

## New York 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.*

### TABLE OF CONTENTS

<b>Page 2</b>	<b>FHA, VA, &amp; USDA - Fixed, ARM, and Jumbo</b>
<b>Page 3</b>	<b>Fannie Mae - Fixed Conforming and High Balance Products</b>
<b>Page 4</b>	<b>Freddie Mac - Fixed Conforming and Super Conforming Products</b>
<b>Page 5</b>	<b>Fannie Mae - HomeReady™ Fixed and ARM Products</b>
<b>Page 6</b>	<b>Fannie Mae - HomeReady™ High Balance Fixed and ARM Products</b>
<b>Page 7</b>	<b>Freddie Mac - Home Possible Fixed and ARM Products</b>
<b>Page 8</b>	<b>Fannie Mae - ARM Conforming and High Balance Products</b>
<b>Page 9</b>	<b>Freddie Mac - ARM Conforming and Super Conforming Products</b>

### MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
<b>Conventional 30yr Fixed</b>			<b>Bracketed Pricing Changes and green arrows indicate improved pricing.</b>		
3.500	(4.409)	↑ (0.241)	<b>Rate</b>	<b>Today's Price</b>	<b>Pricing Change</b>
3.250	(3.576)	↑ (0.241)			
<b>Conventional 15yr Fixed</b>			<b>FHA 30yr Fixed</b>		
3.375	(3.346)	↑ (0.139)	3.375	(3.414)	↑ (0.200)
3.250	(3.114)	↑ (0.140)	3.250	(4.820)	↑ (0.304)
<b>Conforming 5-6 SOFR ARM (2-1-5)</b>			<b>VA 30yr Fixed</b>		
2.875	(0.855)	↑ (0.158)	3.375	(2.295)	↑ (0.200)
2.750	(0.620)	↑ (0.157)	3.250	(4.107)	↑ (0.303)

### LOCK POLICIES

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

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

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

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

Lock Extension Info	Expiration Dates
• 1st-3rd Extension - 2 bps/day	7 Day Extension 12/7/2020
• 4th Extension or more - 4 bps/day	15 Day Lock/Extension 12/15/2020
• Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension 12/30/2020
• Max number of days to extend is 45 days per request.	45 Day Lock/Extension 1/14/2021
	60 Day Lock 1/29/2021
	90 Day Lock 3/1/2021

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

### GENERAL INFORMATION

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

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

### CORPORATE CONTACTS

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

\* Rates are subject to change without notice

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

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.956)	(5.893)	(5.860)	(5.726)
4.625	(5.678)	(5.615)	(5.582)	(5.448)
4.500	(5.388)	(5.324)	(5.291)	(5.158)
4.375	(5.085)	(5.021)	(4.988)	(4.855)
4.250	(5.300)	(5.278)	(5.287)	(5.195)
4.125	(4.997)	(4.975)	(4.984)	(4.892)
4.000	(4.681)	(4.660)	(4.668)	(4.576)
3.875	(4.353)	(4.332)	(4.340)	(4.248)
3.750	(4.466)	(4.436)	(4.436)	(4.336)
3.625	(4.138)	(4.108)	(4.108)	(4.008)
3.500	(3.797)	(3.767)	(3.767)	(3.667)
3.375	(3.444)	(3.414)	(3.414)	(3.314)
3.250	(4.984)	(4.820)	(4.686)	(4.452)
3.125	(4.631)	(4.467)	(4.333)	(4.099)
3.000	(4.265)	(4.101)	(3.968)	(3.734)
2.990	(4.255)	(4.091)	(3.958)	(3.724)
2.875	(3.887)	(3.723)	(3.590)	(3.356)
2.750	(3.735)	(3.579)	(3.454)	(3.228)
2.625	(3.357)	(3.201)	(3.076)	(2.850)
2.500	(2.966)	(2.811)	(2.685)	(2.460)
2.375	(2.563)	(2.408)	(2.282)	(2.057)
2.250	(2.148)	(1.992)	(1.867)	(1.641)

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.088)	(5.024)	(4.991)	(4.857)
4.625	(4.810)	(4.746)	(4.713)	(4.579)
4.500	(4.519)	(4.456)	(4.422)	(4.289)
4.375	(4.216)	(4.153)	(4.119)	(3.986)
4.250	(4.275)	(4.253)	(4.262)	(4.170)
4.125	(3.972)	(3.950)	(3.959)	(3.867)
4.000	(3.656)	(3.635)	(3.643)	(3.551)
3.875	(3.328)	(3.307)	(3.315)	(3.223)
3.750	(3.347)	(3.317)	(3.317)	(3.217)
3.625	(3.019)	(2.989)	(2.989)	(2.889)
3.500	(2.678)	(2.648)	(2.648)	(2.548)
3.375	(2.325)	(2.295)	(2.295)	(2.195)
3.250	(4.271)	(4.107)	(3.974)	(3.740)
3.125	(3.918)	(3.754)	(3.621)	(3.387)
3.000	(3.553)	(3.389)	(3.255)	(3.021)
2.990	(3.543)	(3.379)	(3.245)	(3.011)
2.875	(3.175)	(3.011)	(2.877)	(2.643)
2.750	(3.585)	(3.429)	(3.304)	(3.078)
2.625	(3.207)	(3.051)	(2.926)	(2.700)
2.500	(2.816)	(2.661)	(2.535)	(2.310)
2.375	(2.413)	(2.258)	(2.132)	(1.907)
2.250	(1.998)	(1.842)	(1.717)	(1.491)

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(4.138)	(4.074)	(4.041)	(3.907)
4.625	(3.860)	(3.796)	(3.763)	(3.629)
4.500	(3.569)	(3.506)	(3.472)	(3.339)
4.375	(3.266)	(3.203)	(3.169)	(3.036)
4.250	(3.325)	(3.303)	(3.312)	(3.220)
4.125	(3.022)	(3.000)	(3.009)	(2.917)
4.000	(2.706)	(2.685)	(2.693)	(2.601)
3.875	(2.378)	(2.357)	(2.365)	(2.273)
3.750	(2.397)	(2.367)	(2.367)	(2.267)
3.625	(2.069)	(2.039)	(2.039)	(1.939)
3.500	(1.728)	(1.698)	(1.698)	(1.598)
3.375	(1.375)	(1.345)	(1.345)	(1.245)
3.250	(3.321)	(3.157)	(3.024)	(2.790)
3.125	(2.968)	(2.804)	(2.671)	(2.437)
3.000	(2.603)	(2.439)	(2.305)	(2.071)
2.875	(2.225)	(2.061)	(1.927)	(1.693)
2.750	(2.635)	(2.479)	(2.354)	(2.128)
2.625	(2.257)	(2.101)	(1.967)	(1.750)
2.500	(1.866)	(1.711)	(1.585)	(1.360)
2.375	(1.463)	(1.308)	(1.182)	(0.957)
2.250	(1.048)	(0.892)	(0.767)	(0.541)

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(2.352)	(2.322)	(2.322)	(2.222)
4.125	(2.352)	(2.322)	(2.322)	(2.222)
4.000	(2.352)	(2.322)	(2.322)	(2.222)
3.875	(2.352)	(2.322)	(2.322)	(2.222)
3.750	(2.352)	(2.322)	(2.322)	(2.222)
3.625	(1.649)	(1.619)	(1.619)	(1.519)
3.500	(1.649)	(1.619)	(1.619)	(1.519)
3.375	(1.649)	(1.619)	(1.619)	(1.519)
3.250	(1.649)	(1.619)	(1.619)	(1.519)
3.125	(1.022)	(1.017)	(1.043)	(0.968)
3.000	(1.022)	(1.017)	(1.043)	(0.968)
2.875	(1.025)	(1.020)	(1.045)	(0.971)
2.750	(1.035)	(1.030)	(1.055)	(0.980)
2.625	(0.362)	(0.265)	(0.198)	(0.031)
2.500	(0.386)	(0.289)	(0.222)	(0.055)
2.375	(0.394)	(0.297)	(0.230)	(0.063)
2.250	(0.385)	(0.288)	(0.221)	(0.054)

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(1.952)	(1.922)	(1.922)	(1.822)
4.125	(1.952)	(1.922)	(1.922)	(1.822)
4.000	(1.952)	(1.922)	(1.922)	(1.822)
3.875	(1.952)	(1.922)	(1.922)	(1.822)
3.750	(1.952)	(1.922)	(1.922)	(1.822)
3.625	(1.249)	(1.219)	(1.219)	(1.119)
3.500	(1.249)	(1.219)	(1.219)	(1.119)
3.375	(1.249)	(1.219)	(1.219)	(1.119)
3.250	(1.249)	(1.219)	(1.219)	(1.119)
3.125	(0.622)	(0.617)	(0.643)	(0.568)
3.000	(0.622)	(0.617)	(0.643)	(0.568)
2.875	(0.625)	(0.620)	(0.645)	(0.571)
2.750	(0.635)	(0.630)	(0.655)	(0.580)
2.625	0.038	0.135	0.202	0.369
2.500	0.014	0.111	0.178	0.345
2.375	0.006	0.103	0.170	0.337
2.250	0.015	0.112	0.179	0.346

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.479)	(1.458)	(1.466)	(1.374)
4.000	(1.164)	(1.142)	(1.151)	(1.059)
3.875	(0.836)	(0.814)	(0.823)	(0.731)
3.750	(1.573)	(1.543)	(1.543)	(1.443)
3.625	(1.245)	(1.215)	(1.215)	(1.115)
3.500	(0.905)	(0.875)	(0.875)	(0.775)
3.375	(0.552)	(0.522)	(0.522)	(0.422)
3.250	(1.779)	(1.615)	(1.481)	(1.247)
3.125	(1.426)	(1.262)	(1.128)	(0.894)
3.000	(1.060)	(0.896)	(0.762)	(0.528)
2.990	(1.050)	(0.886)	(0.752)	(0.518)
2.875	(0.682)	(0.518)	(0.384)	(0.150)
2.750	(1.530)	(1.375)	(1.249)	(1.023)
2.625	(1.152)	(0.997)	(0.871)	(0.645)
2.500	(0.762)	(0.606)	(0.480)	(0.255)
2.375	(0.359)	(0.203)	(0.077)	0.148
2.250	0.057	0.212	0.338	0.564

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.679)	(1.658)	(1.666)	(1.574)
4.000	(1.364)	(1.342)	(1.351)	(1.259)
3.875	(1.036)	(1.014)	(1.023)	(0.931)
3.750	(1.773)	(1.743)	(1.743)	(1.643)
3.625	(1.445)	(1.415)	(1.415)	(1.315)
3.500	(1.105)	(1.075)	(1.075)	(0.975)
3.375	(0.752)	(0.722)	(0.722)	(0.622)
3.250	(1.979)	(1.815)	(1.681)	(1.447)
3.125	(1.626)	(1.462)	(1.328)	(1.094)
3.000	(1.260)	(1.096)	(0.962)	(0.728)
2.990	(1.250)	(1.086)	(0.952)	(0.718)
2.875	(0.882)	(0.718)	(0.584)	(0.350)
2.750	(1.730)	(1.575)	(1.449)	(1.223)
2.625	(1.352)	(1.197)	(1.071)	(0.845)
2.500	(0.962)	(0.806)	(0.680)	(0.455)
2.375	(0.559)	(0.403)	(0.277)	(0.052)
2.250	(0.143)	0.012	0.138	0.364

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.321)	(1.171)	(1.021)	(0.871)
4.000	(1.279)	(1.129)	(0.979)	(0.829)
3.875	(1.237)	(1.087)	(0.937)	(0.787)
3.750	(1.196)	(1.046)	(0.896)	(0.746)
3.625	(1.053)	(0.903)	(0.753)	(0.603)
3.500	(1.005)	(0.855)	(0.705)	(0.555)
3.375	(0.958)	(0.808)	(0.658)	(0.508)
3.250	(0.910)	(0.760)	(0.610)	(0.460)
3.125	(0.651)	(0.501)	(0.351)	(0.201)
3.000	(0.564)	(0.414)	(0.264)	(0.114)
2.875	(0.477)	(0.327)	(0.177)	(0.027)
2.750	(0.391)	(0.241)	(0.091)	0.059

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.021)	(0.871)	(0.721)	(0.571)
4.000	(0.979)	(0.829)	(0.679)	(0.529)
3.875	(0.937)	(0.787)	(0.637)	(0.487)
3.750	(0.896)	(0.746)	(0.596)	(0.446)
3.625	(0.753)	(0.603)	(0.453)	(0.303)
3.500	(0.705)	(0.555)	(0.405)	(0.255)
3.375	(0.658)	(0.508)	(0.358)	(0.208)
3.250	(0.610)	(0.460)	(0.310)	(0.160)
3.125	(0.351)	(0.201)	(0.051)	0.099
3.000	(0.264)	(0.114)	0.036	0.186
2.875	(0.177)	(0.027)	0.123	0.273
2.750	(0.091)	0.059	0.209	0.359

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.401)	(0.251)	(0.101)	0.049
4.000	(0.359)	(0.209)	(0.059)	0.091
3.875	(0.317)	(0.167)	(0.017)	0.133
3.750	(0.276)	(0.126)	0.024	0.174
3.625	(0.133)	0.017	0.167	0.317
3.500	(0.085)	0.065	0.215	0.365
3.375	(0.038)	0.112	0.262	0.412
3.250	0.010	0.160	0.310	0.460
3.125	0.269	0.419	0.569	0.719
3.000	0.356	0.506	0.656	0.806
2.875	0.443	0.593	0.743	0.893
2.750	0.529	0.679	0.829	0.979

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.601)	(0.451)	(0.301)	(0.151)
4.000	(0.559)	(0.409)	(0.259)	(0.109)
3.875	(0.517)	(0.367)	(0.217)	(0.067)
3.750	(0.476)	(0.326)	(0.176)	(0.026)
3.625	(0.333)	(0.183)	(0.033)	0.117
3.500	(0.285)	(0.135)	0.015	0.165
3.375	(0.238)	(0.088)	0.062	0.212
3.250	(0.190)	(0.040)	0.110	0.260
3.125	0.069	0.219	0.369	0.519
3.000	0.156	0.306	0.456	0.606
2.875	0.243	0.393	0.543	0.693
2.750	0.329	0.479	0.629	0.779

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	(6.836)	(6.848)	(6.890)	5.000	(6.831)	(6.843)	(6.885)	5.000	(6.813)	(6.825)	(6.867)	5.000	(6.613)	(6.625)	(6.667)	4.990	(6.817)	(6.829)	(6.871)	4.875	(6.546)	(6.558)	(6.600)	4.750	(6.218)	(6.230)	(6.272)	4.625	(5.803)	(5.815)	(5.857)	4.500	(5.459)	(5.471)	(5.513)	4.375	(5.156)	(5.168)	(5.210)	4.250	(4.828)	(4.840)	(4.882)	4.125	(4.475)	(4.487)	(4.529)	4.000	(4.147)	(4.159)	(4.201)	3.875	(3.839)	(3.851)	(3.893)	3.750	(3.536)	(3.548)	(3.590)	3.625	(3.233)	(3.245)	(3.287)	3.500	(2.930)	(2.942)	(2.984)	3.375	(2.627)	(2.639)	(2.681)	3.250	(2.324)	(2.336)	(2.378)	3.125	(2.021)	(2.033)	(2.075)	3.000	(1.718)	(1.730)	(1.772)	2.875	(1.415)	(1.427)	(1.469)	2.750	(1.112)	(1.124)	(1.166)	2.625	(0.809)	(0.821)	(0.863)	2.500	(0.506)	(0.518)	(0.560)	2.375	(0.203)	(0.215)	(0.257)	2.250	(-0.099)	(-0.091)	(-0.133)	2.125	(-0.396)	(-0.408)	(-0.450)	2.000	(-0.693)	(-0.705)	(-0.747)	1.875	(-0.990)	(-1.002)	(-1.044)	1.750	(-1.287)	(-1.299)	(-1.341)	1.625	(-1.584)	(-1.596)	(-1.638)	1.500	(-1.881)	(-1.893)	(-1.935)	1.375	(-2.178)	(-2.190)	(-2.232)	1.250	(-2.475)	(-2.487)	(-2.529)	1.125	(-2.772)	(-2.784)	(-2.826)	1.000	(-3.069)	(-3.081)	(-3.123)	0.875	(-3.366)	(-3.378)	(-3.420)	0.750	(-3.663)	(-3.675)	(-3.717)	0.625	(-3.960)	(-3.972)	(-4.014)	0.500	(-4.257)	(-4.269)	(-4.311)	0.375	(-4.554)	(-4.566)	(-4.608)	0.250	(-4.851)	(-4.863)	(-4.905)	0.125	(-5.148)	(-5.160)	(-5.202)	0.000	(-5.445)	(-5.457)	(-5.499)

Freddie Mac - Conforming Fixed Rate Products

Table with 12 columns: Product Name, 15 Day, 30 Day, 45 Day, 60 Day. Rows include Freddie Mac 1Yr Fixed, Freddie Mac 1Yr Super Conforming, and Freddie Mac 1Yr Super Conforming.

Table with 12 columns: Product Name, 15 Day, 30 Day, 45 Day, 60 Day. Rows include Freddie Mac 2Yr Fixed, Freddie Mac 2Yr Super Conforming, and Freddie Mac 2Yr Super Conforming.

Table with 12 columns: Product Name, 15 Day, 30 Day, 45 Day, 60 Day. Rows include Freddie Mac 3Yr Fixed, Freddie Mac 3Yr Super Conforming, and Freddie Mac 3Yr Super Conforming.

Table with 12 columns: Product Name, 15 Day, 30 Day, 45 Day, 60 Day. Rows include Freddie Mac 5Yr Fixed, Freddie Mac 5Yr Super Conforming, and Freddie Mac 5Yr Super Conforming.

Loan Level Price Adjustments

Table with columns for LTV and Cash-Out. Rows show price adjustments for various LTV percentages and cash-out amounts.

Table with columns for Premium Adjustors, Lender Paid MI Adj., and Non Owner Occupied. Rows show adjustments for manufactured homes, DTI, and occupancy status.

Table with columns for Number of Units, Subordinate Financing, Misc Adjusters, and Non Owner Occupied. Rows show adjustments for unit count, financing type, and occupancy.

Table with columns for Additional Cashout LTV/FICO Adjustments, Special Pricing, Agency Adverse Market Refinance Fee, and Max YSP. Rows show adjustments for cashout, pricing, refinance fees, and yield spread premium.

FNMA - HomeReady™ Products

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 30 Yr Fixed.

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 25 Yr Fixed.

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 20 Yr Fixed.

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 15 Yr Fixed.

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 10 Yr Fixed.

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 10/6 SOFR ARM (5/1/5).

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 5/6 SOFR ARM (2/1/5).

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 7/6 SOFR ARM (5/1/5).

Table with 5 columns: Term (15 Day, 30 Day, 45 Day, 60 Day) and 5 rows of interest rate data for FNMA HomeReady™ 10/6 SOFR ARM (5/1/5).

Loan Level Price Adjustments

Table with columns for LTV (≤ 60, 60.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90, 90.01-95, 95.01-97) and rows for All Fixed Conforming and Cash-Out.

LPMI Adjustments Applied after Cap

Table with columns for LTV (≤ 60, 60.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90, 90.01-95, 95.01-97) and rows for Premium Adjusters and Lender Paid MI Adj.

Table with columns for LTV (≤ 65, 65.01-75, 75.01-85, 85.01-90, 90.01-95, 95.01-97) and rows for Subordinate Financing, Misc Adjusters, and Non Owner Occupied.

Table with columns for Loan Amount (< \$50,000, \$50,000-\$99,999, \$100,000-\$149,999, \$150,000-\$199,999, \$200,000-\$249,999, \$250,000-\$299,999, \$300,000-Conforming Limit, High Balance) and rows for Loan Size Adjusters and Escrow Waiver.

Table with columns for FICO (0.000, 1.500, 1.500) and LTV (≥ 80%, < 80%, ≥ 80%) and rows for Adjustment Caps.

\*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet. \*Escrow Waiver penalty does not apply in NY. No Lender Fee options are available through the pricing engine online.

Table with columns for Special Pricing\* (0.500) and rows for Special Pricing details and Max YSP (-6.000).



FNMA - HomeReady™ High Balance

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

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

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

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

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

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include various interest rates for FNMA HomeReady 10/6 ARM (5/1) - HB.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include various interest rates for FNMA HomeReady 5/6 SOFR ARM (2/1) - HB.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include various interest rates for FNMA HomeReady 7/6 SOFR ARM (5/1) - HB.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include various interest rates for FNMA HomeReady 10/6 ARM (5/1) - HB.

Loan Level Price Adjustments

Table for All Fixed Conforming and Cash-Out with LTV columns and interest rate ranges. Includes rows for 60-70, 70-80, 80-90, 90-95, 95-97 LTV ranges.

LPMI Adjustments Applied after Cap

Table for Lender Paid MI Adj. with columns for LTV, Term, and various interest rate ranges.

Subordinate Financing

Table for Subordinate Financing with columns for LTV and interest rate ranges.

Misc Adjusters

Table for Misc Adjusters with columns for FICO and LTV.

Adjustment Caps

Table for 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. \*Escrow Waiver penalty does not apply in NY. No Lender Fee options are available through the pricing engine online.

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

Table for Escrow Waiver (Full or Taxes Only) with columns for Manufactured Home and interest rate.

Table for Special Pricing with columns for Loan amount and interest rate.





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

	15 Day	30 Day	45 Day	60 Day
2.875	(0.926)	(0.855)	(0.811)	(0.661)
2.750	(0.691)	(0.620)	(0.577)	(0.427)
2.625	(0.454)	(0.383)	(0.340)	(0.189)
2.500	(0.204)	(0.133)	(0.090)	0.061

	15 Day	30 Day	45 Day	60 Day
2.875	NA	NA	NA	NA
2.750	(1.135)	(1.064)	(1.021)	(0.871)
2.625	(0.866)	(0.795)	(0.752)	(0.602)
2.500	(0.491)	(0.420)	(0.377)	(0.227)

	15 Day	30 Day	45 Day	60 Day
2.875	(1.220)	(1.190)	(1.147)	(0.997)
2.750	(0.832)	(0.761)	(0.718)	(0.567)
2.625	(0.398)	(0.326)	(0.283)	(0.133)
2.500	0.055	0.127	0.170	0.320

	15 Day	30 Day	45 Day	60 Day
2.875	(0.926)	(0.855)	(0.811)	(0.661)
2.750	(0.691)	(0.620)	(0.577)	(0.427)
2.625	(0.454)	(0.383)	(0.340)	(0.189)
2.500	(0.204)	(0.133)	(0.090)	0.061

	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.135)	(1.064)	(1.021)	(0.871)
2.625	(0.866)	(0.795)	(0.752)	(0.602)
2.500	(0.491)	(0.420)	(0.377)	(0.227)

	15 Day	30 Day	45 Day	60 Day
2.875	(1.220)	(1.190)	(1.147)	(0.997)
2.750	(0.832)	(0.761)	(0.718)	(0.567)
2.625	(0.398)	(0.326)	(0.283)	(0.133)
2.500	0.055	0.127	0.170	0.320

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		

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	
		LTV Adjusters	<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
				DTI > 45	85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280
	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	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	Excludes Community Seconds®	<=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

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)	0.000
	Escrow Waiver (Insurance Only)	0.000
	>90 LTV	0.250
	Second Home > 85 LTV	0.250

	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

\*Escrow Waiver penalty does not apply in NY.  
**No Lender Fee options are available through the pricing engine online.**

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	0.000
	\$250,000 - \$299,999	0.000	0.000
High Balance	\$300,000 - Conforming Limit	0.000	0.000
	High Balance	0.000	0.000
	Purch - R/T Refi.	LTV <= 75	1.000
		LTV > 75	1.750
		C/O Refi.	LTV <= 75
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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.926)	(0.855)	(0.811)	(0.661)
2.750	(0.691)	(0.620)	(0.577)	(0.427)
2.625	(0.454)	(0.383)	(0.340)	(0.189)
2.500	(0.204)	(0.133)	(0.090)	0.061

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.135)	(1.064)	(1.021)	(0.871)
2.625	(0.866)	(0.795)	(0.752)	(0.602)
2.500	(0.491)	(0.420)	(0.377)	(0.227)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.220)	(1.190)	(1.147)	(0.997)
2.750	(0.832)	(0.761)	(0.718)	(0.567)
2.625	(0.398)	(0.326)	(0.283)	(0.133)
2.500	0.055	0.127	0.170	0.320

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.926)	(0.855)	(0.811)	(0.661)
2.750	(0.691)	(0.620)	(0.577)	(0.427)
2.625	(0.454)	(0.383)	(0.340)	(0.189)
2.500	(0.204)	(0.133)	(0.090)	0.061

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.135)	(1.064)	(1.021)	(0.871)
2.625	(0.866)	(0.795)	(0.752)	(0.602)
2.500	(0.491)	(0.420)	(0.377)	(0.227)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.220)	(1.190)	(1.147)	(0.997)
2.750	(0.832)	(0.761)	(0.718)	(0.567)
2.625	(0.398)	(0.326)	(0.283)	(0.133)
2.500	0.055	0.127	0.170	0.320

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
<b>All Conforming ARMs</b> (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
<b>Cash-Out</b>	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
<b>Lender Paid MI Adj.</b>	<b>Premium Adjusters</b>	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250	
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
	<b>LTV Adjusters</b>	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
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
			> 20 Yr Term	<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470
		85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790	
		90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960	
		95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310	

Number Of Units	LTV		<= 80	80.01 - 85	> 85	
	2 Units		1.000	1.000	1.000	
	3-4 units		1.000	1.500	2.000	
Subordinate Financing	LTV		CLTV		< 720	>= 720
	<=75	<=80	0.375	0.375	0.375	0.375
	<=65	80.01 - 95	0.875	0.625		
	65.01-75	80.01 - 95	1.125	0.875		
	75.01-95	76.01-95	1.375	1.125		
Misc Adjusters	Attached Condo > 75 LTV (>15yr Term)			0.750		
	>90 LTV			0.250		
	Escrow Waiver (Full or Taxes Only)			0.000		
	Escrow Waiver (Insurance Only)			0.000		
Non Owner Occupied	LTV		<= 75	2.125		
			75.01 - 80	3.375		
			> 80	4.125		

<b>Loan Size Adjustments</b>	Loan Amount		Purchase	Refinance
	<\$50,000		1.250	1.250
	\$50,000 - \$99,999		0.500	0.500
	\$100,000 - \$149,999		0.250	0.250
	\$150,000 - \$199,999		0.000	0.000
	\$200,000 - \$249,999		0.000	0.000
	\$250,000 - \$299,999		0.000	0.000
	\$300,000 - Conforming Limit		0.000	0.000
<b>Super Conforming</b>	Purchase & Rate/Term Refi <=75 LTV		1.000	
	Purchase & Rate/Term Refi >75 LTV		1.750	
	Cash Out <= 75		1.750	
	Cash Out > 75		2.500	

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

\*Escrow Waiver penalty does not apply in NY.  
**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)

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