

National Wholesale Rate Sheet

AL, AR, DC, DE, IA, IN, KS, KY, LA, MI, MN, MO, MS, NC, ND, NE, OH, OK, SC, SD, TN, WI, WV

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 NPF Lending Library in order to determine product eligibility and/or availability for a given loan scenario.

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	(4.261)	↑ (0.202)	Rate	Today's Price	Pricing Change
3.250	(3.340)	↑ (0.206)			
Conventional 15yr Fixed			FHA 30yr Fixed		
3.375	(3.774)	↑ (0.139)	3.375	(2.420)	↑ (0.200)
3.250	(3.542)	↑ (0.140)	3.250	(4.232)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(1.203)	↑ (0.158)	3.375	(2.420)	↑ (0.200)
2.750	(0.968)	↑ (0.157)	3.250	(4.232)	↑ (0.303)

TABLE OF CONTENTS

Page 2	FHA, VA, & USDA - Fixed, ARM, and Jumbo
Page 3	Fannie Mae - Fixed Conforming and High Balance Products
Page 4	Freddie Mac - Fixed Conforming and Super Conforming Products
Page 5	Fannie Mae - HomeReady™ Fixed and ARM Products
Page 6	Fannie Mae - HomeReady™ High Balance Fixed and ARM Products
Page 7	Freddie Mac - Home Possible Fixed and ARM Products
Page 8	Fannie Mae - ARM Conforming and High Balance Products
Page 9	Freddie Mac - ARM Conforming and Super Conforming Products
Page 10	State Adjustments

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 - FHA Streamline & VA IRRRL	\$495
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
TX Attorney Fee	\$125
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.	

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	NewRezWholesale@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.

Government Products

FHA 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)

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	(4.013)	(3.949)	(3.916)	(3.782)
4.625	(3.735)	(3.671)	(3.638)	(3.504)
4.500	(3.444)	(3.381)	(3.347)	(3.214)
4.375	(3.141)	(3.078)	(3.044)	(2.911)
4.250	(3.200)	(3.178)	(3.187)	(3.095)
4.125	(2.897)	(2.875)	(2.884)	(2.792)
4.000	(2.581)	(2.560)	(2.568)	(2.476)
3.875	(2.253)	(2.232)	(2.240)	(2.148)
3.750	(2.272)	(2.242)	(2.242)	(2.142)
3.625	(1.944)	(1.914)	(1.914)	(1.814)
3.500	(1.603)	(1.573)	(1.573)	(1.473)
3.375	(1.250)	(1.220)	(1.220)	(1.120)
3.250	(3.196)	(3.032)	(2.899)	(2.665)
3.125	(2.843)	(2.679)	(2.546)	(2.312)
3.000	(2.478)	(2.314)	(2.180)	(1.946)
2.875	(2.100)	(1.936)	(1.802)	(1.568)
2.750	(2.510)	(2.354)	(2.229)	(2.003)
2.625	(2.132)	(1.976)	(1.851)	(1.625)
2.500	(1.741)	(1.586)	(1.460)	(1.235)
2.375	(1.338)	(1.183)	(1.057)	(0.832)
2.250	(0.923)	(0.767)	(0.642)	(0.416)

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(2.327)	(2.297)	(2.297)	(2.197)
4.125	(2.327)	(2.297)	(2.297)	(2.197)
4.000	(2.327)	(2.297)	(2.297)	(2.197)
3.875	(2.327)	(2.297)	(2.297)	(2.197)
3.750	(2.327)	(2.297)	(2.297)	(2.197)
3.625	(1.624)	(1.594)	(1.594)	(1.494)
3.500	(1.624)	(1.594)	(1.594)	(1.494)
3.375	(1.624)	(1.594)	(1.594)	(1.494)
3.250	(1.624)	(1.594)	(1.594)	(1.494)
3.125	(0.997)	(0.992)	(1.018)	(0.943)
3.000	(0.997)	(0.992)	(1.018)	(0.943)
2.875	(1.000)	(0.995)	(1.020)	(0.946)
2.750	(1.010)	(1.005)	(1.030)	(0.955)
2.625	(0.337)	(0.240)	(0.173)	(0.006)
2.500	(0.361)	(0.264)	(0.197)	(0.030)
2.375	(0.369)	(0.272)	(0.205)	(0.038)
2.250	(0.360)	(0.263)	(0.196)	(0.029)

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(2.127)	(2.097)	(2.097)	(1.997)
4.125	(2.127)	(2.097)	(2.097)	(1.997)
4.000	(2.127)	(2.097)	(2.097)	(1.997)
3.875	(2.127)	(2.097)	(2.097)	(1.997)
3.750	(2.127)	(2.097)	(2.097)	(1.997)
3.625	(1.424)	(1.394)	(1.394)	(1.294)
3.500	(1.424)	(1.394)	(1.394)	(1.294)
3.375	(1.424)	(1.394)	(1.394)	(1.294)
3.250	(1.424)	(1.394)	(1.394)	(1.294)
3.125	(0.797)	(0.792)	(0.818)	(0.743)
3.000	(0.797)	(0.792)	(0.818)	(0.743)
2.875	(0.800)	(0.795)	(0.820)	(0.746)
2.750	(0.810)	(0.805)	(0.830)	(0.755)
2.625	(0.137)	(0.040)	0.027	0.194
2.500	(0.161)	(0.064)	0.003	0.170
2.375	(0.169)	(0.072)	(0.005)	0.162
2.250	(0.160)	(0.063)	0.004	0.171

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.404)	(1.383)	(1.391)	(1.299)
4.000	(1.089)	(1.067)	(1.076)	(0.984)
3.875	(0.761)	(0.739)	(0.748)	(0.656)
3.750	(1.498)	(1.468)	(1.468)	(1.368)
3.625	(1.170)	(1.140)	(1.140)	(1.040)
3.500	(0.830)	(0.800)	(0.800)	(0.700)
3.375	(0.477)	(0.447)	(0.447)	(0.347)
3.250	(1.704)	(1.540)	(1.406)	(1.172)
3.125	(1.351)	(1.187)	(1.053)	(0.819)
3.000	(0.985)	(0.821)	(0.687)	(0.453)
2.990	(0.975)	(0.811)	(0.677)	(0.443)
2.875	(0.607)	(0.443)	(0.309)	(0.075)
2.750	(1.455)	(1.300)	(1.174)	(0.948)
2.625	(1.077)	(0.922)	(0.796)	(0.570)
2.500	(0.687)	(0.531)	(0.405)	(0.180)
2.375	(0.284)	(0.128)	(0.002)	0.223
2.250	0.132	0.287	0.413	0.639

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	(1.296)	(1.146)	(0.996)	(0.846)
4.000	(1.254)	(1.104)	(0.954)	(0.804)
3.875	(1.212)	(1.062)	(0.912)	(0.762)
3.750	(1.171)	(1.021)	(0.871)	(0.721)
3.625	(1.028)	(0.878)	(0.728)	(0.578)
3.500	(0.980)	(0.830)	(0.680)	(0.530)
3.375	(0.933)	(0.783)	(0.633)	(0.483)
3.250	(0.885)	(0.735)	(0.585)	(0.435)
3.125	(0.626)	(0.476)	(0.326)	(0.176)
3.000	(0.539)	(0.389)	(0.239)	(0.089)
2.875	(0.452)	(0.302)	(0.152)	(0.002)
2.750	(0.366)	(0.216)	(0.066)	0.084

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.196)	(1.046)	(0.896)	(0.746)
4.000	(1.154)	(1.004)	(0.854)	(0.704)
3.875	(1.112)	(0.962)	(0.812)	(0.662)
3.750	(1.071)	(0.921)	(0.771)	(0.621)
3.625	(0.928)	(0.778)	(0.628)	(0.478)
3.500	(0.880)	(0.730)	(0.580)	(0.430)
3.375	(0.833)	(0.683)	(0.533)	(0.383)
3.250	(0.785)	(0.635)	(0.485)	(0.335)
3.125	(0.526)	(0.376)	(0.226)	(0.076)
3.000	(0.439)	(0.289)	(0.139)	0.011
2.875	(0.352)	(0.202)	(0.052)	0.098
2.750	(0.266)	(0.116)	0.034	0.184

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.326)	(0.176)	(0.026)	0.124
4.000	(0.284)	(0.134)	0.016	0.166
3.875	(0.242)	(0.092)	0.058	0.208
3.750	(0.201)	(0.051)	0.099	0.249
3.625	(0.058)	0.092	0.242	0.392
3.500	(0.010)	0.140	0.290	0.440
3.375	0.037	0.187	0.337	0.487
3.250	0.085	0.235	0.385	0.535
3.125	0.344	0.494	0.644	0.794
3.000	0.431	0.581	0.731	0.881
2.875	0.518	0.668	0.818	0.968
2.750	0.604	0.754	0.904	1.054

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

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	(5.972)	(5.915)	(5.957)	(5.899)	5.000	(5.972)	(5.910)	(5.952)	(5.894)	5.000	(6.511)	(6.370)	(6.366)	(6.204)
4.990	(5.922)	(5.895)	(5.937)	(5.879)	4.990	(5.922)	(5.891)	(5.933)	(5.875)	4.875	(6.344)	(6.202)	(6.195)	(6.036)
4.875	(5.811)	(5.758)	(5.807)	(5.749)	4.875	(5.811)	(5.758)	(5.807)	(5.749)	4.750	(6.088)	(5.945)	(5.943)	(5.785)
4.750	(5.600)	(5.547)	(5.597)	(5.539)	4.750	(5.600)	(5.547)	(5.597)	(5.539)	4.625	(5.575)	(5.505)	(5.540)	(5.481)
4.625	(5.344)	(5.306)	(5.223)	(5.085)	4.625	(5.344)	(5.306)	(5.223)	(5.085)	4.500	(5.453)	(5.383)	(5.377)	(5.319)
4.500	(5.199)	(5.161)	(5.078)	(4.940)	4.500	(5.199)	(5.161)	(5.078)	(4.940)	4.375	(5.296)	(5.225)	(5.148)	(5.080)
4.375	(4.991)	(4.956)	(4.870)	(4.733)	4.375	(4.991)	(4.956)	(4.870)	(4.733)	4.250	(5.128)	(5.058)	(4.979)	(4.920)
4.250	(4.758)	(4.721)	(4.637)	(4.499)	4.250	(4.758)	(4.721)	(4.637)	(4.499)	4.125	(5.146)	(5.091)	(5.038)	(4.701)
4.125	(4.506)	(4.506)	(4.439)	(4.316)	4.125	(4.506)	(4.506)	(4.439)	(4.316)	4.000	(5.014)	(4.955)	(4.897)	(4.558)
4.000	(4.327)	(4.327)	(4.271)	(4.137)	4.000	(4.327)	(4.327)	(4.271)	(4.137)	3.990	(4.946)	(4.927)	(4.847)	(4.504)
3.990	(4.277)	(4.277)	(4.211)	(4.087)	3.990	(4.277)	(4.277)	(4.211)	(4.087)	3.875	(4.696)	(4.630)	(4.571)	(4.228)
3.875	(4.120)	(4.120)	(4.054)	(3.930)	3.875	(4.120)	(4.120)	(4.054)	(3.930)	3.750	(4.305)	(4.233)	(4.171)	(3.817)
3.750	(3.817)	(3.817)	(3.750)	(3.627)	3.750	(3.817)	(3.817)	(3.750)	(3.627)	3.625	(4.565)	(4.466)	(4.400)	(4.075)
3.625	(4.584)	(4.495)	(4.429)	(4.240)	3.625	(4.584)	(4.495)	(4.429)	(4.240)	3.500	(4.325)	(4.225)	(4.155)	(3.820)
3.500	(4.354)	(4.261)	(4.189)	(3.997)	3.500	(4.354)	(4.261)	(4.189)	(3.997)	3.375	(3.981)	(3.873)	(3.802)	(3.483)
3.375	(3.883)	(3.881)	(3.805)	(3.607)	3.375	(3.883)	(3.881)	(3.805)	(3.607)	3.250	(5.511)	(3.394)	(3.318)	(3.015)
3.250	(4.538)	(3.848)	(3.800)	(3.653)	3.250	(4.538)	(3.848)	(3.800)	(3.653)	3.125	(4.018)	(3.859)	(3.800)	(3.506)
3.125	(4.053)	(3.942)	(3.871)	(3.690)	3.125	(4.053)	(3.942)	(3.871)	(3.690)	3.000	(3.685)	(3.519)	(3.467)	(3.147)
3.000	(3.737)	(3.619)	(3.538)	(3.344)	3.000	(3.737)	(3.619)	(3.538)	(3.344)	2.990	(3.635)	(3.469)	(3.417)	(3.093)
2.990	(3.699)	(3.569)	(3.488)	(3.294)	2.990	(3.699)	(3.569)	(3.488)	(3.294)	2.875	(3.198)	(3.024)	(2.968)	(2.641)
2.875	(3.197)	(3.050)	(2.958)	(2.750)	2.875	(3.197)	(3.049)	(2.958)	(2.750)	2.750	(2.628)	(2.456)	(2.400)	(2.074)
2.750	(2.566)	(2.419)	(2.302)	(2.085)	2.750	(2.554)	(2.406)	(2.294)	(2.084)	2.625	(2.288)	(2.020)	(1.986)	(1.443)
2.625	(1.896)	(1.753)	(1.661)	(1.316)	2.625	(1.896)	(1.753)	(1.661)	(1.316)	2.500	(1.813)	(1.532)	(1.496)	(1.078)
2.500	(1.417)	(1.275)	(1.175)	(0.923)	2.500	(1.417)	(1.275)	(1.175)	(0.923)	2.375	(1.102)	(0.839)	(0.777)	(0.555)
2.375	(0.742)	(0.600)	(0.500)	(0.336)	2.375	(0.698)	(0.576)	(0.484)	(0.302)	2.250	(0.399)	(0.344)	(0.015)	0.191
2.250	0.005	0.127	0.219	0.411	2.250	0.020	0.142	0.234	0.426					

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	(5.426)	(5.373)	(5.346)	(5.211)	4.500	(5.424)	(5.367)	(5.367)	(5.267)	4.990	(2.348)	(2.340)	(2.401)	(2.348)
4.375	(5.287)	(5.233)	(5.208)	(5.070)	4.375	(5.404)	(5.374)	(5.374)	(5.274)	4.875	(2.097)	(2.108)	(2.150)	(2.092)
4.250	(5.088)	(5.034)	(5.013)	(4.863)	4.250	(5.234)	(5.234)	(5.234)	(5.134)	4.750	(1.819)	(1.830)	(1.872)	(1.814)
4.125	(4.843)	(4.843)	(4.811)	(4.669)	4.125	(4.936)	(4.906)	(4.906)	(4.806)	4.625	(1.768)	(1.768)	(1.822)	(1.764)
4.000	(4.698)	(4.587)	(4.560)	(4.375)	4.000	(4.975)	(4.854)	(4.788)	(4.615)	4.500	(1.503)	(1.515)	(1.557)	(1.499)
3.990	(4.648)	(4.537)	(4.510)	(4.325)	3.990	(4.925)	(4.804)	(4.738)	(4.589)	4.375	(1.239)	(1.250)	(1.292)	(1.234)
3.875	(4.402)	(4.286)	(4.267)	(4.084)	3.875	(4.684)	(4.564)	(4.494)	4.250	(0.945)	(0.956)	(0.998)	(0.940)	
3.750	(4.298)	(4.178)	(4.148)	(3.954)	3.750	(4.579)	(4.449)	(4.382)	(4.282)	4.125	(1.729)	(1.650)	(1.792)	(1.724)
3.625	(4.206)	(4.197)	(4.142)	(4.026)	3.625	(4.299)	(4.167)	(4.096)	(3.922)	4.000	(1.470)	(1.482)	(1.524)	(1.466)
3.500	(3.968)	(3.952)	(3.898)	(3.781)	3.500	(4.377)	(4.226)	(4.161)	(3.959)	3.990	(1.492)	(1.504)	(1.545)	(1.487)
3.375	(3.784)	(3.774)	(3.720)	(3.603)	3.375	(4.128)	(4.053)	(3.969)	(3.761)	3.875	(1.191)	(1.203)	(1.245)	(1.187)
3.250	(3.552)	(3.542)	(3.488)	(3.371)	3.250	(3.855)	(3.759)	(3.691)	(3.480)	3.750	(0.857)	(0.869)	(0.911)	(0.853)
3.125	(3.883)	(3.797)	(3.684)	(3.517)	3.125	(3.632)	(3.534)	(3.464)	(3.258)	3.625	(2.097)	(1.975)	(1.883)	(1.690)
3.000	(4.028)	(3.942)	(3.896)	(3.728)	3.000	(3.824)	(3.761)	(3.696)	3.500	(1.814)	(1.692)	(1.600)	(1.407)	
2.990	(3.974)	(3.900)	(3.840)	(3.678)	2.990	(3.784)	(3.711)	(3.650)	(3.489)	3.375	(1.488)	(1.367)	(1.275)	(1.082)
2.875	(3.807)	(3.731)	(3.675)	(3.506)	2.875	(3.618)	(3.542)	(3.487)	(3.318)	3.250	(1.054)	(0.932)	(0.840)	(0.648)
2.750	(3.480)	(3.401)	(3.344)	(3.175)	2.750	(3.293)	(3.213)	(3.157)	(2.988)	3.125	(2.415)	(2.247)	(2.150)	(1.933)
2.625	(2.029)	(2.045)	(2.088)	(1.914)	2.625	(2.843)	(2.759)	(2.703)	(2.534)	3.000	(0.125)	(0.197)	(1.861)	(1.644)
2.500	(2.825)	(2.744)	(2.709)	(2.493)	2.500	(2.777)	(2.696)	(2.661)	(2.447)	2.990	(2.147)	(2.000)	(1.983)	(1.666)
2.375	(2.459)	(2.374)	(2.338)	(2.116)	2.375	(2.413)	(2.328)	(2.292)	(2.070)	2.875	(1.697)	(1.550)	(1.433)	(1.215)
2.250	(1.052)	(1.063)	(1.083)	(0.860)	2.250	(2.007)	(1.919)	(1.882)	(1.678)	2.750	(1.125)	(0.978)	(0.861)	(0.644)
2.125	(1.395)	(1.299)	(1.261)	(1.078)	2.125	(1.474)	(1.394)	(1.344)	(1.194)	2.625	(0.434)	(0.287)	(0.170)	0.047
2.000	(0.804)	(0.723)	(0.673)	(0.523)	2.000	(0.827)	(0.747)	(0.697)	(0.547)	2.500	0.084	0.206	0.299	0.491
1.990	(0.754)	(0.674)	(0.624)	(0.473)	1.990	(0.762)	(0.681)	(0.631)	(0.481)	2.375	0.615	0.737	0.829	1.021
										2.250	2.292	1.414	1.508	1.700

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	(2.365)	(2.377)	(2.419)	(2.361)	5.000	(2.022)	(2.034)	(2.076)	(2.018)	4.500	(0.657)	(0.627)	(0.627)	(0.527)
4.875	(2.097)	(2.108)	(2.150)	(2.092)	4.875	(1.829)	(1.841)	(1.883)	(1.825)	4.375	(0.548)	(0.514)	(0.514)	(0.414)
4.750	(1.819)	(1.830)	(1.872)	(1.814)	4.750	(1.567)	(1.578)	(1.620)	(1.562)	4.250	(0.388)	(0.358)	(0.358)	(0.258)
4.625	(1.768)	(1.768)	(1.822)	(1.764)	4.625	(1.322)	(1.334)	(1.376)	(1.317)	4.125	(0.190)	(0.160)	(0.160)	(0.060)
4.500	(1.503)	(1.515)	(1.557)	(1.499)	4.500	(1.189)	(1.201)	(1.243)	(1.185)	4.000	0.096	0.126	0.126	0.226
4.375	(1.239)	(1.250)	(1.292)	(1.234)	4.375	(0.989)	(1.000)	(1.042)	(0.984)	3.990	0.127	0.157	0.157	0.257
4.250	(0.945)	(0.956)	(0.998)	(0.846)	4.250	(0.695)	(0.706)	(0.748)	(0.690)	3.875	0.372	0.402	0.402	0.502
4.125	(1.739)	(1.751)	(1.792)	(1.734)	4.125	(1.292)	(1.304)	(1.346)	(1.288)	3.750	0.549	0.579	0.579	0.679
4.000	(1.470)	(1.482)	(1.524)	(1.466)	4.000	(1.158)	(1.168)	(1.210)	(1.152)	3.625	0.755	0.785	0.785	0.885
3.990	(1.492)	(1.504)	(1.545)	(1.487)	3.990	(1.189)	(1.199)	(1.241)	(1.183)	3.500	(0.254)	(0.249)	(0.274)	(0.199)
3.875	(1.191)	(1.203)	(1.245)	(1.187)	3.875	(0.941)	(0.953)	(0.995)	(0.937)	3.375	(0.083)	(0.103)	(0.103)	(0.103)
3.750	(0.857)	(0.869)	(0.911)	(0.853)	3.750	(0.607)	(0.619)	(0.661)	(0.603)	3.250	0.108	0.113	0.088	0.163
3.625	(2.897)	(1.975)	(1.888)	(1.899)	3.625	(1.650)	(1.528)	(1.458)	(1.244)	3.125	0.755	0.851	0.826	0.951
3.500	(1.814)	(1.692)	(1.600)	(1.407)	3.500	(1.500)	(1.378)	(1.308)	(1.094)	3.000	(2.448)	(1.151)	(1.085)	(0.918)
3.375	(1.489)	(1.367)	(1.274)	(1.082)	3.375	(1.239)	(1.171)	(1.024)	(0.822)	2.990	(1.246)	(1.149)	(1.082)	(0.915)
3.250	(1.054)	(0.932)	(0.840)	(0.648)	3.250	(0.804)	(0.682)	(0.590)	(0.398)	2.875	(1.051)	(0.954)	(0.887)	(0.720)
3.125	(0.418)	(0.267)	(0.210)	(0.038)	3.125	(1.068)	(1.021)	(0.964)	(0.807)	2.750	(0.856)	(0.759)	(0.692)	(0.525)
3.000	(0.125)	(0.197)	(1.861)	(1.644)	3.000	(1.812)	(1.664)	(1.547)	(1.330)	2.625	(0.553)	(0.456)	(0.389)	(0.222)
2.990	(2.147)	(2.000)	(1.883)	(1.666)	2.990	(1.844)	(1.697)	(1.580)	(1.363)	2.500	(0.184)	(0.087)	(0.020)	0.147
2.875	(1.697)	(1.550)	(1.433)	(1.215)	2.875	(1.447)	(1.300)	(1.183)	(0.965)	2.375	(0.385)	(0.288)	(0.221)	0.187
2.750	(1.125)	(0.978)	(0.861)	(0.644)	2.750	(0.878)	(0.780)	(0.681)	(0.464)	2.250	0.617	0.617	0.667	0.817
2.625	(0.434)	(0.287)	(0.170)	0.047	2.625	(0.184)	(0.037)	0.080	0.297	2.125	0.868	0.948	0.998	1.148
2														

Freddie Mac - Conforming Fixed Rate Products

Freddie Mac 30Yr Fixed					Freddie Mac 15Yr Fixed					Freddie Mac 7Yr 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	(5.972)	(5.915)	(5.957)	(5.899)	5.000	(5.972)	(5.910)	(5.952)	(5.894)	5.000	(6.511)	(6.370)	(6.366)	(6.204)
4.990	(5.922)	(5.895)	(5.937)	(5.879)	4.990	(5.922)	(5.891)	(5.933)	(5.875)	4.875	(6.344)	(6.202)	(6.195)	(6.036)
4.875	(5.811)	(5.758)	(5.667)	(5.609)	4.875	(5.811)	(5.758)	(5.667)	(5.609)	4.750	(6.098)	(5.955)	(5.947)	(5.789)
4.750	(5.600)	(5.547)	(5.447)	(5.393)	4.750	(5.600)	(5.547)	(5.447)	(5.393)	4.625	(5.852)	(5.709)	(5.701)	(5.543)
4.625	(5.344)	(5.306)	(5.223)	(5.085)	4.625	(5.344)	(5.306)	(5.223)	(5.085)	4.500	(5.453)	(5.383)	(5.377)	(5.219)
4.500	(5.199)	(5.161)	(5.078)	(4.940)	4.500	(5.199)	(5.161)	(5.078)	(4.940)	4.375	(5.296)	(5.225)	(5.218)	(5.060)
4.375	(4.991)	(4.953)	(4.870)	(4.732)	4.375	(4.991)	(4.953)	(4.870)	(4.732)	4.250	(5.128)	(5.057)	(5.050)	(4.892)
4.250	(4.758)	(4.721)	(4.637)	(4.499)	4.250	(4.758)	(4.721)	(4.637)	(4.499)	4.125	(4.960)	(4.889)	(4.882)	(4.724)
4.125	(4.506)	(4.506)	(4.439)	(4.316)	4.125	(4.506)	(4.506)	(4.439)	(4.316)	4.000	(5.014)	(4.955)	(4.897)	(4.739)
4.000	(4.327)	(4.327)	(4.261)	(4.137)	4.000	(4.327)	(4.327)	(4.261)	(4.137)	3.990	(4.964)	(4.905)	(4.847)	(4.508)
3.990	(4.277)	(4.277)	(4.211)	(4.087)	3.990	(4.277)	(4.277)	(4.211)	(4.087)	3.875	(4.696)	(4.637)	(4.579)	(4.280)
3.875	(4.120)	(4.120)	(4.054)	(3.930)	3.875	(4.120)	(4.120)	(4.054)	(3.930)	3.750	(4.305)	(4.233)	(4.171)	(3.871)
3.750	(3.817)	(3.817)	(3.750)	(3.627)	3.750	(3.817)	(3.817)	(3.750)	(3.627)	3.625	(4.565)	(4.466)	(4.400)	(4.075)
3.625	(4.584)	(4.498)	(4.429)	(4.240)	3.625	(4.584)	(4.498)	(4.429)	(4.240)	3.500	(4.325)	(4.225)	(4.158)	(3.823)
3.500	(4.354)	(4.261)	(4.188)	(3.997)	3.500	(4.354)	(4.261)	(4.188)	(3.997)	3.375	(3.981)	(3.873)	(3.805)	(3.468)
3.375	(3.983)	(3.881)	(3.805)	(3.607)	3.375	(3.983)	(3.881)	(3.805)	(3.607)	3.250	(3.511)	(3.394)	(3.318)	(3.015)
3.250	(3.453)	(3.340)	(3.260)	(3.053)	3.250	(3.453)	(3.340)	(3.260)	(3.053)	3.125	(4.013)	(3.899)	(3.809)	(3.504)
3.125	(4.053)	(3.942)	(3.871)	(3.690)	3.125	(4.053)	(3.942)	(3.871)	(3.690)	3.000	(3.685)	(3.519)	(3.467)	(3.147)
3.000	(3.737)	(3.619)	(3.538)	(3.344)	3.000	(3.737)	(3.619)	(3.538)	(3.344)	2.990	(3.635)	(3.469)	(3.417)	(3.097)
2.990	(3.699)	(3.569)	(3.488)	(3.294)	2.990	(3.687)	(3.569)	(3.488)	(3.294)	2.875	(3.198)	(3.024)	(2.968)	(2.641)
2.875	(3.197)	(3.050)	(2.953)	(2.750)	2.875	(3.197)	(3.049)	(2.953)	(2.750)	2.750	(2.639)	(2.456)	(2.398)	(2.063)
2.750	(2.566)	(2.415)	(2.302)	(2.085)	2.750	(2.566)	(2.415)	(2.302)	(2.085)	2.625	(2.288)	(2.100)	(2.042)	(1.707)
2.625	(1.896)	(1.753)	(1.661)	(1.317)	2.625	(1.896)	(1.753)	(1.661)	(1.326)	2.500	(1.813)	(1.532)	(1.496)	(1.068)
2.500	(1.417)	(1.275)	(1.175)	(0.923)	2.500	(1.417)	(1.275)	(1.175)	(0.923)	2.375	(1.102)	(0.839)	(0.777)	(0.555)
2.375	(0.743)	(0.338)	(0.238)	(0.292)	2.375	(0.743)	(0.338)	(0.238)	(0.292)	2.250	(0.339)	(0.124)	(0.019)	(0.192)
2.250	0.005	0.127	0.219	0.411	2.250	0.020	0.142	0.234	0.426					

Freddie Mac 30Yr Super Conforming					Freddie Mac 15Yr Super Conforming					Freddie Mac 7Yr Super Conforming				
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	(2.365)	(2.377)	(2.311)	(2.188)	5.000	(2.023)	(2.046)	(2.046)	(2.018)	4.500	(0.657)	(0.627)	(0.627)	(0.527)
4.875	(2.097)	(2.108)	(2.150)	(2.092)	4.750	(1.567)	(1.578)	(1.620)	(1.562)	4.375	(0.544)	(0.514)	(0.514)	(0.414)
4.750	(1.819)	(1.830)	(1.872)	(1.814)	4.625	(1.768)	(1.779)	(1.821)	(1.764)	4.250	(0.388)	(0.358)	(0.358)	(0.258)
4.625	(1.768)	(1.780)	(1.822)	(1.764)	4.500	(1.508)	(1.520)	(1.562)	(1.504)	4.125	(0.232)	(0.202)	(0.202)	(0.102)
4.500	(1.508)	(1.520)	(1.562)	(1.504)	4.375	(1.239)	(1.251)	(1.293)	(1.235)	4.000	0.096	0.126	0.126	0.226
4.375	(1.239)	(1.250)	(1.292)	(1.234)	4.250	(0.945)	(0.956)	(0.998)	(0.940)	3.990	0.127	0.157	0.157	0.257
4.250	(0.945)	(0.956)	(0.998)	(0.940)	4.125	(1.729)	(1.751)	(1.792)	(1.734)	3.875	0.372	0.402	0.402	0.502
4.125	(1.729)	(1.751)	(1.792)	(1.734)	4.000	(1.482)	(1.493)	(1.535)	(1.484)	3.750	0.549	0.579	0.579	0.679
4.000	(1.482)	(1.504)	(1.545)	(1.487)	3.990	(1.492)	(1.504)	(1.545)	(1.487)	3.625	0.755	0.785	0.785	0.885
3.990	(1.391)	(1.412)	(1.453)	(1.393)	3.875	(1.191)	(1.203)	(1.245)	(1.187)	3.500	0.924	0.954	0.954	1.054
3.875	(1.191)	(1.202)	(1.244)	(1.186)	3.750	(0.857)	(0.869)	(0.911)	(0.852)	3.375	0.697	0.727	0.727	0.827
3.750	(0.857)	(0.868)	(0.910)	(0.852)	3.625	(0.607)	(0.619)	(0.661)	(0.603)	3.250	0.184	(0.087)	(0.020)	0.147
3.625	(0.297)	(0.309)	(0.351)	(0.293)	3.500	(1.814)	(1.826)	(1.868)	(1.810)	2.375	0.283	0.363	0.414	0.564
3.500	(1.814)	(1.826)	(1.868)	(1.810)	3.375	(1.489)	(1.501)	(1.543)	(1.485)	2.250	0.537	0.617	0.667	0.817
3.375	(1.489)	(1.501)	(1.543)	(1.485)	3.250	(1.054)	(1.066)	(1.108)	(1.049)	2.125	0.868	0.948	0.998	1.148
3.250	(1.054)	(1.066)	(1.108)	(1.049)	3.125	(0.617)	(0.629)	(0.671)	(0.612)	2.000	1.293	1.373	1.423	1.573
3.125	(0.617)	(0.629)	(0.671)	(0.612)	3.000	(1.125)	(1.137)	(1.179)	(1.121)	1.990	1.333	1.414	1.464	1.614
3.000	(1.125)	(1.137)	(1.179)	(1.121)	2.990	(0.184)	(0.196)	(0.238)	(0.180)					
2.990	(0.184)	(0.196)	(0.238)	(0.180)	2.875	(0.167)	(0.179)	(0.221)	(0.163)					
2.875	(0.167)	(0.179)	(0.221)	(0.163)	2.750	(0.856)	(0.759)	(0.692)	(0.525)					
2.750	(0.856)	(0.759)	(0.692)	(0.525)	2.625	(0.434)	(0.287)	(0.170)	0.047					
2.625	(0.434)	(0.287)	(0.170)	0.047	2.500	0.084	0.206	0.299	0.491					
2.500	0.084	0.206	0.299	0.491	2.375	0.615	0.737	0.829	1.021					
2.375	0.615	0.737	0.829	1.021	2.250	1.293	1.416	1.508	1.700					
2.250	1.293	1.416	1.508	1.700										

Loan Level Price Adjustments													
		<= 60	60- 69	70- 79	80- 89	90- 99	100- 109	110- 119	120- 129	130- 139	140- 149	> 150	
All Fixed Conforming (does not apply to terms <= 90)	LTV	<= 60	NA	NA	0.50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		60.01- 70	NA	NA	1.25	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
		70.01- 75	NA	NA	2.75	2.250	1.500	1.000	0.500	0.500	0.250	0.250	
		75.01- 80	NA	NA	3.00	2.500	1.750	1.250	0.750	0.500	0.250	0.250	
		80.01- 85	NA	NA	3.25	2.750	1.500	1.000	0.500	0.250	0.250	0.250	
		85.01- 90	NA	NA	2.75	2.250	1.250	0.750	0.500	0.250	0.250	0.250	
		90.01- 95	NA	NA	2.25	1.750	1.000	0.500	0.250	0.250	0.250	0.250	
		95.01- 97	NA	NA	2.75	2.250	1.500	1.000	0.500	0.250	0.250	0.250	
		<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375	0.375	0.375
		60.01- 75	NA	NA	NA	1.125	1.000	1.000	0.625	0.625	0.625	0.625	0.625
75.01- 80	NA	NA	NA	0.875	0.750	0.750	0.375	0.375	0.375	0.375	0.375		
80.01- 85	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Loan Level Price Adjustments												
		<= 60	60- 69	70- 79	80- 89	90- 99	100- 109	110- 119	120- 129	130- 139	140- 149	> 150
Cash-Out	LTV	<= 60	NA	NA	NA	0.400	0.300	0.200	0.120	0.110	0.110	0.110
		60.01- 75	NA	NA	NA	1.125	1.000	1.000	0.625	0.625	0.625	0.625
		75.01- 80	NA	NA	NA	0.875	0.750	0.750	0.375	0.375	0.375	0.375
		80.01- 85	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Lender Paid MI												
		<= 60	60- 69	70- 79	80- 89	90- 99	100- 109	110- 119	120- 129	130- 139	140- 149	> 150
Lender Paid MI	Adj.	<= 60	NA	NA	NA	0.400	0.300	0.200	0.120	0.110	0.110	0.110
		60.01- 75	NA	NA	NA	1.125	1.000	1.000	0.625	0.625	0.625	0.625
		75.01- 80	NA	NA	NA	0.875	0.750	0.750	0.375	0.375	0.375	0.375
		80.01- 85	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Premium Adjusters												
		<= 60	60- 69	70- 79	80- 89	90- 99	100- 109	110- 119	120- 129	130- 139	140- 149	> 150
Premium Adjusters	2nd Home	<= 60	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110
		60.01- 70	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500
		70.01- 75	NA	2.20	2.20	2.20	2.000	2.000	1.400	1.200	1.200	1.200
		75.01- 80	NA	2.60	2.60	2.60						

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.922)	(5.865)	(5.907)	(5.849)
4.990	(5.872)	(5.845)	(5.887)	(5.829)
4.875	(5.761)	(5.708)	(5.617)	(5.559)
4.750	(5.550)	(5.497)	(5.397)	(5.243)
4.625	(5.294)	(5.256)	(5.173)	(5.035)
4.500	(5.149)	(5.111)	(5.028)	(4.890)
4.375	(4.941)	(4.903)	(4.820)	(4.682)
4.250	(4.708)	(4.671)	(4.587)	(4.449)
4.125	(4.456)	(4.456)	(4.389)	(4.266)
4.000	(4.277)	(4.277)	(4.211)	(4.087)
3.990	(4.227)	(4.227)	(4.161)	(4.037)
3.875	(4.070)	(4.070)	(4.004)	(3.880)
3.750	(3.767)	(3.767)	(3.700)	(3.577)
3.625	(4.534)	(4.448)	(4.379)	(4.190)
3.500	(4.304)	(4.211)	(4.139)	(3.947)
3.375	(3.933)	(3.831)	(3.755)	(3.557)
3.250	(3.403)	(3.290)	(3.210)	(3.003)
3.125	(4.003)	(3.892)	(3.821)	(3.640)
3.000	(3.687)	(3.569)	(3.488)	(3.294)
2.990	(3.649)	(3.519)	(3.438)	(3.244)
2.875	(3.147)	(3.000)	(2.903)	(2.700)
2.750	(2.516)	(2.369)	(2.252)	(2.035)
2.625	(1.846)	(1.703)	(1.611)	(1.267)
2.500	(1.367)	(1.225)	(1.125)	(0.873)
2.375	(0.692)	(0.570)	(0.478)	(0.286)
2.250	0.055	0.177	0.269	0.461

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.922)	(5.860)	(5.902)	(5.844)
4.990	(5.872)	(5.841)	(5.883)	(5.825)
4.875	(5.761)	(5.708)	(5.617)	(5.559)
4.750	(5.550)	(5.497)	(5.397)	(5.243)
4.625	(5.294)	(5.256)	(5.173)	(5.035)
4.500	(5.149)	(5.111)	(5.028)	(4.890)
4.375	(4.941)	(4.903)	(4.820)	(4.682)
4.250	(4.708)	(4.671)	(4.587)	(4.449)
4.125	(4.456)	(4.456)	(4.389)	(4.266)
4.000	(4.277)	(4.277)	(4.211)	(4.087)
3.990	(4.227)	(4.227)	(4.161)	(4.037)
3.875	(4.070)	(4.070)	(4.004)	(3.880)
3.750	(3.767)	(3.767)	(3.700)	(3.577)
3.625	(4.534)	(4.448)	(4.379)	(4.190)
3.500	(4.304)	(4.211)	(4.139)	(3.947)
3.375	(3.933)	(3.831)	(3.755)	(3.557)
3.250	(3.403)	(3.290)	(3.210)	(3.003)
3.125	(4.003)	(3.892)	(3.821)	(3.640)
3.000	(3.687)	(3.569)	(3.488)	(3.294)
2.990	(3.647)	(3.519)	(3.438)	(3.244)
2.875	(3.129)	(2.999)	(2.903)	(2.700)
2.750	(2.504)	(2.356)	(2.244)	(2.034)
2.625	(1.846)	(1.703)	(1.611)	(1.276)
2.500	(1.367)	(1.225)	(1.125)	(0.813)
2.375	(0.648)	(0.526)	(0.434)	(0.242)
2.250	0.070	0.192	0.284	0.476

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.461)	(6.320)	(6.316)	(6.154)
4.875	(6.294)	(6.152)	(6.145)	(5.986)
4.750	(6.048)	(5.905)	(5.897)	(5.735)
4.625	(5.525)	(5.455)	(5.490)	(5.431)
4.500	(5.403)	(5.333)	(5.327)	(5.269)
4.375	(5.246)	(5.175)	(5.098)	(5.038)
4.250	(5.073)	(4.999)	(4.920)	(4.765)
4.125	(5.096)	(5.041)	(4.988)	(4.651)
4.000	(4.964)	(4.905)	(4.847)	(4.508)
3.990	(4.914)	(4.855)	(4.797)	(4.458)
3.875	(4.646)	(4.580)	(4.521)	(4.176)
3.750	(4.255)	(4.183)	(4.121)	(3.767)
3.625	(4.515)	(4.416)	(4.350)	(4.025)
3.500	(4.275)	(4.175)	(4.106)	(3.775)
3.375	(3.931)	(3.823)	(3.752)	(3.433)
3.250	(3.461)	(3.344)	(3.268)	(2.965)
3.125	(3.963)	(3.809)	(3.759)	(3.454)
3.000	(3.635)	(3.469)	(3.417)	(3.097)
2.990	(3.585)	(3.419)	(3.367)	(3.047)
2.875	(3.148)	(2.974)	(2.918)	(2.591)
2.750	(2.589)	(2.406)	(2.348)	(2.013)
2.625	(2.238)	(1.970)	(1.936)	(1.393)
2.500	(1.763)	(1.482)	(1.446)	(1.028)
2.375	(1.052)	(0.789)	(0.727)	(0.505)
2.250	(0.289)	(0.074)	0.035	0.242

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.376)	(5.323)	(5.296)	(5.161)
4.375	(5.237)	(5.183)	(5.158)	(5.020)
4.250	(5.038)	(4.980)	(4.952)	(4.813)
4.125	(4.854)	(4.793)	(4.761)	(4.619)
4.000	(4.648)	(4.537)	(4.510)	(4.325)
3.990	(4.598)	(4.487)	(4.460)	(4.275)
3.875	(4.355)	(4.238)	(4.207)	(4.017)
3.750	(4.248)	(4.128)	(4.098)	(3.904)
3.625	(4.156)	(4.147)	(4.092)	(3.976)
3.500	(3.913)	(3.902)	(3.848)	(3.731)
3.375	(3.734)	(3.724)	(3.670)	(3.553)
3.250	(3.502)	(3.492)	(3.438)	(3.321)
3.125	(3.833)	(3.747)	(3.634)	(3.467)
3.000	(3.974)	(3.900)	(3.846)	(3.678)
2.990	(3.924)	(3.850)	(3.796)	(3.628)
2.875	(3.757)	(3.681)	(3.625)	(3.456)
2.750	(3.430)	(3.351)	(3.294)	(3.125)
2.625	(2.979)	(2.895)	(2.839)	(2.664)
2.500	(2.775)	(2.694)	(2.659)	(2.443)
2.375	(2.409)	(2.324)	(2.288)	(2.066)
2.250	(2.002)	(1.913)	(1.876)	(1.650)
2.125	(1.345)	(1.249)	(1.211)	(1.028)
2.000	(0.754)	(0.673)	(0.623)	(0.473)
1.990	(0.704)	(0.624)	(0.574)	(0.423)

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.374)	(5.317)	(5.317)	(5.217)
4.375	(5.354)	(5.324)	(5.324)	(5.224)
4.250	(5.234)	(5.204)	(5.204)	(5.104)
4.125	(4.886)	(4.856)	(4.856)	(4.756)
4.000	(4.925)	(4.804)	(4.738)	(4.565)
3.990	(4.875)	(4.754)	(4.688)	(4.539)
3.875	(4.634)	(4.534)	(4.534)	(4.434)
3.750	(4.529)	(4.399)	(4.332)	(4.232)
3.625	(4.249)	(4.117)	(4.046)	(3.872)
3.500	(4.267)	(4.176)	(4.111)	(3.903)
3.375	(4.078)	(3.985)	(3.919)	(3.711)
3.250	(3.805)	(3.709)	(3.641)	(3.430)
3.125	(3.582)	(3.484)	(3.414)	(3.208)
3.000	(3.784)	(3.711)	(3.656)	(3.489)
2.990	(3.734)	(3.661)	(3.606)	(3.439)
2.875	(3.568)	(3.492)	(3.437)	(3.268)
2.750	(3.243)	(3.163)	(3.107)	(2.938)
2.625	(2.793)	(2.709)	(2.653)	(2.478)
2.500	(2.727)	(2.646)	(2.611)	(2.397)
2.375	(2.363)	(2.278)	(2.242)	(2.020)
2.250	(1.957)	(1.869)	(1.832)	(1.628)
2.125	(1.424)	(1.344)	(1.294)	(1.144)
2.000	(0.777)	(0.697)	(0.647)	(0.497)
1.990	(0.712)	(0.631)	(0.581)	(0.431)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.518)	(1.488)	(1.445)	(1.295)
2.750	(1.130)	(1.059)	(1.016)	(0.865)
2.625	(0.696)	(0.624)	(0.581)	(0.431)
2.500	(0.243)	(0.171)	(0.128)	0.022

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.224)	(1.153)	(1.109)	(0.959)
2.750	(0.989)	(0.918)	(0.875)	(0.725)
2.625	(0.752)	(0.681)	(0.638)	(0.487)
2.500	(0.502)	(0.431)	(0.388)	(0.237)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.433)	(1.362)	(1.319)	(1.169)
2.625	(1.164)	(1.093)	(1.050)	(0.900)
2.500	(0.789)	(0.718)	(0.675)	(0.525)

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	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
70.01 - 75	NA	NA	1.250	1.000	0.500	0.500	0.500	0.250	0.250	0.250	
75.01 - 80	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	
80.01 - 85	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	
85.01 - 90	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750	

LPMI Adjustments Applied after Cap

Premium Adjusters	Rate & Term Refi	Manufactured Home	DTI > 45	Lender Paid MI Adj.	LTV	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
						≤ 65	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110
≤ 85	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500					
85.01 - 90	NA	0.490	0.440	0.430	0.380	0.300	0.220	0.170	0.110	0.110	0.110					
90.01 - 95	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280					
95.01 - 97	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350					
≤ 85	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	0.580	0.510	0.480	0.390	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	≤ 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	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					

Subordinate Financing Excludes Community Seconds®	LTV	CLTV	< 720	≥ 720
			≤ 65	80.01 - 95
65.01-75	80.01 - 95	0.750	0.500	
75.01-95	90			

FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.365)	(2.377)	(2.419)	(2.361)
4.990	(2.348)	(2.360)	(2.401)	(2.343)
4.875	(2.097)	(2.108)	(2.150)	(2.092)
4.750	(1.819)	(1.830)	(1.872)	(1.814)
4.625	(1.768)	(1.780)	(1.822)	(1.764)
4.500	(1.503)	(1.515)	(1.557)	(1.499)
4.375	(1.239)	(1.250)	(1.292)	(1.234)
4.250	(0.945)	(0.956)	(0.998)	(0.940)
4.125	(1.739)	(1.751)	(1.792)	(1.734)
4.000	(1.470)	(1.482)	(1.524)	(1.466)
3.990	(1.452)	(1.464)	(1.506)	(1.450)
3.875	(1.191)	(1.203)	(1.245)	(1.187)
3.750	(0.857)	(0.869)	(0.911)	(0.853)
3.625	(2.097)	(1.975)	(1.883)	(1.690)
3.500	(1.814)	(1.692)	(1.600)	(1.407)
3.375	(1.489)	(1.367)	(1.274)	(1.082)
3.250	(1.054)	(0.932)	(0.840)	(0.648)
3.125	(2.415)	(2.267)	(2.150)	(1.933)
3.000	(2.125)	(1.978)	(1.861)	(1.644)
2.990	(2.147)	(2.000)	(1.883)	(1.666)
2.875	(1.697)	(1.550)	(1.433)	(1.215)
2.750	(1.125)	(0.978)	(0.861)	(0.644)
2.625	(0.434)	(0.287)	(0.170)	(0.047)
2.500	0.084	0.206	0.299	0.491
2.375	0.615	0.737	0.829	1.021
2.250	1.293	1.416	1.508	1.700

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.365)	(2.377)	(2.419)	(2.361)
4.875	(2.097)	(2.108)	(2.150)	(2.092)
4.750	(1.819)	(1.830)	(1.872)	(1.814)
4.625	(1.768)	(1.780)	(1.822)	(1.764)
4.500	(1.503)	(1.515)	(1.557)	(1.499)
4.375	(1.239)	(1.250)	(1.292)	(1.234)
4.250	(0.945)	(0.956)	(0.998)	(0.940)
4.125	(1.739)	(1.751)	(1.792)	(1.734)
4.000	(1.470)	(1.482)	(1.524)	(1.466)
3.990	(1.452)	(1.464)	(1.506)	(1.450)
3.875	(1.191)	(1.203)	(1.245)	(1.187)
3.750	(0.857)	(0.869)	(0.911)	(0.853)
3.625	(2.097)	(1.975)	(1.883)	(1.690)
3.500	(1.814)	(1.692)	(1.600)	(1.407)
3.375	(1.489)	(1.367)	(1.274)	(1.082)
3.250	(1.054)	(0.932)	(0.840)	(0.648)
3.125	(2.415)	(2.267)	(2.150)	(1.933)
3.000	(2.125)	(1.978)	(1.861)	(1.644)
2.990	(2.147)	(2.000)	(1.883)	(1.666)
2.875	(1.697)	(1.550)	(1.433)	(1.215)
2.750	(1.125)	(0.978)	(0.861)	(0.644)
2.625	(0.434)	(0.287)	(0.170)	(0.047)
2.500	0.084	0.206	0.299	0.491
2.375	0.615	0.737	0.829	1.021
2.250	1.293	1.416	1.508	1.700

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.022)	(2.034)	(2.076)	(2.018)
4.875	(1.829)	(1.841)	(1.883)	(1.825)
4.750	(1.567)	(1.578)	(1.620)	(1.562)
4.625	(1.322)	(1.334)	(1.376)	(1.317)
4.500	(1.189)	(1.201)	(1.243)	(1.185)
4.375	(0.989)	(1.000)	(1.042)	(0.984)
4.250	(0.695)	(0.706)	(0.748)	(0.690)
4.125	(1.292)	(1.304)	(1.346)	(1.288)
4.000	(1.156)	(1.168)	(1.210)	(1.152)
3.990	(1.189)	(1.200)	(1.242)	(1.184)
3.875	(0.941)	(0.953)	(0.995)	(0.937)
3.750	(0.607)	(0.619)	(0.661)	(0.603)
3.625	(1.650)	(1.528)	(1.436)	(1.244)
3.500	(1.500)	(1.378)	(1.286)	(1.094)
3.375	(1.239)	(1.117)	(1.024)	(0.832)
3.250	(0.804)	(0.682)	(0.590)	(0.398)
3.125	(1.968)	(1.821)	(1.704)	(1.487)
3.000	(1.812)	(1.664)	(1.547)	(1.330)
2.990	(1.844)	(1.697)	(1.580)	(1.363)
2.875	(1.447)	(1.300)	(1.183)	(0.965)
2.750	(0.875)	(0.728)	(0.611)	(0.394)
2.625	(0.184)	(0.037)	(0.080)	(0.297)
2.500	0.398	0.520	0.612	0.804
2.375	0.865	0.987	1.079	1.271
2.250	1.543	1.666	1.758	1.950

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.657)	(0.627)	(0.627)	(0.527)
4.375	(0.544)	(0.514)	(0.514)	(0.414)
4.250	(0.388)	(0.358)	(0.358)	(0.258)
4.125	(0.190)	(0.160)	(0.160)	(0.060)
4.000	0.096	0.126	0.126	0.226
3.990	0.127	0.157	0.157	0.257
3.875	0.372	0.402	0.402	0.502
3.750	0.549	0.579	0.579	0.679
3.625	0.755	0.785	0.785	0.885
3.500	(0.254)	(0.249)	(0.274)	(0.399)
3.375	(0.083)	(0.078)	(0.103)	(0.029)
3.250	0.108	0.113	0.088	0.163
3.125	0.346	0.351	0.326	0.401
3.000	(1.248)	(1.151)	(1.085)	(0.918)
2.990	(1.246)	(1.149)	(1.082)	(0.915)
2.875	(0.851)	(0.854)	(0.887)	(0.720)
2.750	(0.856)	(0.759)	(0.692)	(0.525)
2.625	(0.553)	(0.456)	(0.389)	(0.222)
2.500	(0.184)	(0.087)	(0.020)	0.147
2.375	0.283	0.363	0.414	0.564
2.250	0.537	0.617	0.667	0.817
2.125	0.868	0.948	0.998	1.148
2.000	1.293	1.373	1.423	1.574
1.990	1.333	1.414	1.464	1.614

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.222)	(0.192)	(0.192)	(0.092)
4.375	(0.226)	(0.196)	(0.196)	(0.096)
4.250	(0.158)	(0.128)	(0.128)	(0.028)
4.125	0.040	0.070	0.070	0.170
4.000	0.326	0.356	0.356	0.456
3.990	0.357	0.387	0.387	0.487
3.875	0.671	0.701	0.701	0.801
3.750	0.779	0.809	0.809	0.909
3.625	0.985	1.015	1.015	1.115
3.500	0.160	0.165	0.140	0.210
3.375	0.216	0.221	0.196	0.270
3.250	0.338	0.343	0.318	0.393
3.125	0.576	0.581	0.556	0.631
3.000	(0.834)	(0.737)	(0.671)	(0.504)
2.990	(0.841)	(0.744)	(0.677)	(0.510)
2.875	(0.752)	(0.655)	(0.588)	(0.421)
2.750	(0.626)	(0.529)	(0.462)	(0.295)
2.625	(0.323)	(0.226)	(0.159)	0.008
2.500	0.046	0.143	0.210	0.377
2.375	0.552	0.649	0.716	0.883
2.250	0.767	0.847	0.897	1.047
2.125	1.098	1.178	1.228	1.379
2.000	1.523	1.603	1.653	1.804
1.990	1.563	1.644	1.694	1.844

FNMA HomeReady™ 10/6 ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.568)	(0.538)	(0.495)	(0.345)
2.750	(0.180)	(0.109)	(0.066)	0.085
2.625	0.254	0.326	0.369	0.519
2.500	0.707	0.779	0.822	0.972

FNMA HomeReady™ 5/6 SOFR ARM [2/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.274)	(0.203)	(0.159)	(0.009)
2.750	(0.039)	0.032	0.075	0.225
2.625	0.198	0.269	0.312	0.463
2.500	0.448	0.519	0.562	0.713

FNMA HomeReady™ 7/6 SOFR ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.483)	(0.412)	(0.369)	(0.219)
2.625	(0.214)	(0.143)	(0.100)	0.050
2.500	0.161	0.232	0.275	0.425

FNMA HomeReady™ 10/6 ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.568)	(0.538)	(0.495)	(0.345)
2.750	(0.180)	(0.109)	(0.066)	0.085
2.625	0.254	0.326	0.369	0.519
2.500	0.707	0.779	0.822	0.972

Loan Level Price Adjustments

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

Cash-Out LTV

	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
	75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home	OTI > 45	LPMI Adjustments Applied after Cap										
					≤ 60	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
		NA	NA	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.100	0.100	
		NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	0.500		
		NA	0.400	0.400	0.420	0.380	0.300	0.220	0.170	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		
		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		
		≤ 85													

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.922)	(5.865)	(5.907)	(5.849)
4.990	(5.872)	(5.845)	(5.887)	(5.829)
4.875	(5.761)	(5.708)	(5.617)	(5.559)
4.750	(5.550)	(5.497)	(5.397)	(5.243)
4.625	(5.294)	(5.256)	(5.173)	(5.035)
4.500	(5.149)	(5.111)	(5.028)	(4.890)
4.375	(4.941)	(4.903)	(4.820)	(4.682)
4.250	(4.708)	(4.671)	(4.587)	(4.449)
4.125	(4.456)	(4.456)	(4.389)	(4.266)
4.000	(4.277)	(4.277)	(4.211)	(4.087)
3.990	(4.227)	(4.227)	(4.161)	(4.037)
3.875	(4.070)	(4.070)	(4.004)	(3.880)
3.750	(3.767)	(3.767)	(3.700)	(3.577)
3.625	(4.534)	(4.448)	(4.379)	(4.190)
3.500	(4.304)	(4.211)	(4.139)	(3.947)
3.375	(3.933)	(3.831)	(3.755)	(3.557)
3.250	(3.403)	(3.290)	(3.210)	(3.003)
3.125	(4.003)	(3.892)	(3.821)	(3.640)
3.000	(3.687)	(3.569)	(3.488)	(3.294)
2.990	(3.649)	(3.519)	(3.438)	(3.244)
2.875	(3.147)	(3.000)	(2.903)	(2.700)
2.750	(2.516)	(2.369)	(2.252)	(2.035)
2.625	(1.846)	(1.703)	(1.611)	(1.267)
2.500	(1.367)	(1.225)	(1.125)	(0.873)
2.375	(0.692)	(0.570)	(0.478)	(0.286)
2.250	0.055	0.177	0.269	0.461

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.922)	(5.860)	(5.902)	(5.844)
4.990	(5.872)	(5.841)	(5.883)	(5.825)
4.875	(5.761)	(5.708)	(5.617)	(5.559)
4.750	(5.550)	(5.497)	(5.397)	(5.243)
4.625	(5.294)	(5.256)	(5.173)	(5.035)
4.500	(5.149)	(5.111)	(5.028)	(4.890)
4.375	(4.941)	(4.903)	(4.820)	(4.682)
4.250	(4.708)	(4.671)	(4.587)	(4.449)
4.125	(4.456)	(4.456)	(4.389)	(4.266)
4.000	(4.277)	(4.277)	(4.211)	(4.087)
3.990	(4.227)	(4.227)	(4.161)	(4.037)
3.875	(4.070)	(4.070)	(4.004)	(3.880)
3.750	(3.767)	(3.767)	(3.700)	(3.577)
3.625	(4.534)	(4.448)	(4.379)	(4.190)
3.500	(4.304)	(4.211)	(4.139)	(3.947)
3.375	(3.933)	(3.831)	(3.755)	(3.557)
3.250	(3.403)	(3.290)	(3.210)	(3.003)
3.125	(4.003)	(3.892)	(3.821)	(3.640)
3.000	(3.687)	(3.569)	(3.488)	(3.294)
2.990	(3.637)	(3.519)	(3.438)	(3.244)
2.875	(3.129)	(2.999)	(2.903)	(2.700)
2.750	(2.504)	(2.356)	(2.244)	(2.034)
2.625	(1.846)	(1.703)	(1.611)	(1.276)
2.500	(1.367)	(1.225)	(1.125)	(0.813)
2.375	(0.648)	(0.526)	(0.434)	(0.242)
2.250	0.070	0.192	0.284	0.476

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.461)	(6.320)	(6.316)	(6.154)
4.875	(6.294)	(6.152)	(6.145)	(5.986)
4.750	(6.048)	(5.905)	(5.897)	(5.735)
4.625	(5.525)	(5.455)	(5.490)	(5.311)
4.500	(5.403)	(5.333)	(5.327)	(5.269)
4.375	(5.246)	(5.175)	(5.098)	(5.038)
4.250	(5.073)	(4.999)	(4.920)	(4.765)
4.125	(5.096)	(5.041)	(4.988)	(4.651)
4.000	(4.964)	(4.905)	(4.847)	(4.508)
3.990	(4.914)	(4.855)	(4.797)	(4.458)
3.875	(4.646)	(4.580)	(4.521)	(4.176)
3.750	(4.255)	(4.183)	(4.121)	(3.767)
3.625	(4.515)	(4.416)	(4.350)	(4.025)
3.500	(4.275)	(4.175)	(4.106)	(3.775)
3.375	(3.931)	(3.823)	(3.752)	(3.433)
3.250	(3.461)	(3.344)	(3.268)	(2.965)
3.125	(3.963)	(3.809)	(3.759)	(3.454)
3.000	(3.635)	(3.469)	(3.417)	(3.097)
2.990	(3.585)	(3.419)	(3.367)	(3.047)
2.875	(3.148)	(2.974)	(2.918)	(2.591)
2.750	(2.589)	(2.406)	(2.348)	(2.013)
2.625	(2.238)	(1.970)	(1.936)	(1.398)
2.500	(1.763)	(1.482)	(1.446)	(1.023)
2.375	(1.052)	(0.789)	(0.727)	(0.505)
2.250	(0.289)	(0.074)	0.035	0.242

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.226)	(5.173)	(5.146)	(5.011)
4.375	(5.087)	(5.033)	(5.008)	(4.870)
4.250	(4.888)	(4.830)	(4.802)	(4.663)
4.125	(4.704)	(4.643)	(4.611)	(4.469)
4.000	(4.498)	(4.437)	(4.360)	(4.175)
3.990	(4.448)	(4.337)	(4.310)	(4.125)
3.875	(4.205)	(4.088)	(4.057)	(3.867)
3.750	(4.098)	(3.978)	(3.948)	(3.754)
3.625	(4.006)	(3.997)	(3.942)	(3.826)
3.500	(3.763)	(3.752)	(3.698)	(3.581)
3.375	(3.584)	(3.574)	(3.520)	(3.403)
3.250	(3.352)	(3.342)	(3.288)	(3.171)
3.125	(3.683)	(3.597)	(3.484)	(3.317)
3.000	(3.824)	(3.750)	(3.696)	(3.528)
2.990	(3.774)	(3.700)	(3.646)	(3.478)
2.875	(3.607)	(3.531)	(3.475)	(3.306)
2.750	(3.280)	(3.201)	(3.144)	(2.975)
2.625	(2.829)	(2.745)	(2.689)	(2.514)
2.500	(2.625)	(2.544)	(2.509)	(2.293)
2.375	(2.259)	(2.174)	(2.138)	(1.916)
2.250	(1.852)	(1.763)	(1.726)	(1.500)
2.125	(1.195)	(1.099)	(1.061)	(0.878)
2.000	(0.604)	(0.523)	(0.473)	(0.323)
1.990	(0.554)	(0.474)	(0.424)	(0.273)

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.224)	(5.167)	(5.167)	(5.067)
4.375	(5.204)	(5.174)	(5.174)	(5.074)
4.250	(5.084)	(5.054)	(5.054)	(4.954)
4.125	(4.736)	(4.706)	(4.706)	(4.606)
4.000	(4.775)	(4.654)	(4.588)	(4.415)
3.990	(4.725)	(4.604)	(4.538)	(4.389)
3.875	(4.484)	(4.384)	(4.384)	(4.284)
3.750	(4.379)	(4.249)	(4.182)	(4.082)
3.625	(4.099)	(3.967)	(3.896)	(3.722)
3.500	(4.117)	(4.026)	(3.961)	(3.753)
3.375	(3.928)	(3.835)	(3.769)	(3.561)
3.250	(3.655)	(3.559)	(3.491)	(3.280)
3.125	(3.432)	(3.334)	(3.264)	(3.058)
3.000	(3.634)	(3.561)	(3.506)	(3.339)
2.990	(3.584)	(3.511)	(3.456)	(3.289)
2.875	(3.418)	(3.342)	(3.287)	(3.118)
2.750	(3.093)	(3.013)	(2.957)	(2.788)
2.625	(2.643)	(2.559)	(2.503)	(2.328)
2.500	(2.577)	(2.496)	(2.461)	(2.247)
2.375	(2.213)	(2.128)	(2.092)	(1.870)
2.250	(1.807)	(1.719)	(1.682)	(1.478)
2.125	(1.274)	(1.194)	(1.144)	(0.994)
2.000	(0.627)	(0.547)	(0.497)	(0.347)
1.990	(0.562)	(0.481)	(0.431)	(0.281)

FHLMC Home Possible® 10/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.224)	(1.153)	(1.109)	(0.959)
2.750	(0.989)	(0.918)	(0.875)	(0.725)
2.625	(0.752)	(0.681)	(0.638)	(0.487)
2.500	(0.502)	(0.431)	(0.388)	(0.237)

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.224)	(1.153)	(1.109)	(0.959)
2.750	(0.989)	(0.918)	(0.875)	(0.725)
2.625	(0.752)	(0.681)	(0.638)	(0.487)
2.500	(0.502)	(0.431)	(0.388)	(0.237)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.433)	(1.362)	(1.319)	(1.169)
2.750	(1.164)	(1.093)	(1.050)	(0.900)
2.625	(0.789)	(0.718)	(0.675)	(0.525)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.518)	(1.488)	(1.445)	(1.295)
2.750	(1.130)	(1.059)	(1.016)	(0.865)
2.625	(0.696)	(0.624)	(0.581)	(0.431)
2.500	(0.243)	(0.171)	(0.128)	0.022

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	LPA									
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
	≤ 60	NA	NA	0.500	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 - 75	NA	NA	2.250	2.250	1.250	1.000	0.500	0.500	0.500	0.500
	75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500
	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	0.250	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
	95.01 - 97*	NA	NA	2.750	2.250	1.500	1.500	1.000	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	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
		3 - 4 Unit	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
		DTI > 45	NA	2.630	2.630	2.630	1.750	1.750	1.330	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
		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	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	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						

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
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	(1.274)	(1.203)	(1.159)	(1.009)
2.750	(1.039)	(0.968)	(0.925)	(0.775)
2.625	(0.802)	(0.731)	(0.688)	(0.537)
2.500	(0.552)	(0.481)	(0.438)	(0.287)

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	(1.483)	(1.412)	(1.369)	(1.219)
2.625	(1.214)	(1.143)	(1.100)	(0.950)
2.500	(0.839)	(0.768)	(0.725)	(0.575)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.568)	(1.538)	(1.495)	(1.345)
2.750	(1.180)	(1.109)	(1.066)	(0.915)
2.625	(0.746)	(0.674)	(0.631)	(0.481)
2.500	(0.293)	(0.221)	(0.178)	(0.028)

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.274)	(0.203)	(0.159)	(0.009)
2.750	(0.039)	0.032	0.075	0.225
2.625	0.198	0.269	0.312	0.463
2.500	0.448	0.519	0.562	0.713

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.483)	(0.412)	(0.369)	(0.219)
2.625	(0.214)	(0.143)	(0.100)	0.050
2.500	0.161	0.232	0.275	0.425

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.568)	(0.538)	(0.495)	(0.345)
2.750	(0.180)	(0.109)	(0.066)	0.085
2.625	0.254	0.326	0.369	0.519
2.500	0.707	0.779	0.822	0.972

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	760-779	780-799	>= 800
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	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	0.625	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875	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	
	LTV Adjusters	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
		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	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
		Term	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		<= 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
	Escrow Waiver (Full or Taxes Only)		0.250
	Escrow Waiver (Insurance Only)		0.000
	>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

*Escrow Waiver penalty does not apply in DC with an LTV <= 80.00
No Lender Fee options are available through the pricing engine online.
 Please view 'State Adjustments' page for additional adjustments.

		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)
	\$300,000 - Conforming Limit	0.000	(0.125)	
High Balance	High Balance		0.000	0.000
	Purch - R/T Refi.	LTV ≤ 75		1.000
		LTV > 75		1.750
		C/O Refi.	LTV ≤ 75	
		LTV > 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%

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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.274)	(1.203)	(1.159)	(1.009)
2.750	(1.039)	(0.968)	(0.925)	(0.775)
2.625	(0.802)	(0.731)	(0.688)	(0.537)
2.500	(0.552)	(0.481)	(0.438)	(0.287)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.483)	(1.412)	(1.369)	(1.219)
2.625	(1.214)	(1.143)	(1.100)	(0.950)
2.500	(0.839)	(0.768)	(0.725)	(0.575)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.568)	(1.538)	(1.495)	(1.345)
2.750	(1.180)	(1.109)	(1.066)	(0.915)
2.625	(0.746)	(0.674)	(0.631)	(0.481)
2.500	(0.293)	(0.221)	(0.178)	(0.028)

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.274)	(0.203)	(0.159)	(0.009)
2.750	(0.039)	0.032	0.075	0.225
2.625	0.198	0.269	0.312	0.463
2.500	0.448	0.519	0.562	0.713

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.483)	(0.412)	(0.369)	(0.219)
2.625	(0.214)	(0.143)	(0.100)	0.050
2.500	0.161	0.232	0.275	0.425

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.568)	(0.538)	(0.495)	(0.345)
2.750	(0.180)	(0.109)	(0.066)	0.085
2.625	0.254	0.326	0.369	0.519
2.500	0.707	0.779	0.822	0.972

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	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	0.500	0.250	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	0.250	0.250
75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500
80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	0.250
85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250
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
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA

Lender Paid MI Adj.	Premium Adjusters	< 620 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760-779 780-799 >= 800											
		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
	LTV Adjusters	DTI > 45	<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	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
		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

Number Of Units	LTV			
	<= 80	<= 80	<= 80	
	80.01 - 85	80.01 - 85	80.01 - 85	
Subordinate Financing	2 Units	1.000	1.000	
	3-4 units	1.000	1.000	
	LTV	<= 70	>= 70	
	<= 75	<= 80	0.375	0.375
	<= 65	80.01 - 95	0.875	0.625
Misc Adjusters	65.01-75	80.01 - 95	1.125	0.875
	75.01-95	76.01-95	1.375	1.125
	Attached Condo > 75 LTV (>15yr Term)		0.750	
	>90 LTV		0.250	
	Escrow Waiver (Full or Taxes Only)		0.250	
Non Owner Occupied	Escrow Waiver (Insurance Only)		0.000	
	Manufactured Home (High Bal - Not Permitted)		3.000	
	Second Home > 85 LTV		0.250	
	<= 75		2.125	
	75.01 - 80		3.375	
	> 80		4.125	

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
--	-------

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

*Escrow Waiver penalty does not apply in DC with an LTV <= 80.00
No Lender Fee options are available through the pricing engine online.
 Please view 'State Adjustments' page for additional adjustments.

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)