

Agency's New LLPA Chart

[Yellow Colored Areas = Agency's New LLPAs Better
Green Colored Areas = Agency's New LLPAs Worsen
Blue Colored Areas = Remain Same]

PURCHASE LTV/FICO ADJUSTMENTS [Applicable for all loans with term > 15Yrs]									
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO>=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
FICO760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
FICO740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
FICO720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
FICO700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
FICO680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
FICO660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
FICO640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
FICO<=639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

Rate/Term LTV/FICO ADJUSTMENTS [Applicable for all loans with term > 15Yrs]									
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO>=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
FICO760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
FICO740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
FICO720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
FICO700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
FICO680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
FICO660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
FICO640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
FICO<=639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

Additional LLPAs by Loan Attribute Applicable to Purchase & Rate/Term									
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
InvestmentProperty	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
SecondHome	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
2-4Units	0.000	0.000	0.375	0.375	0.625	0.625	N/A	N/A	N/A
High-balanceFixed-rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
Subordinate	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
DTIRatio>40%	0.000	0.000	0.250	0.250	0.375	0.375	0.375	0.375	0.375

Cash-Out LTV/FICO ADJUSTMENTS [All Terms]									
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO>=780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
FICO760-779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
FICO740-759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
FICO720-739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
FICO700-719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
FICO680-699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
FICO660-679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
FICO640-659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
FICO<=639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

Additional LLPAs by Loan Attribute Applicable to Cash-Out									
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Condo	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
InvestmentProperty	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
SecondHome	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
2-4Units	0.000	0.000	0.375	0.375	0.625	N/A	N/A	N/A	N/A
High-balanceFixed-rate	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
Subordinate	0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A
DTIRatio>40%	0.000	0.000	0.250	0.250	0.375	N/A	N/A	N/A	N/A