

## New York Wholesale Rate Sheet

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

Purchase Special available on Conventional & Government!

Government FICOs down to 580!

Smart Series Non-QM & Jumbo Series are Back!

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

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### MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
<b>Conventional 30yr Fixed</b>			<b>Bracketed Pricing Changes and green arrows indicate improved pricing.</b>		
3.000	(2.962)	→ 0.079			
2.990	(2.830)	→ 0.079	Rate	Today's Price	Pricing Change
<b>Conventional 15yr Fixed</b>			<b>FHA 30yr Fixed</b>		
2.625	(3.371)	→ 0.086	2.750	(3.273)	→ 0.032
2.500	(2.871)	→ 0.086	2.625	(2.667)	↓ 0.132
<b>Conforming 5-6 SOFR ARM (2-1-5)</b>			<b>VA 30yr Fixed</b>		
3.000	(1.534)	→ 0.063	2.875	(3.081)	→ 0.032
2.875	(1.332)	→ 0.063	2.750	(2.697)	↓ 0.132

### 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	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	
<b>Lender Fees - Conforming, Government &amp; Jumbo</b>	<b>\$995</b>
<b>Lender Fees - Smart Series</b>	<b>\$1,295</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 (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

<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.

**Government Products**

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(6.641)	(6.661)	(6.711)	(6.662)
4.375	(6.370)	(6.390)	(6.441)	(6.391)
4.250	(6.643)	(6.630)	(6.647)	(6.563)
4.125	(6.378)	(6.365)	(6.381)	(6.298)
4.000	(6.093)	(6.079)	(6.096)	(6.013)
3.875	(5.786)	(5.772)	(5.789)	(5.706)
3.750	(6.220)	(6.098)	(6.006)	(5.814)
3.625	(5.913)	(5.791)	(5.699)	(5.507)
3.500	(5.581)	(5.459)	(5.367)	(5.175)
3.375	(5.224)	(5.102)	(5.010)	(4.818)
3.250	(4.972)	(4.850)	(4.758)	(4.566)
3.125	(4.609)	(4.487)	(4.395)	(4.203)
3.000	(4.221)	(4.099)	(4.007)	(3.815)
2.990	(4.217)	(4.095)	(4.003)	(3.811)
2.875	(3.812)	(3.690)	(3.598)	(3.406)
2.750	(3.395)	(3.273)	(3.181)	(2.989)
2.625	(2.798)	(2.676)	(2.567)	(2.366)
2.500	(2.362)	(2.232)	(2.131)	(1.931)
2.375	(1.915)	(1.784)	(1.684)	(1.484)
2.250	(1.469)	(1.339)	(1.238)	(1.038)
2.125	0.795	0.925	1.026	1.226
2.000	1.255	1.385	1.486	1.686
1.990	1.287	1.418	1.518	1.719
1.875	1.721	1.852	1.952	2.153
1.750	2.182	2.312	2.413	2.613

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.501)	(5.521)	(5.571)	(5.522)
4.375	(5.230)	(5.250)	(5.301)	(5.251)
4.250	(5.472)	(5.459)	(5.475)	(5.392)
4.125	(5.207)	(5.193)	(5.210)	(5.127)
4.000	(4.921)	(4.908)	(4.925)	(4.842)
3.875	(4.614)	(4.601)	(4.618)	(4.535)
3.750	(5.268)	(5.146)	(5.054)	(4.861)
3.625	(4.961)	(4.839)	(4.747)	(4.555)
3.500	(4.629)	(4.507)	(4.415)	(4.223)
3.375	(4.271)	(4.149)	(4.057)	(3.865)
3.250	(4.364)	(4.242)	(4.149)	(3.957)
3.125	(4.000)	(3.878)	(3.786)	(3.594)
3.000	(3.613)	(3.491)	(3.398)	(3.206)
2.990	(3.609)	(3.486)	(3.394)	(3.202)
2.875	(3.203)	(3.081)	(2.989)	(2.797)
2.750	(2.828)	(2.697)	(2.597)	(2.396)
2.625	(2.408)	(2.277)	(2.177)	(1.976)
2.500	(1.972)	(1.842)	(1.741)	(1.541)
2.375	(1.525)	(1.394)	(1.294)	(1.094)
2.250	(1.079)	(0.949)	(0.848)	(0.648)
2.125	1.185	1.315	1.416	1.616
2.000	1.645	1.775	1.876	2.076
1.990	1.677	1.808	1.908	2.109
1.875	2.111	2.242	2.342	2.543
1.750	2.572	2.702	2.803	3.003

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.691)	(5.711)	(5.761)	(5.712)
4.375	(5.420)	(5.440)	(5.491)	(5.441)
4.250	(5.662)	(5.649)	(5.665)	(5.582)
4.125	(5.397)	(5.383)	(5.400)	(5.317)
4.000	(5.111)	(5.098)	(5.115)	(5.032)
3.875	(4.804)	(4.791)	(4.808)	(4.725)
3.750	(5.458)	(5.336)	(5.244)	(5.051)
3.625	(5.151)	(5.029)	(4.937)	(4.745)
3.500	(4.819)	(4.697)	(4.605)	(4.413)
3.375	(4.461)	(4.339)	(4.247)	(4.055)
3.250	(4.554)	(4.432)	(4.339)	(4.147)
3.125	(4.190)	(4.068)	(3.976)	(3.784)
3.000	(3.803)	(3.681)	(3.588)	(3.396)
2.990	(3.799)	(3.676)	(3.584)	(3.392)
2.875	(3.393)	(3.271)	(3.179)	(2.987)
2.750	(3.018)	(2.887)	(2.787)	(2.586)
2.625	(2.598)	(2.467)	(2.367)	(2.166)
2.500	(2.162)	(2.032)	(1.931)	(1.731)
2.375	(1.715)	(1.584)	(1.484)	(1.284)
2.250	(1.269)	(1.139)	(1.038)	(0.838)
2.125	0.995	1.125	1.226	1.426
2.000	1.455	1.585	1.686	1.886
1.990	1.487	1.618	1.718	1.919
1.875	1.921	2.052	2.152	2.353
1.750	2.382	2.512	2.613	2.813

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.554)	(3.563)	(3.602)	(3.541)
3.625	(3.288)	(3.297)	(3.336)	(3.275)
3.500	(3.010)	(3.019)	(3.058)	(2.998)
3.375	(2.721)	(2.730)	(2.769)	(2.708)
3.250	(3.358)	(3.305)	(3.281)	(3.158)
3.125	(3.071)	(3.017)	(2.994)	(2.870)
3.000	(2.769)	(2.715)	(2.692)	(2.569)
2.875	(2.452)	(2.398)	(2.375)	(2.252)
2.750	(2.449)	(2.348)	(2.278)	(2.108)
2.625	(2.131)	(2.031)	(1.960)	(1.790)
2.500	(1.797)	(1.697)	(1.626)	(1.456)
2.375	(1.446)	(1.346)	(1.275)	(1.105)
2.250	(1.089)	(0.988)	(0.918)	(0.748)
2.125	(0.296)	(0.173)	(0.079)	0.115
2.000	0.074	0.198	0.292	0.486
1.875	0.458	0.582	0.675	0.869
1.750	0.844	0.968	1.062	1.256

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.864)	(2.873)	(2.912)	(2.851)
3.625	(2.598)	(2.607)	(2.646)	(2.585)
3.500	(2.320)	(2.329)	(2.368)	(2.308)
3.375	(2.031)	(2.040)	(2.079)	(2.018)
3.250	(2.668)	(2.615)	(2.591)	(2.468)
3.125	(2.381)	(2.327)	(2.304)	(2.180)
3.000	(2.079)	(2.025)	(2.002)	(1.879)
2.875	(1.762)	(1.708)	(1.685)	(1.562)
2.750	(1.759)	(1.658)	(1.588)	(1.418)
2.625	(1.441)	(1.341)	(1.270)	(1.100)
2.500	(1.107)	(1.007)	(0.936)	(0.766)
2.375	(0.756)	(0.656)	(0.585)	(0.415)
2.250	(0.399)	(0.298)	(0.228)	(0.058)
2.125	0.394	0.517	0.611	0.805
2.000	0.764	0.888	0.982	1.176
1.875	1.148	1.272	1.365	1.559
1.750	1.534	1.658	1.752	1.946

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(3.401)	(3.279)	(3.187)	(2.995)
3.375	(3.044)	(2.922)	(2.830)	(2.638)
3.250	(3.793)	(3.671)	(3.578)	(3.386)
3.125	(3.429)	(3.307)	(3.215)	(3.023)
3.000	(3.042)	(2.920)	(2.827)	(2.635)
2.990	(3.038)	(2.915)	(2.823)	(2.631)
2.875	(2.632)	(2.510)	(2.418)	(2.226)
2.750	(2.069)	(1.938)	(1.838)	(1.637)
2.625	(1.649)	(1.518)	(1.418)	(1.217)
2.500	(1.213)	(1.083)	(0.982)	(0.782)
2.375	(0.766)	(0.635)	(0.535)	(0.335)
2.250	0.320	0.190	0.089	0.111
2.125	2.319	2.449	2.550	2.750
2.000	2.779	2.910	3.010	3.210
1.990	2.812	2.942	3.043	3.243
1.875	3.246	3.376	3.476	3.677
1.750	3.706	3.836	3.937	4.137

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(3.451)	(3.329)	(3.237)	(3.045)
3.375	(3.094)	(2.972)	(2.880)	(2.688)
3.250	(3.843)	(3.721)	(3.628)	(3.436)
3.125	(3.479)	(3.357)	(3.265)	(3.073)
3.000	(3.092)	(2.970)	(2.877)	(2.685)
2.990	(3.088)	(2.965)	(2.873)	(2.681)
2.875	(2.682)	(2.560)	(2.468)	(2.276)
2.750	(2.119)	(1.988)	(1.888)	(1.687)
2.625	(1.699)	(1.568)	(1.468)	(1.267)
2.500	(1.263)	(1.133)	(1.032)	(0.832)
2.375	(0.816)	(0.685)	(0.585)	(0.385)
2.250	(0.370)	(0.240)	(0.139)	0.061
2.125	2.269	2.399	2.500	2.700
2.000	2.729	2.860	2.960	3.160
1.990	2.762	2.892	2.993	3.193
1.875	3.196	3.326	3.426	3.627
1.750	3.656	3.786	3.887	4.087

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.801)	(2.651)	(2.501)	(2.351)
4.000	(2.432)	(2.282)	(2.132)	(1.982)
3.875	(2.064)	(1.914)	(1.764)	(1.614)
3.750	(1.695)	(1.545)	(1.395)	(1.245)
3.625	(2.373)	(2.223)	(2.073)	(1.923)
3.500	(1.946)	(1.796)	(1.646)	(1.496)
3.375	(1.512)	(1.362)	(1.212)	(1.062)
3.250	(1.070)	(0.920)	(0.770)	(0.620)
3.125	(1.799)	(1.649)	(1.499)	(1.349)
3.000	(1.365)	(1.215)	(1.065)	(0.915)
2.875	(0.923)	(0.773)	(0.623)	(0.473)
2.750	(0.472)	(0.322)	(0.172)	(0.022)

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.401)	(2.251)	(2.101)	(1.951)
4.000	(2.032)	(1.882)	(1.732)	(1.582)
3.875	(1.664)	(1.514)	(1.364)	(1.214)
3.750	(1.295)	(1.145)	(0.995)	(0.845)
3.625	(1.973)	(1.823)	(1.673)	(1.523)
3.500	(1.546)	(1.396)	(1.246)	(1.096)
3.375	(1.112)	(0.962)	(0.812)	(0.662)
3.250	(0.670)	(0.520)	(0.370)	(0.220)
3.125	(1.399)	(1.249)	(1.099)	(0.949)
3.000	(0.965)	(0.815)	(0.665)	(0.515)
2.875	(0.523)	(0.373)	(0.223)	(0.073)
2.750	(0.072)	0.078	0.228	0.378

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(4.011)	(3.861)	(3.711)	(3.561)
4.000	(3.642)	(3.492)	(3.342)	(3.192)
3.875	(3.274)	(3.124)	(2.974)	(2.824)
3.750	(2.905)	(2.755)	(2.605)	(2.455)
3.625	(3.583)	(3.433)	(3.283)	(3.133)
3.500	(3.156)	(3.006)	(2.856)	(2.706)
3.375	(2.722)	(2.572)	(2.422)	(2.272)
3.250	(2.280)	(2.130)	(1.980)	(1.830)
3.125	(3.009)	(2.859)	(2.709)	(2.559)
3.000	(2.575)	(2.425)	(2.275)	(2.125)
2.875	(2.133)	(1.983)	(1.833)	(1.683)
2.750	(1.682)	(1.532)	(1.382)	(1.232)

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(4.061)	(3.911)	(3.761)	(3.611)
4.000	(3.692)	(3.542)	(3.392)	(3.242)
3.875	(3.324)	(3.174)	(3.024)	(2.874)
3.750	(2.955)	(2.805)	(2.655)	(2.505)
3.625	(3.633)	(3.483)	(3.333)	(3.183)
3.500	(3.206)	(3.056)	(2.906)	(2.756)
3.375	(2.772)	(2.622)	(2.472)	(2.322)
3.250	(2.330)	(2.180)	(2.030)	(1.880)
3.125	(3.059)	(2.909)	(2.759)	(2.609)
3.000	(2.625)	(2.475)	(2.325)	(2.175)
2.875	(2.183)	(2.033)	(1.883)	(1.733)
2.750	(1.732)	(1.582)	(1.432)	(1.282)

**Loan Level Price Adjustments**

<b>Credit Score</b>	< 560	4.375
	560-579	4.250
	580-599	3.500
	600-619	2.375
	620-639	1.625
	640-659	0.625

Fannie Mae - Conforming Fixed Rate Products

Fannie Mae 30yr Fixed					Fannie Mae 20yr Fixed					Fannie Mae 15yr 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	(8.702)	(8.700)	(8.728)	(8.657)	5.000	(8.692)	(8.690)	(8.718)	(8.647)	4.500	(7.115)	(7.078)	(7.071)	(6.964)
4.990	(8.675)	(8.673)	(8.702)	(8.630)	4.990	(8.669)	(8.668)	(8.696)	(8.625)	4.375	(6.815)	(6.778)	(6.771)	(6.664)
4.875	(8.366)	(8.365)	(8.393)	(8.321)	4.875	(8.366)	(8.365)	(8.393)	(8.321)	4.250	(6.477)	(6.439)	(6.432)	(6.325)
4.750	(8.019)	(8.018)	(8.046)	(7.974)	4.750	(8.019)	(8.018)	(8.046)	(7.974)	4.125	(6.348)	(6.276)	(6.273)	(6.090)
4.625	(7.894)	(7.893)	(7.921)	(7.849)	4.625	(7.874)	(7.873)	(7.901)	(7.829)	4.000	(6.092)	(6.020)	(6.017)	(5.834)
4.500	(7.610)	(7.573)	(7.566)	(7.458)	4.500	(7.600)	(7.563)	(7.556)	(7.448)	3.990	(6.132)	(6.059)	(6.017)	(5.874)
4.375	(7.287)	(7.249)	(7.242)	(7.135)	4.375	(7.287)	(7.249)	(7.242)	(7.135)	3.875	(5.775)	(5.702)	(5.659)	(5.517)
4.250	(6.952)	(6.895)	(6.888)	(6.781)	4.250	(6.952)	(6.895)	(6.888)	(6.781)	3.750	(5.332)	(5.259)	(5.216)	(5.074)
4.125	(7.781)	(7.748)	(7.748)	(7.641)	4.125	(7.748)	(7.748)	(7.641)	(7.534)	3.625	(4.981)	(4.908)	(4.865)	(4.723)
4.000	(7.431)	(7.358)	(7.316)	(7.173)	4.000	(7.405)	(7.332)	(7.290)	(7.147)	3.500	(5.259)	(5.130)	(5.030)	(4.831)
3.990	(7.463)	(7.391)	(7.348)	(7.205)	3.990	(7.423)	(7.351)	(7.308)	(7.165)	3.375	(4.846)	(4.717)	(4.617)	(4.418)
3.875	(7.068)	(6.995)	(6.953)	(6.810)	3.875	(7.038)	(6.966)	(6.923)	(6.781)	3.250	(4.325)	(4.196)	(4.096)	(3.897)
3.750	(6.628)	(6.555)	(6.513)	(6.370)	3.750	(6.603)	(6.531)	(6.488)	(6.345)	3.125	(4.255)	(4.126)	(4.026)	(3.827)
3.625	(6.081)	(6.008)	(5.966)	(5.823)	3.625	(6.081)	(6.008)	(5.966)	(5.823)	3.000	(3.868)	(3.740)	(3.640)	(3.441)
3.500	(5.465)	(5.392)	(5.350)	(5.207)	3.500	(5.465)	(5.392)	(5.350)	(5.207)	2.990	(3.904)	(3.781)	(3.681)	(3.482)
3.375	(4.983)	(4.854)	(4.754)	(4.555)	3.375	(4.950)	(4.821)	(4.721)	(4.522)	2.875	(3.378)	(3.256)	(3.156)	(2.971)
3.250	(4.408)	(4.335)	(4.235)	(4.036)	3.250	(4.451)	(4.322)	(4.222)	(4.023)	2.750	(2.732)	(2.610)	(2.510)	(2.325)
3.125	(3.819)	(3.689)	(3.590)	(3.391)	3.125	(3.819)	(3.689)	(3.590)	(3.391)	2.625	(2.513)	(2.320)	(2.156)	(1.983)
3.000	(3.091)	(2.962)	(2.862)	(2.663)	3.000	(3.091)	(2.962)	(2.862)	(2.663)	2.500	(2.063)	(1.869)	(1.706)	(1.443)
2.990	(2.960)	(2.830)	(2.731)	(2.531)	2.990	(2.960)	(2.830)	(2.731)	(2.531)	2.375	(1.443)	(1.250)	(1.087)	(0.823)
2.875	(2.276)	(2.146)	(2.047)	(1.847)	2.875	(2.276)	(2.146)	(2.047)	(1.847)	2.250	(0.675)	(0.481)	(0.318)	(0.055)
2.750	(1.454)	(1.262)	(1.097)		2.750	(1.454)	(1.262)	(1.097)						
2.625	(0.693)	(0.571)	(0.479)	(0.286)	2.625	(0.703)	(0.581)	(0.489)	(0.296)					
2.500	0.005	0.198	0.362	0.625	2.500	0.094	0.288	0.391	0.584					
2.375	0.670	0.863	1.026	1.290	2.375	0.716	0.809	1.072	1.336					
2.250	1.428	1.621	1.785	2.058	2.250	1.454	1.647	1.810	2.074					

Fannie Mae 15yr Fixed					Fannie Mae 10yr Fixed					Fannie Mae 30yr High Balance				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.000	(6.071)	(6.080)	(6.119)	(6.059)	4.000	(6.037)	(6.046)	(6.086)	(6.025)	4.625	(5.557)	(5.520)	(5.513)	(5.406)
3.990	(6.033)	(6.042)	(6.081)	(6.020)	3.990	(6.003)	(6.012)	(6.052)	(6.033)	4.500	(5.277)	(5.240)	(5.233)	(5.126)
3.875	(5.753)	(5.762)	(5.801)	(5.740)	3.875	(5.719)	(5.728)	(5.768)	(5.707)	4.375	(4.950)	(4.913)	(4.906)	(4.799)
3.750	(5.381)	(5.390)	(5.429)	(5.368)	3.750	(5.347)	(5.356)	(5.396)	(5.335)	4.250	(4.581)	(4.544)	(4.537)	(4.430)
3.625	(4.982)	(4.991)	(5.030)	(4.969)	3.625	(4.948)	(4.957)	(4.997)	(4.936)	4.125	(4.245)	(4.208)	(4.201)	(4.094)
3.500	(4.579)	(4.588)	(4.627)	(4.566)	3.500	(4.545)	(4.554)	(4.594)	(4.533)	4.000	(4.111)	(4.074)	(4.067)	(3.960)
3.375	(4.176)	(4.185)	(4.224)	(4.163)	3.375	(4.142)	(4.151)	(4.191)	(4.130)	3.990	(4.113)	(4.076)	(4.069)	(3.962)
3.250	(3.822)	(3.831)	(3.870)	(3.809)	3.250	(3.788)	(3.797)	(3.837)	(3.776)	3.875	(3.684)	(3.647)	(3.640)	(3.533)
3.125	(3.419)	(3.428)	(3.467)	(3.406)	3.125	(3.385)	(3.394)	(3.434)	(3.373)	3.750	(3.330)	(3.293)	(3.286)	(3.179)
3.000	(4.720)	(4.620)	(4.550)	(4.371)	3.000	(4.490)	(4.390)	(4.320)	(4.141)	3.625	(4.711)	(4.581)	(4.482)	(4.283)
2.990	(4.682)	(4.581)	(4.511)	(4.331)	2.990	(4.505)	(4.405)	(4.335)	(4.154)	3.500	(4.319)	(4.190)	(4.090)	(3.891)
2.875	(4.328)	(4.228)	(4.158)	(3.978)	2.875	(4.250)	(4.149)	(4.079)	(3.899)	3.375	(3.889)	(3.760)	(3.660)	(3.461)
2.750	(3.956)	(3.855)	(3.785)	(3.615)	2.750	(3.913)	(3.813)	(3.743)	(3.572)	3.250	(3.403)	(3.273)	(3.174)	(2.974)
2.625	(3.472)	(3.371)	(3.301)	(3.131)	2.625	(3.474)	(3.374)	(3.304)	(3.133)	3.125	(2.860)	(2.730)	(2.646)	(2.445)
2.500	(2.971)	(2.871)	(2.801)	(2.630)	2.500	(3.178)	(3.078)	(3.008)	(2.837)	3.000	(2.403)	(2.281)	(2.188)	(1.996)
2.375	(2.533)	(2.433)	(2.363)	(2.192)	2.375	(2.606)	(2.506)	(2.436)	(2.265)	2.990	(2.413)	(2.291)	(2.198)	(2.006)
2.250	(2.085)	(1.985)	(1.915)	(1.744)	2.250	(2.175)	(2.075)	(2.005)	(1.834)	2.875	(1.880)	(1.758)	(1.674)	(1.483)
2.125	(1.588)	(1.488)	(1.388)	(1.174)	2.125	(1.615)	(1.515)	(1.445)	(1.274)	2.750	(1.299)	(1.178)	(1.084)	(0.892)
2.000	(1.015)	(0.891)	(0.797)	(0.603)	2.000	(1.043)	(0.943)	(0.873)	(0.702)	2.625	(0.870)	(0.749)	(0.655)	(0.463)
1.990	(0.959)	(0.835)	(0.741)	(0.547)	1.990	(1.024)	(0.924)	(0.854)	(0.683)	2.500	(0.621)	(0.500)	(0.406)	(0.214)
1.875	(0.420)	(0.296)	(0.202)	(0.008)	1.875	(0.494)	(0.394)	(0.324)	(0.153)	2.375	0.614	0.807	0.971	1.234
1.750	0.201	0.325	0.418	0.612	1.750	(0.635)	(0.512)	(0.418)	(0.224)	2.250	1.325	1.518	1.681	1.945

Fannie Mae 20yr High Balance					Fannie Mae 15yr High Balance					Fannie Mae 10yr High Balance				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.625	(5.557)	(5.520)	(5.513)	(5.406)	4.600	(5.543)	(5.506)	(5.499)	(5.330)	4.000	(3.543)	(3.506)	(3.499)	(3.330)
4.500	(5.277)	(5.240)	(5.233)	(5.126)	4.500	(5.269)	(5.232)	(5.225)	(5.056)	3.990	(3.511)	(3.474)	(3.467)	(3.298)
4.375	(4.950)	(4.913)	(4.906)	(4.799)	4.375	(4.976)	(4.939)	(4.932)	(4.763)	3.875	(3.273)	(3.236)	(3.229)	(3.060)
4.250	(4.581)	(4.544)	(4.537)	(4.430)	4.250	(4.600)	(4.563)	(4.556)	(4.387)	3.750	(2.983)	(2.946)	(2.939)	(2.770)
4.125	(4.245)	(4.208)	(4.201)	(4.094)	4.125	(4.425)	(4.388)	(4.381)	(4.212)	3.625	(2.625)	(2.588)	(2.581)	(2.412)
4.000	(4.111)	(4.074)	(4.067)	(3.960)	4.000	(4.185)	(4.148)	(4.141)	(3.972)	3.500	(3.864)	(3.827)	(3.820)	(3.651)
3.990	(4.113)	(4.076)	(4.069)	(3.962)	3.990	(4.194)	(4.157)	(4.150)	(3.981)	3.375	(3.330)	(3.293)	(3.286)	(3.117)
3.875	(4.044)	(4.007)	(4.000)	(3.894)	3.875	(3.863)	(3.826)	(3.819)	(3.650)	3.250	(3.024)	(2.987)	(2.980)	(2.811)
3.750	(3.630)	(3.593)	(3.586)	(3.479)	3.750	(3.449)	(3.412)	(3.405)	(3.236)	3.125	(2.626)	(2.573)	(2.549)	(2.420)
3.625	(4.711)	(4.581)	(4.482)	(4.283)	3.625	(4.390)	(4.281)	(4.182)	(3.983)	3.000	(2.879)	(2.778)	(2.708)	(2.538)
3.500	(4.319)	(4.189)	(4.090)	(3.891)	3.500	(4.024)	(3.915)	(3.816)	(3.617)	2.990	(2.885)	(2.784)	(2.714)	(2.544)
3.375	(3.889)	(3.760)	(3.660)	(3.461)	3.375	(3.708)	(3.599)	(3.479)	(3.279)	2.875	(2.576)	(2.475)	(2.405)	(2.235)
3.250	(3.403)	(3.273)	(3.174)	(2.974)	3.250	(3.221)	(3.092)	(2.992)	(2.793)	2.750	(2.196)	(2.096)	(2.026)	(1.856)
3.125	(2.860)	(2.730)	(2.646)	(2.445)	3.125	(2.888)	(2.766)	(2.666)	(2.467)	2.625	(1.748)	(1.647)	(1.577)	(1.407)
3.000	(2.403)	(2.281)	(2.188)	(1.996)	3.000	(2.457)	(2.335)	(2.235)	(2.036)	2.500	(1.299)	(1.178)	(1.084)	(0.892)
2.990	(2.413)	(2.291)	(2.198)	(2.006)	2.990	(2.194)	(2.072)	(1.973)	(1.774)	2.375	(0.870)	(0.749)	(0.655)	(0.463)
2.875	(1.890)	(1.768)	(1.675)	(1.483)	2.875	(1.708)	(1.586)	(1.484)	(1.301)	2.250	(0.822)	(0.738)	(0.704)	(0.511)
2.750	(1.299)	(1.178)	(1.084)	(0.892)	2.750	(1.117)	(0.995)	(0.902)	(0.710)	2.125	(0.418)	(0.296)	(0.201)	(0.007)
2.625	(0.870)	(0.749)	(0.655)	(0.463)	2.625	(0.389)	(0.267)	(0.174)	(0.015)	2.000	0.115	0.232	0.333	0.524
2.500	(0.021)	0.172	0.335	0.599	2.500	0.431	0.553	0.645	0.838	1.990	0.199	0.283	0.377	0.570
2.375	0.614	0.807	0.971	1.234	2.375	1.283	1.405	1.498	1.690	1.875	0.665	0.789	0.882	1.076
2.250	1.325	1.518	1.681	1.945	2.250	2.131	2.253	2.346	2.538	1.750	1.230	1.353	1.447	1.641

Fannie Mae 10yr High Balance				
15 Day	30 Day	45 Day	60 Day	
4.000	(3.151)	(3.100)	(3.109)	(3.138)
3.990	(3.121)	(3.100)	(3.109)	(3.108)
3.875	(2.910)	(2.919)	(2.958)	(2.897)
3.750	(2.641)	(2.650)	(2.689)	(2.628)
3.625	(2.378)	(2.387)	(2.426)	(2.365)
3.500	(2.151)	(		

Freddie Mac - Conforming Fixed Rate Products

Freddie Mac 30yr Fixed					Freddie Mac 15yr Fixed					Freddie Mac 7/1 Hybrid				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
5.000	(8.702)	(8.700)	(8.728)	(8.657)	5.000	(8.695)	(8.693)	(8.722)	(8.650)	4.500	(7.115)	(7.078)	(7.071)	(6.964)
4.990	(8.675)	(8.673)	(8.702)	(8.630)	4.990	(8.668)	(8.666)	(8.696)	(8.625)	4.375	(6.875)	(6.878)	(6.871)	(6.654)
4.875	(8.590)	(8.585)	(8.618)	(8.521)	4.875	(8.580)	(8.578)	(8.608)	(8.521)	4.250	(6.647)	(6.649)	(6.642)	(6.425)
4.750	(8.510)	(8.510)	(8.540)	(8.474)	4.750	(8.510)	(8.510)	(8.540)	(8.474)	4.125	(6.448)	(6.448)	(6.441)	(6.224)
4.625	(7.894)	(7.857)	(7.849)	(7.742)	4.625	(7.871)	(7.834)	(7.827)	(7.720)	4.000	(6.092)	(6.020)	(5.977)	(5.830)
4.500	(7.610)	(7.573)	(7.566)	(7.459)	4.500	(7.600)	(7.563)	(7.556)	(7.448)	3.875	(6.115)	(6.078)	(6.071)	(5.874)
4.375	(7.287)	(7.249)	(7.242)	(7.135)	4.375	(7.287)	(7.249)	(7.242)	(7.135)	3.750	(6.047)	(6.010)	(6.003)	(5.806)
4.250	(6.932)	(6.895)	(6.888)	(6.781)	4.250	(6.932)	(6.895)	(6.888)	(6.781)	3.625	(5.980)	(5.943)	(5.936)	(5.739)
4.125	(7.781)	(7.708)	(7.680)	(7.523)	4.125	(7.748)	(7.676)	(7.633)	(7.490)	3.500	(6.132)	(6.059)	(6.017)	(5.874)
4.000	(7.431)	(7.358)	(7.316)	(7.173)	4.000	(7.405)	(7.332)	(7.290)	(7.147)	3.375	(6.075)	(6.002)	(5.960)	(5.817)
3.875	(7.483)	(7.391)	(7.349)	(7.206)	3.875	(7.423)	(7.351)	(7.308)	(7.165)	3.250	(6.018)	(5.945)	(5.903)	(5.760)
3.750	(7.068)	(6.995)	(6.953)	(6.810)	3.750	(7.038)	(6.965)	(6.923)	(6.781)	3.125	(5.961)	(5.888)	(5.846)	(5.703)
3.625	(6.625)	(6.552)	(6.510)	(6.367)	3.625	(6.616)	(6.543)	(6.500)	(6.358)	3.000	(5.904)	(5.831)	(5.789)	(5.646)
3.500	(6.465)	(6.392)	(6.350)	(6.207)	3.500	(6.456)	(6.383)	(6.340)	(6.197)	2.875	(5.847)	(5.774)	(5.732)	(5.589)
3.375	(4.963)	(4.854)	(4.754)	(4.555)	3.375	(4.950)	(4.821)	(4.721)	(4.522)	2.750	(5.790)	(5.717)	(5.675)	(5.532)
3.250	(4.463)	(4.333)	(4.234)	(4.034)	3.250	(4.451)	(4.322)	(4.222)	(4.023)	2.625	(5.733)	(5.660)	(5.618)	(5.475)
3.125	(3.819)	(3.689)	(3.590)	(3.391)	3.125	(3.819)	(3.689)	(3.590)	(3.391)	2.500	(5.676)	(5.603)	(5.561)	(5.418)
3.000	(3.091)	(2.962)	(2.863)	(2.663)	3.000	(3.091)	(2.962)	(2.863)	(2.663)	2.375	(5.619)	(5.546)	(5.504)	(5.361)
2.900	(2.960)	(2.830)	(2.731)	(2.531)	2.900	(2.960)	(2.830)	(2.731)	(2.531)	2.250	(5.562)	(5.489)	(5.447)	(5.304)
2.875	(2.278)	(2.148)	(2.047)	(1.847)	2.875	(2.278)	(2.148)	(2.047)	(1.847)	2.125	(5.505)	(5.432)	(5.390)	(5.247)
2.750	(1.494)	(1.372)	(1.280)	(1.087)	2.750	(1.490)	(1.368)	(1.266)	(1.073)	2.000	(5.448)	(5.375)	(5.333)	(5.190)
2.625	(0.933)	(0.871)	(0.878)	(0.286)	2.625	(0.933)	(0.871)	(0.878)	(0.286)	1.875	(5.391)	(5.318)	(5.276)	(5.133)
2.500	0.005	0.198	0.362	0.625	2.500	0.004	0.288	0.391	0.684	1.750	(5.334)	(5.261)	(5.219)	(5.076)
2.375	0.670	0.983	1.026	1.290	2.375	0.716	0.909	1.072	1.336	1.625	(5.277)	(5.204)	(5.162)	(5.019)
2.250	1.438	1.831	1.795	2.058	2.250	1.454	1.847	1.810	2.074	1.500	(5.220)	(5.147)	(5.105)	(4.962)

Freddie Mac 30yr Super Conforming					Freddie Mac 15yr Super Conforming					Freddie Mac 7/1 Hybrid Super Conforming				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.000	(6.071)	(6.080)	(6.119)	(6.059)	4.000	(6.637)	(6.646)	(6.686)	(6.625)	4.625	(5.557)	(5.520)	(5.513)	(5.406)
3.900	(6.033)	(6.042)	(6.081)	(6.020)	3.900	(6.585)	(6.594)	(6.633)	(6.572)	4.500	(5.277)	(5.240)	(5.233)	(5.126)
3.875	(5.733)	(5.762)	(5.801)	(5.740)	3.875	(6.405)	(6.414)	(6.453)	(6.392)	4.375	(4.950)	(4.913)	(4.906)	(4.799)
3.750	(5.381)	(5.349)	(5.329)	(5.268)	3.750	(6.264)	(6.273)	(6.312)	(6.251)	4.250	(4.631)	(4.594)	(4.587)	(4.480)
3.625	(4.983)	(4.991)	(5.030)	(4.969)	3.625	(6.122)	(6.131)	(6.170)	(6.109)	4.125	(4.740)	(4.672)	(4.665)	(4.487)
3.500	(5.679)	(5.625)	(5.602)	(5.478)	3.500	(5.687)	(5.634)	(5.610)	(5.487)	4.000	(4.411)	(4.338)	(4.296)	(4.153)
3.375	(5.376)	(5.323)	(5.300)	(5.176)	3.375	(5.506)	(5.453)	(5.429)	(5.306)	3.900	(4.413)	(4.340)	(4.298)	(4.155)
3.250	(5.023)	(4.970)	(4.947)	(4.823)	3.250	(5.193)	(5.140)	(5.116)	(4.993)	3.875	(4.444)	(4.371)	(4.329)	(4.186)
3.125	(4.610)	(4.557)	(4.533)	(4.410)	3.125	(4.756)	(4.703)	(4.679)	(4.556)	3.750	(5.630)	(5.558)	(5.515)	(5.372)
3.000	(4.220)	(4.167)	(4.143)	(4.020)	3.000	(4.490)	(4.437)	(4.413)	(4.290)	3.625	(4.711)	(4.638)	(4.595)	(4.452)
2.900	(4.002)	(3.951)	(3.927)	(3.804)	2.900	(4.505)	(4.452)	(4.428)	(4.305)	3.500	(4.319)	(4.246)	(4.203)	(4.060)
2.875	(4.238)	(4.238)	(4.238)	(3.888)	2.875	(4.250)	(4.197)	(4.173)	(4.050)	3.375	(3.849)	(3.776)	(3.733)	(3.590)
2.750	(3.960)	(3.850)	(3.786)	(3.615)	2.750	(3.913)	(3.813)	(3.743)	(3.572)	3.250	(3.403)	(3.273)	(3.174)	(2.974)
2.625	(3.472)	(3.371)	(3.301)	(3.131)	2.625	(3.474)	(3.374)	(3.304)	(3.133)	3.125	(2.860)	(2.730)	(2.646)	(2.453)
2.500	(2.971)	(2.871)	(2.801)	(2.630)	2.500	(3.178)	(3.078)	(3.008)	(2.837)	3.000	(2.403)	(2.281)	(2.188)	(1.996)
2.375	(2.533)	(2.433)	(2.363)	(2.192)	2.375	(2.866)	(2.766)	(2.696)	(2.525)	2.900	(2.418)	(2.291)	(2.198)	(2.006)
2.250	(2.085)	(1.982)	(1.868)	(1.674)	2.250	(2.475)	(2.351)	(2.257)	(2.063)	2.875	(1.890)	(1.768)	(1.675)	(1.483)
2.125	(1.588)	(1.462)	(1.348)	(1.174)	2.125	(2.015)	(1.892)	(1.798)	(1.604)	2.750	(1.299)	(1.176)	(1.084)	(0.892)
2.000	(1.019)	(0.891)	(0.797)	(0.603)	2.000	(1.543)	(1.420)	(1.326)	(1.132)	2.625	(0.970)	(0.848)	(0.756)	(0.563)
1.900	(0.958)	(0.830)	(0.731)	(0.547)	1.900	(1.524)	(1.396)	(1.298)	(1.103)	2.500	(0.921)	(0.799)	(0.707)	(0.514)
1.875	(0.420)	(0.296)	(0.202)	(0.008)	1.875	(1.094)	(0.970)	(0.876)	(0.682)	2.375	0.614	0.807	0.971	1.244
1.750	0.201	0.325	0.418	0.612	1.750	(0.630)	(0.512)	(0.418)	(0.224)	2.250	1.325	1.518	1.681	1.945

Freddie Mac 30yr Super Conforming					Freddie Mac 15yr Super Conforming					Freddie Mac 7/1 Hybrid Super Conforming				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.625	(5.557)	(5.520)	(5.513)	(5.406)	4.500	(5.051)	(5.014)	(5.007)	(4.900)	4.000	(3.543)	(3.522)	(3.511)	(3.330)
4.500	(5.277)	(5.240)	(5.233)	(5.126)	4.375	(4.769)	(4.732)	(4.725)	(4.618)	3.900	(3.273)	(3.282)	(3.321)	(3.260)
4.425	(4.981)	(4.944)	(4.937)	(4.830)	4.250	(4.400)	(4.363)	(4.356)	(4.249)	3.750	(2.983)	(2.992)	(3.031)	(2.970)
4.375	(4.740)	(4.672)	(4.665)	(4.487)	4.125	(4.420)	(4.352)	(4.310)	(4.167)	3.625	(2.625)	(2.634)	(2.673)	(2.613)
4.000	(4.411)	(4.338)	(4.296)	(4.153)	4.000	(4.185)	(4.112)	(4.070)	(3.927)	3.500	(3.584)	(3.510)	(3.487)	(3.383)
3.900	(4.413)	(4.340)	(4.298)	(4.155)	3.900	(4.194)	(4.122)	(4.079)	(3.936)	3.375	(3.336)	(3.282)	(3.259)	(3.136)
3.875	(4.444)	(4.371)	(4.329)	(4.186)	3.875	(4.263)	(4.191)	(4.148)	(4.005)	3.250	(3.024)	(2.970)	(2.947)	(2.843)
3.750	(3.630)	(3.558)	(3.515)	(3.372)	3.750	(3.448)	(3.377)	(3.334)	(3.191)	3.125	(2.626)	(2.573)	(2.549)	(2.426)
3.625	(4.171)	(4.081)	(4.028)	(3.885)	3.625	(4.090)	(4.021)	(3.978)	(3.862)	3.000	(2.879)	(2.778)	(2.708)	(2.538)
3.500	(4.319)	(4.190)	(4.090)	(3.891)	3.500	(4.093)	(4.063)	(3.984)	(3.864)	2.900	(2.880)	(2.784)	(2.714)	(2.544)
3.375	(3.968)	(3.900)	(3.850)	(3.681)	3.375	(3.708)	(3.678)	(3.599)	(3.479)	2.875	(2.476)	(2.376)	(2.306)	(2.136)
3.250	(3.403)	(3.273)	(3.174)	(2.974)	3.250	(3.221)	(3.092)	(2.992)	(2.793)	2.750	(2.196)	(2.096)	(2.026)	(1.856)
3.125	(2.860)	(2.738)	(2.646)	(2.453)	3.125	(2.585)	(2.456)	(2.356)	(2.157)	2.625	(1.748)	(1.647)	(1.577)	(1.407)
3.000	(2.403)	(2.281)	(2.188)	(1.996)	3.000	(1.857)	(1.728)	(1.628)	(1.429)	2.500	(1.558)	(1.457)	(1.387)	(1.217)
2.900	(2.413)	(2.291)	(2.198)	(2.006)	2.900	(2.194)	(2.072)	(1.978)	(1.787)	2.375	(1.348)	(1.244)	(1.174)	(0.987)
2.875	(1.890)	(1.768)	(1.675)	(1.483)	2.875	(1.708)	(1.586)	(1.494)	(1.301)	2.250	(0.922)	(0.798)	(0.704)	(0.511)
2.750	(1.299)	(1.176)	(1.084)	(0.892)	2.750	(1.117)	(0.995)	(0.902)	(0.709)	2.125	(0.418)	(0.295)	(0.201)	(0.007)
2.625	(0.970)	(0.848)	(0.756)	(0.563)	2.625	(0.389)	(0.266)	(0.174)	0.018	2.000	0.115	0.239	0.333	0.526
2.500	(0.021)	0.172	0.335	0.599	2.500	0.431	0.563	0.645	0.838	1.900	0.059	0.283	0.377	0.570
2.375	0.614	0.807	0.971	1.234	2.375	1.283	1.465	1.498	1.690	1				



New York Wholesale Rate Sheet



as of 9/17/2021 10:56 AM

FNMA HomeReady™ 30 Yr Fixed - High Balance					FNMA HomeReady™ 25 Yr Fixed - High Balance					FNMA HomeReady™ 20 Yr Fixed - High Balance				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.625 (5.557)	(5.520)	(5.513)	(5.406)		4.625 (5.557)	(5.520)	(5.513)	(5.406)		4.500 (5.051)	(5.014)	(5.007)	(4.900)	
4.500 (5.277)	(5.240)	(5.233)	(5.126)		4.500 (5.277)	(5.240)	(5.233)	(5.126)		4.375 (4.769)	(4.732)	(4.725)	(4.618)	
4.375 (4.950)	(4.913)	(4.906)	(4.799)		4.375 (4.950)	(4.913)	(4.906)	(4.799)		4.250 (4.400)	(4.363)	(4.356)	(4.249)	
4.250 (4.581)	(4.544)	(4.537)	(4.430)		4.250 (4.581)	(4.544)	(4.537)	(4.430)		4.125 (4.425)	(4.352)	(4.310)	(4.167)	
4.125 (4.745)	(4.672)	(4.630)	(4.487)		4.125 (4.745)	(4.672)	(4.630)	(4.487)		4.000 (4.185)	(4.112)	(4.070)	(3.927)	
4.000 (4.411)	(4.338)	(4.296)	(4.153)		4.000 (4.411)	(4.338)	(4.296)	(4.153)		3.900 (4.194)	(4.122)	(4.079)	(3.936)	
3.900 (4.413)	(4.340)	(4.298)	(4.155)		3.900 (4.413)	(4.340)	(4.298)	(4.155)		3.875 (3.863)	(3.790)	(3.747)	(3.605)	
3.875 (4.044)	(3.971)	(3.929)	(3.786)		3.875 (4.044)	(3.971)	(3.929)	(3.786)		3.750 (3.449)	(3.377)	(3.334)	(3.191)	
3.750 (3.630)	(3.558)	(3.516)	(3.373)		3.750 (3.630)	(3.558)	(3.516)	(3.373)		3.625 (4.300)	(4.261)	(4.162)	(3.962)	
3.625 (4.711)	(4.581)	(4.482)	(4.283)		3.625 (4.711)	(4.581)	(4.482)	(4.283)		3.500 (4.093)	(3.963)	(3.864)	(3.664)	
3.500 (4.319)	(4.190)	(4.090)	(3.891)		3.500 (4.319)	(4.190)	(4.090)	(3.891)		3.375 (3.708)	(3.578)	(3.479)	(3.279)	
3.375 (3.889)	(3.760)	(3.660)	(3.461)		3.375 (3.889)	(3.760)	(3.660)	(3.461)		3.250 (3.221)	(3.092)	(2.992)	(2.793)	
3.250 (3.403)	(3.273)	(3.174)	(2.974)		3.250 (3.403)	(3.273)	(3.174)	(2.974)		3.125 (2.585)	(2.456)	(2.356)	(2.157)	
3.125 (2.860)	(2.738)	(2.646)	(2.453)		3.125 (2.860)	(2.738)	(2.646)	(2.453)		3.000 (1.857)	(1.728)	(1.628)	(1.429)	
3.000 (2.403)	(2.281)	(2.189)	(1.996)		2.990 (2.413)	(2.291)	(2.198)	(2.006)		2.900 (2.194)	(2.072)	(1.979)	(1.787)	
2.900 (2.143)	(2.021)	(1.928)	(1.735)		2.875 (2.176)	(2.054)	(1.961)	(1.768)		2.875 (1.708)	(1.588)	(1.484)	(1.301)	
2.875 (1.890)	(1.768)	(1.675)	(1.483)		2.750 (1.299)	(1.176)	(1.084)	(0.892)		2.750 (1.117)	(0.995)	(0.902)	(0.710)	
2.750 (1.299)	(1.176)	(1.084)	(0.892)		2.625 (0.570)	(0.448)	(0.356)	(0.163)		2.625 (0.389)	(0.266)	(0.174)	0.018	
2.625 (0.570)	(0.448)	(0.356)	(0.163)		2.500 (0.021)	0.172	0.335	0.599		2.500 0.431	0.553	0.645	0.838	
2.500 (0.021)	0.172	0.335	0.599		2.375 0.614	0.807	0.971	1.234		2.375 1.283	1.405	1.498	1.690	
2.375 0.614	0.807	0.971	1.234		2.250 1.325	1.518	1.681	1.945		2.250 2.131	2.253	2.346	2.538	

  

FNMA HomeReady™ 15 Yr Fixed - High Balance					FNMA HomeReady™ 10 Yr Fixed - High Balance				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.000 (3.543)	(3.552)	(3.591)	(3.530)		4.000 (3.151)	(3.160)	(3.199)	(3.138)	
3.990 (3.511)	(3.520)	(3.560)	(3.499)		3.990 (3.121)	(3.130)	(3.169)	(3.108)	
3.875 (3.273)	(3.282)	(3.321)	(3.260)		3.875 (2.910)	(2.919)	(2.958)	(2.897)	
3.750 (2.983)	(2.992)	(3.031)	(2.970)		3.750 (2.641)	(2.650)	(2.689)	(2.628)	
3.625 (2.625)	(2.634)	(2.673)	(2.613)		3.625 (2.378)	(2.387)	(2.426)	(2.365)	
3.500 (3.564)	(3.510)	(3.467)	(3.363)		3.500 (3.511)	(3.498)	(3.474)	(3.351)	
3.375 (3.336)	(3.282)	(3.259)	(3.136)		3.375 (3.251)	(3.207)	(3.184)	(3.061)	
3.250 (3.024)	(2.971)	(2.947)	(2.824)		3.250 (2.667)	(2.613)	(2.590)	(2.466)	
3.125 (2.626)	(2.573)	(2.549)	(2.426)		3.125 (2.379)	(2.325)	(2.302)	(2.179)	
3.000 (2.879)	(2.778)	(2.708)	(2.538)		3.000 (2.476)	(2.376)	(2.305)	(2.135)	
2.900 (2.885)	(2.784)	(2.714)	(2.544)		2.900 (2.499)	(2.398)	(2.328)	(2.158)	
2.875 (2.576)	(2.476)	(2.406)	(2.236)		2.875 (2.211)	(2.110)	(2.040)	(1.870)	
2.750 (2.196)	(2.096)	(2.026)	(1.856)		2.750 (1.899)	(1.798)	(1.728)	(1.558)	
2.625 (1.748)	(1.647)	(1.577)	(1.407)		2.625 (1.541)	(1.441)	(1.369)	(1.199)	
2.500 (1.758)	(1.634)	(1.541)	(1.347)		2.500 (1.373)	(1.249)	(1.155)	(0.961)	
2.375 (1.368)	(1.244)	(1.150)	(0.957)		2.375 (1.054)	(0.930)	(0.836)	(0.643)	
2.250 (0.922)	(0.798)	(0.704)	(0.511)		2.250 (0.660)	(0.536)	(0.442)	(0.249)	
2.125 (0.418)	(0.295)	(0.201)	(0.007)		2.125 (0.158)	(0.034)	0.059	0.253	
2.000 0.115	0.239	0.333	0.526		2.000 0.310	0.434	0.528	0.721	
1.990 0.159	0.283	0.377	0.570		1.990 0.354	0.478	0.572	0.765	
1.875 0.665	0.789	0.882	1.076		1.875 0.850	0.984	1.077	1.271	
1.750 1.230	1.353	1.447	1.641		1.750 1.425	1.548	1.642	1.836	

  

FNMA HomeReady™ 6/6 SOFR ARM (5/1/5) - HB					FNMA HomeReady™ 7/6 SOFR ARM (5/1/5) - HB					FNMA HomeReady™ 10/6 ARM (5/1/5) - HB				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
3.000 (2.657)	(2.584)	(2.541)	(2.398)		3.000 (2.266)	(2.192)	(2.147)	(2.002)		3.000 (2.082)	(2.008)	(1.964)	(1.821)	
2.990 (2.627)	(2.554)	(2.511)	(2.368)		2.990 (2.236)	(2.162)	(2.117)	(1.972)		2.990 (2.052)	(1.978)	(1.934)	(1.791)	
2.875 (2.455)	(2.382)	(2.339)	(2.196)		2.875 (2.100)	(2.025)	(1.980)	(1.836)		2.875 (1.806)	(1.732)	(1.688)	(1.544)	
2.750 (2.254)	(2.180)	(2.137)	(1.993)		2.750 (1.934)	(1.859)	(1.814)	(1.669)		2.750 (1.531)	(1.456)	(1.412)	(1.268)	
2.625 (2.052)	(1.978)	(1.934)	(1.790)		2.625 (1.768)	(1.693)	(1.647)	(1.502)		2.625 (1.297)	(1.223)	(1.178)	(1.034)	
2.500 (1.850)	(1.776)	(1.732)	(1.588)		2.500 (1.602)	(1.526)	(1.480)	(1.335)		2.500 (1.021)	(0.947)	(0.902)	(0.757)	
2.375 (1.616)	(1.542)	(1.498)	(1.353)		2.375 (1.435)	(1.360)	(1.314)	(1.168)		2.375 (0.745)	(0.670)	(0.626)	(0.481)	
2.250 (1.383)	(1.308)	(1.263)	(1.119)		2.250 (1.269)	(1.193)	(1.147)	(1.000)		2.250 (0.469)	(0.394)	(0.349)	(0.204)	
2.125 (1.117)	(1.042)	(0.997)	(0.852)		2.125 (1.065)	(0.988)	(0.942)	(0.795)		2.125 (0.235)	(0.160)	(0.115)	0.031	
2.000 (0.884)	(0.808)	(0.763)	(0.618)		2.000 (0.898)	(0.822)	(0.775)	(0.628)		2.000 0.041	0.116	0.162	0.308	
1.990 (0.854)	(0.778)	(0.733)	(0.588)		1.990 (0.868)	(0.792)	(0.745)	(0.598)		1.990 0.071	0.146	0.192	0.338	

  

Loan Level Price Adjustments												
		≤ 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	≥ 97	≥ 100	≥ 105
All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	≤ 60	NA	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250	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		
95.01 - 97	NA	3.500	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750	0.750	
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

  

LPMI Adjustments Applied after Cap															
		≤ 60	60 - 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	0.850	0.400	0.300	0.200	0.120	0.110	0.100		
		Manufactured Home	NA	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	0.500		
		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	1.620	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
		> 20 Yr Term	LTV Adjusters	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	
				85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
				90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
				95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
≤ 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															



FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(8.702)	(8.700)	(8.728)	(8.657)
4.990	(8.675)	(8.673)	(8.702)	(8.630)
4.875	(8.366)	(8.365)	(8.393)	(8.321)
4.750	(8.019)	(8.018)	(8.046)	(7.974)
4.625	(7.894)	(7.857)	(7.849)	(7.742)
4.500	(7.610)	(7.573)	(7.566)	(7.459)
4.375	(7.287)	(7.249)	(7.242)	(7.135)
4.250	(6.932)	(6.895)	(6.888)	(6.781)
4.125	(7.781)	(7.708)	(7.665)	(7.523)
4.000	(7.431)	(7.358)	(7.316)	(7.173)
3.990	(7.463)	(7.391)	(7.348)	(7.205)
3.875	(7.068)	(6.995)	(6.953)	(6.810)
3.750	(6.625)	(6.553)	(6.510)	(6.367)
3.625	(6.081)	(6.008)	(5.966)	(5.823)
3.500	(5.465)	(5.392)	(5.350)	(5.207)
3.375	(4.983)	(4.854)	(4.754)	(4.555)
3.250	(4.463)	(4.333)	(4.234)	(4.034)
3.125	(3.819)	(3.689)	(3.590)	(3.391)
3.000	(3.091)	(2.962)	(2.862)	(2.663)
2.990	(2.960)	(2.830)	(2.731)	(2.531)
2.875	(2.276)	(2.146)	(2.047)	(1.847)
2.750	(1.494)	(1.372)	(1.280)	(1.087)
2.625	(0.693)	(0.571)	(0.479)	(0.286)
2.500	0.005	0.198	0.362	0.625
2.375	0.670	0.863	1.026	1.290
2.250	1.438	1.631	1.795	2.058

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(8.695)	(8.693)	(8.722)	(8.650)
4.990	(8.669)	(8.668)	(8.696)	(8.625)
4.875	(8.366)	(8.365)	(8.393)	(8.321)
4.750	(8.019)	(8.018)	(8.046)	(7.974)
4.625	(7.871)	(7.834)	(7.827)	(7.720)
4.500	(7.600)	(7.563)	(7.556)	(7.448)
4.375	(7.287)	(7.249)	(7.242)	(7.135)
4.250	(6.932)	(6.895)	(6.888)	(6.781)
4.125	(7.748)	(7.676)	(7.633)	(7.490)
4.000	(7.405)	(7.332)	(7.290)	(7.147)
3.990	(7.423)	(7.351)	(7.308)	(7.165)
3.875	(7.038)	(6.966)	(6.923)	(6.781)
3.750	(6.616)	(6.543)	(6.500)	(6.358)
3.625	(6.081)	(6.008)	(5.966)	(5.823)
3.500	(5.465)	(5.392)	(5.350)	(5.207)
3.375	(4.950)	(4.821)	(4.721)	(4.522)
3.250	(4.451)	(4.322)	(4.222)	(4.023)
3.125	(3.819)	(3.689)	(3.590)	(3.391)
3.000	(3.091)	(2.962)	(2.862)	(2.663)
2.990	(2.960)	(2.830)	(2.731)	(2.531)
2.875	(2.276)	(2.146)	(2.047)	(1.847)
2.750	(1.480)	(1.358)	(1.266)	(1.073)
2.625	(0.703)	(0.581)	(0.489)	(0.296)
2.500	0.094	0.288	0.391	0.584
2.375	0.716	0.909	1.072	1.336
2.250	1.454	1.647	1.810	2.074

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(7.115)	(7.078)	(7.071)	(6.964)
4.375	(6.815)	(6.778)	(6.771)	(6.664)
4.250	(6.477)	(6.439)	(6.432)	(6.325)
4.125	(6.348)	(6.276)	(6.233)	(6.090)
4.000	(6.092)	(6.020)	(5.977)	(5.835)
3.990	(6.132)	(6.059)	(6.017)	(5.874)
3.875	(5.775)	(5.702)	(5.659)	(5.517)
3.750	(5.332)	(5.259)	(5.216)	(5.074)
3.625	(5.581)	(5.451)	(5.352)	(5.152)
3.500	(5.259)	(5.130)	(5.030)	(4.831)
3.375	(4.846)	(4.717)	(4.617)	(4.418)
3.250	(4.325)	(4.196)	(4.096)	(3.897)
3.125	(4.255)	(4.133)	(4.040)	(3.848)
3.000	(3.868)	(3.746)	(3.653)	(3.461)
2.990	(3.904)	(3.781)	(3.689)	(3.497)
2.875	(3.378)	(3.256)	(3.164)	(2.971)
2.750	(2.732)	(2.610)	(2.517)	(2.325)
2.625	(2.513)	(2.320)	(2.156)	(1.893)
2.500	(2.063)	(1.869)	(1.706)	(1.443)
2.375	(1.443)	(1.250)	(1.087)	(0.823)
2.250	(0.675)	(0.481)	(0.318)	(0.055)

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.071)	(6.080)	(6.119)	(6.059)
3.990	(6.033)	(6.042)	(6.081)	(6.020)
3.875	(5.753)	(5.762)	(5.801)	(5.740)
3.750	(5.381)	(5.390)	(5.429)	(5.368)
3.625	(4.982)	(4.991)	(5.030)	(4.969)
3.500	(5.679)	(5.625)	(5.602)	(5.478)
3.375	(5.376)	(5.323)	(5.300)	(5.176)
3.250	(5.023)	(4.970)	(4.946)	(4.823)
3.125	(4.610)	(4.557)	(4.533)	(4.410)
3.000	(4.720)	(4.620)	(4.550)	(4.379)
2.990	(4.682)	(4.581)	(4.511)	(4.341)
2.875	(4.326)	(4.226)	(4.156)	(3.985)
2.750	(3.956)	(3.855)	(3.785)	(3.615)
2.625	(3.472)	(3.371)	(3.301)	(3.131)
2.500	(2.971)	(2.871)	(2.801)	(2.630)
2.375	(2.533)	(2.409)	(2.315)	(2.122)
2.250	(2.085)	(1.962)	(1.868)	(1.674)
2.125	(1.586)	(1.462)	(1.368)	(1.174)
2.000	(1.015)	(0.891)	(0.797)	(0.603)
1.990	(0.959)	(0.835)	(0.741)	(0.547)
1.875	(0.420)	(0.296)	(0.202)	(0.008)
1.750	0.201	0.325	0.418	0.612

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.000	(6.637)	(6.646)	(6.686)	(6.625)
3.990	(6.595)	(6.594)	(6.633)	(6.572)
3.875	(6.405)	(6.414)	(6.453)	(6.392)
3.750	(6.064)	(6.073)	(6.112)	(6.052)
3.625	(5.622)	(5.631)	(5.671)	(5.610)
3.500	(5.687)	(5.634)	(5.610)	(5.487)
3.375	(5.506)	(5.453)	(5.429)	(5.306)
3.250	(5.193)	(5.139)	(5.116)	(4.992)
3.125	(4.756)	(4.703)	(4.679)	(4.556)
3.000	(4.490)	(4.390)	(4.320)	(4.149)
2.990	(4.505)	(4.405)	(4.335)	(4.164)
2.875	(4.250)	(4.149)	(4.079)	(3.909)
2.750	(3.913)	(3.813)	(3.743)	(3.572)
2.625	(3.474)	(3.374)	(3.304)	(3.133)
2.500	(3.178)	(3.054)	(2.960)	(2.767)
2.375	(2.856)	(2.733)	(2.639)	(2.445)
2.250	(2.475)	(2.351)	(2.257)	(2.063)
2.125	(2.015)	(1.892)	(1.798)	(1.604)
2.000	(1.543)	(1.420)	(1.326)	(1.132)
1.990	(1.504)	(1.380)	(1.286)	(1.093)
1.875	(1.094)	(0.970)	(0.876)	(0.682)
1.750	(0.635)	(0.512)	(0.418)	(0.224)

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.250	(1.978)	(1.905)	(1.863)	(1.721)
3.125	(1.808)	(1.736)	(1.693)	(1.551)
3.000	(1.607)	(1.534)	(1.491)	(1.348)
2.990	(1.577)	(1.504)	(1.461)	(1.318)
2.875	(1.405)	(1.332)	(1.289)	(1.146)
2.750	(1.204)	(1.130)	(1.087)	(0.943)
2.625	(1.002)	(0.928)	(0.884)	(0.740)
2.500	(0.800)	(0.726)	(0.682)	(0.538)
2.375	(0.566)	(0.492)	(0.448)	(0.303)
2.250	(0.333)	(0.258)	(0.213)	(0.069)
2.125	(0.067)	0.008	0.053	0.198

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.375	(1.713)	(1.639)	(1.595)	(1.451)
3.250	(1.548)	(1.473)	(1.429)	(1.285)
3.125	(1.382)	(1.308)	(1.263)	(1.119)
3.000	(1.216)	(1.142)	(1.097)	(0.952)
2.990	(1.186)	(1.112)	(1.067)	(0.922)
2.875	(1.050)	(0.975)	(0.930)	(0.786)
2.750	(0.884)	(0.809)	(0.764)	(0.619)
2.625	(0.718)	(0.643)	(0.597)	(0.452)
2.500	(0.552)	(0.476)	(0.430)	(0.285)
2.375	(0.385)	(0.310)	(0.264)	(0.118)
2.250	(0.219)	(0.143)	(0.097)	0.050

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.004)	(1.932)	(1.889)	(1.746)
3.375	(1.772)	(1.699)	(1.656)	(1.513)
3.250	(1.540)	(1.467)	(1.423)	(1.280)
3.125	(1.265)	(1.191)	(1.148)	(1.004)
3.000	(1.032)	(0.958)	(0.914)	(0.771)
2.990	(1.002)	(0.928)	(0.884)	(0.741)
2.875	(0.756)	(0.682)	(0.638)	(0.494)
2.750	(0.481)	(0.406)	(0.362)	(0.218)
2.625	(0.247)	(0.173)	(0.128)	0.016
2.500	0.029	0.103	0.148	0.293
2.375	0.305	0.380	0.424	0.569

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	APR									
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
		NA	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
		60.01 - 70	NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	3.000	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	3.250	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		95.01 - 97*	NA	3.500	2.750	2.250	1.500	1.500	1.000	0.750	0.750

LPMI Adjustments Applied after Cap

Premium Adjusters	Rate & Term Refi	APR										
		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
	Manufactured Home	NA	1.000	0.950	0.950	0.850	0.400	0.300	0.200	0.120	0.110	0.100
	3 - 4 Unit	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
	DTI > 45	≤ 85	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190
		85.01 - 90	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110
		90.01 - 95	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280
		95.01 - 97	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350
			NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380
	LTV	≤ 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	0.520	0.470	0.470
		90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840
		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							

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.607)	(1.534)	(1.491)	(1.348)
2.990	(1.577)	(1.504)	(1.461)	(1.318)
2.875	(1.405)	(1.332)	(1.289)	(1.146)
2.750	(1.204)	(1.130)	(1.087)	(0.943)
2.625	(1.002)	(0.928)	(0.884)	(0.740)
2.500	(0.800)	(0.726)	(0.682)	(0.538)
2.375	(0.566)	(0.492)	(0.448)	(0.303)
2.250	(0.333)	(0.258)	(0.213)	(0.069)
2.125	(0.067)	0.008	0.053	0.198
2.000	0.166	0.242	0.287	0.432
1.990	0.196	0.272	0.317	0.462

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.216)	(1.142)	(1.097)	(0.952)
2.990	(1.186)	(1.112)	(1.067)	(0.922)
2.875	(1.050)	(0.975)	(0.930)	(0.786)
2.750	(0.884)	(0.809)	(0.764)	(0.619)
2.625	(0.718)	(0.643)	(0.597)	(0.452)
2.500	(0.552)	(0.476)	(0.430)	(0.285)
2.375	(0.385)	(0.310)	(0.264)	(0.118)
2.250	(0.219)	(0.143)	(0.097)	0.050
2.125	(0.015)	0.062	0.108	0.255
2.000	0.152	0.228	0.275	0.422
1.990	0.182	0.258	0.305	0.452

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.000	(1.032)	(0.958)	(0.914)	(0.771)
2.990	(1.002)	(0.928)	(0.884)	(0.741)
2.875	(0.756)	(0.682)	(0.638)	(0.494)
2.750	(0.481)	(0.406)	(0.362)	(0.218)
2.625	(0.247)	(0.173)	(0.128)	0.016
2.500	0.029	0.103	0.148	0.293
2.375	0.305	0.380	0.424	0.569
2.250	0.581	0.656	0.701	0.846
2.125	0.815	0.890	0.935	1.081
2.000	1.091	1.166	1.212	1.358
1.990	1.121	1.196	1.242	1.388

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.657)	(2.584)	(2.541)	(2.398)
2.990	(2.627)	(2.554)	(2.511)	(2.368)
2.875	(2.455)	(2.382)	(2.339)	(2.196)
2.750	(2.254)	(2.180)	(2.137)	(1.993)
2.625	(2.052)	(1.978)	(1.934)	(1.790)
2.500	(1.850)	(1.776)	(1.732)	(1.588)
2.375	(1.616)	(1.542)	(1.498)	(1.353)
2.250	(1.383)	(1.308)	(1.263)	(1.119)
2.125	(1.117)	(1.042)	(0.997)	(0.852)
2.000	(0.884)	(0.808)	(0.763)	(0.618)
1.990	(0.854)	(0.778)	(0.733)	(0.588)

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.266)	(2.192)	(2.147)	(2.002)
2.990	(2.236)	(2.162)	(2.117)	(1.972)
2.875	(2.100)	(2.025)	(1.980)	(1.836)
2.750	(1.934)	(1.859)	(1.814)	(1.669)
2.625	(1.768)	(1.693)	(1.647)	(1.502)
2.500	(1.602)	(1.526)	(1.480)	(1.335)
2.375	(1.435)	(1.360)	(1.314)	(1.168)
2.250	(1.269)	(1.193)	(1.147)	(1.000)
2.125	(1.065)	(0.988)	(0.942)	(0.795)
2.000	(0.898)	(0.822)	(0.775)	(0.628)
1.990	(0.868)	(0.792)	(0.745)	(0.598)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.000	(2.082)	(2.008)	(1.964)	(1.821)
2.990	(2.052)	(1.978)	(1.934)	(1.791)
2.875	(1.806)	(1.732)	(1.688)	(1.544)
2.750	(1.531)	(1.456)	(1.412)	(1.268)
2.625	(1.297)	(1.223)	(1.178)	(1.034)
2.500	(1.021)	(0.947)	(0.902)	(0.757)
2.375	(0.745)	(0.670)	(0.626)	(0.481)
2.250	(0.469)	(0.394)	(0.349)	(0.204)
2.125	(0.235)	(0.160)	(0.115)	0.031
2.000	0.041	0.116	0.162	0.308
1.990	0.071	0.146	0.192	0.338

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	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	1.500	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	3.000	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	3.000	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	3.250	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	3.250	2.750	2.250	1.250	1.000	0.500	0.250	0.250
95.01 - 97	NA	3.500	2.750	2.250	1.500	1.500	1.000	0.750	0.750		

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
Cash-Out	LTV	<= 60	NA	1.625	0.625	0.625	0.375	0.375	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	2.625	1.625	1.125	1.125	1.000	1.000	0.625	0.625	0.625	0.625
		75.01 - 80	NA	3.125	2.625	1.875	1.750	1.125	1.125	0.875	0.875	0.875	0.875

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
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
		DTI > 45	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
	LTV Adjusters	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	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
		85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960		
95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310		

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

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

			2-4 Units	1.000
Misc Adjusters		Manufactured Home	1.000	
		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	

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

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

		Loan Amount	Purchase	Refinance
Loan Size Adjustments		<\$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
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 Refis, >\$125,000)				0.000
Co-Op Special				(0.250)
Purchase Special				(0.250)
Second Home				0.000

Max YSP	-3.000
Margin	3.000%







# Smart Series powered by Newrez

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

Smart Series 30 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.141)	(6.918)	(6.695)	(6.472)
7.250	(7.016)	(6.798)	(6.580)	(6.363)
7.125	(6.891)	(6.678)	(6.466)	(6.253)
7.000	(6.766)	(6.558)	(6.351)	(6.144)
6.875	(6.609)	(6.407)	(6.205)	(6.003)
6.750	(6.453)	(6.256)	(6.059)	(5.863)
6.625	(6.297)	(6.105)	(5.914)	(5.722)
6.500	(6.141)	(5.954)	(5.768)	(5.581)
6.375	(5.953)	(5.772)	(5.591)	(5.409)
6.250	(5.766)	(5.590)	(5.414)	(5.238)
6.125	(5.578)	(5.407)	(5.236)	(5.066)
6.000	(5.391)	(5.225)	(5.059)	(4.894)
5.875	(5.141)	(4.980)	(4.820)	(4.659)
5.750	(4.891)	(4.736)	(4.581)	(4.425)
5.625	(4.641)	(4.491)	(4.341)	(4.191)
5.500	(4.392)	(4.247)	(4.102)	(3.957)
5.375	(4.143)	(4.003)	(3.863)	(3.724)
5.250	(3.893)	(3.759)	(3.625)	(3.490)
5.125	(3.644)	(3.515)	(3.386)	(3.257)
5.000	(3.380)	(3.256)	(3.132)	(3.008)
4.875	(3.099)	(2.980)	(2.862)	(2.743)
4.750	(2.818)	(2.704)	(2.591)	(2.477)
4.625	(2.537)	(2.428)	(2.320)	(2.212)
4.500	(2.255)	(2.152)	(2.049)	(1.946)
4.375	(1.974)	(1.876)	(1.778)	(1.680)
4.250	(1.693)	(1.600)	(1.507)	(1.415)
4.125	(1.412)	(1.324)	(1.237)	(1.149)
4.000	(1.130)	(1.048)	(0.966)	(0.883)
3.875	(0.755)	(0.673)	(0.591)	(0.508)
3.750	(0.380)	(0.298)	(0.216)	(0.133)
3.625	(0.005)	0.077	0.159	0.242
3.500	0.370	0.452	0.534	0.617
3.375	0.745	0.827	0.909	0.991

Smart Series 5/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.141)	(6.918)	(6.695)	(6.472)
7.250	(7.016)	(6.798)	(6.580)	(6.363)
7.125	(6.891)	(6.678)	(6.466)	(6.253)
7.000	(6.766)	(6.558)	(6.351)	(6.144)
6.875	(6.609)	(6.407)	(6.205)	(6.003)
6.750	(6.453)	(6.256)	(6.059)	(5.863)
6.625	(6.297)	(6.105)	(5.914)	(5.722)
6.500	(6.141)	(5.954)	(5.768)	(5.581)
6.375	(5.953)	(5.772)	(5.591)	(5.409)
6.250	(5.766)	(5.590)	(5.414)	(5.238)
6.125	(5.578)	(5.407)	(5.236)	(5.066)
6.000	(5.391)	(5.225)	(5.059)	(4.894)
5.875	(5.141)	(4.980)	(4.820)	(4.659)
5.750	(4.891)	(4.736)	(4.581)	(4.425)
5.625	(4.641)	(4.491)	(4.341)	(4.191)
5.500	(4.392)	(4.247)	(4.102)	(3.957)
5.375	(4.143)	(4.003)	(3.863)	(3.724)
5.250	(3.893)	(3.759)	(3.625)	(3.490)
5.125	(3.644)	(3.515)	(3.386)	(3.257)
5.000	(3.380)	(3.256)	(3.132)	(3.008)
4.875	(3.099)	(2.980)	(2.862)	(2.743)
4.750	(2.818)	(2.704)	(2.591)	(2.477)
4.625	(2.537)	(2.428)	(2.320)	(2.212)
4.500	(2.255)	(2.152)	(2.049)	(1.946)
4.375	(1.974)	(1.876)	(1.778)	(1.680)
4.250	(1.693)	(1.600)	(1.507)	(1.415)
4.125	(1.412)	(1.324)	(1.237)	(1.149)
4.000	(1.130)	(1.048)	(0.966)	(0.883)
3.875	(0.755)	(0.673)	(0.591)	(0.508)
3.750	(0.380)	(0.298)	(0.216)	(0.133)
3.625	(0.005)	0.077	0.159	0.242
3.500	0.370	0.452	0.534	0.617
3.375	0.745	0.827	0.909	0.991

Smart Series 7/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.141)	(6.918)	(6.695)	(6.472)
7.250	(7.016)	(6.798)	(6.580)	(6.363)
7.125	(6.891)	(6.678)	(6.466)	(6.253)
7.000	(6.766)	(6.558)	(6.351)	(6.144)
6.875	(6.609)	(6.407)	(6.205)	(6.003)
6.750	(6.453)	(6.256)	(6.059)	(5.863)
6.625	(6.297)	(6.105)	(5.914)	(5.722)
6.500	(6.141)	(5.954)	(5.768)	(5.581)
6.375	(5.953)	(5.772)	(5.591)	(5.409)
6.250	(5.766)	(5.590)	(5.414)	(5.238)
6.125	(5.578)	(5.407)	(5.236)	(5.066)
6.000	(5.391)	(5.225)	(5.059)	(4.894)
5.875	(5.141)	(4.980)	(4.820)	(4.659)
5.750	(4.891)	(4.736)	(4.581)	(4.425)
5.625	(4.641)	(4.491)	(4.341)	(4.191)
5.500	(4.392)	(4.247)	(4.102)	(3.957)
5.375	(4.143)	(4.003)	(3.863)	(3.724)
5.250	(3.893)	(3.759)	(3.625)	(3.490)
5.125	(3.644)	(3.515)	(3.386)	(3.257)
5.000	(3.380)	(3.256)	(3.132)	(3.008)
4.875	(3.099)	(2.980)	(2.862)	(2.743)
4.750	(2.818)	(2.704)	(2.591)	(2.477)
4.625	(2.537)	(2.428)	(2.320)	(2.212)
4.500	(2.255)	(2.152)	(2.049)	(1.946)
4.375	(1.974)	(1.876)	(1.778)	(1.680)
4.250	(1.693)	(1.600)	(1.507)	(1.415)
4.125	(1.412)	(1.324)	(1.237)	(1.149)
4.000	(1.130)	(1.048)	(0.966)	(0.883)
3.875	(0.755)	(0.673)	(0.591)	(0.508)
3.750	(0.380)	(0.298)	(0.216)	(0.133)
3.625	(0.005)	0.077	0.159	0.242
3.500	0.370	0.452	0.534	0.617
3.375	0.745	0.827	0.909	0.991

Smart Series 10/6 SOFR ARM				
Rate	15 Day	30 Day	45 Day	60 Day
7.375	(7.141)	(6.918)	(6.695)	(6.472)
7.250	(7.016)	(6.798)	(6.580)	(6.363)
7.125	(6.891)	(6.678)	(6.466)	(6.253)
7.000	(6.766)	(6.558)	(6.351)	(6.144)
6.875	(6.609)	(6.407)	(6.205)	(6.003)
6.750	(6.453)	(6.256)	(6.059)	(5.863)
6.625	(6.297)	(6.105)	(5.914)	(5.722)
6.500	(6.141)	(5.954)	(5.768)	(5.581)
6.375	(5.953)	(5.772)	(5.591)	(5.409)
6.250	(5.766)	(5.590)	(5.414)	(5.238)
6.125	(5.578)	(5.407)	(5.236)	(5.066)
6.000	(5.391)	(5.225)	(5.059)	(4.894)
5.875	(5.141)	(4.980)	(4.820)	(4.659)
5.750	(4.891)	(4.736)	(4.581)	(4.425)
5.625	(4.641)	(4.491)	(4.341)	(4.191)
5.500	(4.392)	(4.247)	(4.102)	(3.957)
5.375	(4.143)	(4.003)	(3.863)	(3.724)
5.250	(3.893)	(3.759)	(3.625)	(3.490)
5.125	(3.644)	(3.515)	(3.386)	(3.257)
5.000	(3.380)	(3.256)	(3.132)	(3.008)
4.875	(3.099)	(2.980)	(2.862)	(2.743)
4.750	(2.818)	(2.704)	(2.591)	(2.477)
4.625	(2.537)	(2.428)	(2.320)	(2.212)
4.500	(2.255)	(2.152)	(2.049)	(1.946)
4.375	(1.974)	(1.876)	(1.778)	(1.680)
4.250	(1.693)	(1.600)	(1.507)	(1.415)
4.125	(1.412)	(1.324)	(1.237)	(1.149)
4.000	(1.130)	(1.048)	(0.966)	(0.883)
3.875	(0.755)	(0.673)	(0.591)	(0.508)
3.750	(0.380)	(0.298)	(0.216)	(0.133)
3.625	(0.005)	0.077	0.159	0.242
3.500	0.370	0.452	0.534	0.617
3.375	0.745	0.827	0.909	0.991

### Program Adjustments(1,3)

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

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

### Notes:

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

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

20/25/30 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day
4.625	(2.679)	(2.554)	(2.429)	(2.304)
4.500	(2.606)	(2.481)	(2.356)	(2.231)
4.375	(2.513)	(2.388)	(2.263)	(2.138)
4.250	(2.382)	(2.257)	(2.132)	(2.007)
4.125	(2.241)	(2.116)	(1.991)	(1.866)
4.000	(2.063)	(1.938)	(1.813)	(1.688)
3.875	(1.874)	(1.749)	(1.624)	(1.499)
3.750	(1.673)	(1.548)	(1.423)	(1.298)
3.625	(1.474)	(1.349)	(1.224)	(1.099)
3.500	(1.255)	(1.130)	(1.005)	(0.880)
3.375	(1.014)	(0.889)	(0.764)	(0.639)
3.250	(0.699)	(0.574)	(0.449)	(0.324)
3.125	(0.376)	(0.251)	(0.126)	(0.001)
3.000	(0.025)	0.100	0.225	0.350
2.875	0.414	0.539	0.664	0.789
2.750	0.926	1.051	1.176	1.301
2.625	1.579	1.704	1.829	1.954
2.500	2.347	2.472	2.597	2.722

15 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.100)	(1.975)	(1.850)	(1.725)
3.625	(2.020)	(1.895)	(1.770)	(1.645)
3.500	(1.913)	(1.788)	(1.663)	(1.538)
3.375	(1.769)	(1.644)	(1.519)	(1.394)
3.250	(1.609)	(1.484)	(1.359)	(1.234)
3.125	(1.437)	(1.312)	(1.187)	(1.062)
3.000	(1.188)	(1.063)	(0.938)	(0.813)
2.875	(0.876)	(0.751)	(0.626)	(0.501)
2.750	(0.498)	(0.373)	(0.248)	(0.123)
2.625	(0.122)	0.003	0.128	0.253
2.500	0.282	0.407	0.532	0.657

5/6 SOFR ARM 2/1/5				
	15 Day	30 Day	45 Day	60 Day
3.500	(1.724)	(1.599)	(1.474)	(1.349)
3.375	(1.712)	(1.587)	(1.462)	(1.337)
3.250	(1.682)	(1.557)	(1.432)	(1.307)
3.125	(1.618)	(1.493)	(1.368)	(1.243)
3.000	(1.568)	(1.443)	(1.318)	(1.193)
2.875	(1.387)	(1.262)	(1.137)	(1.012)
2.750	(1.191)	(1.066)	(0.941)	(0.816)
2.625	(0.940)	(0.815)	(0.690)	(0.565)
2.500	(0.596)	(0.471)	(0.346)	(0.221)
2.375	(0.111)	0.014	0.139	0.264
2.250	0.484	0.609	0.734	0.859

7/6 SOFR ARM 5/1/5				
	15 Day	30 Day	45 Day	60 Day
3.625	(1.424)	(1.299)	(1.174)	(1.049)
3.500	(1.420)	(1.295)	(1.170)	(1.045)
3.375	(1.404)	(1.279)	(1.154)	(1.029)
3.250	(1.390)	(1.265)	(1.140)	(1.015)
3.125	(1.345)	(1.220)	(1.095)	(0.970)
3.000	(1.278)	(1.153)	(1.028)	(0.903)
2.875	(1.061)	(0.936)	(0.811)	(0.686)
2.750	(0.836)	(0.711)	(0.586)	(0.461)
2.625	(0.559)	(0.434)	(0.309)	(0.184)
2.500	(0.124)	0.001	0.126	0.251
2.375	0.457	0.582	0.707	0.832

10/6 SOFR ARM 5/1/5				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.079)	(0.954)	(0.829)	(0.704)
3.625	(1.073)	(0.948)	(0.823)	(0.698)
3.500	(1.064)	(0.939)	(0.814)	(0.689)
3.375	(1.051)	(0.926)	(0.801)	(0.676)
3.250	(1.017)	(0.892)	(0.767)	(0.642)
3.125	(0.964)	(0.839)	(0.714)	(0.589)
3.000	(0.894)	(0.769)	(0.644)	(0.519)
2.875	(0.664)	(0.539)	(0.414)	(0.289)
2.750	(0.331)	(0.206)	(0.081)	0.044
2.625	(0.034)	0.091	0.216	0.341
2.500	0.531	0.656	0.781	0.906

### 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	-1.575
15 Yr Fixed	-1.575
ARMs	-1.575

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

# New York Wholesale Rate Sheet



## Jumbo Series D

Jumbo D - 30 Yr Fixed					Jumbo D - 20 Yr Fixed					Jumbo D - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
4.250	(3.385)	(3.260)	(3.135)	(3.010)	4.250	(3.240)	(3.115)	(2.990)	(2.865)	3.875	(2.205)	(2.080)	(1.955)	(1.830)
4.125	(3.177)	(3.052)	(2.927)	(2.802)	4.125	(2.982)	(2.857)	(2.732)	(2.607)	3.750	(1.928)	(1.803)	(1.678)	(1.553)
4.000	(2.968)	(2.843)	(2.718)	(2.593)	4.000	(2.743)	(2.618)	(2.493)	(2.368)	3.625	(1.670)	(1.545)	(1.420)	(1.295)
3.875	(2.749)	(2.624)	(2.499)	(2.374)	3.875	(2.504)	(2.379)	(2.254)	(2.129)	3.500	(1.423)	(1.298)	(1.173)	(1.048)
3.750	(2.531)	(2.406)	(2.281)	(2.156)	3.750	(2.266)	(2.141)	(2.016)	(1.891)	3.375	(1.160)	(1.035)	(0.910)	(0.785)
3.625	(2.312)	(2.187)	(2.062)	(1.937)	3.625	(2.037)	(1.912)	(1.787)	(1.662)	3.250	(0.896)	(0.771)	(0.646)	(0.521)
3.500	(2.114)	(1.989)	(1.864)	(1.739)	3.500	(1.809)	(1.684)	(1.559)	(1.434)	3.125	(0.630)	(0.505)	(0.380)	(0.255)
3.375	(1.820)	(1.695)	(1.570)	(1.445)	3.375	(1.465)	(1.340)	(1.215)	(1.090)	3.000	(0.364)	(0.239)	(0.114)	0.011
3.250	(1.557)	(1.432)	(1.307)	(1.182)	3.250	(1.122)	(0.997)	(0.872)	(0.747)	2.875	(0.108)	0.017	0.142	0.267
3.125	(1.178)	(1.053)	(0.928)	(0.803)	3.125	(0.663)	(0.538)	(0.413)	(0.288)	2.750	0.138	0.263	0.388	0.513
3.000	(0.780)	(0.655)	(0.530)	(0.405)	3.000	(0.225)	(0.100)	0.025	0.150	2.625	0.399	0.524	0.649	0.774
2.875	(0.351)	(0.226)	(0.101)	0.024	2.875	0.204	0.329	0.454	0.579	2.500	0.650	0.775	0.900	1.025
2.750	0.033	0.158	0.283	0.408	2.750	0.488	0.613	0.738	0.863	2.375	0.961	1.086	1.211	1.336
2.625	0.416	0.541	0.666	0.791	2.625	0.771	0.896	1.021	1.146	2.250	1.282	1.407	1.532	1.657

## 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	-1.950
15 Yr Fixed	-1.950

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	(2.829)	(2.676)	(2.523)	(2.369)
3.750	(2.693)	(2.545)	(2.398)	(2.250)
3.625	(2.480)	(2.337)	(2.194)	(2.052)
3.500	(2.201)	(2.063)	(1.926)	(1.788)
3.375	(1.868)	(1.736)	(1.604)	(1.472)
3.250	(1.495)	(1.368)	(1.241)	(1.114)
3.125	(1.094)	(0.973)	(0.851)	(0.729)
3.000	(0.678)	(0.561)	(0.444)	(0.328)
2.875	0.114	0.225	0.337	0.448
2.750	1.288	1.395	1.501	1.607

Jumbo I - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.740)	(2.597)	(2.455)	(2.312)
3.500	(2.620)	(2.483)	(2.345)	(2.208)
3.375	(2.429)	(2.296)	(2.164)	(2.032)
3.250	(2.181)	(2.054)	(1.927)	(1.800)
3.125	(1.892)	(1.770)	(1.649)	(1.527)
3.000	(1.579)	(1.462)	(1.345)	(1.229)
2.875	(1.256)	(1.144)	(1.033)	(0.921)
2.750	(0.683)	(0.577)	(0.470)	(0.364)
2.625	0.153	0.254	0.355	0.456
2.500	1.263	1.359	1.455	1.550

**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	(1.075)
15 Year Fixed	(0.575)

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.