

# Home Savings of America

Wholesale Lending

## BROKER BULLETIN



For more information and product guidelines, click on:

[www.hsoawholesale.com](http://www.hsoawholesale.com)

For Daily Rate Sheet: [Rate Sheet](#)

To lock a loan or get pricing scenarios, click on: [eHome](#)

To get instant loan decisions, upload a loan or upload conditions, click on: [eHome](#)

To access your loan pipeline in real time, 24/7, click on: [eHome](#)



Your Lender.  
Our Privilege.

Member FDIC



### Summary

FNMA recently announced changes to their Loan Level Price Adjustments (LLPAs). HSOA is implementing these changes effective Tuesday, January 4, 2011 for all new locks, all re-locks and all loans requiring extensions past January 31, 2011 (this supersedes HSOA's standard lock policy). These changes will become a part of our rate sheets and will be built into eHome effective tomorrow.

### Details

The changes are highlighted in **red**:

Credit Adjustments								
Fixed Rate and ARM Programs								
FICO								
LTV%	No Score < 620	620-639	640-659	660-679	680-699	700-719	720-739	>=740
<=60	N/A	0.750	0.500	0.000	0.000	-0.250	-0.250	-0.250
>60-70	N/A	1.500	1.250	1.000	0.500	0.500	0.000	0.000
>70-75	N/A	3.000	2.500	2.000	1.250	0.750	0.250	0.000
>75-80	N/A	3.000	3.000	2.500	1.750	1.000	0.500	0.250
>80-85	N/A	3.250	3.250	2.750	1.500	1.000	0.500	0.250
>85-90	N/A	3.250	2.750	2.250	1.250	1.000	0.500	0.250
Fixed Rate Programs Only								
>90-95	N/A	3.000	2.250	1.750	1.000	1.000	0.500	0.250
>95-97	N/A	5.000	4.2500	3.7500	3.000	3.000	2.500	2.250
ARM Programs Only								
>90-95	N/A	3.750	3.250	2.375	1.375	1.000	0.500	0.250

Subordinate Financing		
FICO	<720	>=720
All Conforming loans w/ CLTV > 95%	1.500	1.500
Loans w/ CLTV 90.01-95%	1.000	0.750
Loans with CLTV 75.01-90%	1.000	0.750
Loans with CLTV 65.01-75%	0.750	0.500
Loans with CLTV <=65%	0.500	0.250

### Questions

Please contact your Wholesale Community Banker

Home Savings of America  
35 East Broadway Little Falls, MN 56345

To unsubscribe, [click here](#) CONFIDENTIALITY NOTICE: This email transmission, and any documents, files or previous email messages attached to it, may contain confidential information that is legally privileged. If you are not the intended recipient, or a person responsible for delivering it to the intended recipient, you are hereby notified that any disclosure, copying, distribution or use of any of the information contained in or attached to this message is STRICTLY PROHIBITED. If you have received this transmission in error, please immediately notify us by reply email at [information@myhsoa.com](mailto:information@myhsoa.com) or by telephone at (320) 632-5461, and destroy the original transmission and its attachments without reading them or saving them to disk. Thank You.