

National Wholesale Rate Sheet

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

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

Purchase Special available on Conventional & Government!

Government FICOs down to 580!

Smart Series Non-QM & Jumbo Series are Back!

Please Note: Rate Sheets are provided for pricing purposes only and do not necessarily reflect product eligibility or availability. Please refer to the Product Guidelines located in the 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.		
3.125	(3.006)	→ 0.079			
3.000	(2.339)	↓ 0.156			
Conventional 15yr Fixed			FHA 30yr Fixed		
2.500	(3.024)	→ 0.086	2.750	(2.962)	↓ 0.132
2.375	(2.562)	↓ 0.171	2.625	(2.542)	↓ 0.132
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(1.882)	→ 0.063	2.750	(2.972)	↓ 0.132
2.875	(1.680)	→ 0.063	2.625	(2.552)	↓ 0.132

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	Smart Series - Non-QM Products
Page 11	Dream Big Jumbo
Page 12	Jumbo Series D
Page 13	Jumbo Series I
Page 14	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	Relock Policy																											
<ul style="list-style-type: none"> • 1st-3rd Extension - 2 bps/day • 4th Extension or more - 4 bps/day • Extended loans cannot expire on a weekend or holiday. • Max number of days to extend is 45 days per request. 	<table style="width: 100%; border-collapse: collapse;"> <tr><td>7 Day Extension</td><td style="text-align: right;">9/24/2021</td></tr> <tr><td>15 Day Lock/Extension</td><td style="text-align: right;">10/4/2021</td></tr> <tr><td>30 Day Lock/Extension</td><td style="text-align: right;">10/18/2021</td></tr> <tr><td>45 Day Lock/Extension</td><td style="text-align: right;">11/1/2021</td></tr> <tr><td>60 Day Lock</td><td style="text-align: right;">11/16/2021</td></tr> <tr><td>90 Day Lock</td><td style="text-align: right;">12/16/2021</td></tr> </table>	7 Day Extension	9/24/2021	15 Day Lock/Extension	10/4/2021	30 Day Lock/Extension	10/18/2021	45 Day Lock/Extension	11/1/2021	60 Day Lock	11/16/2021	90 Day Lock	12/16/2021	<p>Pricing is based on worst case pricing: current market vs locked less a relock fee.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>15 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.300</td> <td>≥ 3 Prior Ext.</td> <td>0.600</td> </tr> <tr> <td>30 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.600</td> <td>≥ 3 Prior Ext.</td> <td>1.200</td> </tr> <tr> <td>45 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.900</td> <td>≥ 3 Prior Ext.</td> <td>1.800</td> </tr> </table> <p>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.)</p>	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
7 Day Extension	9/24/2021																												
15 Day Lock/Extension	10/4/2021																												
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90 Day Lock	12/16/2021																												
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																									

GENERAL INFORMATION

Fee Info	Agency Loan Limits								
Lender Fees - Conforming, Government & Jumbo	\$995								
Lender Fees - Smart Series	\$1,295								
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.									
	<table style="width: 100%; border-collapse: collapse;"> <tr><td>1 Unit</td><td style="text-align: right;">\$548,250</td></tr> <tr><td>2 Unit</td><td style="text-align: right;">\$702,000</td></tr> <tr><td>3 Unit</td><td style="text-align: right;">\$848,500</td></tr> <tr><td>4 Unit</td><td style="text-align: right;">\$1,054,500</td></tr> </table>	1 Unit	\$548,250	2 Unit	\$702,000	3 Unit	\$848,500	4 Unit	\$1,054,500
1 Unit	\$548,250								
2 Unit	\$702,000								
3 Unit	\$848,500								
4 Unit	\$1,054,500								
	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
4.500	(5.766)	(5.786)	(5.836)	(5.787)
4.375	(5.495)	(5.515)	(5.566)	(5.516)
4.250	(5.737)	(5.724)	(5.740)	(5.657)
4.125	(5.472)	(5.458)	(5.475)	(5.392)
4.000	(5.186)	(5.173)	(5.190)	(5.107)
3.875	(4.879)	(4.866)	(4.883)	(4.800)
3.750	(5.533)	(5.411)	(5.319)	(5.126)
3.625	(5.226)	(5.104)	(5.012)	(4.820)
3.500	(4.894)	(4.772)	(4.680)	(4.488)
3.375	(4.536)	(4.414)	(4.322)	(4.130)
3.250	(4.629)	(4.507)	(4.414)	(4.222)
3.125	(4.265)	(4.143)	(4.051)	(3.859)
3.000	(3.878)	(3.756)	(3.663)	(3.471)
2.990	(3.874)	(3.751)	(3.659)	(3.467)
2.875	(3.468)	(3.346)	(3.254)	(3.062)
2.750	(3.093)	(2.962)	(2.862)	(2.661)
2.625	(2.673)	(2.542)	(2.442)	(2.241)
2.500	(2.237)	(2.107)	(2.006)	(1.806)
2.375	(1.790)	(1.659)	(1.559)	(1.359)
2.250	(1.344)	(1.214)	(1.113)	(0.913)
2.125	0.920	1.050	1.151	1.351
2.000	1.380	1.510	1.611	1.811
1.990	1.412	1.543	1.643	1.844
1.875	1.846	1.977	2.077	2.278
1.750	2.307	2.437	2.538	2.738

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.776)	(5.796)	(5.846)	(5.797)
4.375	(5.505)	(5.525)	(5.576)	(5.526)
4.250	(5.747)	(5.734)	(5.750)	(5.667)
4.125	(5.482)	(5.468)	(5.485)	(5.402)
4.000	(5.196)	(5.183)	(5.200)	(5.117)
3.875	(4.889)	(4.876)	(4.893)	(4.810)
3.750	(5.543)	(5.421)	(5.329)	(5.136)
3.625	(5.236)	(5.114)	(5.022)	(4.830)
3.500	(4.904)	(4.782)	(4.690)	(4.498)
3.375	(4.546)	(4.424)	(4.332)	(4.140)
3.250	(4.639)	(4.517)	(4.424)	(4.232)
3.125	(4.275)	(4.153)	(4.061)	(3.869)
3.000	(3.888)	(3.766)	(3.673)	(3.481)
2.990	(3.884)	(3.761)	(3.669)	(3.477)
2.875	(3.478)	(3.356)	(3.264)	(3.072)
2.750	(3.103)	(2.972)	(2.872)	(2.671)
2.625	(2.683)	(2.552)	(2.452)	(2.251)
2.500	(2.247)	(2.117)	(2.016)	(1.816)
2.375	(1.800)	(1.669)	(1.569)	(1.369)
2.250	(1.354)	(1.224)	(1.123)	(0.923)
2.125	0.910	1.040	1.141	1.341
2.000	1.370	1.500	1.601	1.801
1.990	1.402	1.533	1.633	1.834
1.875	1.836	1.967	2.067	2.268
1.750	2.297	2.427	2.528	2.728

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.416)	(5.436)	(5.486)	(5.437)
4.375	(5.145)	(5.165)	(5.216)	(5.166)
4.250	(5.387)	(5.374)	(5.390)	(5.307)
4.125	(5.122)	(5.108)	(5.125)	(5.042)
4.000	(4.836)	(4.823)	(4.840)	(4.757)
3.875	(4.529)	(4.516)	(4.533)	(4.450)
3.750	(5.183)	(5.061)	(4.969)	(4.776)
3.625	(4.876)	(4.754)	(4.662)	(4.470)
3.500	(4.544)	(4.422)	(4.330)	(4.138)
3.375	(4.186)	(4.064)	(3.972)	(3.780)
3.250	(4.279)	(4.157)	(4.064)	(3.872)
3.125	(3.915)	(3.793)	(3.701)	(3.509)
3.000	(3.528)	(3.406)	(3.313)	(3.121)
2.990	(3.524)	(3.401)	(3.309)	(3.117)
2.875	(3.118)	(2.996)	(2.904)	(2.712)
2.750	(2.743)	(2.621)	(2.512)	(2.311)
2.625	(2.323)	(2.192)	(2.092)	(1.891)
2.500	(1.887)	(1.757)	(1.656)	(1.456)
2.375	(1.440)	(1.309)	(1.209)	(1.009)
2.250	(0.994)	(0.864)	(0.763)	(0.563)
2.125	1.270	1.400	1.501	1.701
2.000	1.730	1.860	1.961	2.161
1.990	1.762	1.893	1.993	2.194
1.875	2.196	2.327	2.427	2.628
1.750	2.657	2.787	2.888	3.088

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.279)	(3.288)	(3.327)	(3.266)
3.625	(3.013)	(3.022)	(3.061)	(3.000)
3.500	(2.735)	(2.744)	(2.783)	(2.723)
3.375	(2.446)	(2.455)	(2.494)	(2.433)
3.250	(3.083)	(3.030)	(3.006)	(2.883)
3.125	(2.796)	(2.742)	(2.719)	(2.595)
3.000	(2.494)	(2.440)	(2.417)	(2.294)
2.875	(2.177)	(2.123)	(2.100)	(1.977)
2.750	(2.174)	(2.073)	(2.003)	(1.833)
2.625	(1.856)	(1.756)	(1.685)	(1.515)
2.500	(1.522)	(1.422)	(1.351)	(1.181)
2.375	(1.171)	(1.071)	(1.000)	(0.830)
2.250	(0.814)	(0.713)	(0.643)	(0.473)
2.125	(0.021)	0.102	0.196	0.390
2.000	0.349	0.473	0.567	0.761
1.875	0.733	0.857	0.950	1.144
1.750	1.119	1.243	1.337	1.531

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.039)	(3.048)	(3.087)	(3.026)
3.625	(2.773)	(2.782)	(2.821)	(2.760)
3.500	(2.495)	(2.504)	(2.543)	(2.483)
3.375	(2.206)	(2.215)	(2.254)	(2.193)
3.250	(2.843)	(2.790)	(2.766)	(2.643)
3.125	(2.556)	(2.502)	(2.479)	(2.355)
3.000	(2.254)	(2.200)	(2.177)	(2.054)
2.875	(1.937)	(1.883)	(1.860)	(1.737)
2.750	(1.934)	(1.833)	(1.763)	(1.593)
2.625	(1.616)	(1.516)	(1.445)	(1.275)
2.500	(1.282)	(1.182)	(1.111)	(0.941)
2.375	(0.931)	(0.831)	(0.760)	(0.590)
2.250	(0.574)	(0.473)	(0.403)	(0.233)
2.125	0.219	0.342	0.436	0.630
2.000	0.589	0.713	0.807	1.001
1.875	0.973	1.097	1.190	1.384
1.750	1.359	1.483	1.577	1.771

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(3.326)	(3.204)	(3.112)	(2.920)
3.375	(2.969)	(2.847)	(2.755)	(2.563)
3.250	(3.718)	(3.596)	(3.503)	(3.311)
3.125	(3.354)	(3.232)	(3.140)	(2.948)
3.000	(2.967)	(2.845)	(2.752)	(2.560)
2.990	(2.963)	(2.840)	(2.748)	(2.556)
2.875	(2.557)	(2.435)	(2.343)	(2.151)
2.750	(1.994)	(1.863)	(1.763)	(1.562)
2.625	(1.574)	(1.443)	(1.343)	(1.142)
2.500	(1.138)	(1.008)	(0.907)	(0.707)
2.375	(0.691)	(0.560)	(0.460)	(0.260)
2.250	(0.245)	(0.115)	(0.014)	0.186
2.125	2.394	2.524	2.625	2.825
2.000	2.854	2.985	3.085	3.285
1.990	2.887	3.017	3.118	3.318
1.875	3.321	3.451	3.551	3.752
1.750	3.781	3.911	4.012	4.212

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(3.576)	(3.454)	(3.362)	(3.170)
3.375	(3.219)	(3.097)	(3.005)	(2.813)
3.250	(3.968)	(3.846)	(3.753)	(3.561)
3.125	(3.604)	(3.482)	(3.390)	(3.198)
3.000	(3.217)	(3.095)	(3.002)	(2.810)
2.990	(3.213)	(3.090)	(2.998)	(2.806)
2.875	(2.807)	(2.685)	(2.593)	(2.401)
2.750	(2.244)	(2.113)	(2.013)	(1.812)
2.625	(1.824)	(1.693)	(1.593)	(1.392)
2.500	(1.388)	(1.258)	(1.157)	(0.957)
2.375	(0.941)	(0.810)	(0.710)	(0.510)
2.250	(0.495)	(0.365)	(0.264)	(0.064)
2.125	2.144	2.274	2.375	2.575
2.000	2.604	2.735	2.835	3.035
1.990	2.637	2.767	2.868	3.068
1.875	3.071	3.201	3.301	3.502
1.750	3.531	3.661	3.762	3.962

FHA 5-1 ARM (1-1-5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.776)	(2.626)	(2.476)	(2.326)
4.000	(2.407)	(2.257)	(2.107)	(1.957)
3.875	(2.039)	(1.889)	(1.739)	(1.589)
3.750	(1.670)	(1.520)	(1.370)	(1.220)
3.625	(2.348)	(2.198)	(2.048)	(1.898)
3.500	(1.921)	(1.771)	(1.621)	(1.471)
3.375	(1.487)	(1.337)	(1.187)	(1.037)
3.250	(1.045)	(0.895)	(0.745)	(0.595)
3.125	(1.774)	(1.624)	(1.474)	(1.324)
3.000	(1.340)	(1.190)	(1.040)	(0.890)
2.875	(0.898)	(0.748)	(0.598)	(0.448)
2.750	(0.447)	(0.297)	(0.147)	0.003

VA 5-1 ARM (1-1-5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.576)	(2.426)	(2.276)	(2.126)
4.000	(2.207)	(2.057)	(1.907)	(1.757)
3.875	(1.839)	(1.689)	(1.539)	(1.389)
3.750	(1.470)	(1.320)	(1.170)	(1.020)
3.625	(2.148)	(1.998)	(1.848)	(1.698)
3.500	(1.721)	(1.571)	(1.421)	(1.271)
3.375	(1.287)	(1.137)	(0.987)	(0.837)
3.250	(0.845)	(0.695)	(0.545)	(0.395)
3.125	(1.574)	(1.424)	(1.274)	(1.124)
3.000	(1.140)	(0.990)	(0.840)	(0.690)
2.875	(0.698)	(0.548)	(0.398)	(0.248)
2.750	(0.247)	(0.097)	0.053	0.203

FHA 5-1 ARM High Balance (1-1-5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(3.936)	(3.786)	(3.636)	(3.486)
4.000	(3.567)	(3.417)	(3.267)	(3.117)
3.875	(3.199)	(3.049)	(2.899)	(2.749)
3.750	(2.830)	(2.680)	(2.530)	(2.380)
3.625	(3.508)	(3.358)	(3.208)	(3.058)
3.500	(3.081)	(2.931)	(2.781)	(2.631)
3.375	(2.647)	(2.497)	(2.347)	(2.197)
3.250	(2.205)	(2.055)	(1.905)	(1.755)
3.125	(2.934)	(2.784)	(2.634)	(2.484)
3.000	(2.500)	(2.350)	(2.200)	(2.050)
2.875	(2.058)	(1.908)	(1.758)	(1.608)
2.750	(1.607)	(1.457)	(1.307)	(1.157)

VA 5-1 ARM High Balance (1-1-5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(4.186)	(4.036)	(3.886)	(3.736)
4.000	(3.817)	(3.667)	(3.517)	(3.367)
3.875	(3.449)	(3.299)	(3.149)	(2.999)
3.750	(3.080)	(2.930)	(2.780)	(2.630)
3.625	(3.758)	(3.608)	(3.458)	(3.308)
3.500	(3.331)	(3.181)	(3.031)	(2.881)
3.375	(2.897)	(2.747)	(2.597)	(2.447)
3.250	(2.455)	(2.305)	(2.155)	(2.005)
3.125	(3.184)	(3.034)	(2.884)	(2.734)
3.000	(2.750)	(2.600)	(2.450)	(2.300)
2.875	(2.308)	(2.158)	(2.008)	(1.858)
2.750	(1.857)	(1.707)	(1.557)	(1.407)

Loan Level Price Adjustments

Credit Score	< 560	4.375
	560-579	4.250
	580-599	3.500
	600-619	2.375
	620-639	1.625
	640-659	0.625

Freddie Mac - Conforming Fixed Rate Products

Freddie Mac 30yr Fixed					Freddie Mac 15yr Fixed					Freddie Mac 7/1 Hybrid				
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	(7.643)	(7.642)	(7.670)	(7.589)	5.000	(7.637)	(7.635)	(7.664)	(7.582)	4.500	(6.983)	(6.926)	(6.919)	(6.812)
4.990	(7.617)	(7.615)	(7.643)	(7.572)	4.990	(7.611)	(7.609)	(7.638)	(7.566)	4.375	(6.663)	(6.626)	(6.619)	(6.512)
4.875	(7.536)	(7.536)	(7.558)	(7.543)	4.875	(7.536)	(7.536)	(7.536)	(7.526)	4.250	(6.650)	(6.627)	(6.620)	(6.518)
4.750	(6.381)	(6.381)	(6.388)	(6.310)	4.750	(6.381)	(6.381)	(6.388)	(6.315)	4.125	(6.198)	(6.198)	(6.198)	(6.508)
4.625	(6.835)	(6.798)	(6.791)	(6.684)	4.625	(6.813)	(6.776)	(6.769)	(6.662)	4.000	(5.940)	(5.968)	(5.925)	(6.683)
4.500	(6.552)	(6.515)	(6.507)	(6.400)	4.500	(6.542)	(6.504)	(6.497)	(6.390)	3.900	(5.980)	(5.907)	(5.865)	(5.722)
4.375	(6.228)	(6.191)	(6.190)	(6.077)	4.375	(6.228)	(6.191)	(6.184)	(6.077)	3.875	(5.825)	(5.850)	(5.807)	(5.345)
4.250	(6.874)	(6.837)	(6.830)	(6.723)	4.250	(6.837)	(6.837)	(6.830)	(6.723)	3.750	(5.825)	(5.850)	(5.807)	(5.345)
4.125	(5.972)	(5.900)	(5.887)	(5.715)	4.125	(5.940)	(5.867)	(5.825)	(5.682)	3.625	(5.419)	(5.299)	(5.200)	(5.000)
4.000	(5.623)	(5.550)	(5.508)	(5.305)	4.000	(5.596)	(5.524)	(5.481)	(5.339)	3.500	(5.107)	(4.978)	(4.878)	(4.679)
3.900	(5.655)	(5.618)	(5.610)	(5.507)	3.900	(5.655)	(5.618)	(5.610)	(5.507)	3.375	(4.684)	(4.565)	(4.465)	(4.266)
3.875	(5.260)	(5.187)	(5.140)	(5.002)	3.875	(5.230)	(5.158)	(5.115)	(4.972)	3.250	(4.173)	(4.044)	(3.944)	(3.745)
3.750	(4.817)	(4.744)	(4.702)	(4.559)	3.750	(4.807)	(4.735)	(4.692)	(4.549)	3.125	(4.103)	(3.981)	(3.881)	(3.686)
3.625	(5.173)	(5.044)	(4.945)	(4.745)	3.625	(5.131)	(5.002)	(4.902)	(4.703)	3.000	(3.716)	(3.594)	(3.501)	(3.309)
3.500	(4.756)	(4.629)	(4.529)	(4.330)	3.500	(4.756)	(4.626)	(4.607)	(4.266)	2.900	(3.752)	(3.629)	(3.537)	(3.346)
3.375	(4.300)	(4.171)	(4.071)	(3.872)	3.375	(4.267)	(4.137)	(4.038)	(3.839)	2.800	(3.226)	(3.104)	(3.012)	(2.819)
3.250	(3.779)	(3.650)	(3.550)	(3.351)	3.250	(3.768)	(3.638)	(3.539)	(3.340)	2.700	(2.580)	(2.458)	(2.365)	(2.173)
3.125	(3.136)	(3.006)	(2.907)	(2.707)	3.125	(3.136)	(3.006)	(2.907)	(2.707)	2.625	(2.261)	(2.138)	(2.044)	(1.741)
3.000	(2.481)	(2.356)	(2.256)	(2.056)	3.000	(2.411)	(2.286)	(2.186)	(2.006)	2.500	(1.815)	(1.717)	(1.654)	(1.281)
2.900	(2.489)	(2.367)	(2.274)	(2.082)	2.900	(2.434)	(2.312)	(2.219)	(2.027)	2.375	(1.281)	(1.098)	(0.935)	(0.671)
2.875	(1.926)	(1.804)	(1.711)	(1.519)	2.875	(1.885)	(1.763)	(1.671)	(1.478)	2.250	(0.523)	(0.329)	(0.166)	(0.097)
2.750	(1.280)	(1.157)	(1.065)	(0.873)	2.750	(1.260)	(1.144)	(1.051)	(0.859)					
2.625	(0.478)	(0.357)	(0.264)	(0.072)	2.625	(0.482)	(0.366)	(0.274)	(0.082)					
2.500	0.157	0.350	0.514	0.777	2.500	0.219	0.413	0.576	0.840					
2.375	0.822	1.015	1.178	1.442	2.375	0.868	1.061	1.224	1.488					
2.250	1.590	1.783	1.947	2.210	2.250	1.608	1.799	1.962	2.226					

Freddie Mac 15yr Fixed					Freddie Mac 7/1 Hybrid					Freddie Mac 30yr 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	
4.000	(6.224)	(6.233)	(6.272)	(6.212)	4.000	(6.790)	(6.799)	(6.839)	(6.778)	4.625	(4.955)	(4.918)	(4.911)	(4.804)
3.900	(6.186)	(6.195)	(6.234)	(6.173)	3.900	(6.768)	(6.747)	(6.786)	(6.725)	4.500	(4.675)	(4.638)	(4.631)	(4.524)
3.875	(5.908)	(5.915)	(5.954)	(5.893)	3.875	(5.558)	(5.567)	(5.606)	(5.545)	4.375	(4.348)	(4.311)	(4.304)	(4.197)
3.750	(5.536)	(5.543)	(5.582)	(5.521)	3.750	(5.277)	(5.286)	(5.325)	(5.264)	4.250	(3.979)	(3.942)	(3.935)	(3.828)
3.625	(5.130)	(5.141)	(5.180)	(5.119)	3.625	(5.175)	(5.184)	(5.223)	(5.162)	4.125	(4.143)	(4.070)	(4.028)	(3.921)
3.500	(5.000)	(5.000)	(5.039)	(4.978)	3.500	(5.040)	(5.049)	(5.088)	(5.027)	4.000	(3.809)	(3.736)	(3.694)	(3.587)
3.375	(5.529)	(5.476)	(5.453)	(5.329)	3.375	(5.659)	(5.606)	(5.582)	(5.459)	3.900	(3.811)	(3.738)	(3.696)	(3.589)
3.250	(5.178)	(5.125)	(5.102)	(4.978)	3.250	(5.346)	(5.293)	(5.269)	(5.145)	3.875	(3.442)	(3.369)	(3.327)	(3.220)
3.125	(4.763)	(4.710)	(4.686)	(4.563)	3.125	(4.909)	(4.856)	(4.832)	(4.709)	3.750	(3.028)	(2.956)	(2.913)	(2.770)
3.000	(4.873)	(4.773)	(4.703)	(4.532)	3.000	(4.643)	(4.543)	(4.473)	(4.302)	3.625	(2.878)	(2.806)	(2.763)	(2.620)
2.900	(4.835)	(4.734)	(4.664)	(4.494)	2.900	(4.658)	(4.558)	(4.488)	(4.317)	3.500	(2.717)	(2.645)	(2.602)	(2.459)
2.875	(4.478)	(4.378)	(4.308)	(4.138)	2.875	(4.408)	(4.308)	(4.238)	(4.068)	3.375	(2.387)	(2.315)	(2.272)	(2.129)
2.750	(4.109)	(4.008)	(3.938)	(3.768)	2.750	(4.066)	(3.966)	(3.896)	(3.725)	3.250	(2.800)	(2.671)	(2.571)	(2.372)
2.625	(3.625)	(3.524)	(3.454)	(3.284)	2.625	(3.627)	(3.527)	(3.457)	(3.286)	3.125	(2.183)	(2.054)	(1.955)	(1.755)
2.500	(3.124)	(3.024)	(2.954)	(2.783)	2.500	(3.331)	(3.231)	(3.161)	(2.990)	3.000	(1.847)	(1.717)	(1.618)	(1.419)
2.375	(2.686)	(2.586)	(2.516)	(2.345)	2.375	(3.008)	(2.908)	(2.838)	(2.667)	2.900	(1.810)	(1.680)	(1.581)	(1.382)
2.250	(2.238)	(2.138)	(2.068)	(1.897)	2.250	(2.628)	(2.528)	(2.458)	(2.287)	2.875	(1.287)	(1.157)	(1.073)	(0.880)
2.125	(1.739)	(1.639)	(1.569)	(1.398)	2.125	(2.168)	(2.068)	(1.998)	(1.827)	2.750	(0.696)	(0.574)	(0.481)	(0.289)
2.000	(1.168)	(1.044)	(0.950)	(0.756)	2.000	(1.696)	(1.573)	(1.479)	(1.285)	2.625	0.032	0.155	0.247	0.439
1.900	(1.112)	(0.988)	(0.894)	(0.700)	1.900	(1.627)	(1.503)	(1.409)	(1.215)	2.500	0.862	0.974	1.066	1.268
1.875	(0.573)	(0.449)	(0.355)	(0.161)	1.875	(1.247)	(1.123)	(1.029)	(0.835)	2.375	1.704	1.826	1.919	2.111
1.750	0.048	0.172	0.265	0.459	1.750	(0.788)	(0.665)	(0.571)	(0.377)	2.250	2.552	2.674	2.767	2.959

Freddie Mac 30yr Super Conforming					Freddie Mac 15yr Super Conforming					Freddie Mac 7/1 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	
4.625	(4.955)	(4.918)	(4.911)	(4.804)	4.500	(4.449)	(4.412)	(4.405)	(4.298)	4.000	(3.646)	(3.650)	(3.644)	(3.537)
4.500	(4.675)	(4.638)	(4.631)	(4.524)	4.375	(4.167)	(4.130)	(4.123)	(4.016)	3.900	(3.614)	(3.623)	(3.616)	(3.509)
4.375	(4.348)	(4.311)	(4.304)	(4.197)	4.250	(3.798)	(3.761)	(3.754)	(3.647)	3.875	(3.378)	(3.387)	(3.380)	(3.273)
4.250	(3.979)	(3.942)	(3.935)	(3.828)	4.125	(3.823)	(3.786)	(3.779)	(3.672)	3.750	(3.098)	(3.099)	(3.104)	(3.073)
4.125	(4.143)	(4.070)	(4.028)	(3.921)	4.000	(3.583)	(3.510)	(3.468)	(3.325)	3.625	(2.727)	(2.737)	(2.776)	(2.716)
4.000	(3.809)	(3.736)	(3.694)	(3.587)	3.900	(3.592)	(3.520)	(3.477)	(3.334)	3.500	(2.687)	(2.613)	(2.590)	(2.466)
3.900	(3.811)	(3.738)	(3.696)	(3.589)	3.875	(3.261)	(3.188)	(3.145)	(3.002)	3.375	(2.439)	(2.388)	(2.362)	(2.239)
3.875	(3.442)	(3.369)	(3.327)	(3.220)	3.750	(2.847)	(2.775)	(2.732)	(2.589)	3.250	(2.187)	(2.136)	(2.110)	(1.986)
3.750	(3.028)	(2.956)	(2.913)	(2.770)	3.625	(2.788)	(2.699)	(2.656)	(2.513)	3.125	(2.729)	(2.678)	(2.652)	(2.529)
3.625	(2.800)	(2.671)	(2.571)	(2.372)	3.500	(2.491)	(2.361)	(2.322)	(2.162)	3.000	(2.982)	(2.881)	(2.811)	(2.641)
3.500	(3.717)	(3.587)	(3.488)	(3.288)	3.375	(2.196)	(2.066)	(2.027)	(1.867)	2.900	(2.988)	(2.887)	(2.817)	(2.647)
3.375	(2.372)	(2.319)	(2.296)	(2.166)	3.250	(2.196)	(2.066)	(2.027)	(1.867)	2.875	(2.479)	(2.378)	(2.308)	(2.138)
3.250	(2.800)	(2.671)	(2.571)	(2.372)	3.125	(1.983)	(1.854)	(1.754)	(1.555)	2.750	(2.299)	(2.199)	(2.129)	(1.958)
3.125	(2.183)	(2.054)	(1.955)	(1.755)	3.000	(1.983)	(1.854)	(1.754)	(1.555)	2.625	(1.851)	(1.750)	(1.680)	(1.510)
3.000	(1.847)	(1.717)	(1.618)	(1.419)	2.900	(1.255)	(1.155)	(1.085)	(0.877)	2.500	(1.810)	(1.680)	(1.581)	(1.444)
2.900	(1.810)	(1.680)	(1.581)	(1.444)	2.875	(1.027)	(0.927)	(0.857)	(0.649)	2.375	(1.471)	(1.347)	(1.253)	(1.064)
2.875	(1.287)	(1.157)	(1.073)	(0.880)	2.750	(1.006)	(0.904)	(0.832)	(0.624)	2.250	(1.025)	(0.901)	(0.807)	(0.610)
2.750	(0.696)	(0.574)	(0.481)	(0.289)	2.625	(0.515)	(0.393)	(0.320)	(0.108)	2.125	(0.843)	(0.719)	(0.625)	(0.416)
2.625	0.032	0.155	0.247	0.439	2.500	0.213	0.336	0.428	0.620	2.000	0.012	0.136	0.230	0.423
2.500	0.862	0.974	1.066	1.268	2.375	1.033	1.155	1.247	1.440	1.900	0.856	0.980	1.074	1.274
2.375	1.704	1.826	1.919	2.111	2.250	2.885	2.907	2.910	2.922	1.875	0.562	0.686	0.779	0.973
2.250	2.552	2.674	2.767	2.959	2.125	2.753	2.865	2.948	3.140	1.750	1.127	1.250	1.344	1.538

Freddie Mac 30yr Super Conforming				
15 Day	30 Day	45 Day	60 Day	
4.000	(3.254)	(3.263)	(3.302)	(3.241)
3.900	(3.224)	(3.233)	(3.272)	(3.211)
3.875	(3.017)	(3.022)	(3.061)	(3.000)
3.750	(2.744)	(2.753)	(2.792)	(2.731)
3.625	(2.481)	(2.490)	(2.529)	(2.468)

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.643)	(7.642)	(7.670)	(7.599)
4.990	(7.617)	(7.615)	(7.643)	(7.572)
4.875	(7.308)	(7.306)	(7.335)	(7.263)
4.750	(6.961)	(6.959)	(6.988)	(6.916)
4.625	(6.835)	(6.798)	(6.791)	(6.684)
4.500	(6.552)	(6.515)	(6.507)	(6.400)
4.375	(6.228)	(6.191)	(6.184)	(6.077)
4.250	(5.874)	(5.837)	(5.830)	(5.723)
4.125	(5.972)	(5.900)	(5.857)	(5.715)
4.000	(5.623)	(5.550)	(5.508)	(5.365)
3.990	(5.655)	(5.582)	(5.540)	(5.397)
3.875	(5.260)	(5.187)	(5.145)	(5.002)
3.750	(4.817)	(4.744)	(4.702)	(4.559)
3.625	(5.173)	(5.044)	(4.945)	(4.745)
3.500	(4.758)	(4.629)	(4.529)	(4.330)
3.375	(4.300)	(4.171)	(4.071)	(3.872)
3.250	(3.779)	(3.650)	(3.550)	(3.351)
3.125	(3.136)	(3.006)	(2.907)	(2.707)
3.000	(2.461)	(2.339)	(2.246)	(2.054)
2.990	(2.489)	(2.367)	(2.274)	(2.082)
2.875	(1.926)	(1.804)	(1.711)	(1.519)
2.750	(1.280)	(1.157)	(1.065)	(0.873)
2.625	(0.479)	(0.357)	(0.264)	(0.072)
2.500	0.157	0.350	0.514	0.777
2.375	0.822	1.015	1.178	1.442
2.250	1.590	1.783	1.947	2.210

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.637)	(7.635)	(7.664)	(7.592)
4.990	(7.611)	(7.609)	(7.638)	(7.566)
4.875	(7.308)	(7.306)	(7.335)	(7.263)
4.750	(6.961)	(6.959)	(6.988)	(6.916)
4.625	(6.813)	(6.776)	(6.769)	(6.662)
4.500	(6.542)	(6.504)	(6.497)	(6.390)
4.375	(6.228)	(6.191)	(6.184)	(6.077)
4.250	(5.874)	(5.837)	(5.830)	(5.723)
4.125	(5.940)	(5.867)	(5.825)	(5.682)
4.000	(5.596)	(5.524)	(5.481)	(5.339)
3.990	(5.615)	(5.542)	(5.500)	(5.357)
3.875	(5.230)	(5.158)	(5.115)	(4.972)
3.750	(4.807)	(4.735)	(4.692)	(4.549)
3.625	(5.131)	(5.002)	(4.902)	(4.703)
3.500	(4.716)	(4.586)	(4.487)	(4.288)
3.375	(4.267)	(4.137)	(4.036)	(3.839)
3.250	(3.768)	(3.638)	(3.539)	(3.340)
3.125	(3.136)	(3.006)	(2.907)	(2.707)
3.000	(2.411)	(2.289)	(2.196)	(2.004)
2.990	(2.434)	(2.312)	(2.219)	(2.027)
2.875	(1.885)	(1.763)	(1.671)	(1.478)
2.750	(1.266)	(1.144)	(1.051)	(0.859)
2.625	(0.489)	(0.366)	(0.274)	(0.082)
2.500	0.219	0.413	0.576	0.840
2.375	0.868	1.061	1.224	1.488
2.250	1.606	1.799	1.962	2.226

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(6.963)	(6.926)	(6.919)	(6.812)
4.375	(6.663)	(6.626)	(6.619)	(6.512)
4.250	(6.325)	(6.287)	(6.280)	(6.173)
4.125	(6.196)	(6.124)	(6.081)	(5.938)
4.000	(5.940)	(5.868)	(5.825)	(5.683)
3.990	(5.980)	(5.907)	(5.865)	(5.722)
3.875	(5.623)	(5.550)	(5.507)	(5.365)
3.750	(5.180)	(5.107)	(5.064)	(4.922)
3.625	(5.429)	(5.299)	(5.200)	(5.000)
3.500	(5.107)	(4.978)	(4.878)	(4.679)
3.375	(4.694)	(4.565)	(4.465)	(4.266)
3.250	(4.173)	(4.044)	(3.944)	(3.745)
3.125	(4.103)	(3.981)	(3.881)	(3.682)
3.000	(3.716)	(3.594)	(3.501)	(3.309)
2.990	(3.752)	(3.629)	(3.537)	(3.345)
2.875	(3.226)	(3.104)	(3.012)	(2.819)
2.750	(2.580)	(2.458)	(2.365)	(2.173)
2.625	(2.361)	(2.268)	(2.204)	(2.141)
2.500	(1.911)	(1.717)	(1.554)	(1.291)
2.375	(1.291)	(1.098)	(0.935)	(0.671)
2.250	(0.523)	(0.329)	(0.166)	0.097

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.224)	(6.233)	(6.272)	(6.212)
3.990	(6.186)	(6.195)	(6.234)	(6.173)
3.875	(5.906)	(5.915)	(5.954)	(5.893)
3.750	(5.534)	(5.543)	(5.582)	(5.521)
3.625	(5.135)	(5.144)	(5.183)	(5.122)
3.500	(5.832)	(5.778)	(5.755)	(5.631)
3.375	(5.529)	(5.476)	(5.453)	(5.329)
3.250	(5.176)	(5.123)	(5.099)	(4.976)
3.125	(4.763)	(4.710)	(4.686)	(4.563)
3.000	(4.873)	(4.773)	(4.703)	(4.532)
2.990	(4.835)	(4.734)	(4.664)	(4.494)
2.875	(4.479)	(4.379)	(4.309)	(4.138)
2.750	(4.109)	(4.008)	(3.938)	(3.768)
2.625	(3.625)	(3.524)	(3.454)	(3.284)
2.500	(3.124)	(3.024)	(2.954)	(2.783)
2.375	(2.686)	(2.582)	(2.468)	(2.276)
2.250	(2.238)	(2.115)	(2.021)	(1.827)
2.125	(1.739)	(1.615)	(1.521)	(1.327)
2.000	(1.168)	(1.044)	(0.950)	(0.756)
1.990	(1.112)	(0.988)	(0.894)	(0.700)
1.875	(0.573)	(0.449)	(0.355)	(0.161)
1.750	0.048	0.172	0.265	0.459

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.790)	(6.799)	(6.839)	(6.778)
3.990	(6.738)	(6.747)	(6.786)	(6.725)
3.875	(6.558)	(6.567)	(6.606)	(6.545)
3.750	(6.217)	(6.226)	(6.265)	(6.204)
3.625	(5.775)	(5.784)	(5.824)	(5.763)
3.500	(5.840)	(5.787)	(5.763)	(5.640)
3.375	(5.659)	(5.606)	(5.582)	(5.459)
3.250	(5.346)	(5.292)	(5.269)	(5.145)
3.125	(4.909)	(4.856)	(4.832)	(4.709)
3.000	(4.643)	(4.543)	(4.473)	(4.302)
2.990	(4.658)	(4.558)	(4.488)	(4.317)
2.875	(4.403)	(4.302)	(4.232)	(4.062)
2.750	(4.066)	(3.966)	(3.896)	(3.725)
2.625	(3.627)	(3.527)	(3.457)	(3.286)
2.500	(3.331)	(3.207)	(3.113)	(2.920)
2.375	(3.009)	(2.886)	(2.792)	(2.598)
2.250	(2.628)	(2.504)	(2.410)	(2.216)
2.125	(2.168)	(2.045)	(1.951)	(1.757)
2.000	(1.696)	(1.573)	(1.479)	(1.285)
1.990	(1.657)	(1.533)	(1.439)	(1.246)
1.875	(1.247)	(1.123)	(1.029)	(0.835)
1.750	(0.788)	(0.665)	(0.571)	(0.377)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.352)	(2.280)	(2.237)	(2.094)
3.375	(2.120)	(2.047)	(2.004)	(1.861)
3.250	(1.888)	(1.815)	(1.771)	(1.628)
3.125	(1.613)	(1.539)	(1.496)	(1.352)
3.000	(1.380)	(1.306)	(1.262)	(1.119)
2.990	(1.350)	(1.276)	(1.232)	(1.089)
2.875	(1.104)	(1.030)	(0.986)	(0.842)
2.750	(0.829)	(0.754)	(0.710)	(0.566)
2.625	(0.595)	(0.521)	(0.476)	(0.332)
2.500	(0.319)	(0.245)	(0.200)	(0.055)
2.375	(0.043)	0.032	0.076	0.221

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.250	(2.326)	(2.253)	(2.211)	(2.069)
3.125	(2.156)	(2.084)	(2.041)	(1.899)
3.000	(1.955)	(1.882)	(1.839)	(1.696)
2.990	(1.925)	(1.852)	(1.809)	(1.666)
2.875	(1.753)	(1.680)	(1.637)	(1.494)
2.750	(1.552)	(1.478)	(1.435)	(1.291)
2.625	(1.350)	(1.276)	(1.232)	(1.088)
2.500	(1.148)	(1.074)	(1.030)	(0.886)
2.375	(0.914)	(0.840)	(0.796)	(0.651)
2.250	(0.681)	(0.606)	(0.561)	(0.417)
2.125	(0.415)	(0.340)	(0.295)	(0.150)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.375	(2.061)	(1.987)	(1.943)	(1.799)
3.250	(1.896)	(1.821)	(1.777)	(1.633)
3.125	(1.730)	(1.656)	(1.611)	(1.467)
3.000	(1.564)	(1.490)	(1.445)	(1.300)
2.990	(1.534)	(1.460)	(1.415)	(1.270)
2.875	(1.398)	(1.323)	(1.278)	(1.134)
2.750	(1.232)	(1.157)	(1.112)	(0.967)
2.625	(1.066)	(0.991)	(0.945)	(0.800)
2.500	(0.900)	(0.824)	(0.778)	(0.633)
2.375	(0.733)	(0.658)	(0.612)	(0.466)
2.250	(0.567)	(0.491)	(0.445)	(0.298)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.352)	(2.280)	(2.237)	(2.094)
3.375	(2.120)	(2.047)	(2.004)	(1.861)
3.250	(1.888)	(1.815)	(1.771)	(1.628)
3.125	(1.613)	(1.539)	(1.496)	(1.352)
3.000	(1.380)	(1.306)	(1.262)	(1.119)
2.990	(1.350)	(1.276)	(1.232)	(1.089)
2.875	(1.104)	(1.030)	(0.986)	(0.842)
2.750	(0.829)	(0.754)	(0.710)	(0.566)
2.625	(0.595)	(0.521)	(0.476)	(0.332)
2.500	(0.319)	(0.245)	(0.200)	(0.055)
2.375	(0.043)	0.032	0.076	0.221

Loan Level Price Adjustments

	LTV	Rate										
		< 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760	
All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	≤ 60	NA	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250
		70.01 - 75	NA	3.000	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250
		75.01 - 80	NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500
		80.01 - 85	NA	3.250	3.250	2.750	1.500	1.000	0.500	0.500	0.250	0.250
		85.01 - 90	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250
		90.01 - 95	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250
95.01 - 97	NA	3.500	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750		
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	

LPMI Adjustments Applied after Cap

	Premium Adjusters	Rate & Term Refi	Lender Paid MI Adj.											
			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800	
Lender Paid MI Adj.	LTV Adjusters	Manufactured Home	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
			≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
			DTI > 45	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280</		

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.643)	(7.642)	(7.670)	(7.599)
4.990	(7.617)	(7.615)	(7.643)	(7.572)
4.875	(7.308)	(7.306)	(7.335)	(7.263)
4.750	(6.961)	(6.959)	(6.988)	(6.916)
4.625	(6.835)	(6.798)	(6.791)	(6.684)
4.500	(6.552)	(6.515)	(6.507)	(6.400)
4.375	(6.228)	(6.191)	(6.184)	(6.077)
4.250	(5.874)	(5.837)	(5.830)	(5.723)
4.125	(5.972)	(5.900)	(5.857)	(5.715)
4.000	(5.623)	(5.550)	(5.508)	(5.365)
3.990	(5.655)	(5.582)	(5.540)	(5.397)
3.875	(5.260)	(5.187)	(5.145)	(5.002)
3.750	(4.817)	(4.744)	(4.702)	(4.559)
3.625	(5.173)	(5.044)	(4.945)	(4.745)
3.500	(4.758)	(4.629)	(4.529)	(4.330)
3.375	(4.300)	(4.171)	(4.071)	(3.872)
3.250	(3.779)	(3.650)	(3.550)	(3.351)
3.125	(3.136)	(3.006)	(2.907)	(2.707)
3.000	(2.461)	(2.339)	(2.246)	(2.054)
2.990	(2.489)	(2.367)	(2.274)	(2.082)
2.875	(1.926)	(1.804)	(1.711)	(1.519)
2.750	(1.280)	(1.157)	(1.065)	(0.873)
2.625	(0.479)	(0.357)	(0.264)	(0.072)
2.500	0.157	0.350	0.514	0.777
2.375	0.822	1.015	1.178	1.442
2.250	1.590	1.783	1.947	2.210

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.637)	(7.635)	(7.664)	(7.592)
4.990	(7.611)	(7.609)	(7.638)	(7.566)
4.875	(7.308)	(7.306)	(7.335)	(7.263)
4.750	(6.961)	(6.959)	(6.988)	(6.916)
4.625	(6.813)	(6.776)	(6.769)	(6.662)
4.500	(6.542)	(6.504)	(6.497)	(6.390)
4.375	(6.228)	(6.191)	(6.184)	(6.077)
4.250	(5.874)	(5.837)	(5.830)	(5.723)
4.125	(5.940)	(5.867)	(5.825)	(5.682)
4.000	(5.596)	(5.524)	(5.481)	(5.339)
3.990	(5.615)	(5.542)	(5.500)	(5.357)
3.875	(5.230)	(5.158)	(5.115)	(4.972)
3.750	(4.807)	(4.735)	(4.692)	(4.549)
3.625	(5.131)	(5.002)	(4.902)	(4.703)
3.500	(4.716)	(4.586)	(4.487)	(4.288)
3.375	(4.267)	(4.137)	(4.038)	(3.839)
3.250	(3.768)	(3.638)	(3.539)	(3.340)
3.125	(3.136)	(3.006)	(2.907)	(2.707)
3.000	(2.411)	(2.289)	(2.196)	(2.004)
2.990	(2.434)	(2.312)	(2.219)	(2.027)
2.875	(1.885)	(1.763)	(1.671)	(1.478)
2.750	(1.266)	(1.144)	(1.051)	(0.859)
2.625	(0.489)	(0.366)	(0.274)	(0.082)
2.500	0.219	0.413	0.576	0.840
2.375	0.868	1.061	1.224	1.488
2.250	1.606	1.799	1.962	2.226

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(6.963)	(6.926)	(6.919)	(6.812)
4.375	(6.663)	(6.626)	(6.619)	(6.512)
4.250	(6.325)	(6.287)	(6.280)	(6.173)
4.125	(6.196)	(6.124)	(6.081)	(5.938)
4.000	(5.940)	(5.868)	(5.825)	(5.683)
3.990	(5.980)	(5.907)	(5.865)	(5.722)
3.875	(5.623)	(5.550)	(5.507)	(5.365)
3.750	(5.180)	(5.107)	(5.064)	(4.922)
3.625	(5.429)	(5.299)	(5.200)	(5.000)
3.500	(5.107)	(4.978)	(4.879)	(4.679)
3.375	(4.694)	(4.565)	(4.466)	(4.266)
3.250	(4.173)	(4.044)	(3.944)	(3.745)
3.125	(4.103)	(3.981)	(3.888)	(3.686)
3.000	(3.716)	(3.594)	(3.501)	(3.309)
2.990	(3.752)	(3.629)	(3.537)	(3.345)
2.875	(3.226)	(3.104)	(3.012)	(2.819)
2.750	(2.580)	(2.458)	(2.365)	(2.173)
2.625	(2.361)	(2.168)	(2.004)	(1.741)
2.500	(1.911)	(1.717)	(1.554)	(1.291)
2.375	(1.291)	(1.098)	(0.935)	(0.671)
2.250	(0.523)	(0.329)	(0.166)	0.097

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.224)	(6.233)	(6.272)	(6.212)
3.990	(6.186)	(6.195)	(6.234)	(6.173)
3.875	(5.906)	(5.915)	(5.954)	(5.893)
3.750	(5.534)	(5.543)	(5.582)	(5.521)
3.625	(5.135)	(5.144)	(5.183)	(5.122)
3.500	(5.832)	(5.778)	(5.755)	(5.631)
3.375	(5.529)	(5.476)	(5.453)	(5.329)
3.250	(5.176)	(5.123)	(5.099)	(4.976)
3.125	(4.763)	(4.710)	(4.686)	(4.563)
3.000	(4.873)	(4.773)	(4.703)	(4.532)
2.990	(4.835)	(4.734)	(4.664)	(4.494)
2.875	(4.479)	(4.379)	(4.309)	(4.138)
2.750	(4.109)	(4.008)	(3.938)	(3.768)
2.625	(3.625)	(3.524)	(3.454)	(3.284)
2.500	(3.124)	(3.024)	(2.954)	(2.783)
2.375	(2.686)	(2.562)	(2.468)	(2.275)
2.250	(2.238)	(2.115)	(2.021)	(1.827)
2.125	(1.739)	(1.615)	(1.521)	(1.327)
2.000	(1.168)	(1.044)	(0.950)	(0.756)
1.990	(1.112)	(0.988)	(0.894)	(0.700)
1.875	(0.573)	(0.449)	(0.355)	(0.161)
1.750	0.048	0.172	0.265	0.459

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.790)	(6.799)	(6.839)	(6.778)
3.990	(6.738)	(6.747)	(6.786)	(6.725)
3.875	(6.558)	(6.567)	(6.606)	(6.545)
3.750	(6.217)	(6.226)	(6.265)	(6.205)
3.625	(5.775)	(5.784)	(5.824)	(5.763)
3.500	(5.840)	(5.787)	(5.763)	(5.640)
3.375	(5.659)	(5.606)	(5.582)	(5.459)
3.250	(5.346)	(5.292)	(5.269)	(5.145)
3.125	(4.909)	(4.856)	(4.832)	(4.709)
3.000	(4.643)	(4.543)	(4.473)	(4.302)
2.990	(4.658)	(4.558)	(4.488)	(4.317)
2.875	(4.403)	(4.302)	(4.232)	(4.062)
2.750	(4.066)	(3.966)	(3.896)	(3.725)
2.625	(3.627)	(3.527)	(3.457)	(3.286)
2.500	(3.331)	(3.207)	(3.113)	(2.920)
2.375	(3.009)	(2.886)	(2.792)	(2.598)
2.250	(2.628)	(2.504)	(2.410)	(2.216)
2.125	(2.168)	(2.045)	(1.951)	(1.757)
2.000	(1.696)	(1.573)	(1.479)	(1.285)
1.990	(1.657)	(1.533)	(1.439)	(1.246)
1.875	(1.247)	(1.123)	(1.029)	(0.835)
1.750	(0.788)	(0.665)	(0.571)	(0.377)

FHLMC Home Possible® 7/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.250	(2.326)	(2.253)	(2.211)	(2.069)
3.125	(2.156)	(2.084)	(2.041)	(1.899)
3.000	(1.955)	(1.882)	(1.839)	(1.696)
2.990	(1.925)	(1.852)	(1.809)	(1.666)
2.875	(1.753)	(1.680)	(1.637)	(1.494)
2.750	(1.552)	(1.478)	(1.435)	(1.291)
2.625	(1.350)	(1.276)	(1.232)	(1.088)
2.500	(1.148)	(1.074)	(1.030)	(0.886)
2.375	(0.914)	(0.840)	(0.796)	(0.651)
2.250	(0.681)	(0.606)	(0.561)	(0.417)
2.125	(0.415)	(0.340)	(0.295)	(0.150)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.375	(2.061)	(1.987)	(1.943)	(1.799)
3.250	(1.896)	(1.821)	(1.777)	(1.633)
3.125	(1.730)	(1.656)	(1.611)	(1.467)
3.000	(1.564)	(1.490)	(1.445)	(1.300)
2.990	(1.534)	(1.460)	(1.415)	(1.270)
2.875	(1.398)	(1.323)	(1.278)	(1.134)
2.750	(1.232)	(1.157)	(1.112)	(0.967)
2.625	(1.066)	(0.991)	(0.945)	(0.800)
2.500	(0.900)	(0.824)	(0.778)	(0.633)
2.375	(0.733)	(0.658)	(0.612)	(0.466)
2.250	(0.567)	(0.491)	(0.445)	(0.298)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.352)	(2.280)	(2.237)	(2.094)
3.375	(2.120)	(2.047)	(2.004)	(1.861)
3.250	(1.888)	(1.815)	(1.771)	(1.628)
3.125	(1.613)	(1.539)	(1.496)	(1.352)
3.000	(1.380)	(1.306)	(1.262)	(1.119)
2.990	(1.350)	(1.276)	(1.232)	(1.089)
2.875	(1.104)	(1.030)	(0.986)	(0.842)
2.750	(0.829)	(0.754)	(0.710)	(0.566)
2.625	(0.595)	(0.521)	(0.476)	(0.332)
2.500	(0.319)	(0.245)	(0.200)	(0.055)
2.375	(0.043)	(0.032)	0.076	0.221

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	APR									
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
		NA	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
		60.01 - 70	NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	3.000	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	3.250	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		95.01 - 97*	NA	3.500	2.750	2.250	1.500	1.500	1.000	0.750	0.750

LPMI Adjustments Applied after Cap

Premium Adjusters	Rate & Term Refi	APR										
		< 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	0.850	0.400	0.300	0.200	0.120	0.110	0.100
	3 - 4 Unit	NA	2.830	2.830	2.830	1.750	1.750	1.330	1.190	1.190	1.190	1.190
	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
		90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	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
	LTV	≤ 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	0.620	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
		95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	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								

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.955)	(1.882)	(1.839)	(1.696)
2.990	(1.925)	(1.852)	(1.809)	(1.666)
2.875	(1.753)	(1.680)	(1.637)	(1.494)
2.750	(1.552)	(1.478)	(1.435)	(1.291)
2.625	(1.350)	(1.276)	(1.232)	(1.088)
2.500	(1.148)	(1.074)	(1.030)	(0.886)
2.375	(0.914)	(0.840)	(0.796)	(0.651)
2.250	(0.681)	(0.606)	(0.561)	(0.417)
2.125	(0.415)	(0.340)	(0.295)	(0.150)
2.000	(0.182)	(0.106)	(0.061)	0.084
1.990	(0.152)	(0.076)	(0.031)	0.114

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.564)	(1.490)	(1.445)	(1.300)
2.990	(1.534)	(1.460)	(1.415)	(1.270)
2.875	(1.398)	(1.323)	(1.278)	(1.134)
2.750	(1.232)	(1.157)	(1.112)	(0.967)
2.625	(1.066)	(0.991)	(0.945)	(0.800)
2.500	(0.900)	(0.824)	(0.778)	(0.633)
2.375	(0.733)	(0.658)	(0.612)	(0.466)
2.250	(0.567)	(0.491)	(0.445)	(0.298)
2.125	(0.363)	(0.286)	(0.240)	(0.093)
2.000	(0.196)	(0.120)	(0.073)	0.074
1.990	(0.166)	(0.090)	(0.043)	0.104

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.380)	(1.306)	(1.262)	(1.119)
2.990	(1.350)	(1.276)	(1.232)	(1.089)
2.875	(1.104)	(1.030)	(0.986)	(0.842)
2.750	(0.829)	(0.754)	(0.710)	(0.566)
2.625	(0.595)	(0.521)	(0.476)	(0.332)
2.500	(0.319)	(0.245)	(0.200)	(0.055)
2.375	(0.043)	0.032	0.076	0.221
2.250	0.233	0.308	0.353	0.498
2.125	0.467	0.542	0.587	0.733
2.000	0.743	0.818	0.864	1.010
1.990	0.773	0.848	0.894	1.040

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.005)	(1.932)	(1.889)	(1.746)
2.990	(1.975)	(1.902)	(1.859)	(1.716)
2.875	(1.803)	(1.730)	(1.687)	(1.544)
2.750	(1.602)	(1.528)	(1.485)	(1.341)
2.625	(1.400)	(1.326)	(1.282)	(1.138)
2.500	(1.198)	(1.124)	(1.080)	(0.936)
2.375	(0.964)	(0.890)	(0.846)	(0.701)
2.250	(0.731)	(0.656)	(0.611)	(0.467)
2.125	(0.465)	(0.390)	(0.345)	(0.200)
2.000	(0.232)	(0.156)	(0.111)	0.034
1.990	(0.202)	(0.126)	(0.081)	0.064

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.614)	(1.540)	(1.495)	(1.350)
2.990	(1.584)	(1.510)	(1.465)	(1.320)
2.875	(1.448)	(1.373)	(1.328)	(1.184)
2.750	(1.282)	(1.207)	(1.162)	(1.017)
2.625	(1.116)	(1.041)	(0.995)	(0.850)
2.500	(0.950)	(0.874)	(0.828)	(0.683)
2.375	(0.783)	(0.708)	(0.662)	(0.516)
2.250	(0.617)	(0.541)	(0.495)	(0.348)
2.125	(0.413)	(0.336)	(0.290)	(0.143)
2.000	(0.246)	(0.170)	(0.123)	0.024
1.990	(0.216)	(0.140)	(0.093)	0.054

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.430)	(1.356)	(1.312)	(1.169)
2.990	(1.400)	(1.326)	(1.282)	(1.139)
2.875	(1.154)	(1.080)	(1.036)	(0.892)
2.750	(0.879)	(0.804)	(0.760)	(0.616)
2.625	(0.645)	(0.571)	(0.526)	(0.382)
2.500	(0.369)	(0.295)	(0.250)	(0.105)
2.375	(0.093)	(0.018)	0.026	0.171
2.250	0.183	0.258	0.303	0.448
2.125	0.417	0.492	0.537	0.683
2.000	0.693	0.768	0.814	0.960
1.990	0.723	0.798	0.844	0.990

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	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	3.000	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	3.250	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
95.01 - 97	NA	3.500	2.750	2.250	1.500	1.500	1.000	0.750	0.750		
Cash-Out	LTV	<= 60	NA	1.625	0.625	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	2.625	1.625	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	3.125	2.625	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
	LTV Adjusters	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	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		

		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	3.375	4.125
		75.01 - 80	3.375	4.125	
		> 80	4.125		

		2-4 Units	1.000
Misc Adjusters	Manufactured Home	1.000	
	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 Investment Property Adjustments (applicable to terms > 20 yrs)					
	<680	680-699	700-719	720-739	>=740
<=60	0.000	0.000	0.000	0.000	0.000
60.01-70	0.000	0.000	0.000	0.000	0.000
70.01-75	0.000	0.000	0.000	0.000	0.000
75.01-80	0.000	0.000	0.000	0.000	0.000
>80	0.000	0.000	0.000	0.000	0.000

*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		1.500	1.500
	\$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	0.000
	\$250,000 - \$299,999		(0.375)	(0.375)
	\$300,000 - \$399,999		(0.375)	(0.375)
	\$400,000 - \$499,999		(0.375)	(0.375)
\$500,000 - Conforming Limit		(0.375)	(0.375)	
High Balance	High Balance		0.000	0.000
	Purch - R/T Refi.		LTV <= 75	1.000
	C/O Refi.	LTV > 75	1.750	
		LTV <= 75	1.750	
Agency Adverse Market Refinance Fee (All Refis, >\$125,000)			0.000	0.000

Purchase Special	(0.250)
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Second Home	0.000
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Max YSP	-3.000
Margin	3.000%



Smart Series powered by NewRez

Pricing Effective: 9/17/2021 10:56 AM

Smart Series 30 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.266)	(7.043)	(6.820)	(6.597)
7.250	(7.141)	(6.923)	(6.705)	(6.488)
7.125	(7.016)	(6.803)	(6.591)	(6.378)
7.000	(6.891)	(6.683)	(6.476)	(6.269)
6.875	(6.734)	(6.532)	(6.330)	(6.128)
6.750	(6.578)	(6.381)	(6.184)	(5.988)
6.625	(6.422)	(6.230)	(6.039)	(5.847)
6.500	(6.266)	(6.079)	(5.893)	(5.706)
6.375	(6.078)	(5.897)	(5.716)	(5.534)
6.250	(5.891)	(5.715)	(5.539)	(5.363)
6.125	(5.703)	(5.532)	(5.361)	(5.191)
6.000	(5.516)	(5.350)	(5.184)	(5.019)
5.875	(5.266)	(5.105)	(4.945)	(4.784)
5.750	(5.016)	(4.861)	(4.706)	(4.550)
5.625	(4.766)	(4.616)	(4.466)	(4.316)
5.500	(4.517)	(4.372)	(4.227)	(4.082)
5.375	(4.268)	(4.128)	(3.988)	(3.849)
5.250	(4.018)	(3.884)	(3.750)	(3.615)
5.125	(3.769)	(3.640)	(3.511)	(3.382)
5.000	(3.505)	(3.381)	(3.257)	(3.133)
4.875	(3.224)	(3.105)	(2.987)	(2.868)
4.750	(2.943)	(2.829)	(2.716)	(2.602)
4.625	(2.662)	(2.553)	(2.445)	(2.337)
4.500	(2.380)	(2.277)	(2.174)	(2.071)
4.375	(2.099)	(2.001)	(1.903)	(1.805)
4.250	(1.818)	(1.725)	(1.632)	(1.540)
4.125	(1.537)	(1.449)	(1.362)	(1.274)
4.000	(1.255)	(1.173)	(1.091)	(1.008)
3.875	(0.880)	(0.798)	(0.716)	(0.633)
3.750	(0.505)	(0.423)	(0.341)	(0.258)
3.625	(0.130)	(0.048)	0.034	0.117
3.500	0.245	0.327	0.409	0.492
3.375	0.620	0.702	0.784	0.866

Smart Series 5/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.266)	(7.043)	(6.820)	(6.597)
7.250	(7.141)	(6.923)	(6.705)	(6.488)
7.125	(7.016)	(6.803)	(6.591)	(6.378)
7.000	(6.891)	(6.683)	(6.476)	(6.269)
6.875	(6.734)	(6.532)	(6.330)	(6.128)
6.750	(6.578)	(6.381)	(6.184)	(5.988)
6.625	(6.422)	(6.230)	(6.039)	(5.847)
6.500	(6.266)	(6.079)	(5.893)	(5.706)
6.375	(6.078)	(5.897)	(5.716)	(5.534)
6.250	(5.891)	(5.715)	(5.539)	(5.363)
6.125	(5.703)	(5.532)	(5.361)	(5.191)
6.000	(5.516)	(5.350)	(5.184)	(5.019)
5.875	(5.266)	(5.105)	(4.945)	(4.784)
5.750	(5.016)	(4.861)	(4.706)	(4.550)
5.625	(4.766)	(4.616)	(4.466)	(4.316)
5.500	(4.517)	(4.372)	(4.227)	(4.082)
5.375	(4.268)	(4.128)	(3.988)	(3.849)
5.250	(4.018)	(3.884)	(3.750)	(3.615)
5.125	(3.769)	(3.640)	(3.511)	(3.382)
5.000	(3.505)	(3.381)	(3.257)	(3.133)
4.875	(3.224)	(3.105)	(2.987)	(2.868)
4.750	(2.943)	(2.829)	(2.716)	(2.602)
4.625	(2.662)	(2.553)	(2.445)	(2.337)
4.500	(2.380)	(2.277)	(2.174)	(2.071)
4.375	(2.099)	(2.001)	(1.903)	(1.805)
4.250	(1.818)	(1.725)	(1.632)	(1.540)
4.125	(1.537)	(1.449)	(1.362)	(1.274)
4.000	(1.255)	(1.173)	(1.091)	(1.008)
3.875	(0.880)	(0.798)	(0.716)	(0.633)
3.750	(0.505)	(0.423)	(0.341)	(0.258)
3.625	(0.130)	(0.048)	0.034	0.117
3.500	0.245	0.327	0.409	0.492
3.375	0.620	0.702	0.784	0.866

Smart Series 7/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.266)	(7.043)	(6.820)	(6.597)
7.250	(7.141)	(6.923)	(6.705)	(6.488)
7.125	(7.016)	(6.803)	(6.591)	(6.378)
7.000	(6.891)	(6.683)	(6.476)	(6.269)
6.875	(6.734)	(6.532)	(6.330)	(6.128)
6.750	(6.578)	(6.381)	(6.184)	(5.988)
6.625	(6.422)	(6.230)	(6.039)	(5.847)
6.500	(6.266)	(6.079)	(5.893)	(5.706)
6.375	(6.078)	(5.897)	(5.716)	(5.534)
6.250	(5.891)	(5.715)	(5.539)	(5.363)
6.125	(5.703)	(5.532)	(5.361)	(5.191)
6.000	(5.516)	(5.350)	(5.184)	(5.019)
5.875	(5.266)	(5.105)	(4.945)	(4.784)
5.750	(5.016)	(4.861)	(4.706)	(4.550)
5.625	(4.766)	(4.616)	(4.466)	(4.316)
5.500	(4.517)	(4.372)	(4.227)	(4.082)
5.375	(4.268)	(4.128)	(3.988)	(3.849)
5.250	(4.018)	(3.884)	(3.750)	(3.615)
5.125	(3.769)	(3.640)	(3.511)	(3.382)
5.000	(3.505)	(3.381)	(3.257)	(3.133)
4.875	(3.224)	(3.105)	(2.987)	(2.868)
4.750	(2.943)	(2.829)	(2.716)	(2.602)
4.625	(2.662)	(2.553)	(2.445)	(2.337)
4.500	(2.380)	(2.277)	(2.174)	(2.071)
4.375	(2.099)	(2.001)	(1.903)	(1.805)
4.250	(1.818)	(1.725)	(1.632)	(1.540)
4.125	(1.537)	(1.449)	(1.362)	(1.274)
4.000	(1.255)	(1.173)	(1.091)	(1.008)
3.875	(0.880)	(0.798)	(0.716)	(0.633)
3.750	(0.505)	(0.423)	(0.341)	(0.258)
3.625	(0.130)	(0.048)	0.034	0.117
3.500	0.245	0.327	0.409	0.492
3.375	0.620	0.702	0.784	0.866

Smart Series 10/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.266)	(7.043)	(6.820)	(6.597)
7.250	(7.141)	(6.923)	(6.705)	(6.488)
7.125	(7.016)	(6.803)	(6.591)	(6.378)
7.000	(6.891)	(6.683)	(6.476)	(6.269)
6.875	(6.734)	(6.532)	(6.330)	(6.128)
6.750	(6.578)	(6.381)	(6.184)	(5.988)
6.625	(6.422)	(6.230)	(6.039)	(5.847)
6.500	(6.266)	(6.079)	(5.893)	(5.706)
6.375	(6.078)	(5.897)	(5.716)	(5.534)
6.250	(5.891)	(5.715)	(5.539)	(5.363)
6.125	(5.703)	(5.532)	(5.361)	(5.191)
6.000	(5.516)	(5.350)	(5.184)	(5.019)
5.875	(5.266)	(5.105)	(4.945)	(4.784)
5.750	(5.016)	(4.861)	(4.706)	(4.550)
5.625	(4.766)	(4.616)	(4.466)	(4.316)
5.500	(4.517)	(4.372)	(4.227)	(4.082)
5.375	(4.268)	(4.128)	(3.988)	(3.849)
5.250	(4.018)	(3.884)	(3.750)	(3.615)
5.125	(3.769)	(3.640)	(3.511)	(3.382)
5.000	(3.505)	(3.381)	(3.257)	(3.133)
4.875	(3.224)	(3.105)	(2.987)	(2.868)
4.750	(2.943)	(2.829)	(2.716)	(2.602)
4.625	(2.662)	(2.553)	(2.445)	(2.337)
4.500	(2.380)	(2.277)	(2.174)	(2.071)
4.375	(2.099)	(2.001)	(1.903)	(1.805)
4.250	(1.818)	(1.725)	(1.632)	(1.540)
4.125	(1.537)	(1.449)	(1.362)	(1.274)
4.000	(1.255)	(1.173)	(1.091)	(1.008)
3.875	(0.880)	(0.798)	(0.716)	(0.633)
3.750	(0.505)	(0.423)	(0.341)	(0.258)
3.625	(0.130)	(0.048)	0.034	0.117
3.500	0.245	0.327	0.409	0.492
3.375	0.620	0.702	0.784	0.866

Program Adjustments(1,3)

FICO/LTV Price Adjustments								
Higher of LTV/LTV	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO >=780	-1.500	-1.250	-0.750	-0.250	-0.250	0.000	1.250	1.500
FICO 760 - 779	-1.250	-1.000	-0.500	0.000	0.000	0.750	1.500	1.750
FICO 740 - 759	-0.500	-0.500	-0.250	0.000	0.000	0.750	1.750	2.500
FICO 720 - 739	-0.500	-0.250	0.000	0.500	0.750	1.000	2.250	2.500
FICO 700 - 719	-0.250	-0.250	0.000	0.500	0.750	1.750	2.750	3.500
FICO 680 - 699	0.250	0.250	0.750	1.250	1.750	2.500	3.750	4.500
FICO 660 - 679	0.750	1.000	1.500	2.000	2.500	3.250	4.500	N/A
FICO 640 - 659	1.750	2.000	2.500	3.250	N/A	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Other Price Adjustments								
Higher of LTV/LTV	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Loan Type								
Interest Only	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
40 Yr Interest Only ⁽⁷⁾	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Income Documentation								
Full Doc	-0.800	-0.800	-0.800	-0.800	-0.675	-0.675	-0.675	-0.675
12 Mo Bank Statement	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300
24 Mo Bank Statement	-0.800	-0.800	-0.800	-0.800	-0.675	-0.675	-0.675	-0.675
DSCR (<=1.15) ⁽⁹⁾	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
DSCR (>1.15) ⁽⁹⁾	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
Occupancy								
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2nd Home ⁽⁴⁾	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
NOO ⁽⁴⁾	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Seasoning								
Forbearance<12 Mo	0.250	0.250	0.250	0.375	0.375	0.375	0.375	0.375
BKFC/DIL/SS<48 Mo	0.250	0.250	0.250	0.375	0.625	1.000	1.500	2.500
Purpose								
Cash Out Refi	0.250	0.250	0.300	0.350	0.400	0.450	1.000	N/A
Loan Size								
LA >=2mm	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
LA <=300K	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
DTI								
DTI (>45%) ⁽⁴⁾	0.250	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Property Type								
2-4 Units	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
NW Condo/Condotel	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Prepayment⁽²⁾								
2 Year	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
1 Year	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625
No Prepay	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
Other								
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125

Notes:

- All adjustments are cumulative.
- Prepayment penalties apply to Vest only. They are not permitted in MN, NJ, & NM or in PA on 1-2 units with a loan amount less than \$263,975. Must select no prepay in these states. Base pricing assumes 3 yr.
- Guideline exceptions may require special pricing, as determined on a case-by-case basis.
- Adjustment does not apply to Smart Vest.
- Adjustment does not apply to Smart Edge or Self.
- Vest Arms are not allowed in PA on 1-2 units with a loan amount less than \$263,975.
- 40 Yr IO is only available for a fixed term on Edge and Self. 40 Yr IO and IO adjustments are cumulative.

	Max Price	Lender Fee	Arm Margin	Arm Index	Cap Structure
Smart Edge	(2.950)	\$1,295	4.000	SOFR	2/2/6
Smart Self	(2.950)	\$1,295	4.000	SOFR	2/2/6
Smart Vest	(2.650)	\$1,295	5.000	SOFR	2/2/6

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

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

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

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

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

Product Adjustments

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

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

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

National Wholesale Rate Sheet



Jumbo Series D

Jumbo D - 30 Yr Fixed					Jumbo D - 20 Yr Fixed					Jumbo D - 15 Yr 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
4.250	(3.510)	(3.385)	(3.260)	(3.135)	4.250	(3.365)	(3.240)	(3.115)	(2.990)	3.875	(2.330)	(2.205)	(2.080)	(1.955)
4.125	(3.302)	(3.177)	(3.052)	(2.927)	4.125	(3.107)	(2.982)	(2.857)	(2.732)	3.750	(2.053)	(1.928)	(1.803)	(1.678)
4.000	(3.093)	(2.968)	(2.843)	(2.718)	4.000	(2.868)	(2.743)	(2.618)	(2.493)	3.625	(1.795)	(1.670)	(1.545)	(1.420)
3.875	(2.874)	(2.749)	(2.624)	(2.499)	3.875	(2.629)	(2.504)	(2.379)	(2.254)	3.500	(1.548)	(1.423)	(1.298)	(1.173)
3.750	(2.656)	(2.531)	(2.406)	(2.281)	3.750	(2.391)	(2.266)	(2.141)	(2.016)	3.375	(1.285)	(1.160)	(1.035)	(0.910)
3.625	(2.437)	(2.312)	(2.187)	(2.062)	3.625	(2.162)	(2.037)	(1.912)	(1.787)	3.250	(1.021)	(0.896)	(0.771)	(0.646)
3.500	(2.239)	(2.114)	(1.989)	(1.864)	3.500	(1.934)	(1.809)	(1.684)	(1.559)	3.125	(0.755)	(0.630)	(0.505)	(0.380)
3.375	(1.945)	(1.820)	(1.695)	(1.570)	3.375	(1.590)	(1.465)	(1.340)	(1.215)	3.000	(0.489)	(0.364)	(0.239)	(0.114)
3.250	(1.682)	(1.557)	(1.432)	(1.307)	3.250	(1.247)	(1.122)	(0.997)	(0.872)	2.875	(0.233)	(0.108)	0.017	0.142
3.125	(1.303)	(1.178)	(1.053)	(0.928)	3.125	(0.788)	(0.663)	(0.538)	(0.413)	2.750	0.013	0.138	0.263	0.388
3.000	(0.905)	(0.780)	(0.655)	(0.530)	3.000	(0.350)	(0.225)	(0.100)	0.025	2.625	0.274	0.399	0.524	0.649
2.875	(0.476)	(0.351)	(0.226)	(0.101)	2.875	0.079	0.204	0.329	0.454	2.500	0.525	0.650	0.775	0.900
2.750	(0.092)	0.033	0.158	0.283	2.750	0.363	0.488	0.613	0.738	2.375	0.836	0.961	1.086	1.211
2.625	0.291	0.416	0.541	0.666	2.625	0.646	0.771	0.896	1.021	2.250	1.157	1.282	1.407	1.532

Jumbo Series D Adjustments

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

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

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

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

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

2 Not applicable for detached condominiums or site condominiums

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

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

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

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

Jumbo Series I Adjustments

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

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

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

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

Please view 'State Adjustments' page for additional adjustments.
No Lender Fee options are available through the pricing engine online.

State Adjustments

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