



Jumbo Prime | Correspondent

Effective Date:
1/14/2022

Email: correspondentlock@deephavenmortgage.com Phone: (800) 983-0457 - Option 2

Base Pricing (30 Day)

Coupon	15Y FX	30Y FX	5/6 ARM	7/6 ARM	10/6 ARM
2.500	98.064	94.813	98.753	98.259	97.704
2.625	98.468	95.563	99.092	98.689	98.263
2.750	98.826	96.232	99.323	98.946	98.540
2.875	99.191	96.862	99.520	99.170	98.873
3.000	99.479	97.433	99.702	99.389	99.104
3.125	99.721	97.837	99.755	99.461	99.181
3.250	99.865	98.440	99.823	99.511	99.241
3.375	100.019	98.959	99.858	99.530	99.280
3.500	100.156	99.411	99.872	99.548	99.296
3.625	100.25	99.808	-	99.555	99.308
3.750	100.319	100.157	-	-	99.314
3.875	-	100.409	-	-	-
4.000	-	100.607	-	-	-
4.125	-	100.777	-	-	-
4.250	-	100.907	-	-	-
4.375	-	101.008	-	-	-
4.500	-	101.063	-	-	-
4.625	-	101.132	-	-	-
Price Caps / Floors					
Max	102.250	102.250	102.250	102.250	102.250
Min	98.000	98.000	98.000	98.000	98.000

Lock Term Adjustments

Term	Price Adjustment				
45 Day	-0.125	-0.125	-0.125	-0.125	-0.125
60 Day	-0.250	-0.250	-0.250	-0.250	-0.250
75 Day	-0.375	-0.375	-0.375	-0.375	-0.375

Pricing Adjustments -- FICO x CLTV

FICO x CLTV	55%	60%	65%	70%	75%	80%	85%	90%
780+	0.750	0.750	0.625	0.500	0.500	0.375	-0.875	-1.250
760 - 779	0.750	0.625	0.500	0.375	0.375	0.250	-1.000	-1.500
740 - 759	0.625	0.500	0.375	0.250	0.250	0.125	-1.125	-1.625
720 - 739	0.500	0.375	0.250	0.125	0.000	-0.125	-1.250	-1.875
700 - 719	0.250	0.125	0.000	-0.125	-0.375	-0.500	-1.625	-2.125
680 - 699	0.000	-0.125	-0.250	-0.500	-0.750	-1.000	-2.250	-2.750
660 - 679	-0.250	-0.375	-0.500	-0.875	-1.250	-1.750	N/A	N/A

Pricing Adjustments -- Other

Loan Feature	55%	60%	65%	70%	75%	80%	85%	90%
Interest-Only	-0.500	-0.500	-1.000	-1.000	-1.500	-1.500	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investor	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	N/A	N/A
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375
Rate/Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.250
Self-Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Program Requirements

Prime Jumbo	
Min Loan Amount	Agency Limit + \$1
Max Loan Amount	\$3,000,000
Mortgage History	0x30x24
BK/FC/SS/DIL Seasoning	84 Months
ARM Features	See Eligibility Matrix

Lock Extensions

Term	Px Adj.
5 Days	-0.075
10 Days	-0.150
15 Days	-0.225

