

## Texas Wholesale Rate Sheet

60 Day Lock Special on Conventional and Government Fixed!

Special Pricing is here for Conv & FHA!!

### PRODUCT HIGHLIGHTS

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

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### MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
<b>Conventional 30yr Fixed</b>			<b>Bracketed Pricing Changes and green arrows indicate improved pricing.</b>		
3.500	(4.501)	↑ (0.202)	<b>Rate</b>	<b>Today's Price</b>	<b>Pricing Change</b>
3.250	(3.580)	↑ (0.206)			
<b>Conventional 15yr Fixed</b>			<b>FHA 30yr Fixed</b>		
3.375	(3.554)	↑ (0.139)	3.375	(2.795)	↑ (0.200)
3.250	(3.322)	↑ (0.140)	3.250	(4.607)	↑ (0.303)
<b>Conforming 5-6 SOFR ARM (2-1-5)</b>			<b>VA 30yr Fixed</b>		
2.875	(1.143)	↑ (0.158)	3.375	(2.795)	↑ (0.200)
2.750	(0.908)	↑ (0.157)	3.250	(4.607)	↑ (0.303)

### LOCK POLICIES

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

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

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

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

Lock Extension Info	Expiration Dates	Relock Policy															
<ul style="list-style-type: none"> <li>● 1st-3rd Extension - 2 bps/day</li> <li>● 4th Extension or more - 4 bps/day</li> <li>● Extended loans cannot expire on a weekend or holiday.</li> <li>● Max number of days to extend is 45 days per request.</li> </ul>	<table style="width: 100%; border-collapse: collapse;"> <tr><td>7 Day Extension</td><td style="text-align: right;">12/7/2020</td></tr> <tr><td>15 Day Lock/Extension</td><td style="text-align: right;">12/15/2020</td></tr> <tr><td>30 Day Lock/Extension</td><td style="text-align: right;">12/30/2020</td></tr> <tr><td>45 Day Lock/Extension</td><td style="text-align: right;">1/14/2021</td></tr> <tr><td>60 Day Lock</td><td style="text-align: right;">1/29/2021</td></tr> <tr><td>90 Day Lock</td><td style="text-align: right;">3/1/2021</td></tr> </table>	7 Day Extension	12/7/2020	15 Day Lock/Extension	12/15/2020	30 Day Lock/Extension	12/30/2020	45 Day Lock/Extension	1/14/2021	60 Day Lock	1/29/2021	90 Day Lock	3/1/2021	Pricing is based on worst case pricing: current market vs locked less a relock fee.			
7 Day Extension	12/7/2020																
15 Day Lock/Extension	12/15/2020																
30 Day Lock/Extension	12/30/2020																
45 Day Lock/Extension	1/14/2021																
60 Day Lock	1/29/2021																
90 Day Lock	3/1/2021																
		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											
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	Agency Loan Limits
<b>Lender Fees - Conforming &amp; Government</b>	<b>\$995</b>
<b>Lender Fees - FHA Streamline &amp; VA IRRRL</b>	<b>\$495</b>
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
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.	
<b>Mortgagee Clause (Wholesale)</b>	
NewRez LLC ISAOA ATIMA	
PO Box 7050	
TROY, MI 48007-7050	

### CORPORATE CONTACTS

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

\* Rates are subject to change without notice

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



Table with 3 columns: Fannie Mae 30yr Fixed, Fannie Mae 15yr Fixed, Fannie Mae 10yr Fixed. Each column has 4 sub-columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

Table with 3 columns: Fannie Mae 30yr High Balance, Fannie Mae 15yr High Balance, Fannie Mae 10yr High Balance. Each column has 4 sub-columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

Table with 3 columns: Fannie Mae 30yr High Balance, Fannie Mae 15yr High Balance, Fannie Mae 10yr High Balance. Each column has 4 sub-columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

Table with 3 columns: Fannie Mae 30yr High Balance, Fannie Mae 15yr High Balance, Fannie Mae 10yr High Balance. Each column has 4 sub-columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

Table with 3 columns: All Fixed Conforming, Cash-Out, and Lender Paid Adj. Each column contains various financial metrics and rates.

Table with 3 columns: Subordinate Financing, Misc Adjusters, Non Owner Occupied. Each column contains various financial metrics and rates.

Table with 3 columns: Additional Cashout LTV/FICO Adjustments, Special Pricing, and Max YSP. Each column contains various financial metrics and rates.



FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed					FNMA HomeReady™ 25 Yr Fixed					FNMA HomeReady™ 20 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	
5.000	(6.162)	(6.105)	(6.147)	(6.089)	5.000	(6.162)	(6.100)	(6.142)	(6.084)	5.000	(6.701)	(6.560)	(6.556)	(6.394)
4.990	(6.112)	(6.085)	(6.127)	(6.069)	4.990	(6.112)	(6.081)	(6.123)	(6.065)	4.875	(6.534)	(6.392)	(6.385)	(6.226)
4.875	(6.001)	(5.948)	(5.857)	(5.799)	4.875	(6.001)	(5.948)	(5.857)	(5.799)	4.750	(6.288)	(6.145)	(6.137)	(5.975)
4.750	(5.790)	(5.737)	(5.637)	(5.483)	4.750	(5.790)	(5.737)	(5.637)	(5.483)	4.625	(5.765)	(5.695)	(5.730)	(5.671)
4.625	(5.534)	(5.496)	(5.413)	(5.275)	4.625	(5.534)	(5.496)	(5.413)	(5.275)	4.500	(5.643)	(5.573)	(5.567)	(5.509)
4.500	(5.389)	(5.351)	(5.268)	(5.130)	4.500	(5.389)	(5.351)	(5.268)	(5.130)	4.375	(5.486)	(5.415)	(5.338)	(5.278)
4.375	(5.181)	(5.143)	(5.060)	(4.922)	4.375	(5.181)	(5.143)	(5.060)	(4.922)	4.250	(5.313)	(5.239)	(5.160)	(5.005)
4.250	(4.948)	(4.911)	(4.827)	(4.689)	4.250	(4.948)	(4.911)	(4.827)	(4.689)	4.125	(5.336)	(5.281)	(5.228)	(4.891)
4.125	(4.696)	(4.666)	(4.629)	(4.596)	4.125	(4.696)	(4.666)	(4.629)	(4.596)	4.000	(5.204)	(5.145)	(5.087)	(4.748)
4.000	(4.517)	(4.517)	(4.451)	(4.327)	4.000	(4.517)	(4.517)	(4.451)	(4.327)	3.990	(5.154)	(5.095)	(5.037)	(4.698)
3.990	(4.467)	(4.467)	(4.401)	(4.277)	3.990	(4.467)	(4.467)	(4.401)	(4.277)	3.875	(4.886)	(4.820)	(4.761)	(4.416)
3.875	(4.310)	(4.310)	(4.244)	(4.120)	3.875	(4.310)	(4.310)	(4.244)	(4.120)	3.750	(4.495)	(4.423)	(4.361)	(4.007)
3.750	(4.007)	(4.007)	(3.940)	(3.817)	3.750	(4.007)	(4.007)	(3.940)	(3.817)	3.625	(4.755)	(4.656)	(4.590)	(4.265)
3.625	(4.774)	(4.688)	(4.619)	(4.430)	3.625	(4.774)	(4.688)	(4.619)	(4.430)	3.500	(4.515)	(4.415)	(4.346)	(4.015)
3.500	(4.544)	(4.451)	(4.379)	(4.187)	3.500	(4.544)	(4.451)	(4.379)	(4.187)	3.375	(4.171)	(4.063)	(3.992)	(3.673)
3.375	(4.173)	(4.071)	(3.995)	(3.797)	3.375	(4.173)	(4.071)	(3.995)	(3.797)	3.250	(3.701)	(3.584)	(3.508)	(3.205)
3.250	(3.643)	(3.530)	(3.450)	(3.243)	3.250	(3.643)	(3.530)	(3.450)	(3.243)	3.125	(4.203)	(4.049)	(3.999)	(3.694)
3.125	(4.243)	(4.132)	(4.061)	(3.880)	3.125	(4.243)	(4.132)	(4.061)	(3.880)	3.000	(3.875)	(3.709)	(3.657)	(3.337)
3.000	(3.927)	(3.809)	(3.728)	(3.534)	3.000	(3.927)	(3.809)	(3.728)	(3.534)	2.990	(3.825)	(3.659)	(3.607)	(3.287)
2.990	(3.889)	(3.759)	(3.678)	(3.484)	2.990	(3.877)	(3.759)	(3.678)	(3.484)	2.875	(3.388)	(3.214)	(3.158)	(2.831)
2.875	(3.387)	(3.240)	(3.143)	(2.940)	2.875	(3.369)	(3.239)	(3.143)	(2.940)	2.750	(2.829)	(2.646)	(2.588)	(2.253)
2.750	(2.756)	(2.609)	(2.492)	(2.275)	2.750	(2.744)	(2.596)	(2.484)	(2.274)	2.625	(2.478)	(2.210)	(2.176)	(1.633)
2.625	(2.086)	(1.943)	(1.851)	(1.507)	2.625	(2.086)	(1.943)	(1.851)	(1.516)	2.500	(2.003)	(1.722)	(1.686)	(1.268)
2.500	(1.607)	(1.465)	(1.365)	(1.113)	2.500	(1.607)	(1.465)	(1.365)	(1.053)	2.375	(1.292)	(1.029)	(0.967)	(0.745)
2.375	(0.932)	(0.810)	(0.718)	(0.526)	2.375	(0.888)	(0.766)	(0.674)	(0.482)	2.250	(0.529)	(0.314)	(0.205)	0.002
2.250	(0.185)	(0.063)	0.029	0.221	2.250	(0.170)	(0.048)	0.044	0.236					

Loan Level Price Adjustments

		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760	
All Fixed Conforming <small>(does not apply to terms ≤ 15yrs)</small>	LTV	≤ 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	2.750	2.250	1.250	1.000	0.500	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	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	0.500	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		
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi		LTV Adjusters																			
		Manufactured Home	DTI > 45	≤ 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 85	85.01 - 90	90.01 - 95	95.01 - 97				
		1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Subordinate Financing <small>Excludes Community Seconds®</small>	LTV	CLTV		< 720		≥ 720	
		≤ 65	80.01 - 95	0.500	0.250	0.500	0.250
		65.01-75	80.01-95	0.750	0.500	1.000	0.750
		75.01-95	90.01-95	1.000	0.750	1.000	0.750
		75.01-90	76.01-90	1.000	0.750	1.000	0.750
		≤ 95	95.01-97	1.500	1.500	1.500	1.500
		ALL	ALL	0.375	0.375	0.375	0.375
		2-4 Units		1.000	1.000	1.000	1.000
		Attached Condo > 75 LTV (>15yr Term)		0.750	0.750	0.750	0.750
		Manufactured Home		0.500	0.500	0.500	0.500
		<= 75		2.125	2.125	2.125	2.125
		75.01 - 80		3.375	3.375	3.375	3.375
		> 80		4.125	4.125	4.125	4.125

Loan Size Adjusters	Adjustments Applied after Cap		
	Loan Amount	Purchase	Refinance
	<\$50,000	1.125	1.125
	\$50,000 - \$99,999	0.375	0.375
	\$100,000 - \$149,999	0.125	0.125
	\$150,000 - \$199,999	(0.125)	(0.125)
	\$200,000 - \$249,999	(0.125)	(0.250)
	\$250,000 - \$299,999	(0.125)	(0.250)
	\$300,000 - Conforming Limit	(0.125)	(0.250)
	High Balance	0.000	0.000
	Escrow Waiver (Full or Taxes Only)		
	Manufactured Home	0.250	0.250

Adjustment Caps	FICO	LTV	
		> 80%	> 80%
	0.000	> 80%	> 80%
	1.500	< 680	> 80%
	1.500	All	≤ 80%

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

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

**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)

**60 Day Lock Special (Fixed, Conf & High Bal)** (0.500)

**Max YSP** -6.000



FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 5.000 to 2.250.

FHLMC Home Possible® 25 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 5.000 to 2.250.

FHLMC Home Possible® 20 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 5.000 to 2.250.

FHLMC Home Possible® 15 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.500 to 1.990.

FHLMC Home Possible® 10 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.500 to 1.990.

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5). Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 2.875 to 2.500.

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5). Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 2.875 to 2.500.

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5). Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 2.875 to 2.500.

Loan Level Price Adjustments

Table showing LTV adjustments for All Conforming (does not apply to Fixed terms ≤ 15yrs) across various LTV ranges and loan amounts.

LPMI Adjustments Applied after Cap

Table showing Lender Paid MI Adj. for LTV Adjusters across various loan amounts and terms.

Subordinate Financing table with columns for LTV, CLTV, and interest rates.

Misc Adjusters table with columns for Attached Condo > 75 LTV (>15yr Term) and Manufactured Home.

Number Of Units table with columns for LTV, ≤ 80, 80.01 - 85, > 85 and unit counts.

Adjustment Caps table with columns for FICO and LTV.

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

Max YSP table with columns for Max YSP and value -6.000.

Loan Size Adjusters table with columns for Loan Amount, Purchase, Refinance and interest rates.

60 Day Lock Special (Fixed, Conf & High Bal) table with columns for 60 Day Lock Special and value (0.500).

Special Pricing\* table with columns for Special Pricing and value (0.500), including criteria for Conventional, W2 Wage Earner, etc.





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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.214)	(1.143)	(1.099)	(0.949)
2.750	(0.979)	(0.908)	(0.865)	(0.715)
2.625	(0.742)	(0.671)	(0.628)	(0.477)
2.500	(0.492)	(0.421)	(0.378)	(0.227)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.423)	(1.352)	(1.309)	(1.159)
2.625	(1.154)	(1.083)	(1.040)	(0.890)
2.500	(0.779)	(0.708)	(0.665)	(0.515)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.508)	(1.478)	(1.435)	(1.285)
2.750	(1.120)	(1.049)	(1.006)	(0.855)
2.625	(0.686)	(0.614)	(0.571)	(0.421)
2.500	(0.233)	(0.161)	(0.118)	0.032

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.464)	(0.393)	(0.349)	(0.199)
2.750	(0.229)	(0.158)	(0.115)	0.035
2.625	0.008	0.079	0.122	0.273
2.500	0.258	0.329	0.372	0.523

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.673)	(0.602)	(0.559)	(0.409)
2.625	(0.404)	(0.333)	(0.290)	(0.140)
2.500	(0.029)	0.042	0.085	0.235

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.758)	(0.728)	(0.685)	(0.535)
2.750	(0.370)	(0.299)	(0.256)	(0.105)
2.625	0.064	0.136	0.179	0.329
2.500	0.517	0.589	0.632	0.782

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 LP Open Access)	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
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

			< 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	
	LTV Adjusters	Non Owner Occupied	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
			DTI > 45											
		> 20 Yr Term	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	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	<=80	80.01 - 85	> 85
Number Of Units	2 Units	1.000	1.000	1.000	1.000
	3-4 units	1.000	1.500	2.000	
Subordinate Financing	LTV	CLTV	< 720	>= 720	
	<=75	<=80	0.375	0.375	
	<=65	80.01 - 95	0.875	0.625	
	65.01-75	80.01 - 95	1.125	0.875	
	75.01-95	76.01-95	1.375	1.125	
Misc Adjusters	Attached Condo > 75 LTV (>15yr Term)		0.750		
	>90 LTV		0.250		
	Escrow Waiver (Full or Taxes Only)		0.250		
	Escrow Waiver (Insurance Only)		0.000		
Non Owner Occupied	Manufactured Home (High Bal - Not Permitted)		3.000		
	Second Home > 85 LTV		0.250		
	LTV				
<= 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	Cash Out <= 75	1.750
	Cash Out > 75	2.500

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

Special Pricing*	(0.500)
<b>*Loan must meet all of the following criteria to qualify:</b>	
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)	

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

Max YSP	-3.000
Margin	3.000%