



TOTALSCORE RATE SHEET

FULL, LIMITED AND STATED DOC

AZ - CA - CO - HI - ID - NE - NV - OR - UT - WA
WHOLESALE LENDING • EFFECTIVE 02/10/07
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CREDIT	FULL DOC										
	MORTGAGE LATES	CREDIT SCORE	65%	70%	75%	80%	85%	90%	95%	100%	80/20 2nd
A1 0 x 30 MARGIN 6.000	700	5.65	5.70	5.80	5.95	6.10	6.35	7.43	8.04	10.25	
	680	5.70	5.75	5.90	6.00	6.25	6.50	7.53	8.14	10.25	
	660	5.95	6.05	6.15	6.25	6.35	6.65	7.63	8.24	10.60	
	640	6.05	6.15	6.25	6.35	6.60	6.90	8.16	8.94	11.05	
	620	6.15	6.25	6.35	6.50	6.80	7.10	8.36	9.04	11.65	
	600	6.35	6.45	6.55	6.70	6.95	7.68	8.56	9.24	12.10	
	580	6.55	6.65	6.75	6.85	7.63	7.93	8.91			
	560	6.85	6.95	7.05	7.25	7.93	8.23				
	550	7.63	7.73	7.83	7.98	8.28	8.58				
	525	7.98	8.08	8.18	8.33	8.63					
500	8.43	8.53	8.63	8.78	9.08						
A2 1 x 30 MARGIN 6.250	700	5.82	5.87	5.97	6.17	6.32	6.57	7.63	8.31	10.25	
	680	5.87	5.92	6.07	6.22	6.47	6.72	7.73	8.41	10.30	
	660	6.12	6.22	6.32	6.47	6.57	6.87	7.83	8.51	10.70	
	640	6.22	6.32	6.42	6.57	6.82	7.12	8.53	9.21	11.15	
	620	6.32	6.42	6.52	6.72	7.02	7.32	8.73	9.31	11.80	
	600	6.52	6.62	6.72	6.92	7.17	7.90	8.93	9.76	12.45	
	580	6.82	6.92	7.02	7.17	7.95	8.25	9.28			
	560	7.02	7.12	7.22	7.47	8.15	8.45				
	550	7.80	7.90	8.00	8.20	8.50	8.80				
	525	8.15	8.25	8.35	8.55	8.85					
500	8.60	8.70	8.80	9.00	9.30						
B1 3 x 30 MARGIN 6.625	680	6.05	6.10	6.30	6.45	6.65	7.20				
	660	6.30	6.40	6.55	6.70	6.75	7.35				
	640	6.40	6.50	6.65	6.80	7.00	7.60				
	620	6.50	6.60	6.75	6.95	7.20	7.80				
	600	6.70	6.80	6.95	7.15	7.45	8.38				
	580	7.00	7.10	7.25	7.40	8.23	8.73				
	560	7.20	7.30	7.45	7.70	8.43	8.93				
	550	7.98	8.08	8.23	8.43	8.78	9.28				
	525	8.33	8.43	8.58	8.78						
	500	8.78	8.88	9.03	9.23						
B2 1 x 60 MARGIN 6.750	640	6.75	6.85	7.00	7.15	7.65					
	620	6.85	6.95	7.10	7.30	7.85					
	600	7.05	7.15	7.30	7.50	8.00					
	580	7.35	7.45	7.60	7.75	8.78					
	550	8.38	8.48	8.63	8.83	9.38					
	525	8.98	9.08	9.23							
500	9.63	9.73	9.88								
C1 1 x 90 MARGIN 7.125	600	7.58	7.68	7.88	8.23						
	580	7.88	7.98	8.18	8.48						
	550	8.61	8.71	8.91	9.26						
	525	9.21	9.31	9.51							
	500	9.86	9.96	10.16							
C2 2 x 90 or 1 x 120 MARGIN 7.250	600	9.28	9.38								
	580	9.58	9.68								
	550	10.31	10.41								
	525	10.91	11.01								
	500	11.56	11.66								
MAX DEBT RATIO:		55%	55%	55%	55%	55%	55%	50%	50%	50%	

CREDIT	LIMITED/STATED DOC											
	CREDIT SCORE	65%	70%	75%	80%	85%	90%	95%	100%	80/20 2nd		
A1 0 x 30 MARGIN 6.000	700	6.45	6.50	6.60	6.70	7.00	7.35	8.17	8.95	11.06		
	680	6.55	6.60	6.70	6.85	7.10	7.50	8.27	9.05	11.16		
	660	6.65	6.70	6.80	6.95	7.30	7.75	8.37	9.15	11.56		
	640	6.75	6.85	6.95	7.10	7.40	7.90	9.07	9.85	12.00		
	620	6.95	7.05	7.20	7.45	7.90	8.25	9.27				
	600	7.05	7.15	7.30	7.75	8.15	8.76	LIMITED DOC ONLY				
	580	7.35	7.45	7.55	7.85	8.71	9.01					
	560	7.70	7.85	8.05	8.20	9.06						
	550	8.66	8.76	8.86	9.16	9.46						
	525	9.21	9.31	9.41	9.71	10.01						
500	9.66	9.76	9.86	10.16	10.46							
A2 1 x 30 MARGIN 6.250	700	6.97	7.02	7.12	7.22	7.37	7.57	8.34	9.22	11.11		
	680	7.07	7.12	7.22	7.27	7.47	7.72	8.44	9.32	11.20		
	660	7.17	7.22	7.32	7.37	7.52	7.97	8.54	9.42	11.61		
	640	7.27	7.37	7.47	7.52	7.62	8.12	9.24	10.12	12.06		
	620	7.47	7.57	7.72	7.87	8.12	8.47	9.44				
	600	7.57	7.67	7.82	7.97	8.37	8.98	LIMITED DOC ONLY				
	580	7.97	8.07	8.17	8.37	9.03						
	560	8.22	8.37	8.57	8.62							
	550	9.18	9.28	9.38	9.58							
	525	9.73	9.83	9.93	10.13							
500	10.18	10.28	10.38	10.58								
B1 3 x 30 MARGIN 6.625	680	7.15	7.20	7.35	7.55	7.75						
	660	7.25	7.30	7.45	7.65	7.95						
	640	7.35	7.45	7.60	7.80	8.05						
	620	7.55	7.65	7.85	8.15	8.55						
	600	7.65	7.75	7.95	8.45	8.90						
	580	8.05	8.15	8.30	8.65							
	560	8.30	8.45	8.70	8.90							
	550	9.26	9.36	9.51	9.86							
	525	9.81	9.91	10.06								
	500	10.26	10.36	10.51								
B2 1 x 60 MARGIN 6.750	640	7.65	7.75	7.90	8.10							
	620	7.85	7.95	8.15	8.45							
	600	7.95	8.05	8.25	8.75							
	580	8.35	8.45	8.60	8.95							
	550	9.46	9.56	9.81	10.16							
	525	10.11	10.21	10.46								
500	10.96	11.06	11.31									
C1 1 x 90 MARGIN 7.125	600	8.23	8.33	8.58								
	580	8.63	8.73	8.93								
	550	9.54	9.64	9.84								
	525	10.19	10.29									
	500	11.04	11.14									
C2 2 x 90 or 1 x 120 MARGIN 7.250	600	8.23	8.33	8.58								
	580	8.63	8.73	8.93								
	550	9.54	9.64	9.84								
	525	10.19	10.29									
	500	11.04	11.14									
SCORE		55%										
580	10.38											
550	11.29											
525	11.94											
500	12.79											
MAX DEBT RATIO:		50%	50%	50%	50%	50%	50%	50%	50%	50%		

ADJUSTMENTS					
TYPE	CHARACTERISTICS	RATE	RATE	RATE	
PRODUCT		30 YR AMORT.	40 YR AMORT.	50 YR AMORT.	
1ST LIEN	6 mo. ARM (2 Year Prepay)	-0.375	n/a	n/a	
	2/28, 2/38, 2/48 (2 Year Prepay)	0.000	+0.150	+0.200	
	3/27, 3/37, 3/47 (3 Year Prepay)	+0.250	+0.400	+0.450	
	Fixed (30/30, 40/30, 50/30) (3 Year Prepay)	+0.875	+1.000	+1.125	
	Fixed (15/15) (3 Year Prepay)	+0.875	(15 Yr Amort)	(15 Yr Amort)	
	Interest Only	+0.400	n/a	n/a	
	80/20, 80/15 1st Lien Adj. - Full Doc	+0.500	+0.500	+0.500	
	80/20, 80/15 1st Lien Adj. - Lim/Stated Doc	+0.650	+0.650	+0.650	
	2ND LIEN (2 Yr. Prepay with 2/28, 2/38, 2/48 & 6 mo. ARM 1st, all else 3 Yr. Prepay)				
	80/20 2ND -15/15, 30/15	0.000			
80/15 2ND -15/15, 30/15	-0.250	Off 2nd Rate			
PREPAYMENT	Buydown per year (cumulative)	+0.500	+0.250		
	Buydown to 1 Year Prepay: Max PYA = 1				
(Where allowed by state law)	Buydown to 0 Prepay: Max PYA = 0				
	Rate add-on where prepay not allowed	+0.250	+0.250		
	No Prepay Penalty on 2nds in WA				
ADJUSTMENTS					
DOC TYPE		1ST	2ND		
Stated Wage Earners (Min. FICO 550)	Non-Web Submission	+0.250			
	Limited	-0.575	-0.575		
	Non-Owner	+0.750			
PROPERTY	SFR, PUD, Second Homes	0.000			
	Second Homes (80/20 Hawaii Only)	+0.250			
	Condo, Dup	+0.250			
	3-4 Units, Rural	+0.500			
LOAN AMOUNT	\$50,000 to \$75,000	+0.750			
	\$75,001 to \$100,000	+0.000			
	\$100,001 to \$250,000	+0.000			
	\$250,001 to \$500,000	-0.250			
	\$500,001 to \$750,000	-0.250			
PYA	\$750,001 +	+0.250			
	1 PYA	+0.500			
	1.5 PYA	+0.825			
	2 PYA	+1.250			
	Discount per Point (Max 2 pts.)	-0.500			
Loans > \$500K Max PYA = 1					
Discount Points are not available with rebate					
INTEREST ONLY					
AVAILABLE FOR:					
A1 (0 x 30), A2 (1x30), B1 (3x30) - MIN 580 FULL, 600 LIM/STATED FICO					
Qualifying Payment (ARM): I/O payment after first rate adjustment. (Fixed): First fully amortized P&I payment. Owner-Occupied Only, 80/20 Interest Only - 1st Mortgage only					
AVAILABLE FOR: 2/28, 3/27, 30 YR FIXED					
I/O payment for first 5 years then fully amortized payment for remaining term. ARMs adjust after initial fixed period.					
NOTES AND LIMITATIONS					
High Cost or Section 32 not allowed					MINIMUM START RATE
Rate may not exceed max allowable by law					
CAPS: 1/1/6					
6 Mos Qualifying Rate: lower of fully indexed or start + 1%					
CONTACT YOUR LOCAL AE TODAY!					
Need Answers Right Away?					
Check out our TotalAccess					
pre-					