

Maryland Wholesale Rate Sheet

Improved pricing on loan amounts from \$300,000 to the conforming limit!

Purchase Special available on Conventional & Government!

Government FICOs down to 580!

Smart Series Non-QM & Jumbo Series are Back!

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

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MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.125	(3.106)	→ 0.079			
3.000	(2.439)	↓ 0.156	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
2.625	(3.353)	→ 0.086	2.750	(3.062)	↓ 0.132
2.500	(2.853)	→ 0.086	2.625	(2.642)	↓ 0.132
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(1.732)	→ 0.063	2.875	(3.256)	→ 0.032
2.875	(1.530)	→ 0.063	2.750	(2.872)	↓ 0.132

LOCK POLICIES

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

Pricing on-line: www.NewRezWholesale.com

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

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

Lock Extension Info	Expiration Dates	
• 1st-3rd Extension - 2 bps/day	7 Day Extension	9/24/2021
• 4th Extension or more - 4 bps/day	15 Day Lock/Extension	10/4/2021
• Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension	10/18/2021
• Max number of days to extend is 45 days per request.	45 Day Lock/Extension	11/1/2021
	60 Day Lock	11/16/2021
	90 Day Lock	12/16/2021

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

GENERAL INFORMATION

Fee Info	
Lender Fees - Conforming, Government & Jumbo	\$995
Lender Fees - Smart Series	\$1,295
Lender Fees - FHA Streamline & VA IRRRL	\$495
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
Flood Fee (excluded from No Lender Fee Calculation)	\$6
Tax Service Fee (excluded from No Lender Fee Calculation)	\$80
**Lender fees must be included in block one of the initial LE.	
No Lender Fee options are available through the pricing engine online.	

Agency Loan Limits	
1 Unit	\$548,250
2 Unit	\$702,000
3 Unit	\$848,500
4 Unit	\$1,054,500
Mortgagee Clause (Wholesale)	
NewRez LLC ISAOA ATIMA	
PO Box 7050	
TROY, MI 48007-7050	

CORPORATE CONTACTS

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

* Rates are subject to change without notice

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



Government Products

FHA 30 Yr Fixed					VA 30 Yr Fixed					USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
4.500	(5.866)	(5.886)	(5.936)	(5.887)	4.500	(5.676)	(5.696)	(5.746)	(5.697)	4.500	(5.266)	(5.286)	(5.336)	(5.287)
4.375	(5.595)	(5.615)	(5.666)	(5.616)	4.375	(5.405)	(5.425)	(5.476)	(5.426)	4.375	(4.995)	(5.015)	(5.066)	(5.016)
4.250	(5.837)	(5.824)	(5.840)	(5.757)	4.250	(5.647)	(5.634)	(5.650)	(5.567)	4.250	(5.237)	(5.224)	(5.240)	(5.157)
4.125	(5.572)	(5.558)	(5.575)	(5.492)	4.125	(5.382)	(5.368)	(5.385)	(5.302)	4.125	(4.972)	(4.958)	(4.975)	(4.892)
4.000	(5.286)	(5.273)	(5.290)	(5.207)	4.000	(5.096)	(5.083)	(5.100)	(5.017)	4.000	(4.686)	(4.673)	(4.690)	(4.607)
3.875	(4.979)	(4.966)	(4.983)	(4.900)	3.875	(4.789)	(4.776)	(4.793)	(4.710)	3.875	(4.379)	(4.366)	(4.383)	(4.300)
3.750	(5.633)	(5.511)	(5.419)	(5.226)	3.750	(5.443)	(5.321)	(5.229)	(5.036)	3.750	(5.033)	(4.911)	(4.819)	(4.626)
3.625	(5.326)	(5.204)	(5.112)	(4.920)	3.625	(5.136)	(5.014)	(4.922)	(4.730)	3.625	(4.726)	(4.604)	(4.512)	(4.320)
3.500	(4.994)	(4.872)	(4.780)	(4.588)	3.500	(4.804)	(4.682)	(4.590)	(4.398)	3.500	(4.394)	(4.272)	(4.180)	(3.988)
3.375	(4.636)	(4.514)	(4.422)	(4.230)	3.375	(4.446)	(4.324)	(4.232)	(4.040)	3.375	(4.036)	(3.914)	(3.822)	(3.630)
3.250	(4.729)	(4.607)	(4.514)	(4.322)	3.250	(4.539)	(4.417)	(4.324)	(4.132)	3.250	(4.129)	(4.007)	(3.914)	(3.722)
3.125	(4.365)	(4.243)	(4.151)	(3.959)	3.125	(4.175)	(4.053)	(3.961)	(3.769)	3.125	(3.765)	(3.643)	(3.551)	(3.359)
3.000	(3.978)	(3.856)	(3.763)	(3.571)	3.000	(3.788)	(3.666)	(3.573)	(3.381)	3.000	(3.378)	(3.256)	(3.163)	(2.971)
2.990	(3.974)	(3.851)	(3.759)	(3.567)	2.990	(3.784)	(3.661)	(3.569)	(3.377)	2.990	(3.374)	(3.251)	(3.159)	(2.967)
2.875	(3.568)	(3.446)	(3.354)	(3.162)	2.875	(3.378)	(3.256)	(3.164)	(2.972)	2.875	(2.968)	(2.846)	(2.754)	(2.562)
2.750	(3.193)	(3.062)	(2.962)	(2.761)	2.750	(3.003)	(2.872)	(2.772)	(2.571)	2.750	(2.593)	(2.462)	(2.362)	(2.161)
2.625	(2.773)	(2.642)	(2.542)	(2.341)	2.625	(2.583)	(2.452)	(2.352)	(2.151)	2.625	(2.173)	(2.042)	(1.942)	(1.741)
2.500	(2.337)	(2.207)	(2.106)	(1.906)	2.500	(2.147)	(2.017)	(1.916)	(1.716)	2.500	(1.737)	(1.607)	(1.506)	(1.306)
2.375	(1.890)	(1.759)	(1.659)	(1.459)	2.375	(1.700)	(1.569)	(1.469)	(1.269)	2.375	(1.290)	(1.159)	(1.059)	(0.859)
2.250	(1.444)	(1.314)	(1.213)	(1.013)	2.250	(1.254)	(1.124)	(1.023)	(0.823)	2.250	(0.844)	(0.714)	(0.613)	(0.413)
2.125	0.820	0.950	1.051	1.251	2.125	1.010	1.140	1.241	1.441	2.125	1.420	1.550	1.651	1.851
2.000	1.280	1.410	1.511	1.711	2.000	1.470	1.600	1.701	1.901	2.000	1.880	2.010	2.111	2.311
1.990	1.312	1.443	1.543	1.744	1.990	1.502	1.633	1.733	1.934	1.990	1.912	2.043	2.143	2.344
1.875	1.746	1.877	1.977	2.178	1.875	1.936	2.067	2.167	2.368	1.875	2.346	2.477	2.577	2.778
1.750	2.207	2.337	2.438	2.638	1.750	2.397	2.527	2.628	2.828	1.750	2.807	2.937	3.038	3.238
FHA 15 Yr Fixed					VA 15 Yr Fixed					FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
3.750	(3.379)	(3.388)	(3.427)	(3.366)	3.750	(3.089)	(3.098)	(3.137)	(3.076)	3.500	(4.176)	(4.054)	(3.962)	(3.770)
3.625	(3.113)	(3.122)	(3.161)	(3.100)	3.625	(2.823)	(2.832)	(2.871)	(2.810)	3.375	(3.819)	(3.697)	(3.605)	(3.413)
3.500	(2.835)	(2.844)	(2.883)	(2.823)	3.500	(2.545)	(2.554)	(2.593)	(2.533)	3.250	(4.568)	(4.446)	(4.353)	(4.161)
3.375	(2.546)	(2.555)	(2.594)	(2.533)	3.375	(2.256)	(2.265)	(2.304)	(2.243)	3.125	(4.204)	(4.082)	(3.990)	(3.798)
3.250	(3.183)	(3.130)	(3.106)	(2.983)	3.250	(2.893)	(2.840)	(2.816)	(2.693)	3.000	(3.817)	(3.695)	(3.602)	(3.410)
3.125	(2.896)	(2.842)	(2.819)	(2.695)	3.125	(2.606)	(2.552)	(2.529)	(2.405)	2.990	(3.813)	(3.690)	(3.598)	(3.406)
3.000	(2.594)	(2.540)	(2.517)	(2.394)	3.000	(2.304)	(2.250)	(2.227)	(2.104)	2.875	(3.407)	(3.285)	(3.193)	(3.001)
2.875	(2.277)	(2.223)	(2.200)	(2.077)	2.875	(1.987)	(1.933)	(1.910)	(1.787)	2.750	(2.844)	(2.713)	(2.613)	(2.412)
2.750	(2.274)	(2.173)	(2.103)	(1.933)	2.750	(1.984)	(1.883)	(1.813)	(1.643)	2.625	(2.424)	(2.293)	(2.193)	(1.992)
2.625	(1.956)	(1.856)	(1.785)	(1.615)	2.625	(1.666)	(1.566)	(1.495)	(1.325)	2.500	(1.988)	(1.858)	(1.757)	(1.557)
2.500	(1.622)	(1.522)	(1.451)	(1.281)	2.500	(1.332)	(1.232)	(1.161)	(0.991)	2.375	(1.541)	(1.410)	(1.310)	(1.110)
2.375	(1.271)	(1.171)	(1.100)	(0.930)	2.375	(0.981)	(0.881)	(0.810)	(0.640)	2.250	(1.095)	(0.965)	(0.864)	(0.664)
2.250	(0.914)	(0.813)	(0.743)	(0.573)	2.250	(0.624)	(0.523)	(0.453)	(0.283)	2.125	1.544	1.674	1.775	1.975
2.125	(0.121)	0.002	0.096	0.290	2.125	0.169	0.292	0.386	0.580	2.000	2.004	2.135	2.235	2.435
2.000	0.249	0.373	0.467	0.661	2.000	0.539	0.663	0.757	0.951	1.990	2.037	2.167	2.268	2.468
1.875	0.633	0.757	0.850	1.044	1.875	0.923	1.047	1.140	1.334	1.875	2.471	2.601	2.701	2.902
1.750	1.019	1.143	1.237	1.431	1.750	1.309	1.433	1.527	1.721	1.750	2.931	3.061	3.162	3.362
VA High Balance 30 Yr Fixed					FHA 5-1 ARM (1-1.5 Caps)					VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
3.500	(3.726)	(3.604)	(3.512)	(3.320)	4.125	(2.876)	(2.726)	(2.576)	(2.426)	4.125	(2.626)	(2.476)	(2.326)	(2.176)
3.375	(3.369)	(3.247)	(3.155)	(2.963)	4.000	(2.507)	(2.357)	(2.207)	(2.057)	4.000	(2.257)	(2.107)	(1.957)	(1.807)
3.250	(4.118)	(3.996)	(3.903)	(3.711)	3.875	(2.139)	(1.989)	(1.839)	(1.689)	3.875	(1.889)	(1.739)	(1.589)	(1.439)
3.125	(3.754)	(3.632)	(3.540)	(3.348)	3.750	(1.770)	(1.620)	(1.470)	(1.320)	3.750	(1.520)	(1.370)	(1.220)	(1.070)
3.000	(3.367)	(3.245)	(3.152)	(2.960)	3.625	(2.448)	(2.298)	(2.148)	(1.998)	3.625	(2.198)	(2.048)	(1.898)	(1.748)
2.990	(3.363)	(3.240)	(3.148)	(2.956)	3.500	(2.021)	(1.871)	(1.721)	(1.571)	3.500	(1.771)	(1.621)	(1.471)	(1.321)
2.875	(2.957)	(2.835)	(2.743)	(2.551)	3.375	(1.587)	(1.437)	(1.287)	(1.137)	3.375	(1.337)	(1.187)	(1.037)	(0.887)
2.750	(2.394)	(2.263)	(2.163)	(1.962)	3.250	(1.145)	(0.995)	(0.845)	(0.695)	3.250	(0.895)	(0.745)	(0.595)	(0.445)
2.625	(1.974)	(1.843)	(1.743)	(1.542)	3.125	(1.874)	(1.724)	(1.574)	(1.424)	3.125	(1.624)	(1.474)	(1.324)	(1.174)
2.500	(1.538)	(1.408)	(1.307)	(1.107)	3.000	(1.440)	(1.290)	(1.140)	(0.990)	3.000	(1.190)	(1.040)	(0.890)	(0.740)
2.375	(1.091)	(0.960)	(0.860)	(0.660)	2.875	(0.998)	(0.848)	(0.698)	(0.548)	2.875	(0.748)	(0.598)	(0.448)	(0.298)
2.250	(0.645)	(0.515)	(0.414)	(0.214)	2.750	(0.547)	(0.397)	(0.247)	(0.097)	2.750	(0.297)	(0.147)	0.003	0.153
2.125	1.994	2.124	2.225	2.425										
2.000	2.454	2.585	2.685	2.885										
1.990	2.487	2.617	2.718	2.918										
1.875	2.921	3.051	3.151	3.352										
1.750	3.381	3.511	3.612	3.812										
FHA 5-1 ARM High Balance (1-1.5 Caps)					VA 5-1 ARM High Balance (1-1.5 Caps)									
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day					
4.125	(4.786)	(4.636)	(4.486)	(4.336)	4.125	(4.336)	(4.186)	(4.036)	(3.886)					
4.000	(4.417)	(4.267)	(4.117)	(3.967)	4.000	(3.967)	(3.817)	(3.667)	(3.517)					
3.875	(4.049)	(3.899)	(3.749)	(3.599)	3.875	(3.599)	(3.449)	(3.299)	(3.149)					
3.750	(3.680)	(3.530)	(3.380)	(3.230)	3.750	(3.230)	(3.080)	(2.930)	(2.780)					
3.625	(4.358)	(4.208)	(4.058)	(3.908)	3.625	(3.908)	(3.758)	(3.608)	(3.458)					
3.500	(3.931)	(3.781)	(3.631)	(3.481)	3.500	(3.481)	(3.331)	(3.181)	(3.031)					
3.375	(3.497)	(3.347)	(3.197)	(3.047)	3.375	(3.047)	(2.897)	(2.747)	(2.597)					
3.250	(3.055)	(2.905)	(2.755)	(2.605)	3.250	(2.605)	(2.455)	(2.305)	(2.155)					
3.125	(3.784)	(3.634)	(3.484)	(3.334)	3.125	(3.334)	(3.184)	(3.034)	(2.884)					
3.000	(3.350)	(3.200)	(3.050)	(2.900)	3.000	(2.900)	(2.750)	(2.600)	(2.450)					
2.875	(2.908)	(2.758)	(2.608)	(2.458)	2.875	(2.458)	(2.308)	(2.158)	(2.008)					
2.750	(2.457)	(2.307)	(2.157)	(2.007)	2.750	(2.007)	(1.857)	(1.707)	(1.557)					

Loan Level Price Adjustments

Credit Score	< 560	4.375	Purchase Special	(0.500)			
	560-579	4.250	FHA Refinances	0.000			
	580-599	3.500	FHA/VA ARM <660	0.750			
	600-619	2.375	90 Day Lock (FRM Only)	0.500			
	620-639	1.625	VA Cashout >90 LTV	N/A			
	640-659	0.625	VA - Refinance Credit Score ≥ 620	0.125			
	660-679	0.375	VA - All Loan Purposes - Credit Score < 620	0.250			
	680-719	0.000	VA - IRRRL - Investment Property	0.750			
	720-759	0.000	Manufactured Home	1.250			
	≥ 760	0.000					
Loan Size Adjustments	Loan Amount	Purchase	Refinance	High Balance - 15 Yr Term <i>(Adjusting 15 Yr Conforming Pricing - FHA/VA ONLY)</i>		2.500	
	<\$50,000	1.125	1.125	Margin on all Government ARMs			2.00%
	\$50,000 - \$99,999	0.250	0.250				
	\$100,000 - \$199,999	0.000	0.000				
	\$200,000 - \$299,999	(0.500)	(0.500)				
	\$300,000 - \$399,999	(0.500)	(0.500)				
	\$400,000 - \$499,999	(0.500)	(0.500)				
\$500,000 - Conforming Limit	(0.500)	(0.500)					
High Balance	0.000	(0.125)	Govt Special VA IRRRL/FHA Streamline ONLY (0.525)				
< \$100,000	0.400	0.400					
\$100,000-\$199,999	0.280	0.280					
\$200,000-\$299,999	0.220						

Fannie Mae - Conforming Fixed Rate Products

Table with columns for Fannie Mae 30yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include various interest rates and rates for different terms.

Table with columns for Fannie Mae 15yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include various interest rates and rates for different terms.

Table with columns for Fannie Mae 10yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include various interest rates and rates for different terms.

Table with columns for Fannie Mae 7yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include various interest rates and rates for different terms.

Loan Level Price Adjustments

Table with columns for All Fixed Conforming, Cash-Out, LTV. Rows show rates for different LTV percentages and loan types.

Table with columns for Premium Adjusters, Lender Paid Mtg Adj, Subordinate Financing, Misc Adjusters, Non Owner Occupied. Rows show various adjustments and rates.

Table with columns for Loan Level Price Adjustments, Loan Amount, Purchase Refinance. Rows show rates for different loan amounts and refinance types.

Table with columns for Additional Investment Property Adjustments, Agency Adverse Market Refinance Fee, Purchase Special, Second Home, Investment Property, RefNow Adverse Market Refinance Fee. Rows show various fees and rates.



Freddie Mac 30yr Fixed					Freddie Mac 15yr Fixed					Freddie Mac 7/1 Hybrid				
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	(7.743)	(7.742)	(7.770)	(7.699)	5.000	(7.737)	(7.735)	(7.764)	(7.692)	5.000	(7.737)	(7.735)	(7.764)	(7.692)
4.990	(7.717)	(7.715)	(7.743)	(7.672)	4.990	(7.711)	(7.709)	(7.738)	(7.666)	4.990	(7.711)	(7.709)	(7.738)	(7.666)
4.875	(7.496)	(7.494)	(7.522)	(7.451)	4.875	(7.490)	(7.488)	(7.517)	(7.445)	4.875	(7.490)	(7.488)	(7.517)	(7.445)
4.750	(7.261)	(7.259)	(7.287)	(7.216)	4.750	(7.261)	(7.259)	(7.288)	(7.216)	4.750	(7.261)	(7.259)	(7.288)	(7.216)
4.625	(6.995)	(6.993)	(7.021)	(6.950)	4.625	(6.913)	(6.911)	(7.040)	(6.968)	4.625	(6.913)	(6.911)	(7.040)	(6.968)
4.500	(6.662)	(6.660)	(6.688)	(6.617)	4.500	(6.642)	(6.640)	(6.669)	(6.597)	4.500	(6.642)	(6.640)	(6.669)	(6.597)
4.375	(6.329)	(6.327)	(6.355)	(6.284)	4.375	(6.308)	(6.306)	(6.336)	(6.264)	4.375	(6.308)	(6.306)	(6.336)	(6.264)
4.250	(5.974)	(5.972)	(6.000)	(5.929)	4.250	(5.974)	(5.972)	(6.003)	(5.932)	4.250	(5.974)	(5.972)	(6.003)	(5.932)
4.125	(5.602)	(5.600)	(5.628)	(5.557)	4.125	(5.604)	(5.602)	(5.632)	(5.561)	4.125	(5.604)	(5.602)	(5.632)	(5.561)
4.000	(5.273)	(5.271)	(5.300)	(5.229)	4.000	(5.269)	(5.267)	(5.297)	(5.226)	4.000	(5.269)	(5.267)	(5.297)	(5.226)
3.990	(5.250)	(5.248)	(5.276)	(5.205)	3.990	(5.245)	(5.243)	(5.273)	(5.202)	3.990	(5.245)	(5.243)	(5.273)	(5.202)
3.875	(4.917)	(4.915)	(4.943)	(4.872)	3.875	(4.902)	(4.900)	(4.930)	(4.859)	3.875	(4.902)	(4.900)	(4.930)	(4.859)
3.750	(4.584)	(4.582)	(4.610)	(4.539)	3.750	(4.569)	(4.567)	(4.597)	(4.526)	3.750	(4.569)	(4.567)	(4.597)	(4.526)
3.625	(4.251)	(4.249)	(4.277)	(4.206)	3.625	(4.236)	(4.234)	(4.264)	(4.193)	3.625	(4.236)	(4.234)	(4.264)	(4.193)
3.500	(3.918)	(3.916)	(3.944)	(3.873)	3.500	(3.903)	(3.901)	(3.931)	(3.860)	3.500	(3.903)	(3.901)	(3.931)	(3.860)
3.375	(3.585)	(3.583)	(3.611)	(3.540)	3.375	(3.570)	(3.568)	(3.598)	(3.527)	3.375	(3.570)	(3.568)	(3.598)	(3.527)
3.250	(3.252)	(3.250)	(3.278)	(3.207)	3.250	(3.237)	(3.235)	(3.265)	(3.194)	3.250	(3.237)	(3.235)	(3.265)	(3.194)
3.125	(2.919)	(2.917)	(2.945)	(2.874)	3.125	(2.904)	(2.902)	(2.932)	(2.861)	3.125	(2.904)	(2.902)	(2.932)	(2.861)
3.000	(2.586)	(2.584)	(2.612)	(2.541)	3.000	(2.571)	(2.569)	(2.599)	(2.528)	3.000	(2.571)	(2.569)	(2.599)	(2.528)
2.990	(2.563)	(2.561)	(2.589)	(2.518)	2.990	(2.548)	(2.546)	(2.576)	(2.505)	2.990	(2.548)	(2.546)	(2.576)	(2.505)
2.875	(2.230)	(2.228)	(2.256)	(2.185)	2.875	(2.215)	(2.213)	(2.243)	(2.172)	2.875	(2.215)	(2.213)	(2.243)	(2.172)
2.750	(1.897)	(1.895)	(1.923)	(1.852)	2.750	(1.882)	(1.880)	(1.910)	(1.839)	2.750	(1.882)	(1.880)	(1.910)	(1.839)
2.625	(1.564)	(1.562)	(1.590)	(1.519)	2.625	(1.549)	(1.547)	(1.577)	(1.506)	2.625	(1.549)	(1.547)	(1.577)	(1.506)
2.500	(1.231)	(1.229)	(1.257)	(1.186)	2.500	(1.216)	(1.214)	(1.244)	(1.173)	2.500	(1.216)	(1.214)	(1.244)	(1.173)
2.375	(0.898)	(0.896)	(0.924)	(0.853)	2.375	(0.883)	(0.881)	(0.911)	(0.840)	2.375	(0.883)	(0.881)	(0.911)	(0.840)
2.250	(0.565)	(0.563)	(0.591)	(0.520)	2.250	(0.550)	(0.548)	(0.578)	(0.507)	2.250	(0.550)	(0.548)	(0.578)	(0.507)

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.743)	(7.742)	(7.770)	(7.699)
4.990	(7.717)	(7.715)	(7.743)	(7.672)
4.875	(7.408)	(7.406)	(7.435)	(7.363)
4.750	(7.061)	(7.059)	(7.088)	(7.016)
4.625	(6.935)	(6.898)	(6.891)	(6.784)
4.500	(6.652)	(6.615)	(6.607)	(6.500)
4.375	(6.328)	(6.291)	(6.284)	(6.177)
4.250	(5.974)	(5.937)	(5.930)	(5.823)
4.125	(6.072)	(6.000)	(5.957)	(5.815)
4.000	(5.723)	(5.650)	(5.608)	(5.465)
3.990	(5.755)	(5.682)	(5.640)	(5.497)
3.875	(5.360)	(5.287)	(5.245)	(5.102)
3.750	(4.917)	(4.844)	(4.802)	(4.659)
3.625	(5.273)	(5.144)	(5.045)	(4.845)
3.500	(4.858)	(4.729)	(4.629)	(4.430)
3.375	(4.400)	(4.271)	(4.171)	(3.972)
3.250	(3.879)	(3.750)	(3.650)	(3.451)
3.125	(3.236)	(3.106)	(3.007)	(2.807)
3.000	(2.561)	(2.439)	(2.346)	(2.154)
2.990	(2.589)	(2.467)	(2.374)	(2.182)
2.875	(2.026)	(1.904)	(1.811)	(1.619)
2.750	(1.380)	(1.257)	(1.165)	(0.973)
2.625	(0.579)	(0.457)	(0.364)	(0.172)
2.500	0.057	0.250	0.414	0.677
2.375	0.722	0.915	1.078	1.342
2.250	1.490	1.683	1.847	2.110

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(7.737)	(7.735)	(7.764)	(7.692)
4.990	(7.711)	(7.709)	(7.738)	(7.666)
4.875	(7.408)	(7.406)	(7.435)	(7.363)
4.750	(7.061)	(7.059)	(7.088)	(7.016)
4.625	(6.913)	(6.876)	(6.869)	(6.762)
4.500	(6.642)	(6.604)	(6.597)	(6.490)
4.375	(6.328)	(6.291)	(6.284)	(6.177)
4.250	(5.974)	(5.937)	(5.930)	(5.823)
4.125	(6.040)	(5.967)	(5.925)	(5.823)
4.000	(5.696)	(5.624)	(5.581)	(5.439)
3.990	(5.715)	(5.642)	(5.600)	(5.457)
3.875	(5.330)	(5.258)	(5.215)	(5.072)
3.750	(4.907)	(4.835)	(4.792)	(4.649)
3.625	(5.231)	(5.102)	(5.002)	(4.803)
3.500	(4.816)	(4.686)	(4.587)	(4.388)
3.375	(4.367)	(4.237)	(4.136)	(3.939)
3.250	(3.868)	(3.738)	(3.639)	(3.440)
3.125	(3.236)	(3.106)	(3.007)	(2.807)
3.000	(2.511)	(2.389)	(2.296)	(2.104)
2.990	(2.534)	(2.412)	(2.319)	(2.127)
2.875	(1.985)	(1.863)	(1.771)	(1.578)
2.750	(1.366)	(1.244)	(1.151)	(0.959)
2.625	(0.589)	(0.466)	(0.374)	(0.182)
2.500	0.119	0.313	0.476	0.740
2.375	0.768	0.961	1.124	1.388
2.250	1.506	1.699	1.862	2.126

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(7.063)	(7.026)	(7.019)	(6.912)
4.375	(6.763)	(6.726)	(6.719)	(6.612)
4.250	(6.425)	(6.387)	(6.380)	(6.273)
4.125	(6.296)	(6.224)	(6.181)	(6.038)
4.000	(6.040)	(5.968)	(5.925)	(5.783)
3.990	(6.080)	(6.007)	(5.965)	(5.822)
3.875	(5.723)	(5.650)	(5.607)	(5.465)
3.750	(5.280)	(5.207)	(5.164)	(5.022)
3.625	(5.529)	(5.399)	(5.300)	(5.100)
3.500	(5.207)	(5.078)	(4.978)	(4.779)
3.375	(4.794)	(4.665)	(4.565)	(4.366)
3.250	(4.273)	(4.144)	(4.044)	(3.845)
3.125	(4.203)	(4.081)	(3.981)	(3.782)
3.000	(3.816)	(3.694)	(3.601)	(3.402)
2.990	(3.852)	(3.729)	(3.637)	(3.438)
2.875	(3.326)	(3.204)	(3.112)	(2.919)
2.750	(2.680)	(2.558)	(2.465)	(2.273)
2.625	(2.461)	(2.268)	(2.104)	(1.841)
2.500	(2.011)	(1.817)	(1.654)	(1.391)
2.375	(1.391)	(1.198)	(1.035)	(0.771)
2.250	(0.623)	(0.429)	(0.266)	(0.003)

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.053)	(6.062)	(6.101)	(6.041)
3.990	(6.015)	(6.024)	(6.063)	(6.002)
3.875	(5.735)	(5.744)	(5.783)	(5.722)
3.750	(5.363)	(5.372)	(5.411)	(5.350)
3.625	(4.964)	(4.973)	(5.012)	(4.951)
3.500	(5.661)	(5.607)	(5.584)	(5.460)
3.375	(5.358)	(5.305)	(5.282)	(5.158)
3.250	(5.005)	(4.952)	(4.928)	(4.805)
3.125	(4.592)	(4.539)	(4.515)	(4.392)
3.000	(4.702)	(4.602)	(4.532)	(4.361)
2.990	(4.664)	(4.563)	(4.493)	(4.323)
2.875	(4.308)	(4.208)	(4.138)	(3.967)
2.750	(3.938)	(3.837)	(3.767)	(3.597)
2.625	(3.454)	(3.353)	(3.283)	(3.113)
2.500	(2.953)	(2.853)	(2.783)	(2.612)
2.375	(2.515)	(2.391)	(2.297)	(2.104)
2.250	(2.067)	(1.944)	(1.850)	(1.656)
2.125	(1.568)	(1.444)	(1.350)	(1.156)
2.000	(0.997)	(0.873)	(0.779)	(0.585)
1.990	(0.941)	(0.817)	(0.723)	(0.529)
1.875	(0.402)	(0.278)	(0.184)	0.010
1.750	0.219	0.343	0.436	0.630

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.619)	(6.628)	(6.668)	(6.607)
3.990	(6.567)	(6.576)	(6.615)	(6.554)
3.875	(6.387)	(6.396)	(6.435)	(6.374)
3.750	(6.046)	(6.055)	(6.094)	(6.033)
3.625	(5.604)	(5.613)	(5.653)	(5.592)
3.500	(5.669)	(5.616)	(5.592)	(5.469)
3.375	(5.488)	(5.435)	(5.411)	(5.288)
3.250	(5.175)	(5.121)	(5.098)	(4.974)
3.125	(4.738)	(4.685)	(4.661)	(4.538)
3.000	(4.472)	(4.372)	(4.302)	(4.131)
2.990	(4.487)	(4.387)	(4.317)	(4.146)
2.875	(4.232)	(4.131)	(4.061)	(3.891)
2.750	(3.895)	(3.795)	(3.725)	(3.554)
2.625	(3.456)	(3.356)	(3.286)	(3.115)
2.500	(3.160)	(3.036)	(2.942)	(2.749)
2.375	(2.838)	(2.715)	(2.621)	(2.427)
2.250	(2.457)	(2.333)	(2.239)	(2.045)
2.125	(1.997)	(1.874)	(1.780)	(1.586)
2.000	(1.525)	(1.402)	(1.308)	(1.114)
1.990	(1.486)	(1.362)	(1.268)	(1.075)
1.875	(1.076)	(0.952)	(0.858)	(0.664)
1.750	(0.617)	(0.494)	(0.400)	(0.206)

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.250	(2.176)	(2.103)	(2.061)	(1.919)
3.125	(2.006)	(1.934)	(1.891)	(1.749)
3.000	(1.805)	(1.732)	(1.689)	(1.546)
2.990	(1.775)	(1.702)	(1.659)	(1.516)
2.875	(1.603)	(1.530)	(1.487)	(1.344)
2.750	(1.402)	(1.328)	(1.285)	(1.141)
2.625	(1.200)	(1.126)	(1.082)	(0.938)
2.500	(0.998)	(0.924)	(0.880)	(0.736)
2.375	(0.764)	(0.690)	(0.646)	(0.501)
2.250	(0.531)	(0.456)	(0.411)	(0.267)
2.125	(0.265)	(0.190)	(0.145)	0.000

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.375	(1.911)	(1.837)	(1.793)	(1.649)
3.250	(1.746)	(1.671)	(1.627)	(1.483)
3.125	(1.580)	(1.506)	(1.461)	(1.317)
3.000	(1.414)	(1.340)	(1.295)	(1.150)
2.990	(1.384)	(1.310)	(1.265)	(1.120)
2.875	(1.248)	(1.173)	(1.128)	(0.984)
2.750	(1.082)	(1.007)	(0.962)	(0.817)
2.625	(0.916)	(0.841)	(0.795)	(0.650)
2.500	(0.750)	(0.674)	(0.628)	(0.483)
2.375	(0.583)	(0.508)	(0.462)	(0.316)
2.250	(0.417)	(0.341)	(0.295)	(0.148)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.202)	(2.130)	(2.087)	(1.944)
3.375	(1.970)	(1.897)	(1.854)	(1.711)
3.250	(1.738)	(1.665)	(1.621)	(1.478)
3.125	(1.463)	(1.389)	(1.346)	(1.202)
3.000	(1.230)	(1.156)	(1.112)	(0.969)
2.990	(1.200)	(1.126)	(1.082)	(0.939)
2.875	(0.954)	(0.880)	(0.836)	(0.692)
2.750	(0.679)	(0.604)	(0.560)	(0.416)
2.625	(0.445)	(0.371)	(0.326)	(0.182)
2.500	(0.169)	(0.095)	(0.050)	0.095
2.375	0.107	0.182	0.226	0.371

Loan Level Price Adjustments

	LTV	< 620 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 ≥ 800																							
		≤ 60	> 60-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	≤ 60	NA	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
		> 60-70	NA	1.500	1.250	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
		70.01-75	NA	3.000	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
		75.01-80	NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
		80.01-85	NA	3.250	3.250	2.750	1.500	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
		85.01-90	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		> 60-75	NA	NA	NA	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	< 620 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760-779 780-799 ≥ 800														
		Rate & Term Refi		Manufactured Home		DTI > 45		≤ 85		85						

Maryland Wholesale Rate Sheet



as of 9/17/2021 10:56 AM

FNMA HomeReady™ 30 Yr Fixed - High Balance					FNMA HomeReady™ 25 Yr Fixed - High Balance					FNMA HomeReady™ 20 Yr Fixed - High Balance					
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		
4.625 (5.655) (5.618) (5.611) (5.504)	4.500 (5.375) (5.338) (5.331) (5.224)	4.375 (5.048) (5.011) (5.004) (4.897)	4.250 (4.679) (4.642) (4.635) (4.528)	4.125 (4.843) (4.770) (4.728) (4.585)	4.000 (4.509) (4.436) (4.394) (4.251)	3.990 (4.511) (4.438) (4.396) (4.253)	3.875 (4.142) (4.069) (4.026) (3.884)	3.750 (3.728) (3.656) (3.613) (3.470)	3.625 (4.808) (4.679) (4.579) (4.380)	3.500 (4.417) (4.287) (4.188) (3.988)	3.375 (3.987) (3.857) (3.758) (3.558)	3.250 (3.500) (3.371) (3.271) (3.072)	3.125 (2.883) (2.754) (2.655) (2.455)	3.000 (2.167) (2.037) (1.938) (1.739)	2.875 (2.510) (2.388) (2.296) (2.104)

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	≤ 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	NA
			0.500	1.500	3.000	3.000	3.250	3.500	3.500	3.500

Cash-Out	LTV	≤ 60	60.01 - 75	75.01 - 80	NA	NA	NA	NA	NA	NA
		NA	NA	NA	NA	NA	NA	NA	NA	NA

Lender Paid Adj.	Premium Adjusters	Rate & Term Ref	NA	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
				0.950	1.300	0.490	1.250	0.490	1.250	0.490	1.250	0.490	1.250

Subordinate Financing Excludes Community Seconds®	LTV	CLTV	< 75	≥ 75
		0.500	0.500	0.500

Misc Adjusters	Attached Condo > 75 LTV (>15yr Term)	0.500	0.500	0.500
		0.500	0.500	0.500

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

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

Max YSP -6.000

FHLMC Home Possible® Products

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

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

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

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

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

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

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

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

Loan Level Price Adjustments

Loan Level Price Adjustments table with columns for credit scores (<=60 to >=760) and rows for LTV categories (All Conforming, LTV).

LPMI Adjustments Applied after Cap

LPMI Adjustments Applied after Cap table with columns for credit scores (<=620 to >=800) and rows for Lender Paid MI Adj. categories (Premium Adjusters, LTV Adjusters).

Subordinate Financing table with columns for LTV, CLTV, and rows for interest rates (<=65 to 75.01-95).

Misc Adjusters table with columns for Attached Condo > 75 LTV (>15yr Term) and Manufactured Home.

Number Of Units table with columns for LTV, units (2 Units, 3-4 units), and rows for credit scores (<=80, 80.01 - 85, > 85).

Adjustment Caps table with columns for FICO, LTV, and rows for interest rates (0.000 to 1.500).

Adjustments Applied after Cap table with columns for Loan Amount, Purchase, Refinance, and rows for loan amount ranges (<\$50,000 to \$500,000+).

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

Max YSP table with columns for Max YSP and value (-6.000).

Fannie Mae - ARM Products

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Contains rows of rate data for various terms.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Contains rows of rate data for Fannie Mae 5-6 SOFR ARM (2-1-5).

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Contains rows of rate data for Fannie Mae 7-6 SOFR ARM (5-1-5).

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Contains rows of rate data for Fannie Mae 10-6 SOFR ARM (5-1-5).

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Contains rows of rate data for Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Contains rows of rate data for Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Contains rows of rate data for Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance.

Loan Level Price Adjustments

Table with columns: LTV, Loan Level Price Adjustments (e.g., <= 60, 60.01 - 70, etc.). Contains rate adjustment data for All Conforming ARMs.

Table with columns: Cash-Out, LTV, Loan Level Price Adjustments. Contains rate adjustment data for Cash-Out scenarios.

Table with columns: Lender Paid MI Adj., Rate & Term Refi, Premium Adjusters, LTV Adjusters, DTI > 45, > 20 Yr Term, Loan Level Price Adjustments. Contains rate adjustment data for various lender and term scenarios.

Table with columns: Subordinate Financing, LTV, CLTV, Loan Level Price Adjustments. Contains rate adjustment data for subordinate financing.

Table with columns: Non Owner Occupied, LTV, Loan Level Price Adjustments. Contains rate adjustment data for non-owner occupied properties.

Table with columns: Misc Adjusters, Loan Level Price Adjustments. Contains rate adjustment data for miscellaneous factors like 2-4 units, attached condos, etc.

Table with columns: Additional Investment Property Adjustments (applicable to terms > 20 yrs), Loan Level Price Adjustments. Contains rate adjustment data for investment properties.

Table with columns: Loan Size Adjustments, High Balance, Agency Adverse Market Refinance Fee (All Refis, >\$125,000). Contains rate adjustment data for loan size and high balance.

Table with columns: Max YSP, Margin. Contains final pricing metrics.

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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.805)	(1.732)	(1.689)	(1.546)
2.990	(1.775)	(1.702)	(1.659)	(1.516)
2.875	(1.603)	(1.530)	(1.487)	(1.344)
2.750	(1.402)	(1.328)	(1.285)	(1.141)
2.625	(1.200)	(1.126)	(1.082)	(0.938)
2.500	(0.998)	(0.924)	(0.880)	(0.736)
2.375	(0.764)	(0.690)	(0.646)	(0.501)
2.250	(0.531)	(0.456)	(0.411)	(0.267)
2.125	(0.265)	(0.190)	(0.145)	0.000
2.000	(0.032)	0.044	0.089	0.234
1.990	(0.002)	0.074	0.119	0.264

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.414)	(1.340)	(1.295)	(1.150)
2.990	(1.384)	(1.310)	(1.265)	(1.120)
2.875	(1.248)	(1.173)	(1.128)	(0.984)
2.750	(1.082)	(1.007)	(0.962)	(0.817)
2.625	(0.916)	(0.841)	(0.795)	(0.650)
2.500	(0.750)	(0.674)	(0.628)	(0.483)
2.375	(0.583)	(0.508)	(0.462)	(0.316)
2.250	(0.417)	(0.341)	(0.295)	(0.148)
2.125	(0.213)	(0.136)	(0.090)	0.057
2.000	(0.046)	0.030	0.077	0.224
1.990	(0.016)	0.060	0.107	0.254

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.230)	(1.156)	(1.112)	(0.969)
2.990	(1.200)	(1.126)	(1.082)	(0.939)
2.875	(0.954)	(0.880)	(0.836)	(0.692)
2.750	(0.679)	(0.604)	(0.560)	(0.416)
2.625	(0.445)	(0.371)	(0.326)	(0.182)
2.500	(0.169)	(0.095)	(0.050)	0.095
2.375	0.107	0.182	0.226	0.371
2.250	0.383	0.458	0.503	0.648
2.125	0.617	0.692	0.737	0.883
2.000	0.893	0.968	1.014	1.160
1.990	0.923	0.998	1.044	1.190

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.755)	(2.682)	(2.639)	(2.496)
2.990	(2.725)	(2.652)	(2.609)	(2.466)
2.875	(2.553)	(2.480)	(2.437)	(2.294)
2.750	(2.352)	(2.278)	(2.235)	(2.091)
2.625	(2.150)	(2.076)	(2.032)	(1.888)
2.500	(1.948)	(1.874)	(1.830)	(1.686)
2.375	(1.714)	(1.640)	(1.596)	(1.451)
2.250	(1.481)	(1.406)	(1.361)	(1.217)
2.125	(1.215)	(1.140)	(1.095)	(0.950)
2.000	(0.982)	(0.906)	(0.861)	(0.716)
1.990	(0.952)	(0.876)	(0.831)	(0.686)

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.364)	(2.290)	(2.245)	(2.100)
2.990	(2.334)	(2.260)	(2.215)	(2.070)
2.875	(2.198)	(2.123)	(2.078)	(1.934)
2.750	(2.032)	(1.957)	(1.912)	(1.767)
2.625	(1.866)	(1.791)	(1.745)	(1.600)
2.500	(1.700)	(1.624)	(1.578)	(1.433)
2.375	(1.533)	(1.458)	(1.412)	(1.266)
2.250	(1.367)	(1.291)	(1.245)	(1.098)
2.125	(1.163)	(1.086)	(1.040)	(0.893)
2.000	(0.996)	(0.920)	(0.873)	(0.726)
1.990	(0.966)	(0.890)	(0.843)	(0.696)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.180)	(2.106)	(2.062)	(1.919)
2.990	(2.150)	(2.076)	(2.032)	(1.889)
2.875	(1.904)	(1.830)	(1.786)	(1.642)
2.750	(1.629)	(1.554)	(1.510)	(1.366)
2.625	(1.395)	(1.321)	(1.276)	(1.132)
2.500	(1.119)	(1.045)	(1.000)	(0.855)
2.375	(0.843)	(0.768)	(0.724)	(0.579)
2.250	(0.567)	(0.492)	(0.447)	(0.302)
2.125	(0.333)	(0.258)	(0.213)	(0.067)
2.000	(0.057)	0.018	0.064	0.210
1.990	(0.027)	0.048	0.094	0.240

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include LP Open Access)	LTV	<= 60	NA	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	3.000	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	3.250	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
Cash-Out	LTV	<= 60	NA	1.625	0.625	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	2.625	1.625	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	3.125	2.625	1.875	1.750	1.125	1.125	0.875	0.875
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250	
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.330	1.330	1.190	1.190	1.190	1.190	
	LTV Adjusters	DTI > 45	<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
			85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
		> 20 Yr Term	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			

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

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

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

Additional Investment Property Adjustments (applicable to terms > 20 yrs)					
	<=60	60-69	70-79	80-89	>=90
<=60	0.000	0.000	0.000	0.000	0.000
60.01-70	0.000	0.000	0.000	0.000	0.000
70.01-75	0.000	0.000	0.000	0.000	0.000
75.01-80	0.000	0.000	0.000	0.000	0.000
>80	0.000	0.000	0.000	0.000	0.000

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

Max YSP	-3.000
Margin	3.000%



Smart Series powered by Newrez

Pricing Effective: 9/17/2021 10:56 AM

Smart Series 30 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.266)	(7.043)	(6.820)	(6.597)
7.250	(7.141)	(6.923)	(6.705)	(6.488)
7.125	(7.016)	(6.803)	(6.591)	(6.378)
7.000	(6.891)	(6.683)	(6.476)	(6.269)
6.875	(6.734)	(6.532)	(6.330)	(6.128)
6.750	(6.578)	(6.381)	(6.184)	(5.988)
6.625	(6.422)	(6.230)	(6.039)	(5.847)
6.500	(6.266)	(6.079)	(5.893)	(5.706)
6.375	(6.078)	(5.897)	(5.716)	(5.534)
6.250	(5.891)	(5.715)	(5.539)	(5.363)
6.125	(5.703)	(5.532)	(5.361)	(5.191)
6.000	(5.516)	(5.350)	(5.184)	(5.019)
5.875	(5.266)	(5.105)	(4.945)	(4.784)
5.750	(5.016)	(4.861)	(4.706)	(4.550)
5.625	(4.766)	(4.616)	(4.466)	(4.316)
5.500	(4.517)	(4.372)	(4.227)	(4.082)
5.375	(4.268)	(4.128)	(3.988)	(3.849)
5.250	(4.018)	(3.884)	(3.750)	(3.615)
5.125	(3.769)	(3.640)	(3.511)	(3.382)
5.000	(3.505)	(3.381)	(3.257)	(3.133)
4.875	(3.224)	(3.105)	(2.987)	(2.868)
4.750	(2.943)	(2.829)	(2.716)	(2.602)
4.625	(2.662)	(2.553)	(2.445)	(2.337)
4.500	(2.380)	(2.277)	(2.174)	(2.071)
4.375	(2.099)	(2.001)	(1.903)	(1.805)
4.250	(1.818)	(1.725)	(1.632)	(1.540)
4.125	(1.537)	(1.449)	(1.362)	(1.274)
4.000	(1.255)	(1.173)	(1.091)	(1.008)
3.875	(0.880)	(0.798)	(0.716)	(0.633)
3.750	(0.505)	(0.423)	(0.341)	(0.258)
3.625	(0.130)	(0.048)	0.034	0.117
3.500	0.245	0.327	0.409	0.492
3.375	0.620	0.702	0.784	0.866

Smart Series 5/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.266)	(7.043)	(6.820)	(6.597)
7.250	(7.141)	(6.923)	(6.705)	(6.488)
7.125	(7.016)	(6.803)	(6.591)	(6.378)
7.000	(6.891)	(6.683)	(6.476)	(6.269)
6.875	(6.734)	(6.532)	(6.330)	(6.128)
6.750	(6.578)	(6.381)	(6.184)	(5.988)
6.625	(6.422)	(6.230)	(6.039)	(5.847)
6.500	(6.266)	(6.079)	(5.893)	(5.706)
6.375	(6.078)	(5.897)	(5.716)	(5.534)
6.250	(5.891)	(5.715)	(5.539)	(5.363)
6.125	(5.703)	(5.532)	(5.361)	(5.191)
6.000	(5.516)	(5.350)	(5.184)	(5.019)
5.875	(5.266)	(5.105)	(4.945)	(4.784)
5.750	(5.016)	(4.861)	(4.706)	(4.550)
5.625	(4.766)	(4.616)	(4.466)	(4.316)
5.500	(4.517)	(4.372)	(4.227)	(4.082)
5.375	(4.268)	(4.128)	(3.988)	(3.849)
5.250	(4.018)	(3.884)	(3.750)	(3.615)
5.125	(3.769)	(3.640)	(3.511)	(3.382)
5.000	(3.505)	(3.381)	(3.257)	(3.133)
4.875	(3.224)	(3.105)	(2.987)	(2.868)
4.750	(2.943)	(2.829)	(2.716)	(2.602)
4.625	(2.662)	(2.553)	(2.445)	(2.337)
4.500	(2.380)	(2.277)	(2.174)	(2.071)
4.375	(2.099)	(2.001)	(1.903)	(1.805)
4.250	(1.818)	(1.725)	(1.632)	(1.540)
4.125	(1.537)	(1.449)	(1.362)	(1.274)
4.000	(1.255)	(1.173)	(1.091)	(1.008)
3.875	(0.880)	(0.798)	(0.716)	(0.633)
3.750	(0.505)	(0.423)	(0.341)	(0.258)
3.625	(0.130)	(0.048)	0.034	0.117
3.500	0.245	0.327	0.409	0.492
3.375	0.620	0.702	0.784	0.866

Smart Series 7/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.266)	(7.043)	(6.820)	(6.597)
7.250	(7.141)	(6.923)	(6.705)	(6.488)
7.125	(7.016)	(6.803)	(6.591)	(6.378)
7.000	(6.891)	(6.683)	(6.476)	(6.269)
6.875	(6.734)	(6.532)	(6.330)	(6.128)
6.750	(6.578)	(6.381)	(6.184)	(5.988)
6.625	(6.422)	(6.230)	(6.039)	(5.847)
6.500	(6.266)	(6.079)	(5.893)	(5.706)
6.375	(6.078)	(5.897)	(5.716)	(5.534)
6.250	(5.891)	(5.715)	(5.539)	(5.363)
6.125	(5.703)	(5.532)	(5.361)	(5.191)
6.000	(5.516)	(5.350)	(5.184)	(5.019)
5.875	(5.266)	(5.105)	(4.945)	(4.784)
5.750	(5.016)	(4.861)	(4.706)	(4.550)
5.625	(4.766)	(4.616)	(4.466)	(4.316)
5.500	(4.517)	(4.372)	(4.227)	(4.082)
5.375	(4.268)	(4.128)	(3.988)	(3.849)
5.250	(4.018)	(3.884)	(3.750)	(3.615)
5.125	(3.769)	(3.640)	(3.511)	(3.382)
5.000	(3.505)	(3.381)	(3.257)	(3.133)
4.875	(3.224)	(3.105)	(2.987)	(2.868)
4.750	(2.943)	(2.829)	(2.716)	(2.602)
4.625	(2.662)	(2.553)	(2.445)	(2.337)
4.500	(2.380)	(2.277)	(2.174)	(2.071)
4.375	(2.099)	(2.001)	(1.903)	(1.805)
4.250	(1.818)	(1.725)	(1.632)	(1.540)
4.125	(1.537)	(1.449)	(1.362)	(1.274)
4.000	(1.255)	(1.173)	(1.091)	(1.008)
3.875	(0.880)	(0.798)	(0.716)	(0.633)
3.750	(0.505)	(0.423)	(0.341)	(0.258)
3.625	(0.130)	(0.048)	0.034	0.117
3.500	0.245	0.327	0.409	0.492
3.375	0.620	0.702	0.784	0.866

Smart Series 10/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.266)	(7.043)	(6.820)	(6.597)
7.250	(7.141)	(6.923)	(6.705)	(6.488)
7.125	(7.016)	(6.803)	(6.591)	(6.378)
7.000	(6.891)	(6.683)	(6.476)	(6.269)
6.875	(6.734)	(6.532)	(6.330)	(6.128)
6.750	(6.578)	(6.381)	(6.184)	(5.988)
6.625	(6.422)	(6.230)	(6.039)	(5.847)
6.500	(6.266)	(6.079)	(5.893)	(5.706)
6.375	(6.078)	(5.897)	(5.716)	(5.534)
6.250	(5.891)	(5.715)	(5.539)	(5.363)
6.125	(5.703)	(5.532)	(5.361)	(5.191)
6.000	(5.516)	(5.350)	(5.184)	(5.019)
5.875	(5.266)	(5.105)	(4.945)	(4.784)
5.750	(5.016)	(4.861)	(4.706)	(4.550)
5.625	(4.766)	(4.616)	(4.466)	(4.316)
5.500	(4.517)	(4.372)	(4.227)	(4.082)
5.375	(4.268)	(4.128)	(3.988)	(3.849)
5.250	(4.018)	(3.884)	(3.750)	(3.615)
5.125	(3.769)	(3.640)	(3.511)	(3.382)
5.000	(3.505)	(3.381)	(3.257)	(3.133)
4.875	(3.224)	(3.105)	(2.987)	(2.868)
4.750	(2.943)	(2.829)	(2.716)	(2.602)
4.625	(2.662)	(2.553)	(2.445)	(2.337)
4.500	(2.380)	(2.277)	(2.174)	(2.071)
4.375	(2.099)	(2.001)	(1.903)	(1.805)
4.250	(1.818)	(1.725)	(1.632)	(1.540)
4.125	(1.537)	(1.449)	(1.362)	(1.274)
4.000	(1.255)	(1.173)	(1.091)	(1.008)
3.875	(0.880)	(0.798)	(0.716)	(0.633)
3.750	(0.505)	(0.423)	(0.341)	(0.258)
3.625	(0.130)	(0.048)	0.034	0.117
3.500	0.245	0.327	0.409	0.492
3.375	0.620	0.702	0.784	0.866

Program Adjustments(1,3)

FICO/LTV Price Adjustments								
Higher of LTV/LTV	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO >=780	-1.500	-1.250	-0.750	-0.250	-0.250	0.000	1.250	1.500
FICO 760 - 779	-1.250	-1.000	-0.500	0.000	0.000	0.750	1.500	1.750
FICO 740 - 759	-0.500	-0.500	-0.250	0.000	0.000	0.750	1.750	2.500
FICO 720 - 739	-0.500	-0.250	0.000	0.500	0.750	1.000	2.250	2.500
FICO 700 - 719	-0.250	-0.250	0.000	0.500	0.750	1.750	2.750	3.500
FICO 680 - 699	0.250	0.250	0.750	1.250	1.750	2.500	3.750	4.500
FICO 660 - 679	0.750	1.000	1.500	2.000	2.500	3.250	4.500	N/A
FICO 640 - 659	1.750	2.000	2.500	3.250	N/A	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes:

- (1) All adjustments are cumulative.
- (2) Prepayment penalties apply to Vest only. They are not permitted in MN, NJ, & NM or in PA on 1-2 units with a loan amount less than \$263,975. Must select no prepay in these states. Base pricing assumes 3 yr.
- (3) Guideline exceptions may require special pricing, as determined on a case-by-case basis.
- (4) Adjustment does not apply to Smart Vest.
- (5) Adjustment does not apply to Smart Edge or Self.
- (6) Vest Arms are not allowed in PA on 1-2 units with a loan amount less than \$263,975.
- (7) 40 Yr IO is only available for a fixed term on Edge and Self. 40 Yr IO and IO adjustments are cumulative.

Other Price Adjustments								
Higher of LTV/LTV	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Loan Type								
Interest Only	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
40 Yr Interest Only ⁽⁷⁾	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Income Documentation								
Full Doc	-0.800	-0.800	-0.800	-0.800	-0.675	-0.675	-0.675	-0.675
12 Mo Bank Statement	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300
24 Mo Bank Statement	-0.800	-0.800	-0.800	-0.800	-0.675	-0.675	-0.675	-0.675
DSCR (<=1.15) ⁽⁹⁾	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
DSCR (>1.15) ⁽⁹⁾	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
Occupancy								
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2nd Home ⁽⁴⁾	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
NOO ⁽⁴⁾	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Seasoning								
Forbearance<12 Mo	0.250	0.250	0.250	0.375	0.375	0.375	0.375	0.375
BKFC/DL/SS<48 Mo	0.250	0.250	0.250	0.375	0.625	1.000	1.500	2.500
Purpose								
Cash Out Refi	0.250	0.250	0.300	0.350	0.400	0.450	1.000	N/A
Loan Size								
LA >=2mm	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
LA <=300K	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
DTI								
DTI (>45%) ⁽⁴⁾	0.250	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Property Type								
2-4 Units	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
NW Condo/Condotel	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Prepayment⁽²⁾								
2 Year	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
1 Year	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625
No Prepay	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
Other								
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125

	Max Price	Lender Fee	Arm Margin	Arm Index	Cap Structure
Smart Edge	(2.950)	\$1,295	4.000	SOFR	2/2/6
Smart Self	(2.950)	\$1,295	4.000	SOFR	2/2/6
Smart Vest	(2.650)	\$1,295	5.000	SOFR	2/2/6

20/25/30 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day
4.625	(2.804)	(2.679)	(2.554)	(2.429)
4.500	(2.731)	(2.606)	(2.481)	(2.356)
4.375	(2.638)	(2.513)	(2.388)	(2.263)
4.250	(2.507)	(2.382)	(2.257)	(2.132)
4.125	(2.366)	(2.241)	(2.116)	(1.991)
4.000	(2.188)	(2.063)	(1.938)	(1.813)
3.875	(1.999)	(1.874)	(1.749)	(1.624)
3.750	(1.798)	(1.673)	(1.548)	(1.423)
3.625	(1.599)	(1.474)	(1.349)	(1.224)
3.500	(1.380)	(1.255)	(1.130)	(1.005)
3.375	(1.139)	(1.014)	(0.889)	(0.764)
3.250	(0.824)	(0.699)	(0.574)	(0.449)
3.125	(0.501)	(0.376)	(0.251)	(0.126)
3.000	(0.150)	(0.025)	0.100	0.225
2.875	0.289	0.414	0.539	0.664
2.750	0.801	0.926	1.051	1.176
2.625	1.454	1.579	1.704	1.829
2.500	2.222	2.347	2.472	2.597

15 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.225)	(2.100)	(1.975)	(1.850)
3.625	(2.145)	(2.020)	(1.895)	(1.770)
3.500	(2.038)	(1.913)	(1.788)	(1.663)
3.375	(1.894)	(1.769)	(1.644)	(1.519)
3.250	(1.734)	(1.609)	(1.484)	(1.359)
3.125	(1.562)	(1.437)	(1.312)	(1.187)
3.000	(1.313)	(1.188)	(1.063)	(0.938)
2.875	(1.001)	(0.876)	(0.751)	(0.626)
2.750	(0.623)	(0.498)	(0.373)	(0.248)
2.625	(0.247)	(0.122)	0.003	0.128
2.500	0.157	0.282	0.407	0.532

5/6 SOFR ARM 2/1/5				
	15 Day	30 Day	45 Day	60 Day
3.500	(1.849)	(1.724)	(1.599)	(1.474)
3.375	(1.837)	(1.712)	(1.587)	(1.462)
3.250	(1.807)	(1.682)	(1.557)	(1.432)
3.125	(1.743)	(1.618)	(1.493)	(1.368)
3.000	(1.693)	(1.568)	(1.443)	(1.318)
2.875	(1.512)	(1.387)	(1.262)	(1.137)
2.750	(1.316)	(1.191)	(1.066)	(0.941)
2.625	(1.065)	(0.940)	(0.815)	(0.690)
2.500	(0.721)	(0.596)	(0.471)	(0.346)
2.375	(0.236)	(0.111)	0.014	0.139
2.250	0.359	0.484	0.609	0.734

7/6 SOFR ARM 5/1/5				
	15 Day	30 Day	45 Day	60 Day
3.625	(1.549)	(1.424)	(1.299)	(1.174)
3.500	(1.545)	(1.420)	(1.295)	(1.170)
3.375	(1.529)	(1.404)	(1.279)	(1.154)
3.250	(1.515)	(1.390)	(1.265)	(1.140)
3.125	(1.470)	(1.345)	(1.220)	(1.095)
3.000	(1.403)	(1.278)	(1.153)	(1.028)
2.875	(1.186)	(1.061)	(0.936)	(0.811)
2.750	(0.961)	(0.836)	(0.711)	(0.586)
2.625	(0.684)	(0.559)	(0.434)	(0.309)
2.500	(0.249)	(0.124)	0.001	0.126
2.375	0.332	0.457	0.582	0.707

10/6 SOFR ARM 5/1/5				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.204)	(1.079)	(0.954)	(0.829)
3.625	(1.198)	(1.073)	(0.948)	(0.823)
3.500	(1.189)	(1.064)	(0.939)	(0.814)
3.375	(1.176)	(1.051)	(0.926)	(0.801)
3.250	(1.142)	(1.017)	(0.892)	(0.767)
3.125	(1.089)	(0.964)	(0.839)	(0.714)
3.000	(1.019)	(0.894)	(0.769)	(0.644)
2.875	(0.789)	(0.664)	(0.539)	(0.414)
2.750	(0.456)	(0.331)	(0.206)	(0.081)
2.625	(0.159)	(0.034)	0.091	0.216
2.500	0.406	0.531	0.656	0.781

Product Adjustments

LTV Based Adjustments									
Higher of LTV/CLTV -->		<=55	55.01-60	60.01-65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 89.99
FICO	680 - 699	0.000	0.125	0.250	0.500	0.750	1.250	1.500	1.750
	700 - 719	(0.250)	(0.125)	0.000	0.125	0.375	0.625	0.875	1.000
	720 - 739	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.125	0.500	0.750
	740 - 759	(0.625)	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.250	0.500
	760-779	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.125
	>=780	(0.750)	(0.750)	(0.625)	(0.500)	(0.500)	(0.375)	(0.125)	(0.125)
Purchase		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refinance		0.000	0.000	0.000	0.250	0.500	0.750	NA	NA
Non Owner Occupied		0.500	0.500	0.750	1.000	NA	NA	NA	NA
Self Employed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> 80 LTV No MI		NA	NA	NA	NA	NA	NA	1.000	1.375

Max Price	
20/25/30 Yr Fixed	-1.700
15 Yr Fixed	-1.700
ARMs	-1.700

Arm Margin	2.750
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No Lender Fee options are available through the pricing engine online.

Maryland Wholesale Rate Sheet



Jumbo Series D

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

Jumbo Series D Adjustments

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

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

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

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

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

2 Not applicable for detached condominiums or site condominiums

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

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

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

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

Jumbo Series I Adjustments

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

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

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

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

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