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 VIP Rate Sheet

Pricing Engine: User Name: brokerPBM Password: welcome

**Lock Desk Hours 9:00 a.m. - 2:00 p.m. (949) 419-0505 Ext. 300**

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Guyll, Keith	562.355.8661	Starr, LeJenia	661.803.2302	Rodriguez, Javier	714.369.8221
Davis, Brandi	714.400.7926	Khoja, Noshin	949.678.8443	Matta, Mark	562.619.0215
Dunn, Lily	310.904.2082	Latif, Helay	949.409.0505	Melwani, Sherry	909.263.4204

**"Please visit our website for current turn-times."**

### FHA Loan Programs

30 Yr FHA			15 Yr FHA			5/1 FHA ARM (1/1/5)			3/1 FHA ARM		
	10 Day	21 Day		10 Day	21 Day		10 Day	21 Day		10 Day	21 Day
4.250	2.000	2.375	3.500	2.750	3.000	3.250	0.875	1.250	3.250	-1.250	-0.875
4.375	1.500	1.875	4.000	-0.625	-0.250	3.375	0.500	0.875	3.375	-1.250	-1.250
4.500	0.875	1.250	4.500	-3.125	-2.875	3.500	0.250	0.625	3.500	-1.250	-1.250
4.625	0.500	0.875	5.000	-3.250	-3.250	3.625	-0.125	0.250	3.625	-1.250	-1.250
4.750	-1.250	-1.000				3.750	-0.750	-0.375	3.750	-1.250	-1.250
4.875	-1.875	-1.500				3.875	-1.000	-0.625			
5.000	-2.375	-2.125				4.000	-1.250	-0.875			
5.125	-2.750	-2.500				4.125	-1.250	-1.125			
5.250	-3.625	-3.625									

### FHA High Balance

30 Yr FHA High Balance			15 Yr FHA High Balance		
	10 Day	21 Day		10 Day	21 Day
4.375	2.000	2.375	3.500	5.375	5.625
4.500	1.625	1.875	4.000	2.125	2.375
4.625	1.125	1.500	4.500	-0.500	-0.250
4.750	-0.375	-0.125	5.000	-1.750	-1.375
4.875	-1.000	-0.625			
5.000	-1.375	-1.125			
5.125	-1.750	-1.500			
5.250	-2.500	-2.125			
5.375	-2.750	-2.375			

### FHA Price Adj's

Loan Amts \$100K - \$120K	0.750
Loan Amts \$121K - \$160K	0.500
FICO 640-659	0.500
FICO 660 +	0.000
3-4 Units	0.750
Non Occupying Co-Brwr	0.500
Flips	0.500
14 Day Lock	0.150
5 Day Lock Extension	0.250
Retail Loans	0.250
U/W Exception	0.500
AVM Fail	0.250
DTI > 50%	0.500
Detached Units	0.250
Cashout	0.250
Condo	0.250



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Account Managers		Managers			
Marcie Witt	Ext. 314	Production Manager	Helay Latif	Ext. 311	helay@pacificbanc.com
Theresa Luu	Ext. 317	Operations Manager	Mark Matta	Ext. 308	mark@pacificbanc.com
Dee Kangnavong	Ext. 318	Underwriting Questions		Ext. ---	mark@pacificbanc.com
		Funding Manager	Lee Chu	Ext. 302	lee@pacificbanc.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.

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# 95% conventional one loan with a 660 FICO

## Conforming Loan Programs

30 Yr Fixed		
	10 Day	21 Day
4.375	2.500	2.875
4.500	1.750	2.125
4.625	1.000	1.250
4.750	0.250	0.625
4.875	-0.625	-0.250
5.000	-1.375	-1.000
5.125	-1.875	-1.625
5.250	-2.500	-2.250
5.375	-3.250	-3.000

15/10 Yr Fixed		
	10 Day	21 Day
3.875	1.000	1.250
4.000	0.375	0.625
4.125	-0.250	0.125
4.250	-0.875	-0.625
4.375	-1.500	-1.125
4.500	-2.000	-1.625
4.625	-2.375	-2.125
4.750	-3.000	-2.750
4.875	-3.000	-3.000

5/1 ARM (5/2/5)		
	10 Day	21 Day
2.875	1.375	1.750
3.000	0.875	1.250
3.125	0.625	1.000
3.250	0.375	0.750
3.375	-0.125	0.250
3.500	-0.500	-0.125
3.625	-0.625	-0.250
3.750	-0.875	-0.500
3.875	-1.000	-1.000

Conf. Price Adj.	
Loan Amts \$100K - \$120K	0.750
Loan Amts \$121K - \$160K	0.500
Condo >75% and Term >15yr	0.750
ARM LTV >65% & CLTV>90%	0.250
LTV > 80% & FICO 660 - 679	0.500
LTV > 80% & FICO > 680	0.250
N/O/O >75%-80%	3.000
N/O/O <=75%	1.750
2-4 Units	1.250
DU Refi Plus	0.500
Escrow Waiver	0.250
14 Day Lock	0.150
5 Day Extension	0.250
Flips	0.500
Retail Loans	0.250
AVM Fail	0.250
Detached Units	0.250

Credit Score Price Adj's (>15 years)						
Credit Score / LTV	<=60	>60-70	>70-75	>75-80	>80-85	>85
>= 740	-0.250	0.000	0.000	0.000	0.000	0.000
720-739	-0.250	0.000	0.000	0.250	0.000	0.000
700-719	-0.250	0.000	0.500	0.750	0.500	0.500
680-699	0.000	0.500	1.000	1.500	1.000	0.750
660-679	0.000	1.000	2.000	2.500	2.250	1.750
640-659	0.500	1.250	2.500	3.000	n/a	n/a
620-639	0.500	1.500	3.000	3.000	n/a	n/a
< 620	n/a	n/a	n/a	n/a	n/a	n/a

Cash-Out Price Adj's (All Terms)						
Credit Score / LTV	<=60	>60-70	>70-75	>75-80	>80-85	>85-90
>= 740	0.000	0.250	0.250	0.500	0.625	n/a
720-739	0.000	0.625	0.625	0.750	1.500	n/a
700-719	0.000	0.625	0.625	0.750	1.500	n/a
680-699	0.000	0.750	0.750	1.375	2.500	n/a
660-679	0.250	0.750	0.750	1.500	2.500	n/a
640-659	0.250	1.250	1.250	2.250	3.000	n/a
620-639	n/a	n/a	n/a	n/a	n/a	n/a
< 620	n/a	n/a	n/a	n/a	n/a	n/a

## 95% Conventional One Loan

Purchase & Rate/Term	95% LTV	660 FICO
1 Unit >\$417,000	90% LTV	720 FICO
Cash-Out Refi	85% LTV	700 FICO
2 Units	90% LTV	660 FICO
Condominiums	95% LTV	660 FICO

Borrower Paid MI is required on all loans over 80% LTV. Underwriting turn times on this product may take an additional 2-4 business days.



## Agency High Balance

30 Yr High Balance		
	10 Day	21 Day
4.625	2.000	2.250
4.750	1.125	1.500
4.875	0.250	0.625
5.000	-0.375	-0.125
5.125	-1.000	-0.625
5.250	-1.375	-1.125
5.375	-1.875	-1.875
5.500	-1.875	-1.875
5.625	-1.875	-1.875

15 Yr High Balance		
	10 Day	21 Day
4.000	1.125	1.375
4.125	0.625	0.875
4.250	0.000	0.375
4.375	-0.625	-0.250
4.500	-1.000	-0.625
4.625	-1.375	-1.000
4.750	-1.750	-1.500
4.875	-1.750	-1.750
5.000	-1.750	-1.750

5/1 High Balance (5/2/5)		
	10 Day	21 Day
3.500	1.125	1.500
3.625	0.875	1.250
3.750	0.625	1.000
3.875	0.250	0.625
4.000	-0.125	0.250
4.125	-0.250	0.125
4.250	-0.500	-0.125
4.375	-0.875	-0.500
4.500	-1.125	-0.750

High Balance Price Adj's	
Purchase >75%-Fixed	0.250
Rate/Term >75%-Fixed	0.500
Purchase >75%-Arm	0.750
Rate/Term>75%-ARM	1.250
Cash Out	1.625
14 Day Lock	0.150
5 Day Lock Extension	0.250

Subordinate Financing		
LTV & CLTV	<720	720+
>65-75 & >90-95	0.500	0.250
>75-95 & >90-95	1.000	0.500

\* Jumbo adj's are cumulative with applicable conforming adj's

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