BRIGHTEN LENDING

LMPI CHART								
25 AND 30 YEARS FIXED								
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97%	2.30	3.08	4.35	N/A	N/A	N/A	N/A	N/A
90.01-95%	1.73	2.32	2.95	3.50	4.30	N/A	N/A	N/A
85.01-90%	1.33	1.77	2.30	2.70	3.30	4.45	N/A	N/A
80.01-85%	0.70	0.82	1.00	1.15	1.35	1.80	2.00	2.15
10, 15 AND 20 YEARS FIXED								
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97%	1.50	1.94	2.40	2.95	3.65	N/A	N/A	N/A
90.01-95%	1.10	1.33	1.70	2.00	2.50	3.30	3.70	4.30
85.01-90%	0.75	0.82	0.95	1.15	1.35	1.65	1.85	2.10
80.01-85%	0.55	0.57	0.65	0.70	0.80	1.05	1.10	1.20
PREMIUM ADJUSTMENTS								
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
REFINANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2 UNITS	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
2ND HOME	0.36	0.39	0.49	0.60	0.70	1.23	1.27	1.35
INVESTMENT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A