

Florida 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	(3.386)	→ 0.079			
3.000	(2.719)	↓ 0.156	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
2.500	(3.178)	→ 0.086	2.750	(3.062)	↓ 0.132
2.375	(2.716)	↓ 0.171	2.625	(2.642)	↓ 0.132
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(1.812)	→ 0.063	2.875	(3.206)	→ 0.032
2.875	(1.610)	→ 0.063	2.750	(2.822)	↓ 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 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	Relock Policy																											
<ul style="list-style-type: none"> ● 1st-3rd Extension - 2 bps/day ● 4th Extension or more - 4 bps/day ● Extended loans cannot expire on a weekend or holiday. ● Max number of days to extend is 45 days per request. 	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>7 Day Extension</td> <td>9/24/2021</td> </tr> <tr> <td>15 Day Lock/Extension</td> <td>10/4/2021</td> </tr> <tr> <td>30 Day Lock/Extension</td> <td>10/18/2021</td> </tr> <tr> <td>45 Day Lock/Extension</td> <td>11/1/2021</td> </tr> <tr> <td>60 Day Lock</td> <td>11/16/2021</td> </tr> <tr> <td>90 Day Lock</td> <td>12/16/2021</td> </tr> </table>	7 Day Extension	9/24/2021	15 Day Lock/Extension	10/4/2021	30 Day Lock/Extension	10/18/2021	45 Day Lock/Extension	11/1/2021	60 Day Lock	11/16/2021	90 Day Lock	12/16/2021	<p>Pricing is based on worst case pricing: current market vs locked less a relock fee.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>15 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.300</td> <td>≥ 3 Prior Ext.</td> <td>0.600</td> </tr> <tr> <td>30 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.600</td> <td>≥ 3 Prior Ext.</td> <td>1.200</td> </tr> <tr> <td>45 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.900</td> <td>≥ 3 Prior Ext.</td> <td>1.800</td> </tr> </table> <p>If the market has improved by more than 50 bps and the loan is closing within 15 days, the relock fee will be waived on 15 day relocks only. (Other restrictions may apply.)</p>	15 Day Cost	< 3 Prior Ext	0.300	≥ 3 Prior Ext.	0.600	30 Day Cost	< 3 Prior Ext	0.600	≥ 3 Prior Ext.	1.200	45 Day Cost	< 3 Prior Ext	0.900	≥ 3 Prior Ext.	1.800
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30 Day Cost	< 3 Prior Ext	0.600	≥ 3 Prior Ext.	1.200																									
45 Day Cost	< 3 Prior Ext	0.900	≥ 3 Prior Ext.	1.800																									

GENERAL INFORMATION

Fee Info	Agency Loan Limits								
Lender Fees - Conforming, Government & Jumbo	\$995								
Lender Fees - Smart Series	\$1,295								
Lender Fees - FHA Streamline & VA IRRRL	\$495								
Desk Review - LA \$1MM-\$1.5MM	\$200								
Desk Review - Transferred Appraisal	\$200								
Risk Report - Transferred Appraisal	\$25								
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.									
No Lender Fee options are available through the pricing engine online.									
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>1 Unit</td> <td style="text-align: right;">\$548,250</td> </tr> <tr> <td>2 Unit</td> <td style="text-align: right;">\$702,000</td> </tr> <tr> <td>3 Unit</td> <td style="text-align: right;">\$848,500</td> </tr> <tr> <td>4 Unit</td> <td style="text-align: right;">\$1,054,500</td> </tr> </table>	1 Unit	\$548,250	2 Unit	\$702,000	3 Unit	\$848,500	4 Unit	\$1,054,500
1 Unit	\$548,250								
2 Unit	\$702,000								
3 Unit	\$848,500								
4 Unit	\$1,054,500								
	Mortgagee Clause (Wholesale) NewRez LLC ISAOA ATIMA PO Box 7050 TROY, MI 48007-7050								

CORPORATE CONTACTS

NewRez	(888) 988-1695	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 table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.500 to 1.750.

VA 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.500 to 1.750.

USDA 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.500 to 1.750.

FHA 15 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 3.750 to 1.750.

VA 15 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 3.750 to 1.750.

FHA High Balance 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 3.500 to 1.750.

VA High Balance 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 3.500 to 1.750.

FHA 5-1 ARM (1-1.5 Caps) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.125 to 2.750.

VA 5-1 ARM (1-1.5 Caps) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.125 to 2.750.

FHA 5-1 ARM High Balance (1-1.5 Caps) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.125 to 2.750.

VA 5-1 ARM High Balance (1-1.5 Caps) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.125 to 2.750.

Loan Level Price Adjustments

Table with 4 columns: Category (Credit Score, Loan Amount, Loan Size Adjustments, Loan Size Adjustments for VA BPC Loans) and values for Purchase and Refinance.

Table with 2 columns: Adjustment Name (Purchase Special, FHA Refinances, FHA/VA ARM <660, 90 Day Lock, etc.) and Value.

Table with 2 columns: High Balance - 15 Yr Term (Adjusting 15 Yr Conforming Pricing - FHA/VA ONLY) and Value 2.500.

Table with 2 columns: Margin on all Government ARMs and Value 2.00%.

Table with 3 columns: Max YSP, Fixed, ARM and values -6.000 and -3.000.

Table with 2 columns: Govt Special VA IRRRL/FHA Streamline ONLY and Value (0.525).

*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 columns: Fannie Mae 30yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 5.000, 4.990, 4.875, etc.

Table with columns: Fannie Mae 20yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 5.000, 4.990, 4.875, etc.

Table with columns: Fannie Mae 20yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 4.500, 4.375, 4.250, etc.

Table with columns: Fannie Mae 15yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 4.000, 3.990, 3.875, etc.

Table with columns: Fannie Mae 10yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 4.000, 3.990, 3.875, etc.

Table with columns: Fannie Mae 30yr High Balance, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 4.625, 4.500, 4.375, etc.

Table with columns: Fannie Mae 20yr High Balance, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 4.625, 4.500, 4.375, etc.

Table with columns: Fannie Mae 20yr High Balance, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 4.500, 4.375, 4.250, etc.

Table with columns: Fannie Mae 15yr High Balance, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 4.000, 3.990, 3.875, etc.

Table with columns: Fannie Mae 10yr High Balance, 15 Day, 30 Day, 45 Day, 60 Day. Rows include rates for 4.000, 3.990, 3.875, etc.

Loan Level Price Adjustments

Table with columns: All Fixed Conforming, Cash-Out, LTV. Rows show LTV ranges and corresponding LPA values for different loan amounts.

Table with columns: Premium Adjusters, Lender Paid Adj. Rows list various fees and adjustments like 2nd Home, DTI, etc.

Table with columns: Subordinate Financing, Misc Adjusters, Non Owner Occupied. Rows list fees for second mortgages and other lender-related costs.

Table with columns: Loan Amount, Purchase, Refinance. Rows show adjustments for different loan amounts and purposes.

Table with columns: Additional Investment Property Adjustments, Agency Adverse Market Refinance Fee. Rows show fees for investment properties and agency adverse market conditions.

Table with columns: Non Owner Occupied, Agency Adverse Market Refinance Fee. Rows show fees for non-owner occupied properties and agency adverse market conditions.

Table with columns: Agency Adverse Market Refinance Fee, 90 Day Lock. Rows show fees for agency adverse market conditions and lock-in periods.

Table with columns: Additional Investment Property Adjustments, Agency Adverse Market Refinance Fee, 90 Day Lock. Rows show various fee schedules and lock-in periods.

Freddie Mac - Conforming Fixed Rate Products

Table with 12 columns (3 rates x 4 terms) for Freddie Mac 30yr Fixed, 15yr Fixed, and 15yr Super Conforming. Includes interest rate values for various loan amounts and terms.

Table with 12 columns (3 rates x 4 terms) for Freddie Mac 30yr Super Conforming. Includes interest rate values for various loan amounts and terms.

Table with 12 columns (3 rates x 4 terms) for Freddie Mac 15yr Super Conforming. Includes interest rate values for various loan amounts and terms.

Table with multiple columns and rows detailing Loan Level Price Adjustments (LLPA) for different loan types, including All-Fixed Conforming, Cash-Out, and Lender Paid MI. Includes sub-tables for Number of Units, Subordinate Financing, Misc Adjusters, Non Owner Occupied, Additional Investment Property Adjustments, and Agency Adverse Market Refinance Fee.

Florida 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 (5.085) (5.048) (5.041) (4.934)	4.500 (4.805) (4.768) (4.761) (4.654)	4.375 (4.478) (4.441) (4.434) (4.327)	4.250 (4.109) (4.072) (4.065) (3.958)	4.125 (4.273) (4.200) (4.158) (4.015)	4.000 (3.939) (3.866) (3.824) (3.681)	3.900 (3.941) (3.868) (3.826) (3.683)	3.875 (3.572) (3.499) (3.456) (3.314)	3.750 (3.158) (3.086) (3.043) (2.900)	3.625 (3.158) (3.086) (3.043) (2.900)	3.500 (3.158) (3.086) (3.043) (2.900)	3.375 (3.417) (3.287) (3.188) (2.988)	3.250 (2.930) (2.801) (2.701) (2.502)	3.125 (2.313) (2.184) (2.085) (1.885)	3.000 (1.597) (1.467) (1.368) (1.169)	2.875 (1.940) (1.818) (1.726) (1.534)
2.990 (3.939) (3.866) (3.824) (3.681)	2.875 (3.572) (3.499) (3.456) (3.314)	2.750 (3.158) (3.086) (3.043) (2.900)	2.625 (2.930) (2.801) (2.701) (2.502)	2.500 (2.930) (2.801) (2.701) (2.502)	2.375 (2.930) (2.801) (2.701) (2.502)	2.250 (2.930) (2.801) (2.701) (2.502)	2.125 (2.930) (2.801) (2.701) (2.502)	2.000 (2.930) (2.801) (2.701) (2.502)	1.875 (2.930) (2.801) (2.701) (2.502)	1.750 (2.930) (2.801) (2.701) (2.502)	1.625 (2.930) (2.801) (2.701) (2.502)	1.500 (2.930) (2.801) (2.701) (2.502)	1.375 (2.930) (2.801) (2.701) (2.502)	1.250 (2.930) (2.801) (2.701) (2.502)	

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	Loan Level Price Adjustments												
		≤ 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 60	60.01 - 70	70.01 - 75	75.01 - 80	
		NA	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		NA	3.000	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250
		NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500	0.500	0.500
		NA	3.250	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250
		NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250
		NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250
		NA	3.500	2.750	2.250	1.500	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250

LPMI Adjustments Applied after Cap

Lender Paid Adj.	Premium Adjusters	Rate & Term Refl	LPMI Adjustments Applied after Cap											
			≤ 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 60	60.01 - 70	70.01 - 75	75.01 - 80
		NA	1.000	0.950	0.950	0.850	0.400	0.300	0.200	0.120	0.110	0.100	0.100	0.100
		NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	0.500	0.500
		NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	0.110	
		NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280	0.280	
		NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350	0.350	
		NA	1.620	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	0.380	
		NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360	0.360	
		NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470	0.470	
		NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810	0.810	
		NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050	1.050	
		NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470	0.470	
		NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790	0.790	
		NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	0.840	0.840	
		NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110	1.110	1.110	

Subordinate Financing Excludes Community Seconds

Subordinate Financing	LTV	Adjustments Applied after Cap	
		Loan Amount	Purchase Refinance
		≤ \$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
		Escrow Waiver (Full or Taxes Only)	0.250
		Manufactured Home	0.500

Misc Adjusters

Misc Adjusters	Adjustment	Rate
	Attached Condo > 75 LTV (>15yr Term)	0.750
	Manufactured Home	0.500
	High Balance Loan Adjustment - Fixed	0.250
	High Balance Loan Adjustment - ARM LTV ≤ 75	1.000
	High Balance Loan Adjustment - ARM LTV > 75	1.750

Adjustment Caps

Adjustment Caps	Rate	LTV
	0.000	≥ 80%
	1.500	< 680
	1.500	All

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

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

Max YSP	Rate
	-6.000



Freddie Mac ARM Products

15 Day 30 Day 45 Day 60 Day					Freddie Mac 5-6 SOFR ARM (2-1-5)					Freddie Mac SOFR 7-6 ARM (5-1-5)				
N/A	N/A	N/A	N/A	N/A	3.000	(1.885)	(1.812)	(1.769)	(1.626)	3.000	(1.494)	(1.420)	(1.375)	(1.230)
N/A	N/A	N/A	N/A	N/A	2.990	(1.855)	(1.782)	(1.739)	(1.596)	2.990	(1.464)	(1.390)	(1.345)	(1.200)
N/A	N/A	N/A	N/A	N/A	2.875	(1.683)	(1.610)	(1.567)	(1.424)	2.875	(1.328)	(1.253)	(1.208)	(1.064)
N/A	N/A	N/A	N/A	N/A	2.750	(1.482)	(1.408)	(1.365)	(1.221)	2.750	(1.162)	(1.087)	(1.042)	(0.897)
N/A	N/A	N/A	N/A	N/A	2.625	(1.280)	(1.206)	(1.162)	(1.018)	2.625	(0.996)	(0.921)	(0.875)	(0.730)
N/A	N/A	N/A	N/A	N/A	2.500	(1.078)	(1.004)	(0.960)	(0.816)	2.500	(0.830)	(0.754)	(0.708)	(0.563)
N/A	N/A	N/A	N/A	N/A	2.375	(0.844)	(0.770)	(0.726)	(0.581)	2.375	(0.663)	(0.588)	(0.542)	(0.396)
N/A	N/A	N/A	N/A	N/A	2.250	(0.611)	(0.536)	(0.491)	(0.347)	2.250	(0.497)	(0.421)	(0.375)	(0.228)
N/A	N/A	N/A	N/A	N/A	2.125	(0.345)	(0.270)	(0.225)	(0.080)	2.125	(0.293)	(0.216)	(0.170)	(0.023)
N/A	N/A	N/A	N/A	N/A	2.000	(0.112)	(0.036)	0.009	0.154	2.000	(0.126)	(0.050)	(0.003)	0.144
N/A	N/A	N/A	N/A	N/A	1.990	(0.082)	(0.006)	0.039	0.184	1.990	(0.096)	(0.020)	0.027	0.174

Freddie Mac 10-6 SOFR ARM (5-1-5)					Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming					Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
3.000	(1.310)	(1.236)	(1.192)	(1.049)	3.000	(2.135)	(2.062)	(2.019)	(1.876)	3.000	(1.744)	(1.670)	(1.625)	(1.480)
2.990	(1.280)	(1.206)	(1.162)	(1.019)	2.990	(2.105)	(2.032)	(1.989)	(1.846)	2.990	(1.714)	(1.640)	(1.595)	(1.450)
2.875	(1.034)	(0.960)	(0.916)	(0.772)	2.875	(1.933)	(1.860)	(1.817)	(1.674)	2.875	(1.578)	(1.503)	(1.458)	(1.314)
2.750	(0.759)	(0.684)	(0.640)	(0.496)	2.750	(1.732)	(1.658)	(1.615)	(1.471)	2.750	(1.412)	(1.337)	(1.292)	(1.147)
2.625	(0.525)	(0.451)	(0.406)	(0.262)	2.625	(1.530)	(1.456)	(1.412)	(1.268)	2.625	(1.246)	(1.171)	(1.125)	(0.980)
2.500	(0.249)	(0.175)	(0.130)	0.015	2.500	(1.328)	(1.254)	(1.210)	(1.066)	2.500	(1.080)	(1.004)	(0.958)	(0.813)
2.375	0.027	0.102	0.146	0.291	2.375	(1.094)	(1.020)	(0.976)	(0.831)	2.375	(0.913)	(0.838)	(0.792)	(0.646)
2.250	0.303	0.378	0.423	0.568	2.250	(0.861)	(0.786)	(0.741)	(0.597)	2.250	(0.747)	(0.671)	(0.625)	(0.478)
2.125	0.537	0.612	0.657	0.803	2.125	(0.595)	(0.520)	(0.475)	(0.330)	2.125	(0.543)	(0.466)	(0.420)	(0.273)
2.000	0.813	0.888	0.934	1.080	2.000	(0.362)	(0.286)	(0.241)	(0.096)	2.000	(0.376)	(0.300)	(0.253)	(0.106)
1.990	0.843	0.918	0.964	1.110	1.990	(0.332)	(0.256)	(0.211)	(0.066)	1.990	(0.346)	(0.270)	(0.223)	(0.076)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
3.000	(1.560)	(1.486)	(1.442)	(1.299)
2.990	(1.530)	(1.456)	(1.412)	(1.269)
2.875	(1.284)	(1.210)	(1.166)	(1.022)
2.750	(1.009)	(0.934)	(0.890)	(0.746)
2.625	(0.775)	(0.701)	(0.656)	(0.512)
2.500	(0.499)	(0.425)	(0.380)	(0.235)
2.375	(0.223)	(0.148)	(0.104)	0.041
2.250	0.053	0.128	0.173	0.318
2.125	0.287	0.362	0.407	0.553
2.000	0.563	0.638	0.684	0.830
1.990	0.593	0.668	0.714	0.860

Loan Level Price Adjustments

		<= 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include LP Open Access)	LTV	<= 60	NA	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		
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
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA

		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800		
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250	
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.330	1.190	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	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	

		LTV	<=80	80.01 - 85	> 85
Number Of Units	2 Units	NA	1.000	1.000	1.000
	3-4 units	NA	1.000	1.500	2.000
	CLTV	<=75	<=80	0.375	0.375
Subordinate Financing	<=75	80.01 - 95	0.875	0.625	
	65.01-75	80.01 - 95	1.125	0.875	
	75.01-95	76.01-95	1.375	1.125	
	Attached Condo > 75 LTV (>15yr Term)			0.750	
Misc Adjusters	>90 LTV			0.250	
	Escrow Waiver (Full or Taxes Only)			0.250	
	Escrow Waiver (Insurance Only)			0.000	
	Manufactured Home (High Bal - Not Permitted)			1.000	
	Second Home > 85 LTV			0.250	
Non Owner Occupied	LTV	<= 75		2.125	
		75.01 - 80		3.375	
		> 80		4.125	
		> 80		4.125	

		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
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 Refis, >\$125,000)			0.000	
Purchase Special			(0.250)	
Second Home			0.000	

Additional Investment Property Adjustments (applicable to terms > 20 yrs)					
	<=60	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.

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

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.

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

	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.

Florida Wholesale Rate Sheet



Jumbo Series D

Jumbo D - 30 Yr Fixed					Jumbo D - 20 Yr Fixed					Jumbo D - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
4.250	(3.510)	(3.385)	(3.260)	(3.135)	4.250	(3.365)	(3.240)	(3.115)	(2.990)	3.875	(2.330)	(2.205)	(2.080)	(1.955)
4.125	(3.302)	(3.177)	(3.052)	(2.927)	4.125	(3.107)	(2.982)	(2.857)	(2.732)	3.750	(2.053)	(1.928)	(1.803)	(1.678)
4.000	(3.093)	(2.968)	(2.843)	(2.718)	4.000	(2.868)	(2.743)	(2.618)	(2.493)	3.625	(1.795)	(1.670)	(1.545)	(1.420)
3.875	(2.874)	(2.749)	(2.624)	(2.499)	3.875	(2.629)	(2.504)	(2.379)	(2.254)	3.500	(1.548)	(1.423)	(1.298)	(1.173)
3.750	(2.656)	(2.531)	(2.406)	(2.281)	3.750	(2.391)	(2.266)	(2.141)	(2.016)	3.375	(1.285)	(1.160)	(1.035)	(0.910)
3.625	(2.437)	(2.312)	(2.187)	(2.062)	3.625	(2.162)	(2.037)	(1.912)	(1.787)	3.250	(1.021)	(0.896)	(0.771)	(0.646)
3.500	(2.239)	(2.114)	(1.989)	(1.864)	3.500	(1.934)	(1.809)	(1.684)	(1.559)	3.125	(0.755)	(0.630)	(0.505)	(0.380)
3.375	(1.945)	(1.820)	(1.695)	(1.570)	3.375	(1.590)	(1.465)	(1.340)	(1.215)	3.000	(0.489)	(0.364)	(0.239)	(0.114)
3.250	(1.682)	(1.557)	(1.432)	(1.307)	3.250	(1.247)	(1.122)	(0.997)	(0.872)	2.875	(0.233)	(0.108)	0.017	0.142
3.125	(1.303)	(1.178)	(1.053)	(0.928)	3.125	(0.788)	(0.663)	(0.538)	(0.413)	2.750	0.013	0.138	0.263	0.388
3.000	(0.905)	(0.780)	(0.655)	(0.530)	3.000	(0.350)	(0.225)	(0.100)	0.025	2.625	0.274	0.399	0.524	0.649
2.875	(0.476)	(0.351)	(0.226)	(0.101)	2.875	0.079	0.204	0.329	0.454	2.500	0.525	0.650	0.775	0.900
2.750	(0.092)	0.033	0.158	0.283	2.750	0.363	0.488	0.613	0.738	2.375	0.836	0.961	1.086	1.211
2.625	0.291	0.416	0.541	0.666	2.625	0.646	0.771	0.896	1.021	2.250	1.157	1.282	1.407	1.532

Jumbo Series D Adjustments

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

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

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

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

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

2 Not applicable for detached condominiums or site condominiums

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

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

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

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

Jumbo Series I Adjustments

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

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

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

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

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