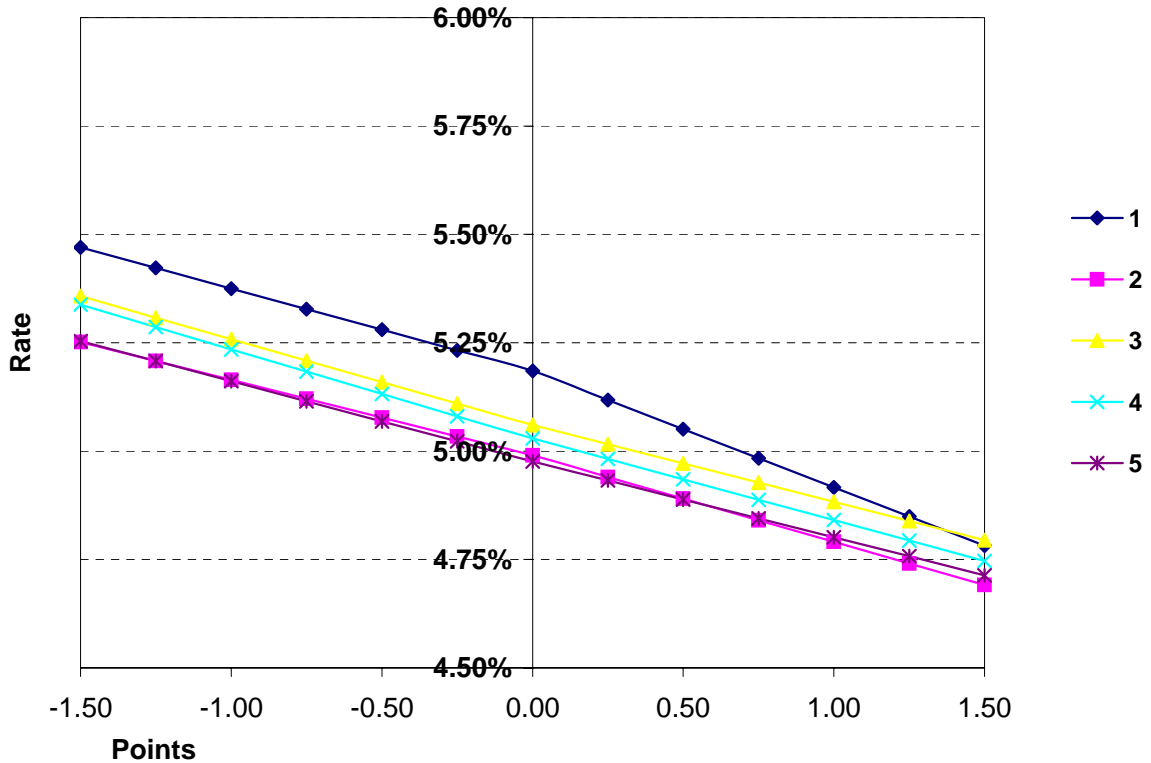


## Buy Up – Buy Down Ratio Report

### 30 Year Fixed Conforming, All Markets

| Lender         | Base Rate      | Buy Point Benefit | Sell Point Benefit |
|----------------|----------------|-------------------|--------------------|
| 1              | 5.19%          | -0.2687%          | 0.1900%            |
| 2              | 4.99%          | -0.1992%          | 0.1745%            |
| 3              | 5.06%          | -0.1769%          | 0.1983%            |
| 4              | 5.03%          | -0.1883%          | 0.2057%            |
| 5              | 4.98%          | -0.1749%          | 0.1853%            |
| <b>Average</b> | <b>5.0480%</b> | <b>-0.2016%</b>   | <b>0.1908%</b>     |



| Points   | Lenders      |              |              |              |              |
|----------|--------------|--------------|--------------|--------------|--------------|
|          | 1            | 2            | 3            | 4            | 5            |
| -1.50    | 5.47%        | 5.25%        | 5.36%        | 5.34%        | 5.25%        |
| -1.25    | 5.42%        | 5.21%        | 5.31%        | 5.29%        | 5.21%        |
| -1.00    | 5.38%        | 5.16%        | 5.26%        | 5.23%        | 5.16%        |
| -0.75    | 5.33%        | 5.12%        | 5.21%        | 5.18%        | 5.11%        |
| -0.50    | 5.28%        | 5.08%        | 5.16%        | 5.13%        | 5.07%        |
| -0.25    | 5.23%        | 5.03%        | 5.11%        | 5.08%        | 5.02%        |
| <b>0</b> | <b>5.19%</b> | <b>4.99%</b> | <b>5.06%</b> | <b>5.03%</b> | <b>4.98%</b> |
| 0.25     | 5.12%        | 4.94%        | 5.02%        | 4.98%        | 4.93%        |
| 0.50     | 5.05%        | 4.89%        | 4.97%        | 4.93%        | 4.89%        |
| 0.75     | 4.98%        | 4.84%        | 4.93%        | 4.89%        | 4.84%        |
| 1.00     | 4.92%        | 4.79%        | 4.88%        | 4.84%        | 4.80%        |
| 1.25     | 4.85%        | 4.74%        | 4.84%        | 4.79%        | 4.76%        |
| 1.50     | 4.78%        | 4.69%        | 4.79%        | 4.75%        | 4.71%        |

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