

## Northwest Wholesale Rate Sheet

**WA, OR, ID, MT, UT, WY**

Improved pricing on loan amounts from \$300,000 to the conforming limit!

Purchase Special available on Conventional & Government!

Government FICOs down to 580!

Smart Series Non-QM & Jumbo Series are Back!

*Please Note: Rate Sheets are provided for pricing purposes only and do not necessarily reflect product eligibility or availability. Please refer to the Product Guidelines located in the NewRez Lending Library in order to determine product eligibility and/or availability for a given loan scenario.*

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### MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
			Rate	Today's Price	Pricing Change
3.125	(3.156)	→ 0.079			
3.000	(2.489)	↓ 0.156			
Conventional 15yr Fixed			FHA 30yr Fixed		
2.625	(3.299)	→ 0.086	2.875	(3.246)	→ 0.032
2.500	(2.799)	→ 0.086	2.750	(2.862)	↓ 0.132
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(1.632)	→ 0.063	2.875	(3.206)	→ 0.032
2.875	(1.430)	→ 0.063	2.750	(2.822)	↓ 0.132

### LOCK POLICIES

**Hours: Price release – 6:59 AM EST on the following business day**

**Pricing on-line:** [www.NewRezWholesale.com](http://www.NewRezWholesale.com)

In order to lock prior to loan submission, 3.2 file must be uploaded via our website, [www.NewRezWholesale.com](http://www.NewRezWholesale.com)

**In order to remain locked, a full file must be submitted within 10 days for a 30-day lock, 15 days for a 45-day lock, or 20 days for a 60-day lock or greater.**

#### Lock Extension Info

- 1st-3rd Extension - 2 bps/day
- 4th Extension or more - 4 bps/day
- Extended loans cannot expire on a weekend or holiday.
- Max number of days to extend is 45 days per request.

#### Expiration Dates

7 Day Extension	9/24/2021
15 Day Lock/Extension	10/4/2021
30 Day Lock/Extension	10/18/2021
45 Day Lock/Extension	11/1/2021
60 Day Lock	11/16/2021
90 Day Lock	12/16/2021

#### Relock Policy

Pricing is based on worst case pricing: current market vs locked less a relock fee.

15 Day Cost	< 3 Prior Ext	0.300	≥ 3 Prior Ext.	0.600
30 Day Cost	< 3 Prior Ext	0.600	≥ 3 Prior Ext.	1.200
45 Day Cost	< 3 Prior Ext	0.900	≥ 3 Prior Ext.	1.800

If the market has improved by more than 50 bps and the loan is closing within 15 days, the relock fee will be waived on 15 day relocks only. (Other restrictions may apply.)

### GENERAL INFORMATION

#### Fee Info

Lender Fees - Conforming, Government & Jumbo	<b>\$995</b>
Lender Fees - Smart Series	<b>\$1,295</b>
<b>Lender Fees in All States - FHA Streamline &amp; VA IRRRL</b>	<b>\$495</b>
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
Flood Fee (excluded from No Lender Fee Calculation)	\$6
Tax Service Fee (excluded from No Lender Fee Calculation)	\$80
**Lender fees must be included in block one of the initial L.E.	
No Lender Fee options are available through the pricing engine online.	

#### Agency Loan Limits

1 Unit	\$548,250
2 Unit	\$702,000
3 Unit	\$848,500
4 Unit	\$1,054,500
<b>Mortgagee Clause (Wholesale)</b>	
NewRez LLC ISAOA ATIMA	
PO Box 7050	
TROY, MI 48007-7050	

### CORPORATE CONTACTS

<b>NewRez</b>	(888) 988-1695	<a href="mailto:GoNewRez@NewRez.com">GoNewRez@NewRez.com</a>
Fax	(484) 594-1998	
Website		<a href="http://NewRezWholesale.com">NewRezWholesale.com</a>
Lock Desk		<a href="mailto:LockRequest@NewRez.com">LockRequest@NewRez.com</a>

\* Rates are subject to change without notice

\*\*Additional products, not on the rate sheet, are available through the portal. Contact your Relationship Manager for more details.





Freddie Mac 30yr Fixed, Freddie Mac 30yr Floated, Freddie Mac 30yr Super Conforming

Freddie Mac 15yr Fixed, Freddie Mac 15yr Floated, Freddie Mac 15yr Super Conforming

Freddie Mac 7/1 Hybrid Fixed, Freddie Mac 7/1 Hybrid Floated, Freddie Mac 7/1 Hybrid Super Conforming

Freddie Mac 5/1 Hybrid Fixed, Freddie Mac 5/1 Hybrid Floated, Freddie Mac 5/1 Hybrid Super Conforming

Loan Level Price Adjustments

Table with columns for LTV, Cash-Out, and various loan level price adjustment values.

Table with columns for Rate & Term Roll, Premium Adjusters, Lender Paid MI Adj, LTV Adjusters, and various loan level price adjustment values.

Table with columns for Number Of Units, Subordinate Financing, Misc Adjusters, Non Owner Occupied, Loan Amount, Purchase, Refinance, Loan Size Adjusters, Super Conforming Adjustments, Agency Adverse Market Refinance Fee, and Purchase Special.

Table with columns for Additional Investment Property Adjustments (applicable to terms >= 30 yrs), Lender Fee options, and Max YSP.

FNMA - HomeReady™ Products

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 30 Yr Fixed. Rows include rates for 5.000, 4.990, 4.875, etc.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 25 Yr Fixed. Rows include rates for 5.000, 4.990, 4.875, etc.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 20 Yr Fixed. Rows include rates for 4.500, 4.375, 4.250, etc.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 15 Yr Fixed. Rows include rates for 4.000, 3.990, 3.875, etc.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 10 Yr Fixed. Rows include rates for 4.000, 3.990, 3.875, etc.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 5/6 SOFR ARM (2/1/5). Rows include rates for 3.250, 3.125, 3.000, etc.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 7/6 SOFR ARM (5/1/5). Rows include rates for 3.375, 3.250, 3.125, etc.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 10/6 SOFR ARM (5/1/5). Rows include rates for 3.500, 3.375, 3.250, etc.

Table with columns: Loan Level Price Adjustments, < 60, 60.01 - 70, 70.01 - 75, 75.01 - 80, 80.01 - 85, 85.01 - 90, 90.01 - 95, 95.01 - 97. Rows include categories: All Fixed Conforming, Cash-Out.

Table with columns: Lender Paid MI Adj., Premium Adjusters, LTV Adjusters, < 60, 620 - 639, 640 - 659, 660 - 679, 680 - 699, 700 - 719, 720 - 739, 740 - 759, 760-779, 780-799, ≥ 800.

Table with columns: Subordinate Financing, Misc Adjusters, LTV, CLTV, < 720, ≥ 720. Rows include rates for 80.01 - 95, 65.01-75, etc.

Table with columns: Adjustments Applied after Cap, Loan Amount, Purchase, Refinance, Loan Size Adjusters, WA Escrow Waiver (Full or Taxes Only), Manufactured Home.

Table with columns: Adjustment Caps, FICO, LTV, < 680, ≥ 680, < 80%, ≥ 80%, < 80%, ≥ 80%.

\*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet. No Lender Fee options are available through the pricing engine online.

Table with columns: Max YSP, -6.000.



FHLMC Home Possible® Products

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts from 5.000 to 2.250.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts from 5.000 to 2.250.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts from 4.500 to 2.250.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts from 4.000 to 1.750.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts from 4.000 to 1.750.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts from 3.250 to 2.125.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts from 3.375 to 2.250.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts from 3.500 to 2.375.

Loan Level Price Adjustments

Table showing loan level price adjustments for various LTV ratios (e.g., <= 60, 60.01 - 70) across different interest rate bands.

LPMI Adjustments Applied after Cap

Table showing LPMI adjustments applied after cap for various LTV ratios and interest rate bands.

Table for Subordinate Financing with columns for LTV and CLTV.

Table for Misc Adjustments including attached condos and manufactured homes.

Table for Number Of Units with columns for LTV and unit count.

Table for Adjustment Caps with columns for FICO and LTV.

Table for Loan Size Adjustments with columns for Loan Amount, Purchase, and Refinance.

Table for WA Escrow Waiver (Full or Taxes Only).

Table for Purchase Special.

\*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet.

No Lender Fee options are available through the pricing engine online.

Table for Max YSP.





Freddie Mac ARM Products

Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows: N/A, 3.000, 2.990, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.990

Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows: 3.000, 2.990, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.990

Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows: 3.000, 2.990, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.990

Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows: 3.000, 2.990, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.990

Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows: 3.000, 2.990, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.990

Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows: 3.000, 2.990, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.990

Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows: 3.000, 2.990, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.990

Loan Level Price Adjustments

Table with columns: LTV, Lender Type (All Conforming ARMs, Cash-Out), and Loan Level Price Adjustments (<=60, <620, 620-639, 640-659, 660-679, 680-699, 700-719, 720-739, 740-759, >=760)

Table with columns: Lender Paid MI Adj., Adjusters (Premium, LTV), and Loan Level Price Adjustments (<620, 620-639, 640-659, 660-679, 680-699, 700-719, 720-739, 740-759, 760-779, 780-799, >=800)

Table with columns: Number of Units, Subordinate Financing, Misc Adjusters, Non Owner Occupied, and Loan Level Price Adjustments (LTV, CLTV, Attached Condo, WA Escrow Waiver, etc.)

Table with columns: Loan Size Adjustments, Super Conforming, and Loan Level Price Adjustments (Loan Amount, Purchase, Refinance)

Agency Adverse Market Refinance Fee (All Refis, >\$125,000) 0.000

Purchase Special (0.250)

Second Home 0.000

Additional Investment Property Adjustments (applicable to terms > 20 yrs) with columns: <680, 680-699, 700-719, 720-739, >=740 and rows: <=60, 60.01-70, 70.01-75, 75.01-80, >80

No Lender Fee options are available through the pricing engine online.

Table with 2 columns: Max YSP (-3.000), Margin (3.000%)



20/25/30 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day
4.625	(2.804)	(2.679)	(2.554)	(2.429)
4.500	(2.731)	(2.606)	(2.481)	(2.356)
4.375	(2.638)	(2.513)	(2.388)	(2.263)
4.250	(2.507)	(2.382)	(2.257)	(2.132)
4.125	(2.366)	(2.241)	(2.116)	(1.991)
4.000	(2.188)	(2.063)	(1.938)	(1.813)
3.875	(1.999)	(1.874)	(1.749)	(1.624)
3.750	(1.798)	(1.673)	(1.548)	(1.423)
3.625	(1.599)	(1.474)	(1.349)	(1.224)
3.500	(1.380)	(1.255)	(1.130)	(1.005)
3.375	(1.139)	(1.014)	(0.889)	(0.764)
3.250	(0.824)	(0.699)	(0.574)	(0.449)
3.125	(0.501)	(0.376)	(0.251)	(0.126)
3.000	(0.150)	(0.025)	0.100	0.225
2.875	0.289	0.414	0.539	0.664
2.750	0.801	0.926	1.051	1.176
2.625	1.454	1.579	1.704	1.829
2.500	2.222	2.347	2.472	2.597

15 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.225)	(2.100)	(1.975)	(1.850)
3.625	(2.145)	(2.020)	(1.895)	(1.770)
3.500	(2.038)	(1.913)	(1.788)	(1.663)
3.375	(1.894)	(1.769)	(1.644)	(1.519)
3.250	(1.734)	(1.609)	(1.484)	(1.359)
3.125	(1.562)	(1.437)	(1.312)	(1.187)
3.000	(1.313)	(1.188)	(1.063)	(0.938)
2.875	(1.001)	(0.876)	(0.751)	(0.626)
2.750	(0.623)	(0.498)	(0.373)	(0.248)
2.625	(0.247)	(0.122)	0.003	0.128
2.500	0.157	0.282	0.407	0.532

5/6 SOFR ARM 2/1/5				
	15 Day	30 Day	45 Day	60 Day
3.500	(1.849)	(1.724)	(1.599)	(1.474)
3.375	(1.837)	(1.712)	(1.587)	(1.462)
3.250	(1.807)	(1.682)	(1.557)	(1.432)
3.125	(1.743)	(1.618)	(1.493)	(1.368)
3.000	(1.693)	(1.568)	(1.443)	(1.318)
2.875	(1.512)	(1.387)	(1.262)	(1.137)
2.750	(1.316)	(1.191)	(1.066)	(0.941)
2.625	(1.065)	(0.940)	(0.815)	(0.690)
2.500	(0.721)	(0.596)	(0.471)	(0.346)
2.375	(0.236)	(0.111)	0.014	0.139
2.250	0.359	0.484	0.609	0.734

7/6 SOFR ARM 5/1/5				
	15 Day	30 Day	45 Day	60 Day
3.625	(1.549)	(1.424)	(1.299)	(1.174)
3.500	(1.545)	(1.420)	(1.295)	(1.170)
3.375	(1.529)	(1.404)	(1.279)	(1.154)
3.250	(1.515)	(1.390)	(1.265)	(1.140)
3.125	(1.470)	(1.345)	(1.220)	(1.095)
3.000	(1.403)	(1.278)	(1.153)	(1.028)
2.875	(1.186)	(1.061)	(0.936)	(0.811)
2.750	(0.961)	(0.836)	(0.711)	(0.586)
2.625	(0.684)	(0.559)	(0.434)	(0.309)
2.500	(0.249)	(0.124)	0.001	0.126
2.375	0.332	0.457	0.582	0.707

10/6 SOFR ARM 5/1/5				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.204)	(1.079)	(0.954)	(0.829)
3.625	(1.198)	(1.073)	(0.948)	(0.823)
3.500	(1.189)	(1.064)	(0.939)	(0.814)
3.375	(1.176)	(1.051)	(0.926)	(0.801)
3.250	(1.142)	(1.017)	(0.892)	(0.767)
3.125	(1.089)	(0.964)	(0.839)	(0.714)
3.000	(1.019)	(0.894)	(0.769)	(0.644)
2.875	(0.789)	(0.664)	(0.539)	(0.414)
2.750	(0.456)	(0.331)	(0.206)	(0.081)
2.625	(0.159)	(0.034)	0.091	0.216
2.500	0.406	0.531	0.656	0.781

### Product Adjustments

LTV Based Adjustments									
Higher of LTV/CLTV -->		<=55	55.01-60	60.01-65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 89.99
FICO	680 - 699	0.000	0.125	0.250	0.500	0.750	1.250	1.500	1.750
	700 - 719	(0.250)	(0.125)	0.000	0.125	0.375	0.625	0.875	1.000
	720 - 739	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.125	0.500	0.750
	740 - 759	(0.625)	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.250	0.500
	760-779	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.125
	>=780	(0.750)	(0.750)	(0.625)	(0.500)	(0.500)	(0.375)	(0.125)	(0.125)
Purchase		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refinance		0.000	0.000	0.000	0.250	0.500	0.750	NA	NA
Non Owner Occupied		0.500	0.500	0.750	1.000	NA	NA	NA	NA
Self Employed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> 80 LTV No MI		NA	NA	NA	NA	NA	NA	1.000	1.375

Max Price	
20/25/30 Yr Fixed	-1.700
15 Yr Fixed	-1.700
ARMs	-1.700

Arm Margin	2.750
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No Lender Fee options are available through the pricing engine online.

**Jumbo Series D**

Jumbo D - 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(3.510)	(3.385)	(3.260)	(3.135)
4.125	(3.302)	(3.177)	(3.052)	(2.927)
4.000	(3.093)	(2.968)	(2.843)	(2.718)
3.875	(2.874)	(2.749)	(2.624)	(2.499)
3.750	(2.656)	(2.531)	(2.406)	(2.281)
3.625	(2.437)	(2.312)	(2.187)	(2.062)
3.500	(2.239)	(2.114)	(1.989)	(1.864)
3.375	(1.945)	(1.820)	(1.695)	(1.570)
3.250	(1.682)	(1.557)	(1.432)	(1.307)
3.125	(1.303)	(1.178)	(1.053)	(0.928)
3.000	(0.905)	(0.780)	(0.655)	(0.530)
2.875	(0.476)	(0.351)	(0.226)	(0.101)
2.750	(0.092)	0.033	0.158	0.283
2.625	0.291	0.416	0.541	0.666

Jumbo D - 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(3.365)	(3.240)	(3.115)	(2.990)
4.125	(3.107)	(2.982)	(2.857)	(2.732)
4.000	(2.868)	(2.743)	(2.618)	(2.493)
3.875	(2.629)	(2.504)	(2.379)	(2.254)
3.750	(2.391)	(2.266)	(2.141)	(2.016)
3.625	(2.162)	(2.037)	(1.912)	(1.787)
3.500	(1.934)	(1.809)	(1.684)	(1.559)
3.375	(1.590)	(1.465)	(1.340)	(1.215)
3.250	(1.247)	(1.122)	(0.997)	(0.872)
3.125	(0.788)	(0.663)	(0.538)	(0.413)
3.000	(0.350)	(0.225)	(0.100)	0.025
2.875	0.079	0.204	0.329	0.454
2.750	0.363	0.488	0.613	0.738
2.625	0.646	0.771	0.896	1.021

Jumbo D - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.875	(2.330)	(2.205)	(2.080)	(1.955)
3.750	(2.053)	(1.928)	(1.803)	(1.678)
3.625	(1.795)	(1.670)	(1.545)	(1.420)
3.500	(1.548)	(1.423)	(1.298)	(1.173)
3.375	(1.285)	(1.160)	(1.035)	(0.910)
3.250	(1.021)	(0.896)	(0.771)	(0.646)
3.125	(0.755)	(0.630)	(0.505)	(0.380)
3.000	(0.489)	(0.364)	(0.239)	(0.114)
2.875	(0.233)	(0.108)	0.017	0.142
2.750	0.013	0.138	0.263	0.388
2.625	0.274	0.399	0.524	0.649
2.500	0.525	0.650	0.775	0.900
2.375	0.836	0.961	1.086	1.211
2.250	1.157	1.282	1.407	1.532

**Jumbo Series D Adjustments**

FICO/LTV Adjustments - Loan Amount ≤ \$1.5MM						
LTV% -->	< =60	60.01-65	65.01-70	70.01-75	75.01-80	
FICO	>= 800	(0.500)	(0.500)	(0.500)	(0.250)	(0.125)
	780 - 799	(0.500)	(0.500)	(0.500)	(0.125)	0.000
	760 - 779	(0.500)	(0.375)	(0.375)	0.000	0.125
	740 - 759	(0.375)	(0.250)	(0.250)	0.125	0.250
	720 - 739	(0.250)	(0.125)	0.250	0.500	0.750
	700 - 719	0.000	0.125	0.625	1.250	1.500
	680 - 699	0.000	0.375	1.250	2.375	2.625

State Adjustments					
State	LLPA	State	LLPA	State	LLPA
AK	(0.150)	KY	(0.031)	NY	(0.050)
AL	(0.150)	LA	(0.150)	OH	0.017
AR	(0.045)	MA	0.056	OK	(0.150)
AZ	0.130	MD	(0.150)	OR	(0.009)
CA	0.050	ME	0.002	PA	(0.150)
CO	0.150	MI	0.150	RI	0.021
CT	(0.150)	MN	(0.032)	SC	(0.150)
DC	0.009	MO	0.078	SD	0.150
DE	(0.150)	MS	0.000	TN	(0.095)
FL	(0.150)	MT	0.002	TX	(0.150)
GA	0.002	NC	0.004	UT	(0.006)
HI	(0.150)	ND	(0.075)	VA	(0.150)
IA	0.150	NE	0.150	VT	(0.002)
ID	0.028	NH	0.003	WA	(0.063)
IL	0.083	NJ	(0.150)	WI	0.150
IN	0.032	NM	(0.150)	WV	(0.051)
KS	(0.047)	NV	0.025	WY	(0.066)

FICO/LTV Adjustments - Loan Amount > \$1.5MM						
LTV% -->	< =60	60.01-65	65.01-70	70.01-75	75.01-80	
FICO	>= 800	(0.375)	(0.375)	(0.250)	0.125	n/a
	780 - 799	(0.375)	(0.375)	(0.250)	0.250	n/a
	760 - 779	(0.250)	(0.125)	0.000	0.375	n/a
	740 - 759	0.000	0.125	0.125	0.625	n/a
	720 - 739	n/a	n/a	n/a	n/a	n/a
	700 - 719	n/a	n/a	n/a	n/a	n/a
	680 - 699	n/a	n/a	n/a	n/a	n/a

Feature Adjustments					
LTV% -->	< =60	60.01-65	65.01-70	70.01-75	75.01-80
Condo2	0.000	0.000	0.000	0.125	0.375
2nd Home	0.000	0.250	0.375	n/a	n/a
Investment	2.000	2.500	n/a	n/a	n/a
Cashout	n/a	n/a	n/a	n/a	n/a
2-Unit	0.250	0.500	n/a	n/a	n/a
3-4 Unit	n/a	n/a	n/a	n/a	n/a
Escrow Waiver - except CA	0.250	0.250	0.250	0.250	0.250

Max Price	
20/30 Yr Fixed	-2.075
15 Yr Fixed	-2.075

2 Not applicable for detached condominiums or site condominiums

No Lender Fee options are available through the pricing engine online.

Pricing is subject to change without notice NewRezWholesale.com (888) 988-1695

Northwest Wholesale Rate Sheet



Jumbo Series I

Jumbo I - 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.875	(2.954)	(2.801)	(2.648)	(2.494)
3.750	(2.818)	(2.670)	(2.523)	(2.375)
3.625	(2.605)	(2.462)	(2.319)	(2.177)
3.500	(2.326)	(2.188)	(2.051)	(1.913)
3.375	(1.993)	(1.861)	(1.729)	(1.597)
3.250	(1.620)	(1.493)	(1.366)	(1.239)
3.125	(1.219)	(1.098)	(0.976)	(0.854)
3.000	(0.803)	(0.686)	(0.569)	(0.453)
2.875	(0.011)	0.100	0.212	0.323
2.750	1.163	1.270	1.376	1.482

Jumbo I - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.865)	(2.722)	(2.580)	(2.437)
3.500	(2.745)	(2.608)	(2.470)	(2.333)
3.375	(2.554)	(2.421)	(2.289)	(2.157)
3.250	(2.306)	(2.179)	(2.052)	(1.925)
3.125	(2.017)	(1.895)	(1.774)	(1.652)
3.000	(1.704)	(1.587)	(1.470)	(1.354)
2.875	(1.381)	(1.269)	(1.158)	(1.046)
2.750	(0.808)	(0.702)	(0.595)	(0.489)
2.625	0.028	0.129	0.230	0.331
2.500	1.138	1.234	1.330	1.425

Jumbo Series I Adjustments

Credit Score - Purchase / Rate & Term							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥800	(0.500)	(0.438)	(0.375)	(0.313)	(0.250)	(0.188)	0.000
780-799	(0.438)	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.188
760-779	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.125	0.500
740-759	(0.313)	(0.250)	(0.188)	(0.125)	0.000	0.250	0.750
720-739	(0.250)	(0.188)	(0.125)	0.000	0.250	0.500	1.125
700-719	(0.188)	(0.125)	(0.063)	0.125	0.500	0.875	1.625
680-699	(0.125)	(0.063)	0.000	0.313	NA	NA	NA

Escrow Waiver (All or None Waiver) Excluding CA, NC, DC, NY	0.125
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Non-California Special	(0.250)
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Credit Score - Cash Out							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥800	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.000	N/A
780-799	(0.313)	(0.250)	(0.188)	(0.125)	(0.063)	0.125	N/A
760-779	(0.250)	(0.188)	(0.125)	(0.063)	0.125	0.375	N/A
740-759	(0.188)	(0.125)	(0.063)	0.000	0.313	0.625	N/A
720-739	(0.125)	(0.063)	0.000	0.125	0.500	1.000	N/A
700-719	(0.063)	0.000	0.063	0.250	0.875	1.500	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Maximum Prices	
30 Year Fixed	(1.200)
15 Year Fixed	(0.700)

Other Adjustments							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
2nd Home	0.000	0.125	0.188	0.313	0.375	0.438	N/A
2-4 Units	0.250	0.375	0.750	1.000	1.500	2.000	3.000
Condo	0.000	0.000	0.063	0.125	0.125	0.125	0.125
DTI>40	0.000	0.000	0.125	0.188	0.188	0.250	0.375

No Lender Fee options are available through the pricing engine online.

State Adjustments

20-30 Yr Conv.		10-15 Yr Conv.		All FHA, VA & USDA Products		Dream Big Jumbo	
State	Adjustment	State	Adjustment	State	Adjustment	State	Adjustment
AK - Alaska	(0.163)	AK - Alaska	(0.115)	AK - Alaska	0.000	AK - Alaska	0.000
AL - Alabama	(0.018)	AL - Alabama	(0.002)	AL - Alabama	(0.050)	AL - Alabama	0.000
AR - Arkansas	(0.050)	AR - Arkansas	(0.002)	AR - Arkansas	(0.050)	AR - Arkansas	0.000
AZ - Arizona	0.030	AZ - Arizona	0.008	AZ - Arizona	0.000	AZ - Arizona	0.000
CA - California	0.000	CA - California	0.000	CA - California	0.000	CA - California	0.000
CO - Colorado	0.000	CO - Colorado	0.000	CO - Colorado	0.000	CO - Colorado	0.000
CT - Connecticut	(0.144)	CT - Connecticut	(0.149)	CT - Connecticut	(0.050)	CT - Connecticut	0.000
DC - District of Columbia	(0.075)	DC - District of Columbia	(0.058)	DC - District of Columbia	(0.050)	DC - District of Columbia	0.000
DE - Delaware	(0.132)	DE - Delaware	(0.059)	DE - Delaware	0.000	DE - Delaware	0.000
FL - Florida	0.000	FL - Florida	0.000	FL - Florida	0.000	FL - Florida	0.000
GA - Georgia	0.000	GA - Georgia	0.000	GA - Georgia	0.000	GA - Georgia	0.000
HI - Hawaii	(0.128)	HI - Hawaii	(0.041)	HI - Hawaii	(0.100)	HI - Hawaii	0.000
IA - Iowa	(0.039)	IA - Iowa	0.009	IA - Iowa	(0.100)	IA - Iowa	0.000
ID - Idaho	(0.010)	ID - Idaho	0.022	ID - Idaho	(0.050)	ID - Idaho	0.000
IL - Illinois	0.000	IL - Illinois	0.000	IL - Illinois	0.000	IL - Illinois	0.000
IN - Indiana	(0.050)	IN - Indiana	0.078	IN - Indiana	(0.050)	IN - Indiana	0.000
KS - Kansas	(0.050)	KS - Kansas	(0.002)	KS - Kansas	(0.100)	KS - Kansas	0.000
KY - Kentucky	(0.038)	KY - Kentucky	(0.034)	KY - Kentucky	(0.050)	KY - Kentucky	0.000
LA - Louisiana	(0.091)	LA - Louisiana	(0.071)	LA - Louisiana	(0.050)	LA - Louisiana	0.000
MA - Massachusetts	(0.059)	MA - Massachusetts	(0.059)	MA - Massachusetts	(0.050)	MA - Massachusetts	0.000
MD - Maryland	0.000	MD - Maryland	0.000	MD - Maryland	0.000	MD - Maryland	0.000
ME - Maine	(0.050)	ME - Maine	(0.086)	ME - Maine	(0.050)	ME - Maine	0.000
MI - Michigan	(0.070)	MI - Michigan	(0.068)	MI - Michigan	0.100	MI - Michigan	0.000
MN - Minnesota	(0.063)	MN - Minnesota	(0.036)	MN - Minnesota	(0.050)	MN - Minnesota	0.000
MO - Missouri	(0.079)	MO - Missouri	(0.069)	MO - Missouri	(0.050)	MO - Missouri	0.000
MS - Mississippi	(0.095)	MS - Mississippi	(0.077)	MS - Mississippi	(0.050)	MS - Mississippi	0.000
MT - Montana	(0.029)	MT - Montana	0.027	MT - Montana	(0.050)	MT - Montana	0.000
NC - North Carolina	(0.098)	NC - North Carolina	(0.062)	NC - North Carolina	(0.100)	NC - North Carolina	0.000
ND - North Dakota	(0.100)	ND - North Dakota	0.006	ND - North Dakota	(0.100)	ND - North Dakota	0.000
NE - Nebraska	(0.061)	NE - Nebraska	0.013	NE - Nebraska	(0.100)	NE - Nebraska	0.000
NH - New Hampshire	(0.095)	NH - New Hampshire	(0.093)	NH - New Hampshire	(0.100)	NH - New Hampshire	0.000
NJ - New Jersey	0.000	NJ - New Jersey	0.000	NJ - New Jersey	0.000	NJ - New Jersey	0.000
NM - New Mexico	(0.010)	NM - New Mexico	0.022	NM - New Mexico	(0.050)	NM - New Mexico	0.000
NV - Nevada	0.085	NV - Nevada	0.038	NV - Nevada	0.100	NV - Nevada	0.000
NY - New York	0.000	NY - New York	0.000	NY - New York	0.000	NY - New York	0.000
OH - Ohio	(0.050)	OH - Ohio	0.000	OH - Ohio	0.000	OH - Ohio	0.000
OK - Oklahoma	(0.130)	OK - Oklahoma	(0.142)	OK - Oklahoma	(0.050)	OK - Oklahoma	0.000
OR - Oregon	(0.066)	OR - Oregon	(0.074)	OR - Oregon	(0.050)	OR - Oregon	0.000
PA - Pennsylvania	0.000	PA - Pennsylvania	0.000	PA - Pennsylvania	0.000	PA - Pennsylvania	0.000
RI - Rhode Island	(0.082)	RI - Rhode Island	(0.081)	RI - Rhode Island	(0.100)	RI - Rhode Island	0.000
SC - South Carolina	(0.049)	SC - South Carolina	(0.027)	SC - South Carolina	(0.050)	SC - South Carolina	0.000
SD - South Dakota	(0.039)	SD - South Dakota	(0.011)	SD - South Dakota	(0.050)	SD - South Dakota	0.000
TN - Tennessee	(0.061)	TN - Tennessee	(0.040)	TN - Tennessee	(0.050)	TN - Tennessee	0.000
TX - Texas	0.000	TX - Texas	0.000	TX - Texas	0.000	TX - Texas	0.000
UT - Utah	(0.010)	UT - Utah	0.068	UT - Utah	0.050	UT - Utah	0.000
VA - Virginia	0.000	VA - Virginia	0.000	VA - Virginia	0.000	VA - Virginia	0.000
VT - Vermont	(0.100)	VT - Vermont	0.085	VT - Vermont	(0.100)	VT - Vermont	0.000
WA - Washington	(0.050)	WA - Washington	(0.069)	WA - Washington	(0.050)	WA - Washington	0.000
WI - Wisconsin	(0.085)	WI - Wisconsin	(0.112)	WI - Wisconsin	0.050	WI - Wisconsin	0.000
WV - West Virginia	(0.100)	WV - West Virginia	0.107	WV - West Virginia	(0.050)	WV - West Virginia	0.000
WY - Wyoming	0.013	WY - Wyoming	0.054	WY - Wyoming	(0.050)	WY - Wyoming	0.000