

Pennsylvania 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.

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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.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.500	(4.220)	↑ (0.202)			
3.250	(3.299)	↑ (0.206)	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
3.375	(3.744)	↑ (0.139)	3.375	(2.370)	↑ (0.200)
3.250	(3.512)	↑ (0.140)	3.250	(4.182)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(1.062)	↑ (0.158)	3.375	(2.370)	↑ (0.200)
2.750	(0.827)	↑ (0.157)	3.250	(4.182)	↑ (0.303)

LOCK POLICIES

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

Pricing on-line: www.NewRezWholesale.com

In order to lock prior to loan submission, 3.2 file must be uploaded via our website, www.NewRezWholesale.com

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

Lock Extension Info	Expiration Dates
• 1st-3rd Extension - 2 bps/day	7 Day Extension 12/7/2020
• 4th Extension or more - 4 bps/day	15 Day Lock/Extension 12/15/2020
• Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension 12/30/2020
• 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
Lender Fees - Conforming & Government	\$995
Lender Fees - FHA Streamline & VA IRRRL	\$495
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
Flood Fee <i>(excluded from No Lender Fee Calculation)</i>	\$6
Tax Service Fee <i>(excluded from No Lender Fee Calculation)</i>	\$80
<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

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

* Rates are subject to change without notice

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

FHA 30 Yr Fixed					VA 30 Yr Fixed					USDA 30 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	
4.750	(5.163)	(5.099)	(5.066)	(4.932)	4.750	(5.163)	(5.099)	(5.066)	(4.932)	4.750	(3.913)	(3.849)	(3.816)	(3.682)									
4.625	(4.885)	(4.821)	(4.788)	(4.654)	4.625	(4.885)	(4.821)	(4.788)	(4.654)	4.625	(3.635)	(3.571)	(3.538)	(3.404)									
4.500	(4.594)	(4.531)	(4.497)	(4.364)	4.500	(4.594)	(4.531)	(4.497)	(4.364)	4.500	(3.344)	(3.281)	(3.247)	(3.114)									
4.375	(4.291)	(4.228)	(4.194)	(4.061)	4.375	(4.291)	(4.228)	(4.194)	(4.061)	4.375	(3.041)	(2.978)	(2.944)	(2.811)									
4.250	(4.350)	(4.328)	(4.337)	(4.245)	4.250	(4.350)	(4.328)	(4.337)	(4.245)	4.250	(3.100)	(3.078)	(3.087)	(2.995)									
4.125	(4.047)	(4.025)	(4.034)	(3.942)	4.125	(4.047)	(4.025)	(4.034)	(3.942)	4.125	(2.797)	(2.775)	(2.784)	(2.692)									
4.000	(3.731)	(3.710)	(3.718)	(3.626)	4.000	(3.731)	(3.710)	(3.718)	(3.626)	4.000	(2.481)	(2.460)	(2.468)	(2.376)									
3.875	(3.403)	(3.382)	(3.390)	(3.298)	3.875	(3.403)	(3.382)	(3.390)	(3.298)	3.875	(2.153)	(2.132)	(2.140)	(2.048)									
3.750	(3.422)	(3.392)	(3.392)	(3.292)	3.750	(3.422)	(3.392)	(3.392)	(3.292)	3.750	(2.172)	(2.142)	(2.142)	(2.042)									
3.625	(3.094)	(3.064)	(3.064)	(2.964)	3.625	(3.094)	(3.064)	(3.064)	(2.964)	3.625	(1.844)	(1.814)	(1.814)	(1.714)									
3.500	(2.753)	(2.723)	(2.723)	(2.623)	3.500	(2.753)	(2.723)	(2.723)	(2.623)	3.500	(1.503)	(1.473)	(1.473)	(1.373)									
3.375	(2.400)	(2.370)	(2.370)	(2.270)	3.375	(2.400)	(2.370)	(2.370)	(2.270)	3.375	(1.150)	(1.120)	(1.120)	(1.020)									
3.250	(4.346)	(4.182)	(4.049)	(3.815)	3.250	(4.346)	(4.182)	(4.049)	(3.815)	3.250	(3.096)	(2.932)	(2.799)	(2.565)									
3.125	(3.993)	(3.829)	(3.696)	(3.462)	3.125	(3.993)	(3.829)	(3.696)	(3.462)	3.125	(2.743)	(2.579)	(2.446)	(2.212)									
3.000	(3.628)	(3.464)	(3.330)	(3.096)	3.000	(3.628)	(3.464)	(3.330)	(3.096)	3.000	(2.378)	(2.214)	(2.080)	(1.846)									
2.990	(3.618)	(3.454)	(3.320)	(3.086)	2.990	(3.618)	(3.454)	(3.320)	(3.086)	2.990	(2.000)	(1.836)	(1.702)	(1.468)									
2.875	(3.250)	(3.086)	(2.952)	(2.718)	2.875	(3.250)	(3.086)	(2.952)	(2.718)	2.875	(2.410)	(2.254)	(2.129)	(1.903)									
2.750	(3.660)	(3.504)	(3.379)	(3.153)	2.750	(3.660)	(3.504)	(3.379)	(3.153)	2.750	(2.032)	(1.876)	(1.751)	(1.525)									
2.625	(3.282)	(3.126)	(3.001)	(2.775)	2.625	(3.282)	(3.126)	(3.001)	(2.775)	2.625	(1.641)	(1.486)	(1.360)	(1.135)									
2.500	(2.891)	(2.736)	(2.610)	(2.385)	2.500	(2.891)	(2.736)	(2.610)	(2.385)	2.500	(1.238)	(1.083)	(0.957)	(0.732)									
2.375	(2.488)	(2.333)	(2.207)	(1.982)	2.375	(2.488)	(2.333)	(2.207)	(1.982)	2.375	(0.823)	(0.667)	(0.542)	(0.316)									
2.250	(2.073)	(1.917)	(1.792)	(1.566)	2.250	(2.073)	(1.917)	(1.792)	(1.566)														

Loan Level Price Adjustments																															
Credit Score	< 560		N/A																												
	560-579		N/A																												
	580-599		N/A																												
	600-619		N/A																												
	620-639		2.000																												
	640-659		1.000																												
	660-679		0.250																												
	680-719		0.000																												
	720-759		0.000																												
	≥ 760		0.000																												
Loan Size Adjustments	Loan Amount	Purchase	Refinance																												
	<\$50,000	0.875	0.875																												
	\$50,000 - \$99,999	0.000	0.000																												
	\$100,000 - \$199,999	0.000	0.000																												
	\$200,000 - \$299,999	(0.250)	(0.250)																												
	\$300,000 - Conforming Limit	(0.375)	(0.375)																												
Loan Size Adjustments for VA BPC Loans (In addition to standard adjustments)	High Balance	0.000	0.125																												
	< \$100,000	0.400	0.400																												
	\$100,000-\$199,999	0.280	0.280																												
	\$200,000-\$299,999	0.220	0.220																												
	\$300,000-\$399,999	0.190	0.190																												
	≥ \$400,000	0.150	0.150																												
Govt Special VA IRRRL/FHA Streamline ONLY		(0.525)																													
<table border="1"> <tr> <td>60 Day Lock Special (Fixed, Conf & High Bal)</td> <td>(0.500)</td> </tr> <tr> <td>FHA Refinances</td> <td>0.000</td> </tr> <tr> <td>FHA/VA ARM <660</td> <td>0.750</td> </tr> <tr> <td>90 Day Lock (FRM Only)</td> <td>0.500</td> </tr> <tr> <td>VA Cashout >90 LTV</td> <td>N/A</td> </tr> <tr> <td>VA - Refinance Credit Score ≥ 620</td> <td>0.125</td> </tr> <tr> <td>VA - All Loan Purposes - Credit Score < 620</td> <td>N/A</td> </tr> <tr> <td>VA - IRRRL - Investment Property</td> <td>0.750</td> </tr> <tr> <td>Manufactured Home</td> <td>3.250</td> </tr> <tr> <td>High Balance - 15 Yr Term (Adjusting 15 Yr Conforming Pricing - FHANA ONLY)</td> <td>2.500</td> </tr> <tr> <td>Margin on all Government ARMs</td> <td>2.00%</td> </tr> <tr> <td>Special Pricing*</td> <td>(0.500)</td> </tr> <tr> <td colspan="2">*Loan must meet all of the following criteria to qualify: FHA - Purchase, Rate/Term, or Streamline W2 Wage Earner 720+ FICO at any LTV Owner Occupied or Second Home SFR, PUD, 2-4 Unit, or townhouse Loan amount >=\$300,000 up to the conforming limit (excluding high balance)</td> </tr> <tr> <td>Max YSP</td> <td>Fixed -6.000 ARM -3.000</td> </tr> </table>				60 Day Lock Special (Fixed, Conf & High Bal)	(0.500)	FHA Refinances	0.000	FHA/VA ARM <660	0.750	90 Day Lock (FRM Only)	0.500	VA Cashout >90 LTV	N/A	VA - Refinance Credit Score ≥ 620	0.125	VA - All Loan Purposes - Credit Score < 620	N/A	VA - IRRRL - Investment Property	0.750	Manufactured Home	3.250	High Balance - 15 Yr Term (Adjusting 15 Yr Conforming Pricing - FHANA ONLY)	2.500	Margin on all Government ARMs	2.00%	Special Pricing*	(0.500)	*Loan must meet all of the following criteria to qualify: FHA - Purchase, Rate/Term, or Streamline W2 Wage Earner 720+ FICO at any LTV Owner Occupied or Second Home SFR, PUD, 2-4 Unit, or townhouse Loan amount >=\$300,000 up to the conforming limit (excluding high balance)		Max YSP	Fixed -6.000 ARM -3.000
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<p>No Lender Fee options are available through the pricing engine online.</p>																															

*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet.
*FHA Lender ID: 2557400002*VA Lender ID: 6001710000

Fannie Mae 30yr Fixed					Fannie Mae 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	(5.931)	(5.874)	(5.916)	(5.858)	5.000	(5.931)	(5.869)	(5.911)	(5.853)	5.000	(6.470)	(6.329)	(6.325)	(6.195)
4.990	(5.881)	(5.854)	(5.896)	(5.838)	4.990	(5.881)	(5.850)	(5.892)	(5.834)	4.875	(6.309)	(6.219)	(6.154)	(5.968)
4.875	(5.778)	(5.717)	(5.759)	(5.688)	4.875	(5.778)	(5.717)	(5.626)	(5.588)	4.750	(6.057)	(5.914)	(5.908)	(5.746)
4.750	(5.559)	(5.506)	(5.496)	(5.252)	4.750	(5.559)	(5.506)	(5.400)	(5.252)	4.625	(5.534)	(5.464)	(5.499)	(5.478)
4.625	(5.303)	(5.265)	(5.182)	(5.044)	4.625	(5.303)	(5.265)	(5.182)	(5.044)	4.500	(5.412)	(5.342)	(5.336)	(5.240)
4.500	(5.158)	(5.120)	(5.037)	(4.899)	4.500	(5.158)	(5.120)	(5.037)	(4.899)	4.375	(5.255)	(5.184)	(5.107)	(5.047)
4.375	(4.950)	(4.912)	(4.829)	(4.691)	4.375	(4.950)	(4.912)	(4.826)	(4.691)	4.250	(5.069)	(5.008)	(4.929)	(4.778)
4.250	(4.717)	(4.680)	(4.596)	(4.458)	4.250	(4.717)	(4.680)	(4.596)	(4.458)	4.125	(5.105)	(5.050)	(4.997)	(4.660)
4.125	(4.465)	(4.465)	(4.398)	(4.275)	4.125	(4.465)	(4.465)	(4.398)	(4.275)	4.000	(4.973)	(4.914)	(4.856)	(4.517)
4.000	(4.236)	(4.236)	(4.170)	(4.046)	4.000	(4.236)	(4.236)	(4.170)	(4.046)	3.990	(4.923)	(4.864)	(4.805)	(4.467)
3.990	(4.236)	(4.236)	(4.170)	(4.046)	3.990	(4.236)	(4.236)	(4.170)	(4.046)	3.875	(4.655)	(4.599)	(4.530)	(4.185)
3.875	(4.079)	(4.079)	(4.013)	(3.889)	3.875	(4.079)	(4.079)	(4.013)	(3.889)	3.750	(4.264)	(4.192)	(4.130)	(3.774)
3.750	(3.776)	(3.776)	(3.709)	(3.586)	3.750	(3.776)	(3.776)	(3.709)	(3.586)	3.625	(4.524)	(4.425)	(4.359)	(4.030)
3.625	(3.543)	(3.543)	(3.488)	(3.379)	3.625	(3.543)	(3.543)	(3.488)	(3.379)	3.500	(4.284)	(4.184)	(4.115)	(3.746)
3.500	(4.313)	(4.220)	(4.148)	(3.956)	3.500	(4.313)	(4.220)	(4.148)	(3.956)	3.375	(3.940)	(3.832)	(3.761)	(3.424)
3.375	(3.942)	(3.840)	(3.764)	(3.566)	3.375	(3.942)	(3.840)	(3.764)	(3.566)	3.250	(3.470)	(3.353)	(3.277)	(2.942)
3.250	(3.412)	(3.299)	(3.219)	(3.021)	3.250	(3.412)	(3.299)	(3.219)	(3.021)	3.125	(3.878)	(3.818)	(3.768)	(3.466)
3.125	(3.412)	(3.301)	(3.230)	(3.049)	3.125	(3.412)	(3.301)	(3.230)	(3.049)	3.000	(3.644)	(3.478)	(3.456)	(3.108)
3.000	(3.696)	(3.578)	(3.497)	(3.303)	3.000	(3.696)	(3.578)	(3.497)	(3.303)	2.990	(3.594)	(3.428)	(3.376)	(3.056)
2.990	(3.658)	(3.528)	(3.447)	(3.253)	2.990	(3.646)	(3.528)	(3.447)	(3.253)	2.875	(3.157)	(2.983)	(2.927)	(2.600)
2.875	(3.158)	(3.028)	(2.947)	(2.753)	2.875	(3.158)	(3.028)	(2.947)	(2.753)	2.750	(2.598)	(2.415)	(2.360)	(2.042)
2.750	(2.525)	(2.378)	(2.261)	(2.044)	2.750	(2.513)	(2.365)	(2.253)	(2.043)	2.625	(2.247)	(1.979)	(1.945)	(1.600)
2.625	(1.855)	(1.712)	(1.620)	(1.276)	2.625	(1.855)	(1.712)	(1.620)	(1.285)	2.500	(1.772)	(1.491)	(1.455)	(1.037)
2.500	(1.376)	(1.234)	(1.134)	(0.882)	2.500	(1.376)	(1.234)	(1.134)	(0.822)	2.375	(1.061)	(0.798)	(0.736)	(0.314)
2.375	(0.701)	(0.547)	(0.429)	(0.295)	2.375	(0.701)	(0.547)	(0.429)	(0.295)	2.250	(0.298)	(0.083)	(0.026)	0.238
2.250	0.046	0.168	0.260	0.452	2.250	0.061	0.183	0.275	0.467					

Fannie Mae 10yr Fixed					Fannie Mae 7yr Fixed					Fannie Mae 5yr 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	
4.500	(5.396)	(5.343)	(5.316)	(5.181)	4.500	(5.394)	(5.337)	(5.337)	(5.237)	4.990	(2.907)	(2.919)	(2.960)	(2.508)
4.375	(5.257)	(5.203)	(5.178)	(5.040)	4.375	(5.374)	(5.344)	(5.344)	(5.244)	4.875	(2.756)	(2.767)	(2.809)	(2.251)
4.250	(5.058)	(5.003)	(4.978)	(4.833)	4.250	(5.254)	(5.224)	(5.224)	(5.124)	4.750	(2.597)	(2.608)	(2.650)	(2.092)
4.125	(4.874)	(4.813)	(4.781)	(4.639)	4.125	(4.906)	(4.876)	(4.876)	(4.776)	4.625	(2.442)	(2.453)	(2.495)	(1.937)
4.000	(4.668)	(4.557)	(4.530)	(4.345)	4.000	(4.945)	(4.824)	(4.758)	(4.585)	4.500	(2.291)	(2.302)	(2.344)	(1.786)
3.990	(4.618)	(4.507)	(4.480)	(4.295)	3.990	(4.895)	(4.774)	(4.708)	(4.535)	4.375	(2.140)	(2.151)	(2.193)	(1.635)
3.875	(4.375)	(4.264)	(4.237)	(4.052)	3.875	(4.654)	(4.534)	(4.454)	(4.281)	4.250	(1.989)	(1.999)	(2.041)	(1.483)
3.750	(4.268)	(4.148)	(4.118)	(3.924)	3.750	(4.549)	(4.419)	(4.352)	(4.252)	4.125	(1.838)	(1.848)	(1.890)	(1.338)
3.625	(4.176)	(4.167)	(4.112)	(3.996)	3.625	(4.269)	(4.137)	(4.066)	(3.892)	4.000	(1.687)	(1.697)	(1.739)	(1.184)
3.500	(3.938)	(3.827)	(3.808)	(3.751)	3.500	(4.267)	(4.166)	(4.131)	(3.923)	3.875	(1.536)	(1.546)	(1.588)	(1.033)
3.375	(3.754)	(3.744)	(3.690)	(3.573)	3.375	(4.098)	(4.005)	(3.999)	(3.731)	3.750	(1.016)	(1.028)	(1.070)	(0.512)
3.250	(3.522)	(3.512)	(3.458)	(3.341)	3.250	(3.825)	(3.729)	(3.661)	(3.450)	3.625	(2.256)	(2.134)	(2.042)	(1.849)
3.125	(3.853)	(3.767)	(3.654)	(3.487)	3.125	(3.602)	(3.504)	(3.434)	(3.228)	3.500	(1.973)	(1.851)	(1.759)	(1.566)
3.000	(3.994)	(3.826)	(3.866)	(3.808)	3.000	(3.804)	(3.731)	(3.659)	(3.450)	3.375	(1.648)	(1.526)	(1.434)	(1.241)
2.990	(3.944)	(3.870)	(3.810)	(3.648)	2.990	(3.754)	(3.681)	(3.626)	(3.459)	3.250	(1.213)	(1.091)	(0.999)	(0.807)
2.875	(3.777)	(3.701)	(3.645)	(3.476)	2.875	(3.588)	(3.512)	(3.457)	(3.288)	3.125	(2.574)	(2.426)	(2.309)	(2.202)
2.750	(3.450)	(3.371)	(3.314)	(3.145)	2.750	(3.263)	(3.183)	(3.127)	(2.958)	3.000	(2.284)	(2.137)	(2.020)	(1.895)
2.625	(2.999)	(2.918)	(2.859)	(2.694)	2.625	(2.813)	(2.729)	(2.678)	(2.498)	2.990	(2.386)	(2.159)	(2.042)	(1.828)
2.500	(2.795)	(2.714)	(2.679)	(2.463)	2.500	(2.747)	(2.666)	(2.631)	(2.417)	2.875	(1.856)	(1.709)	(1.592)	(1.374)
2.375	(2.429)	(2.344)	(2.308)	(2.086)	2.375	(2.383)	(2.298)	(2.262)	(2.040)	2.750	(1.284)	(1.137)	(1.020)	(0.805)
2.250	(2.022)	(1.937)	(1.891)	(1.648)	2.250	(1.977)	(1.889)	(1.852)	(1.648)	2.625	(0.929)	(0.846)	(0.729)	(0.512)
2.125	(1.365)	(1.269)	(1.231)	(1.048)	2.125	(1.444)	(1.364)	(1.314)	(1.164)	2.500	(0.075)	0.047	0.140	0.332
2.000	(0.774)	(0.693)	(0.643)	(0.493)	2.000	(0.797)	(0.717)	(0.667)	(0.517)	2.375	0.456	0.578	0.670	0.862
1.990	(0.724)	(0.644)	(0.594)	(0.443)	1.990	(0.732)	(0.651)	(0.601)	(0.451)	2.250	1.834	1.257	1.348	1.541

Fannie Mae 15yr High Balance					Fannie Mae 10yr High Balance					Fannie Mae 7yr 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	
5.000	(2.524)	(2.536)	(2.578)	(2.520)	5.000	(2.181)	(2.193)	(2.235)	(2.177)	4.500	(0.777)	(0.747)	(0.747)	(0.647)
4.875	(2.256)	(2.267)	(2.309)	(2.251)	4.875	(1.988)	(2.000)	(2.042)	(1.984)	4.375	(0.668)	(0.638)	(0.638)	(0.538)
4.750	(1.978)	(1.989)	(2.031)	(1.973)	4.750	(1.796)	(1.807)	(1.849)	(1.791)	4.250	(0.508)	(0.478)	(0.478)	(0.378)
4.625	(1.927)	(1.939)	(1.981)	(1.923)	4.625	(1.481)	(1.493)	(1.535)	(1.476)	4.125	(0.310)	(0.280)	(0.280)	(0.180)
4.500	(1.662)	(1.674)	(1.716)	(1.658)	4.500	(1.348)	(1.360)	(1.402)	(1.344)	4.000	(0.024)	0.056	0.056	0.106
4.375	(1.398)	(1.409)	(1.451)	(1.393)	4.375	(1.148)	(1.159)	(1.201)	(1.143)	3.990	0.007	0.037	0.037	0.137
4.250	(1.104)	(1.115)	(1.157)	(1.099)	4.250	(0.854)	(0.865)	(0.907)	(0.849)	3.875	0.252	0.282	0.282	0.382
4.125	(1.898)	(1.910)	(1.951)	(1.893)	4.125	(1.451)	(1.463)	(1.505)	(1.447)	3.750	0.429	0.459	0.459	0.559
4.000	(1.629)	(1.641)	(1.683)	(1.625)	4.000	(1.315)	(1.327)	(1.369)	(1.311)	3.625	0.665	0.695	0.695	0.795
3.990	(1.611)	(1.623)	(1.665)	(1.607)	3.990	(1.245)	(1.257)	(1.299)	(1.241)	3.500	(0.374)	(0.369)	(0.364)	(0.319)
3.875	(1.350)	(1.362)	(1.404)	(1.346)	3.875	(1.100)	(1.112)	(1.154)	(1.096)	3.375	(0.203)	(0.198)	(0.223)	(0.149)
3.750	(1.016)	(1.028)	(1.070)	(1.012)	3.750	(0.766)	(0.778)	(0.820)	(0.762)	3.250	0.012	0.007	(0.002)	(0.042)
3.625	(2.256)	(2.194)	(2.042)	(1.849)	3.625	(1.899)	(1.887)	(1.959)	(1.869)	3.125	0.625	0.621	0.266	0.266
3.500	(1.972)	(1.851)	(1.759)	(1.566)	3.500	(1.657)	(1.574)	(1.445)	(1.251)	3.000	(1.368)	(1.271)	(1.205)	(1.038)
3.375	(1.648)	(1.526)	(1.433)	(1.241)	3.375	(1.398)	(1.276)	(1.183)	(0.991)	2.990	(1.366)	(1.269)	(1.202)	(1.035)
3.250	(1.211)	(1.091)	(0.999)	(0.807)	3.250	(0.963)	(0.841)	(0.749)	(0.557)	2.875	(1.173)	(1.076)	(1.009)	(0.842)
3.125	(0.574)	(2.426)	(2.399)	(2.202)	3.125	(2.127)	(1.988)	(1.867)	(1.646)	2.750	(0.976)	(0.879)	(0.812)	(0.645)
3.000	(2.284)	(2.137)	(2.020)	(1.803)	3.000	(1.971)	(1.823)	(1.706)	(1.489)	2.625	(0.673)	(0.576)	(0.509)	(0.342)
2.990	(2.306)	(2.159)	(2.042)	(1.825)	2.990	(2.003)	(1.856)	(1.739)	(1.522)	2.500	(0.384)	(0.271)	(0.140)	0.027
2.875	(1.856)	(1.709)	(1.592)	(1.374)	2.875	(1.606)	(1.459)	(1.342)	(1.124)	2.375	(0.346)	(0.243)	(0.112)	0.000
2.750	(1.246)	(1.123)	(1.020)	(0.803)	2.750	(1.346)	(1.209)	(1.092)	(0.875)	2.250	0.417	0.497	0.547	0.627
2.625	(0.593)	(0.446)	(0.329)	(0.112)	2.625	(0.343)	(0.196)	(0.079)	0.138	2.125	0.748	0.828	0.878	1.029
2.500	(0.075)	0.047	0.140	0.332	2.500	0.239	0.361	0.453	0.6					

Freddie Mac - Conforming Fixed Rate Products

Table with 18 columns and 20 rows of interest rate data for various terms (15 Day, 30 Day, 45 Day, 60 Day) and product types (Freddie Mac 15yr Fixed, Freddie Mac 15yr Super Conforming, Freddie Mac 30yr Fixed, Freddie Mac 30yr Super Conforming).

Table with 18 columns and 20 rows of interest rate data for various terms (15 Day, 30 Day, 45 Day, 60 Day) and product types (Freddie Mac 15yr Super Conforming, Freddie Mac 30yr Super Conforming).

Table with 18 columns and 20 rows of interest rate data for various terms (15 Day, 30 Day, 45 Day, 60 Day) and product types (Freddie Mac 15yr Super Conforming, Freddie Mac 30yr Super Conforming).

Loan Level Price Adjustments

Table with columns for LTV (All Fixed Conforming, Cash-Out) and rows for various loan-to-value percentages (e.g., <= 60, 60.01-70, etc.).

Table with columns for Rate & Term Refi, Premium Adjusters, Lender Paid MI Adj., and rows for various loan types and terms.

Table with columns for Number of Units, Subordinate Financing, Misc Adjusters, Non Owner Occupied, and rows for various unit counts and financing types.

Table with columns for Additional Cashout LTV/FICO Adjustments and rows for various FICO score ranges and cashout percentages.

Table with columns for Loan Size Adjusters, Super Conforming Adjustments, Agency Adverse Market Refinance Fee, 90 Day Lock (FRM Only), 60 Day Lock Special (Fixed, Conf & High Bal), and Special Pricing.

No Lender Fee options are available through the pricing engine online. Max YSP -6.000

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.881)	(5.824)	(5.866)	(5.808)
4.990	(5.831)	(5.804)	(5.846)	(5.788)
4.875	(5.720)	(5.667)	(5.756)	(5.518)
4.750	(5.509)	(5.456)	(5.356)	(5.202)
4.625	(5.253)	(5.215)	(5.132)	(4.994)
4.500	(5.108)	(5.070)	(4.987)	(4.849)
4.375	(4.900)	(4.862)	(4.779)	(4.641)
4.250	(4.667)	(4.630)	(4.546)	(4.408)
4.125	(4.415)	(4.415)	(4.348)	(4.225)
4.000	(4.236)	(4.236)	(4.170)	(4.046)
3.990	(4.186)	(4.186)	(4.120)	(3.996)
3.875	(4.029)	(4.029)	(3.963)	(3.839)
3.750	(3.726)	(3.726)	(3.659)	(3.536)
3.625	(4.493)	(4.407)	(4.338)	(4.149)
3.500	(4.263)	(4.170)	(4.098)	(3.906)
3.375	(3.892)	(3.790)	(3.714)	(3.516)
3.250	(3.362)	(3.249)	(3.169)	(2.962)
3.125	(3.362)	(3.851)	(3.780)	(3.599)
3.000	(3.646)	(3.528)	(3.447)	(3.253)
2.990	(3.608)	(3.478)	(3.397)	(3.203)
2.875	(3.106)	(2.959)	(2.862)	(2.659)
2.750	(2.475)	(2.328)	(2.211)	(1.994)
2.625	(1.805)	(1.662)	(1.570)	(1.226)
2.500	(1.326)	(1.184)	(1.084)	(0.832)
2.375	(0.651)	(0.529)	(0.437)	(0.245)
2.250	0.096	0.218	0.310	0.502

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.881)	(5.819)	(5.861)	(5.803)
4.990	(5.831)	(5.800)	(5.842)	(5.784)
4.875	(5.720)	(5.667)	(5.756)	(5.518)
4.750	(5.509)	(5.456)	(5.356)	(5.202)
4.625	(5.253)	(5.215)	(5.132)	(4.994)
4.500	(5.108)	(5.070)	(4.987)	(4.849)
4.375	(4.900)	(4.862)	(4.779)	(4.641)
4.250	(4.667)	(4.630)	(4.546)	(4.408)
4.125	(4.415)	(4.415)	(4.348)	(4.225)
4.000	(4.236)	(4.236)	(4.170)	(4.046)
3.990	(4.186)	(4.186)	(4.120)	(3.996)
3.875	(4.029)	(4.029)	(3.963)	(3.839)
3.750	(3.726)	(3.726)	(3.659)	(3.536)
3.625	(4.493)	(4.407)	(4.338)	(4.149)
3.500	(4.263)	(4.170)	(4.098)	(3.906)
3.375	(3.892)	(3.790)	(3.714)	(3.516)
3.250	(3.362)	(3.249)	(3.169)	(2.962)
3.125	(3.362)	(3.851)	(3.780)	(3.599)
3.000	(3.646)	(3.528)	(3.447)	(3.253)
2.990	(3.608)	(3.478)	(3.397)	(3.203)
2.875	(3.088)	(2.958)	(2.862)	(2.659)
2.750	(2.463)	(2.315)	(2.203)	(1.993)
2.625	(1.805)	(1.662)	(1.570)	(1.235)
2.500	(1.326)	(1.184)	(1.084)	(0.772)
2.375	(0.607)	(0.485)	(0.393)	(0.201)
2.250	0.111	0.233	0.325	0.517

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.420)	(6.279)	(6.275)	(6.113)
4.875	(6.253)	(6.111)	(6.104)	(5.945)
4.750	(6.007)	(5.864)	(5.856)	(5.694)
4.625	(5.484)	(5.414)	(5.449)	(5.390)
4.500	(5.362)	(5.292)	(5.286)	(5.228)
4.375	(5.205)	(5.134)	(5.057)	(4.997)
4.250	(5.032)	(4.958)	(4.879)	(4.724)
4.125	(5.055)	(5.000)	(4.947)	(4.610)
4.000	(4.923)	(4.864)	(4.806)	(4.467)
3.990	(4.873)	(4.814)	(4.756)	(4.417)
3.875	(4.605)	(4.539)	(4.480)	(4.135)
3.750	(4.214)	(4.142)	(4.080)	(3.726)
3.625	(4.474)	(4.375)	(4.309)	(3.984)
3.500	(4.234)	(4.134)	(4.065)	(3.734)
3.375	(3.890)	(3.782)	(3.711)	(3.392)
3.250	(3.420)	(3.303)	(3.227)	(2.924)
3.125	(3.922)	(3.768)	(3.718)	(3.413)
3.000	(3.594)	(3.428)	(3.376)	(3.056)
2.990	(3.544)	(3.378)	(3.326)	(3.006)
2.875	(3.107)	(2.933)	(2.877)	(2.550)
2.750	(2.548)	(2.365)	(2.307)	(1.972)
2.625	(2.197)	(1.929)	(1.895)	(1.352)
2.500	(1.722)	(1.441)	(1.405)	(0.987)
2.375	(1.011)	(0.748)	(0.686)	(0.464)
2.250	(0.248)	(0.033)	0.076	0.283

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.346)	(5.293)	(5.266)	(5.131)
4.375	(5.207)	(5.153)	(5.128)	(4.990)
4.250	(5.008)	(4.950)	(4.922)	(4.783)
4.125	(4.824)	(4.763)	(4.731)	(4.589)
4.000	(4.618)	(4.507)	(4.480)	(4.295)
3.990	(4.568)	(4.457)	(4.430)	(4.245)
3.875	(4.325)	(4.208)	(4.177)	(3.987)
3.750	(4.218)	(4.098)	(4.068)	(3.874)
3.625	(4.126)	(4.117)	(4.062)	(3.946)
3.500	(3.883)	(3.872)	(3.818)	(3.701)
3.375	(3.704)	(3.694)	(3.640)	(3.523)
3.250	(3.472)	(3.462)	(3.408)	(3.291)
3.125	(3.803)	(3.717)	(3.604)	(3.437)
3.000	(3.944)	(3.870)	(3.816)	(3.648)
2.990	(3.894)	(3.820)	(3.766)	(3.598)
2.875	(3.727)	(3.651)	(3.595)	(3.426)
2.750	(3.400)	(3.321)	(3.264)	(3.095)
2.625	(2.949)	(2.865)	(2.809)	(2.634)
2.500	(2.745)	(2.664)	(2.629)	(2.413)
2.375	(2.379)	(2.294)	(2.258)	(2.036)
2.250	(1.972)	(1.883)	(1.846)	(1.620)
2.125	(1.315)	(1.219)	(1.181)	(0.998)
2.000	(0.724)	(0.643)	(0.593)	(0.443)
1.990	(0.674)	(0.594)	(0.544)	(0.393)

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.344)	(5.287)	(5.287)	(5.187)
4.375	(5.324)	(5.294)	(5.294)	(5.194)
4.250	(5.204)	(5.174)	(5.174)	(5.074)
4.125	(4.856)	(4.826)	(4.826)	(4.726)
4.000	(4.895)	(4.774)	(4.708)	(4.535)
3.990	(4.845)	(4.724)	(4.658)	(4.509)
3.875	(4.604)	(4.504)	(4.504)	(4.404)
3.750	(4.499)	(4.369)	(4.302)	(4.202)
3.625	(4.219)	(4.087)	(4.016)	(3.842)
3.500	(4.237)	(4.146)	(4.081)	(3.873)
3.375	(4.048)	(3.955)	(3.889)	(3.681)
3.250	(3.775)	(3.679)	(3.611)	(3.400)
3.125	(3.552)	(3.454)	(3.384)	(3.178)
3.000	(3.754)	(3.681)	(3.626)	(3.459)
2.990	(3.704)	(3.631)	(3.576)	(3.409)
2.875	(3.538)	(3.462)	(3.407)	(3.238)
2.750	(3.213)	(3.133)	(3.077)	(2.908)
2.625	(2.763)	(2.679)	(2.623)	(2.448)
2.500	(2.697)	(2.616)	(2.581)	(2.367)
2.375	(2.333)	(2.248)	(2.212)	(1.990)
2.250	(1.927)	(1.839)	(1.802)	(1.598)
2.125	(1.394)	(1.314)	(1.264)	(1.114)
2.000	(0.747)	(0.667)	(0.617)	(0.467)
1.990	(0.682)	(0.601)	(0.551)	(0.401)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.377)	(1.347)	(1.304)	(1.154)
2.750	(0.989)	(0.918)	(0.875)	(0.724)
2.625	(0.555)	(0.483)	(0.440)	(0.290)
2.500	(0.102)	(0.030)	0.013	0.163

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.083)	(1.012)	(0.968)	(0.818)
2.750	(0.848)	(0.777)	(0.734)	(0.584)
2.625	(0.611)	(0.540)	(0.497)	(0.346)
2.500	(0.361)	(0.290)	(0.247)	(0.096)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.292)	(1.221)	(1.178)	(1.028)
2.625	(1.023)	(0.952)	(0.909)	(0.759)
2.500	(0.648)	(0.577)	(0.534)	(0.384)

Loan Level Price Adjustments

	LTV	≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
			All Fixed Conforming (does not apply to terms ≤ 15yrs)	60.01 - 70	NA	NA	0.500	0.000	0.000	0.000	0.000
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		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	NA	NA	NA	NA	NA	NA
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA

LPMI Adjustments Applied after Cap

	Lender Paid MI Adj.	LTV	DTI > 45	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
				Premium Adjusters	Rate & Term Refi	Manufactured Home	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200
			NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
			≤ 85	NA	0.490	0.440	0.430	0.380	0.300	0.220	0.170	0.110	0.110	
			85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	
			≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	
			85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	
			90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	
			95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	
			≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	
			85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	
			90.01 - 95	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	
			95.01 - 97	NA	4.980	4.510	4.110	3.070						

FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.524)	(2.536)	(2.578)	(2.520)
4.990	(2.507)	(2.519)	(2.560)	(2.502)
4.875	(2.256)	(2.267)	(2.309)	(2.251)
4.750	(1.978)	(1.989)	(2.031)	(1.973)
4.625	(1.927)	(1.939)	(1.981)	(1.923)
4.500	(1.927)	(1.939)	(1.981)	(1.923)
4.375	(1.662)	(1.674)	(1.716)	(1.658)
4.250	(1.398)	(1.409)	(1.451)	(1.393)
4.125	(1.104)	(1.115)	(1.157)	(1.099)
4.125	(1.898)	(1.910)	(1.951)	(1.893)
4.000	(1.629)	(1.641)	(1.683)	(1.625)
3.990	(1.612)	(1.624)	(1.666)	(1.608)
3.875	(1.350)	(1.362)	(1.404)	(1.346)
3.750	(1.016)	(1.028)	(1.070)	(1.012)
3.625	(2.256)	(2.134)	(2.042)	(1.849)
3.500	(1.973)	(1.851)	(1.759)	(1.566)
3.375	(1.648)	(1.526)	(1.433)	(1.241)
3.250	(1.213)	(1.091)	(0.999)	(0.807)
3.125	(2.574)	(2.426)	(2.309)	(2.092)
3.000	(2.284)	(2.137)	(2.020)	(1.803)
2.990	(2.306)	(2.159)	(2.042)	(1.825)
2.875	(1.856)	(1.709)	(1.592)	(1.374)
2.750	(1.284)	(1.137)	(1.020)	(0.803)
2.625	(0.593)	(0.446)	(0.329)	(0.112)
2.500	(0.075)	(0.087)	(0.140)	(0.332)
2.375	0.456	0.578	0.670	0.862
2.250	1.134	1.257	1.349	1.541

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.524)	(2.536)	(2.578)	(2.520)
4.875	(2.256)	(2.267)	(2.309)	(2.251)
4.750	(1.978)	(1.989)	(2.031)	(1.973)
4.625	(1.927)	(1.939)	(1.981)	(1.923)
4.500	(1.662)	(1.674)	(1.716)	(1.658)
4.375	(1.398)	(1.409)	(1.451)	(1.393)
4.250	(1.104)	(1.115)	(1.157)	(1.099)
4.125	(1.898)	(1.910)	(1.951)	(1.893)
4.000	(1.629)	(1.641)	(1.683)	(1.625)
3.990	(1.612)	(1.624)	(1.666)	(1.608)
3.875	(1.350)	(1.362)	(1.404)	(1.346)
3.750	(1.016)	(1.028)	(1.070)	(1.012)
3.625	(2.256)	(2.134)	(2.042)	(1.849)
3.500	(1.973)	(1.851)	(1.759)	(1.566)
3.375	(1.648)	(1.526)	(1.433)	(1.241)
3.250	(1.213)	(1.091)	(0.999)	(0.807)
3.125	(2.574)	(2.426)	(2.309)	(2.092)
3.000	(2.284)	(2.137)	(2.020)	(1.803)
2.990	(2.306)	(2.159)	(2.042)	(1.825)
2.875	(1.856)	(1.709)	(1.592)	(1.374)
2.750	(1.284)	(1.137)	(1.020)	(0.803)
2.625	(0.593)	(0.446)	(0.329)	(0.112)
2.500	(0.075)	(0.087)	(0.140)	(0.332)
2.375	0.456	0.578	0.670	0.862
2.250	1.134	1.257	1.349	1.541

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
5.000	(2.181)	(2.193)	(2.235)	(2.177)
4.875	(1.988)	(2.000)	(2.042)	(1.984)
4.750	(1.726)	(1.737)	(1.779)	(1.721)
4.625	(1.481)	(1.493)	(1.535)	(1.477)
4.500	(1.348)	(1.360)	(1.402)	(1.344)
4.375	(1.148)	(1.159)	(1.201)	(1.143)
4.250	(0.854)	(0.865)	(0.907)	(0.849)
4.125	(1.451)	(1.463)	(1.505)	(1.447)
4.000	(1.315)	(1.327)	(1.369)	(1.311)
3.990	(1.348)	(1.359)	(1.401)	(1.343)
3.875	(1.100)	(1.112)	(1.154)	(1.096)
3.750	(0.766)	(0.778)	(0.820)	(0.762)
3.625	(1.809)	(1.687)	(1.595)	(1.403)
3.500	(1.659)	(1.537)	(1.445)	(1.253)
3.375	(1.398)	(1.276)	(1.183)	(0.991)
3.250	(0.963)	(0.841)	(0.749)	(0.557)
3.125	(2.127)	(1.980)	(1.863)	(1.683)
3.000	(1.971)	(1.823)	(1.706)	(1.489)
2.990	(2.003)	(1.856)	(1.739)	(1.522)
2.875	(1.606)	(1.459)	(1.342)	(1.124)
2.750	(1.034)	(0.887)	(0.770)	(0.553)
2.625	(0.343)	(0.196)	(0.079)	0.138
2.500	0.239	0.361	0.453	0.645
2.375	0.706	0.828	0.920	1.112
2.250	1.384	1.507	1.599	1.791

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.777)	(0.747)	(0.747)	(0.647)
4.375	(0.664)	(0.634)	(0.634)	(0.534)
4.250	(0.508)	(0.478)	(0.478)	(0.378)
4.125	(0.310)	(0.280)	(0.280)	(0.180)
4.000	(0.024)	0.006	0.006	0.106
3.990	0.007	0.037	0.037	0.137
3.875	0.252	0.282	0.282	0.382
3.750	0.429	0.459	0.459	0.559
3.625	0.635	0.665	0.665	0.765
3.500	(0.374)	(0.369)	(0.394)	(0.419)
3.375	(0.203)	(0.198)	(0.223)	(0.149)
3.250	(0.012)	(0.007)	(0.032)	0.043
3.125	0.226	0.231	0.206	0.281
3.000	(1.368)	(1.271)	(1.205)	(1.038)
2.990	(1.366)	(1.269)	(1.202)	(1.035)
2.875	(1.171)	(1.074)	(1.007)	(0.840)
2.750	(0.976)	(0.879)	(0.812)	(0.645)
2.625	(0.673)	(0.576)	(0.509)	(0.342)
2.500	(0.304)	(0.207)	(0.140)	0.027
2.375	0.163	0.243	0.294	0.444
2.250	0.417	0.497	0.547	0.697
2.125	0.748	0.828	0.878	1.029
2.000	1.173	1.253	1.303	1.454
1.990	1.213	1.294	1.344	1.494

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.342)	(0.312)	(0.312)	(0.212)
4.375	(0.346)	(0.316)	(0.316)	(0.216)
4.250	(0.278)	(0.248)	(0.248)	(0.148)
4.125	(0.080)	(0.050)	(0.050)	0.050
4.000	0.206	0.236	0.236	0.336
3.990	0.237	0.267	0.267	0.367
3.875	0.551	0.581	0.581	0.681
3.750	0.659	0.689	0.689	0.789
3.625	0.865	0.895	0.895	0.995
3.500	0.040	0.040	0.040	0.095
3.375	0.096	0.101	0.076	0.150
3.250	0.218	0.223	0.198	0.273
3.125	0.456	0.461	0.436	0.511
3.000	(0.954)	(0.857)	(0.791)	(0.624)
2.990	(0.961)	(0.864)	(0.797)	(0.630)
2.875	(0.872)	(0.775)	(0.708)	(0.541)
2.750	(0.746)	(0.649)	(0.582)	(0.415)
2.625	(0.443)	(0.346)	(0.279)	(0.112)
2.500	(0.074)	0.023	0.090	0.257
2.375	0.432	0.529	0.596	0.763
2.250	0.647	0.727	0.777	0.927
2.125	0.978	1.058	1.108	1.259
2.000	1.403	1.483	1.533	1.684
1.990	1.443	1.524	1.574	1.724

FNMA HomeReady™ 10/6 ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.727)	(0.697)	(0.654)	(0.504)
2.750	(0.339)	(0.268)	(0.225)	(0.074)
2.625	0.095	0.167	0.210	0.360
2.500	0.548	0.620	0.663	0.813

FNMA HomeReady™ 5/6 SOFR ARM [2/1] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.433)	(0.362)	(0.318)	(0.168)
2.750	(0.198)	(0.127)	(0.084)	0.066
2.625	0.039	0.110	0.153	0.304
2.500	0.289	0.360	0.403	0.554

FNMA HomeReady™ 7/6 SOFR ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.642)	(0.571)	(0.528)	(0.378)
2.625	(0.373)	(0.302)	(0.259)	(0.109)
2.500	0.002	0.073	0.116	0.266

FNMA HomeReady™ 10/6 ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.727)	(0.697)	(0.654)	(0.504)
2.750	(0.339)	(0.268)	(0.225)	(0.074)
2.625	0.095	0.167	0.210	0.360
2.500	0.548	0.620	0.663	0.813

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	Lender Paid MI Adj.										
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799
60.01 - 70	NA	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250
70.01 - 80	NA	NA	NA	1.250	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500
80.01 - 85	NA	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500
85.01 - 90	NA	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500
90.01 - 95	NA	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500
95.01 - 97	NA	NA	NA	2.750	2.250	1.500	1.500	1.000	1.000	0.750	0.750	0.750

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Rate & Term Refi	LPMI Adjustments Applied after Cap											
		≤ 60	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800	
Premium Adjusters	Manufactured Home	NA	1,000	0,950	0,950	0,650	0,400	0,300	0,200	0,120	0,110	0,100	
	OTI > 45	≤ 85	NA	1,300	1,300	1,300	1,000	1,000	0,700	0,500	0,500	0,500	0,500
		85.01 - 90	NA	0,400	0,400	0,420	0,380	0,300	0,220	0,170	0,110	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	0,280
		95.01 - 97	NA	1,330	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
		95.01 - 97	NA	1,820	1,600	1,420	1,240	1,060	0,760	0,620	0,380	0,380	0,380
	LTV Adjusters	≤ 85	NA	0,580	0,510	0,480	0,390	0,360	0,360	0,360	0,360	0,360	0,360
		85.01 - 90	NA	1,810	1,650	1,510	1,150	0,950	0,850	0,680	0,520	0,470	0,470
		90.01 - 95	NA	4,090	3,690	3,350	2,550	2,020	1,760	1,390	0,950	0,840	0,810
		95.01 - 97	NA	4,720	4,260	3,850	2,890	2,290	1,980	1,550	1,050	1,050	1,050
		> 20 Yr	≤ 85	NA	1,430	1,340	1,210	0,900	0,770	0,670	0,570	0,470	0,470
85.01 - 90		NA	3,840	3,510	3,310	2,400	1,970	1,640	1,340	0,940	0,830	0,790	0,790
90.01 - 95	NA	4,340	3,940	3,610	2,740	2,210	1,870	1,510	1,070	0,900	0,840	0,840	
95.01 - 97	NA	4,980	4,510	4,110	3,070	2,470	2,100	1,670					

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.881)	(5.824)	(5.866)	(5.808)
4.990	(5.831)	(5.804)	(5.846)	(5.788)
4.875	(5.720)	(5.667)	(5.576)	(5.518)
4.750	(5.509)	(5.456)	(5.356)	(5.202)
4.625	(5.253)	(5.215)	(5.132)	(4.994)
4.500	(5.108)	(5.070)	(4.987)	(4.849)
4.375	(4.900)	(4.862)	(4.779)	(4.641)
4.250	(4.667)	(4.630)	(4.546)	(4.408)
4.125	(4.415)	(4.415)	(4.348)	(4.225)
4.000	(4.236)	(4.236)	(4.170)	(4.046)
3.990	(4.186)	(4.186)	(4.120)	(3.996)
3.875	(4.029)	(4.029)	(3.963)	(3.839)
3.750	(3.726)	(3.726)	(3.659)	(3.536)
3.625	(4.493)	(4.407)	(4.338)	(4.149)
3.500	(4.263)	(4.170)	(4.098)	(3.906)
3.375	(3.892)	(3.790)	(3.714)	(3.516)
3.250	(3.362)	(3.249)	(3.169)	(2.962)
3.125	(3.962)	(3.851)	(3.780)	(3.599)
3.000	(3.646)	(3.528)	(3.447)	(3.253)
2.990	(3.608)	(3.478)	(3.397)	(3.203)
2.875	(3.106)	(2.959)	(2.862)	(2.659)
2.750	(2.475)	(2.328)	(2.211)	(1.994)
2.625	(1.805)	(1.662)	(1.570)	(1.226)
2.500	(1.326)	(1.184)	(1.084)	(0.832)
2.375	(0.651)	(0.529)	(0.437)	(0.245)
2.250	0.096	0.218	0.310	0.502

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.881)	(5.819)	(5.861)	(5.803)
4.990	(5.831)	(5.800)	(5.842)	(5.784)
4.875	(5.720)	(5.667)	(5.576)	(5.518)
4.750	(5.509)	(5.456)	(5.356)	(5.202)
4.625	(5.253)	(5.215)	(5.132)	(4.994)
4.500	(5.108)	(5.070)	(4.987)	(4.849)
4.375	(4.900)	(4.862)	(4.779)	(4.641)
4.250	(4.667)	(4.630)	(4.546)	(4.408)
4.125	(4.415)	(4.415)	(4.348)	(4.225)
4.000	(4.236)	(4.236)	(4.170)	(4.046)
3.990	(4.186)	(4.186)	(4.120)	(3.996)
3.875	(4.029)	(4.029)	(3.963)	(3.839)
3.750	(3.726)	(3.726)	(3.659)	(3.536)
3.625	(4.493)	(4.407)	(4.338)	(4.149)
3.500	(4.263)	(4.170)	(4.098)	(3.906)
3.375	(3.892)	(3.790)	(3.714)	(3.516)
3.250	(3.362)	(3.249)	(3.169)	(2.962)
3.125	(3.962)	(3.851)	(3.780)	(3.599)
3.000	(3.646)	(3.528)	(3.447)	(3.253)
2.990	(3.596)	(3.478)	(3.397)	(3.203)
2.875	(3.088)	(2.958)	(2.862)	(2.659)
2.750	(2.463)	(2.315)	(2.203)	(1.993)
2.625	(1.805)	(1.662)	(1.570)	(1.235)
2.500	(1.326)	(1.184)	(1.084)	(0.772)
2.375	(0.607)	(0.485)	(0.393)	(0.201)
2.250	0.111	0.233	0.325	0.517

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.420)	(6.279)	(6.275)	(6.113)
4.875	(6.253)	(6.111)	(6.104)	(5.945)
4.750	(6.007)	(5.864)	(5.856)	(5.694)
4.625	(5.484)	(5.414)	(5.449)	(5.390)
4.500	(5.362)	(5.292)	(5.286)	(5.228)
4.375	(5.205)	(5.134)	(5.057)	(4.997)
4.250	(5.032)	(4.958)	(4.879)	(4.724)
4.125	(5.055)	(5.000)	(4.947)	(4.610)
4.000	(4.923)	(4.864)	(4.806)	(4.467)
3.990	(4.873)	(4.814)	(4.756)	(4.417)
3.875	(4.605)	(4.539)	(4.480)	(4.135)
3.750	(4.214)	(4.142)	(4.080)	(3.726)
3.625	(4.474)	(4.375)	(4.309)	(3.984)
3.500	(4.234)	(4.134)	(4.065)	(3.734)
3.375	(3.890)	(3.782)	(3.711)	(3.392)
3.250	(3.420)	(3.303)	(3.227)	(2.924)
3.125	(3.922)	(3.768)	(3.718)	(3.413)
3.000	(3.594)	(3.428)	(3.376)	(3.056)
2.990	(3.544)	(3.378)	(3.326)	(3.006)
2.875	(3.107)	(2.933)	(2.877)	(2.550)
2.750	(2.548)	(2.365)	(2.307)	(1.972)
2.625	(2.197)	(1.929)	(1.895)	(1.352)
2.500	(1.722)	(1.441)	(1.405)	(0.987)
2.375	(1.011)	(0.748)	(0.686)	(0.464)
2.250	(0.248)	(0.033)	0.076	0.283

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.196)	(5.143)	(5.116)	(4.981)
4.375	(5.057)	(5.003)	(4.978)	(4.840)
4.250	(4.858)	(4.800)	(4.772)	(4.633)
4.125	(4.674)	(4.613)	(4.581)	(4.439)
4.000	(4.468)	(4.357)	(4.330)	(4.145)
3.990	(4.418)	(4.307)	(4.280)	(4.095)
3.875	(4.175)	(4.058)	(4.027)	(3.837)
3.750	(4.068)	(3.948)	(3.918)	(3.724)
3.625	(3.976)	(3.967)	(3.912)	(3.796)
3.500	(3.733)	(3.722)	(3.668)	(3.551)
3.375	(3.554)	(3.544)	(3.490)	(3.373)
3.250	(3.322)	(3.312)	(3.258)	(3.141)
3.125	(3.653)	(3.567)	(3.454)	(3.287)
3.000	(3.794)	(3.720)	(3.666)	(3.498)
2.990	(3.744)	(3.670)	(3.616)	(3.448)
2.875	(3.577)	(3.501)	(3.445)	(3.276)
2.750	(3.250)	(3.171)	(3.114)	(2.945)
2.625	(2.799)	(2.715)	(2.659)	(2.484)
2.500	(2.595)	(2.514)	(2.479)	(2.263)
2.375	(2.229)	(2.144)	(2.108)	(1.886)
2.250	(1.822)	(1.733)	(1.696)	(1.470)
2.125	(1.165)	(1.069)	(1.031)	(0.848)
2.000	(0.574)	(0.493)	(0.443)	(0.293)
1.990	(0.524)	(0.444)	(0.394)	(0.243)

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.194)	(5.137)	(5.137)	(5.037)
4.375	(5.174)	(5.144)	(5.144)	(5.044)
4.250	(5.054)	(5.024)	(5.024)	(4.924)
4.125	(4.706)	(4.676)	(4.676)	(4.576)
4.000	(4.745)	(4.624)	(4.558)	(4.385)
3.990	(4.695)	(4.574)	(4.508)	(4.359)
3.875	(4.454)	(4.354)	(4.354)	(4.254)
3.750	(4.349)	(4.219)	(4.152)	(4.052)
3.625	(4.069)	(3.937)	(3.866)	(3.692)
3.500	(4.087)	(3.996)	(3.931)	(3.723)
3.375	(3.898)	(3.805)	(3.739)	(3.531)
3.250	(3.625)	(3.529)	(3.461)	(3.250)
3.125	(3.402)	(3.304)	(3.234)	(3.028)
3.000	(3.604)	(3.531)	(3.476)	(3.309)
2.990	(3.554)	(3.481)	(3.426)	(3.259)
2.875	(3.388)	(3.312)	(3.257)	(3.088)
2.750	(3.063)	(2.983)	(2.927)	(2.758)
2.625	(2.613)	(2.529)	(2.473)	(2.298)
2.500	(2.547)	(2.466)	(2.431)	(2.217)
2.375	(2.183)	(2.098)	(2.062)	(1.840)
2.250	(1.777)	(1.689)	(1.652)	(1.448)
2.125	(1.244)	(1.164)	(1.114)	(0.964)
2.000	(0.597)	(0.517)	(0.467)	(0.317)
1.990	(0.532)	(0.451)	(0.401)	(0.251)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.377)	(1.347)	(1.304)	(1.154)
2.750	(0.989)	(0.918)	(0.875)	(0.724)
2.625	(0.555)	(0.483)	(0.440)	(0.290)
2.500	(0.102)	(0.030)	0.013	0.163

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.083)	(1.012)	(0.968)	(0.818)
2.750	(0.848)	(0.777)	(0.734)	(0.584)
2.625	(0.611)	(0.540)	(0.497)	(0.346)
2.500	(0.361)	(0.290)	(0.247)	(0.096)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.292)	(1.221)	(1.178)	(1.028)
2.750	(1.023)	(0.952)	(0.909)	(0.759)
2.625	(0.648)	(0.577)	(0.534)	(0.384)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.377)	(1.347)	(1.304)	(1.154)
2.750	(0.989)	(0.918)	(0.875)	(0.724)
2.625	(0.555)	(0.483)	(0.440)	(0.290)
2.500	(0.102)	(0.030)	0.013	0.163

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	Loan Level Price Adjustments									
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
	≤ 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250
	70.01 - 75	NA	NA	2.750	2.250	1.250	1.250	1.000	0.500	0.250	0.250
	75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	1.250	0.750	0.500	0.500
	80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.250	0.250
	85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250
	90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250
	95.01 - 97*	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	DTI > 45	LTV Adjusters	LPMI Adjustments Applied after Cap										
					< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
		Manufactured Home	NA	NA	1.000	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
		3 - 4 Unit	NA	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
		≤ 85	NA	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	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	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	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	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360	
		85.01 - 90	NA	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	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	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050	
		> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470	
		85.01 - 90	NA	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	NA	4.340	3.940	3.610	2.740							

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.133)	(1.062)	(1.018)	(0.868)
2.750	(0.898)	(0.827)	(0.784)	(0.634)
2.625	(0.661)	(0.590)	(0.547)	(0.396)
2.500	(0.411)	(0.340)	(0.297)	(0.146)

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	NA	NA	NA	NA
2.750	(1.342)	(1.271)	(1.228)	(1.078)
2.625	(1.073)	(1.002)	(0.959)	(0.809)
2.500	(0.698)	(0.627)	(0.584)	(0.434)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.427)	(1.397)	(1.354)	(1.204)
2.750	(1.039)	(0.968)	(0.925)	(0.774)
2.625	(0.605)	(0.533)	(0.490)	(0.340)
2.500	(0.152)	(0.080)	(0.037)	0.113

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.433)	(0.362)	(0.318)	(0.168)
2.750	(0.198)	(0.127)	(0.084)	0.066
2.625	0.039	0.110	0.153	0.304
2.500	0.289	0.360	0.403	0.554

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.642)	(0.571)	(0.528)	(0.378)
2.625	(0.373)	(0.302)	(0.259)	(0.109)
2.500	0.002	0.073	0.116	0.266

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.727)	(0.697)	(0.654)	(0.504)
2.750	(0.339)	(0.268)	(0.225)	(0.074)
2.625	0.095	0.167	0.210	0.360
2.500	0.548	0.620	0.663	0.813

Loan Level Price Adjustments

	LTV											
		<= 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	>= 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	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250

	LTV										
		<= 60	60.01 - 75	75.01 - 80	>= 760						
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875

Lender Paid MI Adj.	Premium Adjusters													
		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800		
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	
		DTI > 45	85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
	LTV Adjusters	LTV	90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
			<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
		> 20 Yr Term	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

Subordinate Financing	LTV	CLTV		
			< 720	>= 720
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)	0.250
	Escrow Waiver (Insurance Only)	0.000
>90 LTV	0.250	
Second Home > 85 LTV	0.250	

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

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

Loan Size Adjustments	Loan Amount		Purchase	Refinance
		<\$50,000	1.250	1.250
	\$50,000 - \$99,999	0.500	0.500	
	\$100,000 - \$149,999	0.250	0.250	
	\$150,000 - \$199,999	0.000	0.000	
	\$200,000 - \$249,999	0.000	(0.125)	
	\$250,000 - \$299,999	0.000	(0.125)	
	\$300,000 - Conforming Limit	0.000	(0.125)	
High Balance	High Balance		0.000	0.000
	Purch - R/T Refi.	LTV <= 75	1.000	
		LTV > 75	1.750	
	C/O Refi.	LTV <= 75	1.750	
LTV > 75		2.500		

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)	0.500
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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%

