



Conforming

Re-price 3:00 pm 2/14/08
\$50,000-Conforming Limits

www.lydianmortgage.com

60 Day price reduce 45 Day price by .250

Commitment Desk Open Until 7:00PM EST

Rate Lock Commitment Desk: 866-467-2265 Fax-on-demand: 877-292-2647 Fax: 561-624-1372 Lockdesk@lydianmortgage.com Website assistance: 866-467-2265

FIXED RATE 30 YEAR				FIXED RATE 20 YEAR				FIXED RATE 15 YEAR				30 YEAR FIXED LEVEL 1 EXPANDED APPROVAL™			
F30NF-Standard				F20NF Standard				F15NF-Standard				E30NF-1			
Note	15 Day	30 Day	45 Day	Note	15 Day	30 Day	45 Day	Note	15 Day	30 Day	45 Day	Note	15 Day	30 Day	45 Day
Rate	(B/E)	(B/E)	(B/E)	Rate	(B/E)	(B/E)	(B/E)	Rate	(B/E)	(B/E)	(B/E)	Rate	(B/E)	(B/E)	(B/E)
7.125%	(3.250)	(3.125)	(3.000)	7.125%	(3.375)	(3.250)	(3.125)	6.625%	(2.500)	(2.375)	(2.250)	8.250%	(2.250)	(2.125)	(2.000)
7.000%	(3.000)	(2.875)	(2.750)	7.000%	(3.125)	(3.000)	(2.875)	6.500%	(2.250)	(2.125)	(2.000)	8.125%	(2.000)	(1.875)	(1.750)
6.875%	(2.625)	(2.500)	(2.375)	6.875%	(2.750)	(2.625)	(2.500)	6.375%	(2.000)	(1.875)	(1.750)	8.000%	(1.750)	(1.625)	(1.500)
6.750%	(2.125)	(2.000)	(1.875)	6.750%	(2.250)	(2.125)	(2.000)	6.250%	(1.750)	(1.625)	(1.500)	7.875%	(1.500)	(1.375)	(1.250)
6.625%	(1.875)	(1.750)	(1.625)	6.625%	(2.000)	(1.875)	(1.750)	6.125%	(1.250)	(1.125)	(1.000)	7.750%	(1.250)	(1.125)	(1.000)
6.500%	(1.625)	(1.500)	(1.375)	6.500%	(1.750)	(1.625)	(1.500)	6.000%	(1.125)	(1.000)	(0.875)	7.625%	(1.000)	(0.875)	(0.750)
6.375%	(1.375)	(1.250)	(1.125)	6.375%	(1.500)	(1.375)	(1.250)	5.875%	(1.000)	(0.875)	(0.750)	7.500%	(0.750)	(0.625)	(0.500)
6.250%	(0.875)	(0.750)	(0.625)	6.250%	(1.000)	(0.875)	(0.750)	5.750%	(0.500)	(0.375)	(0.250)	7.375%	(0.500)	(0.375)	(0.250)
6.125%	(0.250)	(0.125)	0.000	6.125%	(0.375)	(0.250)	(0.125)	5.625%	(0.125)	0.000	0.125	7.250%	(0.250)	(0.125)	0.000
6.000%	0.125	0.250	0.375	6.000%	0.000	0.125	0.250	5.500%	0.125	0.250	0.375	7.125%	0.000	0.125	0.250
5.875%	0.375	0.500	0.625	5.875%	0.250	0.375	0.500	5.375%	0.375	0.500	0.625	7.000%	0.500	0.625	0.750
5.750%	1.000	1.125	1.250	5.750%	0.875	1.000	1.125	5.250%	0.875	1.000	1.125	6.875%	1.000	1.125	1.250

1 / 1 LIBOR ARM HYBRIDS				3 / 1 LIBOR ARM HYBRIDS				5 / 1 LIBOR ARM HYBRIDS				7 / 1 LIBOR ARM HYBRIDS			
Standard F11NA Caps2/2/6				Standard F31NR Caps2/2/6				Standard F51NR.1 Caps 5/2/5				Standard F71NR Caps 5/2/5			
InterestFirst™				InterestFirst™				InterestFirst™				InterestFirst™			
1YR Libor 2.7488 Margin = 2.250%				1YR Libor 2.7488 Margin = 2.250%				1YR Libor 2.7488 Margin = 2.250%				1YR Libor 2.7488 Margin = 2.250%			
Note	15 Day	30 Day	45 Day	Note	15 Day	30 Day	45 Day	Note	15 Day	30 Day	45 Day	Note	15 Day	30 Day	45 Day
Rate	(B/E)	(B/E)	(B/E)	Rate	(B/E)	(B/E)	(B/E)	Rate	(B/E)	(B/E)	(B/E)	Rate	(B/E)	(B/E)	(B/E)
5.500%	(1.250)	(1.125)	(1.000)	6.250%	(1.625)	(1.500)	(1.375)	6.750%	(1.875)	(1.750)	(1.625)	7.125%	(1.750)	(1.625)	(1.500)
5.375%	(1.125)	(1.000)	(0.875)	6.125%	(1.500)	(1.375)	(1.250)	6.625%	(1.750)	(1.625)	(1.500)	7.000%	(1.625)	(1.500)	(1.375)
5.250%	(1.000)	(0.875)	(0.750)	6.000%	(1.125)	(1.000)	(0.875)	6.500%	(1.625)	(1.500)	(1.375)	6.875%	(1.500)	(1.375)	(1.250)
5.125%	(0.875)	(0.750)	(0.625)	5.875%	(1.000)	(0.875)	(0.750)	6.375%	(1.500)	(1.375)	(1.250)	6.750%	(1.375)	(1.250)	(1.125)
5.000%	(0.750)	(0.625)	(0.500)	5.750%	(0.875)	(0.750)	(0.625)	6.250%	(1.375)	(1.250)	(1.125)	6.625%	(1.250)	(1.125)	(1.000)
4.875%	(0.625)	(0.500)	(0.375)	5.625%	(0.625)	(0.500)	(0.375)	6.125%	(1.250)	(1.125)	(1.000)	6.500%	(1.125)	(1.000)	(0.875)
4.750%	(0.500)	(0.375)	(0.250)	5.500%	(0.500)	(0.375)	(0.250)	6.000%	(1.125)	(1.000)	(0.875)	6.375%	(1.000)	(0.875)	(0.750)
4.625%	(0.375)	(0.250)	(0.125)	5.375%	(0.375)	(0.250)	(0.125)	5.875%	(0.875)	(0.750)	(0.625)	6.250%	(0.875)	(0.750)	(0.625)
4.500%	(0.250)	(0.125)	0.000	5.250%	(0.250)	(0.125)	0.000	5.750%	(0.750)	(0.625)	(0.500)	6.125%	(0.750)	(0.625)	(0.500)
4.375%	(0.125)	0.000	0.125	5.125%	0.000	0.125	0.250	5.625%	0.000	0.125	0.250	6.000%	0.250	(0.125)	0.000
4.250%	0.000	0.125	0.250	5.000%	0.125	0.250	0.375	5.500%	0.250	0.375	0.500	5.875%	0.500	0.375	0.500
4.125%	0.125	0.250	0.375	4.875%	0.375	0.500	0.625	5.375%	0.625	0.750	0.875	5.750%	0.500	0.625	0.750

10 / 1 LIBOR ARM HYBRIDS				FIXED RATE 30 YEAR I/O			
Standard F11NR Caps 5/2/5				F30NF-InterestFirst™			
InterestFirst™				F30NF-InterestFirst™			
1YR Libor 2.7488 Margin = 2.250%				F30NF-InterestFirst™			
Note	15 Day	30 Day	45 Day	Note	15 Day	30 Day	45 Day
Rate	(B/E)	(B/E)	(B/E)	Rate	(B/E)	(B/E)	(B/E)
7.125%	(1.750)	(1.625)	(1.500)	7.500%	(2.125)	(2.000)	(1.875)
7.000%	(1.500)	(1.375)	(1.250)	7.375%	(2.000)	(1.875)	(1.750)
6.875%	(1.250)	(1.125)	(1.000)	7.250%	(1.875)	(1.750)	(1.625)
6.750%	(1.125)	(1.000)	(0.875)	7.125%	(1.750)	(1.625)	(1.500)
6.625%	(1.000)	(0.875)	(0.750)	7.000%	(1.625)	(1.500)	(1.375)
6.500%	(0.875)	(0.750)	(0.625)	6.875%	(1.500)	(1.375)	(1.250)
6.375%	(0.625)	(0.500)	(0.375)	6.750%	(0.875)	(0.750)	(0.625)
6.250%	(0.125)	0.000	0.125	6.625%	(0.750)	(0.625)	(0.500)
6.125%	0.375	0.500	0.625	6.500%	(0.625)	(0.500)	(0.375)
6.000%	0.875	1.000	1.125	6.375%	(0.125)	0.000	0.125
5.875%	1.250	1.375	1.500	6.250%	0.500	0.625	0.750
5.750%	1.750	1.875	2.000	6.125%	0.625	0.750	0.875

AGENCY PRICE ADJUSTMENTS

LTV	<=70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
Primary 2 unit	0.000	0.000	-0.500	-0.500	-0.500	-0.500	
3-4 unit	-1.000	-1.000	-1.000				
N/O/O	-1.500	-1.500	-2.000	-2.500	-2.500		
Cashout	0.000	-0.500	-0.500	-0.750	-0.750		
I/O	-1.125	-1.125	-1.125	-1.125	-1.125	-1.375	

FICO Adjustments (excluding 15 year fixed)							
LTV	<=70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
<= 619	-0.750	-2.750	-2.750	-2.750	-2.750	-2.750	-2.750
620-639	-0.750	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
640-659	-0.750	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
660-679	-0.500	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

NY Properties	-0.250
CA Properties	-0.125
Escrow Waiver (N/C in CA)	-0.250
With Subordinate Financing (non-I/O)	-0.250
IO w/ Subfinancing and Fico <720	-0.500
IO w/ Subfinancing and Fico >=720	-0.250
Flex 90-95™	-0.500
Flex 97™ (no seconds)	-0.500
Flex 100™ (no seconds)	-1.000
Flex 97™ (w/Sub. Financing)	-1.500
Flex 100™ (w/Sub. Financing, FICO >=720)	-1.500
Flex 100™ (w/Sub. Financing, FICO <720)	-2.000
EA Level 1 (FICO >=620)	-2.000
EA Level 1 (FICO <620)	-2.500

15 day locks eligible for approved loans only

45 day locks eligible for purchases and refinances

60 day locks eligible for purchases only

Files must be submitted within fifteen days of locking

-0.125 hit for not locking online

LOAN SIZE ADJUSTMENTS	
\$99,999-75,000	-0.250
\$74,999-50,000	-0.500

No Primary Residence Cashout Refi's in TX. No loans in AK or HI. To be removed from our fax distribution list, call 866-265-2754, enter PIN 17651277.

	Underwriting Fee \$575	Max Price	LOCK EXPIRATION CALENDAR			
	Tax Svc Fee \$68	Fixed=2.50	15 Day	30 Day	45 Day	60 Day
	Flood Cert Fee \$10	Arms=2.00	2/29	3/15	3/30	4/14

Refer to underwriting matrix and product guideline for product eligibility. InterestFirst, Flex97/Flex 100, and Expanded Approval are trademarks of Fannie Mae. Prices are subject to change without notice.