

www.remnwholesale.com

*** CURRENT PRICING SPECIALS ***

4.500 YSP CAP FOR FHA/VA/USDA 3.50% RATE

\$0 UNDERWRITING FEE FOR ALL STREAMLINES CLOSED THROUGH 1/14
 \$395 UNDERWRITING FEE FOR ALL STREAMLINES CLOSED 1/15 THROUGH 1/31
 (must disclose full underwriting fee (\$795) in block 1 of GFE)
 0.375 FOR ALL FHA/VA LOANS IN THE STATE OF CA/TX*
 0.25 FOR ALL CONVENTIONAL PURCHASES

*cannot be combined with any other pricing incentives

UNDERWRITING TURN TIMES

New submissions - same day if received by 11am EST*

*PST if submitting broker is located in the Pacific Time Zone

Condition Review - See website for the most up to date turn times

STATE ADJUSTMENTS

	Adjustment
REGION 1: AK, AR, AZ, CA, CT, CO, DC, FL, GA, IA, ID, IL, IN, KY, LA, MD, MO, ND, NH, NJ, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI	0.000
REGION 2: AL, DE, KS, ME, MI, MS, MT, NC, NM, NV, SD, VT, WV	0.125
REGION 3: MN, NY, RI, WY	0.250
REGION 4:** HI, MA, NE	N/A

**not currently offering loans for subject properties located in these states

FEES

Flood:	\$11
Doc Prep (TX only):	\$150
Underwriting/Commitment Fee:	\$795

LOCK EXTENSIONS

1 Day	FREE	Conventional locks expiring in October that get extended into November will incur an extra 50 bps charge to the normal extension fees to cover increase in guarantee fee
2-7 Days	0.125	
8-15 Days	0.250	

LOCK DESK INFO

Locks accepted until 6PM EST

Lock Online www.remnwholesale.com

Lock Desk Email remnlock@remn.com

BROKER COMPENSATION

Tier 1	1.000	Tier 4	1.750	Tier 7	2.500	Tier 10	3.250
Tier 2	1.250	Tier 5	2.000	Tier 8	2.750	Tier 11	3.500
Tier 3	1.500	Tier 6	2.250	Tier 9	3.000		

GENERAL INFORMATION

New Files	all new files are to be uploaded to Blitzdocs
FHA Prequals	email 1003 and credit report to prequals@remn.com or fax to 866.442.9935
Website	http://www.remnwholesale.com
Ops Center Address	499 Thornall Street, Second Floor, Edison, NJ 08837
Inside Staff	phone and email information for Ops Center employees on www.remnwholesale.com
FHA ID Number	78113-00008
VA ID Number	55978-00000

CONVENTIONAL LPMI PRICING

Fixed Rate		Single				Adjustments	Single			
LTV	Coverage	>= 760	720-759	680-719	660-679		>= 760	720-759	680-719	660-679
95%- 90.01%	30%	2.125%	2.500%	3.375%	4.250%	<25 Year Amortization	0.125	0.250	0.250	0.500
	25%	2.000%	2.250%	3.000%	3.875%	Rate/Term Refinance	0.250	0.375	0.625	1.125
	16%	1.750%	2.000%	2.625%	2.875%	Loan Size > \$417,000	0.750	0.875	1.500	2.250
90%- 85.01%	25%	1.625%	1.750%	2.250%	2.750%	Second Home	0.500	0.500	0.750	1.250
	12%	1.250%	1.375%	1.625%	1.625%					
85%- & below	12%	1.000%	1.125%	1.375%	1.625%					
	6%	1.000%	1.125%	1.250%	1.375%					

*** ANNOUNCEMENTS ***

LPMI NOW AVAILABLE !!!

CONVENTIONAL PRODUCTS

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	3.000	3.125	3.250	3.375	2.750	2.750	2.875	3.000	3.125	2.250	1.500	1.625	1.750	1.875
2.875	2.125	2.250	2.375	2.500	2.875	1.875	2.000	2.125	2.250	2.375	0.875	1.000	1.125	1.250
3.000	1.375	1.500	1.625	1.750	3.000	1.125	1.250	1.375	1.500	2.500	0.125	0.250	0.375	0.500
3.125	0.500	0.625	0.750	0.875	3.125	0.250	0.375	0.500	0.625	2.625	(0.500)	(0.375)	(0.250)	(0.125)
3.250	(0.125)	0.000	0.125	0.250	3.250	(0.375)	(0.250)	(0.125)	0.000	2.750	(1.125)	(1.000)	(0.875)	(0.750)
3.375	(1.000)	(0.875)	(0.750)	(0.625)	3.375	(1.250)	(1.125)	(1.000)	(0.875)	2.875	(1.750)	(1.625)	(1.500)	(1.375)
3.500	(1.750)	(1.625)	(1.500)	(1.375)	3.500	(2.000)	(1.875)	(1.750)	(1.625)	3.000	(2.375)	(2.250)	(2.125)	(2.000)
3.625	(2.500)	(2.375)	(2.250)	(2.125)	3.625	(2.750)	(2.625)	(2.500)	(2.375)	3.125	(3.000)	(2.875)	(2.750)	(2.625)
3.750	(3.000)	(2.875)	(2.750)	(2.625)	3.750	(3.250)	(3.125)	(3.000)	(2.875)	3.250	(3.250)	(3.125)	(3.000)	(2.875)
3.875	(3.375)	(3.250)	(3.125)	(3.000)	3.875	(3.500)	(3.375)	(3.250)	(3.125)	3.375	(3.375)	(3.250)	(3.125)	(3.000)
4.000	(3.625)	(3.500)	(3.375)	(3.250)	4.000	(3.750)	(3.625)	(3.500)	(3.375)	3.500	(3.375)	(3.250)	(3.125)	(3.000)
4.125	(4.250)	(4.125)	(4.000)	(3.875)	4.125	(4.375)	(4.250)	(4.125)	(4.000)	3.625	(3.750)	(3.625)	(3.500)	(3.375)

CONFORMING 10 YEAR FIXED					HIGH BALANCE 30 YEAR FIXED					HIGH BALANCE 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
2.250	1.250	1.375	1.500	1.625	2.750	6.000	6.125	6.250	6.375	2.250	3.000	3.125	3.250	3.375
2.375	0.625	0.750	0.875	1.000	2.875	5.125	5.250	5.375	5.500	2.375	2.375	2.500	2.625	2.750
2.500	(0.125)	0.000	0.125	0.250	3.000	4.375	4.500	4.625	4.750	2.500	1.625	1.750	1.875	2.000
2.625	(0.750)	(0.625)	(0.500)	(0.375)	3.125	3.500	3.625	3.750	3.875	2.625	1.000	1.125	1.250	1.375
2.750	(1.375)	(1.250)	(1.125)	(1.000)	3.250	1.375	1.500	1.625	1.750	2.750	0.375	0.500	0.625	0.750
2.875	(2.000)	(1.875)	(1.750)	(1.625)	3.375	0.500	0.625	0.750	0.875	2.875	(0.250)	(0.125)	0.000	0.125
3.000	(2.625)	(2.500)	(2.375)	(2.250)	3.500	(0.250)	(0.125)	0.000	0.125	3.000	(0.875)	(0.750)	(0.625)	(0.500)
3.125	(3.250)	(3.125)	(3.000)	(2.875)	3.625	(1.000)	(0.875)	(0.750)	(0.625)	3.125	(1.500)	(1.375)	(1.250)	(1.125)
3.250	(3.500)	(3.375)	(3.250)	(3.125)	3.750	(1.500)	(1.375)	(1.250)	(1.125)	3.250	(1.750)	(1.625)	(1.500)	(1.375)
3.375	(3.625)	(3.500)	(3.375)	(3.250)	3.875	(1.625)	(1.500)	(1.375)	(1.250)	3.375	(1.875)	(1.750)	(1.625)	(1.500)
3.500	(3.625)	(3.500)	(3.375)	(3.250)	4.000	(1.875)	(1.750)	(1.625)	(1.500)	3.500	(1.875)	(1.750)	(1.625)	(1.500)
3.625	(4.000)	(3.875)	(3.750)	(3.625)	4.125	(2.250)	(2.125)	(2.000)	(1.875)	3.625	(2.250)	(2.125)	(2.000)	(1.875)

DU REFI PLUS 30 YEAR FIXED					DU REFI PLUS 20 YEAR FIXED					DU REFI PLUS 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	3.500	3.625	3.750	3.875	2.750	3.250	3.375	3.500	3.625	2.250	2.000	2.125	2.250	2.375
2.875	2.625	2.750	2.875	3.000	2.875	2.375	2.500	2.625	2.750	2.375	1.375	1.500	1.625	1.750
3.000	1.875	2.000	2.125	2.250	3.000	1.625	1.750	1.875	2.000	2.500	0.625	0.750	0.875	1.000
3.125	1.000	1.125	1.250	1.375	3.125	0.750	0.875	1.000	1.125	2.625	0.000	0.125	0.250	0.375
3.250	0.375	0.500	0.625	0.750	3.250	0.125	0.250	0.375	0.500	2.750	(0.625)	(0.500)	(0.375)	(0.250)
3.375	(0.500)	(0.375)	(0.250)	(0.125)	3.375	(0.750)	(0.625)	(0.500)	(0.375)	2.875	(1.250)	(1.125)	(1.000)	(0.875)
3.500	(1.250)	(1.125)	(1.000)	(0.875)	3.500	(1.500)	(1.375)	(1.250)	(1.125)	3.000	(1.875)	(1.750)	(1.625)	(1.500)
3.625	(2.000)	(1.875)	(1.750)	(1.625)	3.625	(2.250)	(2.125)	(2.000)	(1.875)	3.125	(2.500)	(2.375)	(2.250)	(2.125)
3.750	(2.500)	(2.375)	(2.250)	(2.125)	3.750	(2.750)	(2.625)	(2.500)	(2.375)	3.250	(2.750)	(2.625)	(2.500)	(2.375)
3.875	(2.875)	(2.750)	(2.625)	(2.500)	3.875	(3.000)	(2.875)	(2.750)	(2.625)	3.375	(2.875)	(2.750)	(2.625)	(2.500)
4.000	(3.125)	(3.000)	(2.875)	(2.750)	4.000	(3.250)	(3.125)	(3.000)	(2.875)	3.500	(2.875)	(2.750)	(2.625)	(2.500)
4.125	(3.750)	(3.625)	(3.500)	(3.375)	4.125	(3.875)	(3.750)	(3.625)	(3.500)	3.625	(3.250)	(3.125)	(3.000)	(2.875)

CONVENTIONAL FICO / LTV / CASH-OUT ADJUSTMENTS

ALL PRODUCTS									
CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS								
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 97	
740+	(0.250)	0.000	0.000	0.250	0.250	0.250	0.250	N/A	
720 - 739	(0.250)	0.000	0.250	0.500	0.500	0.500	0.500	N/A	
700 - 719	(0.250)	0.500	0.750	1.000	1.000	1.000	1.000	N/A	
680 - 699	0.375	0.875	1.625	2.125	1.875	1.625	1.625	N/A	
660 - 679	0.375	1.375	2.375	2.875	3.125	2.625	2.625	N/A	
640 - 659	0.875	1.625	2.875	3.375	3.625	3.125	3.125	N/A	
620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

CREDIT SCORE	CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)								
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 97	
740+	0.000	0.250	0.250	0.500	N/A	N/A	N/A	N/A	
720 - 739	0.000	0.625	0.625	0.750	N/A	N/A	N/A	N/A	
700 - 719	0.000	0.625	0.625	0.750	N/A	N/A	N/A	N/A	
680 - 699	0.000	0.750	0.750	1.375	N/A	N/A	N/A	N/A	
660 - 679	0.250	0.750	0.750	1.500	N/A	N/A	N/A	N/A	
640 - 659	0.250	1.250	1.250	2.250	N/A	N/A	N/A	N/A	
620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

DU REFI PLUS / HARP 2.0										
CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS									
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01-97	97.01-105	105.01-125
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	0.125	0.875	0.875	0.875	0.750	0.750	0.750	0.750	0.750	0.750
680 - 699	0.375	0.875	1.125	1.125	0.750	0.750	0.750	0.750	0.750	0.750
660 - 679	0.375	1.375	1.875	2.125	0.750	0.750	0.750	0.750	0.750	0.750
640 - 659	0.875	1.625	2.375	2.625	0.750	0.750	0.750	0.750	0.750	N/A
620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

DU REFI PLUS/HARP 2.0 MAX ACCUMULATED ADJUSTMENT IS 0.75 FOR ANY LOAN >80% LTV WITH TERM >20 YEARS (DOES NOT INCLUDE LOAN AMOUNT ADJ., ESCROW ADJ., OR REFI CHARGE)

DU REFI PLUS/HARP 2.0 MAX ACCUMULATED ADJUSTMENT IS 0.00 FOR ANY LOAN >80% LTV WITH TERM <=20 YEARS (DOES NOT INCLUDE LOAN AMOUNT ADJ., ESCROW ADJ., OR REFI CHARGE)

OTHER CONVENTIONAL ADJUSTMENTS

LOAN AMOUNT ADJUSTMENTS	STANDARD ADJUSTMENTS	SUBORDINATE FINANCED PRICE ADJUSTMENTS				Refi Plus/HARP High LTV Adj. (all terms)			
		LTV	CLTV	FICO		LTV	FICO		
\$100k - \$125k	No Escrow	0.250		<=65.00%	80.01% - 95.00%	0.500	0.250	LTV 95.01% - 97%	0.50
\$75k - \$99k	NOO <= 75%	1.750		65.01% - 75.00%	80.01% - 95.00%	0.750	0.500	LTV 97.01% - 105%	1.00
\$60k - \$74k	NOO 75-80%	3.500		75.01% - 80.00%	75.01% - 95.00%	1.000	0.750	LTV >105%	1.00
\$50k - \$59k	NOO >80%	N/A		80.01% - 90.00%	80.01% - 95.00%	1.000	0.750		
\$50,000 min loan amount	High Balance C/O	1.000		90.01% - 95.00%	90.01% - 95.00%	1.000	0.750		
	2-4 Unit	1.000		> 95.00%	> 95.00%	1.500	1.500		
	All Refi	0.500							
	Condo >75% (>15Yr Term)	0.750							

Notes
- NOO max 80% LTV / 2nd Home 90%
- FL NOO Condo not available
- FL 2nd Home Condo max 60%
- NOO not available for DU Refi Plus

GOVERNMENT PRODUCTS

FHA/VA 30 YEAR FIXED					FHA/VA 15 YEAR FIXED					FHA 30 YEAR 203K				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
2.750	0.500	0.625	0.750	0.875	2.750	(2.625)	(2.500)	(2.375)	(2.250)	2.750	3.500	3.625	3.750	3.875
2.875	0.250	0.375	0.500	0.625	2.875	(2.750)	(2.625)	(2.500)	(2.375)	2.875	3.250	3.375	3.500	3.625
3.000	(0.375)	(0.250)	(0.125)	0.000	3.000	(2.875)	(2.750)	(2.625)	(2.500)	3.000	2.625	2.750	2.875	3.000
3.250	(3.750)	(3.625)	(3.500)	(3.375)	3.125	(2.750)	(2.625)	(2.500)	(2.375)	3.250	(0.750)	(0.625)	(0.500)	(0.375)
3.375	(4.000)	(3.875)	(3.750)	(3.625)	3.250	(3.875)	(3.750)	(3.625)	(3.500)	3.375	(1.000)	(0.875)	(0.750)	(0.625)
3.500	(4.625)	(4.500)	(4.375)	(4.250)	3.375	(4.000)	(3.875)	(3.750)	(3.625)	3.500	(1.625)	(1.500)	(1.375)	(1.250)
3.750	(6.000)	(5.875)	(5.750)	(5.625)	3.500	(4.125)	(4.000)	(3.875)	(3.750)	3.750	(3.000)	(2.875)	(2.750)	(2.625)
3.875	(6.125)	(6.000)	(5.875)	(5.750)	3.625	(4.000)	(3.875)	(3.750)	(3.625)	3.875	(3.125)	(3.000)	(2.875)	(2.750)
4.000	(6.625)	(6.500)	(6.375)	(6.250)	3.750	(4.625)	(4.500)	(4.375)	(4.250)	4.000	(3.625)	(3.500)	(3.375)	(3.250)
4.250	(7.125)	(7.000)	(6.875)	(6.750)						4.250	(4.125)	(4.000)	(3.875)	(3.750)
4.375	(7.375)	(7.250)	(7.125)	(7.000)						4.375	(4.375)	(4.250)	(4.125)	(4.000)
4.500	(7.750)	(7.625)	(7.500)	(7.375)						4.500	(4.750)	(4.625)	(4.500)	(4.375)

FHA/VA 30 YEAR HIGH BALANCE					FHA/VA 15 YEAR HIGH BALANCE					USDA 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
2.750	3.500	3.625	3.750	3.875	2.750	(0.625)	(0.500)	(0.375)	(0.250)	2.750	1.500	1.625	1.750	1.875
2.875	3.250	3.375	3.500	3.625	2.875	(0.750)	(0.625)	(0.500)	(0.375)	2.875	1.250	1.375	1.500	1.625
3.000	2.625	2.750	2.875	3.000	3.000	(0.875)	(0.750)	(0.625)	(0.500)	3.000	0.625	0.750	0.875	1.000
3.250	(2.250)	(2.125)	(2.000)	(1.875)	3.125	(0.750)	(0.625)	(0.500)	(0.375)	3.250	(2.750)	(2.625)	(2.500)	(2.375)
3.375	(2.500)	(2.375)	(2.250)	(2.125)	3.250	(1.875)	(1.750)	(1.625)	(1.500)	3.375	(3.250)	(3.125)	(3.000)	(2.875)
3.500	(3.125)	(3.000)	(2.875)	(2.750)	3.375	(2.000)	(1.875)	(1.750)	(1.625)	3.500	(3.875)	(3.750)	(3.625)	(3.500)
3.750	(4.500)	(4.375)	(4.250)	(4.125)	3.500	(2.125)	(2.000)	(1.875)	(1.750)	3.750	(5.250)	(5.125)	(5.000)	(4.875)
3.875	(4.625)	(4.500)	(4.375)	(4.250)	3.625	(2.000)	(1.875)	(1.750)	(1.625)	3.875	(5.375)	(5.250)	(5.125)	(5.000)
4.000	(5.125)	(5.000)	(4.875)	(4.750)	3.750	(2.625)	(2.500)	(2.375)	(2.250)	4.000	(5.875)	(5.750)	(5.625)	(5.500)
4.250	(5.625)	(5.500)	(5.375)	(5.250)						4.250	(6.375)	(6.250)	(6.125)	(6.000)
4.375	(5.875)	(5.750)	(5.625)	(5.500)						4.375	(6.625)	(6.500)	(6.375)	(6.250)
4.500	(6.250)	(6.125)	(6.000)	(5.875)						4.500	(7.000)	(6.875)	(6.750)	(6.625)

FHA/VA 5/1 ARM					VA 95% CASH OUT					ARM Notes	
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	Margin:	2.000
2.750	(2.875)	(2.750)	(2.625)	(2.500)	2.750	5.000	5.125	5.250	5.375	Caps:	1/5
2.875	(3.125)	(3.000)	(2.875)	(2.750)	2.875	4.750	4.875	5.000	5.125	FHA/VA High Balance Notes	
3.000	(3.375)	(3.250)	(3.125)	(3.000)	3.000	4.125	4.250	4.375	4.500	Min Score: 640	
3.250	(3.875)	(3.750)	(3.625)	(3.500)	3.250	0.750	0.875	1.000	1.125	Property: 1 Unit Only	
3.375	(3.750)	(3.625)	(3.500)	(3.375)	3.375	0.500	0.625	0.750	0.875	CURRENT SPECIAL: 4.50 YSP CAP FOR 3.50% NOTE RATE	
3.500	(3.750)	(3.625)	(3.500)	(3.375)	3.500	(0.125)	0.000	0.125	0.250	MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.000 (4.750 for submissions prior to 10/4)	
3.750	(3.625)	(3.500)	(3.375)	(3.250)	3.750	(1.500)	(1.375)	(1.250)	(1.125)		
3.875	(3.625)	(3.500)	(3.375)	(3.250)	3.875	(1.625)	(1.500)	(1.375)	(1.250)		
4.000	(3.750)	(3.625)	(3.500)	(3.375)	4.000	(2.125)	(2.000)	(1.875)	(1.750)		
4.250	(3.875)	(3.750)	(3.625)	(3.500)	4.250	(2.625)	(2.500)	(2.375)	(2.250)		
4.375	(3.875)	(3.750)	(3.625)	(3.500)	4.375	(2.875)	(2.750)	(2.625)	(2.500)		
4.500	(3.875)	(3.750)	(3.625)	(3.500)	4.500	(3.250)	(3.125)	(3.000)	(2.875)		

GOVERNMENT ADJUSTMENTS

FICO SCORE (Non-Streamline)	
740+	(0.125)
680 - 739	0.000
660 - 679	0.250
640 - 659	0.500
620 - 639	NO NEW SUBMISSIONS AS OF 6/6 2.000
600 - 619	3.000

LOAN AMOUNT	
> \$300k	(0.250)
\$250k - \$299k	(0.125)
\$100k - \$125k	0.375
\$75k - \$99k	0.750
\$60k - \$74k	1.250
\$50k - \$60k	3.000

OTHER	
VA	0.250
VA IRRRL	0.500
2 Unit	0.500
3-4 Unit	1.000
Manual U/W	0.500
ARM HB/203k HB	1.000
HomeFixer	1.000
Refinance (non-streamline)	0.500
Cash-Out Refi	0.750
Streamline Refi	0.500
25 Year Term (Fixed Only)	0.250
20 Year Term (Fixed Only)	0.500

*** CURRENT PRICING SPECIALS ***

4.500 YSP CAP FOR FHA/VA/USDA 3.50% RATE

\$0 UNDERWRITING FEE FOR ALL STREAMLINES CLOSED THROUGH 1/14
 \$395 UNDERWRITING FEE FOR ALL STREAMLINES CLOSED 1/15 THROUGH 1/31

0.375 FOR ALL FHA/VA LOANS IN THE STATE OF CA/TX*

0.25 FOR ALL CONVENTIONAL PURCHASES

*cannot be combined with any other pricing incentives