

Texas Wholesale Rate Sheet

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

Purchase Special available on Conventional & Government!

Government FICOs down to 580!

Smart Series Non-QM & Jumbo Series are Back!

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

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MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.125	(3.246)	→ 0.079			
3.000	(2.579)	↓ 0.156			
Conventional 15yr Fixed			Rate	Today's Price	Pricing Change
2.500	(2.879)	→ 0.086	2.625	(3.017)	↓ 0.132
2.375	(2.417)	↓ 0.171	2.500	(2.582)	↓ 0.132
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(1.822)	→ 0.063	2.750	(3.197)	↓ 0.132
2.875	(1.620)	→ 0.063	2.625	(2.777)	↓ 0.132

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. 	7 Day Extension 15 Day Lock/Extension 30 Day Lock/Extension 45 Day Lock/Extension 60 Day Lock 90 Day Lock	9/24/2021 10/4/2021 10/18/2021 11/1/2021 11/16/2021 12/16/2021	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	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.	
	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	GoNewRez@NewRez.com
Fax	(484) 594-1998	
Website		NewRezWholesale.com
Lock Desk		LockRequest@NewRez.com

* Rates are subject to change without notice

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



Government Products

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(6.241)	(6.261)	(6.311)	(6.262)
4.375	(5.970)	(5.990)	(6.041)	(5.991)
4.250	(6.212)	(6.199)	(6.215)	(6.132)
4.125	(5.947)	(5.933)	(5.950)	(5.867)
4.000	(5.661)	(5.648)	(5.665)	(5.582)
3.875	(5.354)	(5.341)	(5.358)	(5.275)
3.750	(6.008)	(5.886)	(5.794)	(5.601)
3.625	(5.701)	(5.579)	(5.487)	(5.295)
3.500	(5.369)	(5.247)	(5.155)	(4.963)
3.375	(5.011)	(4.889)	(4.797)	(4.605)
3.250	(5.104)	(4.982)	(4.889)	(4.697)
3.125	(4.740)	(4.618)	(4.526)	(4.334)
3.000	(4.353)	(4.231)	(4.138)	(3.946)
2.990	(4.349)	(4.226)	(4.134)	(3.942)
2.875	(3.943)	(3.821)	(3.729)	(3.537)
2.750	(3.568)	(3.437)	(3.337)	(3.136)
2.625	(3.148)	(3.017)	(2.917)	(2.716)
2.500	(2.712)	(2.582)	(2.481)	(2.281)
2.375	(2.265)	(2.134)	(2.034)	(1.834)
2.250	(1.819)	(1.689)	(1.588)	(1.388)
2.125	0.445	0.575	0.676	0.876
2.000	0.905	1.035	1.136	1.336
1.990	0.937	1.068	1.168	1.369
1.875	1.371	1.502	1.602	1.803
1.750	1.832	1.962	2.063	2.263

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(6.001)	(6.021)	(6.071)	(6.022)
4.375	(5.730)	(5.750)	(5.801)	(5.751)
4.250	(5.972)	(5.959)	(5.975)	(5.892)
4.125	(5.707)	(5.693)	(5.710)	(5.627)
4.000	(5.421)	(5.408)	(5.425)	(5.342)
3.875	(5.114)	(5.101)	(5.118)	(5.035)
3.750	(5.768)	(5.646)	(5.554)	(5.361)
3.625	(5.461)	(5.339)	(5.247)	(5.055)
3.500	(5.129)	(5.007)	(4.915)	(4.723)
3.375	(4.771)	(4.649)	(4.557)	(4.365)
3.250	(4.864)	(4.742)	(4.649)	(4.457)
3.125	(4.500)	(4.378)	(4.286)	(4.094)
3.000	(4.113)	(3.991)	(3.898)	(3.706)
2.990	(4.109)	(3.986)	(3.894)	(3.702)
2.875	(3.703)	(3.581)	(3.489)	(3.297)
2.750	(3.328)	(3.197)	(3.097)	(2.896)
2.625	(2.908)	(2.777)	(2.677)	(2.476)
2.500	(2.472)	(2.342)	(2.241)	(2.041)
2.375	(2.025)	(1.894)	(1.794)	(1.594)
2.250	(1.579)	(1.449)	(1.348)	(1.148)
2.125	0.685	0.815	0.916	1.116
2.000	1.145	1.275	1.376	1.576
1.990	1.177	1.308	1.408	1.609
1.875	1.611	1.742	1.842	2.043
1.750	2.072	2.202	2.303	2.503

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(6.041)	(6.061)	(6.111)	(6.062)
4.375	(5.770)	(5.790)	(5.841)	(5.791)
4.250	(6.012)	(5.999)	(6.015)	(5.932)
4.125	(5.747)	(5.733)	(5.750)	(5.667)
4.000	(5.461)	(5.448)	(5.465)	(5.382)
3.875	(5.154)	(5.141)	(5.158)	(5.075)
3.750	(5.808)	(5.686)	(5.594)	(5.401)
3.625	(5.501)	(5.379)	(5.287)	(5.095)
3.500	(5.169)	(5.047)	(4.955)	(4.763)
3.375	(4.811)	(4.689)	(4.597)	(4.405)
3.250	(4.904)	(4.782)	(4.689)	(4.497)
3.125	(4.540)	(4.418)	(4.326)	(4.134)
3.000	(4.153)	(4.031)	(3.938)	(3.746)
2.990	(4.149)	(4.026)	(3.934)	(3.742)
2.875	(3.743)	(3.621)	(3.529)	(3.337)
2.750	(3.368)	(3.237)	(3.137)	(2.936)
2.625	(2.948)	(2.817)	(2.717)	(2.516)
2.500	(2.512)	(2.382)	(2.281)	(2.081)
2.375	(2.065)	(1.934)	(1.834)	(1.634)
2.250	(1.619)	(1.489)	(1.388)	(1.188)
2.125	0.645	0.775	0.876	1.076
2.000	1.105	1.235	1.336	1.536
1.990	1.137	1.268	1.368	1.569
1.875	1.571	1.702	1.802	2.003
1.750	2.032	2.162	2.263	2.463

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.654)	(3.663)	(3.702)	(3.641)
3.625	(3.388)	(3.397)	(3.436)	(3.375)
3.500	(3.110)	(3.119)	(3.158)	(3.098)
3.375	(2.821)	(2.830)	(2.869)	(2.808)
3.250	(3.458)	(3.405)	(3.381)	(3.258)
3.125	(3.171)	(3.117)	(3.094)	(2.970)
3.000	(2.869)	(2.815)	(2.792)	(2.669)
2.875	(2.552)	(2.498)	(2.475)	(2.352)
2.750	(2.549)	(2.448)	(2.378)	(2.208)
2.625	(2.231)	(2.131)	(2.060)	(1.890)
2.500	(1.897)	(1.797)	(1.726)	(1.556)
2.375	(1.546)	(1.446)	(1.375)	(1.205)
2.250	(1.189)	(1.088)	(1.018)	(0.848)
2.125	(0.396)	(0.273)	(0.179)	0.015
2.000	(0.026)	0.098	0.192	0.386
1.875	0.358	0.482	0.575	0.769
1.750	0.744	0.868	0.962	1.156

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.164)	(3.173)	(3.212)	(3.151)
3.625	(2.898)	(2.907)	(2.946)	(2.885)
3.500	(2.620)	(2.629)	(2.668)	(2.608)
3.375	(2.331)	(2.340)	(2.379)	(2.318)
3.250	(2.968)	(2.915)	(2.891)	(2.768)
3.125	(2.681)	(2.627)	(2.604)	(2.480)
3.000	(2.379)	(2.325)	(2.302)	(2.179)
2.875	(2.062)	(2.008)	(1.985)	(1.862)
2.750	(2.059)	(1.958)	(1.888)	(1.718)
2.625	(1.741)	(1.641)	(1.570)	(1.400)
2.500	(1.407)	(1.307)	(1.236)	(1.066)
2.375	(1.056)	(0.956)	(0.885)	(0.715)
2.250	(0.699)	(0.598)	(0.528)	(0.358)
2.125	0.094	0.217	0.311	0.505
2.000	0.464	0.588	0.682	0.876
1.875	0.848	0.972	1.065	1.259
1.750	1.234	1.358	1.452	1.646

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(3.401)	(3.279)	(3.187)	(2.995)
3.375	(3.044)	(2.922)	(2.830)	(2.638)
3.250	(3.793)	(3.671)	(3.578)	(3.386)
3.125	(3.429)	(3.307)	(3.215)	(3.023)
3.000	(3.042)	(2.920)	(2.827)	(2.635)
2.990	(3.038)	(2.915)	(2.823)	(2.631)
2.875	(2.632)	(2.510)	(2.418)	(2.226)
2.750	(2.069)	(1.938)	(1.838)	(1.637)
2.625	(1.649)	(1.518)	(1.418)	(1.217)
2.500	(1.213)	(1.083)	(0.982)	(0.782)
2.375	(0.766)	(0.635)	(0.535)	(0.335)
2.250	(0.320)	(0.190)	(0.089)	0.111
2.125	2.319	2.449	2.550	2.750
2.000	2.779	2.910	3.010	3.210
1.990	2.812	2.942	3.043	3.243
1.875	3.246	3.376	3.476	3.677
1.750	3.706	3.836	3.937	4.137

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(3.451)	(3.329)	(3.237)	(3.045)
3.375	(3.094)	(2.972)	(2.880)	(2.688)
3.250	(3.843)	(3.721)	(3.628)	(3.436)
3.125	(3.479)	(3.357)	(3.265)	(3.073)
3.000	(3.092)	(2.970)	(2.877)	(2.685)
2.990	(3.088)	(2.965)	(2.873)	(2.681)
2.875	(2.682)	(2.560)	(2.468)	(2.276)
2.750	(2.119)	(1.988)	(1.888)	(1.687)
2.625	(1.699)	(1.568)	(1.468)	(1.267)
2.500	(1.263)	(1.133)	(1.032)	(0.832)
2.375	(0.816)	(0.685)	(0.585)	(0.385)
2.250	(0.370)	(0.240)	(0.139)	0.061
2.125	2.269	2.399	2.500	2.700
2.000	2.729	2.860	2.960	3.160
1.990	2.762	2.892	2.993	3.193
1.875	3.196	3.326	3.426	3.627
1.750	3.656	3.786	3.887	4.087

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.901)	(2.751)	(2.601)	(2.451)
4.000	(2.532)	(2.382)	(2.232)	(2.082)
3.875	(2.164)	(2.014)	(1.864)	(1.714)
3.750	(1.795)	(1.645)	(1.495)	(1.345)
3.625	(2.473)	(2.323)	(2.173)	(2.023)
3.500	(2.046)	(1.896)	(1.746)	(1.596)
3.375	(1.612)	(1.462)	(1.312)	(1.162)
3.250	(1.170)	(1.020)	(0.870)	(0.720)
3.125	(1.899)	(1.749)	(1.599)	(1.449)
3.000	(1.465)	(1.315)	(1.165)	(1.015)
2.875	(1.023)	(0.873)	(0.723)	(0.573)
2.750	(0.572)	(0.422)	(0.272)	(0.122)

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.701)	(2.551)	(2.401)	(2.251)
4.000	(2.332)	(2.182)	(2.032)	(1.882)
3.875	(1.964)	(1.814)	(1.664)	(1.514)
3.750	(1.595)	(1.445)	(1.295)	(1.145)
3.625	(2.273)	(2.123)	(1.973)	(1.823)
3.500	(1.846)	(1.696)	(1.546)	(1.396)
3.375	(1.412)	(1.262)	(1.112)	(0.962)
3.250	(0.970)	(0.820)	(0.670)	(0.520)
3.125	(1.699)	(1.549)	(1.399)	(1.249)
3.000	(1.265)	(1.115)	(0.965)	(0.815)
2.875	(0.823)	(0.673)	(0.523)	(0.373)
2.750	(0.372)	(0.222)	(0.072)	0.078

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(4.011)	(3.861)	(3.711)	(3.561)
4.000	(3.642)	(3.492)	(3.342)	(3.192)
3.875	(3.274)	(3.124)	(2.974)	(2.824)
3.750	(2.905)	(2.755)	(2.605)	(2.455)
3.625	(3.583)	(3.433)	(3.283)	(3.133)
3.500	(3.156)	(3.006)	(2.856)	(2.706)
3.375	(2.722)	(2.572)	(2.422)	(2.272)
3.250	(2.280)	(2.130)	(1.980)	(1.830)
3.125	(3.009)	(2.859)	(2.709)	(2.559)
3.000	(2.575)	(2.425)	(2.275)	(2.125)
2.875	(2.133)	(1.983)	(1.833)	(1.683)
2.750	(1.682)	(1.532)	(1.382)	(1.232)

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(4.061)	(3.911)	(3.761)	(3.611)
4.000	(3.692)	(3.542)	(3.392)	(3.242)
3.875	(3.324)	(3.174)	(3.024)	(2.874)
3.750	(2.955)	(2.805)	(2.655)	(2.505)
3.625	(3.633)	(3.483)	(3.333)	(3.183)
3.500	(3.206)	(3.056)	(2.906)	(2.756)
3.375	(2.772)	(2.622)	(2.472)	(2.322)
3.250	(2.330)	(2.180)	(2.030)	(1.880)
3.125	(3.059)	(2.909)	(2.759)	(2.609)
3.000	(2.625)	(2.475)	(2.325)	(2.175)
2.875	(2.183)	(2.033)	(1.883)	(1.733)
2.750	(1.732)	(1.582)	(1.432)	(1.282)

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	

Fannie Mae - Conforming Fixed Rate Products

Table with columns for product type (e.g., Fannie Mae 30yr Fixed, Fannie Mae 15yr Fixed) and rows for 15 Day, 30 Day, 45 Day, 60 Day rates.

Table with columns for product type (e.g., Fannie Mae 20yr High Balance, Fannie Mae 15yr High Balance) and rows for 15 Day, 30 Day, 45 Day, 60 Day rates.

Table with columns for product type (e.g., Fannie Mae 10yr High Balance, Fannie Mae 7yr High Balance) and rows for 15 Day, 30 Day, 45 Day, 60 Day rates.

Loan Level Price Adjustments

Table showing LTV and Cash-Out percentages across various loan-to-value and cash-out categories.

Table detailing Premium Adjusters, Lender Paid Mkt Adj., Subordinate Financing, Misc Adjusters, Non Owner Occupied, and High Balance Adjustments.

Table for Additional Investment Property Adjustments and Agency Adverse Market Refinance Fee.

Freddie Mac - Conforming Fixed Rate Products

Table with 3 columns: Freddie Mac 30yr Fixed, Freddie Mac 15yr Fixed, Freddie Mac 15yr Super Conforming. Each column contains a grid of rates for 15 Day, 30 Day, 45 Day, and 60 Day terms.

Table with 3 columns: Freddie Mac 15yr Super Conforming, Freddie Mac 30yr Super Conforming, Freddie Mac 15yr Super Conforming. Each column contains a grid of rates for 15 Day, 30 Day, 45 Day, and 60 Day terms.

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Table with 3 columns: Freddie Mac 15yr Super Conforming, Freddie Mac 30yr Super Conforming, Freddie Mac 15yr Super Conforming. Each column contains a grid of rates for 15 Day, 30 Day, 45 Day, and 60 Day terms.

Loan Level Price Adjustments

Large table containing Loan Level Price Adjustments, Lender Paid MI Adj., Subordinate Financing, Misc Adjusters, Non Owner Occupied, Additional Investment Property Adjustments, Agency Adverse Market Refinance Fee, and Super Conforming Adjustments.



FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.883)	(7.882)	(7.910)	(7.839)
4.990	(7.857)	(7.855)	(7.883)	(7.812)
4.875	(7.548)	(7.546)	(7.575)	(7.503)
4.750	(7.201)	(7.199)	(7.228)	(7.156)
4.625	(7.075)	(7.038)	(7.031)	(6.924)
4.500	(6.792)	(6.755)	(6.747)	(6.640)
4.375	(6.468)	(6.431)	(6.424)	(6.317)
4.250	(6.114)	(6.077)	(6.070)	(5.963)
4.125	(6.212)	(6.140)	(6.097)	(5.955)
4.000	(5.863)	(5.790)	(5.748)	(5.605)
3.990	(5.895)	(5.822)	(5.780)	(5.637)
3.875	(5.500)	(5.427)	(5.385)	(5.242)
3.750	(5.057)	(4.984)	(4.942)	(4.799)
3.625	(4.513)	(5.284)	(5.185)	(4.985)
3.500	(4.998)	(4.869)	(4.769)	(4.570)
3.375	(4.540)	(4.411)	(4.311)	(4.112)
3.250	(4.019)	(3.890)	(3.790)	(3.591)
3.125	(3.376)	(3.246)	(3.147)	(2.947)
3.000	(2.701)	(2.579)	(2.486)	(2.294)
2.990	(2.729)	(2.607)	(2.514)	(2.322)
2.875	(2.166)	(2.044)	(1.951)	(1.759)
2.750	(1.520)	(1.397)	(1.305)	(1.113)
2.625	(0.719)	(0.597)	(0.504)	(0.312)
2.500	(0.083)	0.110	0.274	0.537
2.375	0.582	0.775	0.938	1.202
2.250	1.350	1.543	1.707	1.970

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.877)	(7.875)	(7.904)	(7.832)
4.990	(7.851)	(7.849)	(7.878)	(7.806)
4.875	(7.548)	(7.546)	(7.575)	(7.503)
4.750	(7.201)	(7.199)	(7.228)	(7.156)
4.625	(7.053)	(7.016)	(7.009)	(6.902)
4.500	(6.782)	(6.744)	(6.737)	(6.630)
4.375	(6.468)	(6.431)	(6.424)	(6.317)
4.250	(6.114)	(6.077)	(6.070)	(5.963)
4.125	(6.212)	(6.107)	(6.065)	(5.922)
4.000	(5.836)	(5.764)	(5.721)	(5.579)
3.990	(5.855)	(5.782)	(5.740)	(5.597)
3.875	(5.470)	(5.398)	(5.355)	(5.212)
3.750	(5.047)	(4.975)	(4.932)	(4.789)
3.625	(4.571)	(5.242)	(5.142)	(4.943)
3.500	(4.956)	(4.826)	(4.727)	(4.528)
3.375	(4.507)	(4.377)	(4.278)	(4.079)
3.250	(4.008)	(3.878)	(3.779)	(3.580)
3.125	(3.376)	(3.246)	(3.147)	(2.947)
3.000	(2.651)	(2.529)	(2.436)	(2.244)
2.990	(2.674)	(2.552)	(2.459)	(2.267)
2.875	(2.125)	(2.003)	(1.911)	(1.718)
2.750	(1.506)	(1.384)	(1.291)	(1.099)
2.625	(0.729)	(0.606)	(0.514)	(0.322)
2.500	(0.021)	0.173	0.336	0.600
2.375	0.628	0.821	0.984	1.248
2.250	1.366	1.559	1.722	1.986

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(7.203)	(7.166)	(7.159)	(7.052)
4.375	(6.903)	(6.866)	(6.859)	(6.752)
4.250	(6.565)	(6.527)	(6.520)	(6.413)
4.125	(6.436)	(6.364)	(6.321)	(6.178)
4.000	(6.180)	(6.108)	(6.065)	(5.922)
3.990	(6.220)	(6.147)	(6.105)	(5.962)
3.875	(5.863)	(5.790)	(5.747)	(5.605)
3.750	(5.420)	(5.347)	(5.304)	(5.162)
3.625	(5.669)	(5.539)	(5.440)	(5.240)
3.500	(5.347)	(5.218)	(5.118)	(4.919)
3.375	(4.934)	(4.805)	(4.705)	(4.506)
3.250	(4.413)	(4.284)	(4.184)	(3.985)
3.125	(4.343)	(4.221)	(4.128)	(3.936)
3.000	(3.956)	(3.834)	(3.741)	(3.549)
2.990	(3.992)	(3.869)	(3.777)	(3.585)
2.875	(3.466)	(3.344)	(3.252)	(3.059)
2.750	(2.820)	(2.698)	(2.605)	(2.413)
2.625	(2.601)	(2.408)	(2.244)	(1.981)
2.500	(2.151)	(1.957)	(1.794)	(1.531)
2.375	(1.531)	(1.338)	(1.175)	(0.911)
2.250	(0.763)	(0.569)	(0.406)	(0.143)

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.079)	(6.088)	(6.127)	(6.067)
3.990	(6.041)	(6.050)	(6.089)	(6.028)
3.875	(5.761)	(5.770)	(5.809)	(5.748)
3.750	(5.389)	(5.398)	(5.437)	(5.376)
3.625	(4.990)	(4.999)	(5.038)	(4.977)
3.500	(5.687)	(5.633)	(5.610)	(5.486)
3.375	(5.384)	(5.331)	(5.308)	(5.184)
3.250	(5.031)	(4.978)	(4.954)	(4.831)
3.125	(4.618)	(4.565)	(4.541)	(4.418)
3.000	(4.728)	(4.628)	(4.558)	(4.387)
2.990	(4.690)	(4.589)	(4.519)	(4.349)
2.875	(4.334)	(4.234)	(4.164)	(3.993)
2.750	(3.964)	(3.863)	(3.793)	(3.623)
2.625	(3.490)	(3.379)	(3.309)	(3.139)
2.500	(2.979)	(2.879)	(2.809)	(2.639)
2.375	(2.544)	(2.417)	(2.323)	(2.130)
2.250	(2.093)	(1.970)	(1.876)	(1.682)
2.125	(1.594)	(1.470)	(1.376)	(1.182)
2.000	(1.023)	(0.899)	(0.805)	(0.611)
1.990	(0.967)	(0.843)	(0.749)	(0.555)
1.875	(0.428)	(0.304)	(0.210)	(0.016)
1.750	0.193	0.317	0.410	0.604

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.645)	(6.654)	(6.694)	(6.633)
3.990	(6.593)	(6.602)	(6.641)	(6.580)
3.875	(6.413)	(6.422)	(6.461)	(6.400)
3.750	(6.072)	(6.081)	(6.120)	(6.060)
3.625	(5.630)	(5.639)	(5.679)	(5.618)
3.500	(5.695)	(5.642)	(5.618)	(5.495)
3.375	(5.514)	(5.461)	(5.437)	(5.314)
3.250	(5.201)	(5.147)	(5.124)	(5.000)
3.125	(4.764)	(4.711)	(4.687)	(4.564)
3.000	(4.498)	(4.398)	(4.328)	(4.157)
2.990	(4.513)	(4.413)	(4.343)	(4.172)
2.875	(4.258)	(4.157)	(4.087)	(3.917)
2.750	(3.921)	(3.821)	(3.751)	(3.580)
2.625	(3.482)	(3.382)	(3.312)	(3.141)
2.500	(3.186)	(3.062)	(2.968)	(2.775)
2.375	(2.864)	(2.741)	(2.647)	(2.453)
2.250	(2.483)	(2.359)	(2.265)	(2.071)
2.125	(2.023)	(1.900)	(1.806)	(1.612)
2.000	(1.551)	(1.428)	(1.334)	(1.140)
1.990	(1.512)	(1.388)	(1.294)	(1.101)
1.875	(1.102)	(0.978)	(0.884)	(0.690)
1.750	(0.643)	(0.520)	(0.426)	(0.232)

FNMA HomeReady™ 7/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.250	(2.266)	(2.193)	(2.151)	(2.009)
3.125	(2.096)	(2.024)	(1.981)	(1.839)
3.000	(1.895)	(1.822)	(1.779)	(1.636)
2.990	(1.865)	(1.792)	(1.749)	(1.606)
2.875	(1.693)	(1.620)	(1.577)	(1.434)
2.750	(1.492)	(1.418)	(1.375)	(1.231)
2.625	(1.290)	(1.216)	(1.172)	(1.028)
2.500	(1.088)	(1.014)	(0.970)	(0.826)
2.375	(0.854)	(0.780)	(0.736)	(0.591)
2.250	(0.621)	(0.546)	(0.501)	(0.357)
2.125	(0.385)	(0.280)	(0.235)	(0.090)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.375	(2.001)	(1.927)	(1.883)	(1.739)
3.250	(1.836)	(1.761)	(1.717)	(1.573)
3.125	(1.670)	(1.596)	(1.551)	(1.407)
3.000	(1.504)	(1.430)	(1.385)	(1.240)
2.990	(1.474)	(1.400)	(1.355)	(1.210)
2.875	(1.338)	(1.263)	(1.218)	(1.074)
2.750	(1.172)	(1.097)	(1.052)	(0.907)
2.625	(1.006)	(0.931)	(0.885)	(0.740)
2.500	(0.840)	(0.764)	(0.718)	(0.573)
2.375	(0.673)	(0.598)	(0.552)	(0.406)
2.250	(0.507)	(0.431)	(0.385)	(0.238)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.292)	(2.220)	(2.177)	(2.034)
3.375	(2.060)	(1.987)	(1.944)	(1.801)
3.250	(1.828)	(1.755)	(1.711)	(1.568)
3.125	(1.553)	(1.479)	(1.436)	(1.292)
3.000	(1.320)	(1.246)	(1.202)	(1.059)
2.990	(1.290)	(1.216)	(1.172)	(1.029)
2.875	(1.044)	(0.970)	(0.926)	(0.782)
2.750	(0.769)	(0.694)	(0.650)	(0.506)
2.625	(0.535)	(0.461)	(0.416)	(0.272)
2.500	(0.259)	(0.185)	(0.140)	(0.005)
2.375	0.017	0.092	0.136	0.281

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	Lender Paid MI Adj.									
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
	≤ 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	0.250	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	0.250	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	1.000	0.500	0.250	0.250	0.250

Cash-Out	LTV	≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
	≤ 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	LPMI Adjustments Applied after Cap										
			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
	Manufactured Home	≤ 85	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
		85.01 - 90	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
		90.01 - 95	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
		95.01 - 97	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
		≤ 85	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
		85.01 - 90	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
		90.01 - 95	NA	0.580	0.5								

Texas Wholesale Rate Sheet



as of 9/17/2021 10:56 AM

FNMA HomeReady™ 30 Yr Fixed - High Balance					FNMA HomeReady™ 25 Yr Fixed - High Balance					FNMA HomeReady™ 20 Yr Fixed - 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	
4.625	(5.145)	(5.108)	(5.101)	(4.994)	4.625	(5.145)	(5.108)	(5.101)	(4.994)	4.500	(4.639)	(4.602)	(4.595)	(4.488)
4.500	(4.865)	(4.828)	(4.821)	(4.714)	4.375	(4.535)	(4.501)	(4.494)	(4.387)	4.375	(4.357)	(4.320)	(4.313)	(4.206)
4.375	(4.538)	(4.501)	(4.494)	(4.387)	4.250	(4.169)	(4.132)	(4.125)	(4.018)	4.250	(3.988)	(3.951)	(3.944)	(3.837)
4.250	(4.169)	(4.132)	(4.125)	(4.018)	4.125	(4.333)	(4.260)	(4.218)	(4.075)	4.125	(4.013)	(3.940)	(3.898)	(3.755)
4.125	(4.333)	(4.260)	(4.218)	(4.075)	4.000	(3.999)	(3.926)	(3.884)	(3.741)	4.000	(3.773)	(3.700)	(3.658)	(3.515)
4.000	(3.999)	(3.926)	(3.884)	(3.741)	3.990	(4.001)	(3.928)	(3.886)	(3.743)	3.990	(3.782)	(3.710)	(3.667)	(3.524)
3.990	(4.001)	(3.928)	(3.886)	(3.743)	3.875	(3.632)	(3.559)	(3.516)	(3.374)	3.875	(3.451)	(3.378)	(3.335)	(3.193)
3.875	(3.632)	(3.559)	(3.516)	(3.374)	3.750	(3.218)	(3.146)	(3.103)	(2.960)	3.750	(3.037)	(2.965)	(2.922)	(2.779)
3.750	(3.218)	(3.146)	(3.103)	(2.960)	3.625	(4.298)	(4.159)	(4.069)	(3.870)	3.625	(3.978)	(3.949)	(3.750)	(3.550)
3.625	(4.298)	(4.159)	(4.069)	(3.870)	3.500	(3.907)	(3.777)	(3.678)	(3.478)	3.500	(3.681)	(3.551)	(3.452)	(3.252)
3.500	(3.907)	(3.777)	(3.678)	(3.478)	3.375	(3.477)	(3.347)	(3.248)	(3.048)	3.375	(3.296)	(3.166)	(3.067)	(2.867)
3.375	(3.477)	(3.347)	(3.248)	(3.048)	3.250	(2.990)	(2.861)	(2.761)	(2.562)	3.250	(2.809)	(2.680)	(2.580)	(2.381)
3.250	(2.990)	(2.861)	(2.761)	(2.562)	3.125	(2.373)	(2.244)	(2.145)	(1.945)	3.125	(2.173)	(2.044)	(1.944)	(1.745)
3.125	(2.373)	(2.244)	(2.145)	(1.945)	3.000	(1.657)	(1.527)	(1.428)	(1.229)	3.000	(1.445)	(1.316)	(1.216)	(1.017)
3.000	(1.657)	(1.527)	(1.428)	(1.229)	2.990	(2.000)	(1.876)	(1.786)	(1.594)	2.990	(1.762)	(1.669)	(1.567)	(1.375)
2.990	(2.000)	(1.876)	(1.786)	(1.594)	2.875	(2.477)	(1.355)	(1.263)	(1.070)	2.875	(1.296)	(1.174)	(1.073)	(0.881)
2.875	(2.477)	(1.355)	(1.263)	(1.070)	2.750	(0.886)	(0.764)	(0.671)	(0.479)	2.750	(0.705)	(0.583)	(0.490)	(0.298)
2.750	(0.886)	(0.764)	(0.671)	(0.479)	2.625	(0.158)	(0.035)	0.057	0.249	2.625	0.023	0.146	0.238	0.430
2.625	(0.158)	(0.035)	0.057	0.249	2.500	0.662	0.784	0.876	1.069	2.500	0.843	0.965	1.057	1.250
2.500	0.662	0.784	0.876	1.069	2.375	1.514	1.636	1.729	1.921	2.375	1.695	1.817	1.910	2.102
2.375	1.514	1.636	1.729	1.921	2.250	2.362	2.484	2.577	2.769	2.250	2.543	2.665	2.758	2.950
2.250	2.362	2.484	2.577	2.769										

FNMA HomeReady™ 15 Yr Fixed - High Balance					FNMA HomeReady™ 10 Yr Fixed - High Balance				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.000	(3.901)	(3.910)	(3.949)	(3.888)	4.000	(3.509)	(3.518)	(3.557)	(3.496)
3.990	(3.869)	(3.878)	(3.918)	(3.857)	3.990	(3.479)	(3.488)	(3.527)	(3.466)
3.875	(3.631)	(3.640)	(3.679)	(3.618)	3.875	(3.268)	(3.277)	(3.316)	(3.255)
3.750	(3.341)	(3.350)	(3.389)	(3.328)	3.750	(2.999)	(3.008)	(3.047)	(2.986)
3.625	(2.983)	(2.992)	(3.031)	(2.971)	3.625	(2.736)	(2.745)	(2.784)	(2.723)
3.500	(3.822)	(3.868)	(3.845)	(3.721)	3.500	(3.588)	(3.580)	(3.432)	(3.309)
3.375	(3.694)	(3.640)	(3.617)	(3.494)	3.375	(3.281)	(3.229)	(3.205)	(3.081)
3.250	(3.382)	(3.329)	(3.305)	(3.182)	3.250	(3.025)	(2.971)	(2.948)	(2.824)
3.125	(2.984)	(2.931)	(2.907)	(2.784)	3.125	(2.737)	(2.683)	(2.660)	(2.537)
3.000	(3.237)	(3.136)	(3.066)	(2.896)	3.000	(2.834)	(2.734)	(2.663)	(2.493)
2.990	(3.243)	(3.142)	(3.072)	(2.902)	2.990	(2.857)	(2.756)	(2.686)	(2.516)
2.875	(2.934)	(2.834)	(2.763)	(2.593)	2.875	(2.569)	(2.468)	(2.398)	(2.228)
2.750	(2.554)	(2.454)	(2.384)	(2.213)	2.750	(2.257)	(2.156)	(2.086)	(1.916)
2.625	(2.136)	(2.035)	(1.935)	(1.765)	2.625	(1.679)	(1.579)	(1.508)	(1.338)
2.500	(2.116)	(1.992)	(1.899)	(1.705)	2.500	(1.731)	(1.607)	(1.513)	(1.319)
2.375	(1.726)	(1.602)	(1.508)	(1.315)	2.375	(1.412)	(1.288)	(1.194)	(1.001)
2.250	(1.280)	(1.156)	(1.062)	(0.869)	2.250	(1.018)	(0.894)	(0.800)	(0.607)
2.125	(0.776)	(0.653)	(0.559)	(0.365)	2.125	(0.516)	(0.392)	(0.299)	(0.105)
2.000	(0.243)	(0.119)	(0.025)	0.168	2.000	(0.048)	0.076	0.170	0.363
1.990	(0.199)	(0.075)	0.019	0.212	1.990	(0.004)	0.120	0.214	0.407
1.875	0.307	0.431	0.534	0.718	1.875	0.502	0.628	0.719	0.913
1.750	0.872	0.995	1.089	1.283	1.750	1.067	1.190	1.284	1.478

FNMA HomeReady™ 6/6 SOFR ARM (2/1/7) - HB					FNMA HomeReady™ 7/6 SOFR ARM (5/1/7) - HB					FNMA HomeReady™ 10/6 ARM (5/1/5) - HB				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
3.000	(2.195)	(2.122)	(2.079)	(1.936)	3.000	(1.804)	(1.730)	(1.685)	(1.540)	3.000	(1.620)	(1.546)	(1.502)	(1.359)
2.990	(2.165)	(2.092)	(2.049)	(1.906)	2.990	(1.774)	(1.700)	(1.655)	(1.510)	2.990	(1.590)	(1.516)	(1.472)	(1.329)
2.875	(1.993)	(1.920)	(1.877)	(1.734)	2.875	(1.638)	(1.563)	(1.518)	(1.374)	2.875	(1.344)	(1.270)	(1.226)	(1.082)
2.750	(1.792)	(1.718)	(1.675)	(1.531)	2.750	(1.472)	(1.397)	(1.352)	(1.207)	2.750	(1.069)	(0.994)	(0.950)	(0.806)
2.625	(1.590)	(1.516)	(1.472)	(1.328)	2.625	(1.306)	(1.231)	(1.185)	(1.040)	2.625	(0.835)	(0.761)	(0.716)	(0.572)
2.500	(1.388)	(1.314)	(1.270)	(1.126)	2.500	(1.140)	(1.064)	(1.018)	(0.873)	2.500	(0.559)	(0.485)	(0.440)	(0.295)
2.375	(1.154)	(1.080)	(1.036)	(0.891)	2.375	(0.973)	(0.898)	(0.852)	(0.706)	2.375	(0.283)	(0.208)	(0.164)	(0.019)
2.250	(0.921)	(0.846)	(0.801)	(0.657)	2.250	(0.807)	(0.731)	(0.685)	(0.538)	2.250	(0.007)	0.068	0.113	0.258
2.125	(0.655)	(0.580)	(0.535)	(0.390)	2.125	(0.603)	(0.526)	(0.480)	(0.333)	2.125	0.227	0.302	0.347	0.493
2.000	(0.422)	(0.346)	(0.301)	(0.156)	2.000	(0.436)	(0.360)	(0.313)	(0.166)	2.000	0.503	0.578	0.624	0.770
1.990	(0.392)	(0.316)	(0.271)	(0.126)	1.990	(0.406)	(0.330)	(0.283)	(0.136)	1.990	0.533	0.608	0.654	0.800

Loan Level Price Adjustments												
		< 60	60 - 69	70 - 79	80 - 89	90 - 99	100 - 109	110 - 119	120 - 129	130 - 139	140 - 149	
All Fixed Conforming (does not apply to terms < 15yrs)	LTV	≤ 60	NA	0.500	0.500	0.000	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	0.250	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	0.250	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	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														
		< 60	60 - 69	70 - 79	80 - 69	90 - 99	100 - 109	110 - 119	120 - 129	130 - 139	140 - 149			
Lender Paid 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	1.000	1.000	0.700	0.500	0.500	0.500	0.500	0.500	
		DRI > 45	≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
			85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
	LTV Adjusters	≤ 20 Yr Term	NA	1.620	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
		≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360	
		85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470	
		90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810	
		95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050	
	> 20 Yr Term	≤ 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	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	

Adjustments Applied after Cap											

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.883)	(7.882)	(7.910)	(7.839)
4.990	(7.857)	(7.855)	(7.883)	(7.812)
4.875	(7.548)	(7.546)	(7.575)	(7.503)
4.750	(7.201)	(7.199)	(7.228)	(7.156)
4.625	(7.075)	(7.038)	(7.031)	(6.924)
4.500	(6.792)	(6.755)	(6.747)	(6.640)
4.375	(6.468)	(6.431)	(6.424)	(6.317)
4.250	(6.114)	(6.077)	(6.070)	(5.963)
4.125	(6.212)	(6.140)	(6.097)	(5.955)
4.000	(5.863)	(5.790)	(5.748)	(5.605)
3.990	(5.895)	(5.822)	(5.780)	(5.637)
3.875	(5.500)	(5.427)	(5.385)	(5.242)
3.750	(5.057)	(4.984)	(4.942)	(4.799)
3.625	(5.413)	(5.284)	(5.185)	(4.985)
3.500	(4.998)	(4.869)	(4.769)	(4.570)
3.375	(4.540)	(4.411)	(4.311)	(4.112)
3.250	(4.019)	(3.890)	(3.790)	(3.591)
3.125	(3.376)	(3.246)	(3.147)	(2.947)
3.000	(2.701)	(2.579)	(2.486)	(2.294)
2.990	(2.729)	(2.607)	(2.514)	(2.322)
2.875	(2.166)	(2.044)	(1.951)	(1.759)
2.750	(1.520)	(1.397)	(1.305)	(1.113)
2.625	(0.719)	(0.597)	(0.504)	(0.312)
2.500	(0.083)	0.110	0.274	0.537
2.375	0.582	0.775	0.938	1.202
2.250	1.350	1.543	1.707	1.970

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.877)	(7.875)	(7.904)	(7.832)
4.990	(7.851)	(7.849)	(7.878)	(7.806)
4.875	(7.548)	(7.546)	(7.575)	(7.503)
4.750	(7.201)	(7.199)	(7.228)	(7.156)
4.625	(7.053)	(7.016)	(7.009)	(6.902)
4.500	(6.782)	(6.744)	(6.737)	(6.630)
4.375	(6.468)	(6.431)	(6.424)	(6.317)
4.250	(6.114)	(6.077)	(6.070)	(5.963)
4.125	(6.180)	(6.107)	(6.065)	(5.922)
4.000	(5.836)	(5.764)	(5.721)	(5.579)
3.990	(5.855)	(5.782)	(5.740)	(5.597)
3.875	(5.470)	(5.398)	(5.355)	(5.212)
3.750	(5.047)	(4.975)	(4.932)	(4.789)
3.625	(5.371)	(5.242)	(5.142)	(4.943)
3.500	(4.956)	(4.826)	(4.727)	(4.528)
3.375	(4.507)	(4.377)	(4.278)	(4.079)
3.250	(4.008)	(3.878)	(3.779)	(3.580)
3.125	(3.376)	(3.246)	(3.147)	(2.947)
3.000	(2.651)	(2.529)	(2.436)	(2.244)
2.990	(2.674)	(2.552)	(2.459)	(2.267)
2.875	(2.125)	(2.003)	(1.911)	(1.718)
2.750	(1.506)	(1.384)	(1.291)	(1.099)
2.625	(0.729)	(0.606)	(0.514)	(0.322)
2.500	(0.021)	0.173	0.336	0.600
2.375	0.628	0.821	0.984	1.248
2.250	1.366	1.559	1.722	1.986

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(7.203)	(7.166)	(7.159)	(7.052)
4.375	(6.903)	(6.866)	(6.859)	(6.752)
4.250	(6.565)	(6.527)	(6.520)	(6.413)
4.125	(6.436)	(6.364)	(6.321)	(6.178)
4.000	(6.180)	(6.108)	(6.065)	(5.923)
3.990	(6.220)	(6.147)	(6.105)	(5.962)
3.875	(5.863)	(5.790)	(5.747)	(5.605)
3.750	(5.420)	(5.347)	(5.304)	(5.162)
3.625	(5.669)	(5.539)	(5.440)	(5.240)
3.500	(5.347)	(5.218)	(5.118)	(4.919)
3.375	(4.934)	(4.805)	(4.705)	(4.506)
3.250	(4.413)	(4.284)	(4.184)	(3.985)
3.125	(4.343)	(4.221)	(4.128)	(3.936)
3.000	(3.956)	(3.834)	(3.741)	(3.549)
2.990	(3.992)	(3.869)	(3.777)	(3.585)
2.875	(3.466)	(3.344)	(3.252)	(3.059)
2.750	(2.820)	(2.698)	(2.605)	(2.413)
2.625	(2.601)	(2.408)	(2.244)	(1.981)
2.500	(2.151)	(1.957)	(1.794)	(1.531)
2.375	(1.531)	(1.338)	(1.175)	(0.911)
2.250	(0.763)	(0.569)	(0.406)	(0.143)

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.079)	(6.088)	(6.127)	(6.067)
3.990	(6.041)	(6.050)	(6.089)	(6.028)
3.875	(5.761)	(5.770)	(5.809)	(5.748)
3.750	(5.389)	(5.398)	(5.437)	(5.376)
3.625	(4.990)	(4.999)	(5.038)	(4.977)
3.500	(5.687)	(5.633)	(5.610)	(5.486)
3.375	(5.384)	(5.331)	(5.308)	(5.184)
3.250	(5.031)	(4.978)	(4.954)	(4.831)
3.125	(4.618)	(4.565)	(4.541)	(4.418)
3.000	(4.228)	(4.228)	(4.228)	(4.105)
2.990	(4.690)	(4.589)	(4.519)	(4.349)
2.875	(4.334)	(4.234)	(4.164)	(3.993)
2.750	(3.964)	(3.863)	(3.793)	(3.623)
2.625	(3.480)	(3.379)	(3.309)	(3.139)
2.500	(2.979)	(2.879)	(2.809)	(2.639)
2.375	(2.541)	(2.417)	(2.323)	(2.130)
2.250	(2.093)	(1.970)	(1.876)	(1.682)
2.125	(1.594)	(1.470)	(1.376)	(1.182)
2.000	(1.023)	(0.899)	(0.805)	(0.611)
1.990	(0.967)	(0.843)	(0.749)	(0.555)
1.875	(0.428)	(0.304)	(0.210)	(0.016)
1.750	0.193	0.317	0.410	0.604

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.645)	(6.654)	(6.694)	(6.633)
3.990	(6.593)	(6.602)	(6.641)	(6.580)
3.875	(6.413)	(6.422)	(6.461)	(6.400)
3.750	(6.072)	(6.081)	(6.120)	(6.060)
3.625	(5.630)	(5.639)	(5.679)	(5.618)
3.500	(5.695)	(5.642)	(5.618)	(5.495)
3.375	(5.514)	(5.461)	(5.437)	(5.314)
3.250	(5.201)	(5.147)	(5.124)	(5.000)
3.125	(4.764)	(4.711)	(4.687)	(4.564)
3.000	(4.498)	(4.398)	(4.328)	(4.157)
2.990	(4.513)	(4.413)	(4.343)	(4.172)
2.875	(4.258)	(4.157)	(4.087)	(3.917)
2.750	(3.921)	(3.821)	(3.751)	(3.580)
2.625	(3.482)	(3.382)	(3.312)	(3.141)
2.500	(3.186)	(3.062)	(2.968)	(2.775)
2.375	(2.864)	(2.741)	(2.647)	(2.453)
2.250	(2.483)	(2.359)	(2.265)	(2.071)
2.125	(2.023)	(1.900)	(1.806)	(1.612)
2.000	(1.551)	(1.428)	(1.334)	(1.140)
1.990	(1.512)	(1.388)	(1.294)	(1.101)
1.875	(1.102)	(0.978)	(0.884)	(0.690)
1.750	(0.643)	(0.520)	(0.426)	(0.232)

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.250	(2.266)	(2.193)	(2.151)	(2.009)
3.125	(2.096)	(2.024)	(1.981)	(1.839)
3.000	(1.895)	(1.822)	(1.779)	(1.636)
2.990	(1.865)	(1.792)	(1.749)	(1.606)
2.875	(1.693)	(1.620)	(1.577)	(1.434)
2.750	(1.492)	(1.418)	(1.375)	(1.231)
2.625	(1.290)	(1.216)	(1.172)	(1.028)
2.500	(1.088)	(1.014)	(0.970)	(0.826)
2.375	(0.854)	(0.780)	(0.736)	(0.591)
2.250	(0.621)	(0.546)	(0.501)	(0.357)
2.125	(0.355)	(0.280)	(0.235)	(0.090)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.375	(2.001)	(1.927)	(1.883)	(1.739)
3.250	(1.836)	(1.761)	(1.717)	(1.573)
3.125	(1.670)	(1.596)	(1.551)	(1.407)
3.000	(1.504)	(1.430)	(1.385)	(1.240)
2.990	(1.474)	(1.400)	(1.355)	(1.210)
2.875	(1.338)	(1.263)	(1.218)	(1.074)
2.750	(1.172)	(1.097)	(1.052)	(0.907)
2.625	(1.006)	(0.931)	(0.885)	(0.740)
2.500	(0.840)	(0.764)	(0.718)	(0.573)
2.375	(0.673)	(0.598)	(0.552)	(0.406)
2.250	(0.507)	(0.431)	(0.385)	(0.238)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.292)	(2.220)	(2.177)	(2.034)
3.375	(2.060)	(1.987)	(1.944)	(1.801)
3.250	(1.828)	(1.755)	(1.711)	(1.568)
3.125	(1.553)	(1.479)	(1.436)	(1.292)
3.000	(1.320)	(1.246)	(1.202)	(1.059)
2.990	(1.290)	(1.216)	(1.172)	(1.029)
2.875	(1.044)	(0.970)	(0.926)	(0.782)
2.750	(0.769)	(0.694)	(0.650)	(0.506)
2.625	(0.535)	(0.461)	(0.416)	(0.272)
2.500	(0.259)	(0.185)	(0.140)	0.005
2.375	0.017	0.092	0.136	0.281

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	Lender Paid MI Adj.									
		≤ 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	0.500	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	Lender Paid MI Adj.										
		< 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	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
	DTI > 45											
	≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
	85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
	90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
	95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
	LTV											
	≤ 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

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	(1.895)	(1.822)	(1.779)	(1.636)
2.990	(1.865)	(1.792)	(1.749)	(1.606)
2.875	(1.693)	(1.620)	(1.577)	(1.434)
2.750	(1.492)	(1.418)	(1.375)	(1.231)
2.625	(1.290)	(1.216)	(1.172)	(1.028)
2.500	(1.088)	(1.014)	(0.970)	(0.826)
2.375	(0.854)	(0.780)	(0.736)	(0.591)
2.250	(0.621)	(0.546)	(0.501)	(0.357)
2.125	(0.355)	(0.280)	(0.235)	(0.090)
2.000	(0.122)	(0.046)	(0.001)	0.144
1.990	(0.092)	(0.016)	0.029	0.174

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.504)	(1.430)	(1.385)	(1.240)
2.990	(1.474)	(1.400)	(1.355)	(1.210)
2.875	(1.338)	(1.263)	(1.218)	(1.074)
2.750	(1.172)	(1.097)	(1.052)	(0.907)
2.625	(1.006)	(0.931)	(0.885)	(0.740)
2.500	(0.840)	(0.764)	(0.718)	(0.573)
2.375	(0.673)	(0.598)	(0.552)	(0.406)
2.250	(0.507)	(0.431)	(0.385)	(0.238)
2.125	(0.303)	(0.226)	(0.180)	(0.033)
2.000	(0.136)	(0.060)	(0.013)	0.134
1.990	(0.106)	(0.030)	0.017	0.164

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.320)	(1.246)	(1.202)	(1.059)
2.990	(1.290)	(1.216)	(1.172)	(1.029)
2.875	(1.044)	(0.970)	(0.926)	(0.782)
2.750	(0.769)	(0.694)	(0.650)	(0.506)
2.625	(0.535)	(0.461)	(0.416)	(0.272)
2.500	(0.259)	(0.185)	(0.140)	0.005
2.375	0.017	0.092	0.136	0.281
2.250	0.293	0.368	0.413	0.558
2.125	0.527	0.602	0.647	0.793
2.000	0.803	0.878	0.924	1.070
1.990	0.833	0.908	0.954	1.100

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.195)	(2.122)	(2.079)	(1.936)
2.990	(2.165)	(2.092)	(2.049)	(1.906)
2.875	(1.993)	(1.920)	(1.877)	(1.734)
2.750	(1.792)	(1.718)	(1.675)	(1.531)
2.625	(1.590)	(1.516)	(1.472)	(1.328)
2.500	(1.388)	(1.314)	(1.270)	(1.126)
2.375	(1.154)	(1.080)	(1.036)	(0.891)
2.250	(0.921)	(0.846)	(0.801)	(0.657)
2.125	(0.655)	(0.580)	(0.535)	(0.390)
2.000	(0.422)	(0.346)	(0.301)	(0.156)
1.990	(0.392)	(0.316)	(0.271)	(0.126)

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.804)	(1.730)	(1.685)	(1.540)
2.990	(1.774)	(1.700)	(1.655)	(1.510)
2.875	(1.638)	(1.563)	(1.518)	(1.374)
2.750	(1.472)	(1.397)	(1.352)	(1.207)
2.625	(1.306)	(1.231)	(1.185)	(1.040)
2.500	(1.140)	(1.064)	(1.018)	(0.873)
2.375	(0.973)	(0.898)	(0.852)	(0.706)
2.250	(0.807)	(0.731)	(0.685)	(0.538)
2.125	(0.603)	(0.526)	(0.480)	(0.333)
2.000	(0.436)	(0.360)	(0.313)	(0.166)
1.990	(0.406)	(0.330)	(0.283)	(0.136)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.620)	(1.546)	(1.502)	(1.359)
2.990	(1.590)	(1.516)	(1.472)	(1.329)
2.875	(1.344)	(1.270)	(1.226)	(1.082)
2.750	(1.069)	(0.994)	(0.950)	(0.806)
2.625	(0.835)	(0.761)	(0.716)	(0.572)
2.500	(0.559)	(0.485)	(0.440)	(0.295)
2.375	(0.283)	(0.208)	(0.164)	(0.019)
2.250	(0.007)	0.068	0.113	0.258
2.125	0.227	0.302	0.347	0.493
2.000	0.503	0.578	0.624	0.770
1.990	0.533	0.608	0.654	0.800

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			0.500	0.250
	65.01-75		80.01 - 90	0.750	0.500
	75.01-90		76.01 - 90	1.000	0.750
	ALL		ALL	0.375	0.375

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

		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

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

		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		2.500
Agency Adverse Market Refinance Fee (All Refis, >\$125,000)				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.

Texas Wholesale Rate Sheet



Jumbo Series D

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

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

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

Jumbo Series D Adjustments

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

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

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

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

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

2 Not applicable for detached condominiums or site condominiums

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

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

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