

SRP is included in price

FHA30, VA30				
Government 30 Year Fixed				
Best Effort Pricing				
Rate	15 Day	30 Day	45 Day	
4.875	1.317	1.505	1.692	
5.000	0.405	0.593	0.780	
5.125	0.755	0.943	1.130	
5.250	0.425	0.613	0.800	
5.375	0.200	0.388	0.575	
5.500	-0.603	-0.415	-0.228	
5.625	-0.144	0.044	0.231	
5.750	-0.164	0.024	0.211	
5.875	-0.186	0.002	0.189	
6.000	-0.842	-0.654	-0.467	
6.125	-0.686	-0.498	-0.311	

FHA15, VA15				
Government 15 Year Fixed				
Best Effort Pricing				
Rate	15 Day	30 Day	45 Day	
5.000	-0.558	-0.417	-0.276	
5.500	-1.509	-1.368	-1.227	
6.000	-2.041	-1.900	-1.759	
6.500	-2.916	-2.775	-2.634	

FHA and VA Price Adjustments	
VA	0.250
Non-Owner	1.500
HUD REO	0.500
FHA/VA Buydown	0.500
FICO 580 - 599	1.250
FICO 600 - 619	0.250
Loan Amount Price Adjustments	
Loan amounts < \$60,001	1.500
Loan amounts \$60,001 - \$80,000	0.750
Loan amounts \$80,001 - \$90,000	0.500
Loan amounts \$90,001 - \$100,000	0.250
Loan amounts \$100,001 - \$150,000	0.150
Loan amounts \$151,001 - \$200,000	0.050
State Adjustments	
Zone 1 State Adj. (Fixed Rate Only)	0.050
Zone 2 State Adj. (Fixed Rate Only)	0.000
Zone 3 State Adj. (Fixed Rate Only)	(0.100)

FHA30 JUMBO				
Government 30 Year Fixed				
Best Effort Pricing				
Rate	15 Day	30 Day	45 Day	
4.875	1.055	1.243	1.430	
5.000	0.733	0.921	1.108	
5.125	0.565	0.753	0.940	
5.250	0.278	0.466	0.653	
5.375	0.160	0.348	0.535	
5.500	-0.064	0.124	0.311	
5.625	-0.126	0.062	0.249	
5.750	-0.213	-0.025	0.162	
5.875	-0.307	-0.119	0.068	
6.000	-0.354	-0.166	0.021	
6.125	-0.439	-0.251	-0.064	

USE FHA30 JUMBO FOR FOLLOWING LOAN AMTS:

- 1 Unit, Loan amount > \$362,790
- 2 Units, Loan amount > \$464,449
- 3 Units, Loan amount > \$561,411
- 4 Units, Loan amount > \$697,696

SAME FHA ADJ APPLY TO FHA30 JUMBO

**FOR ALL FHA30 JUMBO LOANS, FICO REQUIRED:**  
**PURCHASE: FICO >= 600**  
**CASHOUT: FICO >= 640**

FHA and VA Zones

- Zone 1 - AZ, CA, MD, NV
- Zone 2 - CO, DC, ID, NM, OR, UT, VA, HI
- Zone 3 - FL

**Minimum 580 FICO for ALL FHA and VA LOANS**

\*\$544,185 in Hawaii and Alaska

CF30R				
Rural Housing Service 30 Year Fixed				
Best Effort Pricing				
Rate	15 Day	30 Day	45 Day	
4.875	1.567	1.755	1.942	
5.000	0.655	0.843	1.030	
5.125	1.005	1.193	1.380	
5.250	0.675	0.863	1.050	
5.375	0.450	0.638	0.825	
5.500	-0.353	-0.165	0.022	
5.625	0.106	0.294	0.481	
5.750	0.086	0.274	0.461	
5.875	0.064	0.252	0.439	
6.000	-0.592	-0.404	-0.217	
6.125	-0.436	-0.248	-0.061	
6.250	0.250	0.250	0.250	

Rural Housing Service Loan Price Adjustments	
Loan amounts < \$60,001	1.500
Loan amounts < \$70,001	0.500
Loan amounts < \$80,001	0.150
Loan amounts < \$90,001	0.100
Loan amounts < \$100,001	0.050
Zone 1 State Adj. (Fixed Rate Only)	0.050
Zone 2 State Adj. (Fixed Rate Only)	0.000
Zone 3 State Adj. (Fixed Rate Only)	(0.100)

RHS Zones

- Zone 1 - AZ, CA, MD, NV
- Zone 2 - CO, DC, ID, NM, OR, UT, VA, HI
- Zone 3 - FL

Lock Expirations	
15 day	3/6/2009
30 day	3/21/2009
45 day	4/5/2009

Administrative Fees	
1st Lien Gov't	\$950.00

GRH Maximum Note Rate	5.250%
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Manual UW and Refers are not eligible  
 Co-ops and manufactured homes are not allowed  
 Brokers must have special approval from GFG to submit FHA, and VA loans.