

Northwest Wholesale Rate Sheet

WA, OR, ID, MT, UT, WY

60 Day Lock Special on Conventional and Government Fixed!

Special Pricing is here for Conv & FHA!

PRODUCT HIGHLIGHTS

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.		
3.500	(4.311)	↑ (0.202)			
3.250	(3.390)	↑ (0.206)			
Conventional 15yr Fixed			Rate	Today's Price	Pricing Change
3.375	(3.474)	↑ (0.139)	3.375	(2.470)	↑ (0.200)
3.250	(3.242)	↑ (0.140)	3.250	(4.282)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(0.953)	↑ (0.158)	3.375	(2.420)	↑ (0.200)
2.750	(0.718)	↑ (0.157)	3.250	(4.232)	↑ (0.303)

LOCK POLICIES

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

Pricing on-line: www.NewRezWholesale.com

In order to lock prior to loan submission, 3.2 file must be uploaded via our website, 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	Expiration Dates
● 1st-3rd Extension - 2 bps/day	7 Day Extension 12/7/2020
● 4th Extension or more - 4 bps/day	15 Day Lock/Extension 12/15/2020
● Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension 12/30/2020
● Max number of days to extend is 45 days per request.	45 Day Lock/Extension 1/14/2021
	60 Day Lock 1/29/2021
	90 Day Lock 3/1/2021

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	\$995
Lender Fees in All States - FHA Streamline & VA IRRRL	\$495
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 LE.	
No Lender Fee options are available through the pricing engine online.	

Agency Loan Limits	
1 Unit	\$510,400
2 Unit	\$653,550
3 Unit	\$789,950
4 Unit	\$981,700
Mortgagee Clause (Wholesale)	
NewRez LLC ISAOA ATIMA	
PO Box 7050	
TROY, MI 48007-7050	

CORPORATE CONTACTS

NewRez	(888) 988-1695	GoNewRez@NewRez.com
Fax	(484) 594-1998	
Website		NewRezWholesale.com
Lock Desk		LockRequest@NewRez.com

* 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.

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.263)	(5.199)	(5.166)	(5.032)
4.625	(4.985)	(4.921)	(4.888)	(4.754)
4.500	(4.694)	(4.631)	(4.597)	(4.464)
4.375	(4.391)	(4.328)	(4.294)	(4.161)
4.250	(4.450)	(4.428)	(4.437)	(4.345)
4.125	(4.147)	(4.125)	(4.134)	(4.042)
4.000	(3.831)	(3.810)	(3.818)	(3.726)
3.875	(3.503)	(3.482)	(3.490)	(3.398)
3.750	(3.522)	(3.492)	(3.492)	(3.392)
3.625	(3.194)	(3.164)	(3.164)	(3.064)
3.500	(2.853)	(2.823)	(2.823)	(2.723)
3.375	(2.500)	(2.470)	(2.470)	(2.370)
3.250	(4.446)	(4.282)	(4.149)	(3.915)
3.125	(4.093)	(3.929)	(3.796)	(3.562)
3.000	(3.728)	(3.564)	(3.430)	(3.196)
2.990	(3.718)	(3.554)	(3.420)	(3.186)
2.875	(3.350)	(3.186)	(3.052)	(2.818)
2.750	(3.760)	(3.604)	(3.479)	(3.253)
2.625	(3.382)	(3.226)	(3.101)	(2.875)
2.500	(2.991)	(2.836)	(2.710)	(2.485)
2.375	(2.588)	(2.433)	(2.307)	(2.082)
2.250	(2.173)	(2.017)	(1.892)	(1.666)

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.213)	(5.149)	(5.116)	(4.982)
4.625	(4.935)	(4.871)	(4.838)	(4.704)
4.500	(4.644)	(4.581)	(4.547)	(4.414)
4.375	(4.341)	(4.278)	(4.244)	(4.111)
4.250	(4.400)	(4.378)	(4.387)	(4.295)
4.125	(4.097)	(4.075)	(4.084)	(3.992)
4.000	(3.781)	(3.760)	(3.768)	(3.676)
3.875	(3.453)	(3.432)	(3.440)	(3.348)
3.750	(3.472)	(3.442)	(3.442)	(3.342)
3.625	(3.144)	(3.114)	(3.114)	(3.014)
3.500	(2.803)	(2.773)	(2.773)	(2.673)
3.375	(2.450)	(2.420)	(2.420)	(2.320)
3.250	(4.396)	(4.232)	(4.099)	(3.865)
3.125	(4.043)	(3.879)	(3.746)	(3.512)
3.000	(3.678)	(3.514)	(3.380)	(3.146)
2.990	(3.668)	(3.504)	(3.370)	(3.136)
2.875	(3.300)	(3.136)	(3.002)	(2.768)
2.750	(3.710)	(3.554)	(3.429)	(3.203)
2.625	(3.332)	(3.176)	(3.051)	(2.825)
2.500	(2.941)	(2.786)	(2.660)	(2.435)
2.375	(2.538)	(2.383)	(2.257)	(2.032)
2.250	(2.123)	(1.967)	(1.842)	(1.616)

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(3.863)	(3.799)	(3.766)	(3.632)
4.625	(3.585)	(3.521)	(3.488)	(3.354)
4.500	(3.294)	(3.231)	(3.197)	(3.064)
4.375	(2.991)	(2.928)	(2.894)	(2.761)
4.250	(3.050)	(3.028)	(3.037)	(2.945)
4.125	(2.747)	(2.725)	(2.734)	(2.642)
4.000	(2.431)	(2.410)	(2.418)	(2.326)
3.875	(2.103)	(2.082)	(2.090)	(1.998)
3.750	(2.122)	(2.092)	(2.092)	(1.992)
3.625	(1.794)	(1.764)	(1.764)	(1.664)
3.500	(1.453)	(1.423)	(1.423)	(1.323)
3.375	(1.100)	(1.070)	(1.070)	(0.970)
3.250	(3.046)	(2.882)	(2.749)	(2.515)
3.125	(2.693)	(2.529)	(2.396)	(2.162)
3.000	(2.328)	(2.164)	(2.030)	(1.796)
2.875	(1.950)	(1.786)	(1.652)	(1.418)
2.750	(2.360)	(2.204)	(2.079)	(1.853)
2.625	(1.982)	(1.826)	(1.701)	(1.475)
2.500	(1.591)	(1.436)	(1.310)	(1.085)
2.375	(1.188)	(1.033)	(0.907)	(0.682)
2.250	(0.773)	(0.617)	(0.492)	(0.266)

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(2.177)	(2.147)	(2.147)	(2.047)
4.125	(2.177)	(2.147)	(2.147)	(2.047)
4.000	(2.177)	(2.147)	(2.147)	(2.047)
3.875	(2.177)	(2.147)	(2.147)	(2.047)
3.750	(2.177)	(2.147)	(2.147)	(2.047)
3.625	(1.474)	(1.444)	(1.444)	(1.344)
3.500	(1.474)	(1.444)	(1.444)	(1.344)
3.375	(1.474)	(1.444)	(1.444)	(1.344)
3.250	(1.474)	(1.444)	(1.444)	(1.344)
3.125	(0.847)	(0.842)	(0.868)	(0.793)
3.000	(0.847)	(0.842)	(0.868)	(0.793)
2.875	(0.850)	(0.845)	(0.870)	(0.796)
2.750	(0.860)	(0.855)	(0.880)	(0.805)
2.625	(0.187)	(0.090)	(0.023)	0.144
2.500	(0.211)	(0.114)	(0.047)	0.120
2.375	(0.219)	(0.122)	(0.055)	0.112
2.250	(0.210)	(0.113)	(0.046)	0.121

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(1.927)	(1.897)	(1.897)	(1.797)
4.125	(1.927)	(1.897)	(1.897)	(1.797)
4.000	(1.927)	(1.897)	(1.897)	(1.797)
3.875	(1.927)	(1.897)	(1.897)	(1.797)
3.750	(1.927)	(1.897)	(1.897)	(1.797)
3.625	(1.224)	(1.194)	(1.194)	(1.094)
3.500	(1.224)	(1.194)	(1.194)	(1.094)
3.375	(1.224)	(1.194)	(1.194)	(1.094)
3.250	(1.224)	(1.194)	(1.194)	(1.094)
3.125	(0.597)	(0.592)	(0.618)	(0.543)
3.000	(0.597)	(0.592)	(0.618)	(0.543)
2.875	(0.600)	(0.595)	(0.620)	(0.546)
2.750	(0.610)	(0.605)	(0.630)	(0.555)
2.625	0.063	0.160	0.227	0.394
2.500	0.039	0.136	0.203	0.370
2.375	0.031	0.128	0.195	0.362
2.250	0.040	0.137	0.204	0.371

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.054)	(2.033)	(2.041)	(1.949)
4.000	(1.739)	(1.717)	(1.726)	(1.634)
3.875	(1.411)	(1.389)	(1.398)	(1.306)
3.750	(2.148)	(2.118)	(2.118)	(2.018)
3.625	(1.820)	(1.790)	(1.790)	(1.690)
3.500	(1.480)	(1.450)	(1.450)	(1.350)
3.375	(1.127)	(1.097)	(1.097)	(0.997)
3.250	(2.354)	(2.190)	(2.056)	(1.822)
3.125	(2.001)	(1.837)	(1.703)	(1.469)
3.000	(1.635)	(1.471)	(1.337)	(1.103)
2.990	(1.625)	(1.461)	(1.327)	(1.093)
2.875	(1.257)	(1.093)	(0.959)	(0.725)
2.750	(2.105)	(1.950)	(1.824)	(1.598)
2.625	(1.727)	(1.572)	(1.446)	(1.220)
2.500	(1.337)	(1.181)	(1.055)	(0.830)
2.375	(0.934)	(0.778)	(0.652)	(0.427)
2.250	(0.518)	(0.363)	(0.237)	(0.011)

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.804)	(1.783)	(1.791)	(1.699)
4.000	(1.489)	(1.467)	(1.476)	(1.384)
3.875	(1.161)	(1.139)	(1.148)	(1.056)
3.750	(1.898)	(1.868)	(1.868)	(1.768)
3.625	(1.570)	(1.540)	(1.540)	(1.440)
3.500	(1.230)	(1.200)	(1.200)	(1.100)
3.375	(0.877)	(0.847)	(0.847)	(0.747)
3.250	(2.104)	(1.940)	(1.806)	(1.572)
3.125	(1.751)	(1.587)	(1.453)	(1.219)
3.000	(1.385)	(1.221)	(1.087)	(0.853)
2.990	(1.375)	(1.211)	(1.077)	(0.843)
2.875	(1.007)	(0.843)	(0.709)	(0.475)
2.750	(1.855)	(1.700)	(1.574)	(1.348)
2.625	(1.477)	(1.322)	(1.196)	(0.970)
2.500	(1.087)	(0.931)	(0.805)	(0.580)
2.375	(0.684)	(0.528)	(0.402)	(0.177)
2.250	(0.268)	(0.113)	0.013	0.239

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.146)	(0.996)	(0.846)	(0.696)
4.000	(1.104)	(0.954)	(0.804)	(0.654)
3.875	(1.062)	(0.912)	(0.762)	(0.612)
3.750	(1.021)	(0.871)	(0.721)	(0.571)
3.625	(0.878)	(0.728)	(0.578)	(0.428)
3.500	(0.830)	(0.680)	(0.530)	(0.380)
3.375	(0.783)	(0.633)	(0.483)	(0.333)
3.250	(0.735)	(0.585)	(0.435)	(0.285)
3.125	(0.476)	(0.326)	(0.176)	(0.026)
3.000	(0.389)	(0.239)	(0.089)	0.061
2.875	(0.302)	(0.152)	(0.002)	0.148
2.750	(0.216)	(0.066)	0.084	0.234

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.996)	(0.846)	(0.696)	(0.546)
4.000	(0.954)	(0.804)	(0.654)	(0.504)
3.875	(0.912)	(0.762)	(0.612)	(0.462)
3.750	(0.871)	(0.721)	(0.571)	(0.421)
3.625	(0.728)	(0.578)	(0.428)	(0.278)
3.500	(0.680)	(0.530)	(0.380)	(0.230)
3.375	(0.633)	(0.483)	(0.333)	(0.183)
3.250	(0.585)	(0.435)	(0.285)	(0.135)
3.125	(0.326)	(0.176)	(0.026)	0.124
3.000	(0.239)	(0.089)	0.061	0.211
2.875	(0.152)	(0.002)	0.148	0.298
2.750	(0.066)	0.084	0.234	0.384

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.976)	(0.826)	(0.676)	(0.526)
4.000	(0.934)	(0.784)	(0.634)	(0.484)
3.875	(0.892)	(0.742)	(0.592)	(0.442)
3.750	(0.851)	(0.701)	(0.551)	(0.401)
3.625	(0.708)	(0.558)	(0.408)	(0.258)
3.500	(0.660)	(0.510)	(0.360)	(0.210)
3.375	(0.613)	(0.463)	(0.313)	(0.163)
3.250	(0.565)	(0.415)	(0.265)	(0.115)
3.125	(0.306)	(0.156)	(0.006)	0.144
3.000	(0.219)	(0.069)	0.081	0.231
2.875	(0.132)	0.018	0.168	0.318
2.750	(0.046)	0.104	0.254	0.404

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.726)	(0.576)	(0.426)	(0.276)
4.000	(0.684)	(0.534)	(0.384)	(0.234)
3.875	(0.642)	(0.492)	(0.342)	(0.192)
3.750	(0.601)	(0.451)	(0.301)	(0.151)
3.625	(0.458)	(0.308)	(0.158)	(0.008)
3.500	(0.410)	(0.260)	(0.110)	0.040
3.375	(0.363)	(0.213)	(0.063)	0.087
3.250	(0.315)	(0.165)	(0.015)	0.135
3.125	(0.056)	0.094	0.244	0.394
3.000	0.031	0.181	0.331	0.481
2.875	0.118	0.268	0.418	0.568
2.750	0.204	0.354	0.504	0.654

Loan Level Price Adjustments

Credit Score	< 560	N/A	
	560-579	N/A	
	580-599	N/A	
	600-619	N/A	
	620-639	2.000	
	640-659	1.000	
	660-679	0.250	
680-719	0.000		
720-759	0.000		
≥ 760	0.000		
Loan Size Adjustments	Loan Amount	Purchase	Refinance
	<\$50,000	0.875	0.875
	\$50,000 - \$99,999	0.000	0.000
	\$100,000 - \$199,999	0.000	0.000
	\$200,000 - \$299,999	(0.250)	(0.250)
Loan Size Adjustments for VA BPC Loans (In addition to standard adjustments)	\$300,000 - Conforming Limit	(0.375)	(0.375)
	High Balance	0.000	(0.125)
	< \$100,000	0.400	0.400
	\$100,000-\$199,999	0.280	0.280

Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
5.000	(6.022)	(5.965)	(6.007)	(5.949)	5.000	(6.022)	(5.960)	(6.002)	(5.944)	5.000	(6.561)	(6.420)	(6.416)	(6.254)
4.990	(5.972)	(5.945)	(5.947)	(5.929)	4.990	(5.972)	(5.941)	(5.938)	(5.925)	4.875	(6.394)	(6.252)	(6.245)	(6.086)
4.875	(5.861)	(5.808)	(5.817)	(5.858)	4.875	(5.861)	(5.808)	(5.817)	(5.859)	4.750	(6.148)	(6.086)	(6.097)	(5.935)
4.750	(5.650)	(5.597)	(5.497)	(5.343)	4.750	(5.650)	(5.597)	(5.497)	(5.343)	4.625	(5.625)	(5.555)	(5.590)	(5.531)
4.625	(5.394)	(5.356)	(5.273)	(5.135)	4.625	(5.394)	(5.356)	(5.273)	(5.135)	4.500	(5.503)	(5.433)	(5.427)	(5.369)
4.500	(5.249)	(5.211)	(5.128)	(4.990)	4.500	(5.249)	(5.211)	(5.128)	(4.990)	4.375	(5.346)	(5.275)	(5.198)	(5.138)
4.375	(5.041)	(5.002)	(4.920)	(4.782)	4.375	(5.041)	(5.002)	(4.920)	(4.782)	4.250	(5.178)	(5.099)	(5.000)	(4.940)
4.250	(4.808)	(4.771)	(4.687)	(4.549)	4.250	(4.808)	(4.771)	(4.687)	(4.549)	4.125	(5.196)	(5.141)	(5.088)	(4.875)
4.125	(4.556)	(4.556)	(4.489)	(4.366)	4.125	(4.556)	(4.556)	(4.489)	(4.366)	4.000	(5.064)	(5.005)	(4.947)	(4.698)
4.000	(4.377)	(4.377)	(4.317)	(4.157)	4.000	(4.377)	(4.377)	(4.317)	(4.157)	3.990	(5.016)	(4.975)	(4.917)	(4.534)
3.990	(4.327)	(4.327)	(4.261)	(4.137)	3.990	(4.327)	(4.327)	(4.261)	(4.137)	3.875	(4.746)	(4.680)	(4.621)	(4.270)
3.875	(4.170)	(4.170)	(4.104)	(3.980)	3.875	(4.170)	(4.170)	(4.104)	(3.980)	3.750	(4.355)	(4.283)	(4.221)	(3.827)
3.750	(3.867)	(3.867)	(3.800)	(3.677)	3.750	(3.867)	(3.867)	(3.800)	(3.677)	3.625	(4.615)	(4.516)	(4.450)	(4.125)
3.625	(4.040)	(4.040)	(4.000)	(3.920)	3.625	(4.040)	(4.040)	(4.000)	(3.920)	3.500	(4.375)	(4.275)	(4.226)	(3.865)
3.500	(4.404)	(4.311)	(4.239)	(4.047)	3.500	(4.404)	(4.311)	(4.239)	(4.047)	3.375	(4.031)	(3.923)	(3.852)	(3.533)
3.375	(4.033)	(3.931)	(3.855)	(3.657)	3.375	(4.033)	(3.931)	(3.855)	(3.657)	3.250	(3.561)	(3.444)	(3.368)	(3.065)
3.250	(3.508)	(3.398)	(3.318)	(3.108)	3.250	(3.508)	(3.398)	(3.318)	(3.108)	3.125	(4.068)	(3.949)	(3.869)	(3.556)
3.125	(4.103)	(3.992)	(3.921)	(3.740)	3.125	(4.103)	(3.992)	(3.921)	(3.740)	3.000	(3.735)	(3.569)	(3.517)	(3.197)
3.000	(3.787)	(3.669)	(3.588)	(3.394)	3.000	(3.787)	(3.669)	(3.588)	(3.394)	2.990	(3.685)	(3.519)	(3.467)	(3.147)
2.990	(3.749)	(3.619)	(3.538)	(3.344)	2.990	(3.737)	(3.619)	(3.538)	(3.344)	2.875	(3.248)	(3.074)	(3.018)	(2.691)
2.875	(3.247)	(3.100)	(3.008)	(2.800)	2.875	(3.247)	(3.099)	(3.008)	(2.800)	2.750	(2.689)	(2.546)	(2.492)	(2.165)
2.750	(2.616)	(2.469)	(2.352)	(2.153)	2.750	(2.604)	(2.456)	(2.344)	(2.143)	2.625	(2.338)	(2.207)	(2.036)	(1.720)
2.625	(1.946)	(1.803)	(1.711)	(1.367)	2.625	(1.946)	(1.803)	(1.711)	(1.367)	2.500	(1.863)	(1.742)	(1.546)	(1.328)
2.500	(1.467)	(1.252)	(1.225)	(0.973)	2.500	(1.467)	(1.252)	(1.225)	(0.973)	2.375	(1.152)	(0.889)	(0.827)	(0.605)
2.375	(0.790)	(0.676)	(0.578)	(0.386)	2.375	(0.790)	(0.676)	(0.578)	(0.386)	2.250	(0.389)	(0.174)	(0.066)	(0.142)
2.250	(0.045)	0.077	0.169	0.361	2.250	(0.030)	0.092	0.184	0.376					

Fannie Mae 15yr Fixed					Fannie Mae 15yr Fixed					Fannie Mae 15yr High Balance				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.500	(5.126)	(5.073)	(5.046)	(4.911)	4.500	(5.124)	(5.067)	(5.067)	(4.967)	4.990	(2.998)	(3.010)	(3.051)	(2.998)
4.375	(4.987)	(4.933)	(4.908)	(4.779)	4.375	(5.104)	(5.074)	(5.074)	(4.974)	4.875	(2.747)	(2.758)	(2.800)	(2.742)
4.250	(4.789)	(4.730)	(4.723)	(4.563)	4.250	(4.984)	(4.954)	(4.954)	(4.854)	4.750	(2.469)	(2.480)	(2.522)	(2.466)
4.125	(4.604)	(4.543)	(4.511)	(4.369)	4.125	(4.630)	(4.606)	(4.606)	(4.506)	4.625	(2.418)	(2.430)	(2.472)	(2.414)
4.000	(4.398)	(4.287)	(4.260)	(4.075)	4.000	(4.675)	(4.554)	(4.488)	(4.315)	4.500	(2.153)	(2.165)	(2.207)	(2.149)
3.990	(4.348)	(4.237)	(4.210)	(4.025)	3.990	(4.625)	(4.504)	(4.438)	(4.289)	4.375	(1.889)	(1.900)	(1.942)	(1.884)
3.875	(4.100)	(3.980)	(3.957)	(3.767)	3.875	(4.344)	(4.244)	(4.244)	(4.144)	4.250	(1.389)	(1.400)	(1.442)	(1.384)
3.750	(3.998)	(3.878)	(3.848)	(3.654)	3.750	(4.279)	(4.149)	(4.082)	(3.922)	4.000	(2.120)	(2.132)	(2.174)	(2.116)
3.625	(3.906)	(3.897)	(3.842)	(3.726)	3.625	(3.999)	(3.867)	(3.796)	(3.622)	3.990	(2.142)	(2.154)	(2.195)	(2.137)
3.500	(3.668)	(3.620)	(3.598)	(3.481)	3.500	(4.077)	(3.926)	(3.861)	(3.655)	3.875	(1.841)	(1.853)	(1.895)	(1.837)
3.375	(3.484)	(3.474)	(3.420)	(3.303)	3.375	(3.826)	(3.750)	(3.669)	(3.461)	3.750	(1.507)	(1.519)	(1.561)	(1.503)
3.250	(3.252)	(3.242)	(3.188)	(3.071)	3.250	(3.555)	(3.459)	(3.391)	(3.180)	3.625	(2.747)	(2.625)	(2.533)	(2.340)
3.125	(3.583)	(3.497)	(3.384)	(3.217)	3.125	(3.332)	(3.234)	(3.164)	(2.958)	3.500	(2.464)	(2.342)	(2.250)	(2.057)
3.000	(3.724)	(3.638)	(3.596)	(3.428)	3.000	(3.538)	(3.461)	(3.366)	(3.239)	3.375	(2.139)	(2.017)	(1.925)	(1.732)
2.990	(3.674)	(3.600)	(3.546)	(3.378)	2.990	(3.484)	(3.411)	(3.356)	(3.189)	3.250	(1.704)	(1.582)	(1.490)	(1.298)
2.875	(3.507)	(3.431)	(3.375)	(3.206)	2.875	(3.318)	(3.242)	(3.187)	(3.018)	3.125	(3.065)	(2.917)	(2.800)	(2.583)
2.750	(3.180)	(3.101)	(3.044)	(2.875)	2.750	(2.993)	(2.913)	(2.857)	(2.688)	3.000	(2.775)	(2.628)	(2.511)	(2.294)
2.625	(2.729)	(2.645)	(2.589)	(2.414)	2.625	(2.848)	(2.769)	(2.703)	(2.534)	2.990	(2.797)	(2.650)	(2.533)	(2.316)
2.500	(2.525)	(2.444)	(2.409)	(2.193)	2.500	(2.477)	(2.396)	(2.361)	(2.147)	2.875	(2.347)	(2.200)	(2.083)	(1.866)
2.375	(2.159)	(2.074)	(2.038)	(1.816)	2.375	(2.113)	(2.028)	(1.992)	(1.770)	2.750	(2.775)	(2.628)	(2.511)	(2.294)
2.250	(1.753)	(1.663)	(1.628)	(1.409)	2.250	(1.707)	(1.619)	(1.582)	(1.378)	2.625	(1.084)	(0.937)	(0.820)	(0.603)
2.125	(1.955)	(1.899)	(1.861)	(1.678)	2.125	(1.174)	(1.094)	(1.044)	(0.894)	2.500	(0.566)	(0.444)	(0.351)	(0.159)
2.000	(0.504)	(0.423)	(0.373)	(0.223)	2.000	(0.527)	(0.447)	(0.397)	(0.247)	2.375	(0.035)	0.087	0.179	0.371
1.990	(0.454)	(0.374)	(0.324)	(0.173)	1.990	(0.462)	(0.381)	(0.331)	(0.181)	2.250	(0.642)	0.764	0.858	1.050

Fannie Mae 15yr High Balance					Fannie Mae 15yr High Balance					Fannie Mae 15yr High Balance				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
5.000	(3.015)	(3.027)	(3.069)	(3.012)	5.000	(2.672)	(2.684)	(2.726)	(2.668)	4.500	(1.007)	(0.977)	(0.977)	(0.877)
4.875	(2.747)	(2.758)	(2.800)	(2.742)	4.875	(2.479)	(2.491)	(2.533)	(2.475)	4.375	(0.898)	(0.864)	(0.864)	(0.764)
4.750	(2.469)	(2.480)	(2.522)	(2.466)	4.750	(2.277)	(2.289)	(2.331)	(2.273)	4.250	(0.738)	(0.708)	(0.708)	(0.608)
4.625	(2.418)	(2.430)	(2.472)	(2.414)	4.625	(1.972)	(1.984)	(2.026)	(1.967)	4.125	(0.540)	(0.510)	(0.510)	(0.410)
4.500	(2.153)	(2.165)	(2.207)	(2.149)	4.500	(1.839)	(1.851)	(1.893)	(1.835)	4.000	(0.254)	(0.224)	(0.224)	(0.124)
4.375	(1.889)	(1.900)	(1.942)	(1.884)	4.375	(1.639)	(1.650)	(1.692)	(1.634)	3.990	(0.225)	(0.195)	(0.195)	(0.095)
4.250	(1.595)	(1.606)	(1.648)	(1.590)	4.250	(1.343)	(1.354)	(1.396)	(1.340)	3.875	0.022	0.052	0.052	0.152
4.125	(2.389)	(2.401)	(2.442)	(2.384)	4.125	(1.942)	(1.954)	(1.996)	(1.938)	3.750	0.199	0.229	0.229	0.329
4.000	(2.120)	(2.132)	(2.174)	(2.116)	4.000	(1.806)	(1.818)	(1.860)	(1.802)	3.625	0.425	0.455	0.455	0.555
3.990	(2.142)	(2.154)	(2.195)	(2.137)	3.990	(1.651)	(1.663)	(1.705)	(1.647)	3.500	(0.664)	(0.599)	(0.624)	(0.549)
3.875	(1.841)	(1.853)	(1.895)	(1.837)	3.875	(1.591)	(1.603)	(1.645)	(1.587)	3.375	(0.433)	(0.428)	(0.453)	(0.379)
3.750	(1.507)	(1.519)	(1.561)	(1.503)	3.750	(1.257)	(1.269)	(1.311)	(1.253)	3.250	(0.242)	(0.237)	(0.262)	(0.187)
3.625	(2.747)	(2.625)	(2.533)	(2.340)	3.625	(2.900)	(2.789)	(2.698)	(2.504)	3.125	(0.048)	0.091	0.144	0.271
3.500	(2.464)	(2.342)	(2.250)	(2.057)	3.500	(2.150)	(2.028)	(1.944)	(1.744)	3.000	(1.598)	(1.501)	(1.435)	(1.268)
3.375	(2.139)	(2.017)	(1.924)	(1.732)	3.375	(1.889)	(1.767)	(1.674)	(1.482)	2.990	(1.591)	(1.499)	(1.432)	(1.265)
3.250	(1.704)	(1.582)	(1.490)	(1.298)	3.250	(1.454)	(1.332)	(1.240)	(1.048)	2.875	(1.461)	(1.369)	(1.302)	(1.135)
3.125	(1.065)	(2.917)	(2.800)	(2.583)	3.125	(2.128)	(2.006)	(1.914)	(1.722)	2.750	(1.206)	(1.109)	(1.042)	(0.875)
3.000	(2.775)	(2.628)	(2.511)	(2.294)	3.000	(2.462)								

Freddie Mac - Conforming Fixed Rate Products

Freddie Mac 15Yr Fixed					Freddie Mac 30Yr Fixed					Freddie Mac 45Yr Fixed				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
5.000	(6.022)	(5.965)	(5.907)	(5.849)	5.000	(6.022)	(5.960)	(6.002)	(6.044)	5.000	(6.561)	(6.420)	(6.416)	(6.254)
4.990	(5.972)	(5.945)	(5.987)	(5.929)	4.990	(5.972)	(5.941)	(5.983)	(5.925)	4.875	(6.394)	(6.252)	(6.245)	(6.083)
4.875	(5.861)	(5.808)	(5.717)	(5.659)	4.875	(5.861)	(5.808)	(5.717)	(5.659)	4.750	(6.148)	(6.005)	(5.997)	(5.835)
4.750	(5.650)	(5.597)	(5.497)	(5.439)	4.750	(5.650)	(5.625)	(5.497)	(5.439)	4.625	(5.955)	(5.859)	(5.851)	(5.531)
4.625	(5.394)	(5.356)	(5.273)	(5.135)	4.625	(5.394)	(5.356)	(5.273)	(5.135)	4.500	(5.503)	(5.433)	(5.427)	(5.369)
4.500	(5.249)	(5.211)	(5.128)	(4.990)	4.500	(5.249)	(5.211)	(5.128)	(4.990)	4.375	(5.346)	(5.275)	(5.198)	(5.138)
4.375	(5.041)	(5.003)	(4.920)	(4.782)	4.375	(5.041)	(5.003)	(4.920)	(4.782)	4.250	(5.173)	(5.099)	(5.028)	(4.865)
4.250	(4.808)	(4.771)	(4.687)	(4.549)	4.250	(4.808)	(4.771)	(4.687)	(4.549)	4.125	(5.190)	(5.141)	(5.088)	(4.751)
4.125	(4.556)	(4.556)	(4.489)	(4.366)	4.125	(4.556)	(4.556)	(4.489)	(4.366)	4.000	(5.064)	(5.005)	(4.947)	(4.608)
4.000	(4.377)	(4.377)	(4.311)	(4.187)	4.000	(4.377)	(4.377)	(4.311)	(4.187)	3.990	(5.014)	(4.955)	(4.897)	(4.558)
3.990	(4.327)	(4.327)	(4.261)	(4.137)	3.990	(4.327)	(4.327)	(4.261)	(4.137)	3.875	(4.746)	(4.688)	(4.631)	(4.278)
3.875	(4.170)	(4.170)	(4.104)	(3.980)	3.875	(4.170)	(4.170)	(4.104)	(3.980)	3.750	(4.355)	(4.283)	(4.221)	(3.867)
3.750	(3.867)	(3.867)	(3.800)	(3.677)	3.750	(3.867)	(3.867)	(3.800)	(3.677)	3.625	(4.615)	(4.516)	(4.450)	(4.125)
3.625	(4.634)	(4.548)	(4.479)	(4.290)	3.625	(4.634)	(4.548)	(4.479)	(4.290)	3.500	(4.375)	(4.275)	(4.206)	(3.875)
3.500	(4.404)	(4.311)	(4.236)	(4.047)	3.500	(4.404)	(4.311)	(4.236)	(4.047)	3.375	(4.031)	(3.933)	(3.852)	(3.538)
3.375	(4.033)	(3.931)	(3.855)	(3.657)	3.375	(4.033)	(3.931)	(3.855)	(3.657)	3.250	(3.561)	(3.444)	(3.368)	(3.065)
3.250	(3.503)	(3.390)	(3.310)	(3.103)	3.250	(3.503)	(3.390)	(3.310)	(3.103)	3.125	(4.063)	(3.909)	(3.859)	(3.554)
3.125	(4.103)	(3.992)	(3.921)	(3.740)	3.125	(4.103)	(3.992)	(3.921)	(3.740)	3.000	(3.735)	(3.569)	(3.517)	(3.157)
3.000	(3.787)	(3.669)	(3.588)	(3.394)	3.000	(3.787)	(3.669)	(3.588)	(3.394)	2.990	(3.685)	(3.519)	(3.467)	(3.147)
2.990	(3.749)	(3.619)	(3.538)	(3.344)	2.990	(3.749)	(3.619)	(3.538)	(3.344)	2.875	(3.248)	(3.074)	(3.018)	(2.691)
2.875	(3.247)	(3.100)	(3.003)	(2.808)	2.875	(3.247)	(3.099)	(3.003)	(2.808)	2.750	(2.889)	(2.506)	(2.448)	(2.128)
2.750	(2.816)	(2.460)	(2.350)	(2.155)	2.750	(2.816)	(2.460)	(2.350)	(2.155)	2.625	(2.338)	(2.070)	(2.003)	(1.784)
2.625	(1.946)	(1.803)	(1.711)	(1.367)	2.625	(1.946)	(1.803)	(1.711)	(1.367)	2.500	(1.863)	(1.582)	(1.546)	(1.128)
2.500	(1.467)	(1.325)	(1.225)	(0.973)	2.500	(1.467)	(1.325)	(1.225)	(0.973)	2.375	(1.152)	(0.889)	(0.827)	(0.605)
2.375	(0.783)	(0.670)	(0.578)	(0.386)	2.375	(0.783)	(0.670)	(0.578)	(0.386)	2.250	(0.389)	(0.174)	(0.069)	(0.142)
2.250	(0.045)	0.077	0.169	0.361	2.250	(0.045)	0.077	0.169	0.361					



FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(3.015)	(3.027)	(3.069)	(3.011)
4.990	(2.998)	(3.010)	(3.051)	(2.993)
4.875	(2.747)	(2.758)	(2.800)	(2.742)
4.750	(2.469)	(2.480)	(2.522)	(2.464)
4.625	(2.418)	(2.430)	(2.472)	(2.414)
4.500	(2.153)	(2.165)	(2.207)	(2.149)
4.375	(1.889)	(1.900)	(1.942)	(1.884)
4.250	(1.595)	(1.606)	(1.648)	(1.590)
4.125	(2.389)	(2.401)	(2.442)	(2.384)
4.000	(2.120)	(2.132)	(2.174)	(2.116)
3.990	(2.102)	(2.114)	(2.156)	(2.098)
3.875	(1.841)	(1.853)	(1.895)	(1.837)
3.750	(1.507)	(1.519)	(1.561)	(1.503)
3.625	(2.747)	(2.625)	(2.533)	(2.340)
3.500	(2.464)	(2.342)	(2.250)	(2.057)
3.375	(2.139)	(2.017)	(1.924)	(1.732)
3.250	(1.704)	(1.582)	(1.490)	(1.298)
3.125	(3.065)	(2.917)	(2.800)	(2.583)
3.000	(2.775)	(2.628)	(2.511)	(2.294)
2.990	(2.797)	(2.650)	(2.533)	(2.316)
2.875	(2.347)	(2.200)	(2.083)	(1.865)
2.750	(1.775)	(1.628)	(1.511)	(1.294)
2.625	(1.084)	(0.937)	(0.820)	(0.603)
2.500	(0.566)	(0.444)	(0.351)	(0.159)
2.375	(0.566)	(0.444)	(0.351)	(0.159)
2.375	(0.035)	0.087	0.179	0.371
2.250	0.643	0.766	0.858	1.050

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(3.015)	(3.027)	(3.069)	(3.011)
4.875	(2.747)	(2.758)	(2.800)	(2.742)
4.750	(2.469)	(2.480)	(2.522)	(2.464)
4.625	(2.418)	(2.430)	(2.472)	(2.414)
4.500	(2.153)	(2.165)	(2.207)	(2.149)
4.375	(1.889)	(1.900)	(1.942)	(1.884)
4.250	(1.595)	(1.606)	(1.648)	(1.590)
4.125	(2.389)	(2.401)	(2.442)	(2.384)
4.000	(2.120)	(2.132)	(2.174)	(2.116)
3.990	(2.102)	(2.114)	(2.156)	(2.098)
3.875	(1.841)	(1.853)	(1.895)	(1.837)
3.750	(1.507)	(1.519)	(1.561)	(1.503)
3.625	(2.747)	(2.625)	(2.533)	(2.340)
3.500	(2.464)	(2.342)	(2.250)	(2.057)
3.375	(2.139)	(2.017)	(1.924)	(1.732)
3.250	(1.704)	(1.582)	(1.490)	(1.298)
3.125	(3.065)	(2.917)	(2.800)	(2.583)
3.000	(2.775)	(2.628)	(2.511)	(2.294)
2.990	(2.797)	(2.650)	(2.533)	(2.316)
2.875	(2.347)	(2.200)	(2.083)	(1.865)
2.750	(1.775)	(1.628)	(1.511)	(1.294)
2.625	(1.084)	(0.937)	(0.820)	(0.603)
2.500	(0.566)	(0.444)	(0.351)	(0.159)
2.375	(0.035)	0.087	0.179	0.371
2.250	0.643	0.766	0.858	1.050

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.672)	(2.684)	(2.726)	(2.668)
4.875	(2.479)	(2.491)	(2.533)	(2.475)
4.750	(2.217)	(2.228)	(2.270)	(2.212)
4.625	(1.971)	(1.984)	(2.026)	(1.967)
4.500	(1.839)	(1.851)	(1.893)	(1.835)
4.375	(1.639)	(1.650)	(1.692)	(1.634)
4.250	(1.345)	(1.356)	(1.398)	(1.340)
4.125	(1.942)	(1.954)	(1.996)	(1.938)
4.000	(1.806)	(1.818)	(1.860)	(1.802)
3.990	(1.839)	(1.850)	(1.892)	(1.834)
3.875	(1.591)	(1.603)	(1.645)	(1.587)
3.750	(1.257)	(1.269)	(1.311)	(1.253)
3.625	(2.300)	(2.178)	(2.086)	(1.894)
3.500	(2.150)	(2.028)	(1.936)	(1.744)
3.375	(1.889)	(1.767)	(1.674)	(1.482)
3.250	(1.454)	(1.332)	(1.240)	(1.048)
3.125	(2.618)	(2.471)	(2.354)	(2.137)
3.000	(2.462)	(2.314)	(2.197)	(1.980)
2.990	(2.494)	(2.347)	(2.230)	(2.013)
2.875	(2.097)	(1.950)	(1.833)	(1.615)
2.750	(1.525)	(1.378)	(1.261)	(1.044)
2.625	(0.834)	(0.687)	(0.570)	(0.353)
2.500	(0.252)	(0.130)	(0.038)	(0.154)
2.375	0.215	0.337	0.429	0.621
2.250	0.893	1.016	1.108	1.300

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(1.007)	(0.977)	(0.977)	(0.877)
4.375	(0.894)	(0.864)	(0.864)	(0.764)
4.250	(0.738)	(0.708)	(0.708)	(0.608)
4.125	(0.540)	(0.510)	(0.510)	(0.410)
4.000	(0.254)	(0.224)	(0.224)	(0.124)
3.990	(0.223)	(0.193)	(0.193)	(0.093)
3.875	0.022	0.052	0.052	0.152
3.750	0.199	0.229	0.229	0.329
3.625	0.465	0.435	0.435	0.535
3.500	(0.604)	(0.599)	(0.624)	(0.549)
3.375	(0.433)	(0.428)	(0.453)	(0.379)
3.250	(0.242)	(0.237)	(0.262)	(0.187)
3.125	(0.004)	0.001	(0.024)	0.051
3.000	(1.598)	(1.501)	(1.435)	(1.268)
2.990	(1.596)	(1.499)	(1.432)	(1.265)
2.875	(1.401)	(1.304)	(1.237)	(1.070)
2.750	(1.206)	(1.109)	(1.042)	(0.875)
2.625	(0.903)	(0.806)	(0.739)	(0.572)
2.500	(0.534)	(0.437)	(0.370)	(0.203)
2.375	(0.067)	0.013	0.064	0.214
2.250	0.187	0.267	0.317	0.467
2.125	0.518	0.598	0.648	0.799
2.000	0.943	1.023	1.073	1.224
1.990	0.983	1.064	1.114	1.264

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.572)	(0.542)	(0.542)	(0.442)
4.375	(0.576)	(0.546)	(0.546)	(0.446)
4.250	(0.508)	(0.478)	(0.478)	(0.378)
4.125	(0.310)	(0.280)	(0.280)	(0.180)
4.000	(0.024)	0.006	0.006	0.106
3.990	0.007	0.037	0.037	0.137
3.875	0.321	0.351	0.351	0.451
3.750	0.429	0.459	0.459	0.559
3.625	0.635	0.665	0.665	0.765
3.500	(0.190)	(0.185)	(0.210)	(0.135)
3.375	(0.134)	(0.129)	(0.154)	(0.080)
3.250	(0.012)	(0.007)	(0.032)	0.043
3.125	0.226	0.231	0.206	0.281
3.000	(1.184)	(1.087)	(1.021)	(0.854)
2.990	(1.191)	(1.094)	(1.027)	(0.860)
2.875	(1.022)	(1.005)	(0.938)	(0.771)
2.750	(0.976)	(0.879)	(0.812)	(0.645)
2.625	(0.673)	(0.576)	(0.509)	(0.342)
2.500	(0.304)	(0.207)	(0.140)	0.027
2.375	0.202	0.299	0.366	0.533
2.250	0.417	0.497	0.547	0.697
2.125	0.748	0.828	0.878	1.029
2.000	1.173	1.253	1.303	1.454
1.990	1.213	1.294	1.344	1.494

FNMA HomeReady™ 10/6 ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.918)	(0.888)	(0.845)	(0.695)
2.750	(0.530)	(0.459)	(0.416)	(0.265)
2.625	(0.096)	(0.024)	0.019	0.169
2.500	0.357	0.429	0.472	0.622

FNMA HomeReady™ 5/6 SOFR ARM [2/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.624)	(0.553)	(0.509)	(0.359)
2.750	(0.389)	(0.318)	(0.275)	(0.125)
2.625	(0.152)	(0.081)	(0.038)	0.113
2.500	0.098	0.169	0.212	0.363

FNMA HomeReady™ 7/6 SOFR ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.833)	(0.762)	(0.719)	(0.569)
2.625	(0.564)	(0.493)	(0.450)	(0.300)
2.500	(0.189)	(0.118)	(0.075)	0.075

FNMA HomeReady™ 10/6 ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.918)	(0.888)	(0.845)	(0.695)
2.750	(0.530)	(0.459)	(0.416)	(0.265)
2.625	(0.096)	(0.024)	0.019	0.169
2.500	0.357	0.429	0.472	0.622

Loan Level Price Adjustments

	LTV	Loan Level Price Adjustments											
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
All Fixed Conforming <i>(does not apply to terms ≤ 15yrs)</i>	LTV	≤ 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
		70.01 - 80	NA	NA	2.500	2.250	1.750	1.500	1.250	1.000	0.750	0.500	0.250
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.250	0.250	
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

LPMI Adjustments Applied after Cap

	Lender Paid MI Adj.	Rate & Term Refi	LPMI Adjustments Applied after Cap										
			≤ 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
Subordinate Financing <i>Excludes Community Seconds®</i>	LTV	Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
		OTI > 45	NA	0.400	0.400	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
		85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
		90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
		95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
		≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360
		85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
		90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
		95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
		> 20 Yr	Term	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470
85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790		
90.01 - 95	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	0.840		
95.01 - 97	NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110	1.080		

	LTV	cLTV	
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FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.972)	(5.915)	(5.957)	(5.899)
4.990	(5.922)	(5.895)	(5.937)	(5.879)
4.875	(5.811)	(5.758)	(5.667)	(5.609)
4.750	(5.600)	(5.547)	(5.447)	(5.293)
4.625	(5.344)	(5.306)	(5.223)	(5.085)
4.500	(5.199)	(5.161)	(5.078)	(4.940)
4.375	(4.991)	(4.953)	(4.870)	(4.732)
4.250	(4.758)	(4.721)	(4.637)	(4.499)
4.125	(4.506)	(4.506)	(4.439)	(4.316)
4.000	(4.327)	(4.327)	(4.261)	(4.137)
3.990	(4.277)	(4.277)	(4.211)	(4.087)
3.875	(4.120)	(4.120)	(4.054)	(3.930)
3.750	(3.817)	(3.817)	(3.750)	(3.627)
3.625	(4.584)	(4.498)	(4.429)	(4.240)
3.500	(4.354)	(4.261)	(4.189)	(3.997)
3.375	(3.983)	(3.881)	(3.805)	(3.607)
3.250	(3.453)	(3.340)	(3.260)	(3.053)
3.125	(4.053)	(3.942)	(3.871)	(3.690)
3.000	(3.737)	(3.619)	(3.538)	(3.344)
2.990	(3.699)	(3.569)	(3.488)	(3.294)
2.875	(3.197)	(3.050)	(2.953)	(2.750)
2.750	(2.566)	(2.419)	(2.302)	(2.085)
2.625	(1.896)	(1.753)	(1.661)	(1.317)
2.500	(1.417)	(1.275)	(1.175)	(0.923)
2.375	(0.742)	(0.620)	(0.528)	(0.336)
2.250	0.005	0.127	0.219	0.411

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.972)	(5.910)	(5.952)	(5.894)
4.990	(5.922)	(5.891)	(5.933)	(5.875)
4.875	(5.811)	(5.758)	(5.667)	(5.609)
4.750	(5.600)	(5.547)	(5.447)	(5.293)
4.625	(5.344)	(5.306)	(5.223)	(5.085)
4.500	(5.199)	(5.161)	(5.078)	(4.940)
4.375	(4.991)	(4.953)	(4.870)	(4.732)
4.250	(4.758)	(4.721)	(4.637)	(4.499)
4.125	(4.506)	(4.506)	(4.439)	(4.316)
4.000	(4.327)	(4.327)	(4.261)	(4.137)
3.990	(4.277)	(4.277)	(4.211)	(4.087)
3.875	(4.120)	(4.120)	(4.054)	(3.930)
3.750	(3.817)	(3.817)	(3.750)	(3.627)
3.625	(4.584)	(4.498)	(4.429)	(4.240)
3.500	(4.354)	(4.261)	(4.189)	(3.997)
3.375	(3.983)	(3.881)	(3.805)	(3.607)
3.250	(3.453)	(3.340)	(3.260)	(3.053)
3.125	(4.053)	(3.942)	(3.871)	(3.690)
3.000	(3.737)	(3.619)	(3.538)	(3.344)
2.990	(3.687)	(3.569)	(3.488)	(3.294)
2.875	(3.179)	(3.049)	(2.953)	(2.750)
2.750	(2.554)	(2.406)	(2.294)	(2.084)
2.625	(1.896)	(1.753)	(1.661)	(1.326)
2.500	(1.417)	(1.275)	(1.175)	(0.863)
2.375	(0.698)	(0.576)	(0.484)	(0.292)
2.250	0.020	0.142	0.234	0.426

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.511)	(6.370)	(6.366)	(6.204)
4.875	(6.344)	(6.202)	(6.195)	(6.036)
4.750	(6.098)	(5.955)	(5.947)	(5.785)
4.625	(5.575)	(5.505)	(5.540)	(5.481)
4.500	(5.453)	(5.383)	(5.377)	(5.319)
4.375	(5.296)	(5.225)	(5.148)	(5.088)
4.250	(5.123)	(5.049)	(4.970)	(4.815)
4.125	(5.146)	(5.091)	(5.038)	(4.701)
4.000	(5.014)	(4.955)	(4.897)	(4.558)
3.990	(4.964)	(4.905)	(4.847)	(4.506)
3.875	(4.696)	(4.630)	(4.571)	(4.262)
3.750	(4.305)	(4.233)	(4.171)	(3.817)
3.625	(4.565)	(4.466)	(4.400)	(4.075)
3.500	(4.325)	(4.225)	(4.156)	(3.825)
3.375	(3.981)	(3.873)	(3.802)	(3.483)
3.250	(3.511)	(3.394)	(3.318)	(3.015)
3.125	(4.013)	(3.899)	(3.809)	(3.504)
3.000	(3.685)	(3.519)	(3.467)	(3.147)
2.990	(3.635)	(3.469)	(3.417)	(3.097)
2.875	(3.198)	(3.024)	(2.968)	(2.641)
2.750	(2.639)	(2.456)	(2.398)	(2.043)
2.625	(2.288)	(2.020)	(1.986)	(1.443)
2.500	(1.813)	(1.532)	(1.496)	(1.078)
2.375	(1.102)	(0.839)	(0.777)	(0.555)
2.250	(0.339)	(0.124)	(0.015)	0.192

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.926)	(4.873)	(4.846)	(4.711)
4.375	(4.787)	(4.733)	(4.708)	(4.570)
4.250	(4.588)	(4.530)	(4.502)	(4.363)
4.125	(4.404)	(4.343)	(4.311)	(4.169)
4.000	(4.198)	(4.087)	(4.060)	(3.875)
3.990	(4.148)	(4.037)	(4.010)	(3.825)
3.875	(3.905)	(3.788)	(3.757)	(3.567)
3.750	(3.798)	(3.678)	(3.648)	(3.454)
3.625	(3.706)	(3.697)	(3.642)	(3.526)
3.500	(3.463)	(3.452)	(3.398)	(3.281)
3.375	(3.284)	(3.274)	(3.220)	(3.103)
3.250	(3.052)	(3.042)	(2.988)	(2.871)
3.125	(3.383)	(3.297)	(3.184)	(3.017)
3.000	(3.524)	(3.450)	(3.396)	(3.228)
2.990	(3.474)	(3.400)	(3.346)	(3.178)
2.875	(3.307)	(3.231)	(3.175)	(3.006)
2.750	(2.980)	(2.901)	(2.844)	(2.675)
2.625	(2.529)	(2.445)	(2.389)	(2.214)
2.500	(2.325)	(2.244)	(2.209)	(1.993)
2.375	(1.959)	(1.874)	(1.838)	(1.616)
2.250	(1.552)	(1.463)	(1.426)	(1.200)
2.125	(0.895)	(0.799)	(0.761)	(0.578)
2.000	(0.304)	(0.223)	(0.173)	(0.023)
1.990	(0.254)	(0.174)	(0.124)	0.027

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.924)	(4.867)	(4.867)	(4.767)
4.375	(4.904)	(4.874)	(4.874)	(4.774)
4.250	(4.784)	(4.754)	(4.754)	(4.654)
4.125	(4.436)	(4.406)	(4.406)	(4.306)
4.000	(4.475)	(4.354)	(4.288)	(4.115)
3.990	(4.425)	(4.304)	(4.238)	(4.089)
3.875	(4.184)	(4.084)	(4.084)	(3.984)
3.750	(4.079)	(3.949)	(3.882)	(3.782)
3.625	(3.799)	(3.667)	(3.596)	(3.422)
3.500	(3.817)	(3.726)	(3.661)	(3.453)
3.375	(3.628)	(3.535)	(3.469)	(3.261)
3.250	(3.355)	(3.259)	(3.191)	(2.980)
3.125	(3.132)	(3.034)	(2.964)	(2.758)
3.000	(3.334)	(3.261)	(3.206)	(3.039)
2.990	(3.284)	(3.211)	(3.156)	(2.989)
2.875	(3.118)	(3.042)	(2.987)	(2.818)
2.750	(2.793)	(2.713)	(2.657)	(2.488)
2.625	(2.343)	(2.259)	(2.203)	(2.028)
2.500	(2.277)	(2.196)	(2.161)	(1.947)
2.375	(1.913)	(1.828)	(1.792)	(1.570)
2.250	(1.507)	(1.419)	(1.382)	(1.178)
2.125	(0.974)	(0.894)	(0.844)	(0.694)
2.000	(0.327)	(0.247)	(0.197)	(0.047)
1.990	(0.262)	(0.181)	(0.131)	0.019

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.268)	(1.238)	(1.195)	(1.045)
2.750	(0.880)	(0.809)	(0.766)	(0.615)
2.625	(0.446)	(0.374)	(0.331)	(0.181)
2.500	0.007	0.079	0.122	0.272

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.974)	(0.903)	(0.859)	(0.709)
2.750	(0.739)	(0.668)	(0.625)	(0.475)
2.625	(0.502)	(0.431)	(0.388)	(0.237)
2.500	(0.252)	(0.181)	(0.138)	0.013

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.183)	(1.112)	(1.069)	(0.919)
2.750	(0.914)	(0.843)	(0.800)	(0.650)
2.500	(0.539)	(0.468)	(0.425)	(0.275)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.268)	(1.238)	(1.195)	(1.045)
2.750	(0.880)	(0.809)	(0.766)	(0.615)
2.625	(0.446)	(0.374)	(0.331)	(0.181)
2.500	0.007	0.079	0.122	0.272

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	LPA																		
		< 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97*	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
	≤ 60	NA	NA	NA	NA	NA	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	60.01 - 70	NA	NA	NA	1.250	1.000	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	70.01 - 75	NA	NA	NA	2.250	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	75.01 - 80	NA	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	80.01 - 85	NA	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	85.01 - 90	NA	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	90.01 - 95	NA	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	95.01 - 97*	NA	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	LPMI																			
			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800									
	Manufactured Home	3 - 4 Unit	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	
		DTI > 45	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
		≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	0.110	0.110	0.110	0.110	0.110	0.110	0.110	0.110	0.110
		85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280	0.280	0.280	0.280	0.280	0.280	0.280	0.280	0.280	0.280
		90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350											

Fannie Mae - ARM Products

	15 Day	30 Day	45 Day	60 Day
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.024)	(0.953)	(0.909)	(0.759)
2.750	(0.789)	(0.718)	(0.675)	(0.525)
2.625	(0.552)	(0.481)	(0.438)	(0.287)
2.500	(0.302)	(0.231)	(0.188)	(0.037)

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	NA	NA	NA	NA
2.750	(1.233)	(1.162)	(1.119)	(0.969)
2.625	(0.964)	(0.893)	(0.850)	(0.700)
2.500	(0.589)	(0.518)	(0.475)	(0.325)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.318)	(1.288)	(1.245)	(1.095)
2.750	(0.930)	(0.859)	(0.816)	(0.665)
2.625	(0.496)	(0.424)	(0.381)	(0.231)
2.500	(0.043)	0.029	0.072	0.222

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.624)	(0.553)	(0.509)	(0.359)
2.750	(0.389)	(0.318)	(0.275)	(0.125)
2.625	(0.152)	(0.081)	(0.038)	0.113
2.500	0.098	0.169	0.212	0.363

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.833)	(0.762)	(0.719)	(0.569)
2.625	(0.564)	(0.493)	(0.450)	(0.300)
2.500	(0.189)	(0.118)	(0.075)	0.075

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.918)	(0.888)	(0.845)	(0.695)
2.750	(0.530)	(0.459)	(0.416)	(0.265)
2.625	(0.096)	(0.024)	0.019	0.169
2.500	0.357	0.429	0.472	0.622

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include DU Refi Plus)	LTV	<= 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750		

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250	
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
		DTI > 45	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	
		DTI > 45	85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
	LTV Adjusters	<= 85	90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
			> 20 Yr Term	<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470
		85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790	
		90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960	
		95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310	

		LTV	CLTV	< 720	>= 720
Subordinate Financing <i>Excludes Community Seconds®</i>	<=65	80.01 - 90		0.500	0.250
	65.01-75	80.01 - 90		0.750	0.500
	75.01-90	76.01 - 90		1.000	0.750
	ALL	ALL		0.375	0.375

		LTV	<= 75	75.01 - 80	> 80
Non Owner Occupied	LTV	<= 75		2.125	
		75.01 - 80		3.375	
		> 80		4.125	

Misc Adjusters	2-4 Units		1.000
	Manufactured Home		3.000
	Attached Condo > 75 LTV		0.750
	WA Escrow Waiver (Full or Taxes Only)		0.150
	All Others Escrow Waiver (Full or Taxes >90 LTV)		0.250
	Second Home > 85 LTV		0.250

Additional Cashout LTV/FICO Adjustments					
	660-679	680-699	700-719	720-739	>=740
<=60	0.750	0.625	0.625	0.500	0.375
60.01-70	0.750	0.625	0.625	0.500	0.375
70.01-75	0.750	0.625	0.625	0.500	0.375
75.01-80	0.875	0.750	0.625	0.500	0.375

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

		Loan Amount	Purchase	Refinance	
Loan Size Adjustments	<\$50,000		1.250	1.250	
	\$50,000 - \$99,999		0.500	0.500	
	\$100,000 - \$149,999		0.250	0.250	
	\$150,000 - \$199,999		0.000	0.000	
	\$200,000 - \$249,999		0.000	(0.125)	
	\$250,000 - \$299,999		0.000	(0.125)	
High Balance	\$300,000 - Conforming Limit		0.000	(0.125)	
	High Balance		0.000	0.000	
	Purch - R/T Refi.	LTV <= 75		1.000	
		LTV > 75		1.750	
		C/O Refi.		LTV <= 75	1.750
				LTV > 75	2.500

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)	0.500
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Special Pricing*		(0.500)
*Loan must meet all of the following criteria to qualify:		
Conventional - Purchase or Rate/Term		
W2 Wage Earner		
720+ FICO & <=80% LTV		
Owner Occupied or Second Home		
SFR, PUD, 2-4 Unit, or townhouse		
Loan amount >=\$350,000 (including high balance)		

Max YSP	-3.000
Margin	3.000%

Freddie Mac ARM Products

	15 Day	30 Day	45 Day	60 Day
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.024)	(0.953)	(0.909)	(0.759)
2.750	(0.789)	(0.718)	(0.675)	(0.525)
2.625	(0.552)	(0.481)	(0.438)	(0.287)
2.500	(0.302)	(0.231)	(0.188)	(0.037)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.233)	(1.162)	(1.119)	(0.969)
2.625	(0.964)	(0.893)	(0.850)	(0.700)
2.500	(0.589)	(0.518)	(0.475)	(0.325)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.318)	(1.288)	(1.245)	(1.095)
2.750	(0.930)	(0.859)	(0.816)	(0.665)
2.625	(0.496)	(0.424)	(0.381)	(0.231)
2.500	(0.043)	0.029	0.072	0.222

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.624)	(0.553)	(0.509)	(0.359)
2.750	(0.389)	(0.318)	(0.275)	(0.125)
2.625	(0.152)	(0.081)	(0.038)	0.113
2.500	0.098	0.169	0.212	0.363

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.833)	(0.762)	(0.719)	(0.569)
2.625	(0.564)	(0.493)	(0.450)	(0.300)
2.500	(0.189)	(0.118)	(0.075)	0.075

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.918)	(0.888)	(0.845)	(0.695)
2.750	(0.530)	(0.459)	(0.416)	(0.265)
2.625	(0.096)	(0.024)	0.019	0.169
2.500	0.357	0.429	0.472	0.622

Loan Level Price Adjustments

All Conforming ARMs (Does not include LP Open Access)	LTV	<= 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
		60.01 - 70	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000
70.01 - 75	NA	NA	1.250	1.000	0.500	0.500	0.500	0.250	0.250	0.250	0.250
75.01 - 80	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250
80.01 - 85	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.250	0.250
85.01 - 90	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.250	0.250	0.250
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250

Cash-Out	LTV	<= 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
		60.01 - 75	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375	0.375	0.375
75.01 - 80	NA	NA	NA	1.125	1.125	1.000	1.000	1.000	0.625	0.625	0.625	0.625	
80.01 - 85	NA	NA	NA	1.875	1.750	1.125	1.125	1.125	0.875	0.875	0.875	0.875	
85.01 - 90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
90.01 - 95	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
95.01 - 97	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
		Manufactured Home	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.110	0.100
2nd Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	0.500		
Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	1.190		
LTV Adjusters	DTI > 45	≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	
		85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280	
		90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350	
		95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470		
	85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790		
	90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960		
	95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310		

Additional Cashout LTV/FICO Adjustments					
<=60	660-679	680-699	700-719	720-739	>=740
0.750	0.625	0.625	0.625	0.500	0.375
60.01-70	0.750	0.625	0.625	0.500	0.375
70.01-75	0.750	0.625	0.625	0.500	0.375
75.01-80	0.875	0.750	0.625	0.500	0.375

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

Loan Size Adjustments	Loan Amount	Purchase	Refinance
	<\$50,000	1.250	1.250
\$50,000 - \$99,999	0.500	0.500	
\$100,000 - \$149,999	0.250	0.250	
\$150,000 - \$199,999	0.000	0.000	
\$200,000 - \$249,999	0.000	(0.125)	
\$250,000 - \$299,999	0.000	(0.125)	
\$300,000 - Conforming Limit	0.000	(0.125)	
High Balance	0.000	0.000	

Super Conforming	Purchase & Rate/Term Refi <=75 LTV	1.000
	Purchase & Rate/Term Refi >75 LTV	1.750
Cash Out <= 75	1.750	
Cash Out > 75	2.500	

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000) 0.500

Special Pricing* (0.500)
 *Loan must meet all of the following criteria to qualify:
 Conventional - Purchase or Rate/Term
 W2 Wage Earner
 720+ FICO & <=80% LTV
 Owner Occupied or Second Home
 SFR, PUD, 2-4 Unit, or townhouse
 Loan amount >=\$350,000 (including high balance)

Max YSP	-3.000
Margin	3.000%

State Adjustments

20-30 Yr Conv.		10-15 Yr Conv.		All FHA, VA & USDA Products	
State	Adjustment	State	Adjustment	State	Adjustment
AK - Alaska	(0.163)	AK - Alaska	(0.115)	AK - Alaska	0.000
AL - Alabama	(0.018)	AL - Alabama	(0.002)	AL - Alabama	(0.050)
AR - Arkansas	(0.050)	AR - Arkansas	(0.002)	AR - Arkansas	(0.050)
AZ - Arizona	0.030	AZ - Arizona	0.008	AZ - Arizona	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
CT - Connecticut	(0.144)	CT - Connecticut	(0.149)	CT - Connecticut	(0.050)
DC - District of Columbia	(0.075)	DC - District of Columbia	(0.058)	DC - District of Columbia	(0.050)
DE - Delaware	(0.132)	DE - Delaware	(0.059)	DE - Delaware	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
HI - Hawaii	(0.128)	HI - Hawaii	(0.041)	HI - Hawaii	(0.100)
IA - Iowa	(0.039)	IA - Iowa	0.009	IA - Iowa	(0.100)
ID - Idaho	0.002	ID - Idaho	0.022	ID - Idaho	(0.050)
IL - Illinois	0.000	IL - Illinois	0.000	IL - Illinois	0.000
IN - Indiana	0.076	IN - Indiana	0.078	IN - Indiana	(0.050)
KS - Kansas	(0.006)	KS - Kansas	(0.002)	KS - Kansas	(0.100)
KY - Kentucky	(0.038)	KY - Kentucky	(0.034)	KY - Kentucky	(0.050)
LA - Louisiana	(0.091)	LA - Louisiana	(0.071)	LA - Louisiana	(0.050)
MA - Massachusetts	(0.059)	MA - Massachusetts	(0.059)	MA - Massachusetts	(0.050)
MD - Maryland	0.000	MD - Maryland	0.000	MD - Maryland	0.000
ME - Maine	(0.109)	ME - Maine	(0.086)	ME - Maine	(0.050)
MI - Michigan	(0.070)	MI - Michigan	(0.068)	MI - Michigan	0.100
MN - Minnesota	(0.063)	MN - Minnesota	(0.036)	MN - Minnesota	(0.050)
MO - Missouri	(0.079)	MO - Missouri	(0.069)	MO - Missouri	(0.050)
MS - Mississippi	(0.095)	MS - Mississippi	(0.077)	MS - Mississippi	(0.050)
MT - Montana	(0.029)	MT - Montana	0.027	MT - Montana	(0.050)
NC - North Carolina	(0.098)	NC - North Carolina	(0.062)	NC - North Carolina	(0.100)
ND - North Dakota	(0.022)	ND - North Dakota	0.006	ND - North Dakota	(0.100)
NE - Nebraska	(0.061)	NE - Nebraska	0.013	NE - Nebraska	(0.100)
NH - New Hampshire	(0.095)	NH - New Hampshire	(0.093)	NH - New Hampshire	(0.100)
NJ - New Jersey	0.000	NJ - New Jersey	0.000	NJ - New Jersey	0.000
NM - New Mexico	0.004	NM - New Mexico	0.022	NM - New Mexico	(0.050)
NV - Nevada	0.085	NV - Nevada	0.038	NV - Nevada	0.100
NY - New York	0.000	NY - New York	0.000	NY - New York	0.000
OH - Ohio	(0.017)	OH - Ohio	0.000	OH - Ohio	0.000
OK - Oklahoma	(0.130)	OK - Oklahoma	(0.142)	OK - Oklahoma	(0.050)
OR - Oregon	(0.066)	OR - Oregon	(0.074)	OR - Oregon	(0.050)
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)
SC - South Carolina	(0.049)	SC - South Carolina	(0.027)	SC - South Carolina	(0.050)
SD - South Dakota	(0.039)	SD - South Dakota	(0.011)	SD - South Dakota	(0.050)
TN - Tennessee	(0.061)	TN - Tennessee	(0.040)	TN - Tennessee	(0.050)
TX - Texas	0.000	TX - Texas	0.000	TX - Texas	0.000
UT - Utah	0.065	UT - Utah	0.068	UT - Utah	0.050
VA - Virginia	0.000	VA - Virginia	0.000	VA - Virginia	0.000
VT - Vermont	0.065	VT - Vermont	0.085	VT - Vermont	(0.100)
WA - Washington	(0.077)	WA - Washington	(0.069)	WA - Washington	(0.050)
WI - Wisconsin	(0.085)	WI - Wisconsin	(0.112)	WI - Wisconsin	0.050
WV - West Virginia	0.082	WV - West Virginia	0.107	WV - West Virginia	(0.050)
WY - Wyoming	0.013	WY - Wyoming	0.054	WY - Wyoming	(0.050)