

Borrower Paid Rate Sheet

(Broker Comp not Included)

Effective Date
 7/21/17 7:44 AM

Lock Desk Information	
HOURS	
ARM and Jumbo Products:	9am to 3:30pm PST
Conventional and Government Fixed Products:	9am to 5:00pm PST

Home Office Address
2030 Main Street Suite 500 Irvine, CA 92614 Direct Phone: 855-375-8626

Loss Payee Clause
Commerce Home Mortgage, ISAOA 3130 Crow Canyon Place, Suite 300 San Ramon, CA 94583

Commerce Mortgage Fees - CA, CO, FL	
Jumbo Programs	\$1,495.00
All Conventional Loans:	\$995.00
Government Loans:	\$995.00
FHA Streamline Loans:	\$699.00
VA IRRRLS	\$699.00

Commerce Mortgage FHA and VA ID's
FHA - 7858400006 VA - 9003230000

Commerce Mortgage Fees - AZ, TX, UT	
Jumbo Programs	\$1,495.00
All Conventional and Government	\$795.00
Doc Prep only applies for TX	\$150.00
FHA Streamline Loans:	\$450.00
VA IRRRLS Loans:	\$450.00

This rate sheet is indicative pricing only
For true pricing visit us at: www.chmwholesale.com Log in Required - Must be an approved Broker Lender fee buyout available on applicable program with exact bps equivalent

Commerce Mortgage is Proudly Lending In:
Arizona, California, Colorado, Florida, Utah, and Texas Stay tuned, more states coming in the near future!

Licensing Information
See our website for full licensing details www.chmwholesale.com

CHMW is Changing the Face of WHOLESALE LENDING!

Come Join the Revolution

JUMBO LOANS up to \$2,500,000

with our

Express Jumbo Programs

Express Select Jumbo Product - (Non QM)

EXPRESS SELECT NON QM 30YR FIXED						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
4.125	1.549	1.718	1.915	2.112	2.293	
4.250	1.075	1.247	1.449	1.652	1.837	
4.375	0.611	0.785	0.991	1.197	1.384	
4.500	0.147	0.322	0.532	0.742	0.932	
4.625	-0.263	-0.088	0.121	0.330	0.519	
4.750	-0.608	-0.434	-0.226	-0.019	0.170	
4.875	-0.992	-0.820	-0.619	-0.417	-0.233	
5.000	-1.344	-1.175	-0.980	-0.785	-0.605	
5.125	-1.658	-1.489	-1.294	-1.099	-0.919	

EXPRESS SELECT NON QM 25YR FIXED						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
4.125	1.549	1.718	1.915	2.112	2.293	
4.250	1.075	1.247	1.449	1.652	1.837	
4.375	0.611	0.785	0.991	1.197	1.384	
4.500	0.147	0.322	0.532	0.742	0.932	
4.625	-0.263	-0.088	0.121	0.330	0.519	
4.750	-0.608	-0.434	-0.226	-0.019	0.170	
4.875	-0.992	-0.820	-0.619	-0.417	-0.233	
5.000	-1.344	-1.175	-0.980	-0.785	-0.605	
5.125	-1.658	-1.489	-1.294	-1.099	-0.919	

EXPRESS SELECT NON QM 20YR FIXED						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
4.125	1.549	1.718	1.915	2.112	2.293	
4.250	1.075	1.247	1.449	1.652	1.837	
4.375	0.611	0.785	0.991	1.197	1.384	
4.500	0.147	0.322	0.532	0.742	0.932	
4.625	-0.263	-0.088	0.121	0.330	0.519	
4.750	-0.608	-0.434	-0.226	-0.019	0.170	
4.875	-0.992	-0.820	-0.619	-0.417	-0.233	
5.000	-1.344	-1.175	-0.980	-0.785	-0.605	
5.125	-1.658	-1.489	-1.294	-1.099	-0.919	

Credit Score Adjustments					
Adjusters based on CLTV					
Credit Score	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80
700-719	-0.125	0.375	0.625	N/A	N/A
720-739	-0.250	0.125	0.375	0.625	1.000
740-759	-0.375	-0.125	0.000	0.375	0.625
≥ 760	-0.500	-0.375	-0.250	0.000	0.250

Transaction Adjustments					
Adjusters based on CLTV					
Type	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80
Cash Out	0.375	0.375	0.375	N/A	N/A
2 Unit	0.250	0.250	N/A	N/A	N/A
3-4 Unit	0.500	0.500	N/A	N/A	N/A
2nd Home	0.125	0.250	0.375	0.750	1.000
Purchase	-0.375	-0.375	-0.375	-0.375	-0.375
Investment	1.500	2.000	N/A	N/A	N/A

State Adjustments						
Adjusters based on CLTV						
State	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FL	0.000	0.000	0.000	0.000	0.375	0.750
Special Adjustments						
30/25/20yr Fix Non CA	0.000	0.000	0.000	0.000	0.000	0.000
30/25/20yr Fix CA	0.125	0.250	0.375	0.375	0.375	0.375

Loan Amount Adjustments					
Adjusters based on CLTV					
Loan Size	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80
≤ 1M	-0.250	-0.250	-0.125	0.000	0.000
>1-1.5M	-0.250	0.000	0.125	0.250	0.375
>1.5-2M	-0.125	0.000	0.250	0.375	N/A
>2-2.5M	N/A	N/A	N/A	N/A	N/A

Max Net Price AFTER Adjustment					
Loan	30yr Fix	15yr Fix	5yr ARM	7yr ARM	10yr ARM
≤ 1MM	102.000	N/A	N/A	N/A	N/A
> 1MM	101.500	N/A	N/A	N/A	N/A

Loan Product Adjustments						
Adjusters based on CLTV						
Type	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
20yr Fix	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

MINIMUM LOAN AMOUNT:	\$417,001
Escrow Waiver:	0.125
	5 Days 10 Days 20 Days 30 Days
Lock Extension Fee:	Please contact the lock desk

All loan level price adjustments are cumulative. Not all price adjustments are effective for all products. See product guide for complete eligibility rules.