W

Gateway MORTGAGE GROUP

Customer Service Hotline
918-743-7084
Lock Desk - locks@gatewayloan.com

EFFECTIVE DATE	LOAN FEES	
Friday, February 24, 2012	Underwriting Fee (except Texas)	$795.00
	Underwriting Fee (FHA Streamline/ VA IRRL	$450.00
WEBSITE	Underwriting Fee (Texas)	$995.00
www.gmos.us		

MAX LOCK PRICE AFTER ADJUSTMENTS	LOCK EXPIRATION DATES			
	12 Day	21 Day	30 Day	45 Day
Fixed: 105 ARMs: 103	3/6/12	3/15/12	3/24/12	4/8/12

Compensation

LENDER PAID COMP ADJUSTMENTS

Lender Paid Comp Plan	Max. Lock Price w/o Discount
1.000	101.000
1.500	101.500
2.000	102.000
2.500	102.500
3.000	103.000
3.500	103.500
4.000	104.000

Lock Confirmation Net Price over the amount chosen as Lender Comp Plan reflects true Lender Credit given to borrower at closing. Failure to provide your AE with comp plan addendum to your broker contract indicates Borrower Paid Compensation by default. Contact your AE for questions regarding your lender paid compensation plan.

BORROWER PAID COMP

If loan is locked in GMOS with Borrower Paid option under Originator Compensation, any amount over Par (100.00) will be credited back to borrower on HUD-1. Discounts will be charged as normal, as indicated by final net lock price. Credit to borrower may not be used to pay "Borrower Paid" compensation to Broker.

Conforming Fixed (price adjusters, pg 3)

Conventional 30Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.375	105.375	105.250	105.125	104.875
5.250	105.375	105.250	105.125	104.875
5.125	105.375	105.250	105.125	104.875
5.000	105.000	104.875	104.750	104.500
4.875	104.500	104.375	104.250	104.000
4.750	104.375	104.250	104.125	103.875
4.625	104.375	104.250	104.125	103.875
4.500	103.875	103.750	103.625	103.375
4.375	103.125	103.000	102.875	102.625
4.250	102.875	102.750	102.625	102.375
4.125	102.875	102.750	102.625	102.375
4.000	102.375	102.250	102.125	101.875
3.990	102.313	102.188	102.063	101.813
3.875	101.375	101.250	101.125	100.875
3.750	100.625	100.500	100.375	100.125
3.625	100.125	100.000	99.875	99.625
3.500	99.500	99.375	99.250	99.000
3.375	98.500	98.375	98.250	98.000
3.250	97.500	97.375	97.250	97.000

Conventional 20Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.750	105.000	104.875	104.750	104.500
4.625	104.750	104.625	104.500	104.250
4.500	104.375	104.250	104.125	103.875
4.375	104.000	103.875	103.750	103.500
4.250	103.625	103.500	103.375	103.125
4.125	103.250	103.125	103.000	102.750
4.000	102.875	102.750	102.625	102.375
3.875	101.875	101.750	101.625	101.375
3.750	101.125	101.000	100.875	100.625
3.625	100.375	100.250	100.125	99.875
3.500	99.750	99.625	99.500	99.250
3.375	98.625	98.500	98.375	98.125
3.250	97.125	97.000	96.875	96.625

Conventional 15Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.375	104.125	104.000	103.875	103.625
4.250	103.875	103.750	103.625	103.375
4.125	103.875	103.750	103.625	103.375
4.000	103.500	103.375	103.250	103.000
3.990	103.438	103.313	103.188	102.938
3.875	103.250	103.125	103.000	102.750
3.750	103.000	102.875	102.750	102.500
3.625	103.125	103.000	102.875	102.625
3.500	102.750	102.625	102.500	102.250
3.375	102.250	102.125	102.000	101.750
3.250	101.625	101.500	101.375	101.125
3.125	101.125	101.000	100.875	100.625
3.000	100.625	100.500	100.375	100.125
2.875	100.000	99.875	99.750	99.500
2.750	99.250	99.125	99.000	98.750

LPMI Conventional 30Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.375	101.500	101.375	101.250	101.000
5.250	101.500	101.375	101.250	101.000
5.125	101.500	101.375	101.250	101.000
5.000	101.125	101.000	100.875	100.625
4.875	100.625	100.500	100.375	100.125
4.750	100.500	100.375	100.250	100.000
4.625	100.500	100.375	100.250	100.000
4.500	100.000	99.875	99.750	99.500
4.375	99.250	99.125	99.000	98.750
4.250	99.000	98.875	98.750	98.500
4.125	99.000	98.875	98.750	98.500
4.000	98.500	98.375	98.250	98.000
3.990	98.438	98.313	98.188	97.938
3.875	97.500	97.375	97.250	97.000
3.750	96.750	96.625	96.500	96.250
3.625	96.250	96.125	96.000	95.750

LPMI Conventional 20Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.750	101.625	101.500	101.375	101.125
4.625	101.375	101.250	101.125	100.875
4.500	101.000	100.875	100.750	100.500
4.375	100.625	100.500	100.375	100.125
4.250	100.250	100.125	100.000	99.750
4.125	99.875	99.750	99.625	99.375
4.000	99.500	99.375	99.250	99.000
3.875	98.500	98.375	98.250	98.000
3.750	97.750	97.625	97.500	97.250
3.625	97.000	96.875	96.750	96.500
3.500	96.375	96.250	96.125	95.875
3.375	95.250	95.125	95.000	94.750

Conventional 10Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.125	104.500	104.375	104.250	104.000
4.000	104.250	104.125	104.000	103.750
3.875	104.000	103.875	103.750	103.500
3.750	103.750	103.625	103.500	103.250
3.625	103.375	103.250	103.125	102.875
3.500	103.125	103.000	102.875	102.625
3.375	102.750	102.625	102.500	102.250
3.250	102.250	102.125	102.000	101.750
3.125	101.875	101.750	101.625	101.375
3.000	101.375	101.250	101.125	100.875
2.875	100.750	100.625	100.500	100.250
2.750	99.750	99.625	99.500	99.250

LPMI Conventional 25Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
5.375	102.000	101.875	101.750	101.500
5.250	102.000	101.875	101.750	101.500
5.125	102.000	101.875	101.750	101.500
5.000	101.625	101.500	101.375	101.125
4.875	101.125	101.000	100.875	100.625
4.750	101.000	100.875	100.750	100.500
4.625	101.000	100.875	100.750	100.500
4.500	100.500	100.375	100.250	100.000
4.375	99.750	99.625	99.500	99.250
4.250	99.500	99.375	99.250	99.000
4.125	99.500	99.375	99.250	99.000
4.000	99.000	98.875	98.750	98.500
3.990	98.938	98.813	98.688	98.438
3.875	98.000	97.875	97.750	97.500
3.750	97.250	97.125	97.000	96.750
3.625	96.750	96.625	96.500	96.250

LPMI Conventional 15Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.375	100.750	100.625	100.500	100.250
4.250	100.500	100.375	100.250	100.000
4.125	100.500	100.375	100.250	100.000
4.000	100.125	100.000	99.875	99.625
3.990	100.063	99.938	99.813	99.563
3.875	99.875	99.750	99.625	99.375
3.750	99.625	99.500	99.375	99.125
3.625	99.750	99.625	99.500	99.250
3.500	99.375	99.250	99.125	98.875
3.375	98.875	98.750	98.625	98.375
3.250	98.250	98.125	98.000	97.750
3.125	97.750	97.625	97.500	97.250
3.000	97.250	97.125	97.000	96.750
2.875	96.625	96.500	96.375	96.125
2.750	95.875	95.750	95.625	95.375

See Conforming Adjusters on Page 3 for LPMI adjusters

FHA / VA (price adjusters, pg 3)

FHA 30Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.375	105.625	105.500	105.375	105.125
4.250	105.500	105.375	105.250	105.000
4.125	103.750	103.625	103.500	103.250
4.000	104.125	104.000	103.875	103.625
3.875	103.625	103.500	103.375	103.125
3.750	103.500	103.375	103.250	103.000
3.625	99.375	99.250	99.125	98.875
3.500	100.125	100.000	99.875	99.625
3.375	99.375	99.250	99.125	98.875
3.250	99.375	99.250	99.125	98.875

FHA 15Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
3.750	104.500	104.375	104.250	104.000
3.500	104.000	103.875	103.750	103.500
3.250	103.250	103.125	103.000	102.750
3.000	102.000	101.875	101.750	101.500
2.750	101.250	101.125	101.000	100.750

VA 15Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
3.750	104.000	103.875	103.750	103.500
3.500	103.500	103.375	103.250	103.000
3.250	102.750	102.625	102.500	102.250
3.000	101.500	101.375	101.250	101.000
2.750	100.750	100.625	100.500	100.250

VA 30Yr

RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.375	105.125	105.000	104.875	104.625
4.250	105.000	104.875	104.750	104.500
4.125	103.250	103.125	103.000	102.750
4.000	103.625	103.500	103.375	103.125
3.875	103.125	103.000	102.875	102.625
3.750	103.000	102.875	102.750	102.500
3.625	98.875	98.750	98.625	98.375
3.500	99.625	99.500	99.375	99.125
3.375	98.875	98.750	98.625	98.375
3.250	98.875	98.750	98.625	98.375

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EFFECTIVE DATE	LOAN FEES	
Friday, February 24, 2012	UW - Tax Cert - Flood - Funding	795.000
	Texas Doc Review	200.000
WEBSITE	FHA Streamline/ VA IRRL	450.000
www.gmos.us		
MAX LOCK PRICE AFTER ADJUSTMENTS	**LOCK EXPIRATION DATES**	
Fixed: 105 ARMs: 103	12 Day: 3/6/12; 21 Day: 3/15/12; 30 Day: 3/24/12; 45 Day: 4/8/12	

USDA Rural Developement

30 Yr USDA Rural Development

RATE	12 DAY	21 DAY	30 DAY	45 DAY
4.250	104.875	104.750	104.625	104.375
4.125	102.625	102.500	102.375	102.125
4.000	102.625	102.500	102.375	102.125
3.875	102.375	102.250	102.125	101.875
3.750	102.000	101.875	101.750	101.500
3.625	98.750	98.625	98.500	98.250
3.500	98.625	98.500	98.375	98.125
3.375	98.000	97.875	97.750	97.500
3.250	97.875	97.750	97.625	97.375

USDA RD Loan Amount Adjustments

<$50,000	(0.375)
>=50k &<100k	(0.150)
>=100k & <150k	(0.050)

USDA RD FICO ADJUSTMENTS

620-639	(1.500)
640-659	(0.500)
>700	0.125

USDA RD State Adjustments

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

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 4.150 (includes add'l 60bps) **Published VA PAR Rate: 4.750**

Max Lockable USDA/RD Rate 4.250

Conforming ARMS (price adjusters, pg 3)

Conforming 3/1 LIBOR

RATE	12 Day	21 Day	30 Day	45 Day
3.250	100.625	100.500	100.375	100.125
3.125	100.500	100.375	100.250	100.000
3.000	100.250	100.125	100.000	99.750
2.875	100.000	99.875	99.750	99.500
2.750	99.750	99.625	99.500	99.250
2.625	99.500	99.375	99.250	99.000
2.500	99.250	99.125	99.000	98.750
2.375	99.000	98.875	98.750	98.500
2.250	98.625	98.500	98.375	98.125
2.125	98.375	98.250	98.125	97.875
2.000	98.125	98.000	97.875	97.625
1.875	97.750	97.625	97.500	97.250
1.750	97.375	97.250	97.125	96.875
1.625	97.125	97.000	96.875	96.625

margin 2.25
caps 2/2/6

Conforming 5/1 LIBOR

RATE	12 Day	21 Day	30 Day	45 Day
3.625	102.750	102.625	102.500	102.250
3.500	102.500	102.375	102.250	102.000
3.375	102.375	102.250	102.125	101.875
3.250	102.250	102.125	102.000	101.750
3.125	102.125	102.000	101.875	101.625
3.000	101.875	101.750	101.625	101.375
2.875	101.625	101.500	101.375	101.125
2.750	101.250	101.125	101.000	100.750
2.625	100.875	100.750	100.625	100.375
2.500	100.375	100.250	100.125	99.875
2.375	100.000	99.875	99.750	99.500

margin 2.25
caps 5/2/5

Conforming 7/1 LIBOR

RATE	12 Day	21 Day	30 Day	45 Day
3.750	102.250	102.125	102.000	101.750
3.625	102.125	102.000	101.875	101.625
3.500	102.000	101.875	101.750	101.500
3.375	101.750	101.625	101.500	101.250
3.250	101.500	101.375	101.250	101.000
3.125	101.125	101.000	100.875	100.625
3.000	100.750	100.625	100.500	100.250
2.875	100.375	100.250	100.125	99.875
2.750	99.750	99.625	99.500	99.250

margin 2.25
caps 5/2/5

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Friday, February 24, 2012
WEBSITE
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MAX LOCK PRICE AFTER ADJUSTMENTS
Fixed: 105 **ARMs: 103**

LOAN FEES	
UW - Tax Cert - Flood - Funding	795.000
Texas Doc Review	200.000
FHA Streamline/ VA IRRL	450.000

LOCK EXPIRATION DATES			
12 Day	21 Day	30 Day	45 Day
3/6/12	3/15/12	3/24/12	4/8/12

Govt Adj.

GOVERNMENT PRICE ADJUSTMENTS

LOAN FEATURE	Fixed
Manual UW	(1.000)
Investor Specific	(0.250)
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, CO, NV, UT, VA, OR	(0.400)
CA	(0.250)

FHA/VA	
FICO	Adj
620-639	(2.000)
640-659	(1.000)
660-679	(0.500)
>700 (30 yr ONLY)	0.125

FIXED Loan Amount Adjustments	
<=$99,999	(0.250)
<=$70,000	(0.750)
> 417,000	**(2.250)**
Unique Property	**(2.000)**

Conforming Adjustments

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

	LTV %	<=60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-97.00	97.01-100.00
Investor		(1.750)	(1.750)	(1.750)	(3.750)	n/a	n/a	n/a	n/a	n/a
2 Unit Second Home cashout <= 90%		(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a	n/a	n/a	n/a
Non CA Escrow Waiver adj'd at funding		(0.250)	(0.250)	(0.250)	(0.250)	n/a	n/a	n/a	n/a	n/a
2-Unit Property		(1.000)	(1.000)	(1.000)	(1.000)	n/a	n/a	n/a	n/a	n/a
3 & 4-Unit Property		(1.000)	(1.000)	(1.000)	n/a	n/a	n/a	n/a	n/a	n/a
Adjustable Rate Loan		0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	n/a
DTI > 45%		(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	n/a
Unique Property all LTV and FICO		(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	n/a
Investor Specific		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	n/a
Condominiums		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, MD	(0.300)
NV	(0.525)
CA	(0.250)

40yr, and 30yr Interest Only State Adjustments

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

>$417,000	(1.750)
<$70,000	(0.450)

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%	80.01-95.00	(0.500)	(0.250)	(0.500)	(0.250)	
65.01 - 75.00	80.01 - 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)	(1.500)	(1.250)	(1.250)	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	(0.500)	(1.500)	(3.000)	(3.000)	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		**<=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%**
>=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)	(1.375)	n/a	n/a	n/a	n/a	n/a
660-679	Fixed	(0.250)	(0.750)	(0.750)	(1.500)	n/a	n/a	n/a	n/a	n/a
640-659	Fixed	(0.250)	(1.250)	(1.250)	(2.250)	n/a	n/a	n/a	n/a	n/a
620-639	Fixed	(0.250)	(1.250)	(1.250)	(2.750)	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

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	0.000	(0.500)	(0.750)	(0.750)	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
640-659	Fixed	(0.500)	(1.250)	(2.000)	(2.250)	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 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)	

Lender Paid MI Adjustments

	FICO	
LTV	680-699	700+
90.01 - 95	0.000	0.500
85.01 - 90	1.125	1.500
<=85	1.750	1.875

Refinance	
Rate & Term	(0.375)
Cash-Out	n/a

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