

Royal Pacific Funding
3070 Bristol Street # 400
Costa Mesa, CA 92626
www.royalpacifichome.com



Effective Date: 9/25/20 8:33 AM
Delegated Correspondent Rate Sheet
(949) 771-2300
Page 1

NMLS # 320004
HUD Lender ID# 25799-00006
VA Lender ID # 902947-0000

Lock Hours: 8:30 AM - 4:30 PM Pacific

Extensions: .025 Per Calendar Day

CONVENTIONAL CONFORMING FIXED PROGRAMS

Conforming 30/25 Year Fixed			Conforming 20 Year Fixed			Conforming 15Year Fixed			Conforming 10 Year Fixed		
FN30			FN20			FN15			FN10		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
4.250	(6.193)	(6.068)	3.625	(6.101)	(5.976)	3.750	(5.741)	(5.616)	3.375	(5.124)	(4.999)
4.125	(6.117)	(5.992)	3.500	(5.850)	(5.725)	3.625	(5.783)	(5.658)	3.250	(4.878)	(4.753)
4.000	(5.900)	(5.775)	3.375	(5.550)	(5.425)	3.500	(5.516)	(5.391)	3.125	(5.275)	(5.150)
3.875	(5.657)	(5.532)	3.250	(5.142)	(5.017)	3.375	(5.318)	(5.193)	3.000	(5.017)	(4.892)
3.750	(5.325)	(5.200)	3.125	(4.901)	(4.776)	3.250	(5.072)	(4.947)	2.875	(4.731)	(4.606)
3.625	(5.978)	(5.853)	3.000	(4.583)	(4.458)	3.125	(5.219)	(5.094)	2.750	(4.465)	(4.340)
3.500	(5.723)	(5.598)	2.875	(4.199)	(4.074)	3.000	(4.961)	(4.836)	2.625	(4.147)	(4.022)
3.375	(5.397)	(5.272)	2.750	(3.664)	(3.539)	2.875	(4.675)	(4.550)	2.500	(3.833)	(3.708)
3.250	(4.982)	(4.857)	2.625	(3.266)	(3.141)	2.750	(4.409)	(4.284)	2.375	(3.534)	(3.409)
3.125	(4.729)	(4.604)	2.500	(2.852)	(2.727)	2.625	(4.035)	(3.910)	2.250	(3.188)	(3.063)
3.000	(4.405)	(4.280)	2.375	(2.198)	(2.073)	2.500	(3.594)	(3.469)	2.125	(2.779)	(2.654)
2.875	(3.987)	(3.862)	2.250	(1.525)	(1.400)	2.375	(3.228)	(3.103)	2.000	(2.265)	(2.140)
2.750	(3.443)	(3.318)	2.125	(0.763)	(0.638)	2.250	(2.882)	(2.757)	1.875	(1.649)	(1.524)
2.625	(2.713)	(2.588)	2.000	0.112	0.237	2.125	(2.473)	(2.348)	1.750	(1.008)	(0.883)
2.500	(2.142)	(2.017)				2.000	(1.959)	(1.834)			
2.375	(1.452)	(1.327)				1.875	(1.343)	(1.218)			
2.250	(0.775)	(0.650)				1.750	(0.702)	(0.577)			

CONVENTIONAL HIGH BALANCE FIXED PROGRAMS

High Balance 30 Year Fixed			High Balance 15 Year Fixed		
FN30HB			FN15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
4.250	(1.682)	(1.557)	3.875	(2.117)	(1.992)
4.125	(3.140)	(3.015)	3.750	(1.920)	(1.795)
4.000	(3.011)	(2.886)	3.625	(2.965)	(2.840)
3.875	(2.798)	(2.673)	3.500	(2.776)	(2.651)
3.750	(2.490)	(2.365)	3.375	(2.636)	(2.511)
3.625	(3.253)	(3.128)	3.250	(2.465)	(2.340)
3.500	(3.116)	(2.991)	3.125	(3.227)	(3.102)
3.375	(2.857)	(2.732)	3.000	(3.048)	(2.923)
3.250	(2.473)	(2.348)	2.875	(2.846)	(2.721)
3.125	(2.717)	(2.592)	2.750	(2.659)	(2.534)
3.000	(2.553)	(2.428)	2.625	(2.398)	(2.273)
2.875	(2.217)	(2.092)	2.500	(2.089)	(1.964)
2.750	(1.722)	(1.597)	2.375	(1.685)	(1.560)
2.625	(1.063)	(0.938)	2.250	(1.422)	(1.297)
2.500	(0.602)	(0.477)	2.125	(1.136)	(1.011)
2.375	(0.040)	0.085	2.000	(0.764)	(0.639)
2.250	0.575	0.700			

CONVENTIONAL PRICE ADJUSTMENTS

FICO / LTV GRID: Terms > 15 years								
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

60 Day Lock
Add 0.250 to 45 Day Price

Additional Adjusters	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Condo (term > 15 years)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
Inv. Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
2 Unit Property	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Unit Property	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
LA \$75,000 - \$100,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
LA > \$100,000-Limit	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purch/Refi High Bal Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Purch/Refi High Bal ARM	0.750	0.750	0.750	1.500	1.500	1.500	1.500	N/A
7-10 Properties	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Refinance Transactions	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Cash-Out Refi. FICO/LTV GRID: All loan terms & programs					
	<=60	60.01-70	70.01-75	75.01-80	>80
740+	0.375	0.625	0.625	0.875	N/A
720-739	0.375	1.000	1.000	1.125	N/A
700-719	0.375	1.000	1.000	1.125	N/A
680-699	0.375	1.125	1.125	1.750	N/A
660-679	0.625	1.125	1.125	1.875	N/A
640-659	0.625	1.625	1.625	2.625	N/A
620-639	0.625	1.625	1.625	3.125	N/A
C/O HB Fixed	1.000	1.000	1.000	1.000	N/A
C/O HB ARM	1.750	1.750	1.750	2.500	N/A
Investment Prop.	0.000	0.000	0.000	N/A	N/A

Subordinate Financing: All loan terms & programs			
LTV / CLTV		FICO	
LTV	CLTV	<720	>=720
<= 65%	80.01% - 95%	0.500	0.250
65.01% - 75%	80.01% - 95%	0.750	0.500
75.01%-95%	90.01% - 95%	1.000	0.750
75.01%-90%	76.01% - 90%	1.000	0.750
<=95%	95.01% - 97%	1.500	1.500

In addition, all CLTV's that exceed the LTV 0.375

For LPMI please refer to the pricing engine

Manufactured Homes - Not Eligible

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FREDDIE MAC PROGRAMS

FHLMC 30 Yr Fixed			FHLMC 15 Yr Fixed			FHLMC 30 Yr Fixed High Balance			FHLMC 15 Yr Fixed High Balance		
CFH30			CFH15			CFH30HB			CFH15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
4.250	(5.874)	(5.749)	3.750	(5.523)	(5.398)	4.125	(4.125)	(4.000)	3.750	(3.773)	(3.648)
4.125	(5.875)	(5.750)	3.625	(5.233)	(5.108)	4.000	(3.893)	(3.768)	3.625	(3.483)	(3.358)
4.000	(5.643)	(5.518)	3.500	(5.247)	(5.122)	3.875	(3.619)	(3.494)	3.500	(3.497)	(3.372)
3.875	(5.369)	(5.244)	3.375	(5.067)	(4.942)	3.750	(3.251)	(3.126)	3.375	(3.317)	(3.192)
3.750	(5.001)	(4.876)	3.250	(4.770)	(4.645)	3.625	(4.165)	(4.040)	3.250	(3.020)	(2.895)
3.625	(5.915)	(5.790)	3.125	(4.560)	(4.435)	3.500	(3.888)	(3.763)	3.125	(2.810)	(2.685)
3.500	(5.638)	(5.513)	3.000	(4.830)	(4.705)	3.375	(3.520)	(3.395)	3.000	(3.080)	(2.955)
3.375	(5.270)	(5.145)	2.875	(4.604)	(4.479)	3.250	(3.034)	(2.909)	2.875	(2.854)	(2.729)
3.250	(4.784)	(4.659)	2.750	(4.317)	(4.192)	3.125	(2.940)	(2.815)	2.750	(2.567)	(2.442)
3.125	(4.690)	(4.565)	2.625	(3.899)	(3.774)	3.000	(2.623)	(2.498)	2.625	(2.149)	(2.024)
3.000	(4.373)	(4.248)	2.500	(3.609)	(3.484)	2.875	(2.091)	(1.966)	2.500	(1.859)	(1.734)
2.875	(3.841)	(3.716)	2.375	(3.170)	(3.045)	2.750	(1.468)	(1.343)	2.375	(1.420)	(1.295)
2.750	(3.218)	(3.093)	2.250	(2.752)	(2.627)	2.625	(0.629)	(0.504)	2.250	(1.002)	(0.877)
2.625	(2.379)	(2.254)	2.125	(2.194)	(2.069)	2.500	(0.192)	(0.067)	2.125	(0.444)	(0.319)
2.500	(1.942)	(1.817)	2.000	(1.592)	(1.467)	2.375	0.689	0.814	2.000	0.158	0.283
2.375	(1.061)	(0.936)				2.250	1.533	1.658			
2.250	(0.217)	(0.092)									

FREDDIE MAC PRICE ADJUSTMENTS

FICO / LTV GRID: Terms > 15 years									MAX PRICE
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	(4.500)
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	

60 Day Lock
Add 0.250 to 45 Day Price

Minimum Loan Amount \$75,000

Manufactured Homes - Not Eligible

Additional Adjusters	
Attached Condo > 75 LTV & Term > 15 yrs	0.750
Inv. Property LTV <= 75	2.125
Inv. Property LTV > 75 and <= 80	3.375
Inv. Property LTV > 80	4.125
2 Unit Property	1.000
3 - 4 Units & LTV <= 80	1.000
3 - 4 Units & LTV > 80 and <= 85	1.500
3 - 4 Units & LTV > 85	2.000
Second Home and LTV > 85	0.250
LA \$75,000 - \$ 100,000	0.750
HighBal Purchases & No Cashout Refi	0.250
7-10 Properties	1.000
All Refinance Transactions	0.500

Cash-Out Refi. FICO/LTV GRID: All loan terms & programs					
	<=60	60.01-70	70.01-75	75.01-80	80.01-85
740+	0.375	0.625	0.625	0.875	N/A
720-739	0.375	1.000	1.000	1.125	N/A
700-719	0.375	1.000	1.000	1.125	N/A
680-699	0.375	1.125	1.125	1.750	N/A
660-679	0.625	1.125	1.125	1.875	N/A
640-659	0.625	1.625	1.625	2.625	N/A
620-639	0.625	1.625	1.625	3.125	N/A
Cash Out High Bal	1.000	1.000	1.000	1.000	N/A
Investment Prop.	0.000	0.000	0.000	N/A	N/A

Subordinate Financing: All loan terms & programs			
LTV	CLTV	<720	>=720
<= 75%	<=80%	0.375	0.375
<= 65%	>80% - <=95%	0.875	0.625
>65% - <=75%	>80% - <=95%	1.125	0.875
> 75 - <=95%	<76% - 95%	1.375	1.125

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FHA STANDARD PROGRAMS

30 Yr FHA Standard			15 Yr FHA Standard			30 Yr FHA Stand. High Balance			15 Yr FHA Stand. High Balance		
F30			F15			F30HB			F15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
3.750	(4.453)	(4.328)	3.750	(5.491)	(5.366)	3.750	(2.555)	(2.430)	3.750	(3.593)	(3.468)
3.625	(4.203)	(4.078)	3.625	(5.241)	(5.116)	3.625	(2.305)	(2.180)	3.625	(3.343)	(3.218)
3.500	(3.953)	(3.828)	3.500	(4.991)	(4.866)	3.500	(2.055)	(1.930)	3.500	(3.093)	(2.968)
3.375	(3.703)	(3.578)	3.375	(4.741)	(4.616)	3.375	(1.805)	(1.680)	3.375	(2.843)	(2.718)
3.250	(4.781)	(4.656)	3.250	(4.491)	(4.366)	3.250	(2.422)	(2.297)	3.250	(2.593)	(2.468)
3.125	(4.531)	(4.406)	3.125	(4.897)	(4.772)	3.125	(2.172)	(2.047)	3.125	(2.538)	(2.413)
3.000	(4.281)	(4.156)	3.000	(4.647)	(4.522)	3.000	(1.922)	(1.797)	3.000	(2.288)	(2.163)
2.875	(4.031)	(3.906)	2.875	(4.397)	(4.272)	2.875	(1.672)	(1.547)	2.875	(2.038)	(1.913)
2.750	(3.781)	(3.656)	2.750	(4.147)	(4.022)	2.750	(1.422)	(1.297)	2.750	(1.788)	(1.663)
2.625	(3.469)	(3.344)	2.625	(3.679)	(3.554)	2.625	(1.813)	(1.688)	2.625	(2.022)	(1.897)
2.500	(3.219)	(3.094)	2.500	(3.429)	(3.304)	2.500	(1.563)	(1.438)	2.500	(1.772)	(1.647)
2.375	(2.969)	(2.844)	2.375	(3.179)	(3.054)	2.375	(1.313)	(1.188)	2.375	(1.522)	(1.397)
2.250	(2.719)	(2.594)	2.250	(2.929)	(2.804)	2.250	(1.063)	(0.938)	2.250	(1.272)	(1.147)

5/1 FHA Standard			5/1 FHA High Balance ARM			All FHA Programs:			FHA FICO Adjusters:		
F51			F51HB			Loan Amount					
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY						
4.500	N/A	N/A	4.500	N/A	N/A	\$75K <= \$100K	1.000	720 +		(0.250)	
4.375	N/A	N/A	4.375	N/A	N/A	>\$100K <= \$125K	0.375	700 - 719		(0.125)	
4.250	N/A	N/A	4.250	N/A	N/A	3 - 4 Units	1.000	680 - 699		0.000	
4.125	N/A	N/A	4.125	N/A	N/A	DTI > 50.00%	0.500	660 - 679		0.500	
4.000	N/A	N/A	4.000	N/A	N/A	60 Day Lock	0.250	640 - 659		0.750	
3.875	N/A	N/A	3.875	N/A	N/A	Manufactured Homes	Not Eligible	620 - 639		2.000	
3.750	N/A	N/A	3.750	N/A	N/A						
3.625	N/A	N/A	3.625	N/A	N/A						
3.500	N/A	N/A	3.500	N/A	N/A						
3.375	N/A	N/A	3.375	N/A	N/A						
3.250	N/A	N/A	3.250	N/A	N/A						
3.125	N/A	N/A	3.125	N/A	N/A						
3.000	N/A	N/A	3.000	N/A	N/A						
2.875	N/A	N/A	2.875	N/A	N/A						
2.750	N/A	N/A	2.750	N/A	N/A						
5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price			(5.000)		

FHA STREAMLINE PROGRAMS

30 Yr FHA Streamline			15 Yr FHA Streamline			30 Yr FHA High Balance Streamline			15 Yr FHA High Balance Streamline		
F30SL			F15SL			F30HBSL			F15HBSL		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
3.750	(4.078)	(3.953)	3.750	(5.116)	(4.991)	3.750	(2.180)	(2.055)	3.750	(3.218)	(3.093)
3.625	(3.828)	(3.703)	3.625	(4.866)	(4.741)	3.625	(1.930)	(1.805)	3.625	(2.968)	(2.843)
3.500	(3.578)	(3.453)	3.500	(4.616)	(4.491)	3.500	(1.680)	(1.555)	3.500	(2.718)	(2.593)
3.375	(3.328)	(3.203)	3.375	(4.366)	(4.241)	3.375	(1.430)	(1.305)	3.375	(2.468)	(2.343)
3.250	(4.406)	(4.281)	3.250	(4.116)	(3.991)	3.250	(2.047)	(1.922)	3.250	(2.218)	(2.093)
3.125	(4.156)	(4.031)	3.125	(4.522)	(4.397)	3.125	(1.797)	(1.672)	3.125	(2.163)	(2.038)
3.000	(3.906)	(3.781)	3.000	(4.272)	(4.147)	3.000	(1.547)	(1.422)	3.000	(1.913)	(1.788)
2.875	(3.656)	(3.531)	2.875	(4.022)	(3.897)	2.875	(1.297)	(1.172)	2.875	(1.663)	(1.538)
2.750	(3.406)	(3.281)	2.750	(3.772)	(3.647)	2.750	(1.047)	(0.922)	2.750	(1.413)	(1.288)
2.625	(3.094)	(2.969)	2.625	(3.304)	(3.179)	2.625	(1.438)	(1.313)	2.625	(1.647)	(1.522)
2.500	(2.844)	(2.719)	2.500	(3.054)	(2.929)	2.500	(1.188)	(1.063)	2.500	(1.397)	(1.272)
2.375	(2.594)	(2.469)	2.375	(2.804)	(2.679)	2.375	(0.938)	(0.813)	2.375	(1.147)	(1.022)
2.250	(2.344)	(2.219)	2.250	(2.554)	(2.429)	2.250	(0.688)	(0.563)	2.250	(0.897)	(0.772)

5/1 FHA ARM Streamline			5/1 FHA High Balance ARM Streamline			FHA Streamline Adjusters:			FHA Streamline Adjusters:		
F51SL			F51HBSL			Loan Amount					
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY						
4.500	N/A	N/A	4.500	N/A	N/A	\$75K <= \$100K	1.000	720 +		(0.250)	
4.375	N/A	N/A	4.375	N/A	N/A	>\$100K <= \$125K	0.375	700 - 719		(0.125)	
4.250	N/A	N/A	4.250	N/A	N/A	3 - 4 Units	1.000	680 - 699		0.000	
4.125	N/A	N/A	4.125	N/A	N/A	Investment Property	0.250	660 - 679		0.500	
4.000	N/A	N/A	4.000	N/A	N/A	60 Day Lock	0.250	640 - 659		0.750	
3.875	N/A	N/A	3.875	N/A	N/A	Manufactured Homes	Not Eligible	620 - 639		2.000	
3.750	N/A	N/A	3.750	N/A	N/A						
3.625	N/A	N/A	3.625	N/A	N/A						
3.500	N/A	N/A	3.500	N/A	N/A						
3.375	N/A	N/A	3.375	N/A	N/A						
3.250	N/A	N/A	3.250	N/A	N/A						
3.125	N/A	N/A	3.125	N/A	N/A						
3.000	N/A	N/A	3.000	N/A	N/A						
2.875	N/A	N/A	2.875	N/A	N/A						
2.750	N/A	N/A	2.750	N/A	N/A						
5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price			(5.000)		

VA STANDARD PROGRAMS

30 Yr VA Standard			15 Yr VA Standard			30 Yr VA Stand. High Balance			15 Yr VA Stand. High Balance		
V30			V15			V30HB			V15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
3.750	(4.203)	(4.078)	3.750	(5.241)	(5.116)	3.750	(2.305)	(2.180)	3.750	(3.343)	(3.218)
3.625	(3.953)	(3.828)	3.625	(4.991)	(4.866)	3.625	(2.055)	(1.930)	3.625	(3.093)	(2.968)
3.500	(3.703)	(3.578)	3.500	(4.741)	(4.616)	3.500	(1.805)	(1.680)	3.500	(2.843)	(2.718)
3.375	(3.453)	(3.328)	3.375	(4.491)	(4.366)	3.375	(1.555)	(1.430)	3.375	(2.593)	(2.468)
3.250	(4.531)	(4.406)	3.250	(4.241)	(4.116)	3.250	(2.172)	(2.047)	3.250	(2.343)	(2.218)
3.125	(4.281)	(4.156)	3.125	(4.647)	(4.522)	3.125	(1.922)	(1.797)	3.125	(2.288)	(2.163)
3.000	(4.031)	(3.906)	3.000	(4.397)	(4.272)	3.000	(1.672)	(1.547)	3.000	(2.038)	(1.913)
2.875	(3.781)	(3.656)	2.875	(4.147)	(4.022)	2.875	(1.422)	(1.297)	2.875	(1.788)	(1.663)
2.750	(3.531)	(3.406)	2.750	(3.897)	(3.772)	2.750	(1.172)	(1.047)	2.750	(1.538)	(1.413)
2.625	(3.219)	(3.094)	2.625	(3.429)	(3.304)	2.625	(1.563)	(1.438)	2.625	(1.772)	(1.647)
2.500	(2.969)	(2.844)	2.500	(3.179)	(3.054)	2.500	(1.313)	(1.188)	2.500	(1.522)	(1.397)
2.375	(2.719)	(2.594)	2.375	(2.929)	(2.804)	2.375	(1.063)	(0.938)	2.375	(1.272)	(1.147)
2.250	(2.469)	(2.344)	2.250	(2.679)	(2.554)	2.250	(0.813)	(0.688)	2.250	(1.022)	(0.897)

5/1 VA Standard			5/1 VA High Balance ARM			All VA Programs:			VA FICO Adjusters:		
V51			V51HB			Loan Amount					
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY						
4.500	N/A	N/A	4.500	N/A	N/A	\$75K <=\$100K	1.000	720 +			(0.250)
4.375	N/A	N/A	4.375	N/A	N/A	>\$100K <=\$125K	0.375	700 - 719			(0.125)
4.250	N/A	N/A	4.250	N/A	N/A	3 - 4 Units	1.000	680 - 699			0.000
4.125	N/A	N/A	4.125	N/A	N/A	DTI > 50.00%	0.500	660 - 679			0.500
4.000	N/A	N/A	4.000	N/A	N/A	60 Day Lock	0.250	640 - 659			0.750
3.875	N/A	N/A	3.875	N/A	N/A	Manufactured Homes	Not Eligible	620 - 639			2.000
3.750	N/A	N/A	3.750	N/A	N/A						
3.625	N/A	N/A	3.625	N/A	N/A						
3.500	N/A	N/A	3.500	N/A	N/A						
3.375	N/A	N/A	3.375	N/A	N/A						
3.250	N/A	N/A	3.250	N/A	N/A						
3.125	N/A	N/A	3.125	N/A	N/A						
3.000	N/A	N/A	3.000	N/A	N/A						
2.875	N/A	N/A	2.875	N/A	N/A						
2.750	N/A	N/A	2.750	N/A	N/A						

5/1- Caps: 1/1/5 Margin: 2.000

Max Final Price (5.000)

VA IRRRL PROGRAMS

30 Yr VA IRRRL			15 Yr VA IRRRL			30 Yr VA High Balance IRRRL			15 Yr VA High Balance IRRRL		
V30IR			V15IR			V30HBIR			F15HBIR		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
3.750	(3.828)	(3.703)	3.750	(4.866)	(4.741)	3.750	(1.430)	(1.305)	3.750	(3.093)	(2.968)
3.625	(3.578)	(3.453)	3.625	(4.616)	(4.491)	3.625	(1.180)	(1.055)	3.625	(2.843)	(2.718)
3.500	(3.328)	(3.203)	3.500	(4.366)	(4.241)	3.500	(0.930)	(0.805)	3.500	(2.593)	(2.468)
3.375	(3.078)	(2.953)	3.375	(4.116)	(3.991)	3.375	(0.680)	(0.555)	3.375	(2.343)	(2.218)
3.250	(4.156)	(4.031)	3.250	(3.866)	(3.741)	3.250	(1.297)	(1.172)	3.250	(2.093)	(1.968)
3.125	(3.906)	(3.781)	3.125	(4.272)	(4.147)	3.125	(1.047)	(0.922)	3.125	(2.038)	(1.913)
3.000	(3.656)	(3.531)	3.000	(4.022)	(3.897)	3.000	(0.797)	(0.672)	3.000	(1.788)	(1.663)
2.875	(3.406)	(3.281)	2.875	(3.772)	(3.647)	2.875	(0.547)	(0.422)	2.875	(1.538)	(1.413)
2.750	(3.156)	(3.031)	2.750	(3.522)	(3.397)	2.750	(0.297)	(0.172)	2.750	(1.288)	(1.163)
2.625	(2.844)	(2.719)	2.625	(3.054)	(2.929)	2.625	(0.688)	(0.563)	2.625	(1.522)	(1.397)
2.500	(2.594)	(2.469)	2.500	(2.804)	(2.679)	2.500	(0.438)	(0.313)	2.500	(1.272)	(1.147)
2.375	(2.344)	(2.219)	2.375	(2.554)	(2.429)	2.375	(0.188)	(0.063)	2.375	(1.022)	(0.897)
2.250	(2.094)	(1.969)	2.250	(2.304)	(2.179)	2.250	0.063	0.188	2.250	(0.772)	(0.647)

5/1 VA ARM IRRRL			5/1 VA High Balance ARM IRRRL			VA IRRRL Adjusters:			VA IRRRL Adjusters:		
V51IR			V51HBIR			Loan Amount					
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY						
4.500	N/A	N/A	4.500	N/A	N/A	\$75K <=\$100K	1.000	720 +			(0.250)
4.375	N/A	N/A	4.375	N/A	N/A	>\$100K <=\$125K	0.375	700 - 719			(0.125)
4.250	N/A	N/A	4.250	N/A	N/A	3 - 4 Units	1.000	680 - 699			0.000
4.125	N/A	N/A	4.125	N/A	N/A	Investment Property	0.250	660 - 679			0.500
4.000	N/A	N/A	4.000	N/A	N/A	60 Day Lock	0.250	640 - 659			0.750
3.875	N/A	N/A	3.875	N/A	N/A	Manufactured Homes	Not Eligible	620 - 639			2.000
3.750	N/A	N/A	3.750	N/A	N/A						
3.625	N/A	N/A	3.625	N/A	N/A						
3.500	N/A	N/A	3.500	N/A	N/A						
3.375	N/A	N/A	3.375	N/A	N/A						
3.250	N/A	N/A	3.250	N/A	N/A						
3.125	N/A	N/A	3.125	N/A	N/A						
3.000	N/A	N/A	3.000	N/A	N/A						
2.875	N/A	N/A	2.875	N/A	N/A						
2.750	N/A	N/A	2.750	N/A	N/A						

5/1- Caps: 1/1/5 Margin: 2.000

Max Final Price (5.000)

Rates, pricing, price adjustments and rate adjustments are subject to change without notice. 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 by Royal Pacific Funding only. Not for distribution to the general public.