

New Jersey 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.

MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.500	(4.186)	↑ (0.202)	Rate	Today's Price	Pricing Change
3.250	(3.265)	↑ (0.206)			
Conventional 15yr Fixed			FHA 30yr Fixed		
3.375	(3.664)	↑ (0.139)	3.375	(2.320)	↑ (0.200)
3.250	(3.432)	↑ (0.140)	3.250	(4.132)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(1.128)	↑ (0.158)	3.375	(2.270)	↑ (0.200)
2.750	(0.893)	↑ (0.157)	3.250	(4.082)	↑ (0.303)

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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	Relock Policy				
<ul style="list-style-type: none"> ● 1st-3rd Extension - 2 bps/day ● 4th Extension or more - 4 bps/day ● Extended loans cannot expire on a weekend or holiday. ● Max number of days to extend is 45 days per request. 	7 Day Extension 15 Day Lock/Extension 30 Day Lock/Extension 45 Day Lock/Extension 60 Day Lock 90 Day Lock	12/7/2020 12/15/2020 12/30/2020 1/14/2021 1/29/2021 3/1/2021	Pricing is based on worst case pricing: current market vs locked less a relock fee.			
		15 Day Cost 30 Day Cost 45 Day Cost	< 3 Prior Ext < 3 Prior Ext < 3 Prior Ext	0.300 0.600 0.900	≥ 3 Prior Ext. ≥ 3 Prior Ext. ≥ 3 Prior Ext.	0.600 1.200 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	Agency Loan Limits																						
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Lender Fees - Conforming & Government</td> <td style="text-align: right;">\$995</td> </tr> <tr> <td>Lender Fees - FHA Streamline & VA IRRRL</td> <td style="text-align: right;">\$495</td> </tr> <tr> <td>Desk Review - LA \$1MM-\$1.5MM</td> <td style="text-align: right;">\$200</td> </tr> <tr> <td>Desk Review - Transferred Appraisal</td> <td style="text-align: right;">\$200</td> </tr> <tr> <td>Risk Report - Transferred Appraisal</td> <td style="text-align: right;">\$25</td> </tr> <tr> <td>Flood Fee <i>(excluded from No Lender Fee Calculation)</i></td> <td style="text-align: right;">\$6</td> </tr> <tr> <td>Tax Service Fee <i>(excluded from No Lender Fee Calculation)</i></td> <td style="text-align: right;">\$80</td> </tr> </table> <p style="font-size: 0.8em; margin-top: 5px;">**Lender fees must be included in block one of the initial LE.</p> <p style="font-size: 0.8em; margin-top: 5px;">No Lender Fee options are available through the pricing engine online.</p>	Lender Fees - Conforming & Government	\$995	Lender Fees - FHA Streamline & VA IRRRL	\$495	Desk Review - LA \$1MM-\$1.5MM	\$200	Desk Review - Transferred Appraisal	\$200	Risk Report - Transferred Appraisal	\$25	Flood Fee <i>(excluded from No Lender Fee Calculation)</i>	\$6	Tax Service Fee <i>(excluded from No Lender Fee Calculation)</i>	\$80	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1 Unit</td> <td style="text-align: right;">\$510,400</td> </tr> <tr> <td>2 Unit</td> <td style="text-align: right;">\$653,550</td> </tr> <tr> <td>3 Unit</td> <td style="text-align: right;">\$789,950</td> </tr> <tr> <td>4 Unit</td> <td style="text-align: right;">\$981,700</td> </tr> </table> <p style="text-align: center; font-weight: bold; font-size: 0.8em; margin-top: 10px;">Mortgagee Clause (Wholesale)</p> <p style="text-align: center; font-size: 0.8em; margin-top: 5px;">NewRez LLC ISAOA ATIMA PO Box 7050 TROY, MI 48007-7050</p>	1 Unit	\$510,400	2 Unit	\$653,550	3 Unit	\$789,950	4 Unit	\$981,700
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CORPORATE CONTACTS

NewRez Fax Website Lock Desk	(888) 988-1695 (484) 594-1998	GoNewRez@NewRez.com NewRezWholesale.com LockRequest@NewRez.com
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* 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	(5.113)	(5.049)	(5.016)	(4.882)
4.625	(4.835)	(4.771)	(4.738)	(4.604)
4.500	(4.544)	(4.481)	(4.447)	(4.314)
4.375	(4.241)	(4.178)	(4.144)	(4.011)
4.250	(4.300)	(4.278)	(4.287)	(4.195)
4.125	(3.997)	(3.975)	(3.984)	(3.892)
4.000	(3.681)	(3.660)	(3.668)	(3.576)
3.875	(3.353)	(3.332)	(3.340)	(3.248)
3.750	(3.372)	(3.342)	(3.342)	(3.242)
3.625	(3.044)	(3.014)	(3.014)	(2.914)
3.500	(2.703)	(2.673)	(2.673)	(2.573)
3.375	(2.350)	(2.320)	(2.320)	(2.220)
3.250	(4.296)	(4.132)	(3.999)	(3.765)
3.125	(3.943)	(3.779)	(3.646)	(3.412)
3.000	(3.578)	(3.414)	(3.280)	(3.046)
2.990	(3.568)	(3.404)	(3.270)	(3.036)
2.875	(3.200)	(3.036)	(2.902)	(2.668)
2.750	(3.610)	(3.454)	(3.329)	(3.103)
2.625	(3.232)	(3.076)	(2.951)	(2.725)
2.500	(2.841)	(2.686)	(2.560)	(2.335)
2.375	(2.438)	(2.283)	(2.157)	(1.932)
2.250	(2.023)	(1.867)	(1.742)	(1.516)

VA 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)

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

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(2.227)	(2.197)	(2.197)	(2.097)
4.125	(2.227)	(2.197)	(2.197)	(2.097)
4.000	(2.227)	(2.197)	(2.197)	(2.097)
3.875	(2.227)	(2.197)	(2.197)	(2.097)
3.750	(2.227)	(2.197)	(2.197)	(2.097)
3.625	(1.524)	(1.494)	(1.494)	(1.394)
3.500	(1.524)	(1.494)	(1.494)	(1.394)
3.375	(1.524)	(1.494)	(1.494)	(1.394)
3.250	(1.524)	(1.494)	(1.494)	(1.394)
3.125	(0.897)	(0.892)	(0.918)	(0.843)
3.000	(0.897)	(0.892)	(0.918)	(0.843)
2.875	(0.900)	(0.895)	(0.920)	(0.846)
2.750	(0.910)	(0.905)	(0.930)	(0.855)
2.625	(0.237)	(0.140)	(0.073)	0.094
2.500	(0.261)	(0.164)	(0.097)	0.070
2.375	(0.269)	(0.172)	(0.105)	0.062
2.250	(0.260)	(0.163)	(0.096)	0.071

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

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.054)	(2.033)	(2.041)	(1.949)
4.000	(1.739)	(1.717)	(1.726)	(1.634)
3.875	(1.411)	(1.389)	(1.398)	(1.306)
3.750	(2.148)	(2.118)	(2.118)	(2.018)
3.625	(1.820)	(1.790)	(1.790)	(1.690)
3.500	(1.480)	(1.450)	(1.450)	(1.350)
3.375	(1.127)	(1.097)	(1.097)	(0.997)
3.250	(2.354)	(2.190)	(2.056)	(1.822)
3.125	(2.001)	(1.837)	(1.703)	(1.469)
3.000	(1.635)	(1.471)	(1.337)	(1.103)
2.990	(1.625)	(1.461)	(1.327)	(1.093)
2.875	(1.257)	(1.093)	(0.959)	(0.725)
2.750	(2.105)	(1.950)	(1.824)	(1.598)
2.625	(1.727)	(1.572)	(1.446)	(1.220)
2.500	(1.337)	(1.181)	(1.055)	(0.830)
2.375	(0.934)	(0.778)	(0.652)	(0.427)
2.250	(0.518)	(0.363)	(0.237)	(0.011)

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

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.196)	(1.046)	(0.896)	(0.746)
4.000	(1.154)	(1.004)	(0.854)	(0.704)
3.875	(1.112)	(0.962)	(0.812)	(0.662)
3.750	(1.071)	(0.921)	(0.771)	(0.621)
3.625	(0.928)	(0.778)	(0.628)	(0.478)
3.500	(0.880)	(0.730)	(0.580)	(0.430)
3.375	(0.833)	(0.683)	(0.533)	(0.383)
3.250	(0.785)	(0.635)	(0.485)	(0.335)
3.125	(0.526)	(0.376)	(0.226)	(0.076)
3.000	(0.439)	(0.289)	(0.139)	0.011
2.875	(0.352)	(0.202)	(0.052)	0.098
2.750	(0.266)	(0.116)	0.034	0.184

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

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.976)	(0.826)	(0.676)	(0.526)
4.000	(0.934)	(0.784)	(0.634)	(0.484)
3.875	(0.892)	(0.742)	(0.592)	(0.442)
3.750	(0.851)	(0.701)	(0.551)	(0.401)
3.625	(0.708)	(0.558)	(0.408)	(0.258)
3.500	(0.660)	(0.510)	(0.360)	(0.210)
3.375	(0.613)	(0.463)	(0.313)	(0.163)
3.250	(0.565)	(0.415)	(0.265)	(0.115)
3.125	(0.306)	(0.156)	(0.006)	0.144
3.000	(0.219)	(0.069)	0.081	0.231
2.875	(0.132)	0.018	0.168	0.318
2.750	(0.046)	0.104	0.254	0.404

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

Loan Level Price Adjustments

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

Fannie Mae 30yr Fixed					Fannie Mae 15yr Fixed					Fannie Mae 20yr 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 (5.897)	(5.840)	(5.882)	(5.824)		5.000 (5.897)	(5.835)	(5.877)	(5.819)		5.000 (6.436)	(6.295)	(6.291)	(6.129)	
4.990 (5.847)	(5.820)	(5.862)	(5.804)		4.990 (5.847)	(5.816)	(5.858)	(5.800)		4.875 (6.269)	(6.127)	(6.120)	(5.961)	
4.875 (5.798)	(5.683)	(5.650)	(5.538)		4.875 (5.798)	(5.650)	(5.538)	(5.426)		4.750 (6.032)	(5.890)	(5.882)	(5.718)	
4.750 (5.525)	(5.472)	(5.372)	(5.218)		4.750 (5.525)	(5.472)	(5.372)	(5.218)		4.625 (5.500)	(5.430)	(5.465)	(5.400)	
4.625 (5.269)	(5.231)	(5.148)	(5.010)		4.625 (5.269)	(5.231)	(5.148)	(5.010)		4.500 (5.378)	(5.308)	(5.302)	(5.244)	
4.500 (5.124)	(5.086)	(5.003)	(4.865)		4.500 (5.124)	(5.086)	(5.003)	(4.865)		4.375 (5.221)	(5.150)	(5.079)	(5.013)	
4.375 (4.916)	(4.878)	(4.796)	(4.657)		4.375 (4.916)	(4.878)	(4.796)	(4.657)		4.250 (5.048)	(4.978)	(4.905)	(4.740)	
4.250 (4.683)	(4.646)	(4.562)	(4.424)		4.250 (4.683)	(4.646)	(4.562)	(4.424)		4.125 (5.071)	(5.016)	(4.963)	(4.620)	
4.125 (4.431)	(4.431)	(4.364)	(4.241)		4.125 (4.431)	(4.431)	(4.364)	(4.241)		4.000 (4.939)	(4.880)	(4.822)	(4.485)	
4.000 (4.252)	(4.252)	(4.186)	(4.062)		4.000 (4.252)	(4.252)	(4.186)	(4.062)		3.990 (4.889)	(4.822)	(4.773)	(4.433)	
3.990 (4.202)	(4.202)	(4.136)	(4.012)		3.990 (4.202)	(4.202)	(4.136)	(4.012)		3.875 (4.621)	(4.555)	(4.456)	(4.151)	
3.875 (4.045)	(4.045)	(3.979)	(3.855)		3.875 (4.045)	(4.045)	(3.979)	(3.855)		3.750 (4.230)	(4.158)	(4.096)	(3.740)	
3.750 (3.742)	(3.742)	(3.676)	(3.552)		3.750 (3.742)	(3.742)	(3.676)	(3.552)		3.625 (4.490)	(4.391)	(4.325)	(4.000)	
3.625 (4.509)	(4.422)	(4.354)	(4.145)		3.625 (4.509)	(4.422)	(4.354)	(4.145)		3.500 (4.250)	(4.150)	(4.081)	(3.750)	
3.500 (4.279)	(4.186)	(4.114)	(3.922)		3.500 (4.279)	(4.186)	(4.114)	(3.922)		3.375 (3.906)	(3.798)	(3.727)	(3.400)	
3.375 (3.908)	(3.806)	(3.730)	(3.532)		3.375 (3.908)	(3.806)	(3.730)	(3.532)		3.250 (3.436)	(3.319)	(3.243)	(2.940)	
3.250 (3.378)	(3.265)	(3.188)	(2.978)		3.250 (3.378)	(3.265)	(3.188)	(2.978)		3.125 (3.838)	(3.744)	(3.734)	(3.426)	
3.125 (3.378)	(3.367)	(3.290)	(3.141)		3.125 (3.378)	(3.367)	(3.290)	(3.141)		3.000 (3.610)	(3.444)	(3.392)	(3.072)	
3.000 (3.662)	(3.544)	(3.463)	(3.269)		3.000 (3.662)	(3.544)	(3.463)	(3.269)		2.990 (3.560)	(3.394)	(3.342)	(3.022)	
2.990 (3.624)	(3.494)	(3.413)	(3.219)		2.990 (3.612)	(3.494)	(3.413)	(3.219)		2.875 (3.123)	(2.949)	(2.893)	(2.566)	
2.875 (3.122)	(2.975)	(2.878)	(2.675)		2.875 (3.108)	(2.978)	(2.878)	(2.675)		2.750 (2.568)	(2.381)	(2.325)	(1.988)	
2.750 (2.491)	(2.344)	(2.227)	(2.010)		2.750 (2.479)	(2.331)	(2.219)	(2.009)		2.625 (2.213)	(1.945)	(1.911)	(1.368)	
2.625 (1.821)	(1.678)	(1.586)	(1.242)		2.625 (1.821)	(1.678)	(1.586)	(1.251)		2.500 (1.738)	(1.457)	(1.421)	(1.003)	
2.500 (1.342)	(1.200)	(1.100)	(0.848)		2.500 (1.342)	(1.200)	(1.100)	(0.788)		2.375 (1.102)	(0.747)	(0.702)	(0.488)	
2.375 (0.627)	(0.545)	(0.458)	(0.261)		2.375 (0.627)	(0.545)	(0.458)	(0.261)		2.250 (0.268)	(0.049)	(0.060)	(0.267)	
2.250 (0.080)	0.202	0.294	0.486		2.250 (0.095)	0.217	0.309	0.501						

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	0.500	
		75.01-80	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.250	0.250	
		80.01-85	NA	NA	2.750	2.250	1.250	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	0.500	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	1.250	1.000	0.500	0.500	0.250	0.250	
		97.01-99	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	
		99.01-100	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	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	0.400	0.300	0.200	0.120	0.110
		Manufactured Home	NA	1.300	1.300	1.300	1.000	0.700	0.500	0.350	0.250	0.250	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.480	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	
		Lender Paid Adj.	DTI <= 45	NA	0.850	0.400	0.400	0.380	0.200	0.170	0.170	0.170	0.170
		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			
97.01-99	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380			
99.01-100	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380			
Subordinate Financing	LTV	≤ 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	1.310	1.150	1.050	0.850	0.680	0.550	0.470			
90.01-95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840			
95.01-97	NA	6.290	5.720	5.260	3.920	3.120	2.650	2.060	1.390	1.310			
97.01-99	NA	6.290	5.720	5.260	3.920	3.120	2.650	2.060	1.390	1.310			
99.01-100	NA	6.290	5.720	5.260	3.920	3.120	2.650	2.060	1.390	1.310			
Misc Adjusters	LTV	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470		
85.01-90	NA	3.840	3.510	3.210	2.400	1.970	1.640	1.340	0.940	0.830			
90.01-95	NA	5.080	4.580	4.150	3.180	2.570	2.170	1.740	1.260	1.140			
95.01-97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330			
97.01-99	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330			
99.01-100	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330			
Agency Adverse Market Refinance Fee (All Refinances, ≤ 125,000)	0.500												
90 Day Lock (Fixed Only)	0.500												
Co-Op Special	0.500												
60 Day Lock Special (Fixed, Conf & High Bal)	0.500												
Special Pricing*	(0.500)												
*Loan must meet all of the following criteria to qualify.													
Conventional - Purchase or Rate/Term													
2+ Units													
720+ FICO & <= 90% LTV													
Owner Occupied or Second Home													
SPR, PUD, 2-4 Unit, or townhouse													
Loan amount >= \$50,000 (including high balance)													
Max YSP										6.000			

Freddie Mac - Conforming Fixed Rate Products

Freddie Mac 30Yr Fixed					Freddie Mac 30Yr Fixed					Freddie Mac 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	(5.897)	(5.840)	(5.822)	(5.824)	5.000	(5.897)	(5.835)	(5.877)	(5.812)	5.000	(6.436)	(6.295)	(6.291)	(6.129)
4.950	(5.847)	(5.800)	(5.826)	(5.804)	4.950	(5.847)	(5.816)	(5.858)	(5.800)	4.875	(6.269)	(6.127)	(6.120)	(5.961)
4.875	(5.796)	(5.683)	(5.592)	(5.534)	4.875	(5.796)	(5.683)	(5.592)	(5.534)	4.750	(6.029)	(5.880)	(5.872)	(5.710)
4.750	(5.525)	(5.472)	(5.472)	(5.472)	4.750	(5.525)	(5.472)	(5.472)	(5.472)	4.625	(5.500)	(5.440)	(5.463)	(5.406)
4.625	(5.269)	(5.231)	(5.148)	(5.010)	4.625	(5.269)	(5.231)	(5.148)	(5.010)	4.500	(5.378)	(5.308)	(5.302)	(5.244)
4.500	(5.124)	(5.086)	(5.003)	(4.865)	4.500	(5.124)	(5.086)	(5.003)	(4.865)	4.375	(5.221)	(5.150)	(5.073)	(5.013)
4.375	(4.818)	(4.878)	(4.798)	(4.657)	4.375	(4.818)	(4.878)	(4.798)	(4.657)	4.250	(5.048)	(4.974)	(4.898)	(4.740)
4.250	(4.683)	(4.646)	(4.562)	(4.424)	4.250	(4.683)	(4.646)	(4.562)	(4.424)	4.125	(5.071)	(5.016)	(4.963)	(4.806)
4.125	(4.431)	(4.431)	(4.364)	(4.241)	4.125	(4.431)	(4.431)	(4.364)	(4.241)	4.000	(4.939)	(4.880)	(4.822)	(4.683)
4.000	(4.252)	(4.252)	(4.186)	(4.062)	4.000	(4.252)	(4.252)	(4.186)	(4.062)	3.990	(4.889)	(4.830)	(4.772)	(4.633)
3.990	(4.203)	(4.203)	(4.136)	(4.012)	3.990	(4.203)	(4.203)	(4.136)	(4.012)	3.875	(4.621)	(4.555)	(4.498)	(4.359)
3.875	(4.045)	(4.045)	(3.979)	(3.855)	3.875	(4.045)	(4.045)	(3.979)	(3.855)	3.750	(4.230)	(4.158)	(4.096)	(3.942)
3.750	(3.742)	(3.742)	(3.675)	(3.552)	3.750	(3.742)	(3.742)	(3.675)	(3.552)	3.625	(4.490)	(4.391)	(4.325)	(4.000)
3.625	(4.509)	(4.423)	(4.354)	(4.165)	3.625	(4.509)	(4.423)	(4.354)	(4.165)	3.500	(4.250)	(4.150)	(4.081)	(3.750)
3.500	(4.279)	(4.186)	(4.114)	(3.921)	3.500	(4.279)	(4.186)	(4.114)	(3.921)	3.375	(3.978)	(3.908)	(3.827)	(3.490)
3.375	(3.908)	(3.806)	(3.730)	(3.532)	3.375	(3.908)	(3.806)	(3.730)	(3.532)	3.250	(3.436)	(3.319)	(3.243)	(2.940)
3.250	(3.378)	(3.265)	(3.185)	(2.978)	3.250	(3.378)	(3.265)	(3.185)	(2.978)	3.125	(3.898)	(3.794)	(3.734)	(3.420)
3.125	(3.978)	(3.867)	(3.786)	(3.615)	3.125	(3.978)	(3.867)	(3.786)	(3.615)	3.000	(3.610)	(3.444)	(3.353)	(3.072)
3.000	(3.662)	(3.544)	(3.463)	(3.269)	3.000	(3.662)	(3.544)	(3.463)	(3.269)	2.990	(3.560)	(3.394)	(3.342)	(3.022)
2.990	(3.624)	(3.494)	(3.413)	(3.219)	2.990	(3.612)	(3.494)	(3.413)	(3.219)	2.875	(3.123)	(2.949)	(2.893)	(2.566)
2.875	(3.122)	(2.975)	(2.878)	(2.675)	2.875	(3.104)	(2.974)	(2.878)	(2.675)	2.750	(2.564)	(2.381)	(2.328)	(1.998)
2.750	(2.491)	(2.344)	(2.227)	(2.010)	2.750	(2.476)	(2.331)	(2.219)	(2.009)	2.625	(2.213)	(1.945)	(1.911)	(1.566)
2.625	(1.821)	(1.678)	(1.586)	(1.242)	2.625	(1.821)	(1.678)	(1.586)	(1.251)	2.500	(1.738)	(1.457)	(1.421)	(1.003)
2.500	(1.342)	(1.200)	(1.100)	(0.848)	2.500	(1.342)	(1.200)	(1.100)	(0.788)	2.375	(1.027)	(0.764)	(0.702)	(0.287)
2.375	(0.667)	(0.543)	(0.451)	(0.201)	2.375	(0.667)	(0.543)	(0.451)	(0.201)	2.250	(0.264)	(0.049)	(0.060)	(0.460)
2.250	0.080	0.202	0.294	0.486	2.250	0.095	0.217	0.309	0.501					

Freddie Mac 30Yr Fixed					Freddie Mac 30Yr Fixed					Freddie Mac 30Yr Super Conforming				
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	(5.316)	(5.263)	(5.236)	(5.101)	4.500	(5.314)	(5.257)	(5.257)	(5.157)	4.990	(6.073)	(5.985)	(5.926)	(5.668)
4.375	(5.177)	(5.123)	(5.098)	(4.960)	4.375	(5.294)	(5.264)	(5.264)	(5.164)	4.875	(5.812)	(5.724)	(5.665)	(5.407)
4.250	(4.978)	(4.920)	(4.892)	(4.753)	4.250	(4.974)	(4.944)	(4.944)	(4.844)	4.625	(5.493)	(5.405)	(5.347)	(5.089)
4.125	(4.798)	(4.740)	(4.712)	(4.573)	4.125	(4.798)	(4.768)	(4.768)	(4.668)	4.500	(5.228)	(5.140)	(5.082)	(4.784)
4.000	(4.588)	(4.477)	(4.450)	(4.311)	4.000	(4.588)	(4.478)	(4.478)	(4.378)	4.375	(4.964)	(4.876)	(4.818)	(4.559)
3.990	(4.538)	(4.427)	(4.400)	(4.261)	3.990	(4.514)	(4.404)	(4.404)	(4.304)	4.250	(4.670)	(4.582)	(4.524)	(4.265)
3.875	(4.295)	(4.178)	(4.147)	(4.008)	3.875	(4.274)	(4.164)	(4.164)	(4.064)	4.125	(4.264)	(4.176)	(4.118)	(3.859)
3.750	(4.188)	(4.068)	(4.038)	(3.899)	3.750	(4.168)	(4.058)	(4.058)	(3.958)	4.000	(4.185)	(4.097)	(4.039)	(3.780)
3.625	(4.096)	(4.087)	(4.032)	(3.916)	3.625	(4.189)	(4.075)	(4.075)	(3.975)	3.990	(4.217)	(4.229)	(4.270)	(4.212)
3.500	(3.853)	(3.842)	(3.788)	(3.671)	3.500	(4.207)	(4.116)	(4.051)	(3.943)	3.875	(3.916)	(3.928)	(3.970)	(3.912)
3.375	(3.674)	(3.664)	(3.610)	(3.493)	3.375	(4.018)	(3.925)	(3.859)	(3.751)	3.750	(3.582)	(3.594)	(3.636)	(3.578)
3.250	(3.440)	(3.430)	(3.376)	(3.259)	3.250	(3.749)	(3.648)	(3.581)	(3.473)	3.625	(3.822)	(3.790)	(3.832)	(3.774)
3.125	(3.773)	(3.687)	(3.574)	(3.407)	3.125	(3.522)	(3.424)	(3.354)	(3.246)	3.500	(3.539)	(3.471)	(3.413)	(3.154)
3.000	(3.914)	(3.840)	(3.780)	(3.618)	3.000	(3.724)	(3.651)	(3.596)	(3.429)	3.375	(2.214)	(2.092)	(2.099)	(1.999)
2.990	(3.864)	(3.790)	(3.730)	(3.568)	2.990	(3.674)	(3.601)	(3.546)	(3.379)	3.250	(1.779)	(1.657)	(1.563)	(1.373)
2.875	(3.697)	(3.621)	(3.565)	(3.396)	2.875	(3.508)	(3.432)	(3.377)	(3.208)	3.125	(1.340)	(1.218)	(1.124)	(0.934)
2.750	(3.370)	(3.291)	(3.234)	(3.065)	2.750	(3.183)	(3.103)	(3.047)	(2.878)	3.000	(2.850)	(2.703)	(2.586)	(2.369)
2.625	(2.919)	(2.835)	(2.779)	(2.604)	2.625	(2.733)	(2.649)	(2.593)	(2.418)	2.990	(2.872)	(2.725)	(2.608)	(2.391)
2.500	(2.715)	(2.644)	(2.589)	(2.414)	2.500	(2.667)	(2.586)	(2.531)	(2.357)	2.875	(2.422)	(2.275)	(2.158)	(1.940)
2.375	(2.349)	(2.264)	(2.208)	(2.006)	2.375	(2.303)	(2.218)	(2.162)	(1.960)	2.750	(1.850)	(1.703)	(1.586)	(1.369)
2.250	(1.942)	(1.853)	(1.810)	(1.590)	2.250	(1.897)	(1.809)	(1.772)	(1.548)	2.625	(1.159)	(1.012)	(0.895)	(0.678)
2.125	(1.285)	(1.189)	(1.151)	(0.868)	2.125	(1.364)	(1.264)	(1.234)	(1.044)	2.500	(0.641)	(0.519)	(0.428)	(0.234)
2.000	(0.694)	(0.613)	(0.563)	(0.413)	2.000	(0.717)	(0.637)	(0.587)	(0.437)	2.375	(0.110)	0.012	0.104	0.296
1.990	(0.644)	(0.564)	(0.514)	(0.363)	1.990	(0.652)	(0.571)	(0.521)	(0.371)	2.250	0.568	0.691	0.783	0.975

Loan Level Price Adjustments															
		<= 60	60- 69	70- 79	80- 89	90- 99	100- 109	110- 119	120- 129	130- 139	140- 149	150- 159	160- 169	> 169	
All Fixed Conforming (does not apply to terms <= 91Yr)	LTV	<= 60	NA	NA	0.50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		60.01- 70	NA	NA	1.25	1.000	0.500	0.500	0.250	0.250	0.250	0.250	0.250	0.250	
		70.01- 75	NA	NA	2.75	2.250	1.500	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
		75.01- 80	NA	NA	3.00	2.500	1.750	1.250	0.750	0.750	0.500	0.500	0.250	0.250	
		80.01- 85	NA	NA	3.25	2.750	1.500	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
		85.01- 90	NA	NA	2.75	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
		90.01- 95	NA	NA	2.75	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
		95.01- 97	NA	NA	2.75	2.250	1.500	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
		<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
		60.01- 75	NA	NA	NA	1.125	1.000	1.000	0.625	0.625	0.625	0.625	0.625	0.625	0.625
75.01- 80	NA	NA	NA	0.875	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750		
80.01- 85	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Cash-Out	LTV	<= 60	NA	NA	NA	0.400	0.300	0.200	0.120	0.110	0.110	0.110	0.110	0.110	
		60.01- 75	NA	NA	NA	1.125	1.000	1.000	0.625	0.625	0.625	0.625	0.625	0.625	
		75.01- 80	NA	NA	NA	0.875	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
		80.01- 85	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		85.01- 90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		90.01- 95	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		95.01- 97	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		<= 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360	0.360	
		85.01- 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470	0.470	
		90.01- 95	NA	4.090	2.690	3.350	2.550	2.020	1.760	1.890	0.950	0.840	0.810	0.810	
95.01- 97	NA	2.290	2.920	5.200	3.920	3.060	3.990	3.190	2.310	2.300	2.300	2.300			
> 20 Yr	<= 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							

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.847)	(5.790)	(5.832)	(5.774)
4.990	(5.797)	(5.770)	(5.812)	(5.754)
4.875	(5.686)	(5.633)	(5.542)	(5.484)
4.750	(5.475)	(5.422)	(5.322)	(5.168)
4.625	(5.219)	(5.181)	(5.098)	(4.960)
4.500	(5.074)	(5.036)	(4.953)	(4.815)
4.375	(4.866)	(4.828)	(4.745)	(4.607)
4.250	(4.633)	(4.596)	(4.512)	(4.374)
4.125	(4.381)	(4.381)	(4.314)	(4.191)
4.000	(4.202)	(4.202)	(4.136)	(4.012)
3.990	(4.152)	(4.152)	(4.086)	(3.962)
3.875	(3.995)	(3.995)	(3.929)	(3.805)
3.750	(3.692)	(3.692)	(3.625)	(3.502)
3.625	(4.459)	(4.373)	(4.304)	(4.115)
3.500	(4.229)	(4.136)	(4.064)	(3.872)
3.375	(3.858)	(3.756)	(3.680)	(3.482)
3.250	(3.328)	(3.215)	(3.135)	(2.928)
3.125	(3.928)	(3.817)	(3.746)	(3.565)
3.000	(3.612)	(3.494)	(3.413)	(3.219)
2.990	(3.574)	(3.444)	(3.363)	(3.169)
2.875	(3.072)	(2.925)	(2.828)	(2.625)
2.750	(2.441)	(2.294)	(2.177)	(1.960)
2.625	(1.771)	(1.628)	(1.536)	(1.192)
2.500	(1.292)	(1.150)	(1.050)	(0.798)
2.375	(0.617)	(0.495)	(0.403)	(0.211)
2.250	0.130	0.252	0.344	0.536

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.847)	(5.785)	(5.827)	(5.769)
4.990	(5.797)	(5.766)	(5.808)	(5.750)
4.875	(5.686)	(5.633)	(5.542)	(5.484)
4.750	(5.475)	(5.422)	(5.322)	(5.168)
4.625	(5.219)	(5.181)	(5.098)	(4.960)
4.500	(5.074)	(5.036)	(4.953)	(4.815)
4.375	(4.866)	(4.828)	(4.745)	(4.607)
4.250	(4.633)	(4.596)	(4.512)	(4.374)
4.125	(4.381)	(4.381)	(4.314)	(4.191)
4.000	(4.202)	(4.202)	(4.136)	(4.012)
3.990	(4.152)	(4.152)	(4.086)	(3.962)
3.875	(3.995)	(3.995)	(3.929)	(3.805)
3.750	(3.692)	(3.692)	(3.625)	(3.502)
3.625	(4.459)	(4.373)	(4.304)	(4.115)
3.500	(4.229)	(4.136)	(4.064)	(3.872)
3.375	(3.858)	(3.756)	(3.680)	(3.482)
3.250	(3.328)	(3.215)	(3.135)	(2.928)
3.125	(3.928)	(3.817)	(3.746)	(3.565)
3.000	(3.612)	(3.494)	(3.413)	(3.219)
2.990	(3.574)	(3.444)	(3.363)	(3.169)
2.875	(3.054)	(2.924)	(2.828)	(2.625)
2.750	(2.429)	(2.281)	(2.169)	(1.959)
2.625	(1.771)	(1.628)	(1.536)	(1.201)
2.500	(1.292)	(1.150)	(1.050)	(0.738)
2.375	(0.573)	(0.451)	(0.359)	(0.167)
2.250	0.145	0.267	0.359	0.551

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.386)	(6.245)	(6.241)	(6.079)
4.875	(6.219)	(6.077)	(6.070)	(5.911)
4.750	(5.973)	(5.830)	(5.822)	(5.660)
4.625	(5.450)	(5.380)	(5.415)	(5.356)
4.500	(5.328)	(5.258)	(5.252)	(5.194)
4.375	(5.171)	(5.100)	(5.023)	(4.963)
4.250	(4.998)	(4.924)	(4.845)	(4.690)
4.125	(5.021)	(4.966)	(4.913)	(4.576)
4.000	(4.889)	(4.830)	(4.772)	(4.433)
3.990	(4.839)	(4.780)	(4.722)	(4.383)
3.875	(4.571)	(4.505)	(4.446)	(4.101)
3.750	(4.180)	(4.108)	(4.046)	(3.692)
3.625	(4.440)	(4.341)	(4.275)	(3.950)
3.500	(4.200)	(4.100)	(4.031)	(3.700)
3.375	(3.856)	(3.748)	(3.677)	(3.358)
3.250	(3.386)	(3.269)	(3.193)	(2.890)
3.125	(3.888)	(3.734)	(3.684)	(3.379)
3.000	(3.560)	(3.394)	(3.342)	(3.022)
2.990	(3.510)	(3.344)	(3.292)	(2.972)
2.875	(3.073)	(2.899)	(2.843)	(2.516)
2.750	(2.514)	(2.331)	(2.273)	(1.938)
2.625	(2.163)	(1.895)	(1.861)	(1.318)
2.500	(1.688)	(1.407)	(1.371)	(0.953)
2.375	(0.977)	(0.714)	(0.652)	(0.430)
2.250	(0.214)	0.001	0.110	0.317

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.266)	(5.213)	(5.186)	(5.051)
4.375	(5.127)	(5.073)	(5.048)	(4.910)
4.250	(4.928)	(4.870)	(4.842)	(4.703)
4.125	(4.744)	(4.683)	(4.651)	(4.509)
4.000	(4.538)	(4.427)	(4.400)	(4.215)
3.990	(4.488)	(4.377)	(4.350)	(4.165)
3.875	(4.245)	(4.128)	(4.097)	(3.907)
3.750	(4.138)	(4.018)	(3.988)	(3.794)
3.625	(4.046)	(4.037)	(3.982)	(3.866)
3.500	(3.803)	(3.792)	(3.738)	(3.621)
3.375	(3.624)	(3.614)	(3.560)	(3.443)
3.250	(3.392)	(3.382)	(3.328)	(3.211)
3.125	(3.723)	(3.637)	(3.524)	(3.357)
3.000	(3.864)	(3.790)	(3.736)	(3.568)
2.990	(3.814)	(3.740)	(3.686)	(3.518)
2.875	(3.647)	(3.571)	(3.515)	(3.346)
2.750	(3.320)	(3.241)	(3.184)	(3.015)
2.625	(2.869)	(2.785)	(2.729)	(2.554)
2.500	(2.665)	(2.584)	(2.549)	(2.333)
2.375	(2.299)	(2.214)	(2.178)	(1.956)
2.250	(1.892)	(1.803)	(1.766)	(1.540)
2.125	(1.235)	(1.139)	(1.101)	(0.918)
2.000	(0.644)	(0.563)	(0.513)	(0.363)
1.990	(0.594)	(0.514)	(0.464)	(0.313)

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.264)	(5.207)	(5.207)	(5.107)
4.375	(5.244)	(5.214)	(5.214)	(5.114)
4.250	(5.124)	(5.094)	(5.094)	(4.994)
4.125	(4.776)	(4.746)	(4.746)	(4.646)
4.000	(4.815)	(4.694)	(4.628)	(4.455)
3.990	(4.765)	(4.644)	(4.578)	(4.429)
3.875	(4.524)	(4.424)	(4.424)	(4.324)
3.750	(4.419)	(4.289)	(4.222)	(4.122)
3.625	(4.139)	(4.007)	(3.936)	(3.762)
3.500	(4.157)	(4.066)	(4.001)	(3.793)
3.375	(3.968)	(3.875)	(3.809)	(3.601)
3.250	(3.695)	(3.599)	(3.531)	(3.320)
3.125	(3.472)	(3.374)	(3.304)	(3.098)
3.000	(3.674)	(3.601)	(3.546)	(3.379)
2.990	(3.624)	(3.551)	(3.496)	(3.329)
2.875	(3.458)	(3.382)	(3.327)	(3.180)
2.750	(3.133)	(3.053)	(2.997)	(2.828)
2.625	(2.683)	(2.599)	(2.543)	(2.368)
2.500	(2.617)	(2.536)	(2.501)	(2.287)
2.375	(2.253)	(2.168)	(2.132)	(1.910)
2.250	(1.847)	(1.759)	(1.722)	(1.518)
2.125	(1.314)	(1.234)	(1.184)	(1.034)
2.000	(0.667)	(0.587)	(0.537)	(0.387)
1.990	(0.602)	(0.521)	(0.471)	(0.321)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.443)	(1.413)	(1.370)	(1.220)
2.750	(1.055)	(0.984)	(0.941)	(0.790)
2.625	(0.621)	(0.549)	(0.506)	(0.356)
2.500	(0.168)	(0.096)	(0.053)	0.097

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.149)	(1.078)	(1.034)	(0.884)
2.750	(0.914)	(0.843)	(0.800)	(0.650)
2.625	(0.677)	(0.606)	(0.563)	(0.412)
2.500	(0.427)	(0.356)	(0.313)	(0.162)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.358)	(1.287)	(1.244)	(1.094)
2.750	(1.089)	(1.018)	(0.975)	(0.825)
2.625	(0.714)	(0.643)	(0.600)	(0.450)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.443)	(1.413)	(1.370)	(1.220)
2.750	(1.055)	(0.984)	(0.941)	(0.790)
2.625	(0.621)	(0.549)	(0.506)	(0.356)
2.500	(0.168)	(0.096)	(0.053)	0.097

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	0.500	0.250	0.250	0.250	0.250
75.01 - 80	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500
80.01 - 85	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500
85.01 - 90	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	0.250
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750	0.750

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home	DTI > 45	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
					≤ 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	0.490	0.440	0.430	0.380	0.300	0.220	0.170	0.110	0.110	0.110
					NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
					NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
					NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
					NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360
					NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
					NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
					NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
					NA	1.430	1.340								

FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(3.090)	(3.102)	(3.144)	(3.086)
4.990	(3.073)	(3.085)	(3.126)	(3.068)
4.875	(2.822)	(2.833)	(2.875)	(2.817)
4.750	(2.544)	(2.555)	(2.597)	(2.539)
4.625	(2.493)	(2.505)	(2.547)	(2.489)
4.500	(2.228)	(2.240)	(2.282)	(2.224)
4.375	(1.964)	(1.975)	(2.017)	(1.959)
4.250	(1.670)	(1.681)	(1.723)	(1.665)
4.125	(2.464)	(2.476)	(2.517)	(2.459)
4.000	(2.195)	(2.207)	(2.249)	(2.191)
3.990	(2.217)	(2.229)	(2.270)	(2.212)
3.875	(1.916)	(1.928)	(1.970)	(1.912)
3.750	(1.582)	(1.594)	(1.636)	(1.578)
3.625	(2.822)	(2.700)	(2.608)	(2.415)
3.500	(2.539)	(2.417)	(2.325)	(2.132)
3.375	(2.214)	(2.092)	(1.999)	(1.807)
3.250	(1.779)	(1.657)	(1.565)	(1.373)
3.125	(1.340)	(1.218)	(1.126)	(0.934)
3.000	(2.850)	(2.703)	(2.586)	(2.369)
2.990	(2.872)	(2.725)	(2.608)	(2.391)
2.875	(2.422)	(2.275)	(2.158)	(1.940)
2.750	(1.850)	(1.703)	(1.586)	(1.369)
2.625	(1.599)	(1.452)	(1.335)	(1.118)
2.500	(0.641)	(0.519)	(0.426)	(0.234)
2.375	(0.110)	0.012	0.104	0.296

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(3.090)	(3.102)	(3.144)	(3.086)
4.875	(2.822)	(2.833)	(2.875)	(2.817)
4.750	(2.544)	(2.555)	(2.597)	(2.539)
4.625	(2.493)	(2.505)	(2.547)	(2.489)
4.500	(2.228)	(2.240)	(2.282)	(2.224)
4.375	(1.964)	(1.975)	(2.017)	(1.959)
4.250	(1.670)	(1.681)	(1.723)	(1.665)
4.125	(2.464)	(2.476)	(2.517)	(2.459)
4.000	(2.195)	(2.207)	(2.249)	(2.191)
3.990	(2.217)	(2.229)	(2.270)	(2.212)
3.875	(1.916)	(1.928)	(1.970)	(1.912)
3.750	(1.582)	(1.594)	(1.636)	(1.578)
3.625	(2.822)	(2.700)	(2.608)	(2.415)
3.500	(2.539)	(2.417)	(2.325)	(2.132)
3.375	(2.214)	(2.092)	(1.999)	(1.807)
3.250	(1.779)	(1.657)	(1.565)	(1.373)
3.125	(1.340)	(1.218)	(1.126)	(0.934)
3.000	(2.850)	(2.703)	(2.586)	(2.369)
2.990	(2.872)	(2.725)	(2.608)	(2.391)
2.875	(2.422)	(2.275)	(2.158)	(1.940)
2.750	(1.850)	(1.703)	(1.586)	(1.369)
2.625	(1.599)	(1.452)	(1.335)	(1.118)
2.500	(0.641)	(0.519)	(0.426)	(0.234)
2.375	(0.110)	0.012	0.104	0.296
2.250	0.568	0.691	0.783	0.975

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.747)	(2.759)	(2.801)	(2.743)
4.875	(2.554)	(2.566)	(2.608)	(2.550)
4.750	(2.292)	(2.303)	(2.345)	(2.287)
4.625	(2.047)	(2.059)	(2.101)	(2.042)
4.500	(1.914)	(1.926)	(1.968)	(1.910)
4.375	(1.714)	(1.725)	(1.767)	(1.709)
4.250	(1.420)	(1.431)	(1.473)	(1.415)
4.125	(2.017)	(2.029)	(2.071)	(2.013)
4.000	(1.881)	(1.893)	(1.935)	(1.877)
3.990	(1.914)	(1.925)	(1.967)	(1.909)
3.875	(1.666)	(1.678)	(1.720)	(1.662)
3.750	(1.332)	(1.344)	(1.386)	(1.328)
3.625	(2.375)	(2.253)	(2.161)	(1.969)
3.500	(2.225)	(2.103)	(2.011)	(1.819)
3.375	(1.964)	(1.842)	(1.749)	(1.557)
3.250	(1.529)	(1.407)	(1.315)	(1.123)
3.125	(2.693)	(2.546)	(2.429)	(2.213)
3.000	(2.537)	(2.389)	(2.272)	(2.055)
2.990	(2.569)	(2.422)	(2.305)	(2.088)
2.875	(2.172)	(2.025)	(1.908)	(1.690)
2.750	(1.600)	(1.453)	(1.336)	(1.119)
2.625	(0.909)	(0.762)	(0.645)	(0.428)
2.500	(0.227)	(0.205)	(0.113)	0.079
2.375	0.140	0.252	0.354	0.546
2.250	0.818	0.941	1.033	1.225

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(1.147)	(1.117)	(1.117)	(1.017)
4.375	(1.034)	(1.004)	(1.004)	(0.904)
4.250	(0.878)	(0.848)	(0.848)	(0.748)
4.125	(0.680)	(0.650)	(0.650)	(0.550)
4.000	(0.394)	(0.364)	(0.364)	(0.264)
3.990	(0.363)	(0.333)	(0.333)	(0.233)
3.875	(0.118)	(0.088)	(0.088)	0.012
3.750	0.059	0.089	0.089	0.189
3.625	0.265	0.295	0.295	0.395
3.500	(0.744)	(0.739)	(0.764)	(0.689)
3.375	(0.573)	(0.568)	(0.593)	(0.519)
3.250	(0.382)	(0.377)	(0.402)	(0.327)
3.125	(0.144)	(0.139)	(0.164)	(0.089)
3.000	(1.738)	(1.641)	(1.575)	(1.408)
2.990	(1.736)	(1.639)	(1.572)	(1.405)
2.875	(1.541)	(1.444)	(1.377)	(1.210)
2.750	(1.346)	(1.249)	(1.182)	(1.015)
2.625	(1.043)	(0.946)	(0.879)	(0.712)
2.500	(0.674)	(0.577)	(0.510)	(0.343)
2.375	(0.207)	(0.127)	(0.076)	0.074
2.250	0.047	0.127	0.177	0.327
2.125	0.378	0.458	0.508	0.659
2.000	0.803	0.883	0.933	1.084
1.990	0.843	0.924	0.974	1.124

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.712)	(0.682)	(0.682)	(0.582)
4.375	(0.716)	(0.686)	(0.686)	(0.586)
4.250	(0.648)	(0.618)	(0.618)	(0.518)
4.125	(0.450)	(0.420)	(0.420)	(0.320)
4.000	(0.164)	(0.134)	(0.134)	(0.034)
3.990	(0.133)	(0.103)	(0.103)	(0.003)
3.875	0.181	0.211	0.211	0.311
3.750	0.289	0.319	0.319	0.419
3.625	0.495	0.525	0.525	0.625
3.500	(0.330)	(0.325)	(0.350)	(0.230)
3.375	(0.274)	(0.269)	(0.294)	(0.220)
3.250	(0.152)	(0.147)	(0.172)	(0.097)
3.125	0.086	0.091	0.066	0.141
3.000	(1.324)	(1.227)	(1.161)	(0.994)
2.990	(1.331)	(1.234)	(1.167)	(1.000)
2.875	(1.242)	(1.145)	(1.078)	(0.911)
2.750	(1.116)	(1.019)	(0.952)	(0.785)
2.625	(0.813)	(0.716)	(0.649)	(0.482)
2.500	(0.444)	(0.347)	(0.280)	(0.113)
2.375	0.062	0.159	0.226	0.393
2.250	0.277	0.357	0.407	0.557
2.125	0.608	0.688	0.738	0.889
2.000	1.033	1.113	1.163	1.314
1.990	1.073	1.154	1.204	1.354

FNMA HomeReady™ 10/6 ARM [5/1]S - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.043)	(1.013)	(0.970)	(0.820)
2.750	(0.655)	(0.584)	(0.541)	(0.390)
2.625	(0.227)	(0.206)	(0.163)	(0.044)
2.500	0.232	0.304	0.347	0.497

FNMA HomeReady™ 5/6 SOFR ARM [2/1]S - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.749)	(0.678)	(0.634)	(0.484)
2.750	(0.514)	(0.443)	(0.400)	(0.250)
2.625	(0.277)	(0.206)	(0.163)	(0.012)
2.500	(0.027)	0.044	0.087	0.238

FNMA HomeReady™ 7/6 SOFR ARM [5/1]S - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.749)	(0.678)	(0.634)	(0.484)
2.750	(0.514)	(0.443)	(0.400)	(0.250)
2.625	(0.277)	(0.206)	(0.163)	(0.012)
2.500	(0.027)	0.044	0.087	0.238

FNMA HomeReady™ 10/6 ARM [5/1]S - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.043)	(1.013)	(0.970)	(0.820)
2.750	(0.655)	(0.584)	(0.541)	(0.390)
2.625	(0.227)	(0.206)	(0.163)	(0.044)
2.500	0.232	0.304	0.347	0.497

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
	60.01 - 70	NA	NA	0.500	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250
	70.01 - 75	NA	NA	1.250	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500
	80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	0.250
	85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250
	90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500
	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

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
	60.01 - 75	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

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home	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
	OTI > 45	≤ 85	NA	1.000	0.950	0.950	0.650	0.300	0.200	0.120	0.110	0.100		
		85.01 - 90	NA	1.300	1.300	1.300	1.000	0.700	0.500	0.500	0.500	0.500		
		90.01 - 95	NA	1.300	1.300	1.300	1.000	0.700	0.500	0.500	0.500	0.500		
		95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380		
		≤ 20 Yr	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	
			85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
			90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
			95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
		> 20 Yr	≤ 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	4.340	3.940	3.610	2.						

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.847)	(5.790)	(5.832)	(5.774)
4.990	(5.797)	(5.770)	(5.812)	(5.754)
4.875	(5.686)	(5.633)	(5.542)	(5.484)
4.750	(5.475)	(5.422)	(5.322)	(5.168)
4.625	(5.219)	(5.181)	(5.098)	(4.960)
4.500	(5.074)	(5.036)	(4.953)	(4.815)
4.375	(4.866)	(4.828)	(4.745)	(4.607)
4.250	(4.633)	(4.596)	(4.512)	(4.374)
4.125	(4.381)	(4.341)	(4.314)	(4.191)
4.000	(4.202)	(4.202)	(4.136)	(4.012)
3.990	(4.152)	(4.152)	(4.086)	(3.962)
3.875	(3.995)	(3.995)	(3.929)	(3.805)
3.750	(3.692)	(3.692)	(3.625)	(3.502)
3.625	(4.459)	(4.373)	(4.304)	(4.115)
3.500	(4.229)	(4.136)	(4.064)	(3.872)
3.375	(3.858)	(3.756)	(3.680)	(3.482)
3.250	(3.328)	(3.215)	(3.135)	(2.928)
3.125	(3.928)	(3.817)	(3.746)	(3.565)
3.000	(3.612)	(3.494)	(3.413)	(3.219)
2.990	(3.574)	(3.444)	(3.363)	(3.169)
2.875	(3.072)	(2.925)	(2.828)	(2.625)
2.750	(2.441)	(2.294)	(2.177)	(1.960)
2.625	(1.771)	(1.628)	(1.536)	(1.192)
2.500	(1.292)	(1.150)	(1.050)	(0.798)
2.375	(0.617)	(0.495)	(0.403)	(0.211)
2.250	0.130	0.252	0.344	0.536

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.847)	(5.785)	(5.827)	(5.769)
4.990	(5.797)	(5.766)	(5.808)	(5.750)
4.875	(5.686)	(5.633)	(5.542)	(5.484)
4.750	(5.475)	(5.422)	(5.322)	(5.168)
4.625	(5.219)	(5.181)	(5.098)	(4.960)
4.500	(5.074)	(5.036)	(4.953)	(4.815)
4.375	(4.866)	(4.828)	(4.745)	(4.607)
4.250	(4.633)	(4.596)	(4.512)	(4.374)
4.125	(4.381)	(4.341)	(4.314)	(4.191)
4.000	(4.202)	(4.202)	(4.136)	(4.012)
3.990	(4.152)	(4.152)	(4.086)	(3.962)
3.875	(3.995)	(3.995)	(3.929)	(3.805)
3.750	(3.692)	(3.692)	(3.625)	(3.502)
3.625	(4.459)	(4.373)	(4.304)	(4.115)
3.500	(4.229)	(4.136)	(4.064)	(3.872)
3.375	(3.858)	(3.756)	(3.680)	(3.482)
3.250	(3.328)	(3.215)	(3.135)	(2.928)
3.125	(3.928)	(3.817)	(3.746)	(3.565)
3.000	(3.612)	(3.494)	(3.413)	(3.219)
2.990	(3.562)	(3.444)	(3.363)	(3.169)
2.875	(3.054)	(2.924)	(2.828)	(2.625)
2.750	(2.429)	(2.281)	(2.169)	(1.959)
2.625	(1.771)	(1.628)	(1.536)	(1.201)
2.500	(1.292)	(1.150)	(1.050)	(0.738)
2.375	(0.573)	(0.451)	(0.359)	(0.167)
2.250	0.145	0.267	0.359	0.551

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.386)	(6.245)	(6.241)	(6.079)
4.875	(6.219)	(6.077)	(6.070)	(5.911)
4.750	(5.973)	(5.830)	(5.822)	(5.660)
4.625	(5.450)	(5.380)	(5.415)	(5.356)
4.500	(5.328)	(5.258)	(5.252)	(5.194)
4.375	(5.171)	(5.100)	(5.023)	(4.963)
4.250	(4.998)	(4.924)	(4.845)	(4.690)
4.125	(5.021)	(4.966)	(4.913)	(4.576)
4.000	(4.889)	(4.830)	(4.772)	(4.433)
3.990	(4.839)	(4.780)	(4.722)	(4.383)
3.875	(4.571)	(4.505)	(4.446)	(4.101)
3.750	(4.180)	(4.108)	(4.046)	(3.692)
3.625	(4.440)	(4.341)	(4.275)	(3.950)
3.500	(4.200)	(4.100)	(4.031)	(3.700)
3.375	(3.856)	(3.748)	(3.677)	(3.358)
3.250	(3.386)	(3.269)	(3.193)	(2.890)
3.125	(3.888)	(3.734)	(3.684)	(3.379)
3.000	(3.560)	(3.394)	(3.342)	(3.022)
2.990	(3.510)	(3.344)	(3.292)	(2.972)
2.875	(3.073)	(2.899)	(2.843)	(2.516)
2.750	(2.514)	(2.331)	(2.273)	(1.938)
2.625	(2.163)	(1.895)	(1.861)	(1.318)
2.500	(1.688)	(1.407)	(1.371)	(0.953)
2.375	(0.977)	(0.714)	(0.652)	(0.430)
2.250	(0.214)	0.001	0.110	0.317

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.116)	(5.063)	(5.036)	(4.901)
4.375	(4.977)	(4.923)	(4.898)	(4.760)
4.250	(4.778)	(4.720)	(4.692)	(4.553)
4.125	(4.594)	(4.533)	(4.501)	(4.359)
4.000	(4.388)	(4.277)	(4.250)	(4.065)
3.990	(4.338)	(4.227)	(4.200)	(4.015)
3.875	(4.095)	(3.978)	(3.947)	(3.757)
3.750	(3.988)	(3.868)	(3.838)	(3.644)
3.625	(3.896)	(3.887)	(3.832)	(3.716)
3.500	(3.653)	(3.642)	(3.588)	(3.471)
3.375	(3.474)	(3.464)	(3.410)	(3.293)
3.250	(3.242)	(3.232)	(3.178)	(3.061)
3.125	(3.573)	(3.487)	(3.374)	(3.207)
3.000	(3.714)	(3.640)	(3.586)	(3.418)
2.990	(3.664)	(3.590)	(3.536)	(3.368)
2.875	(3.497)	(3.421)	(3.365)	(3.196)
2.750	(3.170)	(3.091)	(3.034)	(2.865)
2.625	(2.719)	(2.635)	(2.579)	(2.404)
2.500	(2.515)	(2.434)	(2.399)	(2.183)
2.375	(2.149)	(2.064)	(2.028)	(1.806)
2.250	(1.742)	(1.653)	(1.616)	(1.390)
2.125	(1.085)	(0.989)	(0.951)	(0.768)
2.000	(0.494)	(0.413)	(0.363)	(0.213)
1.990	(0.444)	(0.364)	(0.314)	(0.163)

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.114)	(5.057)	(5.057)	(4.957)
4.375	(5.094)	(5.064)	(5.064)	(4.964)
4.250	(4.974)	(4.944)	(4.944)	(4.844)
4.125	(4.626)	(4.596)	(4.596)	(4.496)
4.000	(4.665)	(4.544)	(4.478)	(4.305)
3.990	(4.615)	(4.494)	(4.428)	(4.279)
3.875	(4.374)	(4.274)	(4.274)	(4.174)
3.750	(4.269)	(4.139)	(4.072)	(3.972)
3.625	(3.989)	(3.857)	(3.786)	(3.612)
3.500	(4.007)	(3.916)	(3.851)	(3.643)
3.375	(3.818)	(3.725)	(3.659)	(3.451)
3.250	(3.545)	(3.449)	(3.381)	(3.170)
3.125	(3.322)	(3.224)	(3.154)	(2.948)
3.000	(3.524)	(3.451)	(3.396)	(3.229)
2.990	(3.474)	(3.401)	(3.346)	(3.179)
2.875	(3.308)	(3.232)	(3.177)	(3.008)
2.750	(2.983)	(2.903)	(2.847)	(2.678)
2.625	(2.533)	(2.449)	(2.393)	(2.218)
2.500	(2.467)	(2.386)	(2.351)	(2.137)
2.375	(2.103)	(2.018)	(1.982)	(1.760)
2.250	(1.697)	(1.609)	(1.572)	(1.368)
2.125	(1.164)	(1.084)	(1.034)	(0.884)
2.000	(0.517)	(0.437)	(0.387)	(0.237)
1.990	(0.452)	(0.371)	(0.321)	(0.171)

FHLMC Home Possible® 10/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.443)	(1.413)	(1.370)	(1.220)
2.750	(1.055)	(0.984)	(0.941)	(0.790)
2.625	(0.621)	(0.549)	(0.506)	(0.356)
2.500	(0.168)	(0.096)	(0.053)	0.097

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.149)	(1.078)	(1.034)	(0.884)
2.750	(0.914)	(0.843)	(0.800)	(0.650)
2.625	(0.677)	(0.606)	(0.563)	(0.412)
2.500	(0.427)	(0.356)	(0.313)	(0.162)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.358)	(1.287)	(1.244)	(1.094)
2.750	(1.089)	(1.018)	(0.975)	(0.825)
2.625	(0.714)	(0.643)	(0.600)	(0.450)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.443)	(1.413)	(1.370)	(1.220)
2.750	(1.055)	(0.984)	(0.941)	(0.790)
2.625	(0.621)	(0.549)	(0.506)	(0.356)
2.500	(0.168)	(0.096)	(0.053)	0.097

Loan Level Price Adjustments

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

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	LPMI																	
			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800							
		Manufactured Home	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100
		3 - 4 Unit	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
		DTI > 45	≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	0.110	0.110	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	0.280	0.280	0.280	0.280	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							

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	(1.199)	(1.128)	(1.084)	(0.934)
2.750	(0.964)	(0.893)	(0.850)	(0.700)
2.625	(0.727)	(0.656)	(0.613)	(0.462)
2.500	(0.477)	(0.406)	(0.363)	(0.212)

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	(1.408)	(1.337)	(1.294)	(1.144)
2.625	(1.139)	(1.068)	(1.025)	(0.875)
2.500	(0.764)	(0.693)	(0.650)	(0.500)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.493)	(1.463)	(1.420)	(1.270)
2.750	(1.105)	(1.034)	(0.991)	(0.840)
2.625	(0.671)	(0.599)	(0.556)	(0.406)
2.500	(0.218)	(0.146)	(0.103)	0.047

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.749)	(0.678)	(0.634)	(0.484)
2.750	(0.514)	(0.443)	(0.400)	(0.250)
2.625	(0.277)	(0.206)	(0.163)	(0.012)
2.500	(0.027)	0.044	0.087	0.238

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.958)	(0.887)	(0.844)	(0.694)
2.625	(0.689)	(0.618)	(0.575)	(0.425)
2.500	(0.314)	(0.243)	(0.200)	(0.050)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.043)	(1.013)	(0.970)	(0.820)
2.750	(0.655)	(0.584)	(0.541)	(0.390)
2.625	(0.221)	(0.149)	(0.106)	0.044
2.500	0.232	0.304	0.347	0.497

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	
			NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	
	LTV Adjusters	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
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
		> 20 Yr Term	<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
			85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
	90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960		
	95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310		

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

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

Misc Adjusters	2-4 Units		1.000
	Manufactured Home		3.000
	Attached Condo > 75 LTV		0.750
	Escrow Waiver (Full or Taxes Only)		0.250
	Escrow Waiver (Insurance Only)		0.000
	>90 LTV		0.250
	Second Home > 85 LTV		0.250

Additional Cashout LTV/FICO Adjustments					
	660-679	680-699	700-719	720-739	>=740
<=60	0.750	0.625	0.625	0.500	0.375
60.01-70	0.750	0.625	0.625	0.500	0.375
70.01-75	0.750	0.625	0.625	0.500	0.375
75.01-80	0.875	0.750	0.625	0.500	0.375

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

		Loan Amount	Purchase	Refinance
Loan Size Adjustments	<\$50,000		1.250	1.250
	\$50,000 - \$99,999		0.500	0.500
	\$100,000 - \$149,999		0.250	0.250
	\$150,000 - \$199,999		0.000	0.000
	\$200,000 - \$249,999		0.000	(0.125)
	\$250,000 - \$299,999		0.000	(0.125)
\$300,000 - Conforming Limit		0.000	(0.125)	
High Balance	High Balance	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
Co-Op Special	(0.250)

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

Max YSP	-3.000
Margin	3.000%

Freddie Mac ARM Products

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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.199)	(1.128)	(1.084)	(0.934)
2.750	(0.964)	(0.893)	(0.850)	(0.700)
2.625	(0.727)	(0.656)	(0.613)	(0.462)
2.500	(0.477)	(0.406)	(0.363)	(0.212)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.408)	(1.337)	(1.294)	(1.144)
2.625	(1.139)	(1.068)	(1.025)	(0.875)
2.500	(0.764)	(0.693)	(0.650)	(0.500)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.493)	(1.463)	(1.420)	(1.270)
2.750	(1.105)	(1.034)	(0.991)	(0.840)
2.625	(0.671)	(0.599)	(0.556)	(0.406)
2.500	(0.218)	(0.146)	(0.103)	0.047

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.749)	(0.678)	(0.634)	(0.484)
2.750	(0.514)	(0.443)	(0.400)	(0.250)
2.625	(0.277)	(0.206)	(0.163)	(0.012)
2.500	(0.027)	0.044	0.087	0.238

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.958)	(0.887)	(0.844)	(0.694)
2.625	(0.689)	(0.618)	(0.575)	(0.425)
2.500	(0.314)	(0.243)	(0.200)	(0.050)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.043)	(1.013)	(0.970)	(0.820)
2.750	(0.655)	(0.584)	(0.541)	(0.390)
2.625	(0.221)	(0.149)	(0.106)	0.044
2.500	0.232	0.304	0.347	0.497

Loan Level Price Adjustments

All Conforming ARMs (Does not include LP Open Access)	LTV	<= 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.000	0.000	0.000	0.000
70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	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
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
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA

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	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110
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	
LTV Adjusters	DTI > 45	<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	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
		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
		> 20 Yr Term	<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	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

Number Of Units	LTV			
	2 Units	<=80	80.01 - 85	> 85
3-4 units	1.000	1.000	1.000	
Subordinate Financing	LTV		CLTV	
	<=75	<=80	< 720	>= 720
	<=65	80.01 - 95	0.375	0.375
	65.01-75	80.01 - 95	0.875	0.625
	75.01-95	76.01-95	1.125	0.875
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)		3.000		
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		1.250	1.250
	\$50,000 - \$99,999		0.500	0.500
	\$100,000 - \$149,999		0.250	0.250
	\$150,000 - \$199,999		0.000	0.000
	\$200,000 - \$249,999		0.000	(0.125)
	\$250,000 - \$299,999		0.000	(0.125)
\$300,000 - Conforming Limit		0.000	(0.125)	
High Balance		0.000	0.000	

Super Conforming	Purchase & Rate/Term Refi <=75 LTV		1.000
	Purchase & Rate/Term Refi >75 LTV		1.750
	Cash Out <= 75		1.750
Cash Out > 75		2.500	

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)	0.500
Co-Op Special	(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.

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%