

Program Announcements

September 14, 2007

>Top Ten Reasons to Send your Option ARMs to Chevy Chase Bank

- #10 Recently Listed Properties Allowed
- # 9 No Seasoning Requirement on Property Values
- # 8 One Time Close Construction-to-Perm Lending
- # 7 Unlimited Cash-out on LTVs Below 80%
- # 6 Loans up to \$2 Million without an exception
- # 5 95% LTV to \$700,000 with a 660 FICO
95% LTV to \$500,000 with a 640 FICO
- # 4 The Lowest Minimum Payment Rate in the Industry at 1.00%
- # 3 90% LTV to \$1 million
- # 2 Same Day Underwriting and Same Day Docs
- # 1 Rebates up to 2.00% with some of the Lowest Margins Available

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For additional information, please contact your Account Executive or visit www.chevychasewholesale.com

Cashflow Programs - 3 Yr PP & 2 Yr PP			LIBOR-Indexed Programs								MTA - Indexed Program	
			1 Yr Payment Option		2 Yr Payment Option ¹		5 Yr Payment Option		Extended Payment Option		1 Yr Payment Option	
Product Codes:		3 yr Prepay 2 yr Prepay	303/516 N/A		309/516 319/516		312/516 N/A		315/516 N/A		306/516 N/A	
Points (Premium)/Discount*												
LTV <=80	3 Yr Prepay	2 Yr Prepay ¹	Pmt Rate	Margin	Pmt Rate	Margin	Pmt Rate	Margin	Pmt Rate	Margin	Pmt Rate	Margin
	(2.000)	(1.000)	1.00	2.90	1.10	2.95	1.75	3.20	2.95	3.30	1.25	3.60
	(1.750)	(0.750)	1.00	2.80	1.10	2.85	1.75	3.10	2.95	3.20	1.25	3.50
	(1.500)	(0.500)	1.00	2.75	1.10	2.80	1.75	3.05	2.95	3.15	1.25	3.45
	(1.250)	(0.250)	1.00	2.65	1.10	2.70	1.75	2.95	2.95	3.05	1.25	3.35
	(1.000)	0.000	1.00	2.60	1.10	2.65	1.75	2.90	2.95	3.00	1.25	3.30
	(0.750)	0.250	1.00	2.50	1.10	2.55	1.75	2.80	2.95	2.90	1.25	3.20
	(0.500)	0.500	1.00	2.45	1.10	2.50	1.75	2.75	2.95	2.85	1.25	3.15
	(0.250)	0.750	1.00	2.35	1.10	2.40	1.75	2.65	2.95	2.75	1.25	3.05
0.000	1.000	1.00	2.30	1.10	2.35	1.75	2.60	2.95	2.70	1.25	3.00	
LPMI Adjustments (add-ons to rate and margin):												
LTV	80.01 - 85.00%		+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.25	+ 0.30
LTV	85.01 - 90.00%		+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.25	+ 0.40
LTV	90.01 - 95.00%		+ 0.50	+ 0.65	+ 0.40	+ 0.65	+ 0.50	+ 0.65	+ 0.55	+ 0.65	+ 0.25	+ 0.65

1. A 2-yr PP is only available on the 2-yr Payment Option CFA with a 1.00 reduction in the 3-yr PP YSP (product code =319/516). Max YSP = (1.00)

Cashflow Programs - 1 Yr PP & No PP			LIBOR-Indexed Programs								MTA - Indexed Program	
			1 Yr Payment Option		2 Yr Payment Option		5 Yr Payment Option		Extended Payment Option		1 Yr Payment Option ²	
Product Codes:		1 yr prepay No prepay	302/516 301/516		311/516 310/516		311/516 310/516		311/516 310/516		311/516 310/516	
Points (Premium)/Discount*												
LTV <= 80	1 Yr Prepay	0.000	1.00	3.10	1.10	3.15	1.75	3.40	2.95	3.50	1.25	3.80
		0.250	1.00	2.90	1.10	2.95	1.75	3.20	2.95	3.30	1.25	3.60
		0.500	1.00	2.70	1.10	2.75	1.75	3.00	2.95	3.10	1.25	3.40
	No Prepay	0.500	1.00	3.30	1.10	3.35	1.75	3.60	2.95	3.70	1.25	4.00
LPMI Adjustments (add-ons to rate and margin):												
LTV	80.01 - 85.00%		+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.30	+ 0.25	+ 0.30
LTV	85.01 - 90.00%		+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.40	+ 0.25	+ 0.40
LTV	90.01 - 95.00%		+ 0.50	+ 0.65	+ 0.40	+ 0.65	+ 0.50	+ 0.65	+ 0.55	+ 0.65	+ 0.25	+ 0.65

2. MTA-indexed Cashflow ARM (1-yr prepay) with 110% neg. am. available with 0.10 reduction in margin (product code = 985/510).

Cashflow Programs with Full Doc Types Require FICO >= 640
Locks must be received by 8:00 PM EST. Locks not received by 8:00 PM are subject to the next business day's rates and guidelines.
No Exceptions will be granted on Cashflow Products.

Current Indices			
1M LIBOR:	5.503	(updated on 26th)	
MTA:	4.944	(updated 1st Wed of month)	
1M LIBOR:	5.614	(rate as of 9:00 AM)	
* Maximum Premiums Paid			
Index	3-yr PP	1-yr PP	No PP
LIBOR	2.000	-	-
MTA	2.000	-	-
Life Cap = 11.90%			

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Cashflow Option Program Adjustments (see guidelines for feature eligibility)

	<u>Premium Reduction</u>	<u>Rate</u>	<u>Margin</u>
Life cap Adjustments (LIBOR-indexed only; base life cap= 11.90%) Reduce life cap to 10.95% OR	0.125		+ 0.10 + 0.20
FICO Adjustments (all LTVs- see program guidelines for eligibility) 640 - 659 660 - 679 1-year Payment Option, LIBOR-indexed only, middle credit score >= 720			+ 0.300 + 0.100 (0.100)
LTV > 80% Adjustments (in addition to LPMI adjustments shown on Rate Sheet) Second Home Loan amount > \$750,000; LTV - 85.01% - 90% Cash-out Refinance (see guidelines for max LTVs)		+ 0.150 + 0.150 See below for adjustments	+ 0.150 + 0.150
Cash Out Adjustments LTV > 80% (in addition to LPMI adjustments; see guidelines for maximum LTVs) Amt of C/O > \$250,000 (may apply to payoff on 2nd Trust- see GLs, no Texas prim home)		+ 0.100 + 0.200	+ 0.100 + 0.200
Super Jumbo Cash Out Loan Amount Adjustments Primary: Full Doc: 75.01-80% >\$650,000; 70.01-75% >\$1.0M; Second: Full Doc: 75.01-80% >\$650,000; 70.01-75% >\$1.0M			+ 0.400 + 0.550
3-4 Unit Adjustments (Cashflow only; adjustments are in addition to all standard adjustments) Full Doc, Primary Res, LTV <= 75% Full Doc, Primary Res, LTV > 75% Investment Property (in addition to other investment property adjustments below)			+ 0.150 + 0.300 + 0.500
Loan Amount > \$1,500,000 3-year prepayment penalty 1-year and 2-year prepayment penalty No prepayment penalty Note: Purchase and R/T Refinance > \$2.0M and Cash-out Refinance > \$1.5M require an approved exception. Requested exception must fall within guidelines in effect on 8/22/07.	0.125 0.250 N/A		+ 0.250 + 0.250
Impound Adjustments CA loan with impounds (Note: impounds required for LTV >= 90%) WA or OR loan with impounds (Note: impounds required for LTV >= 80%) No impounds on investment prop. (LTV must be < 90% in CA and < 80% in WA and OR)		0.500	(0.100) (0.100)
Property Type Adjustments (in addition to all other property-related adjustments) Investment property Non- warrantable Condo			+ 0.500 + 0.100
Standard/Other Adjustments 40-year Term (not available on I/O), (adjust margin <u>OR</u> premium, <u>AND</u> rate) Foreign National (Cashflow only)	0.125	+ 0.250 + 0.250 + 0.500	+0.100
Cashflow Program Notes			
<p>-Credit score minimum is 640, but may vary depending on factors such as LTV, documentation and occupancy. See Guidelines for details.</p> <p>-LPMI must be included on LTVs >80%</p> <p>-Subordinate financing is allowed on up to 95% CLTV for full documentation loans.</p> <p>-Fully-indexed rate = index + margin (rounded to the nearest 0.125)</p> <p>-Lock period= 60 days at above rates. All loans are registered and locked at submission.</p> <p>-Qualifying rate- Qualify borrower at greater of fully-indexed rate or 6.00% for primary and 2nd homes with LTV <=80%. Otherwise qualify at greater of fully-indexed rate or 6.50%.</p> <p>-Construction-to-Perm- see pages 4 & 5 for pricing options</p> <p>-See resource center for NY, WA, OR and CA rates.</p> <p>-CCB limits fees charged to the lesser of 5% of the loan amount or the maximum allowed under state/local restrictions. For CCB calculations, fees include the yield spread premium and all broker and lender fees, excluding fees for the appraisal, credit report, tax service and flood certification. Local and state fee restriction calculations may differ.</p>			
Pick Your Own Start Rate Option			
<p>You can now pick a start rate for the Cashflow ARMs with 1-year, 2-year or 5-year Payment Options. The start rate must be greater than or equal to the minimum start rate required for the LTV and all adjustments.</p>			

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Cashflow One Month ARMS

	LIBOR-Indexed Programs		1 Yr Payment Option		2 Yr Payment Option ¹		5 Yr Payment Option		Extended Payment Option	
	3 yr prepay Codes		303/516		309/516		312/516		315/516	
	1 yr prepay Codes		302/516		308/516		311/516		314/516	
	Points	Prepay	Pmt Rate	Margin	Pmt Rate	Margin	Pmt Rate	Margin	Pmt Rate	Margin
LTV <=80%	(1.750)	3 year	1.00	3.20	1.10	3.25	1.75	3.50	2.95	3.80
	(1.500)	3 year	1.00	3.15	1.10	3.20	1.75	3.45	2.95	3.75
	(1.250)	3 year	1.00	3.05	1.10	3.10	1.75	3.35	2.95	3.65
	0.000	1 year	1.00	3.85	1.10	3.90	1.75	3.95	2.95	4.05
LTV 80.01-85	(1.750)	3 year	1.30	3.50	1.40	3.55	2.05	3.80	3.25	4.10
	(1.500)	3 year	1.30	3.45	1.40	3.50	2.05	3.75	3.25	4.05
	(1.250)	3 year	1.30	3.35	1.40	3.40	2.05	3.65	3.25	3.95
	0.000	1 year	1.30	4.15	1.40	4.20	2.05	4.25	3.25	4.35
LTV 85.01-90	(1.750)	3 year	1.40	3.60	1.50	3.65	2.15	3.90	3.35	4.20
	(1.500)	3 year	1.40	3.55	1.50	3.60	2.15	3.85	3.35	4.15
	(1.250)	3 year	1.40	3.45	1.50	3.50	2.15	3.75	3.35	4.05
	0.000	1 year	1.40	4.25	1.50	4.30	2.15	4.35	3.35	4.45
LTV 90.01-95	(1.750)	3 year	1.50	3.85	1.50	3.90	2.25	4.15	3.50	4.45
	(1.500)	3 year	1.50	3.80	1.50	3.85	2.25	4.10	3.50	4.40
	(1.250)	3 year	1.50	3.70	1.50	3.75	2.25	4.00	3.50	4.30
	0.000	1 year	1.50	4.50	1.50	4.55	2.25	4.60	3.50	4.70

1. A 2-yr PP is available on the 2-yr Payment Option CFA with a 1.00 reduction in the 3-yr PP YSP (product code =319/516). Max YSP = (0.750)

MTA-Indexed Program				
1 Year Payment Option				
Product Codes:	3 yr prepay Codes	306/515		
	1 yr prepay Codes	305/515		
	Points	Prepay	Pmt Rate	Margin
LTV <= 80	(1.500)	3 year	1.25	3.80
	(1.250)	3 year	1.25	3.70
	(1.000)	3 year	1.25	3.65
	(0.750)	3 year	1.25	3.55
	0.000	1 year	1.25	4.45
LPMI Adj. (add-ons to rate & margin)				
LTV	80.01 - 85.00%		+ 0.25	+ 0.30
LTV	85.01 - 90.00%		+ 0.25	+ 0.40
LTV	90.01 - 95.00%		+ 0.25	+ 0.65
Life cap on MTA-indexed programs = 11.90%				

Current Indices		
1M LIBOR:	Updated on 26th of the month (Index to Borrower)	5.503
MTA:	Updated 1st Wed. of the month	4.944
1M LIBOR:	Updated from previous day's close	5.614
Cashflow Programs with Full Doc Types Require FICO >= 640		
See Page 5 for Notes & Adjustments		

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Cashflow Program Adjustments	Premium Reduction	Rate	Margin
Life cap Adjustments (LIBOR-indexed only; base life cap= 11.90%) Reduce life cap to 10.95% <u>OR</u>	0.125		+ 0.10 + 0.20
FICO Adjustments (all LTVs- see program guidelines for eligibility) 660 - 679 with Full Documentation			+ 0.100
LTV 75.01% - 80% Adjustments Full Doc, Primary Res, Purchase or R/T, 1-unit, loan amount \$800,000 - \$1,000,000		+ 0.300	+ 0.300
LTV > 80% Adjustments (in addition to LPMI adjustments shown on Rate Sheet) Second Home Loan amount > \$750,000; LTV - 85.01% - 90%		+ 0.150 + 0.150	+ 0.150 + 0.150
Loan Amount > \$1,500,000 3-year prepayment penalty 1-year and 2-year prepayment penalty No prepayment penalty Note: Purchase and R/T Refinance > \$2.0M and Cash-out Refinance > \$1.5M require an approved exception. Requested exception must fall within guidelines in effect on 8/22/07.	0.125 0.250		+ 0.250 + 0.250 N/A
Escrow/Impound Adjustments CA loan with impounds (Note: impounds required for LTV >= 90%) WA or OR loan with impounds (Note: impounds required for LTV >= 80%)			(0.100) (0.100)
Property Type Adjustments (in addition to all other property-related adjustments) Non- warrantable Condo		+ 0.100	+ 0.100
Standard/Other Adjustments 40-year Term (not available on I/O), (adjust margin <u>OR</u> premium, <u>AND</u> rate) Foreign National	0.125	+ 0.250 + 0.250 + 0.500	+0.100 + 0.500
Construction Period Rates Standard Rate = Prime + 1.00% For loan amounts >= \$650,000, rate= Prime + 0.50% For loan amounts <= \$300,000, rate= Prime + 1.50%			
Prime Rate Buydown (during construction period) To reduce add-on to prime by 0.50% To reduce add-on to prime by 1.00%		0.375 0.750	
Cashflow Program Notes			
<ul style="list-style-type: none"> -No Investment properties are permitted -A low middle credit score >=660 is required -Prepayment penalty period begins when the loan converts to a permanent loan. -Cross collateralization- maximum rebate on the amount being collateralized is 1.00% -LPMI must be included on LTVs >80% -Fully-indexed rate = index + margin (rounded to the nearest 0.125) -There is no periodic rate cap. -Georgia & North Carolina properties- see page 7 (on website) for prepayment penalty and pricing options -New York properties- see NY rate sheet for pricing -Lock period= 60 days at above rates. All loans are registered and locked at submission. -Qualifying rate- Qualify borrower at greater of fully-indexed rate or 6.00% for primary and 2nd homes with LTV <=80%. <i>Otherwise qualify at greater of fully-indexed rate or 6.50%.</i> -CCB limits fees charged to the lesser of 5% of the loan amount or the maximum allowed under state/local restrictions. For CCB calculations, fees include the yield spread premium and all broker and lender fees, excluding fees for the appraisal, credit report, tax service and flood certification. Local and state fee restriction calculations may differ. 			

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30 Year* Conforming (Product: 004/100)				15 Year** Conforming (Product: 004/107)			
Rate	15 day	45 day	60 day	Rate	15 day	45 day	60 day
6.250	0.688	0.875	1.000	6.000	0.438	0.625	0.750
6.375	0.438	0.625	0.750	6.125	0.063	0.250	0.375
6.500	0.063	0.250	0.375	6.250	(0.313)	(0.125)	0.000
6.625	(0.188)	0.000	0.125	6.375	(0.438)	(0.250)	(0.125)
6.750	(0.563)	(0.375)	(0.250)	6.500	(0.563)	(0.375)	(0.250)
6.875	(0.813)	(0.625)	(0.500)	6.625	(0.688)	(0.500)	(0.375)
7.000	(1.063)	(0.875)	(0.750)	6.750	(0.938)	(0.750)	(0.625)
7.125	(1.188)	(1.000)	(0.875)	6.875	(1.063)	(0.875)	(0.750)
7.250	(1.438)	(1.250)	(1.125)				
7.375	(1.688)	(1.500)	(1.375)				
7.500	(1.813)	(1.625)	(1.500)				

*20 and 25 yr terms also available at the same rates **10 yr term also available at the same rates

Interest Only - 30 yr. Conf. / 10 yr. Payment Option (004/125) - Adjust Rate: +0.250

Please Note: The maximum base premium is shown above.

Conforming Program Adjustments			
Loan Amt Adjustments (to premium):		Credit Score Adjustments (to premium):	
< \$50,000	+ 1.250	>=740	-0.25
\$50,001 - \$75,000	+ 0.500	700- 739	0.00
\$75,001 - \$125,000	+ 0.250	660- 699	+ 0.25
\$125,001 - \$150,000	+ 0.125	620 - 659	+ 0.75
		< 620	+1.250
1. Credit score adjustments do not apply to low doc or expanded approval loans.			
Investment Property Adjustments (to premium):		Lender-Paid MI Adjustments (rate):	
1&2 unit purch or rate/term to 75%	+ 1.50	LTV	add-on Product (30 yr) Product (15 yr)
1&2 unit purch or rate/term to 75.01 - 80%	+ 2.00	80.01 - 85%	+0.20 100/944 107/944
1&2 unit purch or rate/term to 80.01 - 90%	+ 2.50	85.01 - 90%	+0.30 100/945 107/945
1&2 unit cash-out to 75%	+ 2.00	90.01 - 95%	+0.55 100/946 107/946
1&2 unit cash-out to 75.01 - 80%	+ 2.50	In addition to the above:	
1&2 unit cash-out to 80.01 - 90%	+ 3.25	FICO 620 - 659	+0.10 Cash-out refi +0.10
all 3 & 4 units	+ 1.50	Second home > 80%	+0.15 Flex 97 (prog. 947) +0.75
		Investment property	+0.40 Buydown +0.10
LPMI is only available on standard (004/100), Interest Only, and Flex 97 Programs.			
2. All other applicable adjustments still apply.			
Cashout (O/O 1 or 2 unit, or 1 unit 2nd home):		Additional Conforming Adjustments	
70.01%-80.00%, reduce premium by .50		O/O 2 unit 95% LTV: reduce premium .50	
80.01%-90.00%, reduce premium by .75		90.01 - 95.00% CLTV: reduce premium 0.250	
Waive Escrows/Impounds:		Buydowns (lender funded 2-1): reduce premium by 2.625.	
reduce premium .25 (CLTV <=80% only). Not allowed on investment properties.			
Flex Programs:		Extended Locks:	
Flex 97: reduce premium .50 (947/100)		90 days reduce premium .375. Upfront/Nonrefundable.	
Flex 100: Add .50 to rate. FICO adjustments do not apply.		120 days reduce premium .750. Upfront/Nonrefundable.	
90.01 - 95.00% CLTV (reduce premium)*	+0.25		
95.01% - 100% CLTV (reduce premium)*	+1.25		
* Only applicable with subordinate financing. If EA, this adjustment does not apply.			
Expanded Approval Adjustments:			
Expanded Approval adjustments (to rate):		Expanded Approval adjustments (to premium):	
Level I	+0.40 957/100	Additional adjustments (premium)	
Level II	+0.65 958/100	O/O 1 unit 97% LTV	+0.50
Level II w/TPR	+0.75 958/140	O/O 1 unit 100% LTV	+1.00
Level III	+1.25 959/100	Cash-out condo	+0.50
Level III w/o TPR	+1.25 959/141	90.01 - 95.00% CLTV**	+0.25
		95.01% - 100% CLTV**	+1.25
		** Only applicable with subordinate financing.	
Flex 97 Level I	+0.40 960/100	Purchase & rate/term refi:	
Flex 97 Level II	+0.65 994/100	O/O or 2nd home 1 unit (66-95%)	+0.25
Flex 97 Level III	+1.25 995/100	O/O 1 or 2 unit or S/H 1 unit (66 - 90%)	+0.25
Flex 100 Level I	+0.40 981/100	O/O 1 or 2 unit or S/H 1 unit (95%)	+0.50
Flex 100 Level II	+0.65 996/100		
Flex 100 Level III	+1.25 997/100		
With the exception of FICO adjustments, any applicable adjustments listed on this page apply to expanded approval loans as well.			
Additional Conforming Product Notes:			
Pricing reflected in the adjuster matrix is not meant to imply guideline approval.			
Maximum Premium (after all adjustments)		(2.250)	
CCB limits fees charged to the lesser of 5% of the loan amount or the maximum allowed under state/local restrictions. For CCB calculations, fees include the yield spread premium and all broker and lender fees, excluding fees for the appraisal, credit rep			

Low Doc Program Adjustments							
All Low Doc Programs: Add 0.125 to rate AND Add 1.50 to premium.							
Additional Adj. (to premium)		<=70	>70-75	>75-90	>90-95	Investment Prop. Adj. (to premium):	
FICO = 660	No Ratio	+0.125	+0.250	+0.750	+0.875	1&2 unit purch or rate/term to 75%	
	SIVA	0.000	+0.125	+0.625	+0.750	+ 1.50	
	NINA	+0.250	+0.375	+0.875	N/A	1&2 unit purch or rate/term to 75.01 - 80%	
FICO 661-680	No Ratio	+0.125	+0.250	+0.625	+0.625	+ 2.00	
	SIVA	0.000	+0.125	+0.500	+0.500	1&2 unit purch or rate/term to 80.01 - 90%	
	NINA	+0.250	+0.375	+0.750	N/A	+ 2.50	
FICO 681-700	No Ratio	+0.125	+0.250	+0.500	+0.500	1&2 unit cash-out to 75%	
	SIVA	0.000	+0.125	+0.375	+0.375	+ 2.00	
	NINA	+0.250	+0.375	+0.625	N/A	1&2 unit cash-out to 75.01 - 80%	
FICO 701-720	No Ratio	+0.125	+0.250	+0.250	+0.375	+ 2.50	
	SIVA	0.000	+0.125	+0.125	+0.250	1&2 unit cash-out to 80.01 - 90%	
	NINA	+0.250	+0.375	+0.375	N/A	+ 3.25	
FICO >=721	No Ratio	+0.125	+0.250	+0.250	+0.250	all 3 & 4 units	
	SIVA	0.000	+0.125	+0.125	+0.125	+ 1.50	
	NINA	+0.250	+0.375	+0.375	N/A		
Pricing reflected in the adjuster matrix is not meant to imply guideline approval.						Loan Amt Adjustments (to premium):	
						< \$50,000	
						+ 1.250	
						\$50,001 - \$75,000	
						+ 0.500	
						\$75,001 - \$125,000	
						+ 0.250	
						\$125,001 - \$150,000	
						+ 0.125	
						Waive Escrows/Impounds (all FICOs):	
						Reduce premium .25 (CLTV <=80% only).	
						Not allowed on investment properties.	
Interest-Only and LPMI are not available on Low-Doc Programs							

These rates are solely for the use of mortgage brokers, correspondent lenders, and other arrangers of credit and are not to be distributed to potential loan applicants. We will provide quotations in legally required manner to each applicant. Rate and programs subject to change and or cancellation without prior notice. Lock-ins must be received by 8:00 PM EST, fax them to: 240-497-8312

For a complete set of rate sheets, including our fixed-rate products, please visit our website at: www.chevyCHASEwholesale.com

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