

Illinois 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	(3.141)	→ 0.079			
3.000	(2.474)	↓ 0.156	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
2.500	(2.985)	→ 0.086	2.750	(3.012)	↓ 0.132
2.375	(2.523)	↓ 0.171	2.625	(2.592)	↓ 0.132
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(1.867)	→ 0.063	2.875	(3.256)	→ 0.032
2.875	(1.665)	→ 0.063	2.750	(2.872)	↓ 0.132

LOCK POLICIES

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

Pricing on-line: www.NewRezWholesale.com

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

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

Lock Extension Info	Expiration Dates	
• 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	Amount
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.	

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	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, and 60 Day rates.

VA 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

USDA 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

FHA 15 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

VA 15 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

FHA High Balance 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

VA High Balance 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

FHA 5-1 ARM (1-1-5 Caps) table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

VA 5-1 ARM (1-1-5 Caps) table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

FHA 5-1 ARM High Balance (1-1-5 Caps) table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

VA 5-1 ARM High Balance (1-1-5 Caps) table with columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

Loan Level Price Adjustments

Table showing loan level price adjustments for credit score, loan amount, and loan size adjustments.

Table showing loan level price adjustments for purchase special, high balance, margin on all government ARMs, and max YSP.

Govt Special VA IRRRL/FHA Streamline ONLY (0.525)

Max YSP Fixed -6.000, ARM -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 3 columns: Fannie Mae 30yr Fixed, Fannie Mae 20yr Fixed, Fannie Mae 15yr Fixed. Each column contains a grid of interest rates for 15, 30, 45, and 60 day terms across various rate points.

Table with 3 columns: Fannie Mae 15yr High Balance, Fannie Mae 20yr High Balance, Fannie Mae 30yr High Balance. Each column contains a grid of interest rates for 15, 30, 45, and 60 day terms across various rate points.

Table with 3 columns: Fannie Mae 20yr High Balance, Fannie Mae 15yr High Balance, Fannie Mae 10yr High Balance. Each column contains a grid of interest rates for 15, 30, 45, and 60 day terms across various rate points.

Table with 3 columns: Fannie Mae 20yr High Balance, Fannie Mae 15yr High Balance, Fannie Mae 10yr High Balance. Each column contains a grid of interest rates for 15, 30, 45, and 60 day terms across various rate points.

Loan Level Price Adjustments

Table showing LTV and Cash-Out adjustments for various loan-to-value ratios and cash-out percentages across different loan types.

Table showing Premium Adjusters, Lender Paid Mtg Adj, and Subordinate Financing. Includes columns for Rate & Term, Manufactured Home, 2nd Home, Non Owner Occupied, DTI > 45, LTV, and Term.

Table showing Misc Adjusters, Non Owner Occupied, and Agency Adverse Market Refinance Fee. Includes columns for LTV, DTI, and various fee structures.

Table showing Additional Investment Property Adjustments (applicable to terms > 20 yr), Agency Adverse Market Refinance Fee (All Refinances, < \$125,000), and RefNow Adverse Market Refinance Fee (< \$300,000).

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 15-day, 30-day, 45-day, and 60-day rates for various loan amounts.

Table with 3 columns: Freddie Mac 30yr Super Conforming, Freddie Mac 15yr Super Conforming, Freddie Mac 10yr Super Conforming. Each column contains 15-day, 30-day, 45-day, and 60-day rates for various loan amounts.

Table with 3 columns: Freddie Mac 30yr Super Conforming, Freddie Mac 15yr Super Conforming, Freddie Mac 10yr Super Conforming. Each column contains 15-day, 30-day, 45-day, and 60-day rates for various loan amounts.

Table with 3 columns: Freddie Mac 30yr Super Conforming, Freddie Mac 15yr Super Conforming, Freddie Mac 10yr Super Conforming. Each column contains 15-day, 30-day, 45-day, and 60-day rates for various loan amounts.

Loan Level Price Adjustments

Large table containing Loan Level Price Adjustments, Premium Adjusters, Lender Paid MI Adj., Number Of Units, Subordinate Financing, Misc Adjusters, Non Owner Occupied, Additional Investment Property Adjustments, Agency Adverse Market Refinance Fee, and Purchase Special.

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.778)	(7.777)	(7.805)	(7.734)
4.990	(7.752)	(7.750)	(7.778)	(7.707)
4.875	(7.443)	(7.441)	(7.470)	(7.398)
4.750	(7.096)	(7.094)	(7.123)	(7.051)
4.625	(6.970)	(6.933)	(6.926)	(6.819)
4.500	(6.687)	(6.650)	(6.642)	(6.535)
4.375	(6.363)	(6.326)	(6.319)	(6.212)
4.250	(6.009)	(5.972)	(5.965)	(5.858)
4.125	(6.107)	(6.035)	(5.992)	(5.850)
4.000	(5.758)	(5.685)	(5.643)	(5.500)
3.990	(5.790)	(5.717)	(5.675)	(5.532)
3.875	(5.395)	(5.322)	(5.280)	(5.137)
3.750	(4.952)	(4.879)	(4.837)	(4.694)
3.625	(5.308)	(5.179)	(5.080)	(4.880)
3.500	(4.893)	(4.764)	(4.664)	(4.465)
3.375	(4.435)	(4.306)	(4.206)	(4.007)
3.250	(3.914)	(3.785)	(3.685)	(3.486)
3.125	(3.271)	(3.141)	(3.042)	(2.842)
3.000	(2.596)	(2.474)	(2.381)	(2.189)
2.990	(2.624)	(2.502)	(2.409)	(2.217)
2.875	(2.061)	(1.939)	(1.846)	(1.654)
2.750	(1.415)	(1.292)	(1.200)	(1.008)
2.625	(0.614)	(0.492)	(0.399)	(0.207)
2.500	0.022	0.215	0.379	0.642
2.375	0.687	0.880	1.043	1.307
2.250	1.455	1.648	1.812	2.075

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.772)	(7.770)	(7.799)	(7.727)
4.990	(7.746)	(7.744)	(7.773)	(7.701)
4.875	(7.443)	(7.441)	(7.470)	(7.398)
4.750	(7.096)	(7.094)	(7.123)	(7.051)
4.625	(6.948)	(6.911)	(6.904)	(6.797)
4.500	(6.677)	(6.639)	(6.632)	(6.525)
4.375	(6.363)	(6.326)	(6.319)	(6.212)
4.250	(6.009)	(5.972)	(5.965)	(5.858)
4.125	(6.075)	(6.002)	(5.960)	(5.817)
4.000	(5.731)	(5.659)	(5.616)	(5.474)
3.990	(5.760)	(5.677)	(5.635)	(5.492)
3.875	(5.365)	(5.293)	(5.250)	(5.107)
3.750	(4.942)	(4.870)	(4.827)	(4.684)
3.625	(5.266)	(5.137)	(5.037)	(4.838)
3.500	(4.851)	(4.721)	(4.622)	(4.423)
3.375	(4.402)	(4.272)	(4.173)	(3.974)
3.250	(3.903)	(3.773)	(3.674)	(3.475)
3.125	(3.271)	(3.141)	(3.042)	(2.842)
3.000	(2.546)	(2.424)	(2.331)	(2.139)
2.990	(2.569)	(2.447)	(2.354)	(2.162)
2.875	(2.020)	(1.898)	(1.806)	(1.613)
2.750	(1.401)	(1.279)	(1.186)	(0.994)
2.625	(0.624)	(0.501)	(0.409)	(0.217)
2.500	0.084	0.278	0.441	0.705
2.375	0.733	0.926	1.089	1.353
2.250	1.471	1.664	1.827	2.091

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(7.098)	(7.061)	(7.054)	(6.947)
4.375	(6.798)	(6.761)	(6.754)	(6.647)
4.250	(6.460)	(6.422)	(6.415)	(6.308)
4.125	(6.331)	(6.259)	(6.216)	(6.073)
4.000	(6.075)	(6.003)	(5.960)	(5.818)
3.990	(6.115)	(6.042)	(6.000)	(5.857)
3.875	(5.758)	(5.685)	(5.642)	(5.500)
3.750	(5.315)	(5.242)	(5.199)	(5.057)
3.625	(5.564)	(5.434)	(5.335)	(5.135)
3.500	(5.242)	(5.113)	(5.013)	(4.814)
3.375	(4.829)	(4.700)	(4.600)	(4.401)
3.250	(4.308)	(4.179)	(4.079)	(3.880)
3.125	(4.238)	(4.116)	(4.023)	(3.831)
3.000	(3.851)	(3.729)	(3.636)	(3.444)
2.990	(3.887)	(3.764)	(3.672)	(3.480)
2.875	(3.361)	(3.239)	(3.147)	(2.954)
2.750	(2.715)	(2.593)	(2.500)	(2.308)
2.625	(2.496)	(2.303)	(2.139)	(1.876)
2.500	(2.046)	(1.852)	(1.689)	(1.426)
2.375	(1.426)	(1.233)	(1.070)	(0.806)
2.250	(0.658)	(0.464)	(0.301)	(0.038)

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.185)	(6.194)	(6.233)	(6.173)
3.990	(6.147)	(6.156)	(6.195)	(6.134)
3.875	(5.867)	(5.876)	(5.915)	(5.854)
3.750	(5.495)	(5.504)	(5.543)	(5.482)
3.625	(5.096)	(5.105)	(5.144)	(5.083)
3.500	(5.793)	(5.739)	(5.716)	(5.592)
3.375	(5.490)	(5.437)	(5.414)	(5.290)
3.250	(5.137)	(5.084)	(5.060)	(4.937)
3.125	(4.724)	(4.671)	(4.647)	(4.524)
3.000	(4.834)	(4.734)	(4.664)	(4.493)
2.990	(4.796)	(4.695)	(4.625)	(4.455)
2.875	(4.440)	(4.340)	(4.270)	(4.099)
2.750	(4.070)	(3.969)	(3.899)	(3.729)
2.625	(3.586)	(3.485)	(3.415)	(3.245)
2.500	(3.085)	(2.985)	(2.915)	(2.744)
2.375	(2.647)	(2.523)	(2.429)	(2.236)
2.250	(2.199)	(2.076)	(1.982)	(1.788)
2.125	(1.700)	(1.576)	(1.482)	(1.288)
2.000	(1.129)	(1.005)	(0.911)	(0.717)
1.990	(1.073)	(0.949)	(0.855)	(0.661)
1.875	(0.534)	(0.410)	(0.316)	(0.122)
1.750	0.087	0.211	0.304	0.498

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.751)	(6.760)	(6.800)	(6.739)
3.990	(6.699)	(6.708)	(6.747)	(6.686)
3.875	(6.519)	(6.528)	(6.567)	(6.506)
3.750	(6.178)	(6.187)	(6.226)	(6.166)
3.625	(5.736)	(5.745)	(5.785)	(5.724)
3.500	(5.801)	(5.748)	(5.724)	(5.601)
3.375	(5.620)	(5.567)	(5.543)	(5.420)
3.250	(5.307)	(5.253)	(5.230)	(5.106)
3.125	(4.870)	(4.817)	(4.793)	(4.670)
3.000	(4.804)	(4.804)	(4.834)	(4.263)
2.990	(4.619)	(4.519)	(4.449)	(4.278)
2.875	(4.364)	(4.263)	(4.193)	(4.023)
2.750	(4.027)	(3.927)	(3.857)	(3.686)
2.625	(3.588)	(3.488)	(3.418)	(3.247)
2.500	(3.292)	(3.192)	(3.122)	(2.951)
2.375	(2.870)	(2.847)	(2.753)	(2.559)
2.250	(2.589)	(2.465)	(2.371)	(2.177)
2.125	(2.129)	(2.006)	(1.912)	(1.718)
2.000	(1.657)	(1.534)	(1.440)	(1.246)
1.990	(1.618)	(1.494)	(1.400)	(1.207)
1.875	(1.208)	(1.084)	(0.990)	(0.796)
1.750	(0.749)	(0.626)	(0.532)	(0.338)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.337)	(2.265)	(2.222)	(2.079)
3.375	(2.105)	(2.032)	(1.989)	(1.846)
3.250	(1.873)	(1.800)	(1.756)	(1.613)
3.125	(1.598)	(1.524)	(1.481)	(1.337)
3.000	(1.365)	(1.291)	(1.247)	(1.104)
2.990	(1.335)	(1.261)	(1.217)	(1.074)
2.875	(1.089)	(1.015)	(0.971)	(0.827)
2.750	(0.814)	(0.739)	(0.695)	(0.551)
2.625	(0.580)	(0.506)	(0.461)	(0.317)
2.500	(0.304)	(0.230)	(0.185)	(0.041)
2.375	(0.028)	0.047	0.091	0.236

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.250	(2.311)	(2.238)	(2.196)	(2.054)
3.125	(2.141)	(2.069)	(2.026)	(1.884)
3.000	(1.940)	(1.867)	(1.824)	(1.681)
2.990	(1.910)	(1.837)	(1.794)	(1.651)
2.875	(1.738)	(1.665)	(1.622)	(1.479)
2.750	(1.537)	(1.463)	(1.420)	(1.276)
2.625	(1.335)	(1.261)	(1.217)	(1.073)
2.500	(1.133)	(1.059)	(1.015)	(0.871)
2.375	(0.899)	(0.825)	(0.781)	(0.636)
2.250	(0.666)	(0.591)	(0.546)	(0.402)
2.125	(0.400)	(0.325)	(0.280)	(0.135)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.375	(2.046)	(1.972)	(1.928)	(1.784)
3.250	(1.881)	(1.806)	(1.762)	(1.618)
3.125	(1.715)	(1.641)	(1.596)	(1.452)
3.000	(1.549)	(1.475)	(1.430)	(1.285)
2.990	(1.519)	(1.445)	(1.400)	(1.255)
2.875	(1.383)	(1.308)	(1.263)	(1.119)
2.750	(1.217)	(1.142)	(1.097)	(0.952)
2.625	(1.051)	(0.976)	(0.930)	(0.785)
2.500	(0.885)	(0.809)	(0.763)	(0.618)
2.375	(0.718)	(0.643)	(0.597)	(0.451)
2.250	(0.552)	(0.476)	(0.430)	(0.283)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.337)	(2.265)	(2.222)	(2.079)
3.375	(2.105)	(2.032)	(1.989)	(1.846)
3.250	(1.873)	(1.800)	(1.756)	(1.613)
3.125	(1.598)	(1.524)	(1.481)	(1.337)
3.000	(1.365)	(1.291)	(1.247)	(1.104)
2.990	(1.335)	(1.261)	(1.217)	(1.074)
2.875	(1.089)	(1.015)	(0.971)	(0.827)
2.750	(0.814)	(0.739)	(0.695)	(0.551)
2.625	(0.580)	(0.506)	(0.461)	(0.317)
2.500	(0.304)	(0.230)	(0.185)	(0.041)
2.375	(0.028)	0.047	0.091	0.236

Loan Level Price Adjustments

All Fixed Conforming <i>(does not apply to terms ≤ 15yrs)</i>	LTV	≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
		≤ 60	NA	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000
60.01 - 70	NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
70.01 - 75	NA	3.000	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	
75.01 - 80	NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	
80.01 - 85	NA	3.250	3.250	2.750	1.500	1.000	0.500	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	0.250</	

Illinois Wholesale Rate Sheet



as of 9/17/2021 10:56 AM

FNMA - HomeReady™ High Balance

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	(5.040)	(5.003)	(4.996)	(4.889)	4.625	(5.040)	(5.003)	(4.996)	(4.889)	4.500	(4.534)	(4.497)	(4.490)	(4.383)	4.500	(4.534)	(4.497)	(4.490)	(4.383)
4.500	(4.760)	(4.723)	(4.716)	(4.609)	4.500	(4.760)	(4.723)	(4.716)	(4.609)	4.375	(4.252)	(4.215)	(4.208)	(4.101)	4.375	(4.252)	(4.215)	(4.208)	(4.101)
4.375	(4.433)	(4.396)	(4.389)	(4.282)	4.375	(4.433)	(4.396)	(4.389)	(4.282)	4.250	(3.883)	(3.846)	(3.839)	(3.732)	4.250	(3.883)	(3.846)	(3.839)	(3.732)
4.250	(4.064)	(4.027)	(4.020)	(3.913)	4.250	(4.064)	(4.027)	(4.020)	(3.913)	4.125	(3.908)	(3.835)	(3.793)	(3.650)	4.125	(3.908)	(3.835)	(3.793)	(3.650)
4.125	(3.822)	(4.155)	(4.113)	(3.870)	4.125	(3.822)	(4.155)	(4.113)	(3.870)	4.000	(3.668)	(3.595)	(3.553)	(3.410)	4.000	(3.668)	(3.595)	(3.553)	(3.410)
4.000	(3.894)	(3.821)	(3.779)	(3.636)	4.000	(3.894)	(3.821)	(3.779)	(3.636)	3.900	(3.677)	(3.605)	(3.562)	(3.419)	3.900	(3.677)	(3.605)	(3.562)	(3.419)
3.900	(3.896)	(3.823)	(3.781)	(3.638)	3.900	(3.896)	(3.823)	(3.781)	(3.638)	3.875	(3.527)	(3.454)	(3.411)	(3.268)	3.875	(3.527)	(3.454)	(3.411)	(3.268)
3.875	(3.527)	(3.454)	(3.411)	(3.268)	3.875	(3.527)	(3.454)	(3.411)	(3.268)	3.750	(3.113)	(3.041)	(2.998)	(2.855)	3.750	(3.113)	(3.041)	(2.998)	(2.855)
3.750	(3.113)	(3.041)	(2.998)	(2.855)	3.750	(3.113)	(3.041)	(2.998)	(2.855)	3.625	(2.755)	(2.682)	(2.639)	(2.496)	3.625	(2.755)	(2.682)	(2.639)	(2.496)
3.625	(2.755)	(2.682)	(2.639)	(2.496)	3.625	(2.755)	(2.682)	(2.639)	(2.496)	3.500	(3.802)	(3.672)	(3.573)	(3.373)	3.500	(3.802)	(3.672)	(3.573)	(3.373)
3.500	(3.802)	(3.672)	(3.573)	(3.373)	3.500	(3.802)	(3.672)	(3.573)	(3.373)	3.375	(3.372)	(3.242)	(3.143)	(2.943)	3.375	(3.372)	(3.242)	(3.143)	(2.943)
3.375	(3.372)	(3.242)	(3.143)	(2.943)	3.375	(3.372)	(3.242)	(3.143)	(2.943)	3.250	(2.885)	(2.756)	(2.656)	(2.457)	3.250	(2.885)	(2.756)	(2.656)	(2.457)
3.250	(2.885)	(2.756)	(2.656)	(2.457)	3.250	(2.885)	(2.756)	(2.656)	(2.457)	3.125	(2.268)	(2.139)	(2.040)	(1.840)	3.125	(2.268)	(2.139)	(2.040)	(1.840)
3.125	(2.268)	(2.139)	(2.040)	(1.840)	3.125	(2.268)	(2.139)	(2.040)	(1.840)	3.000	(1.552)	(1.422)	(1.323)	(1.124)	3.000	(1.552)	(1.422)	(1.323)	(1.124)
3.000	(1.552)	(1.422)	(1.323)	(1.124)	3.000	(1.552)	(1.422)	(1.323)	(1.124)	2.900	(1.895)	(1.773)	(1.681)	(1.489)	2.900	(1.895)	(1.773)	(1.681)	(1.489)
2.900	(1.895)	(1.773)	(1.681)	(1.489)	2.900	(1.895)	(1.773)	(1.681)	(1.489)	2.875	(1.735)	(1.250)	(1.159)	(0.955)	2.875	(1.735)	(1.250)	(1.159)	(0.955)
2.875	(1.735)	(1.250)	(1.159)	(0.955)	2.875	(1.735)	(1.250)	(1.159)	(0.955)	2.750	(0.781)	(0.659)	(0.566)	(0.374)	2.750	(0.781)	(0.659)	(0.566)	(0.374)
2.750	(0.781)	(0.659)	(0.566)	(0.374)	2.750	(0.781)	(0.659)	(0.566)	(0.374)	2.625	(0.053)	0.070	0.162	0.354	2.625	(0.053)	0.070	0.162	0.354
2.625	(0.053)	0.070	0.162	0.354	2.625	(0.053)	0.070	0.162	0.354	2.500	0.767	0.889	0.981	1.174	2.500	0.767	0.889	0.981	1.174
2.500	0.767	0.889	0.981	1.174	2.500	0.767	0.889	0.981	1.174	2.375	1.619	1.741	1.834	2.026	2.375	1.619	1.741	1.834	2.026
2.375	1.619	1.741	1.834	2.026	2.375	1.619	1.741	1.834	2.026	2.250	2.467	2.589	2.682	2.874	2.250	2.467	2.589	2.682	2.874

FNMA HomeReady™ 15 Yr Fixed - High Balance

FNMA HomeReady™ 15 Yr Fixed - High Balance									
		15 Day	30 Day	45 Day	60 Day				
4.000	(3.757)	(3.766)	(3.805)	(3.744)	4.000	(3.757)	(3.766)	(3.805)	(3.744)
3.990	(3.725)	(3.734)	(3.774)	(3.713)	3.990	(3.725)	(3.734)	(3.774)	(3.713)
3.875	(3.487)	(3.496)	(3.535)	(3.474)	3.875	(3.487)	(3.496)	(3.535)	(3.474)
3.750	(3.197)	(3.206)	(3.245)	(3.184)	3.750	(3.197)	(3.206)	(3.245)	(3.184)
3.625	(2.839)	(2.848)	(2.887)	(2.827)	3.625	(2.839)	(2.848)	(2.887)	(2.827)
3.500	(3.779)	(3.724)	(3.701)	(3.677)	3.500	(3.779)	(3.724)	(3.701)	(3.677)
3.375	(3.550)	(3.495)	(3.473)	(3.350)	3.375	(3.550)	(3.495)	(3.473)	(3.350)
3.250	(3.238)	(3.183)	(3.161)	(3.038)	3.250	(3.238)	(3.183)	(3.161)	(3.038)
3.125	(2.840)	(2.787)	(2.763)	(2.640)	3.125	(2.840)	(2.787)	(2.763)	(2.640)
3.000	(3.093)	(2.992)	(2.922)	(2.752)	3.000	(3.093)	(2.992)	(2.922)	(2.752)
2.900	(3.099)	(2.998)	(2.928)	(2.758)	2.900	(3.099)	(2.998)	(2.928)	(2.758)
2.875	(2.790)	(2.690)	(2.619)	(2.449)	2.875	(2.790)	(2.690)	(2.619)	(2.449)
2.750	(2.410)	(2.310)	(2.240)	(2.069)	2.750	(2.410)	(2.310)	(2.240)	(2.069)
2.625	(1.962)	(1.861)	(1.791)	(1.621)	2.625	(1.962)	(1.861)	(1.791)	(1.621)
2.500	(1.972)	(1.848)	(1.755)	(1.561)	2.500	(1.972)	(1.848)	(1.755)	(1.561)
2.375	(1.582)	(1.458)	(1.364)	(1.171)	2.375	(1.582)	(1.458)	(1.364)	(1.171)
2.250	(1.136)	(1.012)	(0.918)	(0.725)	2.250	(1.136)	(1.012)	(0.918)	(0.725)
2.125	(0.632)	(0.509)	(0.415)	(0.221)	2.125	(0.632)	(0.509)	(0.415)	(0.221)
2.000	(0.099)	0.025	0.119	0.312	2.000	(0.099)	0.025	0.119	0.312
1.900	(0.055)	0.099	0.163	0.356	1.900	(0.055)	0.099	0.163	0.356
1.875	0.481	0.375	0.658	0.862	1.875	0.481	0.375	0.658	0.862
1.750	1.016	1.139	1.233	1.427	1.750	1.016	1.139	1.233	1.427

FNMA HomeReady™ 10 Yr Fixed - High Balance

FNMA HomeReady™ 10 Yr Fixed - High Balance									
		15 Day	30 Day	45 Day	60 Day				
4.000	(3.365)	(3.374)	(3.413)	(3.352)	4.000	(3.365)	(3.374)	(3.413)	(3.352)
3.990	(3.335)	(3.344)	(3.383)	(3.322)	3.990	(3.335)	(3.344)	(3.383)	(3.322)
3.875	(3.124)	(3.133)	(3.172)	(3.111)	3.875	(3.124)	(3.133)	(3.172)	(3.111)
3.750	(2.855)	(2.864)	(2.903)	(2.842)	3.750	(2.855)	(2.864)	(2.903)	(2.842)
3.625	(2.592)	(2.601)	(2.640)	(2.579)	3.625	(2.592)	(2.601)	(2.640)	(2.579)
3.500	(3.365)	(3.312)	(3.288)	(3.165)	3.500	(3.365)	(3.312)	(3.288)	(3.165)
3.375	(3.137)	(3.084)	(3.061)	(2.937)	3.375	(3.137)	(3.084)	(3.061)	(2.937)
3.250	(2.881)	(2.827)	(2.804)	(2.680)	3.250	(2.881)	(2.827)	(2.804)	(2.680)
3.125	(2.593)	(2.539)	(2.516)	(2.393)	3.125	(2.593)	(2.539)	(2.516)	(2.393)
3.000	(2.690)	(2.590)	(2.519)	(2.349)	3.000	(2.690)	(2.590)	(2.519)	(2.349)
2.900	(2.713)	(2.612)	(2.542)	(2.372)	2.900	(2.713)	(2.612)	(2.542)	(2.372)
2.875	(2.425)	(2.324)	(2.254)	(2.084)	2.875	(2.425)	(2.324)	(2.254)	(2.084)
2.750	(2.113)	(2.012)	(1.942)	(1.772)	2.750	(2.113)	(2.012)	(1.942)	(1.772)
2.625	(1.735)	(1.635)	(1.564)	(1.394)	2.625	(1.735)	(1.635)	(1.564)	(1.394)
2.500	(1.587)	(1.483)	(1.369)	(1.175)	2.500	(1.587)	(1.483)	(1.369)	(1.175)
2.375	(1.268)	(1.144)	(1.050)	(0.857)	2.375	(1.268)	(1.144)	(1.050)	(0.857)
2.250	(0.874)	(0.750)	(0.656)	(0.463)	2.250	(0.874)	(0.750)	(0.656)	(0.463)
2.125	(0.372)	(0.248)	(0.155)	0.039	2.125	(0.372)	(0.248)	(0.155)	0.039
2.000	0.096	0.220	0.314	0.507	2.000	0.096	0.220	0.314	0.507
1.900	0.140	0.264	0.358	0.551	1.900	0.140	0.264	0.358	0.551
1.875	0.646	0.770	0.863	1.057	1.875	0.646	0.770	0.863	1.057
1.750	1.211	1.334	1.428	1.622	1.750	1.211	1.334	1.428	1.622

FNMA HomeReady™ 6/6 SOFR ARM (5/1/6) - HB

FNMA HomeReady™ 6/6 SOFR ARM (5/1/6) - HB									
		15 Day	30 Day	45 Day	60 Day				
3.000	(2.090)	(2.017)	(1.974)	(1.831)	3.000	(2.090)	(2.017)	(1.974)	(1.831)
2.900	(2.060)	(1.987)	(1.944)	(1.801)	2.900	(2.060)	(1.987)	(1.944)	(1.801)
2.875	(1.888)	(1.815)	(1.772)	(1.629)	2.875	(1.888)	(1.815)	(1.772)	(1.629)
2.750	(1.687)	(1.613)	(1.570)	(1.426)	2.750	(1.687)	(1.613)	(1.570)	(1.426)
2.625	(1.485)	(1.411)	(1.367)	(1.223)	2.625	(1.485)	(1.411)	(1.367)	(1.223)
2.500	(1.283)	(1.209)	(1.165)	(1.021)	2.500	(1.283)	(1.209)	(1.165)	(1.021)
2.375	(1.049)	(0.975)	(0.931)	(0.786)	2.375	(1.049)	(0.975)	(0.931)	(0.786)
2.250	(0.816)	(0.741)	(0.696)	(0.552)	2.250	(0.816)	(0.741)	(0.696)	(0.552)
2.125	(0.550)	(0.475)	(0.430)	(0.285)	2.125	(0.550)	(0.475)	(0.430)	(0.285)
2.000	(0.317)	(0.241)	(0.196)	(0.051)	2.000	(0.317)	(0.241)	(0.196)	(0.051)
1.900	(0.287)	(0.211)	(0.166)	(0.021)	1.900	(0.287)	(0.211)	(0.166)	(0.021)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/6) - HB

FNMA HomeReady™ 7/6 SOFR ARM (5/1/6) - HB									
		15 Day	30 Day	45 Day	60 Day				
3.000	(1.699)	(1.625)	(1.580)	(1.435)	3.000	(1.699)	(1.625)	(1.580)	(1.435)
2.900	(1.669)	(1.595)	(1.550)	(1.405)	2.900	(1.669)	(1.595)	(1.550)	(1.405)
2.875	(1.533)	(1.458)	(1.413)	(1.269)	2.875	(1.533)	(1.458)	(1.413)	(1.269)
2.750	(1.367)	(1.292)	(1.247)	(1.102)	2.750	(1.367)	(1.292)	(1.247)	(1.102)
2.625	(1.201)	(1.126)	(1.080)	(0.935)	2.625	(1.201)	(1.126)	(1.080)	(0.935)
2.500	(1.035)	(0.959)	(0.913)	(0.768)	2.500	(1.035)	(0.959)	(0.913)	(0.768)
2.375	(0.868)	(0.793)	(0.747)	(0.601)	2.375	(0.868)	(0.793)	(0.747)	(0.601)
2.250	(0.702)	(0.626)	(0.580)	(0.433)	2.250	(0.702)	(0.6		

FHLMC Home Possible® Products

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

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

FHLMC Home Possible® 20 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.500 to 2.250.

FHLMC Home Possible® 15 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.000 to 1.750.

FHLMC Home Possible® 10 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 4.000 to 1.750.

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 3.250 to 2.125.

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 3.375 to 2.250.

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for various interest rates from 3.500 to 2.375.

Loan Level Price Adjustments

Loan Level Price Adjustments table showing adjustments for different LTV ranges from ≤ 60 to ≥ 760.

LPMI Adjustments Applied after Cap

LPMI Adjustments Applied after Cap table showing adjustments for various Lender Paid MI Adjusters and LTV Adjusters.

Subordinate Financing table showing adjustments for different LTV and DTI ranges.

Misc Adjusters table showing adjustments for Attached Condo > 75 LTV and Manufactured Home.

Number Of Units table showing adjustments for 2 Units and 3-4 units.

Adjustment Caps table showing adjustments for FICO and LTV scores.

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

Max YSP table showing a value of -6.000.

Adjustments Applied after Cap table showing adjustments for Loan Amount, Purchase, and Refinance.

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
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
3.000	(1.940)	(1.867)	(1.824)	(1.681)
2.990	(1.910)	(1.837)	(1.794)	(1.651)
2.875	(1.738)	(1.665)	(1.622)	(1.479)
2.750	(1.537)	(1.463)	(1.420)	(1.276)
2.625	(1.335)	(1.261)	(1.217)	(1.073)
2.500	(1.133)	(1.059)	(1.015)	(0.871)
2.375	(0.999)	(0.825)	(0.781)	(0.636)
2.250	(0.666)	(0.591)	(0.546)	(0.402)
2.125	(0.400)	(0.325)	(0.280)	(0.135)
2.000	(0.167)	(0.091)	(0.046)	0.099
1.990	(0.137)	(0.061)	(0.016)	0.129

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.549)	(1.475)	(1.430)	(1.285)
2.990	(1.519)	(1.445)	(1.400)	(1.255)
2.875	(1.383)	(1.308)	(1.263)	(1.119)
2.750	(1.217)	(1.142)	(1.097)	(0.952)
2.625	(1.051)	(0.976)	(0.930)	(0.785)
2.500	(0.885)	(0.809)	(0.763)	(0.618)
2.375	(0.718)	(0.643)	(0.597)	(0.451)
2.250	(0.552)	(0.476)	(0.430)	(0.283)
2.125	(0.348)	(0.271)	(0.225)	(0.078)
2.000	(0.181)	(0.105)	(0.058)	0.089
1.990	(0.151)	(0.075)	(0.028)	0.119

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.365)	(1.291)	(1.247)	(1.104)
2.990	(1.335)	(1.261)	(1.217)	(1.074)
2.875	(1.089)	(1.015)	(0.971)	(0.827)
2.750	(0.814)	(0.739)	(0.695)	(0.551)
2.625	(0.590)	(0.506)	(0.461)	(0.317)
2.500	(0.304)	(0.230)	(0.185)	(0.040)
2.375	(0.028)	0.047	0.091	0.236
2.250	0.248	0.323	0.368	0.513
2.125	0.482	0.557	0.602	0.748
2.000	0.758	0.833	0.879	1.025
1.990	0.788	0.863	0.909	1.055

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.090)	(2.017)	(1.974)	(1.831)
2.990	(2.060)	(1.987)	(1.944)	(1.801)
2.875	(1.888)	(1.815)	(1.772)	(1.629)
2.750	(1.687)	(1.613)	(1.570)	(1.426)
2.625	(1.485)	(1.411)	(1.367)	(1.223)
2.500	(1.283)	(1.209)	(1.165)	(1.021)
2.375	(1.049)	(0.975)	(0.931)	(0.786)
2.250	(0.816)	(0.741)	(0.696)	(0.552)
2.125	(0.550)	(0.475)	(0.430)	(0.285)
2.000	(0.317)	(0.241)	(0.196)	(0.051)
1.990	(0.287)	(0.211)	(0.166)	(0.021)

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.699)	(1.625)	(1.580)	(1.435)
2.990	(1.669)	(1.595)	(1.550)	(1.405)
2.875	(1.533)	(1.458)	(1.413)	(1.269)
2.750	(1.367)	(1.292)	(1.247)	(1.102)
2.625	(1.201)	(1.126)	(1.080)	(0.935)
2.500	(1.035)	(0.959)	(0.913)	(0.768)
2.375	(0.868)	(0.793)	(0.747)	(0.601)
2.250	(0.702)	(0.626)	(0.580)	(0.433)
2.125	(0.498)	(0.421)	(0.375)	(0.228)
2.000	(0.331)	(0.255)	(0.208)	(0.061)
1.990	(0.301)	(0.225)	(0.178)	(0.031)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.515)	(1.441)	(1.397)	(1.254)
2.990	(1.485)	(1.411)	(1.367)	(1.224)
2.875	(1.239)	(1.165)	(1.121)	(0.977)
2.750	(0.964)	(0.889)	(0.845)	(0.701)
2.625	(0.730)	(0.656)	(0.611)	(0.467)
2.500	(0.454)	(0.380)	(0.335)	(0.190)
2.375	(0.178)	(0.103)	(0.059)	0.086
2.250	0.098	0.173	0.218	0.363
2.125	0.332	0.407	0.452	0.598
2.000	0.608	0.683	0.729	0.875
1.990	0.638	0.713	0.759	0.905

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include LP Open Access)	LTV	<= 60	NA	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
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
	LTV Adjusters	> 20 Yr Term	85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
		< 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

Number of Units	LTV			
	<=80	80.01 - 85	> 85	
2 Units	1.000	1.000	1.000	
3-4 units	1.000	1.500	2.000	
Subordinate Financing	LTV		CLTV	
	<=75	<=80	< 720	>= 720
	<=65	80.01 - 95	0.875	0.625
	65.01-75	80.01 - 95	1.125	0.875
	75.01-95	76.01-95	1.375	1.125
Misc Adjusters	Attached Condo > 75 LTV (>15yr Term)		0.750	
	>90 LTV		0.250	
	Escrow Waiver (Full or Taxes Only)		0.250	
	Escrow Waiver (Insurance Only)		0.000	
Manufactured Home (High Bal - Not Permitted)		1.000		
Non Owner Occupied	Second Home > 85 LTV		0.250	
	LTV	<= 75	2.125	
		75.01 - 80	3.375	
		> 80	4.125	

Loan Size Adjustments	Loan Amount		Purchase	Refinance
	<\$50,000	<=\$99,999	1.500	1.500
	\$50,000 - \$99,999	\$100,000 - \$149,999	0.500	0.500
	\$100,000 - \$149,999	\$150,000 - \$199,999	0.250	0.250
	\$150,000 - \$199,999	\$200,000 - \$249,999	0.000	0.000
	\$200,000 - \$249,999	\$250,000 - \$299,999	(0.375)	(0.375)
	\$250,000 - \$299,999	\$300,000 - \$399,999	(0.375)	(0.375)
	\$300,000 - \$399,999	\$400,000 - \$499,999	(0.375)	(0.375)
Super Conforming	\$500,000 - Conforming Limit		(0.375)	(0.375)
	High Balance		0.000	0.000
	Purchase & Rate/Term Refi <=75 LTV		1.000	1.000
	Purchase & Rate/Term Refi >75 LTV		1.750	1.750
Cash Out <= 75		1.750	1.750	
Cash Out > 75		2.500	2.500	

Agency Adverse Market Refinance Fee (All Refis, >\$125,000)	0.000
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Purchase Special	(0.250)
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Second Home	0.000
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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.

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:

- (1) All adjustments are cumulative.
- (2) 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.
- (3) Guideline exceptions may require special pricing, as determined on a case-by-case basis.
- (4) Adjustment does not apply to Smart Vest.
- (5) Adjustment does not apply to Smart Edge or Self.
- (6) Vest Arms are not allowed in PA on 1-2 units with a loan amount less than \$263,975.
- (7) 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
NOC ⁽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.

Illinois 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.