



Branch Directory

Western Region

Effective Date & Time

03/21/12 3:35PM Est

Office: (866) 861-3500

Electronic Submissions
phoenix.subs@FreedomMortgage.com

Lock Desk
 Amy Copus phoenixrates@FreedomMortgage.com
 Lock Desk Hours: 7:00AM - 4:00PM MST

Nevada				
Account Executive	Cell Phone	Broker Liaisons	Phone Number	Efax
Donnie Schneider	602-930-3373	Stephanie Jimenez	(866) 861-3500 Ext 140	(866) 508-5426

Colorado				
Regional Area Sales Manager	Cell Phone	Broker Liaisons	Phone Number	Efax
Warren Dinkins	(214) 213-9783	Peter Pierfederici	(866) 861-3500 Ext 155	(866) 508-5434
Account Executive				
Jim Becker	(303) 910-1351	Kelly Carter	(866) 861-3500 ext 150	(866) 420-6319
Lorraine Clark	(303) 898-5534	Pam Allison	(317) 537-3172	(866) 508-5431
Warren Dinkins	(214) 213-9783	Peter Pierfederici	(866) 861-3500 Ext 155	(866) 508-5434

New Mexico				
Regional Area Sales Manager	Cell Phone	Broker Liaisons	Phone Number	Efax
Warren Dinkins	(214) 213-9783	Peter Pierfederici	(866) 861-3500 Ext 155	(866) 508-5434
Account Executive				
Eric Colts-Tegg	(602) 620-4694	Theresa Vanderburg	(866) 861-3500 Ext 116	(866) 508-7097
		Debra Totten	(866) 861-3500 Ext 115	(866) 508-7097
Kenny Smocovich	(469) 569-2130	Sandra Mozley	(866) 861-3500 ext 117	(866) 508-5430

Regional Office				
Regional Vice President		RESPA Specialist		
Debbie Cheatham	(866) 861-3500 ext 108	Tiffany McGriff	(866) 861-3500 ext 117	
Regional Operations Manager		Loan Setup Supervisor		
Charity Anselmo	(866) 861-3500 ext 102	Mia Collins	(866) 861-3500 ext 104	
Closing Supervisor		QC Audit Supervisor		
Joy Dohrman	(866) 861-3500 ext 126	Yolly Ogier	(866) 861-3500 ext 124	
203K Specialist		Help Desk for website assistance		
Barb Belzer	(866) 861-3500 ext 128	800-871-6467		

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**New Price Adjustments!!
Pages 3 and 5**

Lock online until 11:00 PM EST using www.FreedomWholesale.com

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Government Price Adjustments			
FHA Product Feature	Price Adj.	VA Product Feature	Price Adj.
FHA/USDA Fixed Rate FHA Refi	0.125	VA Product	0.250
Non-Owner Fixed Rate	0.500	VA FICO >= 720	(0.125)
FHA FICO >= 720	(0.125)	VA FICO 660 - 679	0.250
FHA FICO 640 - 679	0.250	VA FICO 620 - 659	1.250
FHA FICO 620 - 639	1.250	VA IRRRL w/o 2055 appr. LTV > 95%	0.250
FHA w/o 2055 appr. LTV > 95%	0.250	VA with LTV ≥ 100% - 105%	0.250
FHA with LTV ≥ 100% - 105%	0.250	VA IRRRL with LTV > 105% - 115%	0.750

State Adjustments

Group 1	0.000
Group 2	(0.125)
Group 3	(0.250)
Group 4	(0.375)

30 Year 2-1 Buydown Table

Rate	Cost
4.875	2.08
4.750	2.06
4.625	2.05
4.500	2.03
4.375	2.01
4.250	2.00
4.125	1.98
4.000	1.96
3.875	1.95
3.750	1.93

Group 1	Group 2	Group 3	Group 4
CA	AL NJ	AK MS	HI
FL	AR NM	CT MT	ND
GA	AZ OH	IA NC	NE
MI	CO OR	IL NH	PA
NV	DC TN	KS OK	RI
NY	DE VA	LA SC	TX
UT	ID WA	MA SD	
WI	IN WY	ME VT	
	KY	MN WV	
	MD	MO	

Expiration Calendar

60 Days	05/21/12
45 Days	05/04/12
30 Days	04/19/12
15 Days	04/04/12

Government ID#

FHA # 7515901820
 VA # 5550110401

ARM Information Table

Product	Caps	Margin	Index
FHA/VA 3/1 ARM	1/1/5	2.250	0.100
FHA/VA 5/1 ARM	1/1/5	2.250	0.100

First Extension 1 to 30 days .02 per day
 Second Extension 1 to 30 days .03 per day

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 Relocks are only for 15 days and loan must be Application Receiver
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Renovation Price Adjustments

Product Feature	Price Adj.
FHA FICO ≥ 720	(0.125)
FHA FICO 660 - 719	0.125
FHA FICO 640 - 659	0.375
Loan Amount \$50,000 - \$74,999	0.500
Loan Amount < \$50,000	1.500

State Adjustments

Group 1	0.000
Group 2	(0.125)
Group 3	(0.250)
Group 4	(0.375)

Group 1	Group 2	Group 3	Group 4
CA	AL NJ	AK MS	HI
FL	AR NM	CT MT	ND
GA	AZ OH	IA NC	NE
MI	CO OR	IL NH	PA
NV	DC TN	KS OK	RI
NY	DE VA	LA SC	TX
UT	ID WA	MA SD	
WI	IN WY	ME VT	
	KY	MN WV	
	MD	MO	

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Conventional Price Adjustments

Feature	Price Adj.	Home Path
FICO 680 - 739	0.250	
FICO 620 - 679	0.750	
Super Conforming/High Balance Cashout Refi	1.000	
Escrow Waiver	0.250	
30/25 Year FRM with Loan Amount < \$50,000	2.000	
2-4 Unit Property	1.000	
CA Condo	0.250	
Condo with LTV > 75% & Term > 15 years	0.750	0.000
Condo HomePath	0.750	
Investment Property & LTV <= 75	1.750	1.500
Investment Property & LTV 75.01 - 80.00	3.000	2.000
Investment Property & LTV 80.01 - 90.00%	N/A	2.500
ARMs, LTV 90.01 - 95%	0.250	
HomePath LTV > 95%		0.500
HomePath No MI, LTV 80.01 - 85.00%		1.000
HomePath No MI, LTV 85.01 - 90.00%		1.750
HomePath No MI, LTV 90.01 - 95.00%		2.500
HomePath No MI, LTV 95.01 - 97.00%		3.250
PIW (Property Inspection Waiver)	\$75.00	

State Adjustments

Group 1	0.000
Group 2	(0.125)
Group 3	(0.250)

Group 1	Group 2				Group 3
CO	AL	ID	MT	SC	AK
MA	AR	IL	NC	SD	FL
MD	AZ	IN	NE	TN	GA
ME	CA	KS	NH	VA	LA
NY	CT	KY	NJ	WA	ND
RI	DC	MI	NM	WI	OK
UT	DE	MN	NV	WV	PA
WY	HI	MO	OH	TX	TX
	IA	MS	OR	VT	VT

Single Premium LPMI**

LTV	FICO	30yr	25yr	≤ 20yr
90.01 - 95	720+	2.375	2.250	2.000
	680 - 719	3.375	3.125	2.750
	660 - 679	4.250	3.875	3.500
85.01 - 90	720+	1.750	1.625	1.250
	680 - 719	2.250	2.000	1.375
	660 - 679	2.750	2.375	1.500
80.01 - 85	720+	1.125	1.000	0.875
	680 - 719	1.375	1.125	1.000
	660 - 679	1.625	1.250	1.125

Additional LPMI Adjustments**

Occupancy	Purpose	720+	680 - 719	660 - 679
2nd Home	All	0.500	N/A	N/A
	O/O & 2nd	0.375	0.625	1.125
	O/O	0.750	0.875	N/A

Alaska and Hawaii Properties

1 Unit >417,000 & ≤ 625,500		
720+	680 - 719	660 - 679
0.875	1.500	2.125

**All Adjustments are cumulative

FNMA DU Refi (HARPY FNMA DU Refi Plus Price Adjustments)

Feature	Price Adj
FICO 680 - 739	0.250
FICO 620 - 679	0.750
LTV 95.01 - 97.00	0.500
LTV 97.01 - 105.00	1.000
Condominium Property w/ LTV > 75%*	0.750
Investment Property	1.750
LTV > 105%, Term ≤ 25 Years**	(0.500)
2-4 Unit Property	1.000

*Does not apply to 15 yr terms or Detached Condo Property Type

**Does not apply to Investment Properties

- Primary Residence > 20 Yr. & >80% LTV Total Price Adjustments Cap = .5C
- Primary Residence ≤ 20 Yr & > 80% LTV No LLLPA Apply
- 2nd Home or NOO, ≤ 25 Yr., >105% LTV Cap = 1.25
- All Other Scenarios, Cap = 1.75

Price Adjustments NOT included in the Cap

Escrow Waiver	0.250
Property Fieldwork Waive	\$75

State Adjustments

Group 1	0.000
Group 2	(0.125)
Group 3	(0.250)

FICO/LTV Price Adjustments

FICO/LTV Price Adjustments for Loans with > 15-Year Term										
FICO	LTV	60.01 - ≤ 60	70.01 - 70.00	75.01 - 75.00	80.01 - 80.00	85.01 - 85.00	90.01 - 90.00	95.01 - 95.00	97.00	> 97
≥ 740	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
680 - 699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	0.750	0.500	0.500
660 - 679	0.000	1.000	1.500	1.750	1.750	1.750	1.750	1.750	1.250	1.250
640 - 659	0.500	1.250	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
620 - 639	0.500	1.500	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
< 620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Subordinate Financing

LTV	CLTV	< 720	≥ 720
65.01 - 75.00	90.01 - 95.00	0.50	0.25
75.01 - 95.00	90.01 - 95.00	0.50	0.25
75.01 - 90.00	76.01 - 90.00	0.25	0.00
Any	> 95.00	1.50	1.50

Group 1	Group 2				Group 3
CO	AL	ID	MT	SC	AK
MA	AR	IL	NC	SD	FL
MD	AZ	IN	NE	TN	GA
ME	CA	KS	NH	VA	LA
NY	CT	KY	NJ	WA	ND
RI	DC	MI	NM	WI	OK
UT	DE	MN	NV	WV	PA
WY	HI	MO	OH	TX	TX
	IA	MS	OR	VT	VT

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Patriot Program

30 Year Fixed NC Jumbo					
Rate	15 day	30 day	45 day	60 day	
6.125	(6.719)	(6.469)	(6.344)	(6.094)	
6.000	(6.281)	(6.031)	(5.906)	(5.656)	
5.875	(5.844)	(5.594)	(5.469)	(5.219)	
5.750	(5.406)	(5.156)	(5.031)	(4.781)	
5.625	(4.969)	(4.719)	(4.594)	(4.344)	
5.500	(4.531)	(4.281)	(4.156)	(3.906)	
5.375	(4.094)	(3.844)	(3.719)	(3.469)	
5.250	(3.656)	(3.406)	(3.281)	(3.031)	
5.125	(3.219)	(2.969)	(2.844)	(2.594)	
5.000	(2.781)	(2.531)	(2.406)	(2.156)	
4.875	(2.344)	(2.094)	(1.969)	(1.719)	
4.750	(1.906)	(1.656)	(1.531)	(1.281)	
4.625	(1.469)	(1.219)	(1.094)	(0.844)	
4.500	(1.031)	(0.781)	(0.656)	(0.406)	
4.375	(0.594)	(0.344)	(0.219)	(0.000)	
4.250	(0.156)	(0.000)	(0.000)	(0.000)	
4.125	(0.000)	(0.000)	(0.000)	(0.000)	
4.000	(0.000)	(0.000)	(0.000)	(0.000)	
3.875	(0.000)	(0.000)	(0.000)	(0.000)	
3.750	(0.000)	(0.000)	(0.000)	(0.000)	
3.625	(0.000)	(0.000)	(0.000)	(0.000)	
3.500	(0.000)	(0.000)	(0.000)	(0.000)	
3.375	(0.000)	(0.000)	(0.000)	(0.000)	
3.250	(0.000)	(0.000)	(0.000)	(0.000)	
3.125	(0.000)	(0.000)	(0.000)	(0.000)	
3.000	(0.000)	(0.000)	(0.000)	(0.000)	



5/1 ARM NC Jumbo					
Rate	15 day	30 day	45 day	60 day	
5.250	(5.106)	(4.856)	(4.731)	(4.481)	
5.125	(4.669)	(4.419)	(4.294)	(4.044)	
5.000	(4.231)	(3.981)	(3.856)	(3.606)	
4.875	(3.794)	(3.544)	(3.419)	(3.169)	
4.750	(3.356)	(3.106)	(2.981)	(2.731)	
4.625	(2.919)	(2.669)	(2.544)	(2.294)	
4.500	(2.481)	(2.231)	(2.106)	(1.856)	
4.375	(2.044)	(1.794)	(1.669)	(1.419)	
4.250	(1.606)	(1.356)	(1.231)	(1.000)	
4.125	(1.169)	(0.919)	(0.794)	(0.569)	
4.000	(0.731)	(0.481)	(0.356)	(0.131)	
3.875	(0.294)	(0.044)	(0.000)	(0.000)	
3.750	(0.000)	(0.000)	(0.000)	(0.000)	
3.625	(0.000)	(0.000)	(0.000)	(0.000)	
3.500	(0.000)	(0.000)	(0.000)	(0.000)	
3.375	(0.000)	(0.000)	(0.000)	(0.000)	
3.250	(0.000)	(0.000)	(0.000)	(0.000)	
3.125	(0.000)	(0.000)	(0.000)	(0.000)	
3.000	(0.000)	(0.000)	(0.000)	(0.000)	

Patriot Program Price Adjustments

	≤40%	40.01 - 45%	45.01 - 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 78%	78.01 - 80%
≤ \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
\$750,001 - 1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
\$1,500,001 - 2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
FICO (for Loan Amount ≤ \$750,000 or Loan amount between \$750,001 and 1.5MM)										
≥ 760	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.125)	(0.125)	0.188	0.188
740 - 759	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.563	0.563
720 - 739	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000		1.875
FICO (for Loan Amount ≥ 1.5MM)										
≥ 760	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
740 - 759	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A
720 - 739	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Occupancy										
Owner	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Purpose										
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Property Type										
Single Family	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Unit	0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A	N/A	N/A
Townhouse	0.500	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.750	0.750
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Borrower's Max over par credit	1.875
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