



**WHOLESALE BORROWER PAID COMPENSATION RATE SHEET
FOR LENDER PAID, BROKER MUST DEDUCT COMPENSATION**

Liberty Savings Bank Contact Information

Indexes as of 11/04/2022:		Lock Expiration Dates		Secondary Marketing	
SOFR	3.069	60 Day	01/03/2023	Name	Phone Number
10 YR	3.919	45 Day	12/19/2022	Chris Chaney	937-655-7264
Prime	7.000	30 Day	12/04/2022	secondary.marketing@libertysavingsbank.com	
15 YR FFIEC AVG APOR	6.580	15 Day	11/19/2022		
30 YR FFIEC AVG APOR	7.160	* FULL EXTENSION FEES APPLY			

****Rates above are subject to change at any time without notice**

With the implementation of Dodd Frank changes on January 10, 2014, Liberty Savings Bank will implement new LLPA adjustments to cover our LSB Admin/Origination Fee for all Conventional and FHA loan programs (excluding Jumbo and High Balance).

The changes below will be effective for applications taken on or after January 10, 2022

Conventional Loan Programs	
Loan Amount Range	LLPA
\$50,000 - \$54,999	-2.390
\$55,000 - \$59,999	-2.173
\$60,000 - \$ 64,999	-1.992
\$65,000 - \$69,999	-1.839
\$70,000 - \$84,999	-1.708
\$85,000 - \$99,999	-1.406
\$100,000 - \$114,999	-1.195
\$115,000 - \$124,999	-1.040
\$125,000 - \$149,999	-0.956
\$150,000 - \$174,999	-0.797
\$175,000 - \$199,999	-0.683
\$200,000 - \$224,999	-0.598
\$225,000 - \$249,999	-0.532
\$250,000 - \$274,999	-0.478
\$275,000 - \$299,999	-0.435
\$300,000 - \$324,999	-0.399
\$325,000 - \$349,999	-0.368
\$350,000 - \$374,999	-0.342
\$375,000 - \$399,999	-0.319
\$400,000 - \$424,999	-0.299
\$425,000 - \$449,999	-0.282
\$450,000 - \$474,999	-0.266
\$475,000 - \$484,350	-0.252
\$484,351 - \$510,400	-0.247
\$510,401 - \$548,250	-0.235
\$548,251 - \$599,999	-0.218
\$600,000 - \$647,200	-0.200

Conventional Loan Programs	
Loan Amount Range	LLPA
\$45,000 - \$49,999	-2.656
\$50,000 - \$54,999	-2.390
\$55,000 - \$59,999	-2.173
\$60,000 - \$ 64,999	-1.992
\$65,000 - \$69,999	-1.839
\$70,000 - \$84,999	-1.708
\$85,000 - \$99,999	-1.406
\$100,000 - \$114,999	-1.195
\$115,000 - \$124,999	-1.040
\$125,000 - \$149,999	-0.956
\$150,000 - \$174,999	-0.797
\$175,000 - \$199,999	-0.683
\$200,000 - \$224,999	-0.598
\$225,000 - \$249,999	-0.532
\$250,000 - \$274,999	-0.478
\$275,000 - \$299,999	-0.435
\$300,000 - \$324,999	-0.399
\$325,000 - \$349,999	-0.368
\$350,000 - \$374,999	-0.342
\$375,000 - \$399,999	-0.319
\$400,000 - \$424,999	-0.299
\$425,000 - \$449,999	-0.282
\$450,000 - \$474,999	-0.266
\$475,000 - \$484,350	-0.252
\$484,351 - \$510,400	-0.247
\$510,401 - \$548,250	-0.235
\$548,251 - \$599,999	-0.218
\$600,000 - \$647,200	-0.200

*If the loan amount is not within the above ranges, the LSB Admin/Origination Fee must be charged to the borrower in Block A. Please refer to the fee sheet for the Origination Fee amounts.

Liberty Savings Bank Fees (Wholesale Channel)

	LSB Admin / Origination Fee	Tax Service	Flood
Conventional / Jumbo	\$1,195	\$80	\$12.25
FHA / USDA	\$1,195	N/A	\$12.25

Credit Report Fee (Per Borrower / Per Credit Report): \$25.25 + State Surcharge If Applicable **applications dated before 01/01/2021
 Undisclosed Debt Monitoring Fee (Per Borrower / Per Report): \$18.00 + State Surcharge If Applicable **applications dated on or after 12/10/2018

*Please note that fees are subject to change without notice

- *Any files received after 3 P.M. EST will not be considered received until next business day
- *Brokers are responsible for the accuracy of pricing information
- * Closings will be subject to any final pricing adjustments based on changes made to the loan
- *Please refer to the Price Guide for all adjustments
- *On all 15 day Locks, ALL conditions MUST be cleared per the underwriter - Full extensions WILL apply - NO EXCEPTIONS
- *Max Price for all products after adjustments is 107.00 (Unless otherwise noted)

RATE LOCK HOURS OF OPERATION: MONDAY - FRIDAY (EXCLUDING HOLIDAYS)

Open 8:00 A.M. - 10:00 A.M. EST

Open 11:00 A.M. - 11:00 P.M. EST

*The Rate Lock Desk will not accept Locks from 10:00 A.M. - 11:00 A.M. EST or 11:00 P.M. - 8:00 A.M. EST

*Rates are subject to change anytime without notice

FOR INTERNAL USE ONLY (NOT TO BE DISTRIBUTED TO CUSTOMER OR BORROWERS)

Liberty Savings Bank - Wholesale										
Conventional Conforming Loan Price Guide as of April 6, 2022										
ADJUSTMENTS ARE CUMULATIVE - ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED										
Conventional Conforming FNMA										
FICO/LTV Adjustment Table										
Credit Score	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%		
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750		
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000		
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500		
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.500	-1.250	-1.500		
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-2.250	-2.250	-2.250		
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750		
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500		
≤ 619	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750		
*All loans > 180 term with LTV > 0 including ARM Product										
Cash-Out Refinance FICO/LTV Adjustment Table										
Credit Score	LTV									
	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%						
≥ 740	-0.375	-0.625	-0.625	-0.875						
720 - 739	-0.375	-1.000	-1.000	-1.125						
700 - 719	-0.375	-1.000	-1.000	-1.125						
680 - 699	-0.375	-1.125	-1.125	-1.750						
660 - 679	-0.625	-1.125	-1.125	-1.875						
640 - 659	-0.625	-1.625	-1.625	-2.625						
620 - 639	-0.625	-1.625	-1.625	-3.125						
≤ 619	-1.625	-2.625	-2.625	-3.125						
Occupancy Adjustment Table										
Occupancy Type	LTV									
	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	≥ 85.01%				
Non-Owner	-2.125	-2.125	-2.125	N/A	N/A	N/A				
Additional Non-Owner (Investment) Adjustment							0.000			
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125				
Additional Second Home Adjustment							0.000			
Property Type Adjustment Table										
Condominium LTV 75.01 - 95.00% (Excludes 10 YR and 15 YR Term)									-0.750	
2-Unit with LTV ≤ 85.00%									-1.000	
3-4 Unit with LTV ≤ 75.00%									1.000	
Condotels - ARM Only									Add 0.500 to the rate	
Non-Warrantable Condo - ARM Only									Add 0.500 to the rate	
Subordinate Financing Adjustment Table										
Financing Structure	LTV Ratios		CLTV Ratios		Credit Score					
	≤ 65.00%	65.01% - 75.00%	80.01% - 95.00%	80.01% - 95.00%	≤ 719	≥ 720				
		80.01% - 95.00%	90.01% - 95.00%	-0.500	-0.250					
		75.01% - 90.00%	90.01% - 95.00%	-0.750	-0.500					
		75.01% - 90.00%	90.01% - 95.00%	-1.000	-0.750					
		75.01% - 90.00%	90.01% - 95.00%	-1.000	-0.750					
		95.00%	95.01% - 97.00%	-1.500	-1.500					
Additional Subordinate Financing Adjustment									-0.375	
Home Ready LLPA Caps										
LTV > 80.00% and Credit Score ≥ 680									0.000	
All other LTV ratios and credit score combinations									-1.500	
LPMI Adjustment Table										
15 & 20 YR LPMI Single Premium Adjustment										
Credit Score	LTV / Minimum Coverage Percentage									
	≤ 85.00 / 6.00%	85.01 - 90.00% / 12.00%	90.01 - 95.00% / 25.00%	95.01 - 97.00% / 25.00%						
≥ 760	-0.550	-0.790	-1.450	-1.610						
740 - 759	-0.550	-1.040	-2.120	-2.370						
720 - 739	-0.550	-1.300	-2.680	-3.030						
700 - 719	-0.550	-1.450	-3.090	-3.490						
680 - 699	-0.590	-1.760	-3.900	-4.410						
660 - 679	-0.730	-2.310	-5.120	-5.880						
640 - 659	-0.780	-2.520	-5.630	-6.500						
620 - 639	-0.890	-2.770	-6.240	-8.210						
* Requirements										
- Credit Score ≥ 620 (Excludes Home Ready)										
- Credit Score ≥ 640 (Home Ready Only)										
- Max LTV 95.00% (Excludes Home Ready)										
- Max LTV 97.00% (Home Ready Only)										
- Purchase and Rate/Term Refinances Only										
- 30, 20, 15 Year Terms Only										
- Max DTI 45.00%										
30 YR LPMI Single Premium Adjustment										
Credit Score	LTV / Minimum Coverage Percentage									
	≤ 85.00 / 12.00%	85.01 - 90.00% / 25.00%	90.01 - 95.00% / 30.00%	95.01 - 97.00% / 25.00%						
≥ 760	-0.710	-1.430	-1.890	-1.790						
740 - 759	-0.870	-2.040	-2.650	-2.550						
720 - 739	-1.020	-2.500	-3.320	-3.210						
700 - 719	-1.170	-3.010	-3.930	-3.377						
680 - 699	-1.380	-3.670	-4.850	-4.690						
660 - 679	-1.840	-5.050	-6.430	-6.270						
640 - 659	-2.040	-5.360	-6.990	-6.890						
620 - 639	-2.190	-5.870	-7.750	-7.600						
* Additional Adjustments										
Properties Located in Florida									-0.125	
Properties Located in Kentucky									-0.500	
Rate/Term Refinance FICO 680 - 719									-0.530	
Rate/Term Refinance FICO 620 - 679									-1.050	
Property Type and Occupancy Additional Adjustment										
Credit Score	Property Type / Occupancy									
	Second Home	Non-Owner	3-4 Unit							
≥ 760	-0.250	-1.190	-1.190							
740 - 759	-0.250	-1.190	-1.190							
720 - 739	-0.490	-1.330	-1.330							
700 - 719	-0.700	-1.750	-1.750							
680 - 699	-0.700	-1.750	-1.750							
660 - 679	-1.230	-2.630	-2.630							
640 - 659	-1.230	-2.630	-2.630							
620 - 639	-1.200	-2.630	-2.630							
Loan Amount Adjustments										
Loan Amounts \$0 - \$49,999									-1.500	
Loan Amounts \$50,000 - \$ 74,999									-0.500	
Loan Amounts \$200,000 - \$ 647,200									0.050	
Conforming ARM Adjustments										
Non-Owner (Investment)									Add .250 to the Rate	
Second Home									Add .250 to the Rate	
LTV 90.01 - 95.00%									-0.250	
FICO Adjustments										
620 - 639									-0.375	
640 - 679									-0.250	
Escrow Waiver Adjustments										
Escrow Waiver Fee - Applies to waiving all escrows or split escrows (Applies to all programs)									-0.125	
Extension Fees and Lock Periods										
One Time Extension Fee (Must be on or prior to Lock Expiration Date)			1 - 7 Day	8 - 15 Day	16 - 30 Day					
			-0.125	-0.375	-0.625					
*60 Day Lock Periods Only										
*Please refer to the product manual for all eligibility requirements										
*The maximum price for all products after adjustments is 7% of the Loan Amount. This includes Lender Paid Compensation, Borrower Paid Compensation Origination Fees and Points. Unless otherwise noted.										

Liberty Savings Bank - Wholesale											
Conventional Conforming Loan Price Guide as of May 4, 2022											
ADJUSTMENTS ARE CUMULATIVE - ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED											
Conventional Conforming FHLMC											
FICO/LTV Adjustment Table											
Credit Score	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%		
	≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750		
	720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000		
	700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500		
	680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500		
	660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250		
	640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750		
	620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500		
	≤ 619	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750		
*All loans > 180 term with LTV > 0 including ARM Product											
Cash-Out Refinance FICO/LTV Adjustment Table											
Credit Score	LTV										
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%						
	≥ 740	-0.375	-0.625	-0.625	-0.875						
	720 - 739	-0.375	-1.000	-1.000	-1.125						
	700 - 719	-0.375	-1.000	-1.000	-1.125						
	680 - 699	-0.375	-1.125	-1.125	-1.125						
	660 - 679	-0.625	-1.125	-1.125	-1.875						
	640 - 659	-0.625	-1.625	-1.625	-2.625						
	620 - 639	-0.625	-1.625	-1.625	-3.125						
	≤ 619	-1.625	-2.625	-2.625	-3.125						
Occupancy Adjustment Table											
Occupancy Type	LTV										
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	≥ 85.01%				
	Non-Owner	-2.125	-2.125	-2.125	N/A	N/A	N/A				
	Additional Non-Owner (Investment) Adjustment						0.000				
	Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125				
Additional Second Home Adjustment						0.000					
Property Type Adjustment Table											
Condominium LTV 75.01 - 95.00% (Excludes 10 YR and 15 YR Term)							-0.750				
2-Unit with LTV ≤ 85.00%							-1.000				
3-4 Unit with LTV ≤ 80.00%							-1.000				
Subordinate Financing Adjustment Table											
Financing Structure	LTV Ratios		CLTV Ratios		Credit Score						
					≤ 719	≥ 720					
	≤ 75.00%		≤ 80.00%		-0.375	-0.375					
	≤ 65.00%		80.01 - 95.00%		-0.875	-0.625					
	65.01 - 75.00%		80.01 - 95.00%		-1.125	-0.875					
	75.01% - 95.00%		75.01% - 95.00%		-1.375	-1.125					
	≤ 97.00%		95.01% - 97.00%		-1.875	-1.875					
All Home Possible Mortgages							-0.500				
Additional Subordinate Financing Adjustment							-0.375				
Home Possible LLPA Caps											
LTV > 80.00% and Credit Score ≥ 680							0.000				
All other LTV ratios and credit score combinations							-1.500				
LPMI Adjustment Table											
15 & 20 YR LPMI Single Premium Adjustment											
Credit Score	LTV / Minimum Coverage Percentage										
		≤ 85.00 / 6.00%	85.01 - 90.00% / 12.00%	90.01 - 95.00% / 25.00%	95.01 - 97.00% / 25.00%						
	≥ 760	-0.550	-0.790	-1.450	-1.610						
	740 - 759	-0.550	-1.040	-2.120	-2.370						
	720 - 739	-0.550	-1.300	-2.680	-3.030						
	700 - 719	-0.550	-1.450	-3.090	-3.490						
	680 - 699	-0.590	-1.760	-3.900	-4.410						
	660 - 679	-0.730	-2.310	-5.120	-5.880						
	640 - 659	-0.780	-2.520	-5.630	-6.500						
	620 - 639	-0.890	-2.770	-6.240	-8.210						
*Requirements											
- Credit Score ≥ 620 (Excludes Home Possible)											
- Credit Score ≥ 640 (Home Possible Only)											
- Max LTV 95.00% (Excludes Home Possible)											
- Max LTV 97.00% (Home Possible Only)											
- Purchase and Rate/Term Refinances Only											
- 30, 20, 15 Year Terms Only											
- Max DTI 45.00%											
30 YR LPMI Single Premium Adjustment											
Credit Score	LTV / Minimum Coverage Percentage										
		≤ 85.00 / 12.00%	85.01 - 90.00% / 25.00%	90.01 - 95.00% / 30.00%	95.01 - 97.00% / 25.00%						
	≥ 760	-0.710	-1.430	-1.890	-1.790						
	740 - 759	-0.870	-2.040	-2.650	-2.550						
	720 - 739	-1.020	-2.500	-3.320	-3.210						
	700 - 719	-1.170	-3.010	-3.930	-3.377						
	680 - 699	-1.380	-3.670	-4.850	-4.690						
	660 - 679	-1.840	-5.050	-6.430	-6.270						
	640 - 659	-2.040	-5.360	-6.990	-6.890						
	620 - 639	-2.190	-5.870	-7.750	-7.600						
* Additional Adjustments											
Properties Located in Florida							-0.125				
Properties Located in Kentucky							-0.500				
Rate/Term Refinance FICO 680 - 719							-0.530				
Rate/Term Refinance FICO 620 - 679							-1.050				
Property Type and Occupancy Additional Adjustment											
Credit Score	Property Type / Occupancy										
		Second Home	Non-Owner	3-4 Unit							
	≥ 760	-0.250	-1.190	-1.190							
	740 - 759	-0.250	-1.190	-1.190							
	720 - 739	-0.490	-1.330	-1.330							
	700 - 719	-0.700	-1.750	-1.750							
	680 - 699	-0.700	-1.750	-1.750							
	660 - 679	-1.230	-2.630	-2.630							
	640 - 659	-1.230	-2.630	-2.630							
	620 - 639	-1.200	-2.630	-2.630							
Loan Amount Adjustments											
Loan Amounts \$0 - \$49,999							-1.500				
Loan Amounts \$50,000 - \$74,999							-0.500				
Loan Amounts \$200,000 - \$647,200							0.050				
FICO Adjustments											
620 - 639							-0.375				
640 - 679							-0.250				
Escrow Waiver Adjustments											
Escrow Waiver Fee - Applies to waiving all escrows or split escrows (Applies to all programs)							-0.125				
Extension Fees and Lock Periods											
One Time Extension Fee (Must be on or prior to Lock Expiration Date)							1 - 7 Day	8 - 15 Day	16 - 30 Day		
							-0.125	-0.375	-0.625		
*60 Day Lock Periods Only											
*Please refer to the product manual for all eligibility requirements											
*The maximum price for all products after adjustments is 7% of the Loan Amount. This includes Lender Paid Compensation, Borrower Paid Compensation Origination Fees and Points. Unless otherwise noted.											

Liberty Savings Bank - Wholesale							
Conventional Non-Conforming Loan Price Guide as of April 19, 2021							
ADJUSTMENTS ARE CUMULATIVE - ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED							
Portfolio Jumbo							
FICO/LTV Adjustment Table							
Credit Score			LTV				
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%
	≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250
	720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500
	700 - 719	0.000	-0.500	N/A	N/A	N/A	N/A
680 - 699	0.000	-0.500	N/A	N/A	N/A	N/A	
Loan Amount Adjustment Table							
Loan Amount		Credit Score	LTV				
			≤ 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
	\$750,000 - \$1,000,000	> 760	0.000	0.000	0.000	-0.125	-0.250
	\$750,000 - \$1,000,000	740 - 760	0.000	0.000	0.000	-0.250	-0.375
	\$750,000 - \$1,000,000	720 - 739	-0.125	-0.250	-0.250	-0.375	-0.500
\$1,000,001 - \$1,500,000	720 - 740	-0.375	-0.375	-0.500	N/A	N/A	
\$1,000,001 - \$1,500,000	> 740	-0.250	-0.250	-0.375	N/A	N/A	
Additional Adjustment Table							
			LTV				
		≤ 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	≥ 80.01%
	Cash-Out Refinance	-0.375	-0.500	-0.750	-2.000	N/A	N/A
	Second Home	-0.250	-0.250	N/A	N/A	N/A	N/A
	Condo	0.000	-0.250	-0.375	N/A	N/A	N/A
Second Home with LTV < 65%							Add .125 to the Rate
Subordinate Financing Adjustment Table							
	Financing Structure	CLTV Ratios		Adjustment			
		70.01 - 75.00%		-0.500			
		75.01 - 80.00%		-0.750			
		80.01 - 85.00%		-1.000			
		85.01 - 89.99%		-1.250			
ARM Information							
Margin					5/6 SOFR ARM	7/6 SOFR ARM	
Caps					2.750%	2.750%	
Floor Rate					2/1/5	5/1/5	
					Equal to Margin	Equal to Margin	
Escrow Waiver Adjustments							
Escrow Waiver Fee - Applies to waiving all escrows or split escrows (Applies to all programs)							-0.125
Extension Fees and Lock Periods							
One Time Extension Fee (Must be on or prior to Lock Expiration Date)					8 - 15 Day	16 - 30 Day	
					-0.375	-0.625	
*60 Day Lock Periods Only							
*Please refer to the product manual for all eligibility requirements							
*The maximum price for all products after adjustments is 7% of the Loan Amount. This includes Lender Paid Compensation, Borrower Paid Compensation Origination Fees and Points. Unless otherwise noted.							

Liberty Savings Bank - Wholesale
Conventional Non-Conforming Loan Price Guide as of September 12, 2022
ADJUSTMENTS ARE CUMULATIVE - ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED
Redwood Select Jumbo

		Select 30 Year								Select 90 30 Year	
		Purchase FICO/LTV Adjustment Table									
		LTV									
Credit Score		≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	80.01 - 85.00%	85.01 - 90.00%
	≥ 780	0.500	0.500	0.375	0.250	0.125	-0.250	-0.250	-0.750	-0.625	-0.875
	760 - 779	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.375	-1.375	-1.000	-1.250
	740 - 759	0.125	0.125	0.125	0.000	-0.250	-0.625	-0.875	-2.250	-1.500	-1.750
	720 - 739	0.000	0.000	0.000	-0.125	-0.500	-1.250	-1.500	N/A	N/A	N/A
	700 - 719	-0.125	-0.125	-0.250	-0.375	-0.875	-1.500	-1.875	N/A	N/A	N/A
	680 - 699	-0.250	-0.250	-0.500	-1.125	-2.000	N/A	N/A	N/A	N/A	N/A
			Rate/Term Refinance FICO/LTV Adjustment Table								
		LTV									
Credit Score		≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	80.01 - 85.00%	85.01 - 90.00%
	≥ 780	0.375	0.375	0.250	0.125	0.000	-0.375	-0.375	-0.875	-0.875	-1.125
	760 - 779	0.250	0.250	0.125	0.000	-0.250	-0.500	-0.500	-1.500	-1.250	-1.500
	740 - 759	0.000	0.000	0.000	-0.125	-0.375	-0.750	-1.000	-2.375	-1.750	-2.000
	720 - 739	-0.125	-0.125	-0.125	-0.250	-0.625	-1.375	-1.625	N/A	N/A	N/A
	700 - 719	-0.250	-0.250	-0.375	-0.500	-1.000	-1.625	-2.000	N/A	N/A	N/A
	680 - 699	-0.375	-0.375	-0.625	-1.250	-2.125	N/A	N/A	N/A	N/A	N/A
			Cash-Out Refinance FICO/LTV Adjustment Table								
		LTV									
Credit Score		≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	80.01 - 85.00%	85.01 - 90.00%
	≥ 780	0.250	0.250	0.125	0.000	-0.125	N/A	N/A	N/A	N/A	N/A
	760 - 779	0.125	0.125	0.000	-0.125	-0.375	N/A	N/A	N/A	N/A	N/A
	740 - 759	-0.125	-0.125	-0.125	-0.250	-0.500	N/A	N/A	N/A	N/A	N/A
	720 - 739	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A	N/A	N/A	N/A
	700 - 719	-0.375	-0.375	-0.500	-0.625	N/A	N/A	N/A	N/A	N/A	N/A
	680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			Loan Amount/FICO Adjustment Table								
		LTV									
Loan Amount	≤ \$1,000,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	0.000	0.000	
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	N/A	-0.375	
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.375	N/A	N/A	N/A	
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.375	N/A	N/A	N/A	N/A	
		Feature/FICO Adjustment Table									
		LTV									
Feature		≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	80.01 - 85.00%	85.01 - 90.00%
	2 Unit	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A	N/A	N/A	N/A
	3-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625	N/A	N/A	N/A	N/A	N/A
	Second Home	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A	N/A	N/A
	Investment	-1.250	-1.375	-1.750	-2.250	-2.875	N/A	N/A	N/A	N/A	N/A
	20 Year Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Florida Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750	-1.000
		Select 15 Year									
		Purchase FICO/LTV Adjustment Table									
		LTV									
Credit Score		≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	80.01 - 85.00%	85.01 - 90.00%
	≥ 780	0.375	0.250	0.125	0.000	0.000	-0.125	-0.250	N/A	N/A	
	760 - 779	0.250	0.125	0.125	0.000	0.000	-0.250	-0.250	N/A	N/A	
	740 - 759	0.125	0.000	0.000	0.000	0.000	-0.250	-0.375	N/A	N/A	
	720 - 739	0.125	0.000	0.000	-0.125	-0.250	-0.500	-0.750	N/A	N/A	
	700 - 719	-0.250	-0.250	-0.250	-0.250	-0.375	-0.625	-1.125	N/A	N/A	
	680 - 699	-0.375	-0.375	-0.375	-0.500	-0.625	-0.875	-1.375	N/A	N/A	
			Rate/Term Refinance FICO/LTV Adjustment Table								
		LTV									
Credit Score		≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	80.01 - 85.00%	85.01 - 90.00%
	≥ 780	0.250	0.250	0.125	0.000	0.000	-0.125	-0.250	N/A	N/A	
	760 - 779	0.125	0.125	0.125	0.000	0.000	-0.250	-0.250	N/A	N/A	
	740 - 759	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	N/A	N/A	
	720 - 739	0.000	0.000	-0.125	-0.250	-0.375	-0.625	-0.875	N/A	N/A	
	700 - 719	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	N/A	N/A	
	680 - 699	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	N/A	N/A	
			Cash-Out Refinance FICO/LTV Adjustment Table								
		LTV									
Credit Score		≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	80.01 - 85.00%	85.01 - 90.00%
	≥ 780	0.250	0.250	0.125	0.000	-0.375	-0.625	N/A	N/A	N/A	
	760 - 779	0.125	0.125	0.125	0.000	-0.375	-0.625	N/A	N/A	N/A	
	740 - 759	0.000	0.000	0.000	-0.125	-0.500	-0.750	N/A	N/A	N/A	
	720 - 739	-0.125	-0.125	-0.250	-0.625	-1.000	-1.375	N/A	N/A	N/A	
	700 - 719	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	N/A	N/A	N/A	
	680 - 699	-0.625	-0.625	-0.625	-1.000	-1.375	-1.750	N/A	N/A	N/A	
			Loan Amount/FICO Adjustment Table								
		LTV									
Loan Amount	≤ \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
	\$2,000,001 - \$2,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		Feature/FICO Adjustment Table									
		LTV									
Feature		≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	80.01 - 85.00%	85.01 - 90.00%
	2 Unit	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A	N/A	
	3-4 Unit	-1.875	-1.875	-1.875	-2.000	-2.125	-2.250	N/A	N/A	N/A	
	Second Home	-1.500	-1.500	-1.625	-1.750	-1.750	-1.750	-1.875	N/A	N/A	
	Investment	-2.500	-2.500	-2.625	-2.625	-2.750	-2.875	N/A	N/A	N/A	
	Condo (LR & HR)	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375	N/A	N/A	
	Florida Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
		Escrow Waiver Adjustment									
Escrow Waiver Fee - Applies to waiving all escrows or split escrows (Applies to all programs)										-0.125	
		Extension Fees and Lock Periods									
One Time Extension Fee (Must be on or prior to Lock Expiration Date)										8 - 15 Day -0.375	16 - 30 Day -0.625
*60 Day Lock Periods Only											

*Please refer to the product manual for all eligibility requirements

*The maximum net price for all products before adjustments is 2% of the Loan Amount. This includes Lender Paid Compensation, Borrower Paid Compensation Origination Fees and Points. Unless otherwise noted.

Liberty Savings Bank - Wholesale										
Conventional Non-Conforming Loan Price Guide as of September 12, 2022										
ADJUSTMENTS ARE CUMULATIVE - ALL ADJUSTMENTS FOR EACH LOAN WILL BE APPLIED										
Redwood Choice Jumbo										
Choice 30 Year										
Purchase FICO/LTV Adjustment Table										
LTV										
Credit Score	≥ 780	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	760 - 779	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	-0.625	-1.000	
	740 - 759	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	-1.375	
	720 - 739	-0.250	-0.375	-0.375	-0.500	-0.750	-1.000	-1.375	-2.125	
	700 - 719	-0.500	-0.500	-0.625	-0.875	-1.125	-1.625	-2.000	-2.875	
	680 - 699	-0.750	-0.875	-1.000	-1.500	-1.750	-2.250	-2.750	-3.875	
	661 - 679	-1.625	-1.750	-2.000	-2.500	-2.500	-3.125	-3.750	N/A	
	Rate/Term Refinance FICO/LTV Adjustment Table									
LTV										
Credit Score	≥ 780	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	760 - 779	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.250	
	740 - 759	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	-1.125	-1.875	
	720 - 739	-0.500	-0.625	-0.625	-0.750	-1.000	-1.250	-1.625	-2.375	
	700 - 719	-0.750	-0.750	-0.875	-1.125	-1.375	-1.875	-2.250	-3.125	
	680 - 699	-1.000	-1.125	-1.250	-1.750	-2.000	-2.500	-3.000	-4.125	
	661 - 679	-1.875	-2.000	-2.500	-2.500	-3.375	-4.000	N/A	N/A	
	Cash-Out Refinance FICO/LTV Adjustment Table									
LTV										
Credit Score	≥ 780	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	760 - 779	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	N/A	N/A	
	740 - 759	-0.500	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
	720 - 739	-0.625	-0.750	-0.750	-0.875	-1.125	-1.375	N/A	N/A	
	700 - 719	-0.875	-0.875	-1.000	-1.250	-1.500	-2.000	N/A	N/A	
	680 - 699	-1.125	-1.250	-1.375	-1.875	-2.125	-2.625	N/A	N/A	
	661 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Loan Amount/FICO Adjustment Table									
LTV										
Loan Amount	≤ \$500,000	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	\$500,001 - \$1,000,000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	-0.250	-0.375	-0.500	N/A	N/A	
	\$2,000,001 - \$2,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Feature/FICO Adjustment Table									
LTV										
Feature	2 Unit	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	3-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-1.000	-1.750	
	Second Home	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	N/A	N/A	
	Investment	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A	
	Non-Warrantable Condo	-1.500	-1.625	-1.875	-2.125	-2.500	-3.250	N/A	N/A	
	Condo-Hotel	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	
	20 Year Fixed	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	N/A	
	Florida Properties	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Choice 15 Year										
Purchase FICO/LTV Adjustment Table										
LTV										
Credit Score	≥ 780	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	760 - 779	0.375	0.250	0.125	0.000	0.000	-0.125	-0.250	N/A	
	740 - 759	0.250	0.125	0.125	0.000	0.000	-0.250	-0.250	N/A	
	720 - 739	0.125	0.000	0.000	-0.125	-0.250	-0.500	-0.750	N/A	
	700 - 719	-0.250	-0.250	-0.250	-0.250	-0.375	-0.625	-1.125	N/A	
	680 - 699	-0.375	-0.375	-0.375	-0.500	-0.625	-0.875	-1.375	N/A	
	Rate/Term Refinance FICO/LTV Adjustment Table									
LTV										
Credit Score	≥ 780	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	760 - 779	0.250	0.250	0.125	0.000	0.000	-0.125	-0.250	N/A	
	740 - 759	0.125	0.125	0.125	0.000	0.000	-0.250	-0.375	N/A	
	720 - 739	0.000	0.000	-0.125	-0.250	-0.375	-0.625	0.875	N/A	
	700 - 719	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	N/A	
	680 - 699	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	N/A	
	Cash-Out Refinance FICO/LTV Adjustment Table									
LTV										
Credit Score	≥ 780	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	760 - 779	0.250	0.250	0.125	0.000	-0.375	-0.625	N/A	N/A	
	740 - 759	0.000	0.000	0.000	-0.125	-0.500	-0.750	N/A	N/A	
	720 - 739	-0.125	-0.125	-0.250	-0.625	-1.000	-1.375	N/A	N/A	
	700 - 719	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	N/A	N/A	
	680 - 699	-0.625	-0.625	-0.625	-1.000	-1.375	-1.750	N/A	N/A	
	Loan Amount/FICO Adjustment Table									
LTV										
Loan Amount	≤ \$1,000,000	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
	\$2,000,001 - \$2,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Feature/FICO Adjustment Table									
LTV										
Feature	2 Unit	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	
	3-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A	
	Second Home	-1.875	-1.875	-1.875	-2.000	-2.125	-2.250	N/A	N/A	
	Investment	-1.500	-1.500	-1.625	-1.750	-1.750	-1.750	-1.875	N/A	
	Condo (LR & HR)	-2.500	-2.500	-2.625	-2.625	-2.750	-2.750	N/A	N/A	
	Florida Properties	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375	N/A	
	Escrow Waiver Adjustment									
Escrow Waiver Fee - Applies to waiving all escrows or split escrows (Applies to all programs) -0.250										
Extension Fees and Lock Periods										
One Time Extension Fee (Must be on or prior to Lock Expiration Date)							8 - 15 Day	16 - 30 Day		
							-0.375	-0.625		
*60 Day Lock Periods Only										
*Please refer to the product manual for all eligibility requirements										
*The maximum net price for all products before adjustments is 2% of the Loan Amount. This includes Lender Paid Compensation, Borrower Paid Compensation Origination Fees and Points. Unless otherwise noted.										