



Silvergate Funding, Inc.

IN FOCUS BULLETIN

Silvergate Funding, Inc

8/30/2013

Flash Update | SILVERGATE FUNDING CLOSED FOR BUSINESS

- Silvergate Funding will be closed for business on Monday, September 2, 2013 in observance of the Labor Day holiday.

Flash Update | CHANGE IN PRICE BULLETIN TEMPLATE, MORE COUPONS OFFERED

- Silvergate Funding will be releasing an updated format on Price Bulletins. The new format is intended to increase the number of coupons available per product. A copy of the new format is attached and will be put into production on Wednesday, September 4, 2013.





JUMBO RATE SHEET

Effective Date: 9/5/2013
 Time: 7:20 AM PT
 Price Bulletin Number: 83
 Call Price Desk for Indications
 Price Desk: (858) 622-9728

SRPs are included in all posted pricing.

15 Year Fixed Rate JUMBO (Product Code 515)					
Note Rate	Settlement Deadline				
	15 Day	30 Day	45 Day	60 Day	
5.750	N/A	N/A	N/A	N/A	
5.625	N/A	N/A	N/A	N/A	
5.500	N/A	N/A	N/A	N/A	
5.375	N/A	N/A	N/A	N/A	
5.250	N/A	N/A	N/A	N/A	
5.125	102.298	102.244	102.189	102.134	
5.000	102.150	102.095	102.041	101.986	
4.875	102.076	102.021	101.966	101.912	
4.750	101.779	101.724	101.670	101.615	
4.625	101.545	101.427	101.341	101.255	
4.500	101.502	101.384	101.298	101.213	
4.375	101.353	101.236	101.150	101.064	
4.250	101.205	101.088	101.002	100.916	
4.125	101.106	100.880	100.739	100.599	
4.000	100.484	100.257	100.117	99.976	
3.875	100.069	99.842	99.701	99.561	
3.750	99.757	99.531	99.390	99.249	
3.625	98.699	98.691	98.660	98.629	
3.500	N/A	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	N/A	
Settle By	9/19/13	10/4/13	10/19/13	11/3/13	

Note: If settlement deadline is not a business day default to the next business day

30 Year Fixed Rate JUMBO (Product Code 530)					
Note Rate	Settlement Deadline				
	15 Day	30 Day	45 Day	60 Day	
6.125	N/A	N/A	N/A	N/A	
6.000	N/A	N/A	N/A	N/A	
5.875	N/A	N/A	N/A	N/A	
5.750	N/A	N/A	N/A	N/A	
5.625	N/A	N/A	N/A	N/A	
5.500	103.155	103.053	102.951	102.850	
5.375	102.649	102.547	102.446	102.344	
5.250	102.143	102.042	101.940	101.839	
5.125	101.716	101.614	101.513	101.411	
5.000	101.210	101.109	101.007	100.906	
4.875	100.611	100.510	100.408	100.307	
4.750	100.106	100.004	99.903	99.801	
4.625	99.539	99.398	99.258	99.117	
4.500	99.033	98.893	98.752	98.611	
4.375	98.191	98.050	97.909	97.769	
4.250	97.179	97.039	96.898	96.758	
4.125	97.493	97.345	97.197	97.048	
4.000	96.712	96.564	96.415	96.267	
3.875	N/A	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	N/A	
Settle By	9/19/13	10/4/13	10/19/13	11/3/13	

Note: If settlement deadline is not a business day default to the next business day

5-1 JUMBO (Product Code 505)					
5-2-5 Caps - 1 Year LIBOR Index - 2.25% Margin					
Note Rate	Settlement Deadline				
	15 Day	30 Day	45 Day	60 Day	
5.125	N/A	N/A	N/A	N/A	
5.000	N/A	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	N/A	
4.375	102.899	102.774	102.649	102.524	
4.250	102.711	102.586	102.461	102.336	
4.125	102.461	102.336	102.211	102.086	
4.000	102.211	102.086	101.961	101.836	
3.875	101.961	101.836	101.711	101.586	
3.750	101.711	101.586	101.461	101.336	
3.625	101.461	101.336	101.211	101.086	
3.500	101.211	101.086	100.961	100.836	
3.375	100.961	100.836	100.711	100.586	
3.250	100.711	100.586	100.461	100.336	
3.125	100.461	100.336	100.211	100.086	
3.000	100.211	100.086	99.961	99.836	
2.875	N/A	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	N/A	
Settle By	9/19/13	10/4/13	10/19/13	11/3/13	

Note: If settlement deadline is not a business day default to the next business day

7-1 JUMBO ARM (Product Code 507)					
5-2-5 Caps - 1 Year LIBOR Index - 2.25% Margin					
Note Rate	Settlement Deadline				
	15 Day	30 Day	45 Day	60 Day	
5.500	N/A	N/A	N/A	N/A	
5.375	N/A	N/A	N/A	N/A	
5.250	N/A	N/A	N/A	N/A	
5.125	N/A	N/A	N/A	N/A	
5.000	N/A	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	N/A	
4.750	103.394	103.269	103.144	103.019	
4.625	103.144	103.019	102.894	102.769	
4.500	102.894	102.769	102.644	102.519	
4.375	102.581	102.456	102.331	102.206	
4.250	102.269	102.144	102.019	101.894	
4.125	101.956	101.831	101.706	101.581	
4.000	101.644	101.519	101.394	101.269	
3.875	101.331	101.206	101.081	100.956	
3.750	101.019	100.894	100.769	100.644	
3.625	100.706	100.581	100.456	100.331	
3.500	100.394	100.269	100.144	100.019	
3.375	100.081	99.956	99.831	99.706	
3.250	N/A	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	N/A	
Settle By	9/19/13	10/4/13	10/19/13	11/3/13	

Note: If settlement deadline is not a business day default to the next business day

10-1 JUMBO ARM (Product Code 510)					
5-2-5 Caps - 1 Year LIBOR Index - 2.25% Margin					
Note Rate	Settlement Deadline				
	15 Day	30 Day	45 Day	60 Day	
5.625	N/A	N/A	N/A	N/A	
5.500	N/A	N/A	N/A	N/A	
5.375	N/A	N/A	N/A	N/A	
5.250	N/A	N/A	N/A	N/A	
5.125	N/A	N/A	N/A	N/A	
5.000	102.762	102.637	102.512	102.387	
4.875	102.387	102.262	102.137	102.012	
4.750	102.012	101.887	101.762	101.637	
4.625	101.637	101.512	101.387	101.262	
4.500	101.262	101.137	101.012	100.887	
4.375	100.887	100.762	100.637	100.512	
4.250	100.512	100.387	100.262	100.137	
4.125	100.137	100.012	99.887	99.762	
4.000	99.762	99.637	99.512	99.387	
3.875	99.387	99.262	99.137	99.012	
3.750	98.987	98.762	98.637	98.512	
3.625	98.375	98.250	98.125	98.000	
3.500	N/A	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	N/A	
Settle By	9/19/13	10/4/13	10/19/13	11/3/13	

Note: If settlement deadline is not a business day default to the next business day

JUMBO Loan Level Price Adjustments (All adjustments are cumulative)						
LTV/CLTV	Products	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
Loan Amount <=\$1M	All	0.250	0.125	0.000	0.000	0.000
Loan Amount >\$1M-\$1.5M	All	0.250	0.000	-0.125	-0.375	N/A
Loan Amount >\$1.5M-\$2M	505, 507	-0.500	-0.500	-0.500	N/A	N/A
Loan Amount >\$1.5M-\$2M	510, 515, 530	0.125	-0.125	-0.375	N/A	N/A
FICO 700-719	All	0.000	-0.250	-0.500	N/A	N/A
FICO 720-759	505, 507	0.250	0.000	0.000	0.000	-0.500
FICO 720-759	510, 515, 530	0.125	0.000	0.000	0.500	-1.125
FICO 760+	505, 507	0.250	0.250	0.000	0.000	-0.500
FICO 760+	510, 515, 530	0.250	0.250	0.000	-0.250	-0.500
Arizona	All	0.000	0.000	0.000	0.000	-0.250
Nevada	All	0.000	0.000	0.000	-0.500	-1.000
2 Units	All	-0.250	-0.250	N/A	N/A	N/A
2nd Home	All	-0.250	-0.375	-0.500	-0.750	N/A
Escrow Waiver (All states except CA)	All	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver (CA)	All	-0.150	-0.150	-0.150	-0.150	-0.150

California Condominiums must have Freddie Mac acceptable Earthquake insurance

State Inclusions	
SFI purchases loans in all states.	

This information is subject to change at any time without notice. Please contact your SFI Account Manager for full details. This information is for use by mortgage professionals and should not be shared with borrowers.





Silvergate Funding, Inc.

CONFORMING RATE SHEET

Effective Date: 9/5/2013
 Time: 7:20 AM PT
 Price Bulletin Number: 83
 Call Price Desk for Indications
 Price Desk: (858) 622-9728

SRPs are included in all posted pricing.

15 Year Fixed Rate CONFORMING (Product Code 115)					
Note Rate	Settlement Deadline				
	15 Day	30 Day	45 Day	60 Day	
5.500	N/A	N/A	N/A	N/A	N/A
5.375	N/A	N/A	N/A	N/A	N/A
5.250	N/A	N/A	N/A	N/A	N/A
5.125	N/A	N/A	N/A	N/A	N/A
5.000	N/A	N/A	N/A	N/A	N/A
4.875	104.781	104.980	104.813	104.662	
4.750	104.567	104.760	104.598	104.452	
4.625	104.180	104.367	104.210	104.069	
4.500	104.266	104.290	104.138	104.003	
4.375	104.030	104.048	103.902	103.771	
4.250	103.794	103.805	103.664	103.538	
4.125	103.307	103.312	103.177	103.056	
4.000	102.699	102.697	102.567	102.451	
3.875	102.053	102.045	101.920	101.809	
3.750	101.406	101.348	101.228	101.122	
3.625	100.926	100.781	100.666	100.566	
3.500	100.237	100.085	99.976	99.880	
3.375	99.539	99.382	99.277	99.187	
3.250	N/A	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	N/A	
Settle By	9/19/13	10/4/13	10/19/13	11/3/13	

Note: If settlement deadline is not a business day default to the next business day

30 Year Fixed Rate CONFORMING (Product Code 130)					
Note Rate	Settlement Deadline				
	15 Day	30 Day	45 Day	60 Day	
6.375	N/A	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A	N/A
6.000	N/A	N/A	N/A	N/A	N/A
5.875	N/A	N/A	N/A	N/A	N/A
5.750	106.494	106.546	106.343	106.270	
5.625	105.943	105.988	105.791	105.713	
5.500	105.262	105.300	105.108	105.025	
5.375	104.941	104.831	104.645	104.276	
5.250	104.731	104.614	104.433	104.060	
5.125	104.023	103.901	103.725	103.347	
5.000	103.267	103.137	102.967	102.585	
4.875	102.522	102.355	102.190	101.850	
4.750	102.192	102.018	101.858	101.514	
4.625	101.451	101.270	101.115	100.766	
4.500	100.650	100.463	100.314	99.960	
4.375	99.807	99.613	99.469	99.111	
4.250	98.939	98.739	98.600	98.237	
4.125	N/A	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	N/A	
Settle By	9/19/13	10/4/13	10/19/13	11/3/13	

Note: If settlement deadline is not a business day default to the next business day

Fixed Loan Level Price Adjustments - 30 and 15 Year Fixed Loan adjustments (All adjustments are cumulative)									
Property Type	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	
Condo w/ LTV > 75%	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Properties	0.000	0.000	0.000	-1.750	-3.000	-3.000	-3.000	-3.000	
2 Unit - Non-HP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
3-4 Unit - Non-HP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	

30 Year Fixed Loan Level Price Adjustments - DO NOT APPLY TO 15 Year Fixed (All adjustments are cumulative)									
LTV/CLTV	<=60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	
FICO 740+ (Purchase and R&T)	0.250	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	
FICO 720-739 (Purchase and R&T)	0.250	0.000	0.000	-0.250	-0.500	-0.500	-0.500	N/A	
FICO 700-719 (Purchase and R&T)	0.250	-0.500	-0.500	-0.750	-1.000	-1.000	-1.000	N/A	
FICO 680-699 (Purchase and R&T)	0.000	-0.500	-0.500	-1.250	-1.750	-1.500	-1.250	N/A	
FICO 660-679 (Purchase and R&T)	0.000	-1.000	-1.000	-2.250	-2.750	-2.750	-2.250	N/A	
FICO 640-659 (Purchase and R&T)	-0.500	-1.250	-1.250	-2.750	-3.000	-3.250	-2.750	N/A	
FICO 740+ (Cash Out Refi)	0.000	-0.250	-0.250	-0.250	-0.500	N/A	N/A	N/A	
FICO 720-739 (Cash Out Refi)	0.000	-0.625	-0.625	-0.625	-0.750	N/A	N/A	N/A	
FICO 700-719 (Cash Out Refi)	0.000	-0.625	-0.625	-0.625	-0.750	N/A	N/A	N/A	
FICO 680-699 (Cash Out Refi)	0.000	-0.750	-0.750	-0.750	-1.375	N/A	N/A	N/A	
FICO 660-679 (Cash Out Refi)	-0.250	-0.750	-0.750	-0.750	-1.500	N/A	N/A	N/A	

California Condominiums must have Freddie Mac acceptable Earthquake Insurance

CLTV Adjustments (30 and 15 Year Fixed Loan)		FICO	
LTV Range	CLTV Range	< 720	720+
< 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 80.00%	76.01% - 90.00%	-1.000	-0.750
75.01% - 80.00%	90.01% - 95.00%	-1.000	-0.750
80.01% - 90.00%	81.01% - 95.00%	-1.000	-0.750

State Inclusions

SFI purchases loans in all states.

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