

Virginia Wholesale Rate Sheet

60 Day Lock Special on Conventional and Government Fixed!

Special Pricing is here for Conv & FHA!!

PRODUCT HIGHLIGHTS

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

TABLE OF CONTENTS

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

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	(4.158)	↑ (0.202)			
3.250	(3.237)	↑ (0.206)	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
3.375	(3.528)	↑ (0.139)	3.375	(2.320)	↑ (0.200)
3.250	(3.296)	↑ (0.140)	3.250	(4.132)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(1.150)	↑ (0.158)	3.375	(2.370)	↑ (0.200)
2.750	(0.915)	↑ (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	
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.

Government Products

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	(5.113)	(5.049)	(5.016)	(4.882)	4.750	(5.163)	(5.099)	(5.066)	(4.932)	4.750	(3.813)	(3.749)	(3.716)	(3.582)
4.625	(4.835)	(4.771)	(4.738)	(4.604)	4.625	(4.885)	(4.821)	(4.788)	(4.654)	4.625	(3.535)	(3.471)	(3.438)	(3.304)
4.500	(4.544)	(4.481)	(4.447)	(4.314)	4.500	(4.594)	(4.531)	(4.497)	(4.364)	4.500	(3.244)	(3.181)	(3.147)	(3.014)
4.375	(4.241)	(4.178)	(4.144)	(4.011)	4.375	(4.291)	(4.228)	(4.194)	(4.061)	4.375	(2.941)	(2.878)	(2.844)	(2.711)
4.250	(4.300)	(4.278)	(4.287)	(4.195)	4.250	(4.350)	(4.328)	(4.337)	(4.245)	4.250	(3.000)	(2.978)	(2.987)	(2.895)
4.125	(3.997)	(3.975)	(3.984)	(3.892)	4.125	(4.047)	(4.025)	(4.034)	(3.942)	4.125	(2.697)	(2.675)	(2.684)	(2.592)
4.000	(3.681)	(3.660)	(3.668)	(3.576)	4.000	(3.731)	(3.710)	(3.718)	(3.626)	4.000	(2.381)	(2.360)	(2.368)	(2.276)
3.875	(3.353)	(3.332)	(3.340)	(3.248)	3.875	(3.403)	(3.382)	(3.390)	(3.298)	3.875	(2.053)	(2.032)	(2.040)	(1.948)
3.750	(3.372)	(3.342)	(3.342)	(3.242)	3.750	(3.422)	(3.392)	(3.392)	(3.292)	3.750	(2.072)	(2.042)	(2.042)	(1.942)
3.625	(3.044)	(3.014)	(3.014)	(2.914)	3.625	(3.094)	(3.064)	(3.064)	(2.964)	3.625	(1.744)	(1.714)	(1.714)	(1.614)
3.500	(2.703)	(2.673)	(2.673)	(2.573)	3.500	(2.753)	(2.723)	(2.723)	(2.623)	3.500	(1.403)	(1.373)	(1.373)	(1.273)
3.375	(2.350)	(2.320)	(2.320)	(2.220)	3.375	(2.400)	(2.370)	(2.370)	(2.270)	3.375	(1.050)	(1.020)	(1.020)	(0.920)
3.250	(4.296)	(4.132)	(3.999)	(3.765)	3.250	(4.346)	(4.182)	(4.049)	(3.815)	3.250	(2.996)	(2.832)	(2.699)	(2.465)
3.125	(3.943)	(3.779)	(3.646)	(3.412)	3.125	(3.993)	(3.829)	(3.696)	(3.462)	3.125	(2.643)	(2.479)	(2.346)	(2.112)
3.000	(3.578)	(3.414)	(3.280)	(3.046)	3.000	(3.628)	(3.464)	(3.330)	(3.096)	3.000	(2.278)	(2.114)	(1.980)	(1.746)
2.990	(3.568)	(3.404)	(3.270)	(3.036)	2.990	(3.618)	(3.454)	(3.320)	(3.086)	2.990	(1.900)	(1.736)	(1.602)	(1.368)
2.875	(3.200)	(3.063)	(2.902)	(2.668)	2.875	(3.250)	(3.086)	(2.952)	(2.718)	2.875	(2.310)	(2.154)	(2.020)	(1.803)
2.750	(3.610)	(3.454)	(3.329)	(3.103)	2.750	(3.660)	(3.504)	(3.379)	(3.153)	2.750	(1.932)	(1.776)	(1.651)	(1.425)
2.625	(3.232)	(3.076)	(2.951)	(2.725)	2.625	(3.282)	(3.126)	(3.001)	(2.775)	2.625	(1.541)	(1.386)	(1.260)	(1.035)
2.500	(2.841)	(2.686)	(2.560)	(2.335)	2.500	(2.891)	(2.736)	(2.610)	(2.385)	2.500	(1.138)	(0.983)	(0.857)	(0.632)
2.375	(2.438)	(2.283)	(2.157)	(1.932)	2.375	(2.488)	(2.333)	(2.207)	(1.982)	2.375	(0.723)	(0.567)	(0.442)	(0.216)
2.250	(2.023)	(1.867)	(1.742)	(1.516)	2.250	(2.073)	(1.917)	(1.792)	(1.566)					

FHA 15 Yr Fixed					VA 15 Yr Fixed					FHA High Balance 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	
4.250	(2.227)	(2.197)	(2.197)	(2.097)	4.250	(2.077)	(2.047)	(2.047)	(1.947)	4.125	(2.054)	(2.033)	(2.041)	(1.949)
4.125	(2.227)	(2.197)	(2.197)	(2.097)	4.125	(2.077)	(2.047)	(2.047)	(1.947)	4.000	(1.739)	(1.717)	(1.726)	(1.634)
4.000	(2.227)	(2.197)	(2.197)	(2.097)	4.000	(2.077)	(2.047)	(2.047)	(1.947)	3.875	(1.411)	(1.389)	(1.398)	(1.306)
3.875	(2.227)	(2.197)	(2.197)	(2.097)	3.875	(2.077)	(2.047)	(2.047)	(1.947)	3.750	(2.148)	(2.118)	(2.118)	(2.018)
3.750	(2.227)	(2.197)	(2.197)	(2.097)	3.750	(2.077)	(2.047)	(2.047)	(1.947)	3.625	(1.820)	(1.790)	(1.790)	(1.690)
3.625	(1.524)	(1.494)	(1.494)	(1.394)	3.625	(1.374)	(1.344)	(1.344)	(1.244)	3.500	(1.480)	(1.450)	(1.450)	(1.350)
3.500	(1.524)	(1.494)	(1.494)	(1.394)	3.500	(1.374)	(1.344)	(1.344)	(1.244)	3.375	(1.127)	(1.097)	(1.097)	(0.997)
3.375	(1.524)	(1.494)	(1.494)	(1.394)	3.375	(1.374)	(1.344)	(1.344)	(1.244)	3.250	(2.354)	(2.190)	(2.056)	(1.822)
3.250	(1.524)	(1.494)	(1.494)	(1.394)	3.250	(1.374)	(1.344)	(1.344)	(1.244)	3.125	(2.001)	(1.837)	(1.703)	(1.469)
3.125	(0.897)	(0.892)	(0.918)	(0.843)	3.125	(0.747)	(0.742)	(0.768)	(0.693)	3.000	(1.635)	(1.471)	(1.337)	(1.103)
3.000	(0.897)	(0.892)	(0.918)	(0.843)	3.000	(0.747)	(0.742)	(0.768)	(0.693)	2.990	(1.625)	(1.461)	(1.327)	(1.093)
2.875	(0.900)	(0.895)	(0.920)	(0.846)	2.875	(0.750)	(0.745)	(0.770)	(0.696)	2.875	(1.257)	(1.093)	(0.959)	(0.725)
2.750	(0.910)	(0.905)	(0.930)	(0.855)	2.750	(0.760)	(0.755)	(0.780)	(0.705)	2.750	(2.105)	(1.950)	(1.824)	(1.598)
2.625	(0.237)	(0.140)	(0.073)	0.094	2.625	(0.087)	0.010	0.077	0.244	2.625	(1.727)	(1.572)	(1.446)	(1.220)
2.500	(0.261)	(0.164)	(0.097)	0.070	2.500	(0.111)	(0.014)	0.053	0.220	2.500	(1.337)	(1.181)	(1.055)	(0.830)
2.375	(0.269)	(0.172)	(0.105)	0.062	2.375	(0.119)	(0.022)	0.045	0.212	2.375	(0.934)	(0.778)	(0.652)	(0.427)
2.250	(0.260)	(0.163)	(0.096)	0.071	2.250	(0.110)	(0.013)	0.054	0.221	2.250	(0.518)	(0.363)	(0.237)	(0.011)

VA High Balance 30 Yr Fixed					FHA 5-1 ARM (1-1.5 Caps)					VA 5-1 ARM (1-1.5 Caps)				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.125	(1.754)	(1.733)	(1.741)	(1.649)	4.125	(1.196)	(1.046)	(0.896)	(0.746)	4.125	(1.146)	(0.996)	(0.846)	(0.696)
4.000	(1.439)	(1.417)	(1.426)	(1.334)	4.000	(1.154)	(1.004)	(0.854)	(0.704)	4.000	(1.104)	(0.954)	(0.804)	(0.654)
3.875	(1.111)	(1.089)	(1.098)	(1.006)	3.875	(1.112)	(0.962)	(0.812)	(0.662)	3.875	(1.062)	(0.912)	(0.762)	(0.612)
3.750	(1.848)	(1.818)	(1.818)	(1.718)	3.750	(1.071)	(0.921)	(0.771)	(0.621)	3.750	(1.021)	(0.871)	(0.721)	(0.571)
3.625	(1.520)	(1.490)	(1.490)	(1.390)	3.625	(0.928)	(0.778)	(0.628)	(0.478)	3.625	(0.878)	(0.728)	(0.578)	(0.428)
3.500	(1.180)	(1.150)	(1.150)	(1.050)	3.500	(0.880)	(0.730)	(0.580)	(0.430)	3.500	(0.830)	(0.680)	(0.530)	(0.380)
3.375	(0.827)	(0.797)	(0.797)	(0.697)	3.375	(0.833)	(0.683)	(0.533)	(0.383)	3.375	(0.783)	(0.633)	(0.483)	(0.333)
3.250	(2.054)	(1.890)	(1.756)	(1.522)	3.250	(0.785)	(0.635)	(0.485)	(0.335)	3.250	(0.735)	(0.585)	(0.435)	(0.285)
3.125	(1.701)	(1.537)	(1.403)	(1.169)	3.125	(0.526)	(0.376)	(0.226)	(0.076)	3.125	(0.476)	(0.326)	(0.176)	(0.026)
3.000	(1.335)	(1.171)	(1.037)	(0.803)	3.000	(0.439)	(0.289)	(0.139)	0.011	3.000	(0.389)	(0.239)	(0.089)	0.061
2.990	(1.325)	(1.161)	(1.027)	(0.793)	2.990	(0.352)	(0.202)	(0.052)	0.098	2.990	(0.302)	(0.152)	(0.002)	0.148
2.875	(0.957)	(0.793)	(0.659)	(0.425)	2.875	(0.266)	(0.116)	0.034	0.184	2.875	(0.216)	(0.066)	0.084	0.234
2.750	(1.805)	(1.650)	(1.524)	(1.298)										
2.625	(1.427)	(1.272)	(1.146)	(0.920)										
2.500	(1.037)	(0.881)	(0.755)	(0.530)										
2.375	(0.634)	(0.478)	(0.352)	(0.127)										
2.250	(0.218)	(0.063)	0.063	0.289										

FHA 5-1 ARM High Balance (1-1.5 Caps)					VA 5-1 ARM High Balance (1-1.5 Caps)				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.125	(0.976)	(0.826)	(0.676)	(0.526)	4.125	(0.676)	(0.526)	(0.376)	(0.226)
4.000	(0.934)	(0.784)	(0.634)	(0.484)	4.000	(0.634)	(0.484)	(0.334)	(0.184)
3.875	(0.892)	(0.742)	(0.592)	(0.442)	3.875	(0.592)	(0.442)	(0.292)	(0.142)
3.750	(0.851)	(0.701)	(0.551)	(0.401)	3.750	(0.551)	(0.401)	(0.251)	(0.101)
3.625	(0.708)	(0.558)	(0.408)	(0.258)	3.625	(0.408)	(0.258)	(0.108)	0.042
3.500	(0.660)	(0.510)	(0.360)	(0.210)	3.500	(0.360)	(0.210)	(0.060)	0.090
3.375	(0.613)	(0.463)	(0.313)	(0.163)	3.375	(0.313)	(0.163)	(0.013)	0.137
3.250	(0.565)	(0.415)	(0.265)	(0.115)	3.250	(0.265)	(0.115)	0.035	0.185
3.125	(0.306)	(0.156)	(0.006)	0.144	3.125	(0.006)	0.144	0.294	0.444
3.000	(0.219)	(0.069)	0.081	0.231	3.000	0.081	0.231	0.381	0.531
2.875	(0.132)	0.018	0.168	0.318	2.875	0.168	0.318	0.468	0.618
2.750	(0.046)	0.104	0.254	0.404	2.750	0.254	0.404	0.554	0.704

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	
Loan Size Adjustments	680-719	0.000	
	720-759	0.000	
Loan Size Adjustments for VA BPC Loans (In addition to standard adjustments)	≥ 760	0.000	
	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)
	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)	
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 town			

Fannie Mae - conforming Fixed Rate Products

Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed					Fannie Mae 30yr 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 (5.869)	(5.812)	(5.854)	(5.796)		5.000 (5.869)	(5.807)	(5.849)	(5.791)		5.000 (6.048)	(6.267)	(6.263)	(6.935)	
4.990 (5.819)	(5.792)	(5.834)	(5.776)		4.990 (5.819)	(5.788)	(5.830)	(5.772)		4.875 (6.241)	(6.099)	(6.092)	(5.935)	
4.875 (5.788)	(5.655)	(5.697)	(5.639)		4.875 (5.788)	(5.655)	(5.697)	(5.639)		4.750 (5.988)	(5.882)	(5.884)	(5.688)	
4.750 (5.497)	(5.444)	(5.344)	(5.190)		4.750 (5.497)	(5.444)	(5.344)	(5.190)		4.625 (5.472)	(5.402)	(5.437)	(5.378)	
4.625 (5.241)	(5.203)	(5.120)	(4.982)		4.625 (5.241)	(5.203)	(5.120)	(4.982)		4.500 (5.350)	(5.280)	(5.274)	(5.216)	
4.500 (5.096)	(5.058)	(4.975)	(4.837)		4.500 (5.096)	(5.058)	(4.975)	(4.837)		4.375 (5.193)	(5.122)	(5.045)	(4.985)	
4.375 (4.888)	(4.850)	(4.767)	(4.629)		4.375 (4.888)	(4.850)	(4.767)	(4.629)		4.250 (5.020)	(4.946)	(4.867)	(4.792)	
4.250 (4.655)	(4.618)	(4.534)	(4.396)		4.250 (4.655)	(4.618)	(4.534)	(4.396)		4.125 (5.043)	(4.988)	(4.935)	(4.885)	
4.125 (4.403)	(4.403)	(4.336)	(4.213)		4.125 (4.403)	(4.403)	(4.336)	(4.213)		4.000 (4.911)	(4.852)	(4.794)	(4.455)	
4.000 (4.234)	(4.190)	(4.130)	(4.014)		4.000 (4.234)	(4.234)	(4.130)	(4.014)		3.900 (4.861)	(4.722)	(4.745)	(4.632)	
3.900 (4.174)	(4.174)	(4.108)	(3.984)		3.900 (4.174)	(4.174)	(4.108)	(3.984)		3.875 (4.593)	(4.527)	(4.468)	(4.123)	
3.875 (4.017)	(3.951)	(3.827)			3.875 (4.017)	(3.951)	(3.827)			3.750 (4.202)	(4.130)	(4.068)	(3.714)	
3.750 (3.714)	(3.714)	(3.647)	(3.524)		3.750 (3.714)	(3.714)	(3.647)	(3.524)		3.625 (4.462)	(4.368)	(4.297)	(3.972)	
3.625 (4.481)	(4.395)	(4.320)	(4.117)		3.625 (4.481)	(4.395)	(4.320)	(4.117)		3.500 (4.222)	(4.122)	(4.053)	(3.722)	
3.500 (4.251)	(4.158)	(4.086)	(3.894)		3.500 (4.251)	(4.158)	(4.086)	(3.894)		3.375 (3.878)	(3.770)	(3.699)	(3.380)	
3.375 (3.880)	(3.778)	(3.702)	(3.504)		3.375 (3.880)	(3.778)	(3.702)	(3.504)		3.250 (3.408)	(3.291)	(3.215)	(2.912)	
3.250 (3.566)	(3.237)	(3.157)	(2.959)		3.250 (3.566)	(3.237)	(3.157)	(2.959)		3.125 (3.818)	(3.756)	(3.706)	(3.460)	
3.125 (3.500)	(3.439)	(3.368)	(3.187)		3.125 (3.500)	(3.439)	(3.368)	(3.187)		3.000 (3.582)	(3.416)	(3.364)	(3.044)	
3.000 (3.634)	(3.516)	(3.435)	(3.241)		3.000 (3.634)	(3.516)	(3.435)	(3.241)		2.900 (3.532)	(3.366)	(3.314)	(2.994)	
2.900 (3.596)	(3.466)	(3.385)	(3.191)		2.900 (3.584)	(3.466)	(3.385)	(3.191)		2.875 (3.095)	(2.921)	(2.865)	(2.538)	
2.875 (3.098)	(2.947)	(2.850)	(2.647)		2.875 (3.098)	(2.946)	(2.850)	(2.647)		2.750 (2.538)	(2.352)	(2.326)	(1.960)	
2.750 (2.463)	(2.316)	(2.199)	(1.982)		2.750 (2.451)	(2.303)	(2.191)	(1.981)		2.625 (2.185)	(1.917)	(1.883)	(1.340)	
2.625 (1.793)	(1.650)	(1.558)	(1.214)		2.625 (1.793)	(1.650)	(1.558)	(1.213)		2.500 (1.710)	(1.429)	(1.393)	(0.975)	
2.500 (1.314)	(1.172)	(1.072)	(0.820)		2.500 (1.314)	(1.172)	(1.072)	(0.740)		2.375 (0.999)	(0.726)	(0.674)	(0.452)	
2.375 (0.830)	(0.687)	(0.628)	(0.433)		2.375 (0.830)	(0.687)	(0.628)	(0.433)		2.250 (0.298)	(0.021)	(0.088)	(0.295)	
2.250 (0.108)	0.230	0.322	0.514		2.250 (0.123)	0.245	0.337	0.529						
Fannie Mae 15yr Fixed					Fannie Mae 15yr 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	
4.500 (5.180)	(5.127)	(5.100)	(4.965)		4.500 (5.178)	(5.121)	(5.121)	(5.021)		4.990 (6.048)	(6.267)	(6.263)	(6.948)	
4.375 (5.041)	(4.987)	(4.962)	(4.824)		4.375 (5.158)	(5.128)	(5.128)	(5.028)		4.875 (6.241)	(6.099)	(6.092)	(5.935)	
4.250 (4.842)	(4.784)	(4.759)	(4.617)		4.250 (4.842)	(4.784)	(4.759)	(4.617)		4.750 (5.988)	(5.882)	(5.884)	(5.688)	
4.125 (4.655)	(4.597)	(4.565)	(4.423)		4.125 (4.650)	(4.560)	(4.560)	(4.423)		4.625 (5.472)	(5.402)	(5.437)	(5.378)	
4.000 (4.452)	(4.431)	(4.314)	(4.129)		4.000 (4.452)	(4.431)	(4.314)	(4.129)		4.500 (5.350)	(5.280)	(5.274)	(5.216)	
3.900 (4.402)	(4.291)	(4.264)	(4.079)		3.900 (4.402)	(4.291)	(4.264)	(4.079)		4.375 (5.193)	(5.122)	(5.045)	(4.985)	
3.875 (4.159)	(4.042)	(4.011)	(3.821)		3.875 (4.159)	(4.042)	(4.011)	(3.821)		4.250 (5.020)	(4.946)	(4.867)	(4.792)	
3.750 (4.052)	(3.932)	(3.902)	(3.708)		3.750 (4.052)	(3.932)	(3.902)	(3.708)		4.125 (5.043)	(4.988)	(4.935)	(4.885)	
3.625 (3.960)	(3.951)	(3.896)	(3.780)		3.625 (3.960)	(3.951)	(3.896)	(3.780)		4.000 (4.911)	(4.852)	(4.794)	(4.455)	
3.500 (3.717)	(3.706)	(3.652)	(3.535)		3.500 (3.717)	(3.706)	(3.652)	(3.535)		3.900 (4.861)	(4.722)	(4.745)	(4.632)	
3.375 (3.538)	(3.526)	(3.474)	(3.357)		3.375 (3.538)	(3.526)	(3.474)	(3.357)		3.875 (4.593)	(4.527)	(4.468)	(4.123)	
3.250 (3.306)	(3.296)	(3.242)	(3.125)		3.250 (3.306)	(3.296)	(3.242)	(3.125)		3.750 (4.202)	(4.130)	(4.068)	(3.714)	
3.125 (3.637)	(3.551)	(3.438)	(3.271)		3.125 (3.637)	(3.551)	(3.438)	(3.271)		3.625 (4.462)	(4.368)	(4.297)	(3.972)	
3.000 (3.778)	(3.706)	(3.600)	(3.462)		3.000 (3.778)	(3.706)	(3.600)	(3.462)		3.500 (4.222)	(4.122)	(4.053)	(3.722)	
2.900 (3.728)	(3.654)	(3.600)	(3.432)		2.900 (3.728)	(3.654)	(3.600)	(3.432)		3.375 (3.878)	(3.770)	(3.699)	(3.380)	
2.875 (3.561)	(3.485)	(3.429)	(3.260)		2.875 (3.561)	(3.485)	(3.429)	(3.260)		3.250 (3.408)	(3.291)	(3.215)	(2.912)	
2.750 (3.234)	(3.155)	(3.098)	(2.929)		2.750 (3.234)	(3.155)	(3.098)	(2.929)		3.125 (3.818)	(3.756)	(3.706)	(3.460)	
2.625 (2.789)	(2.699)	(2.644)	(2.468)		2.625 (2.789)	(2.699)	(2.644)	(2.468)		3.000 (3.582)	(3.416)	(3.364)	(3.044)	
2.500 (2.579)	(2.498)	(2.463)	(2.247)		2.500 (2.579)	(2.498)	(2.463)	(2.247)		2.900 (3.532)	(3.366)	(3.314)	(2.994)	
2.375 (2.213)	(2.128)	(2.092)	(1.870)		2.375 (2.213)	(2.128)	(2.092)	(1.870)		2.875 (3.095)	(2.921)	(2.865)	(2.538)	
2.250 (1.800)	(1.717)	(1.680)	(1.454)		2.250 (1.800)	(1.717)	(1.680)	(1.454)		2.750 (2.538)	(2.352)	(2.326)	(1.960)	
2.125 (1.149)	(1.053)	(1.015)	(0.832)		2.125 (1.149)	(1.053)	(1.015)	(0.832)		2.625 (2.185)	(1.917)	(1.883)	(1.340)	
2.000 (0.558)	(0.477)	(0.427)	(0.277)		2.000 (0.558)	(0.477)	(0.427)	(0.277)		2.500 (1.710)	(1.429)	(1.393)	(0.975)	
1.990 (0.508)	(0.426)	(0.378)	(0.227)		1.990 (0.516)	(0.430)	(0.383)	(0.235)		2.375 (0.999)	(0.726)	(0.674)	(0.452)	
Fannie Mae 15yr High Balance					Fannie Mae 30yr High Balance					Fannie Mae 15yr 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 (6.062)	(6.074)	(6.116)	(6.062)		5.000 (6.062)	(6.074)	(6.116)	(6.062)		4.500 (6.048)	(6.267)	(6.263)	(6.948)	
4.875 (6.241)	(6.205)	(6.247)	(6.209)		4.875 (6.241)	(6.205)	(6.247)	(6.209)		4.375 (6.098)	(6.048)	(6.048)	(6.768)	
4.750 (6.516)	(6.527)	(6.569)	(6.511)		4.750 (6.516)	(6.527)	(6.569)	(6.511)		4.250 (5.942)	(5.912)	(5.912)	(6.612)	
4.625 (6.465)	(6.477)	(6.519)	(6.461)		4.625 (6.465)	(6.477)	(6.519)	(6.461)		4.125 (5.844)	(5.814)	(5.814)	(6.418)	
4.500 (6.200)	(6.212)	(6.254)	(6.196)		4.500 (6.200)	(6.212)	(6.254)	(6.196)		4.000 (6.258)	(6.228)	(6.228)	(6.128)	
4.375 (6.542)	(6.653)	(6.695)	(6.637)		4.375 (6.542)	(6.653)	(6.695)	(6.637)		3.900 (6.022)	(6.047)	(6.047)	(6.097)	
4.250 (6.436)	(6.448)	(6.489)	(6.431)		4.250 (6.436)	(6.448)	(6.489)	(6.431)		3.875 (6.018)	(6.048)	(6.048)	(6.148)	
4.000 (6.167)	(6.179)	(6.221)	(6.163)		4.000 (6.167)	(6.179)	(6.221)	(6.163)		3.750 (5.995)	(6.025)	(6.025)	(6.325)	
3.900 (6.189)	(6.201)	(6.243)	(6.185)		3.900 (6.189)	(6.201)	(6.243)	(6.185)		3.625 (6.401)	(6.451)	(6.451)	(6.951)	
3.875 (6.188)	(6.190)	(6.232)	(6.184)		3.875 (6.188)	(6.190)	(6.232)	(6.184)		3.500 (6.608)	(6.603)	(6.628)	(6.553)	
3.750 (6.554)	(6.566)	(6.608)	(6.556)		3.750 (6.554)	(6.566)	(6.608)	(6.556)		3.375 (6.437)	(6.432)	(6.457)	(6.383)	
3.625 (6.296)	(6.292)	(6.334)	(6.287)		3.625 (6.296)	(6.292)	(6.334)	(6.287)		3.250 (6.248)	(6.241)	(6.266)	(6.193)	
3.500 (6.511)	(6.523)	(6.565)	(6.514)		3.500 (6.511)	(6.523)	(6.565)	(6.514)		3.125 (6.088)	(6.083)	(6.083)	(6.047)	
3.375 (6.186)	(6.204)	(6.246)	(6.193)		3.375 (6.186)	(6.204)	(6.246)	(6.193)		3.000 (6.602)	(6.505)	(6.439)	(6.272)	
3.250 (6.175)	(6.129)	(6.171)	(6.125)		3.250 (6.175)	(6.129)	(6.171)	(6.125)		2.900 (6.600)	(6.503)	(6.436)	(6.266)	
3.125 (6.112)	(6.064)	(6.077)	(6.030)		3.125 (6.112)	(6.064)	(6.077)	(6.030)		2.875 (6.465)	(6.465)	(6.465)	(6.365)	
3.000 (6.822)	(6.675)	(6.558)	(6.341)		3.000 (6.822)	(6.675)	(6.558)	(6.341)		2.750 (6.210)	(6.113)	(6.046)	(6.070)	
2.900 (2.844)	(2.697)	(2.580)	(2.363)		2.900 (2.844)	(2.697)	(2.580)	(2.363)						

Freddie Mac - Conforming Fixed Rate Products

Table with 3 columns of Freddie Mac 30-year fixed rate products. Each column shows rates for 15 Day, 30 Day, and 45 Day terms across various loan amounts from 5.000 to 2.250.

Table with 3 columns of Freddie Mac 15-year fixed rate products. Each column shows rates for 15 Day, 30 Day, and 45 Day terms across various loan amounts from 4.500 to 1.950.

Table with 3 columns of Freddie Mac 20-year super conforming products. Each column shows rates for 15 Day, 30 Day, and 45 Day terms across various loan amounts from 5.000 to 2.250.

Table with 3 columns of Freddie Mac 20-year super conforming products. Each column shows rates for 15 Day, 30 Day, and 45 Day terms across various loan amounts from 4.500 to 1.950.

Comprehensive table containing Loan Level Price Adjustments, All Fixed Conforming, Cash-Out, Lender Paid MI, Premium Adjusters, Subordinate Financing, Misc Adjusters, Non Owner Occupied, Additional Cashout LTV/FICO Adjustments, Agency Adverse Market Refinance Fee, 60 Day Lock Special, and Special Pricing.

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.819)	(5.762)	(5.804)	(5.746)
4.990	(5.769)	(5.742)	(5.784)	(5.726)
4.875	(5.658)	(5.605)	(5.514)	(5.456)
4.750	(5.447)	(5.394)	(5.294)	(5.140)
4.625	(5.191)	(5.153)	(5.070)	(4.932)
4.500	(5.046)	(5.008)	(4.925)	(4.787)
4.375	(4.838)	(4.800)	(4.717)	(4.579)
4.250	(4.605)	(4.568)	(4.484)	(4.346)
4.125	(4.353)	(4.353)	(4.286)	(4.163)
4.000	(4.174)	(4.174)	(4.108)	(3.984)
3.990	(4.124)	(4.124)	(4.058)	(3.934)
3.875	(3.967)	(3.967)	(3.901)	(3.777)
3.750	(3.664)	(3.664)	(3.597)	(3.474)
3.625	(4.431)	(4.345)	(4.276)	(4.087)
3.500	(4.201)	(4.108)	(4.036)	(3.844)
3.375	(3.830)	(3.728)	(3.652)	(3.454)
3.250	(3.300)	(3.187)	(3.107)	(2.900)
3.125	(3.900)	(3.789)	(3.718)	(3.537)
3.000	(3.584)	(3.466)	(3.385)	(3.191)
2.990	(3.546)	(3.416)	(3.335)	(3.141)
2.875	(3.044)	(2.897)	(2.800)	(2.597)
2.750	(2.413)	(2.266)	(2.149)	(1.932)
2.625	(1.743)	(1.600)	(1.508)	(1.164)
2.500	(1.264)	(1.122)	(1.022)	(0.770)
2.375	(0.589)	(0.467)	(0.375)	(0.183)
2.250	0.158	0.280	0.372	0.564

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.819)	(5.757)	(5.799)	(5.741)
4.990	(5.769)	(5.738)	(5.780)	(5.722)
4.875	(5.658)	(5.605)	(5.514)	(5.456)
4.750	(5.447)	(5.394)	(5.294)	(5.140)
4.625	(5.191)	(5.153)	(5.070)	(4.932)
4.500	(5.046)	(5.008)	(4.925)	(4.787)
4.375	(4.838)	(4.800)	(4.717)	(4.579)
4.250	(4.605)	(4.568)	(4.484)	(4.346)
4.125	(4.353)	(4.353)	(4.286)	(4.163)
4.000	(4.174)	(4.174)	(4.108)	(3.984)
3.990	(4.124)	(4.124)	(4.058)	(3.934)
3.875	(3.967)	(3.967)	(3.901)	(3.777)
3.750	(3.664)	(3.664)	(3.597)	(3.474)
3.625	(4.431)	(4.345)	(4.276)	(4.087)
3.500	(4.201)	(4.108)	(4.036)	(3.844)
3.375	(3.830)	(3.728)	(3.652)	(3.454)
3.250	(3.300)	(3.187)	(3.107)	(2.900)
3.125	(3.900)	(3.789)	(3.718)	(3.537)
3.000	(3.584)	(3.466)	(3.385)	(3.191)
2.990	(3.546)	(3.416)	(3.335)	(3.141)
2.875	(3.026)	(2.896)	(2.800)	(2.597)
2.750	(2.401)	(2.253)	(2.141)	(1.931)
2.625	(1.743)	(1.600)	(1.508)	(1.173)
2.500	(1.264)	(1.122)	(1.022)	(0.710)
2.375	(0.545)	(0.423)	(0.331)	(0.139)
2.250	0.173	0.295	0.387	0.579

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.358)	(6.217)	(6.213)	(6.051)
4.875	(6.191)	(6.049)	(6.042)	(5.883)
4.750	(5.945)	(5.802)	(5.794)	(5.632)
4.625	(5.422)	(5.352)	(5.387)	(5.328)
4.500	(5.300)	(5.230)	(5.224)	(5.166)
4.375	(5.143)	(5.072)	(4.995)	(4.935)
4.250	(4.970)	(4.896)	(4.817)	(4.662)
4.125	(4.993)	(4.938)	(4.885)	(4.548)
4.000	(4.861)	(4.802)	(4.802)	(4.444)
3.990	(4.811)	(4.752)	(4.694)	(4.355)
3.875	(4.543)	(4.477)	(4.418)	(4.073)
3.750	(4.152)	(4.080)	(4.018)	(3.664)
3.625	(4.412)	(4.313)	(4.247)	(3.922)
3.500	(4.172)	(4.072)	(4.003)	(3.672)
3.375	(3.828)	(3.720)	(3.649)	(3.330)
3.250	(3.358)	(3.241)	(3.165)	(2.862)
3.125	(3.860)	(3.706)	(3.656)	(3.351)
3.000	(3.532)	(3.366)	(3.314)	(2.994)
2.990	(3.482)	(3.316)	(3.264)	(2.944)
2.875	(3.045)	(2.871)	(2.815)	(2.488)
2.750	(2.486)	(2.303)	(2.245)	(1.910)
2.625	(2.135)	(1.867)	(1.833)	(1.290)
2.500	(1.660)	(1.379)	(1.343)	(0.925)
2.375	(0.949)	(0.686)	(0.624)	(0.402)
2.250	(0.186)	0.029	0.138	0.345

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.130)	(5.077)	(5.050)	(4.915)
4.375	(4.991)	(4.937)	(4.912)	(4.774)
4.250	(4.792)	(4.734)	(4.706)	(4.567)
4.125	(4.608)	(4.547)	(4.515)	(4.373)
4.000	(4.402)	(4.291)	(4.264)	(4.079)
3.990	(4.352)	(4.241)	(4.214)	(4.029)
3.875	(4.109)	(3.992)	(3.961)	(3.771)
3.750	(4.002)	(3.882)	(3.852)	(3.658)
3.625	(3.910)	(3.901)	(3.846)	(3.730)
3.500	(3.667)	(3.656)	(3.602)	(3.485)
3.375	(3.488)	(3.478)	(3.424)	(3.307)
3.250	(3.256)	(3.246)	(3.192)	(3.075)
3.125	(3.587)	(3.501)	(3.388)	(3.221)
3.000	(3.728)	(3.654)	(3.600)	(3.432)
2.990	(3.678)	(3.604)	(3.550)	(3.382)
2.875	(3.511)	(3.435)	(3.379)	(3.210)
2.750	(3.184)	(3.105)	(3.048)	(2.879)
2.625	(2.733)	(2.649)	(2.593)	(2.418)
2.500	(2.529)	(2.448)	(2.413)	(2.197)
2.375	(2.163)	(2.078)	(2.042)	(1.820)
2.250	(1.756)	(1.667)	(1.630)	(1.404)
2.125	(1.099)	(1.003)	(0.965)	(0.782)
2.000	(0.508)	(0.427)	(0.377)	(0.227)
1.990	(0.458)	(0.378)	(0.328)	(0.177)

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.128)	(5.071)	(5.071)	(4.971)
4.375	(5.108)	(5.078)	(5.078)	(4.978)
4.250	(4.988)	(4.958)	(4.958)	(4.858)
4.125	(4.640)	(4.610)	(4.610)	(4.510)
4.000	(4.679)	(4.558)	(4.492)	(4.319)
3.990	(4.629)	(4.508)	(4.442)	(4.293)
3.875	(4.388)	(4.288)	(4.288)	(4.188)
3.750	(4.283)	(4.153)	(4.086)	(3.986)
3.625	(4.003)	(3.871)	(3.800)	(3.626)
3.500	(4.021)	(3.930)	(3.865)	(3.657)
3.375	(3.832)	(3.739)	(3.673)	(3.465)
3.250	(3.559)	(3.463)	(3.395)	(3.184)
3.125	(3.336)	(3.238)	(3.168)	(2.962)
3.000	(3.538)	(3.465)	(3.410)	(3.243)
2.990	(3.488)	(3.415)	(3.360)	(3.193)
2.875	(3.322)	(3.246)	(3.191)	(3.023)
2.750	(2.997)	(2.917)	(2.861)	(2.692)
2.625	(2.547)	(2.463)	(2.407)	(2.232)
2.500	(2.481)	(2.400)	(2.365)	(2.151)
2.375	(2.117)	(2.032)	(1.996)	(1.774)
2.250	(1.711)	(1.623)	(1.586)	(1.382)
2.125	(1.178)	(1.098)	(1.048)	(0.898)
2.000	(0.531)	(0.451)	(0.401)	(0.251)
1.990	(0.466)	(0.385)	(0.335)	(0.185)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.465)	(1.435)	(1.392)	(1.242)
2.750	(1.077)	(1.006)	(0.963)	(0.812)
2.625	(0.643)	(0.571)	(0.528)	(0.378)
2.500	(0.190)	(0.118)	(0.075)	0.075

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.171)	(1.100)	(1.056)	(0.906)
2.750	(0.936)	(0.865)	(0.822)	(0.672)
2.625	(0.699)	(0.628)	(0.585)	(0.434)
2.500	(0.449)	(0.378)	(0.335)	(0.184)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.380)	(1.309)	(1.266)	(1.116)
2.625	(1.111)	(1.040)	(0.997)	(0.847)
2.500	(0.736)	(0.665)	(0.622)	(0.472)

Loan Level Price Adjustments												
				< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
				≤ 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
All Fixed Conforming <i>(does not apply to terms ≤ 15yrs)</i>	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
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																
	Premium Adjusters	Rate & Term Refi	Manufactured Home	DTI > 45	LTV 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.	≤ 20 Yr Term	≤ 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					
	> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470				
		85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830				
		90.01 - 95	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900				
		95.01 - 97	NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110				

Subordinate Financing			Misc Adjusters		Non Owner Occupied	
	LTV	CLTV				
≤ 65	80.01 - 95	< 720	0.500	0.250		
65.01-75	80.01 - 95	≥ 720	0.750	0.500		
75.01-95	90.01 - 95	Manufactured Home	1.000	0.750		
75.01-90	76.01 - 90	Attached Condo > 75 LTV (>15yr Term)	1.000	0.750		
≤ 95						

FNMA - HomeReady™ High Balance

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 30 Yr Fixed - High Balance rates for various loan amounts from 5.000 to 2.375.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 25 Yr Fixed - High Balance rates for various loan amounts from 5.000 to 2.375.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 20 Yr Fixed - High Balance rates for various loan amounts from 5.000 to 2.375.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 15 Yr Fixed - High Balance rates for various loan amounts from 4.500 to 2.375.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10 Yr Fixed - High Balance rates for various loan amounts from 4.500 to 2.375.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 ARM [5/1] - HB rates for various loan amounts from 2.875 to 2.500.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 5/6 SOFR ARM [2/1] - HB rates for various loan amounts from 2.875 to 2.500.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 7/6 SOFR ARM [5/1] - HB rates for various loan amounts from 2.875 to 2.500.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 ARM [5/1] - HB rates for various loan amounts from 2.875 to 2.500.

Loan Level Price Adjustments

Table with columns for LTV and Rate (e.g., <= 60, < 620, 620 - 639, etc.). Rows include All Fixed Conforming and Cash-Out.

LPMI Adjustments Applied after Cap

Table with columns for LTV and Rate (e.g., < 620, 620 - 639, etc.). Rows include Lender Paid MI Adj. and Premium Adjusters.

Table with columns for LTV and Rate (e.g., < 65, 65-01-75, etc.). Rows include Subordinate Financing and Misc Adjusters.

Table with columns for FICO and LTV. Rows include Adjustment Caps.

*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet. No Lender Fee options are available through the pricing engine online.

Table with columns for Loan Amount, Purchase, and Refinance. Rows include Loan Size Adjustments and Escrow Waiver (Full or Taxes Only).

Table with columns for Special Pricing*. Rows include *Loan must meet all of the following criteria to qualify.

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

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 5.000 to 2.250.

FHLMC Home Possible® 25 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 5.000 to 2.250.

FHLMC Home Possible® 20 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 5.000 to 2.250.

FHLMC Home Possible® 15 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.500 to 1.990.

FHLMC Home Possible® 10 Yr Fixed. Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.500 to 1.990.

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5). Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 2.875 to 2.500.

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5). Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 2.875 to 2.500.

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5). Table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 2.875 to 2.500.

Loan Level Price Adjustments

Table showing loan level price adjustments for various LTV ranges (e.g., ≤ 60, 60.01-70) across different loan amounts.

LPMI Adjustments Applied after Cap

Table showing Lender Paid MI Adj. for Premium Adjusters and LTV Adjusters across various loan amounts and terms.

Table showing Subordinate Financing, Misc Adjusters, and Number Of Units adjustments.

Table showing Loan Size Adjusters and Escrow Waiver (Full or Taxes Only) adjustments.

Table showing Adjustment Caps based on FICO and LTV scores.

Table showing 60 Day Lock Special (Fixed, Conf & High Bal) and Special Pricing* adjustments.

*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet. No Lender Fee options are available through the pricing engine online.

Special Pricing* (0.500). 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)

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.221)	(1.150)	(1.106)	(0.956)
2.750	(0.986)	(0.915)	(0.872)	(0.722)
2.625	(0.749)	(0.678)	(0.635)	(0.484)
2.500	(0.499)	(0.428)	(0.385)	(0.234)

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	(1.430)	(1.359)	(1.316)	(1.166)
2.625	(1.161)	(1.090)	(1.047)	(0.897)
2.500	(0.786)	(0.715)	(0.672)	(0.522)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.515)	(1.485)	(1.442)	(1.292)
2.750	(1.127)	(1.056)	(1.013)	(0.862)
2.625	(0.693)	(0.621)	(0.578)	(0.428)
2.500	(0.240)	(0.168)	(0.125)	0.025

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.721)	(0.650)	(0.606)	(0.456)
2.750	(0.486)	(0.415)	(0.372)	(0.222)
2.625	(0.249)	(0.178)	(0.135)	0.016
2.500	0.001	0.072	0.115	0.266

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.930)	(0.859)	(0.816)	(0.666)
2.625	(0.661)	(0.590)	(0.547)	(0.397)
2.500	(0.286)	(0.215)	(0.172)	(0.022)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.015)	(0.985)	(0.942)	(0.792)
2.750	(0.627)	(0.556)	(0.513)	(0.362)
2.625	(0.193)	(0.121)	(0.078)	0.072
2.500	0.260	0.332	0.375	0.525

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include DU Refi Plus)	LTV	<= 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750		

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

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250	
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
	LTV Adjusters	DTI > 45	<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
			85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
		> 20 Yr Term	<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
			85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
			90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960
			95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310

		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

		Loan Amount	Purchase	Refinance	
Loan Size Adjustments	<\$50,000		1.250	1.250	
	\$50,000 - \$99,999		0.500	0.500	
	\$100,000 - \$149,999		0.250	0.250	
	\$150,000 - \$199,999		0.000	0.000	
	\$200,000 - \$249,999		0.000	(0.125)	
	\$250,000 - \$299,999		0.000	(0.125)	
High Balance	\$300,000 - Conforming Limit		0.000	(0.125)	
	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

		LTV	<= 75	2.125
Non Owner Occupied	LTV	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

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

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

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.

Max YSP	-3.000
Margin	3.000%

Freddie Mac ARM Products

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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.221)	(1.150)	(1.106)	(0.956)
2.750	(0.986)	(0.915)	(0.872)	(0.722)
2.625	(0.749)	(0.678)	(0.635)	(0.484)
2.500	(0.499)	(0.428)	(0.385)	(0.234)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.430)	(1.359)	(1.316)	(1.166)
2.625	(1.161)	(1.090)	(1.047)	(0.897)
2.500	(0.786)	(0.715)	(0.672)	(0.522)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.515)	(1.485)	(1.442)	(1.292)
2.750	(1.127)	(1.056)	(1.013)	(0.862)
2.625	(0.693)	(0.621)	(0.578)	(0.428)
2.500	(0.240)	(0.168)	(0.125)	0.025

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.721)	(0.650)	(0.606)	(0.456)
2.750	(0.486)	(0.415)	(0.372)	(0.222)
2.625	(0.249)	(0.178)	(0.135)	0.016
2.500	0.001	0.072	0.115	0.266

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.930)	(0.859)	(0.816)	(0.666)
2.625	(0.661)	(0.590)	(0.547)	(0.397)
2.500	(0.286)	(0.215)	(0.172)	(0.022)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.015)	(0.985)	(0.942)	(0.792)
2.750	(0.627)	(0.556)	(0.513)	(0.362)
2.625	(0.193)	(0.121)	(0.078)	0.072
2.500	0.260	0.332	0.375	0.525

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include LP Open Access)	LTV	<= 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250	
	LTV Adjusters	Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
			<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	
		DTI > 45	<= 85	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
			85.01 - 90	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
			90.01 - 95	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	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
			> 20 Yr Term	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960			
95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310			

Number Of Units	LTV				
	<=80	80.01 - 85	> 85		
2 Units	1.000	1.000	1.000		
3-4 units	1.000	1.500	2.000		
Subordinate Financing	LTV		CLTV	< 720	>= 720
	<=75	<=80	0.375	0.375	
	<=65	80.01 - 95	0.875	0.625	
	65.01-75	80.01 - 95	1.125	0.875	
	75.01-95	76.01-95	1.375	1.125	
Misc Adjusters	Attached Condo > 75 LTV (>15yr Term)		0.750		
	>90 LTV		0.250		
	Escrow Waiver (Full or Taxes Only)		0.250		
	Escrow Waiver (Insurance Only)		0.000		
Manufactured Home (High Bal - Not Permitted)		3.000			
Second Home > 85 LTV		0.250			
Non Owner Occupied	LTV	<= 75	2.125		
		75.01 - 80	3.375		
		> 80	4.125		

Loan Size Adjustments	Loan Amount	Purchase	Refinance
	<\$50,000	1.250	1.250
	\$50,000 - \$99,999	0.500	0.500
	\$100,000 - \$149,999	0.250	0.250
	\$150,000 - \$199,999	0.000	0.000
	\$200,000 - \$249,999	0.000	(0.125)
	\$250,000 - \$299,999	0.000	(0.125)
\$300,000 - Conforming Limit	0.000	(0.125)	
High Balance	0.000	0.000	

Super Conforming	Purchase & Rate/Term Refi <=75 LTV	1.000
	Purchase & Rate/Term Refi >75 LTV	1.750
	Cash Out <= 75	1.750
Cash Out > 75	2.500	

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

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

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

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

Max YSP	-3.000
Margin	3.000%