

New Jersey 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.

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	(3.231)	→ 0.079			
3.000	(2.564)	↓ 0.156	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
2.500	(3.139)	→ 0.086	2.875	(3.196)	→ 0.032
2.375	(2.677)	↓ 0.171	2.750	(2.812)	↓ 0.132
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(1.807)	→ 0.063	2.875	(3.056)	→ 0.032
2.875	(1.605)	→ 0.063	2.750	(2.672)	↓ 0.132

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

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

GENERAL INFORMATION

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

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

CORPORATE CONTACTS

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

* Rates are subject to change without notice

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

Government Products

FHA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 4.500 to 1.750.

VA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 4.500 to 1.750.

USDA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 4.500 to 1.750.

FHA 15 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 3.750 to 1.750.

VA 15 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 3.750 to 1.750.

FHA High Balance 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 3.500 to 1.750.

VA High Balance 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 3.500 to 1.750.

FHA 5-1 ARM (1-1-5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 4.125 to 2.750.

VA 5-1 ARM (1-1-5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 4.125 to 2.750.

FHA 5-1 ARM High Balance (1-1-5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 4.125 to 2.750.

VA 5-1 ARM High Balance (1-1-5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates from 4.125 to 2.750.

Loan Level Price Adjustments

Table containing Credit Score, Loan Size Adjustments, and Loan Size Adjustments for VA BPC Loans with columns for Loan Amount, Purchase, and Refinance.

Table containing Purchase Special, High Balance - 15 Yr Term, Margin on all Government ARMs, and Max YSP with associated rate adjustments.

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

*FHA Lender ID: 2557400002*VA Lender ID: 6001710000

Freddie Mac - Conforming Fixed Rate Products

Table with 3 columns: Freddie Mac 30yr Fixed, Freddie Mac 15yr Fixed, Freddie Mac 15yr Super Conforming. Each column contains a grid of interest rates for 15, 30, 45, and 60 day terms.

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Loan Level Price Adjustments

Large table containing Loan Level Price Adjustments, Premium Adjusters, Lender Paid MI Adj., Subordinate Financing, Misc Adjusters, Non Owner Occupied, Additional Investment Property Adjustments, Loan Size Adjusters, Super Conforming Adjustments, Agency Adverse Market Refinance Fee, Co-Op Special, Second Home, Investment Property, and Refi Possible.

FNMA - HomeReady™ Products

Table with columns: FNMA HomeReady™ 30 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various terms.

Table with columns: FNMA HomeReady™ 25 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various terms.

Table with columns: FNMA HomeReady™ 20 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various terms.

Table with columns: FNMA HomeReady™ 15 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various terms.

Table with columns: FNMA HomeReady™ 10 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various terms.

Table with columns: FNMA HomeReady™ 5/6 SOFR ARM (2/1/5), 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various terms.

Table with columns: FNMA HomeReady™ 7/6 SOFR ARM (5/1/5), 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various terms.

Table with columns: FNMA HomeReady™ 10/6 SOFR ARM (5/1/5), 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various terms.

Loan Level Price Adjustments

Table showing loan level price adjustments for All Fixed Conforming and Cash-Out loans across various LTV and rate categories.

LPMI Adjustments Applied after Cap

Table showing Lender Paid MI Adjustments for various LTV and term categories.

Table showing Subordinate Financing and Misc Adjusters for different LTV and term categories.

Table showing Adjustments Applied after Cap for Loan Amount, Loan Size, and Escrow Waiver.

Table showing Adjustment Caps for FICO and LTV scores.

Table showing Purchase Special adjustment.

*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.

Table showing Max YSP adjustment.

New Jersey Wholesale Rate Sheet



as of 9/17/2021 10:56 AM

Table with 3 main sections: FNMA HomeReady™ 30 Yr Fixed - High Balance, FNMA HomeReady™ 25 Yr Fixed - High Balance, and FNMA HomeReady™ 20 Yr Fixed - High Balance. Each section has columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

Table with 2 main sections: FNMA HomeReady™ 15 Yr Fixed - High Balance and FNMA HomeReady™ 10 Yr Fixed - High Balance. Each section has columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

Table with 3 main sections: FNMA HomeReady™ 6/6 SOFR ARM (5/1/5) - HB, FNMA HomeReady™ 7/6 SOFR ARM (5/1/5) - HB, and FNMA HomeReady™ 10/6 ARM (5/1/5) - HB. Each section has columns for 15 Day, 30 Day, 45 Day, and 60 Day rates.

Loan Level Price Adjustments

Table for Loan Level Price Adjustments showing rates for various LTV and Cash-Out categories across different loan-to-value percentages.

LPMI Adjustments Applied after Cap

Table for Lender Paid MI Adj. showing rates for various LTV and Term categories across different LPMI percentages.

Table for Subordinate Financing and Misc Adjusters showing rates for various LTV and Term categories.

Table for Adjustments Applied after Cap showing Loan Amount and Purchase Refinance rates.

Table for Escrow Waiver (Full or Taxes Only) and Purchase Special rates.

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



Fannie Mae - ARM Products

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day, and 5 rows of data.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day, and 15 rows of data.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day, and 15 rows of data.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day, and 12 rows of data.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day, and 12 rows of data.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day, and 12 rows of data.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day, and 12 rows of data.

Loan Level Price Adjustments

Table with 12 columns for loan levels and 10 rows for LTV categories.

Table with 12 columns for loan levels and 4 rows for Cash-Out categories.

Table with 14 columns for loan levels and 10 rows for Lender Paid MI Adj. categories.

Table with 5 columns for financing and 4 rows for Subordinate Financing categories.

Table with 5 columns for occupancy and 3 rows for Non Owner Occupied categories.

Table with 5 columns for adjusters and 6 rows for Misc Adjusters categories.

Table with 6 columns for investment property adjustments and 6 rows of data.

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

Table with 4 columns for loan size adjustments and 10 rows for Loan Size Adjustments categories.

Table with 2 columns for YSP and Margin.

Freddie Mac ARM Products

Freddie Mac 10-6 SOFR ARM (5-1-5)				
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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
15 Day	30 Day	45 Day	60 Day	
3.000	(1.880)	(1.807)	(1.764)	(1.621)
2.990	(1.850)	(1.777)	(1.734)	(1.591)
2.875	(1.678)	(1.605)	(1.562)	(1.419)
2.750	(1.477)	(1.403)	(1.360)	(1.216)
2.625	(1.275)	(1.201)	(1.157)	(1.013)
2.500	(1.073)	(0.999)	(0.955)	(0.811)
2.375	(0.839)	(0.765)	(0.721)	(0.576)
2.250	(0.606)	(0.531)	(0.486)	(0.342)
2.125	(0.340)	(0.265)	(0.220)	(0.075)
2.000	(0.107)	(0.031)	0.014	0.159
1.990	(0.077)	(0.001)	0.044	0.189

Freddie Mac SOFR 7-6 ARM (5-1-5)				
15 Day	30 Day	45 Day	60 Day	
3.000	(1.489)	(1.415)	(1.370)	(1.225)
2.990	(1.459)	(1.385)	(1.340)	(1.195)
2.875	(1.323)	(1.248)	(1.203)	(1.059)
2.750	(1.157)	(1.082)	(1.037)	(0.892)
2.625	(0.991)	(0.916)	(0.870)	(0.725)
2.500	(0.825)	(0.749)	(0.703)	(0.558)
2.375	(0.658)	(0.583)	(0.537)	(0.391)
2.250	(0.492)	(0.416)	(0.370)	(0.223)
2.125	(0.288)	(0.211)	(0.165)	(0.018)
2.000	(0.121)	(0.045)	0.002	0.149
1.990	(0.091)	(0.015)	0.032	0.179

Freddie Mac 10-6 SOFR ARM (5-1-5)				
15 Day	30 Day	45 Day	60 Day	
3.000	(1.305)	(1.231)	(1.187)	(1.044)
2.990	(1.275)	(1.201)	(1.157)	(1.014)
2.875	(1.029)	(0.955)	(0.911)	(0.767)
2.750	(0.754)	(0.679)	(0.635)	(0.491)
2.625	(0.520)	(0.446)	(0.401)	(0.257)
2.500	(0.244)	(0.170)	(0.125)	0.020
2.375	0.032	0.107	0.151	0.296
2.250	0.308	0.383	0.428	0.573
2.125	0.542	0.617	0.662	0.808
2.000	0.818	0.893	0.939	1.085
1.990	0.848	0.923	0.969	1.115

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
15 Day	30 Day	45 Day	60 Day	
3.000	(2.480)	(2.407)	(2.364)	(2.221)
2.990	(2.450)	(2.377)	(2.334)	(2.191)
2.875	(2.278)	(2.205)	(2.162)	(2.019)
2.750	(2.077)	(2.003)	(1.960)	(1.816)
2.625	(1.875)	(1.801)	(1.757)	(1.613)
2.500	(1.673)	(1.599)	(1.555)	(1.411)
2.375	(1.439)	(1.365)	(1.321)	(1.176)
2.250	(1.206)	(1.131)	(1.086)	(0.942)
2.125	(0.940)	(0.865)	(0.820)	(0.675)
2.000	(0.707)	(0.631)	(0.586)	(0.441)
1.990	(0.677)	(0.601)	(0.556)	(0.411)

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
15 Day	30 Day	45 Day	60 Day	
3.000	(2.089)	(2.015)	(1.970)	(1.825)
2.990	(2.059)	(1.985)	(1.940)	(1.795)
2.875	(1.923)	(1.848)	(1.803)	(1.659)
2.750	(1.757)	(1.682)	(1.637)	(1.492)
2.625	(1.591)	(1.516)	(1.470)	(1.325)
2.500	(1.425)	(1.349)	(1.303)	(1.158)
2.375	(1.258)	(1.183)	(1.137)	(0.991)
2.250	(1.092)	(1.016)	(0.970)	(0.823)
2.125	(0.888)	(0.811)	(0.765)	(0.618)
2.000	(0.721)	(0.645)	(0.598)	(0.451)
1.990	(0.691)	(0.615)	(0.568)	(0.421)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
15 Day	30 Day	45 Day	60 Day	
3.000	(1.905)	(1.831)	(1.787)	(1.644)
2.990	(1.875)	(1.801)	(1.757)	(1.614)
2.875	(1.629)	(1.555)	(1.511)	(1.367)
2.750	(1.354)	(1.279)	(1.235)	(1.091)
2.625	(1.120)	(1.046)	(1.001)	(0.857)
2.500	(0.844)	(0.770)	(0.725)	(0.580)
2.375	(0.568)	(0.493)	(0.449)	(0.304)
2.250	(0.292)	(0.217)	(0.172)	(0.027)
2.125	(0.058)	0.017	0.062	0.208
2.000	0.218	0.293	0.339	0.485
1.990	0.248	0.323	0.369	0.515

Loan Level Price Adjustments

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

Cash-Out	LTV		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
			<= 60	NA	1.625	0.625	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	1.125	1.000	1.000	0.625	0.625	0.625	0.625	
75.01 - 80	NA	3.125	2.625	1.875	1.750	1.125	1.125	1.125	0.875	0.875	0.875	0.875	
80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
			Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.700	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	0.250	
Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.330	1.190	1.190	1.190	1.190	1.190	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	<= 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
3-4 units	1.000	1.500	2.000	

Subordinate Financing	LTV	CLTV	
		<=75	>=75
<=75	<=80	0.375	0.375
<=75	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)	
	>90 LTV	0.750
	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	75.01 - 80	> 80
		<= 75	2.125	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)	
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 Refis, >\$125,000)		0.000
Co-Op Special	(0.250)	
Purchase Special	(0.250)	
Second Home	0.000	

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

Max YSP	-3.000
Margin	3.000%

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.

Jumbo Series D

Jumbo D - 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(3.510)	(3.385)	(3.260)	(3.135)
4.125	(3.302)	(3.177)	(3.052)	(2.927)
4.000	(3.093)	(2.968)	(2.843)	(2.718)
3.875	(2.874)	(2.749)	(2.624)	(2.499)
3.750	(2.656)	(2.531)	(2.406)	(2.281)
3.625	(2.437)	(2.312)	(2.187)	(2.062)
3.500	(2.239)	(2.114)	(1.989)	(1.864)
3.375	(1.945)	(1.820)	(1.695)	(1.570)
3.250	(1.682)	(1.557)	(1.432)	(1.307)
3.125	(1.303)	(1.178)	(1.053)	(0.928)
3.000	(0.905)	(0.780)	(0.655)	(0.530)
2.875	(0.476)	(0.351)	(0.226)	(0.101)
2.750	(0.092)	0.033	0.158	0.283
2.625	0.291	0.416	0.541	0.666

Jumbo D - 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(3.365)	(3.240)	(3.115)	(2.990)
4.125	(3.107)	(2.982)	(2.857)	(2.732)
4.000	(2.868)	(2.743)	(2.618)	(2.493)
3.875	(2.629)	(2.504)	(2.379)	(2.254)
3.750	(2.391)	(2.266)	(2.141)	(2.016)
3.625	(2.162)	(2.037)	(1.912)	(1.787)
3.500	(1.934)	(1.809)	(1.684)	(1.559)
3.375	(1.590)	(1.465)	(1.340)	(1.215)
3.250	(1.247)	(1.122)	(0.997)	(0.872)
3.125	(0.788)	(0.663)	(0.538)	(0.413)
3.000	(0.350)	(0.225)	(0.100)	0.025
2.875	0.079	0.204	0.329	0.454
2.750	0.363	0.488	0.613	0.738
2.625	0.646	0.771	0.896	1.021

Jumbo D - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.875	(2.330)	(2.205)	(2.080)	(1.955)
3.750	(2.053)	(1.928)	(1.803)	(1.678)
3.625	(1.795)	(1.670)	(1.545)	(1.420)
3.500	(1.548)	(1.423)	(1.298)	(1.173)
3.375	(1.285)	(1.160)	(1.035)	(0.910)
3.250	(1.021)	(0.896)	(0.771)	(0.646)
3.125	(0.755)	(0.630)	(0.505)	(0.380)
3.000	(0.489)	(0.364)	(0.239)	(0.114)
2.875	(0.233)	(0.108)	0.017	0.142
2.750	0.013	0.138	0.263	0.388
2.625	0.274	0.399	0.524	0.649
2.500	0.525	0.650	0.775	0.900
2.375	0.836	0.961	1.086	1.211
2.250	1.157	1.282	1.407	1.532

Jumbo Series D Adjustments

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

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

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

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

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

2 Not applicable for detached condominiums or site condominiums

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

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

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

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

Jumbo Series I Adjustments

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

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

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

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

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