

Wholesale Rate Sheet
3501 Jamboree Road, Newport Beach, CA 92660
Rate Lock Desk Closes At 4:00 PM PT
Rate Lock Fax 949.725.0608

Downey Programs

Effective immediately, Downey will no longer be accepting new wholesale loan applications.

COFI	6 Mo Libor	1 Yr Libor
2.693	3.428	3.421

A-013
"A" 3 Yr Fixed / 6 Mo Libor

Margin 2.75% Caps: 5 /1/6

Rate	45 Day	Pre-Pay
5.750	1.125	None
5.875	0.750	None
6.000	0.375	None
6.175	0.000	None
6.375	(0.250)	None
6.500	(0.375)	None
6.625	(0.625)	1 Year
6.875	(0.750)	1 Year
7.125	(1.000)	1 Year
7.250	(1.250)	1 Year
7.375	(1.500)	3 Year
7.500	(1.750)	3 Year

A-013 Pricing Adjustments		Fees	Rate
OCCUPANCY			
Non-Owner Occupied, LTV<=50%		0.750	
Non-Owner Occupied, LTV > 50%		1.500	
Owner Occupied Purchase Credit		(0.250)	
LOAN AMOUNT			
Loan Amount = or < than \$40,000		0.625	
Loan Amount \$40,001 to \$50,000		0.500	
Loan Amount \$50,001 to \$80,000		0.250	
Loan Amts > \$1.0 million			0.375
PROPERTY TYPE			
High Rise Condo (>4 Floors)		0.500	
3-4 Units		0.500	
Second Home		0.250	
CREDIT SCORE			
Credit Score 720 - 749		(0.125)	
Credit Score >=750		(0.250)	
OTHER			
Buy Down Prepay / Per Yr		0.500	

-No Pre Locks for A013

Effective immediately, Downey will no longer be accepting new wholesale loan applications.

-Available in the states of: AZ and CA only

A-101 6 Month COFI

All Locks are for 45 Days

Rate	Margin	Fee	Pre-Pay
5.250	2.375	0.000	None
5.500	2.375	(0.250)	None
5.875	2.375	(0.500)	None
6.375	2.375	(0.750)	None
4.875	2.500	0.000	1 Year
5.125	2.500	(0.250)	1 Year
5.375	2.500	(0.500)	1 Year
5.625	2.500	(0.750)	1 Year
4.500	2.500	(0.125)	2 Year
4.875	2.500	(0.500)	2 Year
5.375	2.500	(0.875)	2 Year
5.875	2.500	(1.125)	2 Year

11.50% Life Cap

A-111 / A-101 Pricing Adjustments		Fees	Rate	Margin
OCCUPANCY				
Non-Owner Occupied		1.500		
Owner Occupied Purchase Credit		(0.250)		
LOAN AMOUNT				
Loan Amount = or < than \$40,000		0.625		
Loan Amount \$40,001 to \$50,000		0.500		
Loan Amount \$50,001 to \$80,000		0.250		
Loan Amts > \$1.0 million			0.375	
PROPERTY TYPE				
3-4 Units		0.500		
High Rise Condo (>4 Floors)		0.500		
Second Home		0.250		
LOAN TERM				
40 Year Term		0.125		
CREDIT SCORE				
Owner Occ, Credit Score >= to 720		(0.125)		
OTHER				
No Lender Fees (O/O, Purch)			0.375	0.375
---1 yr Prepay Penalty Required				

A-111 6 Month Libor

All Locks are for 45 Days

Rate	Margin	Fee	Pre-Pay
5.625	2.000	0.250	None
5.500	1.875	0.000	1 Year
6.000	2.375	(1.000)	1 Year
4.750	1.875	0.000	2 Year
4.875	2.000	(0.250)	2 Year
5.000	2.125	(0.500)	2 Year
5.125	2.250	(0.750)	2 Year
5.250	2.375	(1.000)	2 Year
4.750	2.500	(1.250)	3 Year
4.875	2.625	(1.500)	3 Year
5.000	2.750	(1.750)	3 Year
5.125	2.875	(2.000)	3 Year

11.50% Life Cap

-Broker Rebates Limited to \$50,000

-Available in the states of: AZ and CA only

-Loans must comply with all applicable federal and state laws, including all anti-predatory lending laws

-Brokers will be charged .125 for not delivering a complete loan package within 30 days of submission date (effective for all loan programs)

Downey Savings limits total fees charged on any loan transaction to the lesser of 5% of the principal loan amount or the maximum allowed under state-specific restrictions.

Fees include all lender and broker fees, yield spread premium and certain third party fees. State-specific restrictions may include additional fees.

The maximum rebate DSL will pay to broker is \$50,000

CONSULT www.downeywholesale.com FOR DOWNEY SAVINGS PROGRAM MATRICES AND UNDERWRITING/APPRaisal GUIDELINES.

UNDERWRITING \$325, DOC'S \$200, TAX SVC \$56, FLOOD \$8.50, WIRE XFER \$50, CREDIT REPORT \$8.50 - \$14.00. AN APPRAISAL REVIEW MAY BE REQUIRED, THE COST OF WHICH WILL VARY; THE MINIMUM APPRAISAL REVIEW FEE IS \$150.00.

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