



May 18, 2012

Wholesale Best Efforts Pricing

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 Pricing Code 051812A

Reliant Funding Group
 Manor Oak II
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 Pittsburgh, PA 15220
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10:10 AM

A wholesale lender specializing in PHFA and USDA Rural Housing

USDA RURAL HOUSING (RH 30)				PHFA (PH30)			Conventional			
30 Year Fixed				30 Year Fixed- Government						
	30 Day	45 Day	60 Day		45 Day	75 Day	225 Day	45 Day	75 Day	225 Day
4.000	105.173	104.879	104.754	Keystone Government	3.875%	4.000%	-	-	-	-
3.875	104.935	104.642	104.517	Keystone Gov Advantage	4.250%	4.375%	-	-	-	-
3.750	104.397	104.104	103.979	Keystone Home Loan	3.875%	4.000%	5.750%	-	5.750%	5.750%
3.625	102.194	101.797	101.691	Keystone HL Advantage	4.250%	4.375%	5.750%	-	-	-
3.500	102.004	101.608	101.502	KHL Purch Improvement	-	-	-	-	5.750%	-
3.375	101.300	100.903	100.798	HFA Pref. Risk Sharing	-	-	-	4.250%	4.375%	-
3.250	100.604	100.208	100.102	HFA PRS with Advantage	-	-	-	4.500%	4.625%	-
<i>Please call for USDA 2/1 buydown's</i>				Lock Extension Fees			Premium for PHF loans			
				7 days = .125%, 15 days = .25%, 30 days = .375%			101 + \$300.00			
Lock Expirations: 15 day = 6/01 30 day = 6/18 45 day = 7/02 60 day = 7/16										

FICO Adjustments	
FICO Score > 720	+ .25
FICO Score 640 - 679	-0.25
FICO Score 620 - 639	-1.500
Important Notice For Files With FICO Scores Under 640	
Files with FICO scores under 640 must be cleared with your Account Executive prior to submission and must float until approved	
Additional pricing adjustments will apply to scores below 620	
State and Other Adjustments	
FL, WV and VA	-0.250
SC and MD	-0.100
Loan Amount < \$55,001 (Minimum loan amount \$45,000)	-1.00
Manufactured Housing - Not Available in WV	-3.00
Maximum 2 extensions on any file	

Reliant Funding Fees	PHFA	USDA
Administrative	\$550	\$499
Document Preparation		\$150
Funding		\$35
Flood Cert	\$20	\$20
Total	\$570	\$704
Wire Fee of \$250 applicable if funds are disbursed by wire vs check		

USDA Extension Fees	
Seven Days	0.0938
Fifteen Days	0.1875
Thirty Days	0.3750
Forty Five Days	0.5625
Sixty Days	0.7500
15 Day Lock	+1.1875

All re-locks are subject to extension fees. Loans re-locked will be subject to worse case pricing PLUS the extension fee.

Loans must close and fund by the expiration date

Contacts:					
Underwriting	Ext.	Email	Closing/Funding	Ext.	Email
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Pricing			Tracey Mourer	23	tmourer@reliantfunding.us
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Operations			Rob Wagner	23	rwagner@reliantfunding.us
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Stacey Keener	18	skeener@reliantfunding.us	Dennis Waldinger	26	dwaldinger@reliantfunding.us
Underwriting:					
600-640 fico - Acceptable on an exception basis only for both USDA and PHFA / FHA					
FICO to 580 for PHFA conventional loans with approve/eligible meeting PHIF guidelines					
Household Income considers ALL household occupants 18 years of age or over for both USDA and PHFA eligibility					
PHFA Closing cost assistance available up the following amounts:					
Keystone PLUS program = \$3,000, Keystone Regular program = \$1,500, K-Gov = \$2,000 1st time HB / \$1,000 non 1st time HB					

**It's Here!
 PHFA's Purchase Improvement Program**

Escrow up to \$15,000 at closing for renovation repair items.

Ask your account executive about our Customized Sales Flyers

Currently underwriting files received on 05-10-2012

Locks must be received by 6:00 PM EST Weekdays

This information is intended for mortgage professionals only and may not be given to individuals who are entitled to a more complete disclosure under any circumstances. All rates, fees and programs are subject to change without notice.