

Georgia 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 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	(3.129)	⇒ 0.079			
3.000	(2.462)	↓ 0.156			
Conventional 15yr Fixed			FHA 30yr Fixed		
2.500	(3.026)	⇒ 0.086	2.750	(3.012)	↓ 0.132
2.375	(2.564)	↓ 0.171	2.625	(2.592)	↓ 0.132
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(2.005)	⇒ 0.063	2.875	(3.156)	⇒ 0.032
2.875	(1.803)	⇒ 0.063	2.750	(2.772)	↓ 0.132

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LOCK POLICIES

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

Pricing on-line: www.NewRezWholesale.com

In order to lock prior to loan submission, 3.2 file must be uploaded via our website, www.NewRezWholesale.com

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

Lock Extension Info	Expiration Dates	
• 1st-3rd Extension - 2 bps/day	7 Day Extension	9/24/2021
• 4th Extension or more - 4 bps/day	15 Day Lock/Extension	10/4/2021
• Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension	10/18/2021
• Max number of days to extend is 45 days per request.	45 Day Lock/Extension	11/1/2021
	60 Day Lock	11/16/2021
	90 Day Lock	12/16/2021

Relock Policy			
Pricing is based on worst case pricing: current market vs locked less a relock fee.			
15 Day Cost	< 3 Prior Ext	0.300	≥ 3 Prior Ext. 0.600
30 Day Cost	< 3 Prior Ext	0.600	≥ 3 Prior Ext. 1.200
45 Day Cost	< 3 Prior Ext	0.900	≥ 3 Prior Ext. 1.800
If the market has improved by more than 50 bps and the loan is closing within 15 days, the relock fee will be waived on 15 day relocks only. (Other restrictions may apply.)			

GENERAL INFORMATION

Fee Info	
Lender Fees - Conforming, Government & 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.	

Agency Loan Limits	
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	(5.816)	(5.836)	(5.886)	(5.837)
4.375	(5.545)	(5.565)	(5.616)	(5.566)
4.250	(5.787)	(5.774)	(5.790)	(5.707)
4.125	(5.522)	(5.508)	(5.525)	(5.442)
4.000	(5.236)	(5.223)	(5.240)	(5.157)
3.875	(4.929)	(4.916)	(4.933)	(4.850)
3.750	(5.583)	(5.461)	(5.369)	(5.176)
3.625	(5.276)	(5.154)	(5.062)	(4.870)
3.500	(4.944)	(4.822)	(4.730)	(4.538)
3.375	(4.586)	(4.464)	(4.372)	(4.180)
3.250	(4.679)	(4.557)	(4.464)	(4.272)
3.125	(4.315)	(4.193)	(4.101)	(3.909)
3.000	(3.928)	(3.806)	(3.713)	(3.521)
2.990	(3.924)	(3.801)	(3.709)	(3.517)
2.875	(3.518)	(3.396)	(3.304)	(3.112)
2.750	(3.143)	(3.021)	(2.912)	(2.711)
2.625	(2.723)	(2.592)	(2.492)	(2.291)
2.500	(2.287)	(2.157)	(2.056)	(1.856)
2.375	(1.840)	(1.709)	(1.609)	(1.409)
2.250	(1.394)	(1.264)	(1.163)	(0.963)
2.125	0.870	1.000	1.101	1.301
2.000	1.330	1.460	1.561	1.761
1.990	1.362	1.493	1.593	1.794
1.875	1.796	1.927	2.027	2.228
1.750	2.257	2.387	2.488	2.688

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.576)	(5.596)	(5.646)	(5.597)
4.375	(5.305)	(5.325)	(5.376)	(5.326)
4.250	(5.547)	(5.534)	(5.550)	(5.467)
4.125	(5.282)	(5.268)	(5.285)	(5.202)
4.000	(4.996)	(4.983)	(5.000)	(4.917)
3.875	(4.689)	(4.676)	(4.693)	(4.610)
3.750	(5.343)	(5.221)	(5.129)	(4.936)
3.625	(5.036)	(4.914)	(4.822)	(4.630)
3.500	(4.704)	(4.582)	(4.490)	(4.298)
3.375	(4.346)	(4.224)	(4.132)	(3.940)
3.250	(4.439)	(4.317)	(4.224)	(4.032)
3.125	(4.075)	(3.953)	(3.861)	(3.669)
3.000	(3.688)	(3.566)	(3.473)	(3.281)
2.990	(3.684)	(3.561)	(3.469)	(3.277)
2.875	(3.278)	(3.156)	(3.064)	(2.872)
2.750	(2.903)	(2.772)	(2.672)	(2.471)
2.625	(2.483)	(2.352)	(2.252)	(2.051)
2.500	(2.047)	(1.917)	(1.816)	(1.616)
2.375	(1.600)	(1.469)	(1.369)	(1.169)
2.250	(1.154)	(1.024)	(0.923)	(0.723)
2.125	1.110	1.240	1.341	1.541
2.000	1.570	1.700	1.801	2.001
1.990	1.602	1.733	1.833	2.034
1.875	2.036	2.167	2.267	2.468
1.750	2.497	2.627	2.728	2.928

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.616)	(5.636)	(5.686)	(5.637)
4.375	(5.345)	(5.365)	(5.416)	(5.366)
4.250	(5.587)	(5.574)	(5.590)	(5.507)
4.125	(5.322)	(5.308)	(5.325)	(5.242)
4.000	(5.036)	(5.023)	(5.040)	(4.957)
3.875	(4.729)	(4.716)	(4.733)	(4.650)
3.750	(5.383)	(5.261)	(5.169)	(4.976)
3.625	(5.076)	(4.954)	(4.862)	(4.670)
3.500	(4.744)	(4.622)	(4.530)	(4.338)
3.375	(4.386)	(4.264)	(4.172)	(3.980)
3.250	(4.479)	(4.357)	(4.264)	(4.072)
3.125	(4.115)	(3.993)	(3.901)	(3.709)
3.000	(3.728)	(3.606)	(3.513)	(3.321)
2.990	(3.724)	(3.601)	(3.509)	(3.317)
2.875	(3.318)	(3.196)	(3.104)	(2.912)
2.750	(2.943)	(2.812)	(2.712)	(2.511)
2.625	(2.523)	(2.392)	(2.292)	(2.091)
2.500	(2.087)	(1.957)	(1.856)	(1.656)
2.375	(1.640)	(1.509)	(1.409)	(1.209)
2.250	(1.194)	(1.064)	(0.963)	(0.763)
2.125	1.070	1.200	1.301	1.501
2.000	1.530	1.660	1.761	1.961
1.990	1.562	1.693	1.793	1.994
1.875	1.996	2.127	2.227	2.428
1.750	2.457	2.587	2.688	2.888

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.479)	(3.488)	(3.527)	(3.466)
3.625	(3.213)	(3.222)	(3.261)	(3.200)
3.500	(2.935)	(2.944)	(2.983)	(2.923)
3.375	(2.646)	(2.655)	(2.694)	(2.633)
3.250	(3.283)	(3.230)	(3.206)	(3.083)
3.125	(2.996)	(2.942)	(2.919)	(2.795)
3.000	(2.694)	(2.640)	(2.617)	(2.494)
2.875	(2.377)	(2.323)	(2.300)	(2.177)
2.750	(2.374)	(2.273)	(2.203)	(2.033)
2.625	(2.056)	(1.956)	(1.885)	(1.715)
2.500	(1.722)	(1.622)	(1.551)	(1.381)
2.375	(1.371)	(1.271)	(1.200)	(1.030)
2.250	(1.014)	(0.913)	(0.843)	(0.673)
2.125	(0.221)	(0.098)	(0.004)	0.190
2.000	0.149	0.273	0.367	0.561
1.875	0.533	0.657	0.750	0.944
1.750	0.919	1.043	1.137	1.331

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.989)	(2.998)	(3.037)	(2.976)
3.625	(2.723)	(2.732)	(2.771)	(2.710)
3.500	(2.445)	(2.454)	(2.493)	(2.433)
3.375	(2.156)	(2.165)	(2.204)	(2.143)
3.250	(2.793)	(2.740)	(2.716)	(2.593)
3.125	(2.506)	(2.452)	(2.429)	(2.305)
3.000	(2.204)	(2.150)	(2.127)	(2.004)
2.875	(1.887)	(1.833)	(1.810)	(1.687)
2.750	(1.884)	(1.783)	(1.713)	(1.543)
2.625	(1.566)	(1.466)	(1.395)	(1.225)
2.500	(1.232)	(1.132)	(1.061)	(0.891)
2.375	(0.881)	(0.781)	(0.710)	(0.540)
2.250	(0.524)	(0.423)	(0.353)	(0.183)
2.125	0.269	0.392	0.486	0.680
2.000	0.639	0.763	0.857	1.051
1.875	1.023	1.147	1.240	1.434
1.750	1.409	1.533	1.627	1.821

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(3.276)	(3.154)	(3.062)	(2.870)
3.375	(2.919)	(2.797)	(2.705)	(2.513)
3.250	(3.668)	(3.546)	(3.453)	(3.261)
3.125	(3.304)	(3.182)	(3.090)	(2.898)
3.000	(2.917)	(2.795)	(2.702)	(2.510)
2.990	(2.913)	(2.790)	(2.698)	(2.506)
2.875	(2.507)	(2.385)	(2.293)	(2.101)
2.750	(1.944)	(1.813)	(1.713)	(1.512)
2.625	(1.524)	(1.393)	(1.293)	(1.092)
2.500	(1.088)	(0.958)	(0.857)	(0.657)
2.375	(0.641)	(0.510)	(0.410)	(0.210)
2.250	(0.195)	(0.065)	0.036	0.236
2.125	2.444	2.574	2.675	2.875
2.000	2.904	3.035	3.135	3.335
1.990	2.937	3.067	3.168	3.368
1.875	3.371	3.501	3.601	3.802
1.750	3.831	3.961	4.062	4.262

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(3.626)	(3.504)	(3.412)	(3.220)
3.375	(3.269)	(3.147)	(3.055)	(2.863)
3.250	(4.018)	(3.896)	(3.803)	(3.611)
3.125	(3.654)	(3.532)	(3.440)	(3.248)
3.000	(3.267)	(3.145)	(3.052)	(2.860)
2.990	(3.263)	(3.140)	(3.048)	(2.856)
2.875	(2.857)	(2.735)	(2.643)	(2.451)
2.750	(2.294)	(2.163)	(2.063)	(1.862)
2.625	(1.874)	(1.743)	(1.643)	(1.442)
2.500	(1.438)	(1.308)	(1.207)	(1.007)
2.375	(0.991)	(0.860)	(0.760)	(0.560)
2.250	(0.545)	(0.415)	(0.314)	(0.114)
2.125	2.094	2.224	2.325	2.525
2.000	2.554	2.685	2.785	2.985
1.990	2.587	2.717	2.818	3.018
1.875	3.021	3.151	3.251	3.452
1.750	3.481	3.611	3.712	3.912

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.726)	(2.576)	(2.426)	(2.276)
4.000	(2.357)	(2.207)	(2.057)	(1.907)
3.875	(1.989)	(1.839)	(1.689)	(1.539)
3.750	(1.620)	(1.470)	(1.320)	(1.170)
3.625	(2.298)	(2.148)	(2.098)	(1.848)
3.500	(1.871)	(1.721)	(1.571)	(1.421)
3.375	(1.437)	(1.287)	(1.137)	(0.987)
3.250	(0.995)	(0.845)	(0.695)	(0.545)
3.125	(1.724)	(1.574)	(1.424)	(1.274)
3.000	(1.290)	(1.140)	(0.990)	(0.840)
2.875	(0.848)	(0.698)	(0.548)	(0.398)
2.750	(0.397)	(0.247)	(0.097)	0.053

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.526)	(2.376)	(2.226)	(2.076)
4.000	(2.157)	(2.007)	(1.857)	(1.707)
3.875	(1.789)	(1.639)	(1.489)	(1.339)
3.750	(1.420)	(1.270)	(1.120)	(0.970)
3.625	(2.098)	(1.948)	(1.798)	(1.648)
3.500	(1.671)	(1.521)	(1.371)	(1.221)
3.375	(1.237)	(1.087)	(0.937)	(0.787)
3.250	(0.795)	(0.645)	(0.495)	(0.345)
3.125	(1.524)	(1.374)	(1.224)	(1.074)
3.000	(1.090)	(0.940)	(0.790)	(0.640)
2.875	(0.648)	(0.498)	(0.348)	(0.198)
2.750	(0.197)	(0.047)	0.103	0.253

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(3.886)	(3.736)	(3.586)	(3.436)
4.000	(3.517)	(3.367)	(3.217)	(3.067)
3.875	(3.149)	(2.999)	(2.849)	(2.699)
3.750	(2.780)	(2.630)	(2.480)	(2.330)
3.625	(3.458)	(3.308)	(3.158)	(3.008)
3.500	(3.031)	(2.881)	(2.731)	(2.581)
3.375	(2.597)	(2.447)	(2.297)	(2.147)
3.250	(2.155)	(2.005)	(1.855)	(1.705)
3.125	(2.884)	(2.734)	(2.584)	(2.434)
3.000	(2.450)	(2.300)	(2.150)	(2.000)
2.875	(2.008)	(1.858)	(1.708)	(1.558)
2.750	(1.557)	(1.407)	(1.257)	(1.107)

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(4.236)	(4.086)	(3.936)	(3.786)
4.000	(3.867)	(3.717)	(3.567)	(3.417)
3.875	(3.499)	(3.349)	(3.199)	(3.049)
3.750	(3.130)	(2.980)	(2.830)	(2.680)
3.625	(3.808)	(3.658)	(3.508)	(3.358)
3.500	(3.381)	(3.231)	(3.081)	(2.931)
3.375	(2.947)	(2.797)	(2.647)	(2.497)
3.250	(2.505)	(2.355)	(2.205)	(2.055)
3.125	(3.234)	(3.084)	(2.934)	(2.784)
3.000	(2.800)	(2.650)	(2.500)	(2.350)
2.875	(2.358)	(2.208)	(2.058)	(1.908)
2.750	(1.907)	(1.757)	(1.607)	(1.457)

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

Fannie Mae 30yr Fixed					Fannie Mae 20yr Fixed					Fannie Mae 15yr 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 (7.766)	(7.766)	(7.766)	(7.728)		5.000 (7.766)	(7.766)	(7.728)	(7.728)		5.000 (7.766)	(7.766)	(7.728)	(7.728)	
4.990 (7.740)	(7.738)	(7.766)	(7.695)		4.990 (7.734)	(7.732)	(7.761)	(7.689)		4.990 (7.740)	(7.738)	(7.766)	(7.695)	
4.875 (7.431)	(7.429)	(7.458)	(7.386)		4.875 (7.431)	(7.429)	(7.458)	(7.386)		4.875 (7.431)	(7.429)	(7.458)	(7.386)	
4.750 (7.084)	(7.082)	(7.111)	(7.039)		4.750 (7.084)	(7.082)	(7.111)	(7.039)		4.750 (7.084)	(7.082)	(7.111)	(7.039)	
4.625 (6.958)	(6.956)	(6.985)	(6.913)		4.625 (6.958)	(6.956)	(6.985)	(6.913)		4.625 (6.958)	(6.956)	(6.985)	(6.913)	
4.500 (6.675)	(6.638)	(6.630)	(6.523)		4.500 (6.665)	(6.627)	(6.620)	(6.513)		4.500 (6.675)	(6.638)	(6.630)	(6.523)	
4.375 (6.351)	(6.314)	(6.307)	(6.200)		4.375 (6.351)	(6.314)	(6.307)	(6.200)		4.375 (6.351)	(6.314)	(6.307)	(6.200)	
4.250 (5.997)	(5.960)	(5.953)	(5.846)		4.250 (5.997)	(5.960)	(5.953)	(5.846)		4.250 (5.997)	(5.960)	(5.953)	(5.846)	
4.125 (6.095)	(6.023)	(6.016)	(5.909)		4.125 (6.095)	(6.023)	(6.016)	(5.909)		4.125 (6.095)	(6.023)	(6.016)	(5.909)	
4.000 (5.746)	(5.673)	(5.631)	(5.488)		4.000 (5.719)	(5.647)	(5.604)	(5.462)		4.000 (5.746)	(5.673)	(5.631)	(5.488)	
3.990 (5.778)	(5.705)	(5.663)	(5.520)		3.990 (5.738)	(5.665)	(5.623)	(5.480)		3.990 (5.778)	(5.705)	(5.663)	(5.520)	
3.875 (5.383)	(5.310)	(5.268)	(5.125)		3.875 (5.353)	(5.281)	(5.238)	(5.095)		3.875 (5.383)	(5.310)	(5.268)	(5.125)	
3.750 (4.948)	(4.871)	(4.829)	(4.686)		3.750 (4.928)	(4.856)	(4.813)	(4.670)		3.750 (4.948)	(4.871)	(4.829)	(4.686)	
3.625 (5.296)	(5.167)	(5.068)	(4.868)		3.625 (5.254)	(5.125)	(5.025)	(4.825)		3.625 (5.296)	(5.167)	(5.068)	(4.868)	
3.500 (4.881)	(4.752)	(4.652)	(4.453)		3.500 (4.839)	(4.709)	(4.610)	(4.411)		3.500 (4.881)	(4.752)	(4.652)	(4.453)	
3.375 (4.423)	(4.294)	(4.194)	(3.995)		3.375 (4.390)	(4.260)	(4.161)	(3.962)		3.375 (4.423)	(4.294)	(4.194)	(3.995)	
3.250 (3.962)	(3.773)	(3.673)	(3.474)		3.250 (3.891)	(3.781)	(3.682)	(3.483)		3.250 (3.962)	(3.773)	(3.673)	(3.474)	
3.125 (3.259)	(3.129)	(3.030)	(2.830)		3.125 (3.259)	(3.129)	(3.030)	(2.830)		3.125 (3.259)	(3.129)	(3.030)	(2.830)	
3.000 (2.584)	(2.462)	(2.368)	(2.177)		3.000 (2.534)	(2.412)	(2.319)	(2.127)		3.000 (2.584)	(2.462)	(2.368)	(2.177)	
2.990 (2.612)	(2.490)	(2.397)	(2.205)		2.990 (2.557)	(2.435)	(2.342)	(2.150)		2.990 (2.612)	(2.490)	(2.397)	(2.205)	
2.875 (2.049)	(1.927)	(1.834)	(1.642)		2.875 (2.008)	(1.886)	(1.794)	(1.601)		2.875 (2.049)	(1.927)	(1.834)	(1.642)	
2.750 (1.403)	(1.280)	(1.189)	(1.000)		2.750 (1.359)	(1.237)	(1.145)	(0.952)		2.750 (1.403)	(1.280)	(1.189)	(1.000)	
2.625 (0.602)	(0.480)	(0.387)	(0.195)		2.625 (0.612)	(0.489)	(0.397)	(0.205)		2.625 (0.602)	(0.480)	(0.387)	(0.195)	
2.500 0.034	0.227	0.381	0.654		2.500 0.098	0.230	0.453	0.717		2.500 0.034	0.227	0.381	0.654	
2.375 0.699	0.892	1.085	1.319		2.375 0.745	0.938	1.101	1.365		2.375 0.699	0.892	1.085	1.319	
2.250 1.487	1.680	1.874	2.087		2.250 1.483	1.678	1.839	2.103		2.250 1.487	1.680	1.874	2.087	

Fannie Mae 10yr Fixed					Fannie Mae 10yr Fixed					Fannie Mae 30yr 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	
4.000 (6.226)	(6.235)	(6.274)	(6.214)		4.000 (6.792)	(6.801)	(6.841)	(6.780)		4.625 (5.078)	(5.041)	(5.034)	(4.927)	
3.990 (6.188)	(6.197)	(6.236)	(6.175)		3.990 (6.740)	(6.749)	(6.788)	(6.727)		4.500 (4.798)	(4.761)	(4.754)	(4.647)	
3.875 (5.908)	(5.917)	(5.956)	(5.895)		3.875 (5.908)	(5.909)	(5.908)	(5.847)		4.375 (4.471)	(4.434)	(4.427)	(4.320)	
3.750 (5.536)	(5.545)	(5.584)	(5.523)		3.750 (5.536)	(5.537)	(5.536)	(5.475)		4.250 (4.183)	(4.146)	(4.139)	(4.032)	
3.625 (5.137)	(5.146)	(5.185)	(5.124)		3.625 (5.177)	(5.178)	(5.177)	(5.116)		4.125 (4.266)	(4.153)	(4.151)	(4.008)	
3.500 (5.834)	(5.780)	(5.757)	(5.633)		3.500 (5.842)	(5.789)	(5.785)	(5.642)		4.000 (3.832)	(3.859)	(3.817)	(3.674)	
3.375 (5.531)	(5.478)	(5.455)	(5.331)		3.375 (5.611)	(5.608)	(5.604)	(5.461)		3.990 (3.534)	(3.561)	(3.519)	(3.376)	
3.250 (5.178)	(5.125)	(5.101)	(4.977)		3.250 (5.348)	(5.344)	(5.341)	(5.147)		3.875 (3.665)	(3.642)	(3.600)	(3.457)	
3.125 (4.765)	(4.712)	(4.688)	(4.565)		3.125 (4.911)	(4.858)	(4.834)	(4.711)		3.750 (3.151)	(3.079)	(3.036)	(2.893)	
3.000 (4.875)	(4.775)	(4.705)	(4.534)		3.000 (4.645)	(4.545)	(4.475)	(4.304)		3.625 (4.231)	(4.102)	(4.002)	(3.803)	
2.990 (4.837)	(4.736)	(4.666)	(4.496)		2.990 (4.600)	(4.500)	(4.430)	(4.319)		3.500 (3.840)	(3.710)	(3.611)	(3.411)	
2.875 (4.481)	(4.381)	(4.311)	(4.140)		2.875 (4.405)	(4.304)	(4.234)	(4.064)		3.375 (3.410)	(3.280)	(3.181)	(2.981)	
2.750 (4.111)	(4.010)	(3.940)	(3.770)		2.750 (4.068)	(3.968)	(3.898)	(3.727)		3.250 (2.923)	(2.794)	(2.694)	(2.495)	
2.625 (3.627)	(3.526)	(3.456)	(3.286)		2.625 (3.629)	(3.529)	(3.459)	(3.288)		3.125 (2.306)	(2.177)	(2.078)	(1.878)	
2.500 (3.126)	(3.026)	(2.956)	(2.786)		2.500 (3.333)	(3.209)	(3.115)	(2.922)		3.000 (1.590)	(1.460)	(1.361)	(1.162)	
2.375 (2.688)	(2.588)	(2.470)	(2.277)		2.375 (3.011)	(2.886)	(2.794)	(2.600)		2.990 (1.833)	(1.811)	(1.719)	(1.527)	
2.250 (2.240)	(2.140)	(2.023)	(1.829)		2.250 (2.630)	(2.506)	(2.412)	(2.218)		2.875 (1.410)	(1.288)	(1.196)	(1.003)	
2.125 (1.741)	(1.641)	(1.523)	(1.329)		2.125 (2.170)	(2.047)	(1.953)	(1.759)		2.750 (0.819)	(0.697)	(0.604)	(0.412)	
2.000 (1.170)	(1.046)	(0.952)	(0.758)		2.000 (1.688)	(1.575)	(1.481)	(1.287)		2.625 (0.091)	0.032	0.124	0.316	
1.990 (1.114)	(0.990)	(0.896)	(0.702)		1.990 (1.659)	(1.535)	(1.441)	(1.246)		2.500 0.728	0.881	0.943	1.136	
1.875 (0.575)	(0.451)	(0.357)	(0.163)		1.875 (1.249)	(1.125)	(1.031)	(0.837)		2.375 1.581	1.703	1.796	1.988	
1.750 0.046	0.170	0.263	0.457		1.750 (0.790)	(0.667)	(0.573)	(0.379)		2.250 2.428	2.551	2.644	2.838	

Fannie Mae 20yr High Balance					Fannie Mae 20yr High Balance					Fannie Mae 15yr High Balance				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.625 (5.078)	(5.041)	(5.034)	(4.927)		4.500 (4.572)	(4.530)	(4.528)	(4.421)		4.000 (3.648)	(3.657)	(3.696)	(3.635)	
4.500 (4.798)	(4.761)	(4.754)	(4.647)		4.375 (4.290)	(4.253)	(4.249)	(4.139)		3.990 (3.816)	(3.829)	(3.869)	(3.804)	
4.375 (4.471)	(4.434)	(4.427)	(4.320)		4.250 (3.921)	(3.884)	(3.877)	(3.770)		3.875 (3.378)	(3.387)	(3.426)	(3.365)	
4.250 (4.102)	(4.065)	(4.058)	(3.951)		4.125 (3.346)	(3.373)	(3.331)	(3.224)		3.750 (3.088)	(3.097)	(3.136)	(3.075)	
4.125 (4.266)	(4.193)	(4.151)	(4.008)		4.000 (3.706)	(3.633)	(3.591)	(3.448)		3.625 (2.730)	(2.739)	(2.778)	(2.718)	
4.000 (3.932)	(3.899)	(3.817)	(3.674)		3.990 (3.715)	(3.643)	(3.600)	(3.457)		3.500 (3.669)	(3.619)	(3.592)	(3.468)	
3.990 (3.534)	(3.581)	(3.519)	(3.376)		3.875 (3.384)	(3.311)	(3.268)	(3.125)		3.375 (3.441)	(3.387)	(3.364)	(3.241)	
3.875 (3.565)	(3.492)	(3.448)	(3.305)		3.875 (3.384)	(3.311)	(3.268)	(3.125)		3.250 (3.129)	(3.076)	(3.052)	(2.929)	
3.750 (3.151)	(3.078)	(3.036)	(2.893)		3.750 (3.078)	(2.996)	(2.953)	(2.810)		3.125 (2.731)	(2.678)	(2.654)	(2.531)	
3.625 (4.231)	(4.102)	(4.002)	(3.803)		3.625 (3.911)	(3.792)	(3.693)	(3.494)		3.000 (2.884)	(2.883)	(2.813)	(2.643)	
3.500 (3.840)	(3.710)	(3.611)	(3.412)		3.500 (3.514)	(3.484)	(3.385)	(3.186)		2.990 (2.900)	(2.889)	(2.819)	(2.649)	
3.375 (3.410)	(3.280)	(3.181)	(2.981)		3.375 (3.229)	(3.099)	(3.000)	(2.800)		2.875 (2.681)	(2.581)	(2.510)	(2.340)	
3.250 (2.923)	(2.794)	(2.694)	(2.495)		3.250 (2.742)	(2.613)	(2.513)	(2.314)		2.750 (2.301)	(2.201)	(2.131)	(1.960)	
3.125 (2.306)	(2.177)	(2.078)	(1.878)		3.125 (2.106)	(1.977)	(1.877)	(1.678)		2.625 (1.853)	(1.752)	(1.682)	(1.512)	
3.000 (1.900)	(1.801)	(1.701)	(1.501)		3.000 (1.978)	(1.849)	(1.749)	(1.549)		2.500 (1.410)	(1.309)	(1.239)	(1.069)	
2.990 (1.933)	(1.811)	(1.719)	(1.527)		2.990 (1.715)	(1.593)	(1.500)	(1.307)		2.375 (1.473)	(1.349)	(1.255)	(1.062)	
2.875 (1.410)	(1.288)	(1.196)	(1.003)		2.875 (1.229)	(1.107)	(1.015)	(0.822)		2.250 (1.027)	(0.903)	(0.809)	(0.616)	
2.750 (0.819)	(0.697)	(0.604)	(0.412)		2.750 (0.838)	(0.716)	(0.623)	(0.431)		2.125 (0.523)	(0.400)	(0.306)	(0.112)	
2.625 (0.091)	0.032	0.124	0.316		2.625 (0.091)	0.032	0.124	0.316		2.000 0.000				

Freddie Mac - Conforming Fixed Rate Products

Freddie Mac 30yr Fixed					Freddie Mac 30yr Fixed					Freddie Mac 30yr Fixed				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
5.000 (7.766)	(7.765)	(7.763)	(7.762)	(7.722)	5.000 (7.760)	(7.758)	(7.757)	(7.715)	(7.155)	4.500 (7.088)	(7.049)	(7.042)	(6.930)	(6.530)
4.990 (7.740)	(7.738)	(7.736)	(7.695)	(7.089)	4.990 (7.734)	(7.732)	(7.731)	(7.689)	(7.089)	4.375 (6.776)	(6.749)	(6.742)	(6.742)	(6.530)
4.875 (7.621)	(7.620)	(7.618)	(7.577)	(7.068)	4.875 (7.621)	(7.620)	(7.619)	(7.577)	(7.068)	4.250 (6.548)	(6.521)	(6.514)	(6.514)	(6.299)
4.750 (7.504)	(7.503)	(7.501)	(7.460)	(7.059)	4.750 (7.504)	(7.503)	(7.502)	(7.460)	(7.059)	4.125 (6.319)	(6.292)	(6.285)	(6.285)	(6.071)
4.625 (6.958)	(6.921)	(6.914)	(6.873)	(6.462)	4.625 (6.936)	(6.899)	(6.892)	(6.785)	(6.384)	4.000 (6.083)	(6.056)	(6.049)	(6.049)	(5.835)
4.500 (6.675)	(6.638)	(6.631)	(6.590)	(6.179)	4.500 (6.656)	(6.619)	(6.612)	(6.505)	(6.104)	3.875 (6.176)	(6.149)	(6.142)	(6.142)	(5.928)
4.375 (6.391)	(6.354)	(6.347)	(6.306)	(5.895)	4.375 (6.361)	(6.324)	(6.317)	(6.210)	(5.809)	4.250 (6.448)	(6.421)	(6.414)	(6.414)	(6.200)
4.250 (6.274)	(6.237)	(6.230)	(6.189)	(5.778)	4.250 (6.254)	(6.217)	(6.210)	(6.103)	(5.702)	4.125 (6.331)	(6.304)	(6.297)	(6.297)	(6.083)
4.125 (6.095)	(6.023)	(6.016)	(5.975)	(5.564)	4.125 (6.063)	(6.026)	(6.019)	(5.912)	(5.511)	4.000 (6.083)	(6.056)	(6.049)	(6.049)	(5.835)
4.000 (5.748)	(5.676)	(5.669)	(5.628)	(5.217)	4.000 (5.728)	(5.691)	(5.684)	(5.577)	(5.176)	3.875 (6.103)	(6.076)	(6.069)	(6.069)	(5.855)
3.875 (5.578)	(5.506)	(5.499)	(5.458)	(5.047)	3.875 (5.558)	(5.521)	(5.514)	(5.407)	(5.006)	3.750 (5.948)	(5.921)	(5.914)	(5.914)	(5.700)
3.750 (5.383)	(5.311)	(5.304)	(5.263)	(4.852)	3.750 (5.353)	(5.316)	(5.309)	(5.202)	(4.801)	3.625 (5.552)	(5.525)	(5.518)	(5.518)	(5.304)
3.625 (5.296)	(5.224)	(5.217)	(5.176)	(4.765)	3.625 (5.254)	(5.217)	(5.210)	(5.103)	(4.702)	3.500 (5.230)	(5.203)	(5.196)	(5.196)	(4.982)
3.500 (4.811)	(4.739)	(4.732)	(4.691)	(4.280)	3.500 (4.838)	(4.799)	(4.792)	(4.685)	(4.284)	3.375 (4.817)	(4.790)	(4.783)	(4.783)	(4.569)
3.375 (4.423)	(4.351)	(4.344)	(4.303)	(3.892)	3.375 (4.390)	(4.353)	(4.346)	(4.239)	(3.838)	3.250 (4.296)	(4.269)	(4.262)	(4.262)	(4.048)
3.250 (3.902)	(3.773)	(3.766)	(3.725)	(3.314)	3.250 (3.891)	(3.761)	(3.754)	(3.647)	(3.246)	3.125 (4.228)	(4.199)	(4.192)	(4.192)	(3.978)
3.125 (3.259)	(3.129)	(3.122)	(3.081)	(2.670)	3.125 (3.259)	(3.129)	(3.122)	(3.015)	(2.614)	3.000 (3.839)	(3.771)	(3.764)	(3.764)	(3.550)
3.000 (2.884)	(2.852)	(2.845)	(2.804)	(2.393)	3.000 (2.884)	(2.847)	(2.840)	(2.733)	(2.332)	2.875 (4.817)	(4.788)	(4.781)	(4.781)	(4.567)
2.990 (2.612)	(2.490)	(2.483)	(2.442)	(2.031)	2.990 (2.557)	(2.435)	(2.428)	(2.321)	(1.920)	2.875 (3.349)	(3.227)	(3.220)	(3.220)	(3.006)
2.875 (2.049)	(1.927)	(1.920)	(1.879)	(1.468)	2.875 (2.008)	(1.886)	(1.879)	(1.772)	(1.371)	2.750 (2.703)	(2.581)	(2.574)	(2.574)	(2.360)
2.750 (1.403)	(1.281)	(1.274)	(1.233)	(0.822)	2.750 (1.389)	(1.267)	(1.260)	(1.153)	(0.752)	2.625 (2.484)	(2.362)	(2.355)	(2.355)	(2.141)
2.625 (0.932)	(0.810)	(0.803)	(0.762)	(0.351)	2.625 (0.932)	(0.810)	(0.803)	(0.752)	(0.341)	2.500 (2.036)	(1.914)	(1.907)	(1.907)	(1.693)
2.500 (0.034)	0.227	0.391	0.654		2.500 (0.096)	0.290	0.453	0.717		2.375 (1.414)	(1.292)	(1.285)	(1.285)	(1.071)
2.375 (0.699)	0.892	1.055	1.319		2.375 (0.745)	0.938	1.101	1.365		2.250 (0.646)	(0.452)	(0.289)	(0.289)	(0.075)
2.250 (1.487)	1.890	1.824	2.087		2.250 (1.483)	1.876	1.810	2.103						

Freddie Mac 30yr Fixed					Freddie Mac 30yr Fixed					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 (6.226)	(6.235)	(6.274)	(6.214)	(5.780)	4.000 (6.792)	(6.801)	(6.841)	(6.780)	(6.346)	4.625 (5.078)	(5.041)	(5.034)	(4.927)	(4.500)
3.990 (6.188)	(6.197)	(6.236)	(6.175)	(5.741)	3.990 (6.740)	(6.749)	(6.789)	(6.727)	(6.293)	4.500 (4.798)	(4.761)	(4.754)	(4.647)	(4.222)
3.875 (5.908)	(5.917)	(5.956)	(5.895)	(5.462)	3.875 (5.560)	(5.569)	(5.608)	(5.547)	(5.113)	4.375 (4.471)	(4.434)	(4.427)	(4.320)	(3.895)
3.750 (5.536)	(5.545)	(5.584)	(5.523)	(5.089)	3.750 (5.219)	(5.228)	(5.267)	(5.206)	(4.772)	4.250 (4.352)	(4.315)	(4.308)	(4.201)	(3.776)
3.625 (5.137)	(5.146)	(5.185)	(5.124)	(4.690)	3.625 (5.177)	(5.186)	(5.225)	(5.164)	(4.730)	4.125 (4.236)	(4.199)	(4.192)	(4.085)	(3.660)
3.500 (5.834)	(5.780)	(5.757)	(5.633)	(5.200)	3.500 (5.842)	(5.789)	(5.766)	(5.642)	(5.208)	4.000 (3.932)	(3.895)	(3.871)	(3.674)	(3.249)
3.375 (5.531)	(5.478)	(5.455)	(5.331)	(4.898)	3.375 (5.661)	(5.608)	(5.584)	(5.461)	(5.027)	3.875 (3.934)	(3.861)	(3.819)	(3.676)	(3.251)
3.250 (5.178)	(5.125)	(5.102)	(4.978)	(4.545)	3.250 (5.348)	(5.295)	(5.271)	(5.147)	(4.714)	3.750 (3.855)	(3.802)	(3.749)	(3.606)	(3.181)
3.125 (4.765)	(4.712)	(4.689)	(4.565)	(4.132)	3.125 (4.911)	(4.858)	(4.834)	(4.711)	(4.277)	3.625 (3.776)	(3.723)	(3.670)	(3.527)	(3.102)
3.000 (4.875)	(4.775)	(4.700)	(4.534)	(4.101)	3.000 (4.645)	(4.545)	(4.470)	(4.304)	(3.871)	3.500 (4.231)	(4.102)	(4.002)	(3.803)	(3.378)
2.990 (4.837)	(4.736)	(4.661)	(4.495)	(4.062)	2.990 (4.600)	(4.500)	(4.425)	(4.259)	(3.826)	3.375 (3.840)	(3.710)	(3.611)	(3.412)	(2.987)
2.875 (4.481)	(4.381)	(4.306)	(4.140)	(3.707)	2.875 (4.405)	(4.304)	(4.229)	(4.063)	(3.630)	3.250 (3.410)	(3.280)	(3.181)	(2.982)	(2.557)
2.750 (4.111)	(4.010)	(3.940)	(3.774)	(3.341)	2.750 (4.068)	(3.968)	(3.893)	(3.727)	(3.292)	3.125 (3.263)	(2.774)	(2.694)	(2.495)	(2.070)
2.625 (3.627)	(3.526)	(3.456)	(3.290)	(2.855)	2.625 (3.629)	(3.529)	(3.454)	(3.288)	(2.853)	3.000 (2.980)	(2.850)	(2.751)	(2.552)	(2.127)
2.500 (3.126)	(3.026)	(2.956)	(2.790)	(2.355)	2.500 (3.333)	(3.233)	(3.158)	(2.992)	(2.557)	2.875 (2.833)	(2.703)	(2.604)	(2.405)	(1.980)
2.375 (2.688)	(2.588)	(2.518)	(2.352)	(1.917)	2.375 (3.011)	(2.911)	(2.836)	(2.670)	(2.235)	2.750 (2.683)	(2.553)	(2.454)	(2.255)	(1.830)
2.250 (2.240)	(2.140)	(2.070)	(1.879)	(1.444)	2.250 (2.630)	(2.530)	(2.455)	(2.289)	(1.854)	2.625 (2.410)	(2.280)	(2.181)	(1.982)	(1.557)
2.125 (1.741)	(1.641)	(1.571)	(1.380)	(0.945)	2.125 (2.170)	(2.070)	(1.995)	(1.829)	(1.394)	2.500 (2.019)	(1.889)	(1.790)	(1.591)	(1.166)
2.000 (1.170)	(1.040)	(0.952)	(0.758)	(0.323)	2.000 (1.698)	(1.578)	(1.481)	(1.287)	(0.852)	2.375 (1.819)	(1.689)	(1.590)	(1.391)	(0.966)
1.990 (1.114)	(0.984)	(0.896)	(0.702)	(0.267)	1.990 (1.628)	(1.508)	(1.411)	(1.217)	(0.782)	2.250 (1.742)	(1.612)	(1.513)	(1.314)	(0.889)
1.875 (0.575)	(0.451)	(0.357)	(0.163)	(-0.032)	1.875 (1.249)	(1.129)	(1.031)	(0.837)	(0.402)	2.125 (1.581)	(1.451)	(1.352)	(1.153)	(0.728)
1.750 (0.046)	0.170	0.263	0.457		1.750 (0.790)	(0.670)	(0.573)	(0.379)	(-0.017)	2.000 (1.429)	(1.299)	(1.200)	(1.001)	(0.576)

Freddie Mac 30yr Super Conforming					Freddie Mac 30yr Super Conforming					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	
4.625 (5.078)	(5.041)	(5.034)	(4.927)	(4.500)	4.500 (4.572)	(4.535)	(4.528)	(4.421)	(4.000)	4.000 (3.648)	(3.657)	(3.650)	(3.543)	(3.122)
4.500 (4.798)	(4.761)	(4.754)	(4.647)	(4.222)	4.375 (4.290)	(4.253)	(4.246)	(4.139)	(3.718)	3.990 (3.616)	(3.625)	(3.618)	(3.511)	(3.090)
4.375 (4.471)	(4.434)	(4.427)	(4.320)	(3.895)	4.250 (4.321)	(4.284)	(4.277)	(4.170)	(3.749)	3.875 (3.378)	(3.387)	(3.380)	(3.273)	(2.852)
4.250 (4.102)	(4.065)	(4.058)	(3.951)	(3.526)	4.125 (4.340)	(4.303)	(4.296)	(4.189)	(3.768)	3.750 (3.088)	(3.097)	(3.090)	(2.983)	(2.562)
4.125 (4.250)	(4.150)	(4.151)	(4.043)	(3.628)	4.000 (3.706)	(3.633)	(3.619)	(3.448)	(3.027)	3.625 (2.730)	(2.739)	(2.732)	(2.625)	(2.204)
4.000 (3.802)	(3.859)	(3.817)	(3.674)	(3.249)	3.990 (3.715)	(3.643)	(3.600)	(3.457)	(3.036)	3.500 (3.689)	(3.615)	(3.582)	(3.468)	(3.047)
3.990 (3.934)	(3.861)	(3.819)	(3.676)	(3.251)	3.875 (3.348)	(3.348)	(3.348)	(3.241)	(2.820)	3.375 (3.441)	(3.387)	(3.364)	(3.241)	(2.816)
3.875 (3.555)	(3.520)	(3.498)	(3.355)	(2.922)	3.750 (3.348)	(3.348)	(3.348)	(3.241)	(2.820)	3.250 (3.311)	(3.257)	(3.234)	(3.111)	(2.686)
3.750 (3.151)	(3.079)	(3.036)	(2.893)	(2.460)	3.750 (2.970)	(2.898)	(2.855)	(2.712)	(2.281)	3.125 (2.731)	(2.678)	(2.654)	(2.531)	(2.106)
3.625 (2.831)	(2.780)	(2.757)	(2.614)	(2.181)	3.625 (3.011)	(2.939)	(2.896)	(2.753)	(2.320)	3.000 (2.844)	(2.801)	(2.777)	(2.654)	(2.229)
3.500 (3.340)	(3.170)	(3.111)	(3.011)	(2.580)	3.500 (3.614)	(3.484)	(3.385)	(3.185)	(2.754)	2.990 (2.980)	(2.889)	(2.819)	(2.649)	(2.224)
3.375 (3.410)	(3.300)	(3.311)	(3.211)	(2.780)	3.375 (3.220)	(3.090)	(3.011)	(2.811)	(2.380)	2.875 (2.861)	(2.811)	(2.787)	(2.664)	(2.239)
3.250 (2.923)	(2.794)	(2.694)	(2.495)	(2.064)	3.250 (2.742)	(2.613)	(2.513)	(2.314)	(1.883)	2.750 (2.301)	(2.201)	(2.131)	(1.960)	(1.535)
3.125 (2.306)	(2.177)	(2.078)	(1.879)	(1.448)	3.125 (2.106)	(1.977)	(1.877)	(1.678)	(1.247)	2.625 (1.883)	(1.752)	(1.652)	(1.453)	(1.028)
3.000 (1.590)	(1.460)	(1.361)	(1.162)	(0.731)	3.000 (1.378)	(1.249)	(1.149)	(0.950)	(0.519)	2.500 (1.833)	(1.711)	(1.611)	(1.412)	(0.987)
2.875 (1.803)	(1.611)	(1.511)	(1.312)	(0.881)	2.990 (1.715)	(1.593)	(1.500)	(1.300)	(0.869)	2.375 (1.473)	(1.349)	(1.250)	(1.051)	(0.626)
2.750 (1.410)	(1.288)	(1.188)	(1.007)	(0.570)	2.875 (1.229)	(1.107)	(1.010)	(0.822)	(0.391)	2.250 (1.027)	(0.903)	(0.804)	(0.605)	(0.180)
2.625 (0.919)	(0.897)	(0.854)	(0.712)	(0.281)	2.750 (0.928)	(0.806)	(0.709)	(0.521)	(0.090)	2.125 (0.823)	(0.701)	(0.602)	(0.403)	(0.112)
2.500 (0.091														

Georgia 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 (5.078)	(5.041)	(5.034)	(4.927)		4.625 (5.078)	(5.041)	(5.034)	(4.927)		4.500 (4.572)	(4.535)	(4.528)	(4.421)	
4.500 (4.758)	(4.761)	(4.754)	(4.647)		4.500 (4.758)	(4.761)	(4.754)	(4.647)		4.375 (4.290)	(4.253)	(4.246)	(4.139)	
4.375 (4.471)	(4.434)	(4.427)	(4.320)		4.375 (4.471)	(4.434)	(4.427)	(4.320)		4.250 (3.921)	(3.884)	(3.877)	(3.770)	
4.250 (4.102)	(4.065)	(4.058)	(3.951)		4.250 (4.102)	(4.065)	(4.058)	(3.951)		4.125 (3.946)	(3.873)	(3.831)	(3.688)	
4.125 (4.266)	(4.193)	(4.151)	(4.008)		4.125 (4.266)	(4.193)	(4.151)	(4.008)		4.000 (3.706)	(3.633)	(3.591)	(3.448)	
4.000 (3.932)	(3.859)	(3.817)	(3.674)		4.000 (3.932)	(3.859)	(3.817)	(3.674)		3.900 (3.715)	(3.643)	(3.600)	(3.457)	
3.900 (3.934)	(3.861)	(3.819)	(3.676)		3.900 (3.934)	(3.861)	(3.819)	(3.676)		3.875 (3.384)	(3.311)	(3.268)	(3.125)	
3.875 (3.565)	(3.492)	(3.449)	(3.307)		3.875 (3.565)	(3.492)	(3.449)	(3.307)		3.750 (2.970)	(2.898)	(2.855)	(2.712)	
3.750 (3.151)	(3.079)	(3.036)	(2.893)		3.750 (3.151)	(3.079)	(3.036)	(2.893)		3.625 (3.911)	(3.783)	(3.653)	(3.483)	
3.625 (4.231)	(4.102)	(4.002)	(3.803)		3.625 (4.231)	(4.102)	(4.002)	(3.803)		3.500 (3.614)	(3.544)	(3.385)	(3.185)	
3.500 (3.840)	(3.710)	(3.611)	(3.411)		3.500 (3.840)	(3.710)	(3.611)	(3.411)		3.375 (3.229)	(3.099)	(3.000)	(2.800)	
3.375 (3.410)	(3.280)	(3.181)	(2.981)		3.375 (3.410)	(3.280)	(3.181)	(2.981)		3.250 (2.742)	(2.613)	(2.513)	(2.314)	
3.250 (2.923)	(2.794)	(2.694)	(2.495)		3.250 (2.923)	(2.794)	(2.694)	(2.495)		3.125 (2.106)	(1.977)	(1.877)	(1.678)	
3.125 (2.306)	(2.177)	(2.078)	(1.878)		3.125 (2.306)	(2.177)	(2.078)	(1.878)		3.000 (1.378)	(1.249)	(1.149)	(0.950)	
3.000 (1.590)	(1.460)	(1.361)	(1.162)		2.990 (1.933)	(1.811)	(1.719)	(1.527)		2.990 (1.715)	(1.595)	(1.500)	(1.309)	
2.900 (1.933)	(1.811)	(1.719)	(1.527)		2.875 (1.288)	(1.186)	(1.103)	(0.933)		2.875 (1.229)	(1.107)	(1.015)	(0.822)	
2.875 (1.410)	(1.288)	(1.196)	(1.003)		2.750 (0.819)	(0.697)	(0.604)	(0.412)		2.750 (0.638)	(0.516)	(0.423)	(0.231)	
2.750 (0.819)	(0.697)	(0.604)	(0.412)		2.625 (0.091)	0.032	0.124	0.316		2.625 0.090	0.213	0.305	0.497	
2.625 (0.091)	0.032	0.124	0.316		2.500 0.729	0.851	0.943	1.136		2.500 0.910	1.032	1.124	1.317	
2.500 0.729	0.851	0.943	1.136		2.375 1.581	1.703	1.796	1.988		2.375 1.762	1.884	1.977	2.169	
2.375 1.581	1.703	1.796	1.988		2.250 2.429	2.551	2.644	2.836		2.250 2.610	2.732	2.825	3.017	
2.250 2.429	2.551	2.644	2.836											

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 (3.648)	(3.657)	(3.696)	(3.635)		4.000 (3.256)	(3.265)	(3.304)	(3.243)	
3.990 (3.616)	(3.625)	(3.665)	(3.604)		3.990 (3.226)	(3.235)	(3.274)	(3.213)	
3.875 (3.378)	(3.387)	(3.426)	(3.365)		3.875 (3.015)	(3.024)	(3.063)	(3.002)	
3.750 (3.088)	(3.097)	(3.136)	(3.075)		3.750 (2.746)	(2.755)	(2.794)	(2.733)	
3.625 (2.730)	(2.739)	(2.778)	(2.718)		3.625 (2.483)	(2.492)	(2.531)	(2.470)	
3.500 (3.869)	(3.878)	(3.917)	(3.856)		3.500 (3.259)	(3.268)	(3.307)	(3.246)	
3.375 (3.441)	(3.387)	(3.364)	(3.241)		3.375 (3.028)	(2.975)	(2.952)	(2.829)	
3.250 (3.129)	(3.076)	(3.052)	(2.929)		3.250 (2.772)	(2.718)	(2.695)	(2.571)	
3.125 (2.731)	(2.678)	(2.654)	(2.531)		3.125 (2.484)	(2.430)	(2.407)	(2.284)	
3.000 (2.984)	(2.883)	(2.813)	(2.643)		3.000 (2.581)	(2.481)	(2.410)	(2.240)	
2.990 (2.990)	(2.889)	(2.819)	(2.649)		2.990 (2.604)	(2.503)	(2.433)	(2.263)	
2.875 (2.681)	(2.581)	(2.510)	(2.340)		2.875 (2.316)	(2.215)	(2.145)	(1.975)	
2.750 (2.301)	(2.201)	(2.131)	(1.960)		2.750 (2.004)	(1.903)	(1.833)	(1.663)	
2.625 (1.853)	(1.752)	(1.682)	(1.512)		2.625 (1.628)	(1.526)	(1.456)	(1.286)	
2.500 (1.863)	(1.739)	(1.646)	(1.452)		2.500 (1.478)	(1.354)	(1.260)	(1.066)	
2.375 (1.473)	(1.349)	(1.255)	(1.062)		2.375 (1.159)	(1.035)	(0.941)	(0.748)	
2.250 (1.027)	(0.903)	(0.809)	(0.616)		2.250 (0.765)	(0.641)	(0.547)	(0.354)	
2.125 (0.523)	(0.400)	(0.306)	(0.112)		2.125 (0.263)	(0.139)	(0.046)	0.148	
2.000 0.010	0.134	0.228	0.421		2.000 0.205	0.329	0.423	0.616	
1.990 0.054	0.178	0.272	0.465		1.990 0.249	0.373	0.467	0.660	
1.875 0.560	0.884	0.777	0.911		1.875 0.755	0.879	0.972	1.168	
1.750 1.125	1.248	1.342	1.536		1.750 1.320	1.443	1.537	1.731	

FNMA HomeReady™ 6/6 SOFR ARM (5/1/3) - HB					FNMA HomeReady™ 7/6 SOFR ARM (5/1/3) - HB					FNMA HomeReady™ 10/6 ARM (5/1/3) - 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 (2.128)	(2.055)	(2.012)	(1.869)		3.000 (1.737)	(1.663)	(1.618)	(1.473)		3.000 (1.553)	(1.479)	(1.435)	(1.292)	
2.990 (2.098)	(2.025)	(1.982)	(1.839)		2.990 (1.707)	(1.633)	(1.588)	(1.443)		2.990 (1.523)	(1.449)	(1.405)	(1.262)	
2.875 (1.926)	(1.853)	(1.810)	(1.667)		2.875 (1.571)	(1.496)	(1.451)	(1.307)		2.875 (1.277)	(1.203)	(1.159)	(1.015)	
2.750 (1.725)	(1.651)	(1.608)	(1.464)		2.750 (1.405)	(1.330)	(1.285)	(1.140)		2.750 (1.002)	(0.927)	(0.883)	(0.739)	
2.625 (1.523)	(1.449)	(1.405)	(1.261)		2.625 (1.239)	(1.164)	(1.118)	(0.973)		2.625 (0.768)	(0.694)	(0.649)	(0.505)	
2.500 (1.321)	(1.247)	(1.203)	(1.059)		2.500 (1.073)	(0.997)	(0.951)	(0.806)		2.500 (0.492)	(0.418)	(0.373)	(0.229)	
2.375 (1.067)	(1.013)	(0.969)	(0.824)		2.375 (0.906)	(0.831)	(0.785)	(0.639)		2.375 (0.216)	(0.141)	(0.097)	0.048	
2.250 (0.854)	(0.779)	(0.734)	(0.590)		2.250 (0.740)	(0.664)	(0.618)	(0.471)		2.250 0.060	0.135	0.180	0.325	
2.125 (0.588)	(0.513)	(0.468)	(0.323)		2.125 (0.536)	(0.459)	(0.413)	(0.266)		2.125 0.294	0.369	0.414	0.560	
2.000 (0.355)	(0.279)	(0.234)	(0.089)		2.000 (0.369)	(0.293)	(0.246)	(0.099)		2.000 0.570	0.645	0.691	0.837	
1.990 (0.325)	(0.249)	(0.204)	(0.059)		1.990 (0.339)	(0.263)	(0.216)	(0.069)		1.990 0.600	0.675	0.721	0.867	

Loan Level Price Adjustments											
		< 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	0.000	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	NA	NA	NA	NA	NA	NA	NA	
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	

LPMI Adjustments Applied after Cap														
		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	≥ 800			
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.850	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	
		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
	LTV Adjusters	95.01 - 97	NA	1.620	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
		≤ 20 Yr Term	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	
			85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
			90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
			95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	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</										

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.766)	(7.765)	(7.793)	(7.722)
4.990	(7.740)	(7.738)	(7.766)	(7.695)
4.875	(7.431)	(7.429)	(7.458)	(7.386)
4.750	(7.084)	(7.082)	(7.111)	(7.039)
4.625	(6.958)	(6.921)	(6.914)	(6.807)
4.500	(6.675)	(6.638)	(6.630)	(6.523)
4.375	(6.351)	(6.314)	(6.307)	(6.200)
4.250	(5.997)	(5.960)	(5.953)	(5.846)
4.125	(6.095)	(6.023)	(5.980)	(5.838)
4.000	(5.746)	(5.673)	(5.631)	(5.488)
3.990	(5.778)	(5.705)	(5.663)	(5.520)
3.875	(5.383)	(5.310)	(5.268)	(5.125)
3.750	(4.940)	(4.867)	(4.825)	(4.682)
3.625	(5.296)	(5.167)	(5.068)	(4.868)
3.500	(4.881)	(4.752)	(4.652)	(4.453)
3.375	(4.423)	(4.294)	(4.194)	(3.995)
3.250	(3.902)	(3.773)	(3.673)	(3.474)
3.125	(3.259)	(3.129)	(3.030)	(2.830)
3.000	(2.584)	(2.462)	(2.369)	(2.177)
2.990	(2.612)	(2.490)	(2.397)	(2.205)
2.875	(2.049)	(1.927)	(1.834)	(1.642)
2.750	(1.403)	(1.280)	(1.188)	(0.996)
2.625	(0.602)	(0.480)	(0.387)	(0.195)
2.500	0.034	0.227	0.391	0.654
2.375	0.699	0.892	1.055	1.319
2.250	1.467	1.660	1.824	2.087

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.760)	(7.758)	(7.787)	(7.715)
4.990	(7.734)	(7.732)	(7.761)	(7.689)
4.875	(7.431)	(7.429)	(7.458)	(7.386)
4.750	(7.084)	(7.082)	(7.111)	(7.039)
4.625	(6.936)	(6.899)	(6.892)	(6.785)
4.500	(6.665)	(6.627)	(6.620)	(6.513)
4.375	(6.351)	(6.314)	(6.307)	(6.200)
4.250	(5.997)	(5.960)	(5.953)	(5.846)
4.125	(6.063)	(5.990)	(5.948)	(5.805)
4.000	(5.719)	(5.647)	(5.604)	(5.462)
3.990	(5.738)	(5.665)	(5.623)	(5.480)
3.875	(5.353)	(5.281)	(5.238)	(5.095)
3.750	(4.930)	(4.858)	(4.815)	(4.672)
3.625	(5.254)	(5.125)	(5.025)	(4.826)
3.500	(4.839)	(4.709)	(4.610)	(4.411)
3.375	(4.390)	(4.260)	(4.161)	(3.962)
3.250	(3.891)	(3.761)	(3.662)	(3.463)
3.125	(3.259)	(3.129)	(3.030)	(2.830)
3.000	(2.534)	(2.412)	(2.319)	(2.127)
2.990	(2.557)	(2.435)	(2.342)	(2.150)
2.875	(2.008)	(1.886)	(1.794)	(1.601)
2.750	(1.389)	(1.267)	(1.174)	(0.982)
2.625	(0.612)	(0.489)	(0.397)	(0.205)
2.500	0.096	0.290	0.453	0.717
2.375	0.745	0.938	1.101	1.365
2.250	1.483	1.676	1.839	2.103

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(7.086)	(7.049)	(7.042)	(6.935)
4.375	(6.786)	(6.749)	(6.742)	(6.635)
4.250	(6.448)	(6.410)	(6.403)	(6.296)
4.125	(6.319)	(6.247)	(6.204)	(6.061)
4.000	(6.063)	(5.991)	(5.948)	(5.806)
3.990	(6.103)	(6.030)	(5.988)	(5.845)
3.875	(5.746)	(5.673)	(5.630)	(5.488)
3.750	(5.303)	(5.230)	(5.187)	(5.045)
3.625	(5.552)	(5.422)	(5.323)	(5.123)
3.500	(5.230)	(5.101)	(5.001)	(4.802)
3.375	(4.817)	(4.688)	(4.588)	(4.389)
3.250	(4.296)	(4.167)	(4.067)	(3.868)
3.125	(4.226)	(4.104)	(4.011)	(3.819)
3.000	(3.839)	(3.717)	(3.624)	(3.432)
2.990	(3.875)	(3.752)	(3.660)	(3.468)
2.875	(3.349)	(3.227)	(3.135)	(2.942)
2.750	(2.703)	(2.581)	(2.488)	(2.296)
2.625	(2.484)	(2.291)	(2.127)	(1.864)
2.500	(2.034)	(1.840)	(1.677)	(1.414)
2.375	(1.414)	(1.221)	(1.058)	(0.794)
2.250	(0.646)	(0.452)	(0.289)	(0.026)

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.226)	(6.235)	(6.274)	(6.214)
3.990	(6.188)	(6.197)	(6.236)	(6.175)
3.875	(5.908)	(5.917)	(5.956)	(5.895)
3.750	(5.536)	(5.545)	(5.584)	(5.523)
3.625	(5.137)	(5.146)	(5.185)	(5.124)
3.500	(5.834)	(5.780)	(5.757)	(5.633)
3.375	(5.531)	(5.478)	(5.455)	(5.331)
3.250	(5.178)	(5.125)	(5.101)	(4.978)
3.125	(4.765)	(4.712)	(4.688)	(4.565)
3.000	(4.875)	(4.775)	(4.705)	(4.534)
2.990	(4.837)	(4.736)	(4.666)	(4.496)
2.875	(4.481)	(4.381)	(4.311)	(4.140)
2.750	(4.111)	(4.010)	(3.940)	(3.770)
2.625	(3.627)	(3.526)	(3.456)	(3.286)
2.500	(3.126)	(3.026)	(2.956)	(2.785)
2.375	(2.688)	(2.584)	(2.470)	(2.277)
2.250	(2.240)	(2.117)	(2.023)	(1.829)
2.125	(1.741)	(1.617)	(1.523)	(1.329)
2.000	(1.170)	(1.046)	(0.952)	(0.758)
1.990	(1.114)	(0.990)	(0.896)	(0.702)
1.875	(0.575)	(0.451)	(0.357)	(0.163)
1.750	0.046	0.170	0.263	0.457

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.792)	(6.801)	(6.841)	(6.780)
3.990	(6.740)	(6.749)	(6.788)	(6.727)
3.875	(6.560)	(6.569)	(6.608)	(6.547)
3.750	(6.219)	(6.228)	(6.267)	(6.207)
3.625	(5.777)	(5.786)	(5.826)	(5.765)
3.500	(5.842)	(5.789)	(5.765)	(5.642)
3.375	(5.661)	(5.608)	(5.584)	(5.461)
3.250	(5.348)	(5.294)	(5.271)	(5.147)
3.125	(4.911)	(4.858)	(4.834)	(4.711)
3.000	(4.645)	(4.545)	(4.475)	(4.304)
2.990	(4.660)	(4.560)	(4.490)	(4.319)
2.875	(4.405)	(4.304)	(4.234)	(4.064)
2.750	(4.068)	(3.968)	(3.898)	(3.727)
2.625	(3.629)	(3.529)	(3.459)	(3.288)
2.500	(3.333)	(3.209)	(3.115)	(2.922)
2.375	(3.011)	(2.888)	(2.794)	(2.600)
2.250	(2.630)	(2.506)	(2.412)	(2.218)
2.125	(2.170)	(2.047)	(1.953)	(1.759)
2.000	(1.698)	(1.575)	(1.481)	(1.287)
1.990	(1.659)	(1.535)	(1.441)	(1.248)
1.875	(1.249)	(1.125)	(1.031)	(0.837)
1.750	(0.790)	(0.667)	(0.573)	(0.379)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.475)	(2.403)	(2.360)	(2.217)
3.375	(2.243)	(2.170)	(2.127)	(1.984)
3.250	(2.011)	(1.938)	(1.894)	(1.751)
3.125	(1.736)	(1.662)	(1.619)	(1.475)
3.000	(1.503)	(1.429)	(1.385)	(1.242)
2.990	(1.473)	(1.399)	(1.355)	(1.212)
2.875	(1.227)	(1.153)	(1.109)	(0.965)
2.750	(0.952)	(0.877)	(0.833)	(0.689)
2.625	(0.718)	(0.644)	(0.599)	(0.455)
2.500	(0.442)	(0.368)	(0.323)	(0.178)
2.375	(0.166)	(0.091)	(0.047)	0.098

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.250	(2.449)	(2.376)	(2.334)	(2.192)
3.125	(2.279)	(2.207)	(2.164)	(2.022)
3.000	(2.078)	(2.005)	(1.962)	(1.819)
2.990	(2.048)	(1.975)	(1.932)	(1.789)
2.875	(1.876)	(1.803)	(1.760)	(1.617)
2.750	(1.675)	(1.601)	(1.558)	(1.414)
2.625	(1.473)	(1.399)	(1.355)	(1.211)
2.500	(1.271)	(1.197)	(1.153)	(1.009)
2.375	(1.037)	(0.963)	(0.919)	(0.774)
2.250	(0.804)	(0.729)	(0.684)	(0.540)
2.125	(0.538)	(0.463)	(0.418)	(0.273)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.375	(2.184)	(2.110)	(2.066)	(1.922)
3.250	(2.019)	(1.944)	(1.900)	(1.756)
3.125	(1.853)	(1.779)	(1.734)	(1.590)
3.000	(1.687)	(1.613)	(1.568)	(1.423)
2.990	(1.657)	(1.583)	(1.538)	(1.393)
2.875	(1.521)	(1.446)	(1.401)	(1.257)
2.750	(1.355)	(1.280)	(1.235)	(1.090)
2.625	(1.189)	(1.114)	(1.068)	(0.923)
2.500	(1.023)	(0.947)	(0.901)	(0.756)
2.375	(0.856)	(0.781)	(0.735)	(0.589)
2.250	(0.690)	(0.614)	(0.568)	(0.421)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.475)	(2.403)	(2.360)	(2.217)
3.375	(2.243)	(2.170)	(2.127)	(1.984)
3.250	(2.011)	(1.938)	(1.894)	(1.751)
3.125	(1.736)	(1.662)	(1.619)	(1.475)
3.000	(1.503)	(1.429)	(1.385)	(1.242)
2.990	(1.473)	(1.399)	(1.355)	(1.212)
2.875	(1.227)	(1.153)	(1.109)	(0.965)
2.750	(0.952)	(0.877)	(0.833)	(0.689)
2.625	(0.718)	(0.644)	(0.599)	(0.455)
2.500	(0.442)	(0.368)	(0.323)	(0.178)
2.375	(0.166)	(0.091)	(0.047)	0.098

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	FICO									
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
		NA	0.500	0.500	0.500	0.000	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

LPMI Adjustments Applied after Cap

Premium Adjusters	Rate & Term Refi	FICO										
		< 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	2.630	2.630	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	1.6							

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	(2.078)	(2.005)	(1.962)	(1.819)
2.990	(2.048)	(1.975)	(1.932)	(1.789)
2.875	(1.876)	(1.803)	(1.760)	(1.617)
2.750	(1.675)	(1.601)	(1.558)	(1.414)
2.625	(1.473)	(1.399)	(1.355)	(1.211)
2.500	(1.271)	(1.197)	(1.153)	(1.009)
2.375	(1.037)	(0.963)	(0.919)	(0.774)
2.250	(0.804)	(0.729)	(0.684)	(0.540)
2.125	(0.538)	(0.463)	(0.418)	(0.273)
2.000	(0.305)	(0.229)	(0.184)	(0.039)
1.990	(0.275)	(0.199)	(0.154)	(0.009)

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.687)	(1.613)	(1.568)	(1.423)
2.990	(1.657)	(1.583)	(1.538)	(1.393)
2.875	(1.521)	(1.446)	(1.401)	(1.257)
2.750	(1.355)	(1.280)	(1.235)	(1.090)
2.625	(1.189)	(1.114)	(1.068)	(0.923)
2.500	(1.023)	(0.947)	(0.901)	(0.756)
2.375	(0.856)	(0.781)	(0.735)	(0.589)
2.250	(0.690)	(0.614)	(0.568)	(0.421)
2.125	(0.486)	(0.409)	(0.363)	(0.216)
2.000	(0.319)	(0.243)	(0.196)	(0.049)
1.990	(0.289)	(0.213)	(0.166)	(0.019)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.503)	(1.429)	(1.385)	(1.242)
2.990	(1.473)	(1.399)	(1.355)	(1.212)
2.875	(1.227)	(1.153)	(1.109)	(0.965)
2.750	(0.952)	(0.877)	(0.833)	(0.689)
2.625	(0.718)	(0.644)	(0.599)	(0.455)
2.500	(0.442)	(0.368)	(0.323)	(0.178)
2.375	(0.166)	(0.091)	(0.047)	0.098
2.250	0.110	0.185	0.230	0.375
2.125	0.344	0.419	0.464	0.610
2.000	0.620	0.695	0.741	0.887
1.990	0.650	0.725	0.771	0.917

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.128)	(2.055)	(2.012)	(1.869)
2.990	(2.098)	(2.025)	(1.982)	(1.839)
2.875	(1.926)	(1.853)	(1.810)	(1.667)
2.750	(1.725)	(1.651)	(1.608)	(1.464)
2.625	(1.523)	(1.449)	(1.405)	(1.261)
2.500	(1.321)	(1.247)	(1.203)	(1.059)
2.375	(1.087)	(1.013)	(0.969)	(0.824)
2.250	(0.854)	(0.779)	(0.734)	(0.590)
2.125	(0.588)	(0.513)	(0.468)	(0.323)
2.000	(0.355)	(0.279)	(0.234)	(0.089)
1.990	(0.325)	(0.249)	(0.204)	(0.059)

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.737)	(1.663)	(1.618)	(1.473)
2.990	(1.707)	(1.633)	(1.588)	(1.443)
2.875	(1.571)	(1.496)	(1.451)	(1.307)
2.750	(1.405)	(1.330)	(1.285)	(1.140)
2.625	(1.239)	(1.164)	(1.118)	(0.973)
2.500	(1.073)	(0.997)	(0.951)	(0.806)
2.375	(0.906)	(0.831)	(0.785)	(0.639)
2.250	(0.740)	(0.664)	(0.618)	(0.471)
2.125	(0.536)	(0.459)	(0.413)	(0.266)
2.000	(0.369)	(0.293)	(0.246)	(0.099)
1.990	(0.339)	(0.263)	(0.216)	(0.069)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.553)	(1.479)	(1.435)	(1.292)
2.990	(1.523)	(1.449)	(1.405)	(1.262)
2.875	(1.277)	(1.203)	(1.159)	(1.015)
2.750	(1.002)	(0.927)	(0.883)	(0.739)
2.625	(0.768)	(0.694)	(0.649)	(0.505)
2.500	(0.492)	(0.418)	(0.373)	(0.228)
2.375	(0.216)	(0.141)	(0.097)	0.048
2.250	0.060	0.135	0.180	0.325
2.125	0.294	0.369	0.414	0.560
2.000	0.570	0.645	0.691	0.837
1.990	0.600	0.675	0.721	0.867

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		

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
Cash-Out	LTV	<= 60	NA	1.625	0.625	0.625	0.375	0.375	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	0.625	0.625
		75.01 - 80	NA	3.125	2.625	1.875	1.750	1.125	1.125	0.875	0.875	0.875	0.875

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250	
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
			NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	
	LTV Adjusters	DTI > 45	<= 85	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
			85.01 - 90	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
			90.01 - 95	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
			95.01 - 97	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
		> 20 Yr Term	<= 85	NA	3.840	3.510	3.210	2.400	1.970	1.640	1.340	0.940	0.830	0.790
	85.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960		
	95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310		

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

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

		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			0.000	0.000	
High Balance	Purch - R/T Refi.	LTV <= 75		1.000	
		LTV > 75		1.750	
	C/O Refi.	LTV <= 75		1.750	
	LTV > 75		2.500		
Agency Adverse Market Refinance Fee (All 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.

Georgia 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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Georgia Wholesale Rate Sheet



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.