

## Florida Wholesale Rate Sheet

**60 Day Lock Special on Conventional and Government Fixed!**  
**Special Pricing is here for Conv & FHA!!**

### PRODUCT HIGHLIGHTS

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

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### MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
<b>Conventional 30yr Fixed</b>			<b>Bracketed Pricing Changes and green arrows indicate improved pricing.</b>		
3.500	(4.341)	↑ (0.202)			
3.250	(3.420)	↑ (0.206)			
<b>Conventional 15yr Fixed</b>			<b>FHA 30yr Fixed</b>		
3.375	(3.828)	↑ (0.139)	3.375	(2.420)	↑ (0.200)
3.250	(3.596)	↑ (0.140)	3.250	(4.232)	↑ (0.303)
<b>Conforming 5-6 SOFR ARM (2-1-5)</b>			<b>VA 30yr Fixed</b>		
2.875	(1.133)	↑ (0.158)	3.375	(2.420)	↑ (0.200)
2.750	(0.898)	↑ (0.157)	3.250	(4.232)	↑ (0.303)

### LOCK POLICIES

**Hours: Price release - 6:59 AM EST on the following business day**  
**Pricing on-line: [www.NewRezWholesale.com](http://www.NewRezWholesale.com)**  
 In order to lock prior to loan submission, 3.2 file must be uploaded via our website, [www.NewRezWholesale.com](http://www.NewRezWholesale.com)  
**In order to remian locked, a full file must be submitted within 10 days for a 30-day lock, 15 days for a 45-day lock, or 20 days for a 60-day lock or greater.**

Lock Extension Info	Expiration Dates
• 1st-3rd Extension - 2 bps/day	7 Day Extension 12/7/2020
• 4th Extension or more - 4 bps/day	15 Day Lock/Extension 12/15/2020
• Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension 12/30/2020
• Max number of days to extend is 45 days per request.	45 Day Lock/Extension 1/14/2021
	60 Day Lock 1/29/2021
	90 Day Lock 3/1/2021

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

### GENERAL INFORMATION

Fee Info	Amount
<b>Lender Fees - Conforming &amp; Government</b>	<b>\$995</b>
<b>Lender Fees - FHA Streamline &amp; VA IRRRL</b>	<b>\$495</b>
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
Flood Fee <i>(excluded from No Lender Fee Calculation)</i>	\$6
Tax Service Fee <i>(excluded from No Lender Fee Calculation)</i>	\$80
**Lender fees must be included in block one of the initial LE.	
No Lender Fee options are available through the pricing engine online.	

Agency Loan Limits	
1 Unit	\$510,400
2 Unit	\$653,550
3 Unit	\$789,950
4 Unit	\$981,700
Mortgagee Clause (Wholesale)	
NewRez LLC ISAOA ATIMA	
PO Box 7050	
TROY, MI 48007-7050	

### CORPORATE CONTACTS

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

\* Rates are subject to change without notice  
 \*\*Additional products, not on the rate sheet, are available through the portal. Contact your Relationship Manager for more details.

Table with columns: FHA 30 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: VA 30 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: USDA 30 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: FHA 15 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: VA 15 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: FHA High Balance 30 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: VA High Balance 30 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: FHA 5-1 ARM (1-1.5 Caps), 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: VA 5-1 ARM (1-1.5 Caps), 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: FHA 5-1 ARM High Balance (1-1.5 Caps), 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Table with columns: VA 5-1 ARM High Balance (1-1.5 Caps), 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates and points.

Loan Level Price Adjustments

Table with columns: Credit Score, Loan Amount, Purchase, Refinance, Loan Size Adjustments, Loan Size Adjustments for VA BPC Loans.

Table with columns: 60 Day Lock Special (Fixed, Conf & High Bal), FHA Refinances, 90 Day Lock (FRM Only), VA Cashout >90 LTV, VA - Refinance Credit Score ≥ 620, VA - All Loan Purposes - Credit Score < 620, VA - IRRRL - Investment Property, Manufactured Home.

Table with columns: High Balance - 15 Yr Term, Margin on all Government ARMs.

Table with columns: Special Pricing\*, \*Loan must meet all of the following criteria to qualify: FHA - Purchase, Rate/Term, or Streamline, W2 Wage Earner, 720+ FICO at any LTV, Owner Occupied or Second Home, SFR, PUD, 2-4 Unit, or townhouse, Loan amount >=\$300,000 up to the conforming limit (excluding high balance).

Table with columns: Govt Special, VA IRRRL/FHA Streamline ONLY, (0.525).

Table with columns: Max YSP, Fixed, ARM, -6.000, -3.000.

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

\*FHA Lender ID: 2557400002\*VA Lender ID: 6001710000

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

Fannie Mae - conforming Fixed Rate Products

Table with multiple columns for loan terms (15 Day, 30 Day, 45 Day, 60 Day) and rates for various Fannie Mae products including 30yr Fixed, 15yr Fixed, 10yr Fixed, and High Balance options.

Loan Level Price Adjustments

Table detailing Loan Level Price Adjustments (LLPA) for various loan categories such as All Fixed Conforming, Cash-Out, Premium Adjusters, Lender Paid Adj., and Subordinate Financing.

Table detailing Loan Adjusters, High Balance Adjustments, Agency Adverse Market Refinance Fee, and Special Pricing options.

Table detailing Additional Cashout LTV/FICO Adjustments, Special Pricing, and Max YSP (Maximum Yield Spread Premium) information.

Freddie Mac - Conforming Fixed Rate Products

Table with 3 columns: Freddie Mac 30Yr Fixed, Freddie Mac 15Yr Fixed, Freddie Mac 10Yr Fixed. Each column contains interest rate data for various loan amounts and terms.

Table with 3 columns: Freddie Mac 30Yr Super Conforming, Freddie Mac 15Yr Super Conforming, Freddie Mac 10Yr Super Conforming. Each column contains interest rate data for various loan amounts and terms.

Table with 3 columns: Freddie Mac 30Yr Super Conforming, Freddie Mac 15Yr Super Conforming, Freddie Mac 10Yr Super Conforming. Each column contains interest rate data for various loan amounts and terms.

Table with 3 columns: Freddie Mac 30Yr Super Conforming, Freddie Mac 15Yr Super Conforming, Freddie Mac 10Yr Super Conforming. Each column contains interest rate data for various loan amounts and terms.

Loan Level Price Adjustments

Table showing Loan Level Price Adjustments (LTP) for different loan-to-value (LTV) ratios and loan types (All Fixed Conforming, Cash-Out).

Table showing Lender Paid MI Adj. for various LTV ratios and terms, including 20Yr and >20Yr terms.

Table showing Subordinate Financing and Misc Adjusters, including Loan Amount, Purchase, Reference, and Agency Adverse Market Refinance Fee.

Table showing Additional Cashout LTV/FICO Adjustments and Special Pricing, including Max YSP and loan-to-value requirements.





FHLMC Home Possible® Products

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

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

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

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

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

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

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

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

Loan Level Price Adjustments

Table showing Loan Level Price Adjustments for various LTV ranges (e.g., ≤ 60, 60.01 - 70) and interest rates (e.g., ≤ 6.00, 6.01 - 6.299).

LPMI Adjustments Applied after Cap

Table showing LPMI Adjustments Applied after Cap for various Lender Paid MI Adj. (Premium Adjusters, LTV Adjusters) and LTV ranges.

Table showing Subordinate Financing adjustments for LTV ranges and interest rates.

Table showing Misc Adjusters for Attached Condo > 75 LTV (>15yr Term) and Manufactured Home.

Table showing Number Of Units for LTV ranges and unit counts (2 Units, 3-4 units).

Table showing Adjustment Caps for FICO and LTV ranges.

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

Table showing Max YSP for interest rates, with a value of -6.000.

Table showing Loan Size Adjusters for various Loan Amount ranges and Purchase/Refinance fees.

Table showing 60 Day Lock Special (Fixed, Conf & High Bal) with a rate of (0.500).

Table showing Special Pricing\* with a note: \*Loan must meet all of the following criteria to qualify: (0.500)

Conventional - Purchase or Rate/Term, W2 Wage Earner, 720+ FICO & ≤80% LTV, Owner Occupied or Second Home, SFR, PUD, 2-4 Unit, or townhouse, Loan amount >=\$350,000 (including high balance)

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.204)	(1.133)	(1.089)	(0.939)
2.750	(0.969)	(0.898)	(0.855)	(0.705)
2.625	(0.732)	(0.661)	(0.618)	(0.467)
2.500	(0.482)	(0.411)	(0.368)	(0.217)

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	NA	NA	NA	NA
2.750	(1.413)	(1.342)	(1.299)	(1.149)
2.625	(1.144)	(1.073)	(1.030)	(0.880)
2.500	(0.769)	(0.698)	(0.655)	(0.505)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.498)	(1.468)	(1.425)	(1.275)
2.750	(1.110)	(1.039)	(0.996)	(0.845)
2.625	(0.676)	(0.604)	(0.561)	(0.411)
2.500	(0.223)	(0.151)	(0.108)	0.042

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.404)	(0.333)	(0.289)	(0.139)
2.750	(0.169)	(0.098)	(0.055)	0.095
2.625	0.068	0.139	0.182	0.333
2.500	0.318	0.389	0.432	0.583

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.613)	(0.542)	(0.499)	(0.349)
2.625	(0.344)	(0.273)	(0.230)	(0.080)
2.500	0.031	0.102	0.145	0.295

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.698)	(0.668)	(0.625)	(0.475)
2.750	(0.310)	(0.239)	(0.196)	(0.045)
2.625	0.124	0.196	0.239	0.389
2.500	0.577	0.649	0.692	0.842

Loan Level Price Adjustments

All Conforming ARMs (Does not include DU Refi Plus)	LTV	<= 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
				NA	NA	NA	NA	NA	NA	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000

Cash-Out	LTV	<= 60	60.01 - 75	75.01 - 80	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
				NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375	0.375

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home 2nd Home	Non Owner Occupied	LTV Adjusters	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
								NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120

Subordinate Financing <i>Excludes Community Seconds®</i>	LTV	CLTV	< 720	>= 720
	<=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	

Loan Size Adjustments	Loan Amount	Purchase	Refinance
	<\$50,000	1.250	1.250
\$50,000 - \$99,999	0.500	0.500	
\$100,000 - \$149,999	0.250	0.250	
\$150,000 - \$199,999	0.000	0.000	
\$200,000 - \$249,999	0.000	(0.125)	
\$250,000 - \$299,999	0.000	(0.125)	
\$300,000 - Conforming Limit	0.000	(0.125)	
High Balance	High Balance	0.000	0.000
	Purch - R/T Refi.	LTV ≤ 75	1.000
		LTV > 75	1.750
	C/O Refi.	LTV ≤ 75	1.750
		LTV > 75	2.500

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

Misc Adjusters	2-4 Units	1.000
	Manufactured Home	3.000
	Attached Condo > 75 LTV	0.750
	Escrow Waiver (Full or Taxes Only)	0.250
	Escrow Waiver (Insurance Only)	0.000
	>90 LTV	0.250
	Second Home > 85 LTV	0.250

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)	0.500
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Special Pricing*	(0.500)
<b>*Loan must meet all of the following criteria to qualify:</b>	
Conventional - Purchase or Rate/Term	
W2 Wage Earner	
720+ FICO & <=80% LTV	
Owner Occupied or Second Home	
SFR, PUD, 2-4 Unit, or townhouse	
Loan amount >=\$350,000 (including high balance)	

Additional Cashout LTV/FICO Adjustments					
	660-679	680-699	700-719	720-739	>=740
<=60	0.750	0.625	0.625	0.500	0.375
60.01-70	0.750	0.625	0.625	0.500	0.375
70.01-75	0.750	0.625	0.625	0.500	0.375
75.01-80	0.875	0.750	0.625	0.500	0.375

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

Max YSP	-3.000
Margin	3.000%



Freddie Mac ARM Products

	15 Day	30 Day	45 Day	60 Day
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.204)	(1.133)	(1.089)	(0.939)
2.750	(0.969)	(0.898)	(0.855)	(0.705)
2.625	(0.732)	(0.661)	(0.618)	(0.467)
2.500	(0.482)	(0.411)	(0.368)	(0.217)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.413)	(1.342)	(1.299)	(1.149)
2.625	(1.144)	(1.073)	(1.030)	(0.880)
2.500	(0.769)	(0.698)	(0.655)	(0.505)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.498)	(1.468)	(1.425)	(1.275)
2.750	(1.110)	(1.039)	(0.996)	(0.845)
2.625	(0.676)	(0.604)	(0.561)	(0.411)
2.500	(0.223)	(0.151)	(0.108)	0.042

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.404)	(0.333)	(0.289)	(0.139)
2.750	(0.169)	(0.098)	(0.055)	0.095
2.625	0.068	0.139	0.182	0.333
2.500	0.318	0.389	0.432	0.583

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.613)	(0.542)	(0.499)	(0.349)
2.625	(0.344)	(0.273)	(0.230)	(0.080)
2.500	0.031	0.102	0.145	0.295

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.698)	(0.668)	(0.625)	(0.475)
2.750	(0.310)	(0.239)	(0.196)	(0.045)
2.625	0.124	0.196	0.239	0.389
2.500	0.577	0.649	0.692	0.842

Loan Level Price Adjustments

All Conforming ARMs (Does not include LP Open Access)	LTV	<= 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
		60.01 - 70	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000
70.01 - 75	NA	NA	1.250	1.000	0.500	0.500	0.500	0.250	0.250	0.250	0.250
75.01 - 80	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250
80.01 - 85	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.250	0.250
85.01 - 90	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	0.250
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	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	760-779	780-799	>= 800
		60.01 - 75	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375	0.375	0.375
75.01 - 80	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625	0.625	0.625	0.625	
80.01 - 85	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875	0.875	0.875	0.875	
85.01 - 90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
90.01 - 95	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
95.01 - 97	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
		Manufactured Home	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.110	0.100
2nd Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	0.500		
Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	1.190		
LTV Adjusters	DTI > 45	≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	
		85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280	
		90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350	
		95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
		> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	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	

Additional Cashout LTV/FICO Adjustments					
	660-679	680-699	700-719	720-739	>=740
<=60	0.750	0.625	0.625	0.500	0.375
60.01-70	0.750	0.625	0.625	0.500	0.375
70.01-75	0.750	0.625	0.625	0.500	0.375
75.01-80	0.875	0.750	0.625	0.500	0.375

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

Loan Size Adjustments	Loan Amount	Purchase	Refinance
	<\$50,000	1.250	1.250
\$50,000 - \$99,999	0.500	0.500	
\$100,000 - \$149,999	0.250	0.250	
\$150,000 - \$199,999	0.000	0.000	
\$200,000 - \$249,999	0.000	0.000	(0.125)
\$250,000 - \$299,999	0.000	0.000	(0.125)
\$300,000 - Conforming Limit	0.000	0.000	(0.125)
High Balance	0.000	0.000	0.000

Super Conforming	Purchase & Rate/Term Refi <=75 LTV	1.000
	Purchase & Rate/Term Refi >75 LTV	1.750
Cash Out <= 75	1.750	
Cash Out > 75	2.500	

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)	0.500
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Special Pricing*	(0.500)
<b>*Loan must meet all of the following criteria to qualify:</b>	
Conventional - Purchase or Rate/Term	
W2 Wage Earner	
720+ FICO & <=80% LTV	
Owner Occupied or Second Home	
SFR, PUD, 2-4 Unit, or townhouse	
Loan amount >=\$350,000 (including high balance)	

Max YSP	-3.000
Margin	3.000%