.500	-4.625	-4.250	-4.250

30 Year GNMA II

206575

Rate	15 Day	30 Day	45 Day
4.250	2.125	2.375	2.500
4.375	1.625	1.875	2.000
4.500	1.125	1.500	1.500
4.625	0.750	1.000	1.125
4.750	-0.750	-0.500	-0.500
4.875	-1.250	-1.000	-0.875
5.000	-1.750	-1.375	-1.375
5.125	-2.125	-1.875	-1.750
5.250	-3.375	-3.125	-3.125
5.375	-3.625	-3.375	-3.250
5.500	-4.125	-3.750	-3.750
5.625	-4.375	-4.125	-4.000

15 Year

206565

Rate	15 Day	30 Day	45 Day
3.500	4.500	4.750	4.750
4.000	0.125	0.375	0.500
4.500	-2.750	-2.500	-2.500
5.000	-4.000	-3.500	-3.500

HIGH BALANCE

30 Year GNMA I

206575

Rate	15 Day	30 Day	45 Day
4.500	1.625	1.875	2.000
5.000	-1.250	-1.000	-0.875
5.500	-3.875	-3.625	-3.500

30 Year GNMA II

206575

Rate	15 Day	30 Day	45 Day
4.500	2.125	2.375	2.375
4.625	1.625	2.000	2.000
4.750	0.000	0.250	0.375
4.875	-0.375	0.000	0.000
5.000	-0.625	-0.375	-0.375
5.125	-1.000	-0.750	-0.625
5.250	-2.625	-2.375	-2.375
5.375	-2.500	-2.250	-2.125
5.500	-2.875	-2.500	-2.500
5.625	-3.125	-2.875	-2.750

Government Price Adjustments

30 Yr Fixed (incl. High Balance)	
$140k - <$180k	0.125
$100k - <$140k	0.250
<$100k	0.500
15 Yr Fixed	
$100k - <$240k	0.125
<$100k	0.250
Loan Amount Adjusters	
$75,000 - $94,999	0.375
$95,000 - $124,999	0.250

Relock Information	
1st Extension	
7 Business Days	0.250
15 Business Days	0.500
2nd Extension	
7 Business Days	0.500
15 Business Days	0.750
Relocks:	
15 day: Worse Case Pricing	0.125
All Others Worse Case Pricing	

Non Owner Occupied 30 & 15 Yr Fixed	0.500
VA Fixed Rate Loans	0.250
Fixed Rate FHA Refi	0.125
620 - 659	0.250
660 - 719	0.000
>=720	-0.125

Effective Immediately: IRS Form 4506-T required on all Loans

15 Days Lock for Approved Loans Only

Minimum Loan Amounts: $75,000

Minimum FICO: 620 (except Streamline) | **Minimum FICO Streamlined Only: 640**

To Lock Loans in Florida Please Contact Your AE for Pricing

Loan Must Fund Prior to Expiration Date!

Run your loan scenarios ONLINE at pricing.prysmalending.com

Use the rate sheet as a guide only! Rates, pricing, price adjustments and rate adjustments are subject to change. If a discrepancy occurs, the person submitting the lock request will be contacted for approval of the new adjusted price or rate before proceeding with the lock in.

For internal use of Prysma Lending Group LLC Only. Not for distribution to the general public.