

Illinois 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.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.500	(4.396)	↑ (0.202)	Rate	Today's Price	Pricing Change
3.250	(3.475)	↑ (0.206)			
Conventional 15yr Fixed			FHA 30yr Fixed		
3.375	(3.660)	↑ (0.139)	3.375	(2.570)	↑ (0.200)
3.250	(3.428)	↑ (0.140)	3.250	(4.382)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(1.188)	↑ (0.158)	3.375	(2.470)	↑ (0.200)
2.750	(0.953)	↑ (0.157)	3.250	(4.282)	↑ (0.303)

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

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

Lender Fees - Conforming & Government	\$995
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 <i>(excluded from No Lender Fee Calculation)</i>	\$6
Tax Service Fee <i>(excluded from No Lender Fee Calculation)</i>	\$80
<i>**Lender fees must be included in block one of the initial LE.</i>	
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
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CORPORATE CONTACTS

NewRez	(888) 988-1695	GoNewRez@NewRez.com
Fax	(484) 594-1998	
Website		NewRezWholesale.com
Lock Desk		LockRequest@NewRez.com

*** Rates are subject to change without notice**

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

Government Products

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.363)	(5.299)	(5.266)	(5.132)
4.625	(5.085)	(5.021)	(4.988)	(4.854)
4.500	(4.794)	(4.731)	(4.697)	(4.564)
4.375	(4.491)	(4.428)	(4.394)	(4.261)
4.250	(4.550)	(4.528)	(4.537)	(4.445)
4.125	(4.247)	(4.255)	(4.234)	(4.142)
4.000	(3.931)	(3.910)	(3.918)	(3.826)
3.875	(3.603)	(3.582)	(3.590)	(3.498)
3.750	(3.622)	(3.592)	(3.592)	(3.492)
3.625	(3.294)	(3.264)	(3.264)	(3.164)
3.500	(2.953)	(2.923)	(2.923)	(2.823)
3.375	(2.600)	(2.570)	(2.570)	(2.470)
3.250	(4.546)	(4.382)	(4.249)	(4.015)
3.125	(4.193)	(4.029)	(3.896)	(3.662)
3.000	(3.828)	(3.664)	(3.530)	(3.296)
2.990	(3.818)	(3.654)	(3.520)	(3.286)
2.875	(3.450)	(3.286)	(3.152)	(2.918)
2.750	(3.860)	(3.704)	(3.579)	(3.353)
2.625	(3.482)	(3.326)	(3.201)	(2.975)
2.500	(3.091)	(2.936)	(2.810)	(2.585)
2.375	(2.688)	(2.533)	(2.407)	(2.182)
2.250	(2.273)	(2.117)	(1.992)	(1.766)

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.263)	(5.199)	(5.166)	(5.032)
4.625	(4.985)	(4.921)	(4.888)	(4.754)
4.500	(4.694)	(4.631)	(4.597)	(4.464)
4.375	(4.391)	(4.328)	(4.294)	(4.161)
4.250	(4.450)	(4.428)	(4.437)	(4.345)
4.125	(4.147)	(4.125)	(4.134)	(4.042)
4.000	(3.831)	(3.810)	(3.818)	(3.726)
3.875	(3.503)	(3.482)	(3.490)	(3.398)
3.750	(3.522)	(3.492)	(3.492)	(3.392)
3.625	(3.194)	(3.164)	(3.164)	(3.064)
3.500	(2.853)	(2.823)	(2.823)	(2.723)
3.375	(2.500)	(2.470)	(2.470)	(2.370)
3.250	(4.446)	(4.282)	(4.149)	(3.915)
3.125	(4.093)	(3.929)	(3.796)	(3.562)
3.000	(3.728)	(3.564)	(3.430)	(3.196)
2.990	(3.718)	(3.554)	(3.420)	(3.186)
2.875	(3.350)	(3.186)	(3.052)	(2.818)
2.750	(3.760)	(3.604)	(3.479)	(3.253)
2.625	(3.382)	(3.226)	(3.101)	(2.875)
2.500	(2.991)	(2.836)	(2.710)	(2.485)
2.375	(2.588)	(2.433)	(2.307)	(2.082)
2.250	(2.173)	(2.017)	(1.892)	(1.666)

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(4.113)	(4.049)	(4.016)	(3.882)
4.625	(3.835)	(3.771)	(3.738)	(3.604)
4.500	(3.544)	(3.481)	(3.447)	(3.314)
4.375	(3.241)	(3.178)	(3.144)	(3.011)
4.250	(3.300)	(3.278)	(3.287)	(3.195)
4.125	(2.997)	(2.975)	(2.984)	(2.892)
4.000	(2.681)	(2.660)	(2.668)	(2.576)
3.875	(2.353)	(2.332)	(2.340)	(2.248)
3.750	(2.372)	(2.342)	(2.342)	(2.242)
3.625	(2.044)	(2.014)	(2.014)	(1.914)
3.500	(1.703)	(1.673)	(1.673)	(1.573)
3.375	(1.350)	(1.320)	(1.320)	(1.220)
3.250	(3.296)	(3.132)	(2.999)	(2.765)
3.125	(2.943)	(2.779)	(2.646)	(2.412)
3.000	(2.578)	(2.414)	(2.280)	(2.046)
2.875	(2.200)	(2.036)	(1.902)	(1.668)
2.750	(2.610)	(2.454)	(2.329)	(2.103)
2.625	(2.232)	(2.076)	(1.951)	(1.725)
2.500	(1.841)	(1.686)	(1.560)	(1.335)
2.375	(1.438)	(1.283)	(1.157)	(0.932)
2.250	(1.023)	(0.867)	(0.742)	(0.516)

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(2.277)	(2.247)	(2.247)	(2.147)
4.125	(2.277)	(2.247)	(2.247)	(2.147)
4.000	(2.277)	(2.247)	(2.247)	(2.147)
3.875	(2.277)	(2.247)	(2.247)	(2.147)
3.750	(2.277)	(2.247)	(2.247)	(2.147)
3.625	(1.574)	(1.544)	(1.544)	(1.444)
3.500	(1.574)	(1.544)	(1.544)	(1.444)
3.375	(1.574)	(1.544)	(1.544)	(1.444)
3.250	(1.574)	(1.544)	(1.544)	(1.444)
3.125	(0.947)	(0.942)	(0.968)	(0.893)
3.000	(0.947)	(0.942)	(0.968)	(0.893)
2.875	(0.950)	(0.945)	(0.970)	(0.896)
2.750	(0.960)	(0.955)	(0.980)	(0.905)
2.625	(0.287)	(0.190)	(0.123)	0.044
2.500	(0.311)	(0.214)	(0.147)	0.020
2.375	(0.319)	(0.222)	(0.155)	0.012
2.250	(0.310)	(0.213)	(0.146)	0.021

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(1.977)	(1.947)	(1.947)	(1.847)
4.125	(1.977)	(1.947)	(1.947)	(1.847)
4.000	(1.977)	(1.947)	(1.947)	(1.847)
3.875	(1.977)	(1.947)	(1.947)	(1.847)
3.750	(1.977)	(1.947)	(1.947)	(1.847)
3.625	(1.274)	(1.244)	(1.244)	(1.144)
3.500	(1.274)	(1.244)	(1.244)	(1.144)
3.375	(1.274)	(1.244)	(1.244)	(1.144)
3.250	(1.274)	(1.244)	(1.244)	(1.144)
3.125	(0.647)	(0.642)	(0.668)	(0.593)
3.000	(0.647)	(0.642)	(0.668)	(0.593)
2.875	(0.650)	(0.645)	(0.670)	(0.596)
2.750	(0.660)	(0.655)	(0.680)	(0.605)
2.625	0.013	0.110	0.177	0.344
2.500	(0.011)	0.086	0.153	0.320
2.375	(0.019)	0.078	0.145	0.312
2.250	(0.010)	0.087	0.154	0.321

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.254)	(1.233)	(1.241)	(1.149)
4.000	(0.939)	(0.917)	(0.926)	(0.834)
3.875	(0.611)	(0.589)	(0.598)	(0.506)
3.750	(1.348)	(1.318)	(1.318)	(1.218)
3.625	(1.020)	(0.990)	(0.990)	(0.890)
3.500	(0.680)	(0.650)	(0.650)	(0.550)
3.375	(0.327)	(0.297)	(0.297)	(0.197)
3.250	(1.554)	(1.390)	(1.256)	(1.022)
3.125	(1.201)	(1.037)	(0.903)	(0.669)
3.000	(0.835)	(0.671)	(0.537)	(0.303)
2.990	(0.825)	(0.661)	(0.527)	(0.293)
2.875	(0.457)	(0.293)	(0.159)	0.075
2.750	(1.305)	(1.150)	(1.024)	(0.798)
2.625	(0.927)	(0.772)	(0.646)	(0.420)
2.500	(0.537)	(0.381)	(0.255)	(0.030)
2.375	(0.134)	0.022	0.148	0.373
2.250	0.282	0.437	0.563	0.789

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.654)	(1.633)	(1.641)	(1.549)
4.000	(1.339)	(1.317)	(1.326)	(1.234)
3.875	(1.011)	(0.989)	(0.998)	(0.906)
3.750	(1.748)	(1.718)	(1.718)	(1.618)
3.625	(1.420)	(1.390)	(1.390)	(1.290)
3.500	(1.080)	(1.050)	(1.050)	(0.950)
3.375	(0.727)	(0.697)	(0.697)	(0.597)
3.250	(1.954)	(1.790)	(1.656)	(1.422)
3.125	(1.601)	(1.437)	(1.303)	(1.069)
3.000	(1.235)	(1.071)	(0.937)	(0.703)
2.990	(1.225)	(1.061)	(0.927)	(0.693)
2.875	(0.857)	(0.693)	(0.559)	(0.325)
2.750	(1.705)	(1.550)	(1.424)	(1.198)
2.625	(1.327)	(1.172)	(1.046)	(0.820)
2.500	(0.937)	(0.781)	(0.655)	(0.430)
2.375	(0.534)	(0.378)	(0.252)	(0.027)
2.250	(0.118)	0.037	0.163	0.389

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.246)	(1.096)	(0.946)	(0.796)
4.000	(1.204)	(1.054)	(0.904)	(0.754)
3.875	(1.162)	(1.012)	(0.862)	(0.712)
3.750	(1.121)	(0.971)	(0.821)	(0.671)
3.625	(0.978)	(0.828)	(0.678)	(0.528)
3.500	(0.930)	(0.780)	(0.630)	(0.480)
3.375	(0.883)	(0.733)	(0.583)	(0.433)
3.250	(0.835)	(0.685)	(0.535)	(0.385)
3.125	(0.576)	(0.426)	(0.276)	(0.126)
3.000	(0.489)	(0.339)	(0.189)	(0.039)
2.875	(0.402)	(0.252)	(0.102)	0.048
2.750	(0.316)	(0.166)	(0.016)	0.134

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.046)	(0.896)	(0.746)	(0.596)
4.000	(1.004)	(0.854)	(0.704)	(0.554)
3.875	(0.962)	(0.812)	(0.662)	(0.512)
3.750	(0.921)	(0.771)	(0.621)	(0.471)
3.625	(0.778)	(0.628)	(0.478)	(0.328)
3.500	(0.730)	(0.580)	(0.430)	(0.280)
3.375	(0.683)	(0.533)	(0.383)	(0.233)
3.250	(0.635)	(0.485)	(0.335)	(0.185)
3.125	(0.376)	(0.226)	(0.076)	0.074
3.000	(0.289)	(0.139)	0.011	0.161
2.875	(0.202)	(0.052)	0.098	0.248
2.750	(0.116)	0.034	0.184	0.334

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.176)	(0.026)	0.124	0.274
4.000	(0.134)	0.016	0.166	0.316
3.875	(0.092)	0.058	0.208	0.358
3.750	(0.051)	0.099	0.249	0.399
3.625	0.092	0.242	0.392	0.542
3.500	0.140	0.290	0.440	0.590
3.375	0.187	0.337	0.487	0.637
3.250	0.235	0.385	0.535	0.685
3.125	0.494	0.644	0.794	0.944
3.000	0.581	0.731	0.881	1.031
2.875	0.668	0.818	0.968	1.118
2.750	0.754	0.904	1.054	1.204

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.576)	(0.426)	(0.276)	(0.126)
4.000	(0.534)	(0.384)	(0.234)	(0.084)
3.875	(0.492)	(0.342)	(0.192)	(0.042)
3.750	(0.451)	(0.301)	(0.151)	(0.001)
3.625	(0.308)	(0.158)	(0.008)	0.142
3.500	(0.260)	(0.110)	0.040	0.190
3.375	(0.213)	(0.063)	0.087	0.237
3.250	(0.165)	(0.015)	0.135	0.285
3.125	0.094	0.244	0.394	0.544
3.000	0.181	0.331	0.481	0.631
2.875	0.268	0.418	0.568	0.718
2.750	0.354	0.504	0.654	0.804

Loan Level Price Adjustments

Credit Score	< 560	N/A	
	560-579	N/A	
	580-599	N/A	
	600-619	N/A	
	620-639	2.000	
	640-659	1.000	
	660-679	0.250	
680-719	0.000		
720-759	0.000		
≥ 760	0.000		
Loan Size Adjustments	Loan Amount	Purchase	Refinance
	<\$50,000	0.875	0.875
	\$50,000 - \$99,999	0.000	0.000
	\$100,000 - \$199,999	0.000	0.000
	\$200,000 - \$299,999	(0.250)	(0.250)
Loan Size Adjustments for VA BPC Loans (In addition to standard adjustments)	\$300,000 - Conforming Limit	(0.375)	(0.375)
	High Balance	0.000	(0.125)
	< \$100,000	0.400	0.400
	\$100,		

Freddie Mac - Conforming Fixed Rate Products

Table with 18 columns and 20 rows of interest rate data for Freddie Mac Conforming Fixed Rate Products, categorized by term (15 Day, 30 Day, 45 Day, 60 Day) and rate type (Fixed, Super Conforming).

Table with 18 columns and 20 rows of interest rate data for Freddie Mac 2Yr Super Conforming products, categorized by term (15 Day, 30 Day, 45 Day, 60 Day) and rate type (Fixed, Super Conforming).

Loan Level Price Adjustments

Table with 18 columns and 20 rows of Loan Level Price Adjustments, detailing adjustments for various loan types (All Fixed Conforming, Cash-Out, Lender Paid MI, Subordinate Financing, Misc Adjusters, Non Owner Occupied) and features (Premium Adjusters, Number of Units, Loan Size Adjusters, Super Conforming Adjustments, Agency Adverse Market Refinance Fee, 60 Day Lock Special, Additional Cashout LTV/FICO Adjustments, Special Pricing, Max YSP).

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.057)	(6.000)	(6.042)	(5.984)
4.990	(6.007)	(5.980)	(6.022)	(5.964)
4.875	(5.896)	(5.843)	(5.752)	(5.694)
4.750	(5.685)	(5.632)	(5.532)	(5.378)
4.625	(5.429)	(5.391)	(5.308)	(5.170)
4.500	(5.284)	(5.246)	(5.163)	(5.025)
4.375	(5.076)	(5.038)	(4.955)	(4.817)
4.250	(4.843)	(4.806)	(4.722)	(4.584)
4.125	(4.591)	(4.591)	(4.524)	(4.401)
4.000	(4.412)	(4.412)	(4.346)	(4.222)
3.990	(4.362)	(4.362)	(4.296)	(4.172)
3.875	(4.205)	(4.205)	(4.139)	(4.015)
3.750	(3.902)	(3.902)	(3.835)	(3.712)
3.625	(4.669)	(4.583)	(4.514)	(4.325)
3.500	(4.439)	(4.346)	(4.274)	(4.082)
3.375	(4.068)	(3.966)	(3.890)	(3.692)
3.250	(3.538)	(3.425)	(3.345)	(3.138)
3.125	(4.138)	(4.027)	(3.956)	(3.775)
3.000	(3.822)	(3.704)	(3.623)	(3.429)
2.990	(3.784)	(3.654)	(3.573)	(3.379)
2.875	(3.282)	(3.135)	(3.038)	(2.835)
2.750	(2.651)	(2.504)	(2.387)	(2.170)
2.625	(1.981)	(1.838)	(1.746)	(1.402)
2.500	(1.502)	(1.360)	(1.260)	(1.008)
2.375	(0.827)	(0.705)	(0.613)	(0.421)
2.250	(0.080)	0.042	0.134	0.326

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.057)	(5.995)	(6.037)	(5.979)
4.990	(6.007)	(5.976)	(6.018)	(5.960)
4.875	(5.896)	(5.843)	(5.752)	(5.694)
4.750	(5.685)	(5.632)	(5.532)	(5.378)
4.625	(5.429)	(5.391)	(5.308)	(5.170)
4.500	(5.284)	(5.246)	(5.163)	(5.025)
4.375	(5.076)	(5.038)	(4.955)	(4.817)
4.250	(4.843)	(4.806)	(4.722)	(4.584)
4.125	(4.591)	(4.591)	(4.524)	(4.401)
4.000	(4.412)	(4.412)	(4.346)	(4.222)
3.990	(4.362)	(4.362)	(4.296)	(4.172)
3.875	(4.205)	(4.205)	(4.139)	(4.015)
3.750	(3.902)	(3.902)	(3.835)	(3.712)
3.625	(4.669)	(4.583)	(4.514)	(4.325)
3.500	(4.439)	(4.346)	(4.274)	(4.082)
3.375	(4.068)	(3.966)	(3.890)	(3.692)
3.250	(3.538)	(3.425)	(3.345)	(3.138)
3.125	(4.138)	(4.027)	(3.956)	(3.775)
3.000	(3.822)	(3.704)	(3.623)	(3.429)
2.990	(3.782)	(3.654)	(3.573)	(3.379)
2.875	(3.264)	(3.134)	(3.038)	(2.835)
2.750	(2.639)	(2.491)	(2.379)	(2.169)
2.625	(1.981)	(1.838)	(1.746)	(1.411)
2.500	(1.502)	(1.360)	(1.260)	(0.948)
2.375	(0.783)	(0.661)	(0.569)	(0.377)
2.250	(0.065)	0.057	0.149	0.341

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.596)	(6.455)	(6.451)	(6.289)
4.875	(6.429)	(6.287)	(6.280)	(6.121)
4.750	(6.183)	(6.040)	(6.032)	(5.870)
4.625	(5.660)	(5.590)	(5.625)	(5.566)
4.500	(5.538)	(5.468)	(5.462)	(5.404)
4.375	(5.381)	(5.310)	(5.233)	(5.173)
4.250	(5.208)	(5.134)	(5.055)	(4.900)
4.125	(5.231)	(5.176)	(5.123)	(4.786)
4.000	(5.099)	(5.040)	(4.982)	(4.643)
3.990	(5.049)	(4.990)	(4.932)	(4.593)
3.875	(4.781)	(4.715)	(4.656)	(4.311)
3.750	(4.390)	(4.318)	(4.256)	(3.902)
3.625	(4.650)	(4.551)	(4.485)	(4.160)
3.500	(4.410)	(4.310)	(4.241)	(3.910)
3.375	(4.066)	(3.958)	(3.887)	(3.568)
3.250	(3.596)	(3.479)	(3.403)	(3.100)
3.125	(4.098)	(3.944)	(3.894)	(3.589)
3.000	(3.770)	(3.604)	(3.552)	(3.232)
2.990	(3.720)	(3.554)	(3.502)	(3.182)
2.875	(3.283)	(3.109)	(3.053)	(2.726)
2.750	(2.724)	(2.541)	(2.483)	(2.148)
2.625	(2.373)	(2.105)	(2.071)	(1.528)
2.500	(1.898)	(1.617)	(1.581)	(1.163)
2.375	(1.187)	(0.924)	(0.862)	(0.640)
2.250	(0.424)	(0.209)	(0.100)	0.107

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.262)	(5.209)	(5.182)	(5.047)
4.375	(5.123)	(5.069)	(5.044)	(4.906)
4.250	(4.924)	(4.866)	(4.838)	(4.699)
4.125	(4.740)	(4.679)	(4.647)	(4.505)
4.000	(4.534)	(4.423)	(4.396)	(4.211)
3.990	(4.484)	(4.373)	(4.346)	(4.161)
3.875	(4.241)	(4.124)	(4.093)	(3.903)
3.750	(4.134)	(4.014)	(3.984)	(3.790)
3.625	(4.042)	(4.033)	(3.978)	(3.862)
3.500	(3.799)	(3.788)	(3.734)	(3.617)
3.375	(3.620)	(3.610)	(3.556)	(3.439)
3.250	(3.388)	(3.378)	(3.324)	(3.207)
3.125	(3.719)	(3.633)	(3.520)	(3.353)
3.000	(3.860)	(3.786)	(3.732)	(3.564)
2.990	(3.810)	(3.736)	(3.682)	(3.514)
2.875	(3.643)	(3.567)	(3.511)	(3.342)
2.750	(3.316)	(3.237)	(3.180)	(3.011)
2.625	(2.865)	(2.781)	(2.725)	(2.550)
2.500	(2.661)	(2.580)	(2.545)	(2.329)
2.375	(2.295)	(2.210)	(2.174)	(1.952)
2.250	(1.888)	(1.799)	(1.762)	(1.536)
2.125	(1.231)	(1.135)	(1.097)	(0.914)
2.000	(0.640)	(0.559)	(0.509)	(0.359)
1.990	(0.590)	(0.510)	(0.460)	(0.309)

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.260)	(5.203)	(5.203)	(5.103)
4.375	(5.240)	(5.210)	(5.210)	(5.110)
4.250	(5.120)	(5.090)	(5.090)	(4.990)
4.125	(4.772)	(4.742)	(4.742)	(4.642)
4.000	(4.811)	(4.690)	(4.624)	(4.451)
3.990	(4.761)	(4.640)	(4.574)	(4.425)
3.875	(4.520)	(4.420)	(4.420)	(4.320)
3.750	(4.415)	(4.285)	(4.218)	(4.118)
3.625	(4.135)	(4.003)	(3.932)	(3.758)
3.500	(4.153)	(4.062)	(3.997)	(3.789)
3.375	(3.964)	(3.871)	(3.805)	(3.597)
3.250	(3.691)	(3.595)	(3.527)	(3.316)
3.125	(3.468)	(3.370)	(3.300)	(3.094)
3.000	(3.670)	(3.597)	(3.542)	(3.375)
2.990	(3.620)	(3.547)	(3.492)	(3.325)
2.875	(3.454)	(3.378)	(3.323)	(3.154)
2.750	(3.129)	(3.049)	(2.993)	(2.824)
2.625	(2.679)	(2.595)	(2.539)	(2.364)
2.500	(2.613)	(2.532)	(2.497)	(2.283)
2.375	(2.249)	(2.164)	(2.128)	(1.906)
2.250	(1.843)	(1.755)	(1.718)	(1.514)
2.125	(1.310)	(1.230)	(1.180)	(1.030)
2.000	(0.663)	(0.583)	(0.533)	(0.383)
1.990	(0.598)	(0.517)	(0.467)	(0.317)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.603)	(1.473)	(1.430)	(1.280)
2.750	(1.115)	(1.044)	(1.001)	(0.850)
2.625	(0.681)	(0.609)	(0.566)	(0.416)
2.500	(0.228)	(0.156)	(0.113)	0.037

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.209)	(1.138)	(1.094)	(0.944)
2.750	(0.974)	(0.903)	(0.860)	(0.710)
2.625	(0.737)	(0.666)	(0.623)	(0.472)
2.500	(0.487)	(0.416)	(0.373)	(0.222)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.418)	(1.347)	(1.304)	(1.154)
2.625	(1.149)	(1.078)	(1.035)	(0.885)
2.500	(0.774)	(0.703)	(0.660)	(0.510)

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	Loan Level Price Adjustments											
		≤ 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	0.000	0.000
		70.01 - 75	NA	NA	1.250	1.000	0.500	0.500	0.250	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	0.500	0.500	0.500
		80.01 - 85	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500
		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	1.500	1.500	1.000	0.750	0.750	0.750	0.750

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home	DTI > 45	LPMI Adjustments Applied after Cap										
					< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
				≤ 85	NA	0.490	0.440	0.430	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	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360
				85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
				90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
				95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
				> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470
				85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
				90.01 - 95	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	0.840
				95.01 - 97	NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110	1.080

Subordinate Financing Excludes Community Seconds®	LTV	CLTV		< 720		≥ 720	
		≤ 65	80.01 - 95	0.500	0.250	0.500	0.250
		65.01-75	80.01 - 95	0.750	0.500	0.750	0.500
		75.01-95	90.01 - 95	1.000	0.750	1.000	0.750
		75.01-90	76.01 - 90	1.000	0.750	1.000	

FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.450)	(2.462)	(2.504)	(2.446)
4.990	(2.433)	(2.445)	(2.486)	(2.428)
4.875	(2.182)	(2.193)	(2.235)	(2.177)
4.750	(1.904)	(1.915)	(1.957)	(1.899)
4.625	(1.853)	(1.865)	(1.907)	(1.849)
4.500	(1.588)	(1.600)	(1.642)	(1.584)
4.375	(1.324)	(1.335)	(1.377)	(1.319)
4.250	(1.030)	(1.041)	(1.083)	(1.025)
4.125	(1.824)	(1.836)	(1.877)	(1.819)
4.000	(1.555)	(1.567)	(1.609)	(1.551)
3.990	(1.577)	(1.589)	(1.630)	(1.572)
3.875	(1.276)	(1.288)	(1.330)	(1.272)
3.750	(0.942)	(0.954)	(0.996)	(0.938)
3.625	(2.182)	(2.060)	(1.968)	(1.775)
3.500	(1.899)	(1.777)	(1.685)	(1.492)
3.375	(1.574)	(1.452)	(1.359)	(1.167)
3.250	(1.199)	(1.077)	(0.925)	(0.733)
3.125	(2.500)	(2.352)	(2.235)	(2.018)
3.000	(2.210)	(2.063)	(1.946)	(1.729)
2.990	(2.232)	(2.085)	(1.968)	(1.751)
2.875	(1.782)	(1.635)	(1.518)	(1.300)
2.750	(1.210)	(1.063)	(0.946)	(0.729)
2.625	(0.519)	(0.372)	(0.255)	(0.038)
2.500	(0.001)	0.121	0.214	0.406
2.375	0.530	0.652	0.744	0.936
2.250	1.208	1.331	1.423	1.615

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.450)	(2.462)	(2.504)	(2.446)
4.875	(2.182)	(2.193)	(2.235)	(2.177)
4.750	(1.904)	(1.915)	(1.957)	(1.899)
4.625	(1.853)	(1.865)	(1.907)	(1.849)
4.500	(1.588)	(1.600)	(1.642)	(1.584)
4.375	(1.324)	(1.335)	(1.377)	(1.319)
4.250	(1.030)	(1.041)	(1.083)	(1.025)
4.125	(1.824)	(1.836)	(1.877)	(1.819)
4.000	(1.555)	(1.567)	(1.609)	(1.551)
3.990	(1.577)	(1.589)	(1.630)	(1.572)
3.875	(1.276)	(1.288)	(1.330)	(1.272)
3.750	(0.942)	(0.954)	(0.996)	(0.938)
3.625	(2.182)	(2.060)	(1.968)	(1.775)
3.500	(1.899)	(1.777)	(1.685)	(1.492)
3.375	(1.574)	(1.452)	(1.359)	(1.167)
3.250	(1.199)	(1.077)	(0.925)	(0.733)
3.125	(2.500)	(2.352)	(2.235)	(2.018)
3.000	(2.210)	(2.063)	(1.946)	(1.729)
2.990	(2.232)	(2.085)	(1.968)	(1.751)
2.875	(1.782)	(1.635)	(1.518)	(1.300)
2.750	(1.210)	(1.063)	(0.946)	(0.729)
2.625	(0.519)	(0.372)	(0.255)	(0.038)
2.500	(0.001)	0.121	0.214	0.406
2.375	0.530	0.652	0.744	0.936
2.250	1.208	1.331	1.423	1.615

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.107)	(2.119)	(2.161)	(2.103)
4.875	(1.914)	(1.926)	(1.968)	(1.910)
4.750	(1.652)	(1.663)	(1.705)	(1.647)
4.625	(1.407)	(1.419)	(1.461)	(1.402)
4.500	(1.274)	(1.286)	(1.328)	(1.270)
4.375	(1.074)	(1.085)	(1.127)	(1.069)
4.250	(0.780)	(0.791)	(0.833)	(0.775)
4.125	(1.377)	(1.389)	(1.431)	(1.373)
4.000	(1.241)	(1.253)	(1.295)	(1.237)
3.990	(1.274)	(1.285)	(1.327)	(1.269)
3.875	(1.056)	(1.068)	(1.110)	(1.052)
3.750	(0.692)	(0.704)	(0.746)	(0.688)
3.625	(1.735)	(1.613)	(1.521)	(1.329)
3.500	(1.585)	(1.463)	(1.371)	(1.179)
3.375	(1.324)	(1.202)	(1.109)	(0.917)
3.250	(0.889)	(0.767)	(0.675)	(0.483)
3.125	(2.053)	(1.906)	(1.789)	(1.572)
3.000	(1.897)	(1.749)	(1.632)	(1.415)
2.990	(1.929)	(1.782)	(1.665)	(1.448)
2.875	(1.532)	(1.385)	(1.268)	(1.050)
2.750	(0.960)	(0.813)	(0.696)	(0.479)
2.625	(0.269)	(0.122)	(0.005)	0.212
2.500	0.313	0.435	0.527	0.719
2.375	0.780	0.902	0.994	1.186
2.250	1.458	1.581	1.673	1.865

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.743)	(0.713)	(0.713)	(0.613)
4.375	(0.630)	(0.600)	(0.600)	(0.500)
4.250	(0.474)	(0.444)	(0.444)	(0.344)
4.125	(0.276)	(0.246)	(0.246)	(0.146)
4.000	0.010	0.040	0.040	0.140
3.990	0.041	0.071	0.071	0.171
3.875	0.286	0.316	0.316	0.416
3.750	0.463	0.493	0.493	0.593
3.625	0.669	0.699	0.699	0.799
3.500	(0.340)	(0.335)	(0.360)	(0.036)
3.375	(0.169)	(0.164)	(0.189)	(0.115)
3.250	0.022	0.027	0.002	0.077
3.125	0.260	0.265	0.240	0.315
3.000	(1.334)	(1.237)	(1.171)	(1.004)
2.990	(1.332)	(1.235)	(1.168)	(1.001)
2.875	(1.137)	(1.040)	(0.973)	(0.806)
2.750	(0.942)	(0.845)	(0.778)	(0.611)
2.625	(0.639)	(0.542)	(0.475)	(0.308)
2.500	(0.270)	(0.173)	(0.106)	0.061
2.375	0.197	0.277	0.328	0.478
2.250	0.451	0.531	0.581	0.731
2.125	0.782	0.862	0.912	1.063
2.000	1.207	1.287	1.337	1.488
1.990	1.247	1.328	1.378	1.528

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.308)	(0.278)	(0.278)	(0.178)
4.375	(0.312)	(0.282)	(0.282)	(0.182)
4.250	(0.248)	(0.214)	(0.214)	(0.114)
4.125	(0.045)	(0.016)	(0.016)	(0.084)
4.000	0.240	0.270	0.270	0.370
3.990	0.271	0.301	0.301	0.401
3.875	0.585	0.615	0.615	0.715
3.750	0.693	0.723	0.723	0.823
3.625	0.899	0.929	0.929	1.029
3.500	(0.074)	(0.078)	(0.054)	(0.129)
3.375	0.130	0.135	0.110	0.184
3.250	0.252	0.257	0.232	0.307
3.125	0.490	0.495	0.470	0.545
3.000	(0.920)	(0.823)	(0.757)	(0.590)
2.990	(0.927)	(0.830)	(0.763)	(0.596)
2.875	(0.836)	(0.741)	(0.674)	(0.507)
2.750	(0.712)	(0.615)	(0.548)	(0.381)
2.625	(0.409)	(0.312)	(0.245)	(0.078)
2.500	(0.040)	0.057	0.124	0.291
2.375	0.466	0.563	0.630	0.797
2.250	0.681	0.761	0.811	0.961
2.125	1.012	1.092	1.142	1.293
2.000	1.437	1.517	1.567	1.718
1.990	1.477	1.558	1.608	1.758

FNMA HomeReady™ 10/6 ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.653)	(0.623)	(0.580)	(0.430)
2.750	(0.265)	(0.194)	(0.151)	0.000
2.625	0.169	0.241	0.284	0.434
2.500	0.622	0.694	0.737	0.887

FNMA HomeReady™ 5/6 SOFR ARM [2/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.359)	(0.288)	(0.244)	(0.094)
2.750	(0.124)	(0.053)	(0.010)	0.140
2.625	0.113	0.184	0.227	0.378
2.500	0.363	0.434	0.477	0.628

FNMA HomeReady™ 7/6 SOFR ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.568)	(0.497)	(0.454)	(0.304)
2.625	(0.299)	(0.228)	(0.185)	(0.035)
2.500	0.076	0.147	0.190	0.340

FNMA HomeReady™ 10/6 ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.653)	(0.623)	(0.580)	(0.430)
2.750	(0.265)	(0.194)	(0.151)	0.000
2.625	0.169	0.241	0.284	0.434
2.500	0.622	0.694	0.737	0.887

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	Lender Paid MI Adj.										
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799
	60.01 - 70	NA	NA	0.500	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250
	70.01 - 75	NA	NA	1.250	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500
	80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	0.250
	85.01 - 90	NA	NA	2.750	2.250	1.250	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	1.500	1.500	1.000	0.750	0.750	0.750	0.750

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Rate & Term Refi	Manufactured Home	OTI > 45	Subordinate Financing										
				≤ 60	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
	≤ 85	NA	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
	85.01 - 90	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500		
	90.01 - 95	NA	0.400	0.400	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110		
	95.01 - 97	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280		
	≤ 85	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350		
	85.01 - 90	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380		
	90.01 - 95	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360		
	95.01 - 97	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470		
	≤ 85	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810		
	85.01 - 90	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050		
	90.01 - 95	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470		
	95.01 - 97	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790		
	≤ 85	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	0.840		
	85.01 - 90	NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110	1.080		

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.057)	(6.000)	(6.042)	(5.984)
4.990	(6.007)	(5.980)	(6.022)	(5.964)
4.875	(5.896)	(5.843)	(5.752)	(5.694)
4.750	(5.685)	(5.632)	(5.532)	(5.378)
4.625	(5.429)	(5.391)	(5.308)	(5.170)
4.500	(5.284)	(5.246)	(5.163)	(5.025)
4.375	(5.076)	(5.038)	(4.955)	(4.817)
4.250	(4.843)	(4.806)	(4.722)	(4.584)
4.125	(4.591)	(4.591)	(4.524)	(4.401)
4.000	(4.412)	(4.412)	(4.346)	(4.222)
3.990	(4.362)	(4.362)	(4.296)	(4.172)
3.875	(4.205)	(4.205)	(4.139)	(4.015)
3.750	(3.902)	(3.902)	(3.835)	(3.712)
3.625	(4.669)	(4.583)	(4.514)	(4.325)
3.500	(4.439)	(4.346)	(4.274)	(4.082)
3.375	(4.068)	(3.966)	(3.890)	(3.692)
3.250	(3.538)	(3.425)	(3.345)	(3.138)
3.125	(4.138)	(4.027)	(3.956)	(3.775)
3.000	(3.822)	(3.704)	(3.623)	(3.429)
2.990	(3.784)	(3.654)	(3.573)	(3.379)
2.875	(3.282)	(3.135)	(3.038)	(2.835)
2.750	(2.651)	(2.504)	(2.387)	(2.170)
2.625	(1.981)	(1.838)	(1.746)	(1.402)
2.500	(1.502)	(1.360)	(1.260)	(1.008)
2.375	(0.827)	(0.705)	(0.613)	(0.421)
2.250	(0.080)	0.042	0.134	0.326

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.057)	(5.995)	(6.037)	(5.979)
4.990	(6.007)	(5.976)	(6.018)	(5.960)
4.875	(5.896)	(5.843)	(5.752)	(5.694)
4.750	(5.685)	(5.632)	(5.532)	(5.378)
4.625	(5.429)	(5.391)	(5.308)	(5.170)
4.500	(5.284)	(5.246)	(5.163)	(5.025)
4.375	(5.076)	(5.038)	(4.955)	(4.817)
4.250	(4.843)	(4.806)	(4.722)	(4.584)
4.125	(4.591)	(4.591)	(4.524)	(4.401)
4.000	(4.412)	(4.412)	(4.346)	(4.222)
3.990	(4.362)	(4.362)	(4.296)	(4.172)
3.875	(4.205)	(4.205)	(4.139)	(4.015)
3.750	(3.902)	(3.902)	(3.835)	(3.712)
3.625	(4.669)	(4.583)	(4.514)	(4.325)
3.500	(4.439)	(4.346)	(4.274)	(4.082)
3.375	(4.068)	(3.966)	(3.890)	(3.692)
3.250	(3.538)	(3.425)	(3.345)	(3.138)
3.125	(4.138)	(4.027)	(3.956)	(3.775)
3.000	(3.822)	(3.704)	(3.623)	(3.429)
2.990	(3.772)	(3.654)	(3.573)	(3.379)
2.875	(3.264)	(3.134)	(3.038)	(2.835)
2.750	(2.639)	(2.491)	(2.379)	(2.169)
2.625	(1.981)	(1.838)	(1.746)	(1.411)
2.500	(1.502)	(1.360)	(1.260)	(0.948)
2.375	(0.783)	(0.661)	(0.569)	(0.377)
2.250	(0.065)	0.057	0.149	0.341

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.596)	(6.455)	(6.451)	(6.289)
4.875	(6.429)	(6.287)	(6.280)	(6.121)
4.750	(6.183)	(6.040)	(6.032)	(5.870)
4.625	(5.660)	(5.590)	(5.625)	(5.566)
4.500	(5.538)	(5.488)	(5.462)	(5.404)
4.375	(5.381)	(5.310)	(5.233)	(5.173)
4.250	(5.208)	(5.134)	(5.055)	(4.900)
4.125	(5.231)	(5.176)	(5.123)	(4.786)
4.000	(5.099)	(5.040)	(4.982)	(4.643)
3.990	(5.049)	(4.990)	(4.932)	(4.593)
3.875	(4.781)	(4.715)	(4.656)	(4.311)
3.750	(4.390)	(4.318)	(4.256)	(3.902)
3.625	(4.650)	(4.551)	(4.485)	(4.160)
3.500	(4.410)	(4.310)	(4.241)	(3.910)
3.375	(4.066)	(3.958)	(3.887)	(3.568)
3.250	(3.596)	(3.479)	(3.403)	(3.100)
3.125	(4.098)	(3.944)	(3.894)	(3.589)
3.000	(3.770)	(3.604)	(3.552)	(3.232)
2.990	(3.720)	(3.544)	(3.502)	(3.182)
2.875	(3.283)	(3.109)	(3.053)	(2.726)
2.750	(2.724)	(2.541)	(2.483)	(2.148)
2.625	(2.373)	(2.105)	(2.071)	(1.528)
2.500	(1.898)	(1.617)	(1.581)	(1.163)
2.375	(1.187)	(0.924)	(0.862)	(0.640)
2.250	(0.424)	(0.209)	(0.100)	0.107

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.112)	(5.059)	(5.032)	(4.897)
4.375	(4.973)	(4.919)	(4.894)	(4.756)
4.250	(4.774)	(4.716)	(4.688)	(4.549)
4.125	(4.590)	(4.529)	(4.497)	(4.355)
4.000	(4.384)	(4.273)	(4.246)	(4.061)
3.990	(4.334)	(4.223)	(4.196)	(4.011)
3.875	(4.091)	(3.974)	(3.943)	(3.753)
3.750	(3.984)	(3.864)	(3.834)	(3.640)
3.625	(3.892)	(3.883)	(3.828)	(3.712)
3.500	(3.649)	(3.638)	(3.584)	(3.467)
3.375	(3.470)	(3.460)	(3.406)	(3.289)
3.250	(3.238)	(3.228)	(3.174)	(3.057)
3.125	(3.569)	(3.483)	(3.370)	(3.203)
3.000	(3.710)	(3.636)	(3.582)	(3.414)
2.990	(3.660)	(3.586)	(3.532)	(3.364)
2.875	(3.493)	(3.417)	(3.361)	(3.192)
2.750	(3.166)	(3.087)	(3.030)	(2.861)
2.625	(2.715)	(2.631)	(2.575)	(2.400)
2.500	(2.511)	(2.430)	(2.395)	(2.179)
2.375	(2.145)	(2.060)	(2.024)	(1.802)
2.250	(1.738)	(1.649)	(1.612)	(1.386)
2.125	(1.081)	(0.985)	(0.947)	(0.764)
2.000	(0.490)	(0.409)	(0.359)	(0.209)
1.990	(0.440)	(0.360)	(0.310)	(0.159)

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.110)	(5.053)	(5.053)	(4.953)
4.375	(5.090)	(5.060)	(5.060)	(4.960)
4.250	(4.970)	(4.940)	(4.940)	(4.840)
4.125	(4.622)	(4.592)	(4.592)	(4.492)
4.000	(4.661)	(4.540)	(4.474)	(4.301)
3.990	(4.611)	(4.490)	(4.424)	(4.275)
3.875	(4.370)	(4.270)	(4.270)	(4.170)
3.750	(4.265)	(4.135)	(4.068)	(3.968)
3.625	(3.985)	(3.853)	(3.782)	(3.608)
3.500	(4.003)	(3.912)	(3.847)	(3.639)
3.375	(3.814)	(3.721)	(3.655)	(3.447)
3.250	(3.541)	(3.445)	(3.377)	(3.166)
3.125	(3.318)	(3.220)	(3.150)	(2.944)
3.000	(3.520)	(3.447)	(3.392)	(3.225)
2.990	(3.470)	(3.397)	(3.342)	(3.175)
2.875	(3.304)	(3.228)	(3.173)	(3.004)
2.750	(2.979)	(2.899)	(2.843)	(2.674)
2.625	(2.529)	(2.445)	(2.389)	(2.214)
2.500	(2.463)	(2.382)	(2.347)	(2.133)
2.375	(2.099)	(2.014)	(1.978)	(1.756)
2.250	(1.693)	(1.605)	(1.568)	(1.364)
2.125	(1.160)	(1.080)	(1.030)	(0.880)
2.000	(0.513)	(0.433)	(0.383)	(0.233)
1.990	(0.448)	(0.367)	(0.317)	(0.167)

FHLMC Home Possible® 10/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.209)	(1.138)	(1.094)	(0.944)
2.750	(0.974)	(0.903)	(0.860)	(0.710)
2.625	(0.737)	(0.666)	(0.623)	(0.472)
2.500	(0.487)	(0.416)	(0.373)	(0.222)

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.209)	(1.138)	(1.094)	(0.944)
2.750	(0.974)	(0.903)	(0.860)	(0.710)
2.625	(0.737)	(0.666)	(0.623)	(0.472)
2.500	(0.487)	(0.416)	(0.373)	(0.222)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.418)	(1.347)	(1.304)	(1.154)
2.750	(1.149)	(1.078)	(1.035)	(0.885)
2.500	(0.774)	(0.703)	(0.660)	(0.510)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.503)	(1.473)	(1.430)	(1.280)
2.750	(1.115)	(1.044)	(1.001)	(0.850)
2.625	(0.681)	(0.609)	(0.566)	(0.416)
2.500	(0.228)	(0.156)	(0.113)	0.037

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	LPA									
		< 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
	≤ 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.500	0.250	0.250	0.250
	70.01 - 75	NA	NA	2.250	2.250	1.250	1.250	1.000	0.500	0.250	0.250
	75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500
	80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250
	85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	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
	95.01 - 97*	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	LPMI										
			< 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	0.100
		3 - 4 Unit	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
		DTI > 45	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190
		≤ 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	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360
		85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
		90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
		95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
		> 20 Yr Term	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
		85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
		90.01 - 95	NA	4.340	3.940	3.610	2.740						

Fannie Mae - ARM Products

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.259)	(1.188)	(1.144)	(0.994)
2.750	(1.024)	(0.953)	(0.910)	(0.760)
2.625	(0.787)	(0.716)	(0.673)	(0.522)
2.500	(0.537)	(0.466)	(0.423)	(0.272)

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	(1.468)	(1.397)	(1.354)	(1.204)
2.625	(1.199)	(1.128)	(1.085)	(0.935)
2.500	(0.824)	(0.753)	(0.710)	(0.560)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.553)	(1.523)	(1.480)	(1.330)
2.750	(1.165)	(1.094)	(1.051)	(0.900)
2.625	(0.731)	(0.659)	(0.616)	(0.466)
2.500	(0.278)	(0.206)	(0.163)	(0.013)

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.359)	(0.288)	(0.244)	(0.094)
2.750	(0.124)	(0.053)	(0.010)	0.140
2.625	0.113	0.184	0.227	0.378
2.500	0.363	0.434	0.477	0.628

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.568)	(0.497)	(0.454)	(0.304)
2.625	(0.299)	(0.228)	(0.185)	(0.035)
2.500	0.076	0.147	0.190	0.340

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.653)	(0.623)	(0.580)	(0.430)
2.750	(0.265)	(0.194)	(0.151)	0.000
2.625	0.169	0.241	0.284	0.434
2.500	0.622	0.694	0.737	0.887

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include DU Refi Plus)	LTV	<= 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750		

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875

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

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

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

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	

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 Amount	Purchase	Refinance
Loan Size Adjustments	<\$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

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)	0.500
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Special Pricing*		(0.500)
*Loan must meet all of the following criteria to qualify:		
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%

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
2.875	(1.259)	(1.188)	(1.144)	(0.994)
2.750	(1.024)	(0.953)	(0.910)	(0.760)
2.625	(0.787)	(0.716)	(0.673)	(0.522)
2.500	(0.537)	(0.466)	(0.423)	(0.272)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.468)	(1.397)	(1.354)	(1.204)
2.625	(1.199)	(1.128)	(1.085)	(0.935)
2.500	(0.824)	(0.753)	(0.710)	(0.560)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.553)	(1.523)	(1.480)	(1.330)
2.750	(1.165)	(1.094)	(1.051)	(0.900)
2.625	(0.731)	(0.659)	(0.616)	(0.466)
2.500	(0.278)	(0.206)	(0.163)	(0.013)

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.359)	(0.288)	(0.244)	(0.094)
2.750	(0.124)	(0.053)	(0.010)	0.140
2.625	0.113	0.184	0.227	0.378
2.500	0.363	0.434	0.477	0.628

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.568)	(0.497)	(0.454)	(0.304)
2.625	(0.299)	(0.228)	(0.185)	(0.035)
2.500	0.076	0.147	0.190	0.340

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.653)	(0.623)	(0.580)	(0.430)
2.750	(0.265)	(0.194)	(0.151)	0.000
2.625	0.169	0.241	0.284	0.434
2.500	0.622	0.694	0.737	0.887

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	0.500	0.250	0.250	0.250
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250

Cash-Out	LTV	<= 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	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											
		Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
LTV Adjusters	DTI > 45	Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190
		≤ 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
	> 20 Yr Term	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
		≤ 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

Special Pricing* (0.500)
 *Loan must meet all of the following criteria to qualify:
 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%