

## Maryland Wholesale Rate Sheet

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

### PRODUCT HIGHLIGHTS

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

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### MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
<b>Conventional 30yr Fixed</b>			<b>Bracketed Pricing Changes and green arrows indicate improved pricing.</b>		
3.500	(4.149)	↑ (0.202)	<b>Rate</b>	<b>Today's Price</b>	<b>Pricing Change</b>
3.250	(3.228)	↑ (0.206)			
<b>Conventional 15yr Fixed</b>			<b>FHA 30yr Fixed</b>		
3.375	(3.528)	↑ (0.139)	3.375	(2.270)	↑ (0.200)
3.250	(3.296)	↑ (0.140)	3.250	(4.082)	↑ (0.303)
<b>Conforming 5-6 SOFR ARM (2-1-5)</b>			<b>VA 30yr Fixed</b>		
2.875	(1.091)	↑ (0.158)	3.375	(2.220)	↑ (0.200)
2.750	(0.856)	↑ (0.157)	3.250	(4.032)	↑ (0.303)

### LOCK POLICIES

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

**Pricing on-line:** [www.NewRezWholesale.com](http://www.NewRezWholesale.com)

In order to lock prior to loan submission, 3.2 file must be uploaded via our website, [www.NewRezWholesale.com](http://www.NewRezWholesale.com)

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

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

### CORPORATE CONTACTS

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

\* Rates are subject to change without notice

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

Government Products

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.063)	(4.999)	(4.966)	(4.832)
4.625	(4.785)	(4.721)	(4.688)	(4.554)
4.500	(4.494)	(4.431)	(4.397)	(4.264)
4.375	(4.191)	(4.128)	(4.094)	(3.961)
4.250	(4.250)	(4.228)	(4.237)	(4.145)
4.125	(3.947)	(3.925)	(3.934)	(3.842)
4.000	(3.631)	(3.610)	(3.618)	(3.526)
3.875	(3.303)	(3.282)	(3.290)	(3.198)
3.750	(3.322)	(3.292)	(3.292)	(3.192)
3.625	(2.994)	(2.964)	(2.964)	(2.864)
3.500	(2.653)	(2.623)	(2.623)	(2.523)
3.375	(2.300)	(2.270)	(2.270)	(2.170)
3.250	(4.246)	(4.082)	(3.949)	(3.715)
3.125	(3.893)	(3.729)	(3.596)	(3.362)
3.000	(3.528)	(3.364)	(3.230)	(2.996)
2.990	(3.518)	(3.354)	(3.220)	(2.986)
2.875	(3.150)	(2.986)	(2.852)	(2.618)
2.750	(3.560)	(3.404)	(3.279)	(3.053)
2.625	(3.182)	(3.026)	(2.901)	(2.675)
2.500	(2.791)	(2.636)	(2.510)	(2.285)
2.375	(2.388)	(2.233)	(2.107)	(1.882)
2.250	(1.973)	(1.817)	(1.692)	(1.466)

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.013)	(4.949)	(4.916)	(4.782)
4.625	(4.735)	(4.671)	(4.638)	(4.504)
4.500	(4.444)	(4.381)	(4.347)	(4.214)
4.375	(4.141)	(4.078)	(4.044)	(3.911)
4.250	(4.200)	(4.178)	(4.187)	(4.095)
4.125	(3.897)	(3.875)	(3.884)	(3.792)
4.000	(3.581)	(3.560)	(3.568)	(3.476)
3.875	(3.253)	(3.232)	(3.240)	(3.148)
3.750	(3.272)	(3.242)	(3.242)	(3.142)
3.625	(2.944)	(2.914)	(2.914)	(2.814)
3.500	(2.603)	(2.573)	(2.573)	(2.473)
3.375	(2.250)	(2.220)	(2.220)	(2.120)
3.250	(4.196)	(4.032)	(3.899)	(3.665)
3.125	(3.843)	(3.679)	(3.546)	(3.312)
3.000	(3.478)	(3.314)	(3.180)	(2.946)
2.990	(3.468)	(3.304)	(3.170)	(2.936)
2.875	(3.100)	(2.936)	(2.802)	(2.568)
2.750	(3.510)	(3.354)	(3.229)	(3.003)
2.625	(3.132)	(2.976)	(2.851)	(2.625)
2.500	(2.741)	(2.586)	(2.460)	(2.235)
2.375	(2.338)	(2.183)	(2.057)	(1.832)
2.250	(1.923)	(1.767)	(1.642)	(1.416)

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(3.813)	(3.749)	(3.716)	(3.582)
4.625	(3.535)	(3.471)	(3.438)	(3.304)
4.500	(3.244)	(3.181)	(3.147)	(3.014)
4.375	(2.941)	(2.878)	(2.844)	(2.711)
4.250	(3.000)	(2.978)	(2.987)	(2.895)
4.125	(2.697)	(2.675)	(2.684)	(2.592)
4.000	(2.381)	(2.360)	(2.368)	(2.276)
3.875	(2.053)	(2.032)	(2.040)	(1.948)
3.750	(2.072)	(2.042)	(2.042)	(1.942)
3.625	(1.744)	(1.714)	(1.714)	(1.614)
3.500	(1.403)	(1.373)	(1.373)	(1.273)
3.375	(1.050)	(1.020)	(1.020)	(0.920)
3.250	(2.996)	(2.832)	(2.699)	(2.465)
3.125	(2.643)	(2.479)	(2.346)	(2.112)
3.000	(2.278)	(2.114)	(1.980)	(1.746)
2.875	(1.900)	(1.736)	(1.602)	(1.368)
2.750	(2.310)	(2.154)	(2.029)	(1.803)
2.625	(1.932)	(1.776)	(1.651)	(1.425)
2.500	(1.541)	(1.386)	(1.260)	(1.035)
2.375	(1.138)	(0.983)	(0.857)	(0.632)
2.250	(0.723)	(0.567)	(0.442)	(0.216)

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(2.177)	(2.147)	(2.147)	(2.047)
4.125	(2.177)	(2.147)	(2.147)	(2.047)
4.000	(2.177)	(2.147)	(2.147)	(2.047)
3.875	(2.177)	(2.147)	(2.147)	(2.047)
3.750	(2.177)	(2.147)	(2.147)	(2.047)
3.625	(1.474)	(1.444)	(1.444)	(1.344)
3.500	(1.474)	(1.444)	(1.444)	(1.344)
3.375	(1.474)	(1.444)	(1.444)	(1.344)
3.250	(1.474)	(1.444)	(1.444)	(1.344)
3.125	(0.847)	(0.842)	(0.868)	(0.793)
3.000	(0.847)	(0.842)	(0.868)	(0.793)
2.875	(0.850)	(0.845)	(0.870)	(0.796)
2.750	(0.860)	(0.855)	(0.880)	(0.805)
2.625	(0.187)	(0.090)	(0.023)	0.144
2.500	(0.211)	(0.114)	(0.047)	0.120
2.375	(0.219)	(0.122)	(0.055)	0.112
2.250	(0.210)	(0.113)	(0.046)	0.121

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(1.927)	(1.897)	(1.897)	(1.797)
4.125	(1.927)	(1.897)	(1.897)	(1.797)
4.000	(1.927)	(1.897)	(1.897)	(1.797)
3.875	(1.927)	(1.897)	(1.897)	(1.797)
3.750	(1.927)	(1.897)	(1.897)	(1.797)
3.625	(1.224)	(1.194)	(1.194)	(1.094)
3.500	(1.224)	(1.194)	(1.194)	(1.094)
3.375	(1.224)	(1.194)	(1.194)	(1.094)
3.250	(1.224)	(1.194)	(1.194)	(1.094)
3.125	(0.597)	(0.592)	(0.618)	(0.543)
3.000	(0.597)	(0.592)	(0.618)	(0.543)
2.875	(0.600)	(0.595)	(0.620)	(0.546)
2.750	(0.610)	(0.605)	(0.630)	(0.555)
2.625	0.063	0.160	0.227	0.394
2.500	0.039	0.136	0.203	0.370
2.375	0.031	0.128	0.195	0.362
2.250	0.040	0.137	0.204	0.371

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.004)	(1.983)	(1.991)	(1.899)
4.000	(1.689)	(1.667)	(1.676)	(1.584)
3.875	(1.361)	(1.339)	(1.348)	(1.256)
3.750	(2.098)	(2.068)	(2.068)	(1.968)
3.625	(1.770)	(1.740)	(1.740)	(1.640)
3.500	(1.430)	(1.400)	(1.400)	(1.300)
3.375	(1.077)	(1.047)	(1.047)	(0.947)
3.250	(2.304)	(2.140)	(2.006)	(1.772)
3.125	(1.951)	(1.787)	(1.653)	(1.419)
3.000	(1.585)	(1.421)	(1.287)	(1.053)
2.990	(1.575)	(1.411)	(1.277)	(1.043)
2.875	(1.207)	(1.043)	(0.909)	(0.675)
2.750	(2.055)	(1.900)	(1.774)	(1.548)
2.625	(1.677)	(1.522)	(1.396)	(1.170)
2.500	(1.287)	(1.131)	(1.005)	(0.780)
2.375	(0.884)	(0.728)	(0.602)	(0.377)
2.250	(0.468)	(0.313)	(0.187)	0.039

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.704)	(1.683)	(1.691)	(1.599)
4.000	(1.389)	(1.367)	(1.376)	(1.284)
3.875	(1.061)	(1.039)	(1.048)	(0.956)
3.750	(1.798)	(1.768)	(1.768)	(1.668)
3.625	(1.470)	(1.440)	(1.440)	(1.340)
3.500	(1.130)	(1.100)	(1.100)	(1.000)
3.375	(0.777)	(0.747)	(0.747)	(0.647)
3.250	(2.004)	(1.840)	(1.706)	(1.472)
3.125	(1.651)	(1.487)	(1.353)	(1.119)
3.000	(1.285)	(1.121)	(0.987)	(0.753)
2.990	(1.275)	(1.111)	(0.977)	(0.743)
2.875	(0.907)	(0.743)	(0.609)	(0.375)
2.750	(1.755)	(1.600)	(1.474)	(1.248)
2.625	(1.377)	(1.222)	(1.096)	(0.870)
2.500	(0.987)	(0.831)	(0.705)	(0.480)
2.375	(0.584)	(0.428)	(0.302)	(0.077)
2.250	(0.168)	(0.013)	0.113	0.339

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.146)	(0.996)	(0.846)	(0.696)
4.000	(1.104)	(0.954)	(0.804)	(0.654)
3.875	(1.062)	(0.912)	(0.762)	(0.612)
3.750	(1.021)	(0.871)	(0.721)	(0.571)
3.625	(0.878)	(0.728)	(0.578)	(0.428)
3.500	(0.830)	(0.680)	(0.530)	(0.380)
3.375	(0.783)	(0.633)	(0.483)	(0.333)
3.250	(0.735)	(0.585)	(0.435)	(0.285)
3.125	(0.476)	(0.326)	(0.176)	(0.026)
3.000	(0.389)	(0.239)	(0.089)	0.061
2.875	(0.302)	(0.152)	(0.002)	0.148
2.750	(0.216)	(0.066)	0.084	0.234

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.996)	(0.846)	(0.696)	(0.546)
4.000	(0.954)	(0.804)	(0.654)	(0.504)
3.875	(0.912)	(0.762)	(0.612)	(0.462)
3.750	(0.871)	(0.721)	(0.571)	(0.421)
3.625	(0.728)	(0.578)	(0.428)	(0.278)
3.500	(0.680)	(0.530)	(0.380)	(0.230)
3.375	(0.633)	(0.483)	(0.333)	(0.183)
3.250	(0.585)	(0.435)	(0.285)	(0.135)
3.125	(0.326)	(0.176)	(0.026)	0.124
3.000	(0.239)	(0.089)	0.061	0.211
2.875	(0.152)	(0.002)	0.148	0.298
2.750	(0.066)	0.084	0.234	0.384

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.926)	(0.776)	(0.626)	(0.476)
4.000	(0.884)	(0.734)	(0.584)	(0.434)
3.875	(0.842)	(0.692)	(0.542)	(0.392)
3.750	(0.801)	(0.651)	(0.501)	(0.351)
3.625	(0.658)	(0.508)	(0.358)	(0.208)
3.500	(0.610)	(0.460)	(0.310)	(0.160)
3.375	(0.563)	(0.413)	(0.263)	(0.113)
3.250	(0.515)	(0.365)	(0.215)	(0.065)
3.125	(0.256)	(0.106)	0.044	0.194
3.000	(0.169)	(0.019)	0.131	0.281
2.875	(0.082)	0.068	0.218	0.368
2.750	0.004	0.154	0.304	0.454

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.626)	(0.476)	(0.326)	(0.176)
4.000	(0.584)	(0.434)	(0.284)	(0.134)
3.875	(0.542)	(0.392)	(0.242)	(0.092)
3.750	(0.501)	(0.351)	(0.201)	(0.051)
3.625	(0.358)	(0.208)	(0.058)	0.092
3.500	(0.310)	(0.160)	(0.010)	0.140
3.375	(0.263)	(0.113)	0.037	0.187
3.250	(0.215)	(0.065)	0.085	0.235
3.125	0.044	0.194	0.344	0.494
3.000	0.131	0.281	0.431	0.581
2.875	0.218	0.368	0.518	0.668
2.750	0.304	0.454	0.604	0.754

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

Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
5.000	(5.860)	(5.803)	(5.845)	(5.787)	5.000	(5.860)	(5.798)	(5.840)	(5.782)	5.000	(6.399)	(6.258)	(6.254)	(6.092)
4.990	(5.810)	(5.783)	(5.825)	(5.767)	4.990	(5.810)	(5.779)	(5.821)	(5.763)	4.875	(6.232)	(6.200)	(6.083)	(5.924)
4.875	(5.699)	(5.646)	(5.688)	(5.630)	4.875	(5.699)	(5.655)	(5.697)	(5.639)	4.750	(6.066)	(6.048)	(5.835)	(5.676)
4.750	(5.488)	(5.435)	(5.393)	(5.181)	4.750	(5.488)	(5.435)	(5.393)	(5.181)	4.625	(5.463)	(5.393)	(5.428)	(5.369)
4.625	(5.232)	(5.194)	(5.111)	(4.973)	4.625	(5.232)	(5.194)	(5.111)	(4.973)	4.500	(5.341)	(5.271)	(5.265)	(4.978)
4.500	(5.087)	(5.049)	(4.966)	(4.828)	4.500	(5.087)	(5.049)	(4.966)	(4.828)	4.375	(5.184)	(5.113)	(5.036)	(4.879)
4.375	(4.878)	(4.841)	(4.758)	(4.620)	4.375	(4.878)	(4.841)	(4.758)	(4.620)	4.250	(5.011)	(4.941)	(4.868)	(4.709)
4.250	(4.646)	(4.609)	(4.525)	(4.387)	4.250	(4.646)	(4.609)	(4.525)	(4.387)	4.125	(4.834)	(4.797)	(4.706)	(4.547)
4.125	(4.394)	(4.394)	(4.327)	(4.204)	4.125	(4.394)	(4.394)	(4.327)	(4.204)	4.000	(4.902)	(4.843)	(4.785)	(4.446)
4.000	(4.213)	(4.213)	(4.149)	(4.025)	4.000	(4.213)	(4.213)	(4.149)	(4.025)	3.990	(4.852)	(4.713)	(4.715)	(4.396)
3.990	(4.165)	(4.165)	(4.099)	(3.975)	3.990	(4.165)	(4.165)	(4.099)	(3.975)	3.875	(4.584)	(4.518)	(4.459)	(4.144)
3.875	(4.008)	(4.008)	(3.942)	(3.818)	3.875	(4.008)	(4.008)	(3.942)	(3.818)	3.750	(4.193)	(4.121)	(4.059)	(3.705)
3.750	(3.765)	(3.765)	(3.638)	(3.515)	3.750	(3.765)	(3.765)	(3.638)	(3.515)	3.625	(4.453)	(4.354)	(4.288)	(3.968)
3.625	(4.472)	(4.396)	(4.317)	(4.178)	3.625	(4.472)	(4.396)	(4.317)	(4.178)	3.500	(4.213)	(4.113)	(4.044)	(3.713)
3.500	(4.242)	(4.149)	(4.077)	(3.885)	3.500	(4.242)	(4.149)	(4.077)	(3.885)	3.375	(3.869)	(3.761)	(3.690)	(3.371)
3.375	(3.731)	(3.769)	(3.693)	(3.495)	3.375	(3.731)	(3.769)	(3.693)	(3.495)	3.250	(3.399)	(3.282)	(3.206)	(2.907)
3.250	(3.241)	(3.228)	(3.148)	(2.941)	3.250	(3.241)	(3.228)	(3.148)	(2.941)	3.125	(3.881)	(3.747)	(3.697)	(3.396)
3.125	(3.941)	(3.830)	(3.759)	(3.578)	3.125	(3.941)	(3.830)	(3.759)	(3.578)	3.000	(3.573)	(3.407)	(3.355)	(3.055)
3.000	(3.625)	(3.507)	(3.426)	(3.232)	3.000	(3.625)	(3.507)	(3.426)	(3.232)	2.990	(3.523)	(3.357)	(3.305)	(2.988)
2.990	(3.587)	(3.457)	(3.376)	(3.182)	2.990	(3.575)	(3.457)	(3.376)	(3.182)	2.875	(3.086)	(2.912)	(2.856)	(2.529)
2.875	(3.089)	(2.938)	(2.841)	(2.638)	2.875	(3.077)	(2.937)	(2.841)	(2.638)	2.750	(2.527)	(2.344)	(2.286)	(1.960)
2.750	(2.454)	(2.307)	(2.190)	(1.973)	2.750	(2.442)	(2.294)	(2.182)	(1.972)	2.625	(2.176)	(1.908)	(1.874)	(1.331)
2.625	(1.784)	(1.641)	(1.549)	(1.205)	2.625	(1.784)	(1.641)	(1.549)	(1.205)	2.500	(1.701)	(1.420)	(1.384)	(0.966)
2.500	(1.305)	(1.163)	(1.063)	(0.811)	2.500	(1.305)	(1.163)	(1.063)	(0.751)	2.375	(0.990)	(0.727)	(0.665)	(0.443)
2.375	(0.830)	(0.546)	(0.416)	(0.204)	2.375	(0.830)	(0.546)	(0.416)	(0.190)	2.250	(0.827)	(0.612)	(0.607)	0.304
2.250	0.117	0.239	0.331	0.523	2.250	0.132	0.254	0.346	0.538					

Loan Level Price Adjustments														
		< 620	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	> 780			
All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	≤ 60	NA	NA	1.000	0.500	0.500	0.500	0.250	0.250	0.250	0.250		
		60.01-70	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250		
		70.01-75	NA	NA	3.000	2.750	1.750	1.500	0.750	0.500	0.500	0.250		
		75.01-80	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250		
		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	1.250	1.000	0.500	0.250	0.250	0.250		
		97.01-99	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250		
		99.01-100	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250		
Cash-Out	LTV	≤ 60	NA	NA	NA	0.625	0.375	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	0.625		
		75.01-80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875	0.875		
		< 620	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	≥ 800		
		Premium Adjusters	Rate & Term Ref	NA	1.000	0.950	0.950	0.650	0.600	0.500	0.200	0.120	0.110	0.100
		2nd Home	NA	1.200	1.200	1.200	0.700	0.700	0.400	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	≤ 85	NA	0.850	0.800	0.800	0.300	0.300	0.200	0.170	0.170	0.170	
		90.01-95	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280	
		95.01-97	NA	1.530	1.270	1.120	1.000	0.720	0.600	0.440	0.350	0.350	0.350	
97.01-99	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380			
Lender Paid Adj.	LTV	≤ 20 Yr Term	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360		
		85.01-90	NA	1.810	1.550	1.510	1.150	1.150	0.850	0.680	0.520	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	6.290	5.720	5.260	3.920	3.120	2.650	2.060	1.390	1.310	1.300	
		> 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	4.310	3.270	2.570	2.170	1.740	1.290	1.090	1.060	
		95.01-97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310	
		Subordinate Financing Excludes Community Seconds®	LTV	≤ 65	< 720	> 720	> 720	> 720	> 720	> 720	> 720	> 720	> 720	> 720
				65.01-95	80.01-95	0.500	0.250							
75.01-95	90.01-95			0.750	0.500									
75.01-90	76.01-90			1.000	0.750									
≤ 95	95.01-97			1.500	1.500									
All	All			0.375	0.375									
2-4 Units	All			1.000	1.000									
Manufactured Home	All			3.000	3.000									
Attached Condo > 75 LTV (1 Day Term)	All			0.500	0.500									
Escrow Waiver (Full or Taxes Only)	All			0.250	0.250									
Escrow Waiver (Insurance Only)	All	0.000	0.000											
Misc Adjusters	LTV	Second Home > 85	< 75	0.250	0.250									
		> 85	< 75	2.125	2.125									
		75.01-80	> 80	3.375	3.375									
		4.000	4.000											
		4.000	4.000											
		4.000	4.000											
		4.000	4.000											
		4.000	4.000											
		4.000	4.000											
		4.000	4.000											
Loan Adjusters	Loan Amount	< \$50,000	< \$50,000	1.250	1.250									
		\$50,000-\$99,999	\$50,000-\$99,999	0.500	0.500									
		\$100,000-\$149,999	\$100,000-\$149,999	0.250	0.250									
		\$150,000-\$199,999	\$150,000-\$199,999	0.000	0.000									
		\$200,000-\$249,999	\$200,000-\$249,999	0.000	0.000									
		\$250,000-\$299,999	\$250,000-\$299,999	0.000	0.000									
		\$300,000-\$349,999	\$300,000-\$349,999	0.000	0.000									
		\$350,000-\$399,999	\$350,000-\$399,999	0.000	0.000									
		\$400,000-\$449,999	\$400,000-\$449,999	0.000	0.000									
		\$450,000-\$499,999	\$450,000-\$499,999	0.000	0.000									
High Balance Adjustments	High Balance	< \$100,000	< \$100,000	0.000	0.000									
		\$100,000-\$199,999	\$100,000-\$199,999	0.000	0.000									
		\$200,000-\$299,999	\$200,000-\$299,999	0.000	0.000									
		\$300,000-\$399,999	\$300,000-\$399,999	0.000	0.000									
		\$400,000-\$499,999	\$400,000-\$499,999	0.000	0.000									
		\$500,000-\$599,999	\$500,000-\$599,999	0.000	0.000									
		\$600,000-\$699,999	\$600,000-\$699,999	0.000	0.000									
		\$700,000-\$799,999	\$700,000-\$799,999	0.000	0.000									
		\$800,000-\$899,999	\$800,000-\$899,999	0.000	0.000									
		\$900,000-\$999,999	\$900,000-\$999,999	0.000	0.000	</								

Freddie Mac - Conforming Fixed Rate Products

Table with 3 columns of Freddie Mac 30-year fixed rate products. Each column contains a grid of rates for 15, 30, and 45-day terms across various interest rate levels (e.g., 5.000, 4.950, 4.900).

Table with 3 columns of Freddie Mac 30-year super conforming fixed rate products. Each column contains a grid of rates for 15, 30, and 45-day terms across various interest rate levels.

Table with 3 columns of Freddie Mac 20-year super conforming fixed rate products. Each column contains a grid of rates for 15, 30, and 45-day terms across various interest rate levels.

Table with 3 columns of Freddie Mac 15-year super conforming fixed rate products. Each column contains a grid of rates for 15, 30, and 45-day terms across various interest rate levels.

Loan Level Price Adjustments

Table showing Loan Level Price Adjustments for All Fixed Conforming (does not apply to terms <= 91 days) and Cash-Out LTV. Columns represent LTV percentages and rows represent interest rate ranges.

Table showing Premium Adjustors and Lender Paid MI Adj. for various loan types and terms. Columns represent interest rate ranges and rows represent loan characteristics.

Table showing Subordinate Financing, Misc Adjustors, and Non Owner Occupied LTV. Columns represent interest rate ranges and rows represent loan characteristics.

Table showing Additional Cashout LTV/FICO Adjustments, Special Pricing, and Max YSP. Columns represent interest rate ranges and rows represent loan characteristics.

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.810)	(5.753)	(5.795)	(5.737)
4.990	(5.760)	(5.733)	(5.775)	(5.717)
4.875	(5.649)	(5.596)	(5.505)	(5.447)
4.750	(5.438)	(5.385)	(5.285)	(5.131)
4.625	(5.182)	(5.144)	(5.061)	(4.923)
4.500	(5.037)	(4.999)	(4.916)	(4.778)
4.375	(4.829)	(4.791)	(4.708)	(4.570)
4.250	(4.596)	(4.559)	(4.475)	(4.337)
4.125	(4.344)	(4.344)	(4.277)	(4.154)
4.000	(4.165)	(4.165)	(4.099)	(3.975)
3.990	(4.115)	(4.115)	(4.049)	(3.925)
3.875	(3.958)	(3.958)	(3.892)	(3.768)
3.750	(3.655)	(3.655)	(3.588)	(3.465)
3.625	(4.422)	(4.336)	(4.267)	(4.078)
3.500	(4.192)	(4.099)	(4.027)	(3.835)
3.375	(3.821)	(3.719)	(3.643)	(3.445)
3.250	(3.291)	(3.178)	(3.098)	(2.891)
3.125	(3.891)	(3.780)	(3.709)	(3.528)
3.000	(3.575)	(3.457)	(3.376)	(3.182)
2.990	(3.575)	(3.407)	(3.326)	(3.132)
2.875	(3.035)	(2.888)	(2.791)	(2.588)
2.750	(2.404)	(2.257)	(2.140)	(1.923)
2.625	(1.734)	(1.591)	(1.499)	(1.155)
2.500	(1.255)	(1.113)	(1.013)	(0.761)
2.375	(0.580)	(0.458)	(0.366)	(0.174)
2.250	0.167	0.289	0.381	0.573

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.810)	(5.748)	(5.790)	(5.732)
4.990	(5.760)	(5.729)	(5.771)	(5.713)
4.875	(5.649)	(5.596)	(5.505)	(5.447)
4.750	(5.438)	(5.385)	(5.285)	(5.131)
4.625	(5.182)	(5.144)	(5.061)	(4.923)
4.500	(5.037)	(4.999)	(4.916)	(4.778)
4.375	(4.829)	(4.791)	(4.708)	(4.570)
4.250	(4.596)	(4.559)	(4.475)	(4.337)
4.125	(4.344)	(4.344)	(4.277)	(4.154)
4.000	(4.165)	(4.165)	(4.099)	(3.975)
3.990	(4.115)	(4.115)	(4.049)	(3.925)
3.875	(3.958)	(3.958)	(3.892)	(3.768)
3.750	(3.655)	(3.655)	(3.588)	(3.465)
3.625	(4.422)	(4.336)	(4.267)	(4.078)
3.500	(4.192)	(4.099)	(4.027)	(3.835)
3.375	(3.821)	(3.719)	(3.643)	(3.445)
3.250	(3.291)	(3.178)	(3.098)	(2.891)
3.125	(3.891)	(3.780)	(3.709)	(3.528)
3.000	(3.575)	(3.457)	(3.376)	(3.182)
2.990	(3.575)	(3.407)	(3.326)	(3.132)
2.875	(3.017)	(2.887)	(2.791)	(2.588)
2.750	(2.392)	(2.244)	(2.132)	(1.922)
2.625	(1.734)	(1.591)	(1.499)	(1.164)
2.500	(1.255)	(1.113)	(1.013)	(0.701)
2.375	(0.536)	(0.414)	(0.322)	(0.130)
2.250	0.182	0.304	0.396	0.588

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.349)	(6.208)	(6.204)	(6.042)
4.875	(6.182)	(6.040)	(6.033)	(5.874)
4.750	(5.936)	(5.793)	(5.785)	(5.623)
4.625	(5.413)	(5.343)	(5.378)	(5.319)
4.500	(5.291)	(5.221)	(5.215)	(5.157)
4.375	(5.134)	(5.063)	(5.068)	(4.926)
4.250	(4.961)	(4.887)	(4.808)	(4.653)
4.125	(4.984)	(4.929)	(4.876)	(4.539)
4.000	(4.852)	(4.793)	(4.793)	(4.735)
3.990	(4.802)	(4.743)	(4.685)	(4.346)
3.875	(4.534)	(4.468)	(4.409)	(4.064)
3.750	(4.143)	(4.071)	(4.009)	(3.655)
3.625	(4.403)	(4.304)	(4.238)	(3.913)
3.500	(4.163)	(4.063)	(3.994)	(3.663)
3.375	(3.819)	(3.711)	(3.640)	(3.321)
3.250	(3.349)	(3.232)	(3.156)	(2.853)
3.125	(3.851)	(3.697)	(3.647)	(3.342)
3.000	(3.523)	(3.357)	(3.305)	(2.985)
2.990	(3.473)	(3.307)	(3.255)	(2.935)
2.875	(3.036)	(2.862)	(2.806)	(2.479)
2.750	(2.477)	(2.294)	(2.236)	(1.901)
2.625	(2.126)	(1.858)	(1.824)	(1.281)
2.500	(1.651)	(1.370)	(1.334)	(0.916)
2.375	(0.940)	(0.677)	(0.615)	(0.393)
2.250	(0.177)	0.038	0.147	0.354

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.130)	(5.077)	(5.050)	(4.915)
4.375	(4.991)	(4.937)	(4.912)	(4.774)
4.250	(4.792)	(4.734)	(4.706)	(4.567)
4.125	(4.608)	(4.547)	(4.515)	(4.373)
4.000	(4.402)	(4.291)	(4.264)	(4.079)
3.990	(4.352)	(4.241)	(4.214)	(4.029)
3.875	(4.109)	(3.992)	(3.961)	(3.771)
3.750	(4.002)	(3.882)	(3.852)	(3.658)
3.625	(3.910)	(3.901)	(3.846)	(3.730)
3.500	(3.667)	(3.656)	(3.602)	(3.485)
3.375	(3.488)	(3.478)	(3.424)	(3.307)
3.250	(3.256)	(3.246)	(3.192)	(3.075)
3.125	(3.587)	(3.501)	(3.388)	(3.221)
3.000	(3.728)	(3.654)	(3.600)	(3.432)
2.990	(3.678)	(3.604)	(3.550)	(3.382)
2.875	(3.511)	(3.435)	(3.379)	(3.210)
2.750	(3.184)	(3.105)	(3.048)	(2.879)
2.625	(2.733)	(2.649)	(2.593)	(2.418)
2.500	(2.529)	(2.448)	(2.413)	(2.197)
2.375	(2.163)	(2.078)	(2.042)	(1.820)
2.250	(1.756)	(1.667)	(1.630)	(1.404)
2.125	(1.099)	(1.003)	(0.965)	(0.782)
2.000	(0.508)	(0.427)	(0.377)	(0.227)
1.990	(0.458)	(0.378)	(0.328)	(0.177)

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.128)	(5.071)	(5.071)	(4.971)
4.375	(5.108)	(5.078)	(5.078)	(4.978)
4.250	(4.988)	(4.958)	(4.958)	(4.858)
4.125	(4.640)	(4.610)	(4.610)	(4.510)
4.000	(4.679)	(4.558)	(4.492)	(4.319)
3.990	(4.629)	(4.508)	(4.442)	(4.293)
3.875	(4.388)	(4.288)	(4.288)	(4.188)
3.750	(4.283)	(4.153)	(4.086)	(3.986)
3.625	(4.003)	(3.871)	(3.800)	(3.626)
3.500	(4.021)	(3.930)	(3.865)	(3.657)
3.375	(3.832)	(3.739)	(3.673)	(3.465)
3.250	(3.559)	(3.463)	(3.395)	(3.184)
3.125	(3.336)	(3.238)	(3.168)	(2.962)
3.000	(3.538)	(3.465)	(3.410)	(3.243)
2.990	(3.488)	(3.415)	(3.360)	(3.193)
2.875	(3.322)	(3.246)	(3.191)	(3.023)
2.750	(2.997)	(2.917)	(2.861)	(2.692)
2.625	(2.547)	(2.463)	(2.407)	(2.232)
2.500	(2.481)	(2.400)	(2.365)	(2.151)
2.375	(2.117)	(2.032)	(1.996)	(1.774)
2.250	(1.711)	(1.623)	(1.586)	(1.382)
2.125	(1.178)	(1.098)	(1.048)	(0.898)
2.000	(0.531)	(0.451)	(0.401)	(0.251)
1.990	(0.466)	(0.385)	(0.335)	(0.185)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.406)	(1.376)	(1.333)	(1.183)
2.750	(1.018)	(0.947)	(0.904)	(0.753)
2.625	(0.584)	(0.512)	(0.469)	(0.319)
2.500	(0.131)	(0.059)	(0.016)	0.134

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.112)	(1.041)	(0.997)	(0.847)
2.750	(0.877)	(0.806)	(0.763)	(0.613)
2.625	(0.640)	(0.569)	(0.526)	(0.375)
2.500	(0.390)	(0.319)	(0.276)	(0.125)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.321)	(1.250)	(1.207)	(1.057)
2.750	(1.052)	(0.981)	(0.938)	(0.788)
2.625	(0.677)	(0.606)	(0.563)	(0.413)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.406)	(1.376)	(1.333)	(1.183)
2.750	(1.018)	(0.947)	(0.904)	(0.753)
2.625	(0.584)	(0.512)	(0.469)	(0.319)
2.500	(0.131)	(0.059)	(0.016)	0.134

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	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	0.250	0.250	0.250	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	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

Cash-Out LTV

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

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home	DTI > 45	LTV Adjusters											
					≤ 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 85	85.01 - 90	90.01 - 95	95.01 - 97
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home	DTI > 45	≤ 60	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
					60.01 - 75	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
Lender Paid MI Adj.	LTV Adjusters	≤ 20 Yr Term	≤ 85	NA	0.490	0.440	0.430	0.380	0.300	0.220	0.170	0.110	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	
Lender Paid MI Adj.	LTV Adjusters	≤ 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	
Lender Paid MI Adj.	LTV Adjusters	> 20 Yr Term	≤ 85	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					

FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(3.103)	(3.115)	(3.157)	(3.099)
4.900	(3.086)	(3.098)	(3.139)	(3.081)
4.875	(2.835)	(2.846)	(2.888)	(2.830)
4.750	(2.557)	(2.568)	(2.610)	(2.552)
4.625	(2.506)	(2.518)	(2.560)	(2.502)
4.500	(2.241)	(2.253)	(2.295)	(2.237)
4.375	(1.977)	(1.988)	(2.030)	(1.972)
4.250	(1.683)	(1.694)	(1.736)	(1.678)
4.125	(2.477)	(2.489)	(2.530)	(2.472)
4.000	(2.208)	(2.220)	(2.262)	(2.204)
3.990	(2.230)	(2.242)	(2.283)	(2.225)
3.875	(1.929)	(1.941)	(1.983)	(1.925)
3.750	(1.595)	(1.607)	(1.649)	(1.591)
3.625	(2.835)	(2.713)	(2.621)	(2.428)
3.500	(2.552)	(2.430)	(2.338)	(2.145)
3.375	(2.227)	(2.105)	(2.012)	(1.820)
3.250	(1.792)	(1.670)	(1.578)	(1.386)
3.125	(1.153)	(1.031)	(0.939)	(0.747)
3.000	(2.863)	(2.741)	(2.599)	(2.382)
2.990	(2.885)	(2.738)	(2.621)	(2.404)
2.875	(2.435)	(2.288)	(2.171)	(1.953)
2.750	(1.863)	(1.716)	(1.599)	(1.382)
2.625	(1.172)	(1.025)	(0.908)	(0.691)
2.500	(0.654)	(0.532)	(0.439)	(0.247)
2.375	(0.123)	(0.001)	0.091	0.283

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(3.103)	(3.115)	(3.157)	(3.099)
4.875	(2.835)	(2.846)	(2.888)	(2.830)
4.750	(2.557)	(2.568)	(2.610)	(2.552)
4.625	(2.506)	(2.518)	(2.560)	(2.502)
4.500	(2.241)	(2.253)	(2.295)	(2.237)
4.375	(1.977)	(1.988)	(2.030)	(1.972)
4.250	(1.683)	(1.694)	(1.736)	(1.678)
4.125	(2.477)	(2.489)	(2.530)	(2.472)
4.000	(2.208)	(2.220)	(2.262)	(2.204)
3.990	(2.230)	(2.242)	(2.283)	(2.225)
3.875	(1.929)	(1.941)	(1.983)	(1.925)
3.750	(1.595)	(1.607)	(1.649)	(1.591)
3.625	(2.835)	(2.713)	(2.621)	(2.428)
3.500	(2.552)	(2.430)	(2.338)	(2.145)
3.375	(2.227)	(2.105)	(2.012)	(1.820)
3.250	(1.792)	(1.670)	(1.578)	(1.386)
3.125	(1.153)	(1.031)	(0.939)	(0.747)
3.000	(2.863)	(2.741)	(2.599)	(2.382)
2.990	(2.885)	(2.738)	(2.621)	(2.404)
2.875	(2.435)	(2.288)	(2.171)	(1.953)
2.750	(1.863)	(1.716)	(1.599)	(1.382)
2.625	(1.172)	(1.025)	(0.908)	(0.691)
2.500	(0.654)	(0.532)	(0.439)	(0.247)
2.375	(0.123)	(0.001)	0.091	0.283
2.250	0.555	0.678	0.770	0.962

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.760)	(2.772)	(2.814)	(2.756)
4.875	(2.567)	(2.579)	(2.621)	(2.563)
4.750	(2.305)	(2.316)	(2.358)	(2.300)
4.625	(2.060)	(2.072)	(2.114)	(2.056)
4.500	(1.927)	(1.939)	(1.981)	(1.923)
4.375	(1.727)	(1.738)	(1.780)	(1.722)
4.250	(1.433)	(1.444)	(1.486)	(1.428)
4.125	(2.030)	(2.042)	(2.084)	(2.026)
4.000	(1.894)	(1.906)	(1.948)	(1.890)
3.990	(1.927)	(1.938)	(1.980)	(1.922)
3.875	(1.679)	(1.691)	(1.733)	(1.675)
3.750	(1.345)	(1.357)	(1.399)	(1.341)
3.625	(2.388)	(2.266)	(2.174)	(1.982)
3.500	(2.238)	(2.116)	(2.024)	(1.832)
3.375	(1.977)	(1.855)	(1.762)	(1.570)
3.250	(1.542)	(1.420)	(1.328)	(1.136)
3.125	(2.768)	(2.559)	(2.442)	(2.225)
3.000	(2.550)	(2.402)	(2.285)	(2.068)
2.990	(2.582)	(2.435)	(2.318)	(2.101)
2.875	(2.185)	(2.038)	(1.921)	(1.703)
2.750	(1.613)	(1.466)	(1.349)	(1.132)
2.625	(0.922)	(0.775)	(0.658)	(0.441)
2.500	(0.340)	(0.218)	(0.126)	0.066
2.375	0.127	0.249	0.341	0.533
2.250	0.805	0.928	1.020	1.212

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(1.111)	(1.081)	(1.081)	(0.981)
4.375	(0.998)	(0.968)	(0.968)	(0.868)
4.250	(0.842)	(0.812)	(0.812)	(0.712)
4.125	(0.644)	(0.614)	(0.614)	(0.514)
4.000	(0.358)	(0.328)	(0.328)	(0.228)
3.990	(0.327)	(0.297)	(0.297)	(0.197)
3.875	(0.082)	(0.052)	(0.052)	0.048
3.750	0.095	0.125	0.125	0.225
3.625	0.301	0.331	0.331	0.431
3.500	(0.708)	(0.703)	(0.728)	(0.623)
3.375	(0.537)	(0.532)	(0.557)	(0.483)
3.250	(0.346)	(0.341)	(0.366)	(0.291)
3.125	(0.108)	(0.103)	(0.128)	(0.053)
3.000	(1.702)	(1.605)	(1.539)	(1.372)
2.990	(1.700)	(1.603)	(1.536)	(1.369)
2.875	(1.565)	(1.468)	(1.341)	(1.174)
2.750	(1.310)	(1.213)	(1.146)	(0.979)
2.625	(1.007)	(0.910)	(0.843)	(0.676)
2.500	(0.638)	(0.541)	(0.474)	(0.307)
2.375	(0.171)	(0.091)	(0.040)	0.110
2.250	0.083	0.163	0.213	0.363
2.125	0.414	0.494	0.544	0.694
2.000	0.839	0.919	0.969	1.120
1.990	0.879	0.960	1.010	1.160

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.676)	(0.646)	(0.646)	(0.546)
4.375	(0.680)	(0.650)	(0.650)	(0.550)
4.250	(0.612)	(0.582)	(0.582)	(0.482)
4.125	(0.414)	(0.384)	(0.384)	(0.284)
4.000	(0.128)	(0.098)	(0.098)	0.002
3.990	(0.097)	(0.067)	(0.067)	0.033
3.875	0.217	0.247	0.247	0.347
3.750	0.325	0.355	0.355	0.455
3.625	0.531	0.561	0.561	0.661
3.500	(0.294)	(0.289)	(0.314)	(0.249)
3.375	(0.238)	(0.233)	(0.258)	(0.184)
3.250	(0.116)	(0.111)	(0.136)	(0.061)
3.125	0.122	0.127	0.102	0.177
3.000	(1.288)	(1.191)	(1.125)	(0.958)
2.990	(1.295)	(1.198)	(1.131)	(0.964)
2.875	(1.066)	(1.109)	(1.042)	(0.875)
2.750	(0.800)	(0.983)	(0.916)	(0.749)
2.625	(0.607)	(0.680)	(0.613)	(0.446)
2.500	(0.408)	(0.311)	(0.244)	(0.077)
2.375	0.098	0.195	0.262	0.429
2.250	0.313	0.393	0.443	0.593
2.125	0.644	0.724	0.774	0.925
2.000	1.069	1.149	1.199	1.350
1.990	1.109	1.190	1.240	1.390

FNMA HomeReady™ 10/6 ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.356)	(1.326)	(1.283)	(1.133)
2.750	(0.968)	(0.897)	(0.854)	(0.703)
2.625	(0.534)	(0.462)	(0.419)	(0.269)
2.500	(0.081)	(0.009)	0.034	0.184

FNMA HomeReady™ 5/6 SOFR ARM [2/1] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.062)	(0.991)	(0.947)	(0.797)
2.750	(0.827)	(0.756)	(0.713)	(0.563)
2.625	(0.590)	(0.519)	(0.476)	(0.325)
2.500	(0.340)	(0.269)	(0.226)	(0.075)

FNMA HomeReady™ 7/6 SOFR ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.271)	(1.200)	(1.157)	(1.007)
2.625	(1.002)	(0.931)	(0.888)	(0.738)
2.500	(0.627)	(0.556)	(0.513)	(0.363)

FNMA HomeReady™ 10/6 ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.356)	(1.326)	(1.283)	(1.133)
2.750	(0.968)	(0.897)	(0.854)	(0.703)
2.625	(0.534)	(0.462)	(0.419)	(0.269)
2.500	(0.081)	(0.009)	0.034	0.184

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 - 779	780 - 799	≥ 800	
	≤ 60	NA	NA	0.500	0.000	0.000	0.000	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	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	70.01 - 75	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	0.250	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	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	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	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	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	0.750	0.750

Cash-Out

Cash-Out	LTV	Cash-Out												
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800	
	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home	OTI > 45	LPMI Adjustments Applied after Cap										
					≤ 60	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
					NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
					NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
					NA	0.400	0.400	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
				≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360
				85.0											

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.810)	(5.753)	(5.795)	(5.737)
4.990	(5.760)	(5.733)	(5.775)	(5.717)
4.875	(5.649)	(5.596)	(5.505)	(5.447)
4.750	(5.438)	(5.385)	(5.285)	(5.131)
4.625	(5.182)	(5.144)	(5.061)	(4.923)
4.500	(5.037)	(4.999)	(4.916)	(4.778)
4.375	(4.829)	(4.791)	(4.708)	(4.570)
4.250	(4.596)	(4.559)	(4.475)	(4.337)
4.125	(4.344)	(4.344)	(4.277)	(4.154)
4.000	(4.165)	(4.165)	(4.099)	(3.975)
3.990	(4.115)	(4.115)	(4.049)	(3.925)
3.875	(3.958)	(3.958)	(3.892)	(3.768)
3.750	(3.655)	(3.655)	(3.588)	(3.465)
3.625	(4.422)	(4.336)	(4.267)	(4.078)
3.500	(4.192)	(4.099)	(4.027)	(3.835)
3.375	(3.821)	(3.719)	(3.643)	(3.445)
3.250	(3.291)	(3.178)	(3.098)	(2.891)
3.125	(3.891)	(3.780)	(3.709)	(3.528)
3.000	(3.575)	(3.457)	(3.376)	(3.182)
2.990	(3.537)	(3.407)	(3.326)	(3.132)
2.875	(3.035)	(2.888)	(2.791)	(2.588)
2.750	(2.404)	(2.257)	(2.140)	(1.923)
2.625	(1.734)	(1.591)	(1.499)	(1.155)
2.500	(1.255)	(1.113)	(1.013)	(0.761)
2.375	(0.580)	(0.458)	(0.366)	(0.174)
2.250	0.167	0.289	0.381	0.573

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.810)	(5.748)	(5.790)	(5.732)
4.990	(5.760)	(5.729)	(5.771)	(5.713)
4.875	(5.649)	(5.596)	(5.505)	(5.447)
4.750	(5.438)	(5.385)	(5.285)	(5.131)
4.625	(5.182)	(5.144)	(5.061)	(4.923)
4.500	(5.037)	(4.999)	(4.916)	(4.778)
4.375	(4.829)	(4.791)	(4.708)	(4.570)
4.250	(4.596)	(4.559)	(4.475)	(4.337)
4.125	(4.344)	(4.344)	(4.277)	(4.154)
4.000	(4.165)	(4.165)	(4.099)	(3.975)
3.990	(4.115)	(4.115)	(4.049)	(3.925)
3.875	(3.958)	(3.958)	(3.892)	(3.768)
3.750	(3.655)	(3.655)	(3.588)	(3.465)
3.625	(4.422)	(4.336)	(4.267)	(4.078)
3.500	(4.192)	(4.099)	(4.027)	(3.835)
3.375	(3.821)	(3.719)	(3.643)	(3.445)
3.250	(3.291)	(3.178)	(3.098)	(2.891)
3.125	(3.891)	(3.780)	(3.709)	(3.528)
3.000	(3.575)	(3.457)	(3.376)	(3.182)
2.990	(3.537)	(3.407)	(3.326)	(3.132)
2.875	(3.035)	(2.888)	(2.791)	(2.588)
2.750	(2.392)	(2.244)	(2.132)	(1.922)
2.625	(1.734)	(1.591)	(1.499)	(1.164)
2.500	(1.255)	(1.113)	(1.013)	(0.701)
2.375	(0.536)	(0.414)	(0.322)	(0.130)
2.250	0.182	0.304	0.396	0.588

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.349)	(6.208)	(6.204)	(6.042)
4.875	(6.182)	(6.040)	(6.033)	(5.874)
4.750	(5.936)	(5.793)	(5.785)	(5.623)
4.625	(5.413)	(5.243)	(5.378)	(5.319)
4.500	(5.291)	(5.221)	(5.215)	(5.157)
4.375	(5.134)	(5.063)	(4.986)	(4.926)
4.250	(4.961)	(4.887)	(4.808)	(4.653)
4.125	(4.984)	(4.929)	(4.876)	(4.539)
4.000	(4.852)	(4.793)	(4.735)	(4.396)
3.990	(4.802)	(4.743)	(4.685)	(4.346)
3.875	(4.534)	(4.468)	(4.409)	(4.064)
3.750	(4.143)	(4.071)	(4.009)	(3.655)
3.625	(4.403)	(4.304)	(4.238)	(3.913)
3.500	(4.163)	(4.063)	(3.994)	(3.663)
3.375	(3.819)	(3.711)	(3.640)	(3.321)
3.250	(3.349)	(3.232)	(3.156)	(2.853)
3.125	(3.851)	(3.697)	(3.647)	(3.342)
3.000	(3.523)	(3.357)	(3.305)	(2.985)
2.990	(3.473)	(3.307)	(3.255)	(2.935)
2.875	(3.036)	(2.862)	(2.806)	(2.479)
2.750	(2.477)	(2.294)	(2.236)	(1.910)
2.625	(2.126)	(1.878)	(1.824)	(1.281)
2.500	(1.651)	(1.350)	(1.334)	(0.916)
2.375	(0.940)	(0.677)	(0.615)	(0.393)
2.250	(0.177)	0.038	0.147	0.354

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.980)	(4.927)	(4.900)	(4.765)
4.375	(4.841)	(4.787)	(4.762)	(4.624)
4.250	(4.642)	(4.584)	(4.556)	(4.417)
4.125	(4.458)	(4.397)	(4.365)	(4.223)
4.000	(4.252)	(4.141)	(4.114)	(3.929)
3.990	(4.202)	(4.091)	(4.064)	(3.879)
3.875	(3.959)	(3.842)	(3.811)	(3.621)
3.750	(3.852)	(3.732)	(3.702)	(3.508)
3.625	(3.760)	(3.751)	(3.696)	(3.580)
3.500	(3.517)	(3.506)	(3.452)	(3.335)
3.375	(3.338)	(3.328)	(3.274)	(3.157)
3.250	(3.106)	(3.096)	(3.042)	(2.925)
3.125	(3.437)	(3.351)	(3.238)	(3.071)
3.000	(3.578)	(3.504)	(3.450)	(3.282)
2.990	(3.528)	(3.454)	(3.400)	(3.232)
2.875	(3.361)	(3.285)	(3.229)	(3.060)
2.750	(3.034)	(2.955)	(2.898)	(2.729)
2.625	(2.583)	(2.499)	(2.443)	(2.268)
2.500	(2.379)	(2.298)	(2.263)	(2.047)
2.375	(2.013)	(1.928)	(1.892)	(1.670)
2.250	(1.606)	(1.517)	(1.480)	(1.254)
2.125	(0.949)	(0.853)	(0.815)	(0.632)
2.000	(0.358)	(0.277)	(0.227)	(0.077)
1.990	(0.308)	(0.228)	(0.178)	(0.027)

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.978)	(4.921)	(4.921)	(4.821)
4.375	(4.958)	(4.928)	(4.928)	(4.828)
4.250	(4.838)	(4.808)	(4.808)	(4.708)
4.125	(4.490)	(4.460)	(4.460)	(4.360)
4.000	(4.529)	(4.408)	(4.342)	(4.169)
3.990	(4.479)	(4.358)	(4.292)	(4.143)
3.875	(4.238)	(4.138)	(4.138)	(4.038)
3.750	(4.133)	(4.003)	(3.936)	(3.836)
3.625	(3.853)	(3.721)	(3.650)	(3.476)
3.500	(3.871)	(3.780)	(3.715)	(3.507)
3.375	(3.682)	(3.589)	(3.523)	(3.315)
3.250	(3.409)	(3.313)	(3.245)	(3.034)
3.125	(3.186)	(3.088)	(3.018)	(2.812)
3.000	(3.388)	(3.315)	(3.260)	(3.093)
2.990	(3.338)	(3.265)	(3.210)	(3.043)
2.875	(3.172)	(3.096)	(3.041)	(2.872)
2.750	(2.847)	(2.767)	(2.711)	(2.542)
2.625	(2.397)	(2.313)	(2.257)	(2.082)
2.500	(2.331)	(2.250)	(2.215)	(2.001)
2.375	(1.967)	(1.882)	(1.846)	(1.624)
2.250	(1.561)	(1.473)	(1.436)	(1.232)
2.125	(1.028)	(0.948)	(0.898)	(0.748)
2.000	(0.381)	(0.301)	(0.251)	(0.101)
1.990	(0.316)	(0.235)	(0.185)	(0.035)

FHLMC Home Possible® 10/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.112)	(1.041)	(0.997)	(0.847)
2.750	(0.877)	(0.806)	(0.763)	(0.613)
2.625	(0.640)	(0.569)	(0.526)	(0.375)
2.500	(0.390)	(0.319)	(0.276)	(0.125)

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.112)	(1.041)	(0.997)	(0.847)
2.750	(0.877)	(0.806)	(0.763)	(0.613)
2.625	(0.640)	(0.569)	(0.526)	(0.375)
2.500	(0.390)	(0.319)	(0.276)	(0.125)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.321)	(1.250)	(1.207)	(1.057)
2.750	(1.052)	(0.981)	(0.938)	(0.788)
2.625	(0.677)	(0.606)	(0.563)	(0.413)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.406)	(1.376)	(1.333)	(1.183)
2.750	(1.018)	(0.947)	(0.904)	(0.753)
2.625	(0.584)	(0.512)	(0.469)	(0.319)
2.500	(0.131)	(0.059)	(0.016)	0.134

Loan Level Price Adjustments

All Conforming (does not apply to Fixed 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	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	0.250	0.250	0.250	0.250
	70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	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	0.500	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	0.500	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 Adjustments Applied after Cap										
			< 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	
		DTI > 45	≤ 85	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190
			85.01 - 90	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110
		90.01 - 95	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	
		95.01 - 97	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	
	LTV Adjusters	≤ 20 Yr Term	≤ 85	NA	0.580	0.510	0.480	0.390	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	
			90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	
			95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	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	0.830	
			90.01 - 95	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	
			95.01 - 97	NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.110	

Subordinate Financing Excludes Community Seconds®		
	CLTV	≥ 720

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
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	(1.162)	(1.091)	(1.047)	(0.897)
2.750	(0.927)	(0.856)	(0.813)	(0.663)
2.625	(0.690)	(0.619)	(0.576)	(0.425)
2.500	(0.440)	(0.369)	(0.326)	(0.175)

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	(1.371)	(1.300)	(1.257)	(1.107)
2.625	(1.102)	(1.031)	(0.988)	(0.838)
2.500	(0.727)	(0.656)	(0.613)	(0.463)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.456)	(1.426)	(1.383)	(1.233)
2.750	(1.068)	(0.997)	(0.954)	(0.803)
2.625	(0.634)	(0.562)	(0.519)	(0.369)
2.500	(0.181)	(0.109)	(0.066)	0.084

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.062)	(0.991)	(0.947)	(0.797)
2.750	(0.827)	(0.756)	(0.713)	(0.563)
2.625	(0.590)	(0.519)	(0.476)	(0.325)
2.500	(0.340)	(0.269)	(0.226)	(0.075)

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.271)	(1.200)	(1.157)	(1.007)
2.625	(1.002)	(0.931)	(0.888)	(0.738)
2.500	(0.627)	(0.556)	(0.513)	(0.363)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.356)	(1.326)	(1.283)	(1.133)
2.750	(0.968)	(0.897)	(0.854)	(0.703)
2.625	(0.534)	(0.462)	(0.419)	(0.269)
2.500	(0.081)	(0.009)	0.034	0.184

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	0.000
	\$250,000 - \$299,999		0.000	0.000
High Balance	\$300,000 - Conforming Limit		0.000	0.000
	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

**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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.162)	(1.091)	(1.047)	(0.897)
2.750	(0.927)	(0.856)	(0.813)	(0.663)
2.625	(0.690)	(0.619)	(0.576)	(0.425)
2.500	(0.440)	(0.369)	(0.326)	(0.175)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.371)	(1.300)	(1.257)	(1.107)
2.625	(1.102)	(1.031)	(0.988)	(0.838)
2.500	(0.727)	(0.656)	(0.613)	(0.463)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.456)	(1.426)	(1.383)	(1.233)
2.750	(1.068)	(0.997)	(0.954)	(0.803)
2.625	(0.634)	(0.562)	(0.519)	(0.369)
2.500	(0.181)	(0.109)	(0.066)	0.084

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.062)	(0.991)	(0.947)	(0.797)
2.750	(0.827)	(0.756)	(0.713)	(0.563)
2.625	(0.590)	(0.519)	(0.476)	(0.325)
2.500	(0.340)	(0.269)	(0.226)	(0.075)

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.271)	(1.200)	(1.157)	(1.007)
2.625	(1.002)	(0.931)	(0.888)	(0.738)
2.500	(0.627)	(0.556)	(0.513)	(0.363)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.356)	(1.326)	(1.283)	(1.133)
2.750	(0.968)	(0.897)	(0.854)	(0.703)
2.625	(0.534)	(0.462)	(0.419)	(0.269)
2.500	(0.081)	(0.009)	0.034	0.184

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
<b>All Conforming ARMs</b> <b>(Does not include LP</b> <b>Open Access)</b>	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
<b>Cash-Out</b>	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
		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
<b>Lender Paid MI Adj.</b>	<b>Premium Adjusters</b>	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
	<b>LTV Adjusters</b>	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
			DTI > 45	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	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
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380
			<= 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
			90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030
			95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330

		LTV	<=80	80.01 - 85	> 85
<b>Number Of Units</b>	2 Units	1.000	1.000	1.000	1.000
	3-4 units	1.000	1.500	2.000	
<b>Subordinate Financing</b>	LTV	CLTV	< 720	>= 720	
	<=75	<=80	0.375	0.375	
	<=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	
<b>Misc Adjusters</b>	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		
<b>Non Owner Occupied</b>	LTV	<= 75	2.125		
		75.01 - 80	3.375		
		> 80	4.125		

<b>Loan Size Adjustments</b>	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
	\$250,000 - \$299,999	0.000	0.000
	\$300,000 - Conforming Limit	0.000	0.000
High Balance	0.000	0.000	

<b>Super Conforming</b>	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

<b>Agency Adverse Market Refinance Fee (All Refinances, &gt;\$125,000)</b>	0.500
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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.

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

<b>Max YSP</b>	-3.000
<b>Margin</b>	3.000%