

Southwest Wholesale Rate Sheet

NV, AZ, NM

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	(4.161)	↑ (0.202)	Rate	Today's Price	Pricing Change
3.250	(3.240)	↑ (0.206)			
Conventional 15yr Fixed			FHA 30yr Fixed		
3.375	(3.474)	↑ (0.139)	3.375	(2.420)	↑ (0.200)
3.250	(3.242)	↑ (0.140)	3.250	(4.232)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(1.103)	↑ (0.158)	3.375	(2.370)	↑ (0.200)
2.750	(0.868)	↑ (0.157)	3.250	(4.182)	↑ (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	
● 1st-3rd Extension - 2 bps/day	7 Day Extension	12/7/2020
● 4th Extension or more - 4 bps/day	15 Day Lock/Extension	12/15/2020
● Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension	12/30/2020
	45 Day Lock/Extension	1/14/2021
● Max number of days to extend is 45 days per request.	60 Day Lock	1/29/2021
	90 Day Lock	3/1/2021

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

GENERAL INFORMATION

Fee Info	
Lender Fees - Conforming & Government	\$995
Lender Fees in All States - 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	\$510,400
2 Unit	\$653,550
3 Unit	\$789,950
4 Unit	\$981,700
Mortgagee Clause (Wholesale)	
NewRez LLC ISAOA ATIMA	
PO Box 7050	
TROY, MI 48007-7050	

CORPORATE CONTACTS

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.

FHA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

VA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

USDA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

FHA 15 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

VA 15 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

FHA High Balance 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

VA High Balance 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

FHA 5-1 ARM (1-1.5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

VA 5-1 ARM (1-1.5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

FHA 5-1 ARM High Balance (1-1.5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

VA 5-1 ARM High Balance (1-1.5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of interest rates for various loan amounts.

Loan Level Price Adjustments

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

Table with columns: Description, Rate. Rows for 60 Day Lock Special, FHA Refinances, 90 Day Lock, VA Cashout, VA - Refinance Credit Score, VA - All Loan Purposes, VA - IRRRL - Investment Property, Manufactured Home.

Table with columns: Description, Rate. Row for High Balance - 15 Yr Term (Adjusting 15 Yr Conforming Pricing - FHANA ONLY).

Table with columns: Description, Rate. Row for Margin on all Government ARMs.

Table with columns: Description, Rate. Row for Special Pricing* (Loan must meet all of the following criteria to qualify).

Table with columns: Description, Rate. Row for Govt Special VA IRRRL/FHA Streamline ONLY.

Table with columns: Description, Rate. Row for Max YSP (Fixed, ARM).

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

*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

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	(5.872)	(5.815)	(5.857)	(5.799)	5.000	(5.872)	(5.810)	(5.852)	(5.794)	5.000	(6.411)	(6.270)	(6.266)	(6.190)
4.990	(5.822)	(5.795)	(5.837)	(5.779)	4.990	(5.822)	(5.791)	(5.833)	(5.775)	4.875	(6.244)	(6.102)	(6.095)	(5.936)
4.875	(5.711)	(5.658)	(5.657)	(5.599)	4.875	(5.711)	(5.658)	(5.657)	(5.599)	4.750	(6.077)	(5.935)	(5.928)	(5.769)
4.750	(5.500)	(5.447)	(5.347)	(5.193)	4.750	(5.500)	(5.447)	(5.347)	(5.193)	4.625	(5.475)	(5.405)	(5.440)	(5.381)
4.625	(5.244)	(5.206)	(5.123)	(4.985)	4.625	(5.244)	(5.206)	(5.123)	(4.985)	4.500	(5.353)	(5.283)	(5.277)	(5.219)
4.500	(5.099)	(5.061)	(4.978)	(4.840)	4.500	(5.099)	(5.061)	(4.978)	(4.840)	4.375	(5.196)	(5.125)	(5.048)	(4.988)
4.375	(4.891)	(4.852)	(4.770)	(4.633)	4.375	(4.891)	(4.852)	(4.770)	(4.633)	4.250	(5.039)	(4.968)	(4.891)	(4.830)
4.250	(4.658)	(4.621)	(4.537)	(4.399)	4.250	(4.658)	(4.621)	(4.537)	(4.399)	4.125	(4.946)	(4.875)	(4.798)	(4.737)
4.125	(4.406)	(4.406)	(4.339)	(4.216)	4.125	(4.406)	(4.406)	(4.339)	(4.216)	4.000	(4.914)	(4.855)	(4.797)	(4.738)
4.000	(4.227)	(4.227)	(4.161)	(4.037)	4.000	(4.227)	(4.227)	(4.161)	(4.037)	3.990	(4.864)	(4.827)	(4.771)	(4.712)
3.990	(4.177)	(4.177)	(4.111)	(3.987)	3.990	(4.177)	(4.177)	(4.111)	(3.987)	3.875	(4.596)	(4.530)	(4.471)	(4.412)
3.875	(4.020)	(4.020)	(3.954)	(3.830)	3.875	(4.020)	(4.020)	(3.954)	(3.830)	3.750	(4.405)	(4.333)	(4.071)	(3.717)
3.750	(3.717)	(3.717)	(3.650)	(3.527)	3.750	(3.717)	(3.717)	(3.650)	(3.527)	3.625	(4.465)	(4.396)	(4.300)	(3.978)
3.625	(4.484)	(4.484)	(4.419)	(4.140)	3.625	(4.484)	(4.484)	(4.419)	(4.140)	3.500	(4.225)	(4.155)	(4.056)	(3.735)
3.500	(4.254)	(4.161)	(4.089)	(3.897)	3.500	(4.254)	(4.161)	(4.089)	(3.897)	3.375	(3.881)	(3.773)	(3.702)	(3.385)
3.375	(3.781)	(3.781)	(3.705)	(3.507)	3.375	(3.781)	(3.781)	(3.705)	(3.507)	3.250	(3.411)	(3.294)	(3.218)	(2.915)
3.250	(3.258)	(3.240)	(3.160)	(2.958)	3.250	(3.258)	(3.240)	(3.160)	(2.958)	3.125	(3.818)	(3.759)	(3.709)	(3.486)
3.125	(3.953)	(3.842)	(3.771)	(3.590)	3.125	(3.953)	(3.842)	(3.771)	(3.590)	3.000	(3.585)	(3.479)	(3.367)	(3.047)
3.000	(3.637)	(3.519)	(3.438)	(3.244)	3.000	(3.637)	(3.519)	(3.438)	(3.244)	2.990	(3.535)	(3.469)	(3.317)	(3.097)
2.990	(3.599)	(3.469)	(3.388)	(3.194)	2.990	(3.587)	(3.469)	(3.388)	(3.194)	2.875	(3.098)	(2.924)	(2.868)	(2.541)
2.875	(3.097)	(2.950)	(2.858)	(2.658)	2.875	(3.098)	(2.949)	(2.858)	(2.658)	2.750	(2.528)	(2.354)	(2.300)	(1.973)
2.750	(2.466)	(2.319)	(2.202)	(1.985)	2.750	(2.454)	(2.306)	(2.194)	(1.984)	2.625	(2.188)	(1.920)	(1.886)	(1.343)
2.625	(1.796)	(1.653)	(1.561)	(1.217)	2.625	(1.796)	(1.653)	(1.561)	(1.216)	2.500	(1.713)	(1.432)	(1.396)	(0.978)
2.500	(1.317)	(1.175)	(1.075)	(0.823)	2.500	(1.317)	(1.175)	(1.075)	(0.763)	2.375	(1.002)	(0.739)	(0.677)	(0.455)
2.375	(0.844)	(0.702)	(0.642)	(0.390)	2.375	(0.988)	(0.846)	(0.786)	(0.534)	2.250	(0.239)	(0.034)	(0.085)	(0.295)
2.250	0.105	0.227	0.319	0.511	2.250	0.120	0.242	0.334	0.526					

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	Loan Level Price Adjustments											
		< 620	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	≥ 800	
	≤ 60.01-70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	0.250	0.250
	70.01-75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250
	75.01-80	NA	NA	3.000	2.750	1.750	1.500	0.750	0.750	0.500	0.500	0.250	0.250
	80.01-85	NA	NA	3.250	2.750	1.500	1.000	0.500	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	0.500	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	0.250	0.250	0.250	0.250
	95.01-97	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250

Freddie Mac - Conforming Fixed Rate Products

Table with multiple columns for Freddie Mac 30-year fixed rates, categorized by loan-to-value (LTV) and loan-to-cost (LTC) ratios. Includes sections for Conforming, Super Conforming, and Lender Paid MI.

Loan Level Price Adjustments

Table detailing Loan Level Price Adjustments (LLPAs) for various loan types and features. Includes sections for All Fixed Conforming, Cash-Out, Premium Adjusters, Lender Paid MI, Subordinate Financing, Misc Adjusters, Non Owner Occupied, Additional Cashout LTV/FICO Adjustments, Special Pricing, Agency Adverse Market Refinance Fee, 60 Day Lock Special, and Max YSP.

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 loan amounts (5.000 to 2.375).

Table with columns: FNMA HomeReady™ 25 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts (5.000 to 2.250).

Table with columns: FNMA HomeReady™ 20 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts (5.000 to 2.250).

Table with columns: FNMA HomeReady™ 15 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts (4.500 to 1.990).

Table with columns: FNMA HomeReady™ 10 Yr Fixed, 15 Day, 30 Day, 45 Day, 60 Day. Rows include interest rates for various loan amounts (4.500 to 1.990).

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 loan amounts (2.875 to 2.500).

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 loan amounts (2.875 to 2.500).

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 loan amounts (2.875 to 2.500).

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 loan amounts (2.875 to 2.500).

Loan Level Price Adjustments

Table showing Loan Level Price Adjustments for All Fixed Conforming (LTV) and Cash-Out (LTV) across various LTV ranges and loan types.

LPMI Adjustments Applied after Cap

Table showing Lender Paid MI Adj. for LTV Adjusters across various LTV ranges and loan types.

Table showing Subordinate Financing, Misc Adjusters, and Non Owner Occupied rates for various LTV and DTI ranges.

Table showing Adjustments Applied after Cap for Loan Size Adjusters, Escrow Waiver, and Manufactured Home.

Table showing 60 Day Lock Special, Special Pricing, and Max YSP 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.

FNMA - HomeReady™ High Balance

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 30 Yr Fixed - High Balance rates.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 25 Yr Fixed - High Balance rates.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 20 Yr Fixed - High Balance rates.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 15 Yr Fixed - High Balance rates.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10 Yr Fixed - High Balance rates.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 ARM [5/5] - HB rates.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 5/6 SOFR ARM [2/5] - HB rates.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 7/6 SOFR ARM [5/5] - HB rates.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 ARM [5/5] - HB rates.

Loan Level Price Adjustments

Table showing Loan Level Price Adjustments for All Fixed conforming and Cash-Out, categorized by LTV and Loan Amount.

LPMI Adjustments Applied after Cap

Table showing Lender Paid MI Adj. with columns for Rate & Term Refi, LTV, and Loan Amount.

Table showing Subordinate Financing and Misc Adjusters with columns for LTV, CLTV, and Loan Amount.

Table showing Adjustment Caps with columns for FICO and LTV.

*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 Loan Size Adjustments with columns for Loan Amount, Purchase, and Refinance.

Table showing Escrow Waiver (Full or Taxes Only) and Special Pricing with columns for Loan Amount and Rate/Term.

Table showing 60 Day Lock Special (Fixed, Conf & High Bal) and Max YSP.

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.822)	(5.765)	(5.807)	(5.749)
4.990	(5.772)	(5.745)	(5.787)	(5.729)
4.875	(5.661)	(5.608)	(5.517)	(5.459)
4.750	(5.450)	(5.397)	(5.297)	(5.143)
4.625	(5.194)	(5.156)	(5.073)	(4.935)
4.500	(5.049)	(5.011)	(4.928)	(4.790)
4.375	(4.841)	(4.803)	(4.720)	(4.582)
4.250	(4.608)	(4.571)	(4.487)	(4.349)
4.125	(4.356)	(4.356)	(4.289)	(4.166)
4.000	(4.177)	(4.177)	(4.111)	(3.987)
3.990	(4.127)	(4.127)	(4.061)	(3.937)
3.875	(3.970)	(3.970)	(3.904)	(3.780)
3.750	(3.667)	(3.667)	(3.600)	(3.477)
3.625	(4.434)	(4.348)	(4.279)	(4.090)
3.500	(4.204)	(4.111)	(4.039)	(3.847)
3.375	(3.833)	(3.731)	(3.655)	(3.457)
3.250	(3.303)	(3.190)	(3.110)	(2.903)
3.125	(3.903)	(3.792)	(3.721)	(3.540)
3.000	(3.587)	(3.469)	(3.388)	(3.194)
2.990	(3.549)	(3.419)	(3.338)	(3.144)
2.875	(3.047)	(2.900)	(2.803)	(2.600)
2.750	(2.416)	(2.269)	(2.152)	(1.935)
2.625	(1.746)	(1.603)	(1.511)	(1.167)
2.500	(1.267)	(1.125)	(1.025)	(0.773)
2.375	(0.592)	(0.470)	(0.378)	(0.186)
2.250	0.155	0.277	0.369	0.561

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.822)	(5.760)	(5.802)	(5.744)
4.990	(5.772)	(5.741)	(5.783)	(5.725)
4.875	(5.661)	(5.608)	(5.517)	(5.459)
4.750	(5.450)	(5.397)	(5.297)	(5.143)
4.625	(5.194)	(5.156)	(5.073)	(4.935)
4.500	(5.049)	(5.011)	(4.928)	(4.790)
4.375	(4.841)	(4.803)	(4.720)	(4.582)
4.250	(4.608)	(4.571)	(4.487)	(4.349)
4.125	(4.356)	(4.356)	(4.289)	(4.166)
4.000	(4.177)	(4.177)	(4.111)	(3.987)
3.990	(4.127)	(4.127)	(4.061)	(3.937)
3.875	(3.970)	(3.970)	(3.904)	(3.780)
3.750	(3.667)	(3.667)	(3.600)	(3.477)
3.625	(4.434)	(4.348)	(4.279)	(4.090)
3.500	(4.204)	(4.111)	(4.039)	(3.847)
3.375	(3.833)	(3.731)	(3.655)	(3.457)
3.250	(3.303)	(3.190)	(3.110)	(2.903)
3.125	(3.903)	(3.792)	(3.721)	(3.540)
3.000	(3.587)	(3.469)	(3.388)	(3.194)
2.990	(3.537)	(3.419)	(3.338)	(3.144)
2.875	(3.029)	(2.899)	(2.803)	(2.600)
2.750	(2.404)	(2.256)	(2.144)	(1.934)
2.625	(1.746)	(1.603)	(1.511)	(1.176)
2.500	(1.267)	(1.125)	(1.025)	(0.713)
2.375	(0.548)	(0.426)	(0.334)	(0.142)
2.250	0.170	0.292	0.384	0.576

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.361)	(6.220)	(6.216)	(6.054)
4.875	(6.194)	(6.052)	(6.045)	(5.886)
4.750	(5.948)	(5.805)	(5.797)	(5.635)
4.625	(5.425)	(5.355)	(5.390)	(5.331)
4.500	(5.303)	(5.233)	(5.227)	(5.169)
4.375	(5.146)	(5.075)	(4.998)	(4.938)
4.250	(4.973)	(4.899)	(4.820)	(4.665)
4.125	(4.996)	(4.941)	(4.888)	(4.551)
4.000	(4.864)	(4.805)	(4.747)	(4.408)
3.990	(4.814)	(4.755)	(4.697)	(4.378)
3.875	(4.546)	(4.480)	(4.421)	(4.076)
3.750	(4.155)	(4.083)	(4.021)	(3.667)
3.625	(4.415)	(4.316)	(4.250)	(3.925)
3.500	(4.175)	(4.075)	(4.006)	(3.675)
3.375	(3.831)	(3.723)	(3.652)	(3.333)
3.250	(3.361)	(3.244)	(3.168)	(2.865)
3.125	(3.863)	(3.709)	(3.659)	(3.354)
3.000	(3.535)	(3.369)	(3.317)	(2.997)
2.990	(3.485)	(3.319)	(3.267)	(2.947)
2.875	(3.048)	(2.874)	(2.818)	(2.491)
2.750	(2.489)	(2.306)	(2.248)	(1.913)
2.625	(2.138)	(1.870)	(1.836)	(1.293)
2.500	(1.663)	(1.382)	(1.346)	(0.928)
2.375	(0.952)	(0.689)	(0.627)	(0.405)
2.250	(0.189)	0.026	0.135	0.342

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.926)	(4.873)	(4.846)	(4.711)
4.375	(4.787)	(4.733)	(4.708)	(4.570)
4.250	(4.588)	(4.530)	(4.502)	(4.363)
4.125	(4.404)	(4.343)	(4.311)	(4.169)
4.000	(4.198)	(4.087)	(4.060)	(3.875)
3.990	(4.148)	(4.037)	(4.010)	(3.825)
3.875	(3.905)	(3.788)	(3.757)	(3.567)
3.750	(3.798)	(3.678)	(3.648)	(3.454)
3.625	(3.706)	(3.697)	(3.642)	(3.526)
3.500	(3.463)	(3.452)	(3.398)	(3.281)
3.375	(3.284)	(3.274)	(3.220)	(3.103)
3.250	(3.052)	(3.042)	(2.988)	(2.871)
3.125	(3.333)	(3.297)	(3.184)	(3.017)
3.000	(3.524)	(3.450)	(3.396)	(3.228)
2.990	(3.474)	(3.400)	(3.346)	(3.178)
2.875	(3.307)	(3.231)	(3.175)	(3.006)
2.750	(2.980)	(2.901)	(2.844)	(2.675)
2.625	(2.529)	(2.445)	(2.389)	(2.214)
2.500	(2.325)	(2.244)	(2.209)	(1.993)
2.375	(1.959)	(1.874)	(1.838)	(1.616)
2.250	(1.552)	(1.463)	(1.426)	(1.200)
2.125	(0.895)	(0.799)	(0.761)	(0.578)
2.000	(0.304)	(0.223)	(0.173)	(0.023)
1.990	(0.254)	(0.174)	(0.124)	0.027

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.924)	(4.867)	(4.867)	(4.767)
4.375	(4.904)	(4.874)	(4.874)	(4.774)
4.250	(4.784)	(4.754)	(4.754)	(4.654)
4.125	(4.436)	(4.406)	(4.406)	(4.306)
4.000	(4.475)	(4.354)	(4.288)	(4.115)
3.990	(4.425)	(4.304)	(4.238)	(4.089)
3.875	(4.184)	(4.084)	(4.084)	(3.984)
3.750	(4.079)	(3.949)	(3.882)	(3.782)
3.625	(3.799)	(3.667)	(3.596)	(3.422)
3.500	(3.817)	(3.726)	(3.661)	(3.453)
3.375	(3.628)	(3.535)	(3.469)	(3.261)
3.250	(3.355)	(3.259)	(3.191)	(2.980)
3.125	(3.132)	(3.034)	(2.964)	(2.758)
3.000	(3.334)	(3.261)	(3.206)	(3.039)
2.990	(3.284)	(3.211)	(3.156)	(2.989)
2.875	(3.118)	(3.042)	(2.987)	(2.818)
2.750	(2.793)	(2.713)	(2.657)	(2.488)
2.625	(2.343)	(2.259)	(2.203)	(2.028)
2.500	(2.277)	(2.196)	(2.161)	(1.947)
2.375	(1.913)	(1.828)	(1.792)	(1.570)
2.250	(1.507)	(1.419)	(1.382)	(1.178)
2.125	(0.974)	(0.894)	(0.844)	(0.694)
2.000	(0.327)	(0.247)	(0.197)	(0.047)
1.990	(0.262)	(0.181)	(0.131)	0.019

FHLMC Home Possible® 10/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.124)	(1.053)	(1.009)	(0.859)
2.750	(0.889)	(0.818)	(0.775)	(0.625)
2.625	(0.652)	(0.581)	(0.538)	(0.387)
2.500	(0.402)	(0.331)	(0.288)	(0.137)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.418)	(1.388)	(1.345)	(1.195)
2.750	(1.030)	(0.959)	(0.916)	(0.765)
2.625	(0.596)	(0.524)	(0.481)	(0.331)
2.500	(0.143)	(0.071)	(0.028)	0.122

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.418)	(1.388)	(1.345)	(1.195)
2.750	(1.030)	(0.959)	(0.916)	(0.765)
2.625	(0.596)	(0.524)	(0.481)	(0.331)
2.500	(0.143)	(0.071)	(0.028)	0.122

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	LPMI Adjustments Applied after Cap									
		< 60	< 60	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
	≤ 60	NA	NA	0.500	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	0.250
	70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	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
	80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.500	0.500
	85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250
	90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500
	95.01 - 97*	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750

Lender Paid MI Adj.	Premium Adjusters	LPMI Adjustments Applied after Cap											
			< 60	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
		Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
LTV Adjusters	Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500		
	3 - 4 Unit	NA	2.630	2.630	2.630	1.750	1.750	1.330	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	
		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	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	
		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	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	
> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470		
	85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830		
	90.01 - 95	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900		
	95.01 - 97	NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110		

Subordinate Financing Excludes Community Secods®	LTV		CLTV	
	≤ 75	≤ 80	< 720	≥ 720

Fannie Mae - ARM Products

	15 Day	30 Day	45 Day	60 Day
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
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	(1.174)	(1.103)	(1.059)	(0.909)
2.750	(0.939)	(0.868)	(0.825)	(0.675)
2.625	(0.702)	(0.631)	(0.588)	(0.437)
2.500	(0.452)	(0.381)	(0.338)	(0.187)

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	(1.383)	(1.312)	(1.269)	(1.119)
2.625	(1.114)	(1.043)	(1.000)	(0.850)
2.500	(0.739)	(0.668)	(0.625)	(0.475)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.468)	(1.438)	(1.395)	(1.245)
2.750	(1.080)	(1.009)	(0.966)	(0.815)
2.625	(0.646)	(0.574)	(0.531)	(0.381)
2.500	(0.193)	(0.121)	(0.078)	0.072

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.274)	(0.203)	(0.159)	(0.009)
2.750	(0.039)	0.032	0.075	0.225
2.625	0.198	0.269	0.312	0.463
2.500	0.448	0.519	0.562	0.713

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.483)	(0.412)	(0.369)	(0.219)
2.625	(0.214)	(0.143)	(0.100)	0.050
2.500	0.161	0.232	0.275	0.425

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.568)	(0.538)	(0.495)	(0.345)
2.750	(0.180)	(0.109)	(0.066)	0.085
2.625	0.254	0.326	0.369	0.519
2.500	0.707	0.779	0.822	0.972

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
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	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
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	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	
		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	0.470	
			85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	
		90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030		
	95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330			

		LTV	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	Value
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

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

Max YSP	-3.000
Margin	3.000%

Freddie Mac ARM Products

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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.174)	(1.103)	(1.059)	(0.909)
2.750	(0.939)	(0.868)	(0.825)	(0.675)
2.625	(0.702)	(0.631)	(0.588)	(0.437)
2.500	(0.452)	(0.381)	(0.338)	(0.187)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.383)	(1.312)	(1.269)	(1.119)
2.625	(1.114)	(1.043)	(1.000)	(0.850)
2.500	(0.739)	(0.668)	(0.625)	(0.475)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.468)	(1.438)	(1.395)	(1.245)
2.750	(1.080)	(1.009)	(0.966)	(0.815)
2.625	(0.646)	(0.574)	(0.531)	(0.381)
2.500	(0.193)	(0.121)	(0.078)	0.072

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.274)	(0.203)	(0.159)	(0.009)
2.750	(0.039)	0.032	0.075	0.225
2.625	0.198	0.269	0.312	0.463
2.500	0.448	0.519	0.562	0.713

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.483)	(0.412)	(0.369)	(0.219)
2.625	(0.214)	(0.143)	(0.100)	0.050
2.500	0.161	0.232	0.275	0.425

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.568)	(0.538)	(0.495)	(0.345)
2.750	(0.180)	(0.109)	(0.066)	0.085
2.625	0.254	0.326	0.369	0.519
2.500	0.707	0.779	0.822	0.972

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	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
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

			< 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	
	LTV Adjusters	Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
			<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	
			DTI > 45											
		> 20 Yr Term	85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
			<= 85	NA	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		
	<= 85	<= 80	> 85
	2 Units	1.000	1.000
Subordinate Financing	3-4 units		1.000
	LTV		CLTV
	<= 70		>= 70
	<= 75	<= 80	0.375
	<= 65	80.01 - 95	0.875
	65.01-75	80.01 - 95	1.125
Misc Adjusters	75.01-95	76.01-95	1.375
	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
Non Owner Occupied	Manufactured Home (High Bal - Not Permitted)		3.000
	Second Home > 85 LTV		0.250
	<= 75		2.125
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

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%

State Adjustments

20-30 Yr Conv.		10-15 Yr Conv.		All FHA, VA & USDA Products	
State	Adjustment	State	Adjustment	State	Adjustment
AK - Alaska	(0.163)	AK - Alaska	(0.115)	AK - Alaska	0.000
AL - Alabama	(0.018)	AL - Alabama	(0.002)	AL - Alabama	(0.050)
AR - Arkansas	(0.050)	AR - Arkansas	(0.002)	AR - Arkansas	(0.050)
AZ - Arizona	0.030	AZ - Arizona	0.008	AZ - Arizona	0.000
CA - California	0.000	CA - California	0.000	CA - California	0.000
CO - Colorado	0.000	CO - Colorado	0.000	CO - Colorado	0.000
CT - Connecticut	(0.144)	CT - Connecticut	(0.149)	CT - Connecticut	(0.050)
DC - District of Columbia	(0.075)	DC - District of Columbia	(0.058)	DC - District of Columbia	(0.050)
DE - Delaware	(0.132)	DE - Delaware	(0.059)	DE - Delaware	0.000
FL - Florida	0.000	FL - Florida	0.000	FL - Florida	0.000
GA - Georgia	0.000	GA - Georgia	0.000	GA - Georgia	0.000
HI - Hawaii	(0.128)	HI - Hawaii	(0.041)	HI - Hawaii	(0.100)
IA - Iowa	(0.039)	IA - Iowa	0.009	IA - Iowa	(0.100)
ID - Idaho	0.002	ID - Idaho	0.022	ID - Idaho	(0.050)
IL - Illinois	0.000	IL - Illinois	0.000	IL - Illinois	0.000
IN - Indiana	0.076	IN - Indiana	0.078	IN - Indiana	(0.050)
KS - Kansas	(0.006)	KS - Kansas	(0.002)	KS - Kansas	(0.100)
KY - Kentucky	(0.038)	KY - Kentucky	(0.034)	KY - Kentucky	(0.050)
LA - Louisiana	(0.091)	LA - Louisiana	(0.071)	LA - Louisiana	(0.050)
MA - Massachusetts	(0.059)	MA - Massachusetts	(0.059)	MA - Massachusetts	(0.050)
MD - Maryland	0.000	MD - Maryland	0.000	MD - Maryland	0.000
ME - Maine	(0.109)	ME - Maine	(0.086)	ME - Maine	(0.050)
MI - Michigan	(0.070)	MI - Michigan	(0.068)	MI - Michigan	0.100
MN - Minnesota	(0.063)	MN - Minnesota	(0.036)	MN - Minnesota	(0.050)
MO - Missouri	(0.079)	MO - Missouri	(0.069)	MO - Missouri	(0.050)
MS - Mississippi	(0.095)	MS - Mississippi	(0.077)	MS - Mississippi	(0.050)
MT - Montana	(0.029)	MT - Montana	0.027	MT - Montana	(0.050)
NC - North Carolina	(0.098)	NC - North Carolina	(0.062)	NC - North Carolina	(0.100)
ND - North Dakota	(0.022)	ND - North Dakota	0.006	ND - North Dakota	(0.100)
NE - Nebraska	(0.061)	NE - Nebraska	0.013	NE - Nebraska	(0.100)
NH - New Hampshire	(0.095)	NH - New Hampshire	(0.093)	NH - New Hampshire	(0.100)
NJ - New Jersey	0.000	NJ - New Jersey	0.000	NJ - New Jersey	0.000
NM - New Mexico	0.004	NM - New Mexico	0.022	NM - New Mexico	(0.050)
NV - Nevada	0.085	NV - Nevada	0.038	NV - Nevada	0.100
NY - New York	0.000	NY - New York	0.000	NY - New York	0.000
OH - Ohio	(0.017)	OH - Ohio	0.000	OH - Ohio	0.000
OK - Oklahoma	(0.130)	OK - Oklahoma	(0.142)	OK - Oklahoma	(0.050)
OR - Oregon	(0.066)	OR - Oregon	(0.074)	OR - Oregon	(0.050)
PA - Pennsylvania	0.000	PA - Pennsylvania	0.000	PA - Pennsylvania	0.000
RI - Rhode Island	(0.082)	RI - Rhode Island	(0.081)	RI - Rhode Island	(0.100)
SC - South Carolina	(0.049)	SC - South Carolina	(0.027)	SC - South Carolina	(0.050)
SD - South Dakota	(0.039)	SD - South Dakota	(0.011)	SD - South Dakota	(0.050)
TN - Tennessee	(0.061)	TN - Tennessee	(0.040)	TN - Tennessee	(0.050)
TX - Texas	0.000	TX - Texas	0.000	TX - Texas	0.000
UT - Utah	0.065	UT - Utah	0.068	UT - Utah	0.050
VA - Virginia	0.000	VA - Virginia	0.000	VA - Virginia	0.000
VT - Vermont	0.065	VT - Vermont	0.085	VT - Vermont	(0.100)
WA - Washington	(0.077)	WA - Washington	(0.069)	WA - Washington	(0.050)
WI - Wisconsin	(0.085)	WI - Wisconsin	(0.112)	WI - Wisconsin	0.050
WV - West Virginia	0.082	WV - West Virginia	0.107	WV - West Virginia	(0.050)
WY - Wyoming	0.013	WY - Wyoming	0.054	WY - Wyoming	(0.050)