



PRMG

Paramount Residential Mortgage Group

Secondary Marketing Department

"Built by Originators for Originators"



Registration

Lock-In Agreement: The interest rate market is subject to movements without advance notice. Locking in a rate protects you from the time that your lock is confirmed to the date that your lock expires.

Once a lock request is confirmed, PRMG guarantees the interest rate and pricing locked will be available to the originator through the lock expiration date shown on the lock confirmation. Should interest rates rise during the lock period, PRMG is obligated to honor the committed rate. Should interest rates drop during the lock period, the originator must honor their commitment and deliver the loan to PRMG.

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Rate Lock: Rate lock requests must be submitted via FastTrac 360. Manual lock requests will be accepted ONLY on loans with an approved Guideline Exception. The form must be submitted with a copy of the Deal Desk's approval along with the exception pricing quote. Rate lock requests received on a loan in Denied or Cancelled status will NOT be accepted.

Lock Hours: Lock hours are Monday through Friday 8:00 a.m. to 5:00 p.m. PST. on all Fixed Rate Government and Conventional Conforming loans, and 3:30 p.m. PST on all ARM programs, Jumbo loans, Niche & CES programs. Chenoa lock cutoff time is 1:00 p.m. PST

Note: Alaska and Hawaii Lock hours are Monday through Friday to 6:00 p.m. PST on all Fixed Rate Government and Conventional Conforming loans.

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Overnight Price Protection: Overnight Price Protection will allow all three originating channels (Wholesale, Retail, and Correspondent) to Lock-in loans after our standard cut-off time, **up to 4:59 a.m. (PST) the following morning.**

This feature will also allow for auto lock accept!!

- Conventional Conforming & Government Programs only (Non-Agency loans will not be accepted past standard lock hours)
- Purchase Transactions only
- Maximum Lock Period will be restricted to a 60 day Lock Term
- Maximum Daily Lock Volume allowed is \$1.5mm per LO (Retail Division) and per client (Wholesale & Correspondent Divisions)

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Lock Confirmations: Once lock requests have been reviewed and accepted, a Lock confirmation will be issued in FastTrac 360. In the event a Lock Confirmation is not received, please contact Secondary Marketing no later than the next business morning to confirm receipt of your request. If you do not contact Secondary within this time period, PRMG cannot commit to honoring the lock.

Rate Lock Cancellations: A rate lock cancellation is accepted when the request is received prior to the lock cut-off on the day in which the lock was originally requested. Cancellation requests received past the same business day may be subject to the Re-lock policy/Worse-case pricing if re-instated at a later time.



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Lock Terms: Loans may be locked for 15, 30, 45 and 60 day lock periods. Extended lock terms (>60 days) are available on a case-by-case basis, contact Secondary Marketing for off-sheet pricing.

Loans in approved status may be locked under a 15 day or greater lock term. All other loans (including Pre-locks) must be locked under a 30 day or greater lock term.

Please note, pricing on Pre-locks are based on the information provided. Pricing is subject to change once the loan is underwritten and approved. A lock confirmation does not confirm program eligibility.

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Loan Delivery:

This policy only applies to loans originated by Correspondent clients.

Loans must be delivered in purchasable condition to PRMG by the lock expiration date. Both Non-Delegated and Delegated clients will receive a free (5) day lock extension when loan is delivered, funds are disbursed, and closed loan documents are all received by the lock expiration date. For Delegated loans delivered on the expiration date an additional three (3) day lock extension will be applied to allow for purchase review and clearance of conditions.

Loans not cleared for purchase within the five (5)* business day grace period, (or (8) day period if Delegated and delivered on lock expiration date) will be subject to an auto-extension for up to (20) calendar days at a fee of .025% per day. In the event the loan is not cleared for purchase by the 25th calendar day from the initial lock expiration date, the loan will be relocked based on worse-case pricing, including any previously incurred extension fees.

* (5)/(8) Day grace period is not applicable to Jumbo, ARM, Niche/Expanded Access, or CES loan programs

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Lock Terms continued:

In accordance with recent changes affecting originator compensation practices, PRMG will require each loan be locked-in and have a minimum of (7) calendar days remaining on the lock before the commitment expires, at time of doc order. Loans originated in Wet funding states, are only required to have (5) calendar days remaining on the lock at time of docs. The policy is being implemented to ensure sufficient time is allowed to complete the doc signing process and funding of each loan, while minimizing the chances of incurring extension and/or relock fees.

All loans must fund on or before the Lock Expiration date, with the exception of locks expiring on a weekend or an observed holiday. Locks set to expire on a weekend or on an observed holiday will automatically be extended to the next business day.



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Extensions: Lock extensions are available if requested on or before the original lock expiration date. Extension requests may be submitted on-line through FT360, as well as via email to secondary@prmg.net. The maximum number of lock extensions allowed per loan is limited to six, not to exceed a maximum extension of thirty (30) days.

Please note: There are only 3 transactions (extension/re-locks) allowed on the Gold Program.

Extension fees will be applied as follows:

Calendar Days	Extension Fee
1-5 Days	.125
6-10 Days	.250
11-15 Days	.375
16-20 Days	.500
21-25 Days	.625
26-30 Days	.750

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Re-locks: The following scenarios are considered a Re-lock:

- Expired locks
- Changes to an existing Rate Lock

Expired locks may be Re-locked for the same or shorter lock term as requested on the original lock, not to exceed 30 days. The new price will be calculated by comparing current market price to the original locked price. The worse between the two prices will be considered the Re-lock price.





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Please note: A relock fee will apply to all Platinum, Emerald, Gold, Closed-End Second, Niche, High LTV, Expanded Access and Diamond, Ruby Jumbo loans that are relocked. In addition, only one relock will be allowed on the Emerald & Ruby programs and in order to qualify for the relock the file will need to be in approved status. There are only 3 transactions allowed (extensions & relocks) on the Gold Program. Please refer to the re-lock grid below. In the event that multiple Re-lock requests are necessary, all dates will be compared and worse case price will be given.

Platinum/Emerald Products	Re-Lock Fee
15+ Days	-0.250 + Worse Case Pricing
Diamond Products	Re-Lock Fee
30 Days	-0.250 + Worse Case Pricing
Closed End Second / Expanded Access Products	Re-Lock Fee
15 Days/ 30 Days	-0.250 + Worse Case Pricing
Niche Products	Re-Lock Fee
15 Days/ 30 Days	(15) -0.250 / (30) -0.500 + Worse Case Pricing
Gold Products	Re-Lock Fee
15 Days/ 30 Days	(15) -0.125 / (30) -0.250 + Worse Case Pricing
High LTV Jumbo Products	Re-Lock Fee
1 st Relock / 2 nd Relock (max 15 days)	(1 st Relock) -0.250 + WC / (2 nd Relock) -0.375 + WC
Ruby Products	Re-Lock Fee
15 Days / 30 Days	(15) -0.188 / (30) -0.375 + Worse Case Pricing
Chenoa	Re-Lock Fee
15 Days/ 30 Days	(15) -0.750 / (30) -1.125 + Worse Case Pricing

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Changing the loan program on a locked loan, may be subject to worse case pricing contingent on the **new product** and **amortization term**.

Changes to the loan program that are offered within the **same product group** will be locked-in to the original rate sheet/lock date and will not be subject to worse-case pricing, provided the **amortization term does not change**. Please refer to the Product Group matrix for a complete list of programs offered within the same pricing group.

Loans may be Re-locked and will be subject to worse-case pricing for up to **30** days from the most recent lock expiration date, excluding Jumbo loans. Jumbo loans may be Re-locked and will be subject to worse-case pricing for up to 120 days from the most recent lock expiration date. Exceptions may be granted on a case-by-case basis. Contact Secondary Marketing for the exception.

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Rate Renegotiation Option:

PRMG offers the ability to renegotiate the interest rate on a previously locked loan. By providing this lock feature, we enable each originator to avoid fall-out/secure their locked pipeline and continue to offer a competitive rate in an improving market.

The following are the basic factors Secondary Marketing will evaluate when determining whether or not a loan is eligible for a Rate Renegotiation;

- Current market price must have improved at least 1.000% when compared to the price on the original lock date.
- Lock must be valid at time of Rate Renegotiation (expired locks must be relocked, prior to requesting a Rate Renegotiation) as the lock expiration date will not change when executing a Rate Renegotiation.



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Rate Renegotiation Option continued:

Locks not meeting the above requirements will not be considered for a Rate Renegotiation. All Rate Renegotiations are evaluated and made available, strictly on a case-by-case basis. In some cases, Rate Renegotiations will not be available, regardless of market movement. These instances include all ARM locks, as well as investor specific and/or guideline exception loan scenarios. Please note, Rate Renegotiations may take up to 24 hours to be processed and will be subject to market movement during that period.



Registration

Secondary Marketing Hours:

The Secondary Marketing staff is available Monday through Friday from 8:00 a.m. to 5:00 p.m. PST.

Secondary Marketing may be reached at:

Phone: (951) 278-0000 ext.6100

Fax: (951) 278-5633

Email: secondary@prmg.net



Registration

Secondary Marketing Contacts:

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Secondary Marketing Contacts continued:

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Capital Markets Contacts:

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Valerie Chopra, Director of Capital Markets

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Product Group Matrix

GOVERNMENT			
GOVT 30/25/20	GOVT 30/25/20 Cont.	GOVT 15/10	GOVT ARMS
FHA 30 yr	VA 30 yr	FHA 15 yr	FHA 5/1 ARM
FHA 20 yr	VA 25 yr	FHA Portfolio 15 yr	FHA High Balance 5/1 ARM
FHA Portfolio 30 yr	VA 20 yr	FHA Portfolio 10yr	VA 3/1 ARM
FHA Portfolio 25 yr	VA IRRRL 30 yr	FHA Portfolio No Credit Score 15 yr	VA 5/1 ARM
FHA Portfolio 20 yr	VA IRRRL 25 yr	FHA Portfolio No Credit Score 10 yr	VA IRRRL 5/1 ARM
FHA Portfolio No Credit Score 30 yr	VA IRRRL 20 yr	FHA Portfolio Repair Escrow 15 yr	VA IRRRL Cred Qual 5/1 ARM
FHA Portfolio No Credit Score 25 yr	VA IRRRLCQ 30 yr	FHA Portfolio Repair Escrow 10 yr	
FHA Portfolio No Credit Score 20 yr	VA IRRRLCQ 25 yr	FHA Portfolio \$100 Down HUD REO 15 yr	
FHA Portfolio Repair Escrow 20 yr	VA IRRRLCQ 20 yr	FHA Portfolio \$100 Down HUD REO 10 yr	
FHA Portfolio Repair Escrow 25 yr	VA High Balance 30 yr	FHA Portfolio Good Nbr 15 yr	
FHA Portfolio Repair Escrow 30 yr	VA IRRRL High Balance 30 yr	FHA Portfolio Good Nbr 10 yr	
FHA Portfolio \$100 Down HUD REO 30 yr	VA IRRRL High Balance CQ 30 yr	FHA Portfolio 203h Disaster Victims 15 yr	
FHA Portfolio \$100 Down HUD REO 25 yr	USDA Rural Housing 30 yr	FHA Portfolio 203h Disaster Victims 10 yr	
FHA Portfolio \$100 Down HUD REO 20 yr		FHA High Bal 15 yr	
FHA Portfolio Good Nbr 30 yr		FHA Portfolio High Balance 15 yr	
FHA Portfolio Good Nbr 25 yr		FHA Portfolio High Balance 10 yr	
FHA Portfolio Good Nbr 20 yr		FHA Portfolio HB Repair Escrow 15 yr	
FHA Portfolio 203h Disaster Victims 30 yr		FHA Portfolio HB Repair Escrow 10 yr	
FHA Portfolio 203h Disaster Victims 25 yr		FHA Portfolio HB \$100 Down HUD REO 15 yr	
FHA Portfolio 203h Disaster Victims 20 yr		FHA Portfolio HB \$100 Down HUD REO 10 yr	
FHA High Balance 30 yr		FHA Portfolio HB Good Nbr 15 yr	
FHA Portfolio High Balance 30 yr		FHA Portfolio HB Good Nbr 10 yr	
FHA Portfolio High Balance 25 yr		FHA Portfolio HB 203h Disaster Victims 15 yr	
FHA Portfolio High Balance 20 yr		FHA Portfolio HB 203h Disaster Victims 10 yr	
FHA Portfolio HB Repair Escrow 30 yr		FHA Streamline 15 yr	
FHA Portfolio HB Repair Escrow 25 yr		FHA Streamline Credit Qual 15 yr	
FHA Portfolio HB Repair Escrow 20 yr		VA 10 yr	
FHA Portfolio HB \$100 Down HUD REO 30 yr		VA 15 yr	
FHA Portfolio HB \$100 Down HUD REO 25 yr		VA High Balance 10 yr	
FHA Portfolio HB \$100 Down HUD REO 20 yr		VA High Balance 15 yr	
FHA Portfolio HB Good Nbr 30 yr		VA IRRRL 15 yr	
FHA Portfolio HB Good Nbr 25 yr		VA IRRRL CQ 15 yr	
FHA Portfolio HB Good Nbr 20 yr		VA IRRRL 15 yr	
FHA Portfolio HB 203h Disaster Victims 30 yr		VA IRRRL CQ 15 yr	
FHA Portfolio HB 203h Disaster Victims 25 yr			
FHA Portfolio HB 203h Disaster Victims 20 yr			
FHA Streamline 30 yr			
FHA Streamline 25 yr			
FHA Streamline 20 yr			
FHA Streamline Credit Qual 30 yr			
FHA Streamline Credit Qual 25 yr			
FHA Streamline Credit Qual 20 yr			
FHA High Balance Streamline 30 yr			
FHA High Balance Streamline CQ 30 yr			

Product Group Matrix

Agency			
CONV 30/25/20	CONV 30/25/20 Cont.	CONV 15/10	CONV ARMS
Agency 30 yr Agency 25 yr Agency 20 yr Agency FNMA Student Loan 30 yr. Agency FNMA Student Loan 25 yr. Agency FNMA Student Loan 20 yr. Agency NO MI 30 yr Agency NO MI 20 yr Agency High Balance 30 yr Agency High Balance 20 yr Agency HB FNMA Student Loan 30 yr. Agency HB FNMA Student Loan 20 yr. 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Product Group Matrix

CONDUIT					
CONDUIT-1 JUMBO 30/25/20 Gold Jumbo 30 yr Gold Jumbo 25 yr Gold Jumbo 20 yr Gold Jumbo Texas Home Equity 30 yr Gold Jumbo Texas Home Equity 25 yr Gold Jumbo Texas Home Equity 20 yr	CONDUIT-2 JUMBO 30/25/20 Silver Medal Jumbo 30 yr Silver Medal Jumbo 20 yr CONDUIT-2 JUMBO 15/10 Silver Medal Jumbo 15 yr CONDUIT-2 JUMBO ARMS Silver Medal Jumbo 5/1 ARM Silver Medal Jumbo 7/1 ARM Silver Medal Jumbo 10/1 ARM	CONDUIT-3 JUMBO 30/25/20 Platinum Jumbo 30 yr CONDUIT-3 JUMBO 15/10 Platinum Jumbo 15 yr CONDUIT-3 JUMBO ARMS Platinum Jumbo 5/1 ARM Platinum Jumbo 7/1 ARM Platinum Jumbo 10/1 ARM	CONDUIT-4 30/25/20 Diamond Jumbo 30 yr CONDUIT-4 15/10 Diamond Jumbo 15 yr CONDUIT-4 ARMS Diamond Jumbo 5/1 ARM Diamond Jumbo 7/1 ARM Diamond Jumbo 10/1 ARM	CONDUIT-5 JUMBO 30/25/20 (Retail Only) Emerald 30 yr CONDUIT-5 JUMBO 15/10 (Retail Only) Emerald 15 yr Emerald 10 yr CONDUIT-5 JUMBO ARMS (Retail Only) Emerald 5/1 ARM Emerald 7/1 ARM Emerald 10/1 ARM	CONDUIT-6 30/25/20 FHA 203K Standard 30 yr FHA 203K Standard 20 yr FHA 203K Standard HB 30 yr FHA 203K Standard GNND 30 yr FHA 203K Limited 30 yr FHA 203K Limited GNND 30 yr FHA 203K Limited HB 30 yr CONDUIT-6 15/10 FHA 203K Standard 15 FHA 203K Standard HB 15 FHA 203K Standard GNND 15 FHA 203K Limited 15 FHA 203K Limited HB 15 FHA 203K Limited GNND 15 CONDUIT-6 ARMS FHA 203K Standard 5/1 ARM FHA 203K Limited 5/1 ARM

