

WEBSITE
www.gmos.us
EFFECTIVE
1/20/2011



Customer Service Hotline
918-743-7084

Lock Desk - locks@gmos.us

LOAN FEES					
UW - Tax Cert - Flood - Funding	945.000				
Texas Doc Review	200.000				
FHA Streamline	450.000				
SPECIALS!					
Lock Expiration Dates					
12 Day	21 Day	30 Day	45 Day		
1/31/2011	2/9/2011	2/18/2011	3/5/2011		

GOVERNMENT PRICE ADJUSTMENTS

LOAN FEATURE	Fixed
Manual UW	(1.000)
Max LTV on FHA/VA Cash Out = 85%	

State	Adj.
AL, FL, IA, IN, LA, MI, MO, MS, NE, NM, SC, TN, WV, WY	(0.125)
AZ, CA, CO, NV, UT, VA	(0.400)

FICO	Adj
FHA/VA	
<640	na
640-659	(1.000)
660-680	(0.500)
>700	0.125
USDA/RD FICO ADJUSTMENTS	
<600	(2.500)
600-619	(1.500)
620-639	(1.500)
640-659	(0.500)
>700	0.125

FIXED Loan Amount Adjustments	
<=\$99,999	(0.250)
<=\$70,000	(0.750)
FHA/VA >417,000	(3.000)
Unique Property	(2.000)

Govt Adj.

CONFORMING Fixed ADJUSTERS (If multiple adjusters apply, all adjusters must be used)

	LTV %	<=50.00	50.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-97.00	97.01-100.00	
Investor	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
2 Unit, Second Home cashout <= 90%	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
CA Escrow Waiver adjusted at funding < 90%	Fixed	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	n/a	n/a	n/a	
Non CA Escrow Waiver adj'd at funding	Fixed	(0.250)	(0.250)	(0.250)	(0.250)	n/a	n/a	n/a	n/a	n/a	
2-Unit Property	Fixed	(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a	n/a	n/a	n/a	
3 & 4-Unit Property	Fixed	(1.000)	(1.000)	(1.000)	n/a	n/a	n/a	n/a	n/a	n/a	
Unique Property all LTV and FICO		(2.000)	all LTV's								
Condominiums	Fixed	0.000	0.000	0.000	(0.750)	(0.750)	(0.750)	(0.750)	n/a	n/a	
30, 20, and 15yr State Adjustments											
VA					(0.250)						
AL, IA, KS, LA, MO, MS, NE, NM, OR, SC, WV, WY					(0.150)						
AZ, CO, MI, UT, IN					(0.300)						
CA, NV					(0.525)						
40yr, My Community, and 30yr Interest Only State Adjustments											
NV or UT	(0.250)		CA, VA,	(0.400)		MCM (.750)					
AL, AR, AZ, CO, LA, MI, MS, NM, WV or WY	(0.150)					40 year term (.125)					
NC (no underwriting fee allowed, included in state hit)	(5.000)										
OK, TX	0.000										
Loan Amount Adjustments 30, 20, 15 and 10 year terms											
\$120K - \$199,999	0.000										
<\$70,000	(0.450)										
										0.000	
Mortgages with Subordinate Financing (Excluding My Community)											
LTV Range	CLTV Range	Non Interest Only		Interest Only							
		Fico <720	Fico ≥720	Fico <720	Fico ≥720						
<or = 65%	80.01-90.00	(0.500)	(0.250)	(0.500)	(0.250)						
65.01 - 75.00	90.01 - 95.00	(0.750)	(0.500)	(0.750)	(0.500)						
75.01 - 95.00	90.01 - 95.00	(1.000)	(0.750)	(1.000)	(0.750)						
75.01 - 90.00	76.01 - 90.00	(1.000)	(0.750)	(1.000)	(0.750)						
< or = 95%	95.01-97	(1.500)	(1.500)	(1.500)	(1.500)						
LTV%		<=60%	60.01 - <=70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-100%	
LTV / FICO Adjusters: All Products w/Terms > 15 Yrs											
>=740	Fixed	0.250	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	n/a	n/a	
720-739	Fixed	0.250	0.000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	n/a	n/a	
700-719	Fixed	0.250	(0.500)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a	
680-699	Fixed	0.000	(0.500)	(1.250)	(1.750)	n/a	n/a	n/a	n/a	n/a	
660-679	Fixed	0.000	(1.000)	(2.000)	(2.500)	n/a	n/a	n/a	n/a	n/a	
640-659	Fixed	(0.500)	(1.250)	(2.500)	(3.000)	n/a	n/a	n/a	n/a	n/a	
620-639	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
<620	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
LTV / FICO Adjusters: Cash-Out Refinance all Terms											
>=740	Fixed	0.000	(0.250)	(0.250)	(0.500)	(0.625)	n/a	n/a	n/a	n/a	
720-739	Fixed	0.000	(0.625)	(0.625)	(0.750)	(1.500)	n/a	n/a	n/a	n/a	
700-719	Fixed	0.000	(0.625)	(0.625)	(0.750)	(1.500)	n/a	n/a	n/a	n/a	
680-699	Fixed	0.000	(0.750)	(0.750)	n/a	n/a	n/a	n/a	n/a	n/a	
660-679	Fixed	(0.250)	(0.750)	(0.750)	n/a	n/a	n/a	n/a	n/a	n/a	
640-659	Fixed	(0.250)	(1.250)	(1.250)	n/a	n/a	n/a	n/a	n/a	n/a	
620-639	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
<620	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
FICO < 620 LTV >70%	15 Yr	n/a									

Conforming Adjustments

REFI PLUS MORTGAGES ONLY Term > 15 years			<=60%	60.01 - <=70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-105%
LTV / FICO Adjusters (max LTV 90% w/o MI, 95% w/ MI)											
>=740	Fixed	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
720-739	Fixed	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
700-719	Fixed	0.250	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	n/a	n/a
680-699	Fixed	0.000	(0.500)	(0.750)	(0.750)	n/a	n/a	n/a	n/a	n/a	n/a
660-679	Fixed	0.000	(1.000)	(1.500)	(1.750)	n/a	n/a	n/a	n/a	n/a	n/a
640-659	Fixed	(0.500)	(1.250)	(2.000)	(2.250)	n/a	n/a	n/a	n/a	n/a	n/a
620-639	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<620	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
REFI PLUS MORTGAGES ONLY											
LTV / FICO Adjusters (regardless of term)											
40-year term	Fixed	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	n/a	n/a
Condominiums	Fixed	0.000	0.000	0.000	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	n/a	n/a
Investment Property	Fixed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Multiple-Unit Properties										n/a	n/a
2 unit property	Fixed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a
3-4 unit property	Fixed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a
High LTV	Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
Refi Plus Mortgages with Subordinate Financing											
LTV Range	CLTV Range	Credit Score 660-720				Credit Score >=720					
65.01 - 75.00	90.01 - 95.00	(0.500)				(0.250)					
75.01 - 95.00	90.01 - 95.00	(0.500)				(0.250)					
75.01 - 90.00	76.01 - 90.00	(0.250)				0.000					
Any	>95.00					(1.500)					

