

WEBSITE
www.gmos.us
EFFECTIVE
9/7/10 9:50 AM



Customer Service Hotline
918-743-7084

Lock Desk 972-908-3390 Ext. 119

LOAN FEES					
UW - Tax Cert - Flood - Funding	945.00				
Texas Doc Review	200.00				
FHA Streamline	450.00				
PRICE ADJUSTMENTS ON PG 2					
Lock Expiration Dates					
12 Day	21 Day	30 Day	45 Day		
09/18/10	09/27/10	10/06/10	10/21/10		

Conforming Fixed
(price adjusters, pg 2)

Conventional 30Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
5.750	105.629	105.509	105.389	105.139	
5.625	105.618	105.498	105.378	105.128	
5.500	105.400	105.280	105.160	104.910	
5.375	105.044	104.924	104.804	104.554	
5.250	104.517	104.397	104.277	104.027	
5.125	104.450	104.330	104.210	103.960	
5.000	104.144	104.024	103.904	103.654	
4.875	103.719	103.599	103.479	103.229	
4.750	103.273	103.153	103.033	102.783	
4.625	102.854	102.734	102.614	102.364	
4.500	102.424	102.304	102.184	101.934	
4.375	102.070	101.950	101.830	101.580	
4.250	101.421	101.301	101.181	100.931	
4.125	99.983	99.863	99.743	99.493	
4.000	99.460	99.340	99.220	98.970	
3.875	98.708	98.588	98.468	98.218	

Conventional 15Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
4.625	104.405	104.285	104.165	103.915	
4.500	104.179	104.059	103.939	103.689	
4.375	103.896	103.776	103.656	103.406	
4.250	103.510	103.390	103.270	103.020	
4.125	103.125	103.005	102.885	102.635	
4.000	102.739	102.619	102.499	102.249	
3.875	102.056	101.936	101.816	101.566	
3.750	101.466	101.346	101.226	100.976	
3.625	100.501	100.381	100.261	100.011	
3.500	99.869	99.749	99.629	99.379	
3.375	99.059	98.939	98.819	98.569	
3.250	97.931	97.811	97.691	97.441	

Conventional 20Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
4.875	104.098	103.978	103.858	103.608	
4.750	103.745	103.625	103.505	103.255	
4.625	103.393	103.273	103.153	102.903	
4.500	103.040	102.920	102.800	102.550	
4.375	102.502	102.382	102.262	102.012	
4.250	101.793	101.673	101.553	101.303	
4.125	101.084	100.964	100.844	100.594	
4.000	100.375	100.255	100.135	99.885	
3.875	99.095	98.975	98.855	98.605	
3.750	98.250	98.130	98.010	97.760	
3.625	97.406	97.286	97.166	96.916	
3.500	96.561	96.441	96.321	96.071	

Add. Conf. Fixed
(price adjusters, pg 2)

Conventional 40Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
5.500	101.668	101.548	101.428	101.178	
5.375	101.309	101.189	101.069	100.819	
5.250	100.919	100.799	100.679	100.429	
5.125	100.528	100.408	100.288	100.038	
5.000	100.137	100.017	99.897	99.647	

My Community 30Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
5.250	102.309	102.189	102.069	101.819	
5.125	101.997	101.877	101.757	101.507	
5.000	101.550	101.430	101.310	101.060	
4.875	101.104	100.984	100.864	100.614	
4.750	100.658	100.538	100.418	100.168	

Conventional 30Yr IO 10/20					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
5.375	97.390	97.270	97.150	96.900	
5.250	96.843	96.723	96.603	96.353	
5.125	96.296	96.176	96.056	95.806	
5.000	95.750	95.630	95.510	95.260	
4.875	95.249	95.129	95.009	94.759	
4.750	94.748	94.628	94.508	94.258	

FHA
(price adjusters, pg 2)

FHA 30Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
6.000	107.408	107.288	107.168	106.918	
5.875	106.281	106.161	106.041	105.791	
5.750	106.207	106.087	105.967	105.717	
5.625	102.645	102.525	102.405	102.155	
5.500	105.689	105.569	105.449	105.199	
5.375	102.645	102.525	102.405	102.155	
5.250	104.851	104.731	104.611	104.361	
5.125	102.645	102.525	102.405	102.155	
5.000	105.251	105.131	105.011	104.761	
4.875	104.465	104.345	104.225	103.975	
4.750	104.283	104.163	104.043	103.793	
4.625	103.102	102.982	102.862	102.612	
4.500	103.038	102.918	102.798	102.548	
4.375	102.426	102.306	102.186	101.936	
4.250	102.051	101.931	101.811	101.561	

FHA 15Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
5.500	105.664	105.544	105.424	105.174	
5.000	105.258	105.138	105.018	104.768	
4.500	104.226	104.106	103.986	103.736	
4.000	102.133	102.013	101.893	101.643	

Special Pricing for VA/FHA 30 year
5.250 - 5.625 cap 104.00
5.750 - 6.00 cap 104.500

Maximum Price on all products 103.5

FHA Streamline U/W Fee 450.000

VA
(price adjusters, pg 2)

VA 30Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
6.000	107.108	106.988	106.868	106.618	
5.875	105.981	105.861	105.741	105.491	
5.750	105.907	105.787	105.667	105.417	
5.625	102.345	102.225	102.105	101.855	
5.500	105.389	105.269	105.149	104.899	
5.375	102.345	102.225	102.105	101.855	
5.250	104.551	104.431	104.311	104.061	
5.125	102.345	102.225	102.105	101.855	
5.000	104.951	104.831	104.711	104.461	
4.875	104.165	104.045	103.925	103.675	
4.750	103.983	103.863	103.743	103.493	
4.625	102.802	102.682	102.562	102.312	
4.500	102.738	102.618	102.498	102.248	
4.375	102.126	102.006	101.886	101.636	
4.250	101.751	101.631	101.511	101.261	

VA 15Yr					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
5.500	105.364	105.244	105.124	104.874	
5.000	104.958	104.838	104.718	104.468	
4.500	103.926	103.806	103.686	103.436	
4.000	101.833	101.713	101.593	101.343	

VA U/W Fee 795.00**
VA Streamline U/W Fee 450.00**
**** VA prohibits a borrower from being charged a Funding Fee or Underwriting Fee. Therefore, effective with all Locks on or after 8/4/2009, the \$795 U/W fee will be shown on HUD-1 as either Seller Paid or POC Lender. If POC Lender, the fee will be deducted from the loan fees on the branch P & L.**

USDA Rural Development

30 Yr USDA Rural Development					
RATE	12 DAY	21 DAY	30 DAY	45 DAY	
4.750	102.958	102.838	102.718	102.468	
4.625	101.176	101.056	100.936	100.686	
4.500	101.551	101.431	101.311	101.061	
4.375	101.176	101.056	100.936	100.686	
4.250	100.801	100.681	100.561	100.311	

USDA Rural Development Price Adjustments		
<\$50,000		(0.375)
>=50k &<100k		(0.150)
>=100k & <150k		(0.050)

USDA Rural Development Fico Adjustments on page 2

State Adjustments	
CA, VA	(0.400)
NV or UT	(0.250)
AL, AR, AZ, CO, ID, LA, MI, MS, NM, SC, or WY	(0.150)

USDA Guidelines state: The interest rate must be fixed for the entire note. The rate may not exceed the lender's published rate for VA 1st mortgage loans with no discount points (PAR), or the current 90-day FNMA rate plus 60 basis points, rounded to the next highest 1/4.
FNMA 90day Rate 4.568 Published VA PAR Rate: 4.250
(includes add'l 60bps)
Max Lockable USDA/RD Rate 4.750



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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		
9/18/2010	9/27/2010	10/6/2010	10/21/2010		

GOVERNMENT PRICE ADJUSTMENTS

LOAN FEATURE	Fixed
Manual UW	(1.000)
Max Govt Pay Out	103.500

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

FICO	Adj
FHA/VA	
<620	na
620-639	(1.500)
640-659	(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)	(1.000)	(1.000)	(1.000)	n/a	n/a
3 & 4-Unit Property	Fixed	(1.000)	(1.000)	(1.000)	(1.000)	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, ID, 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)
AL, AR, AZ, CO, ID, LA, MI, MS, NM, WV or WY	(0.150)
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
65.01 - 75.00	90.01 - 95.00	Fico 700-720 (0.500) Fico ≥720 (0.250)	Fico 700-720 (0.750) Fico ≥720 (0.500)
75.01 - 95.00	90.01 - 95.00	(0.500) (0.250)	(0.750) (0.500)
75.01 - 90.00	76.01 - 90.00	(0.250) 0.000	(0.500) (0.250)

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%
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LTV / FICO Adjusters: All Products w/Terms > 15 Yrs	
>=740	Fixed 0.250
720-739	Fixed 0.250
700-719	Fixed 0.250
680-699	Fixed n/a
660-679	Fixed n/a
640-659	Fixed n/a
620-639	Fixed n/a
<620	Fixed n/a

LTV / FICO Adjusters: Cash-Out Refinance all Terms	
>=740	Fixed 0.000
720-739	Fixed 0.000
700-719	Fixed 0.000
680-699	Fixed n/a
660-679	Fixed n/a
640-659	Fixed n/a
620-639	Fixed n/a
<620	Fixed n/a
FICO < 620 LTV >70%	15 Yr n/a

REFI PLUS MORTGAGES ONLY Term > 15 years									
LTV / FICO Adjusters (max LTV 90% w/o MI, 95% w/ MI)	<=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%
>=740	Fixed 0.250	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	n/a	n/a
700-719	Fixed 0.250	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	n/a	n/a
680-699	Fixed n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
660-679	Fixed n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
640-659	Fixed n/a	n/a	n/a	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

REFI PLUS MORTGAGES ONLY									
LTV / FICO Adjusters (regardless of term)	<=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%
40-year term	Fixed (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)	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
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)	n/a	n/a
3-4 unit property	Fixed (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	n/a	n/a

Refi Plus Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score 700-720	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)

Conforming Adjustments

