

New England Wholesale Rate Sheet

CT, ME, MA, NH, RI, VT

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					
3.500	(4.161)	↑ (0.202)	Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.250	(3.240)	↑ (0.206)			
Conventional 15yr Fixed			Rate	Today's Price	Pricing Change
FHA 30yr Fixed					
3.375	(3.574)	↑ (0.139)	3.375	(2.320)	↑ (0.200)
3.250	(3.342)	↑ (0.140)	3.250	(4.132)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)					
VA 30yr Fixed					
2.875	(1.003)	↑ (0.158)	3.375	(2.220)	↑ (0.200)
2.750	(0.768)	↑ (0.157)	3.250	(4.032)	↑ (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 (excluded from No Lender Fee Calculation)	\$6
Tax Service Fee (excluded from No Lender Fee Calculation)	\$80
**Lender fees must be included in block one of the initial LE.	
No Lender Fee options are available through the pricing engine online.	

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

CORPORATE CONTACTS

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

* Rates are subject to change without notice

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

Government Products

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.113)	(5.049)	(5.016)	(4.882)
4.625	(4.835)	(4.771)	(4.738)	(4.604)
4.500	(4.544)	(4.481)	(4.447)	(4.314)
4.375	(4.241)	(4.178)	(4.144)	(4.011)
4.250	(4.300)	(4.278)	(4.287)	(4.195)
4.125	(3.997)	(3.975)	(3.984)	(3.892)
4.000	(3.681)	(3.660)	(3.668)	(3.576)
3.875	(3.353)	(3.332)	(3.340)	(3.248)
3.750	(3.372)	(3.342)	(3.342)	(3.242)
3.625	(3.044)	(3.014)	(3.014)	(2.914)
3.500	(2.703)	(2.673)	(2.673)	(2.573)
3.375	(2.350)	(2.320)	(2.320)	(2.220)
3.250	(4.296)	(4.132)	(3.999)	(3.765)
3.125	(3.943)	(3.779)	(3.646)	(3.412)
3.000	(3.578)	(3.414)	(3.280)	(3.046)
2.990	(3.568)	(3.404)	(3.270)	(3.036)
2.875	(3.200)	(3.036)	(2.902)	(2.668)
2.750	(3.610)	(3.454)	(3.329)	(3.103)
2.625	(3.232)	(3.076)	(2.951)	(2.725)
2.500	(2.841)	(2.686)	(2.560)	(2.335)
2.375	(2.438)	(2.283)	(2.157)	(1.932)
2.250	(2.023)	(1.867)	(1.742)	(1.516)

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(5.013)	(4.949)	(4.916)	(4.782)
4.625	(4.735)	(4.671)	(4.638)	(4.504)
4.500	(4.444)	(4.381)	(4.347)	(4.214)
4.375	(4.141)	(4.078)	(4.044)	(3.911)
4.250	(4.200)	(4.178)	(4.187)	(4.095)
4.125	(3.897)	(3.875)	(3.884)	(3.792)
4.000	(3.581)	(3.560)	(3.568)	(3.476)
3.875	(3.253)	(3.232)	(3.240)	(3.148)
3.750	(3.272)	(3.242)	(3.242)	(3.142)
3.625	(2.944)	(2.914)	(2.914)	(2.814)
3.500	(2.603)	(2.573)	(2.573)	(2.473)
3.375	(2.250)	(2.220)	(2.220)	(2.120)
3.250	(4.196)	(4.032)	(3.899)	(3.665)
3.125	(3.843)	(3.679)	(3.546)	(3.312)
3.000	(3.478)	(3.314)	(3.180)	(2.946)
2.990	(3.468)	(3.304)	(3.170)	(2.936)
2.875	(3.100)	(2.936)	(2.802)	(2.568)
2.750	(3.510)	(3.354)	(3.229)	(3.003)
2.625	(3.132)	(2.976)	(2.851)	(2.625)
2.500	(2.741)	(2.586)	(2.460)	(2.235)
2.375	(2.338)	(2.183)	(2.057)	(1.832)
2.250	(1.923)	(1.767)	(1.642)	(1.416)

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(3.563)	(3.499)	(3.466)	(3.332)
4.625	(3.285)	(3.221)	(3.188)	(3.054)
4.500	(2.994)	(2.931)	(2.897)	(2.764)
4.375	(2.691)	(2.628)	(2.594)	(2.461)
4.250	(2.750)	(2.728)	(2.737)	(2.645)
4.125	(2.447)	(2.425)	(2.434)	(2.342)
4.000	(2.131)	(2.110)	(2.118)	(2.026)
3.875	(1.803)	(1.782)	(1.790)	(1.698)
3.750	(1.822)	(1.792)	(1.792)	(1.692)
3.625	(1.494)	(1.464)	(1.464)	(1.364)
3.500	(1.153)	(1.123)	(1.123)	(1.023)
3.375	(0.800)	(0.770)	(0.770)	(0.670)
3.250	(2.746)	(2.582)	(2.449)	(2.215)
3.125	(2.393)	(2.229)	(2.096)	(1.862)
3.000	(2.028)	(1.864)	(1.730)	(1.496)
2.875	(1.650)	(1.486)	(1.352)	(1.118)
2.750	(2.060)	(1.904)	(1.779)	(1.553)
2.625	(1.682)	(1.526)	(1.401)	(1.175)
2.500	(1.291)	(1.136)	(1.010)	(0.785)
2.375	(0.888)	(0.733)	(0.607)	(0.382)
2.250	(0.473)	(0.317)	(0.192)	(0.034)

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(2.227)	(2.197)	(2.197)	(2.097)
4.125	(2.227)	(2.197)	(2.197)	(2.097)
4.000	(2.227)	(2.197)	(2.197)	(2.097)
3.875	(2.227)	(2.197)	(2.197)	(2.097)
3.750	(2.227)	(2.197)	(2.197)	(2.097)
3.625	(1.524)	(1.494)	(1.494)	(1.394)
3.500	(1.524)	(1.494)	(1.494)	(1.394)
3.375	(1.524)	(1.494)	(1.494)	(1.394)
3.250	(1.524)	(1.494)	(1.494)	(1.394)
3.125	(0.897)	(0.892)	(0.918)	(0.843)
3.000	(0.897)	(0.892)	(0.918)	(0.843)
2.875	(0.900)	(0.895)	(0.920)	(0.846)
2.750	(0.910)	(0.905)	(0.930)	(0.855)
2.625	(0.237)	(0.140)	(0.073)	0.094
2.500	(0.261)	(0.164)	(0.097)	0.070
2.375	(0.269)	(0.172)	(0.105)	0.062
2.250	(0.260)	(0.163)	(0.096)	0.071

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(1.927)	(1.897)	(1.897)	(1.797)
4.125	(1.927)	(1.897)	(1.897)	(1.797)
4.000	(1.927)	(1.897)	(1.897)	(1.797)
3.875	(1.927)	(1.897)	(1.897)	(1.797)
3.750	(1.927)	(1.897)	(1.897)	(1.797)
3.625	(1.224)	(1.194)	(1.194)	(1.094)
3.500	(1.224)	(1.194)	(1.194)	(1.094)
3.375	(1.224)	(1.194)	(1.194)	(1.094)
3.250	(1.224)	(1.194)	(1.194)	(1.094)
3.125	(0.597)	(0.592)	(0.618)	(0.543)
3.000	(0.597)	(0.592)	(0.618)	(0.543)
2.875	(0.600)	(0.595)	(0.620)	(0.546)
2.750	(0.610)	(0.605)	(0.630)	(0.555)
2.625	0.063	0.160	0.227	0.394
2.500	0.039	0.136	0.203	0.370
2.375	0.031	0.128	0.195	0.362
2.250	0.040	0.137	0.204	0.371

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.004)	(1.983)	(1.991)	(1.899)
4.000	(1.689)	(1.667)	(1.676)	(1.584)
3.875	(1.361)	(1.339)	(1.348)	(1.256)
3.750	(2.098)	(2.068)	(2.068)	(1.968)
3.625	(1.770)	(1.740)	(1.740)	(1.640)
3.500	(1.430)	(1.400)	(1.400)	(1.300)
3.375	(1.077)	(1.047)	(1.047)	(0.947)
3.250	(2.304)	(2.140)	(2.006)	(1.772)
3.125	(1.951)	(1.787)	(1.653)	(1.419)
3.000	(1.585)	(1.421)	(1.287)	(1.053)
2.990	(1.575)	(1.411)	(1.277)	(1.043)
2.875	(1.207)	(1.043)	(0.909)	(0.675)
2.750	(2.055)	(1.900)	(1.774)	(1.548)
2.625	(1.677)	(1.522)	(1.396)	(1.170)
2.500	(1.287)	(1.131)	(1.005)	(0.780)
2.375	(0.884)	(0.728)	(0.602)	(0.377)
2.250	(0.468)	(0.313)	(0.187)	(0.039)

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.804)	(1.783)	(1.791)	(1.699)
4.000	(1.489)	(1.467)	(1.476)	(1.384)
3.875	(1.161)	(1.139)	(1.148)	(1.056)
3.750	(1.898)	(1.868)	(1.868)	(1.768)
3.625	(1.570)	(1.540)	(1.540)	(1.440)
3.500	(1.230)	(1.200)	(1.200)	(1.100)
3.375	(0.877)	(0.847)	(0.847)	(0.747)
3.250	(2.104)	(1.940)	(1.806)	(1.572)
3.125	(1.751)	(1.587)	(1.453)	(1.219)
3.000	(1.385)	(1.221)	(1.087)	(0.853)
2.990	(1.375)	(1.211)	(1.077)	(0.843)
2.875	(1.007)	(0.843)	(0.709)	(0.475)
2.750	(1.855)	(1.700)	(1.574)	(1.348)
2.625	(1.477)	(1.322)	(1.196)	(0.970)
2.500	(1.087)	(0.931)	(0.805)	(0.580)
2.375	(0.684)	(0.528)	(0.402)	(0.177)
2.250	(0.268)	(0.113)	0.013	0.239

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.196)	(1.046)	(0.896)	(0.746)
4.000	(1.154)	(1.004)	(0.854)	(0.704)
3.875	(1.112)	(0.962)	(0.812)	(0.662)
3.750	(1.071)	(0.921)	(0.771)	(0.621)
3.625	(0.928)	(0.778)	(0.628)	(0.478)
3.500	(0.880)	(0.730)	(0.580)	(0.430)
3.375	(0.833)	(0.683)	(0.533)	(0.383)
3.250	(0.785)	(0.635)	(0.485)	(0.335)
3.125	(0.526)	(0.376)	(0.226)	(0.076)
3.000	(0.439)	(0.289)	(0.139)	0.011
2.875	(0.352)	(0.202)	(0.052)	0.098
2.750	(0.266)	(0.116)	0.034	0.184

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.996)	(0.846)	(0.696)	(0.546)
4.000	(0.954)	(0.804)	(0.654)	(0.504)
3.875	(0.912)	(0.762)	(0.612)	(0.462)
3.750	(0.871)	(0.721)	(0.571)	(0.421)
3.625	(0.728)	(0.578)	(0.428)	(0.278)
3.500	(0.680)	(0.530)	(0.380)	(0.230)
3.375	(0.633)	(0.483)	(0.333)	(0.183)
3.250	(0.585)	(0.435)	(0.285)	(0.135)
3.125	(0.326)	(0.176)	(0.026)	0.124
3.000	(0.239)	(0.089)	0.061	0.211
2.875	(0.152)	(0.002)	0.148	0.298
2.750	(0.066)	0.084	0.234	0.384

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.926)	(0.776)	(0.626)	(0.476)
4.000	(0.884)	(0.734)	(0.584)	(0.434)
3.875	(0.842)	(0.692)	(0.542)	(0.392)
3.750	(0.801)	(0.651)	(0.501)	(0.351)
3.625	(0.658)	(0.508)	(0.358)	(0.208)
3.500	(0.610)	(0.460)	(0.310)	(0.160)
3.375	(0.563)	(0.413)	(0.263)	(0.113)
3.250	(0.515)	(0.365)	(0.215)	(0.065)
3.125	(0.256)	(0.106)	0.044	0.194
3.000	(0.169)	(0.019)	0.131	0.281
2.875	(0.082)	0.068	0.218	0.368
2.750	0.004	0.154	0.304	0.454

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.726)	(0.576)	(0.426)	(0.276)
4.000	(0.684)	(0.534)	(0.384)	(0.234)
3.875	(0.642)	(0.492)	(0.342)	(0.192)
3.750	(0.601)	(0.451)	(0.301)	(0.151)
3.625	(0.458)	(0.308)	(0.158)	(0.008)
3.500	(0.410)	(0.260)	(0.110)	0.040
3.375	(0.363)	(0.213)	(0.063)	0.087
3.250	(0.315)	(0.165)	(0.015)	0.135
3.125	(0.056)	0.094	0.244	0.394
3.000	0.031	0.181	0.331	0.481
2.875	0.118	0.268	0.418	0.568
2.750	0.204	0.354	0.504	0.654

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	
	≥ 760	0.000	
Loan Size Adjustments for VA BPC Loans (In addition to standard 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)
Loan Size Adjustments for VA BPC Loans (In addition to standard adjustments)	\$300,000 - Conforming Limit	(0.375)	(0.375)
	High Balance	0.000	(0.125)
	< \$100,000	0.400	

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	(5.872)	(5.815)	(5.857)	(5.799)	5.000	(5.872)	(5.810)	(5.852)	(5.794)	5.000	(6.411)	(6.270)	(6.266)	(6.104)
4.990	(5.822)	(5.795)	(5.837)	(5.779)	4.990	(5.822)	(5.791)	(5.833)	(5.775)	4.875	(6.244)	(6.102)	(6.095)	(5.936)
4.875	(5.711)	(5.658)	(5.657)	(5.599)	4.875	(5.711)	(5.658)	(5.657)	(5.599)	4.750	(6.088)	(5.985)	(5.985)	(5.888)
4.750	(5.500)	(5.447)	(5.347)	(5.193)	4.750	(5.500)	(5.447)	(5.347)	(5.193)	4.625	(5.475)	(5.405)	(5.440)	(5.381)
4.625	(5.244)	(5.206)	(5.123)	(4.985)	4.625	(5.244)	(5.206)	(5.123)	(4.985)	4.500	(5.353)	(5.283)	(5.277)	(5.219)
4.500	(5.099)	(5.061)	(4.978)	(4.840)	4.500	(5.099)	(5.061)	(4.978)	(4.840)	4.375	(5.196)	(5.125)	(5.048)	(4.988)
4.375	(4.891)	(4.852)	(4.770)	(4.633)	4.375	(4.891)	(4.852)	(4.770)	(4.633)	4.250	(5.039)	(4.969)	(4.892)	(4.830)
4.250	(4.658)	(4.621)	(4.537)	(4.399)	4.250	(4.658)	(4.621)	(4.537)	(4.399)	4.125	(5.046)	(4.991)	(4.938)	(4.601)
4.125	(4.406)	(4.406)	(4.339)	(4.216)	4.125	(4.406)	(4.406)	(4.339)	(4.216)	4.000	(4.914)	(4.855)	(4.797)	(4.458)
4.000	(4.227)	(4.227)	(4.151)	(4.037)	4.000	(4.227)	(4.227)	(4.151)	(4.037)	3.990	(4.864)	(4.822)	(4.747)	(4.407)
3.990	(4.177)	(4.177)	(4.111)	(3.987)	3.990	(4.177)	(4.177)	(4.111)	(3.987)	3.875	(4.596)	(4.530)	(4.471)	(4.120)
3.875	(4.020)	(4.020)	(3.954)	(3.830)	3.875	(4.020)	(4.020)	(3.954)	(3.830)	3.750	(4.205)	(4.133)	(4.071)	(3.717)
3.750	(3.717)	(3.717)	(3.650)	(3.527)	3.750	(3.717)	(3.717)	(3.650)	(3.527)	3.625	(4.465)	(4.366)	(4.300)	(3.975)
3.625	(4.484)	(4.396)	(4.329)	(4.140)	3.625	(4.484)	(4.396)	(4.329)	(4.140)	3.500	(4.225)	(4.155)	(4.055)	(3.725)
3.500	(4.254)	(4.161)	(4.089)	(3.897)	3.500	(4.254)	(4.161)	(4.089)	(3.897)	3.375	(3.881)	(3.773)	(3.702)	(3.385)
3.375	(3.883)	(3.781)	(3.705)	(3.507)	3.375	(3.883)	(3.781)	(3.705)	(3.507)	3.250	(3.411)	(3.294)	(3.218)	(2.915)
3.250	(3.258)	(3.240)	(3.160)	(2.958)	3.250	(3.258)	(3.240)	(3.160)	(2.958)	3.125	(3.818)	(3.759)	(3.709)	(3.406)
3.125	(3.953)	(3.842)	(3.771)	(3.590)	3.125	(3.953)	(3.842)	(3.771)	(3.590)	3.000	(3.585)	(3.479)	(3.367)	(3.047)
3.000	(3.637)	(3.519)	(3.438)	(3.244)	3.000	(3.637)	(3.519)	(3.438)	(3.244)	2.990	(3.535)	(3.469)	(3.317)	(3.077)
2.990	(3.599)	(3.469)	(3.388)	(3.194)	2.990	(3.587)	(3.469)	(3.388)	(3.194)	2.875	(3.098)	(2.924)	(2.868)	(2.541)
2.875	(3.097)	(2.950)	(2.858)	(2.658)	2.875	(3.097)	(2.949)	(2.858)	(2.658)	2.750	(2.528)	(2.356)	(2.288)	(1.964)
2.750	(2.466)	(2.319)	(2.202)	(1.985)	2.750	(2.454)	(2.306)	(2.194)	(1.984)	2.625	(2.188)	(1.920)	(1.860)	(1.343)
2.625	(1.796)	(1.653)	(1.561)	(1.217)	2.625	(1.796)	(1.653)	(1.561)	(1.216)	2.500	(1.713)	(1.432)	(1.396)	(0.978)
2.500	(1.317)	(1.175)	(1.075)	(0.823)	2.500	(1.317)	(1.175)	(1.075)	(0.763)	2.375	(1.002)	(0.729)	(0.677)	(0.455)
2.375	(0.842)	(0.742)	(0.636)	(0.396)	2.375	(0.998)	(0.846)	(0.742)	(0.492)	2.250	(0.239)	(0.004)	(0.085)	(0.292)
2.250	0.105	0.227	0.319	0.511	2.250	0.120	0.242	0.334	0.526					

Loan Level Price Adjustments												
	< 620	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	≥ 800	
All Fixed Conforming (does not apply to terms ≤ 15yrs)	≤ 60	NA	NA	0.500	0.000	0.000	0.000	0.250	0.250	0.250	0.250	
	60.01-70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	
	70.01-75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	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	
	90.01-95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	
	95.01-97	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	
	97.01-99	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	
	99.01-99	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	
Cash-Out	≤ 60	NA	NA	NA	0.625	0.375	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	0.625	
	75.01-80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875	0.875	
	< 620	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	≥ 800	
	Premium Adjusters	Rate & Term Ref	NA	1.000	0.950	0.950	0.650	0.600	0.500	0.200	0.120	0.110
	2nd Home	NA	1.300	1.300	1.300	1.000	0.900	0.800	0.500	0.500	0.500	
	Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	
	Lender Paid Adj.	DUI <= 45	NA	0.850	0.400	0.400	0.380	0.380	0.380	0.380	0.380	
	90.01-95	NA	1.530	1.270	1.120	1.000	0.720	0.440	0.350	0.350	0.350	
	95.01-97	NA	1.620	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	
≥ 20 Yr Term	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360		
85.01-90	NA	1.810	1.550	1.510	1.190	1.190	0.850	0.680	0.680	0.680		
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	6.290	5.720	5.260	3.920	3.120	2.650	2.060	1.390	1.310		
Subordinate Financing	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470		
85.01-90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830		
90.01-95	NA	5.080	4.580	4.210	3.180	2.570	2.160	1.740	1.260	1.160		
95.01-97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330		
Misc Adjusters	LTV	< 70	< 70	≥ 70								
≤ 65	80.01-95	0.500	0.250									
65.01-75	90.01-95	0.750	0.500									
75.01-90	90.01-95	1.000	0.750									
95	95.01-97	1.500	1.500									
All	All	0.375	0.375									
2-4 Units	All	1.000	1.000									
Manufactured Home	All	3.000	3.000									
Attached Condo > 75 LTV (1 Day Term)	All	0.750	0.750									
Escrow Waiver (Full or Taxes Only)	All	0.250	0.250									
Escrow Waiver (Insurance Only)	All	0.000	0.000									
Second Home > 85	All	0.250	0.250									
< 75	All	2.125	2.125									
75.01-80	All	3.375	3.375									
> 80	All	4.125	4.125									
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	0.750	0.625	0.625	0.500	0.375							
No Lender Fee options are available through the pricing engine online.												
Special Pricing*	*Loan must meet all of the following criteria to qualify. Conventional - Purchase or Rate/Term W2 70+ 70+ FICO & < 80% LTV Owner Occupied or Second Home SPR, PUD, 2-4 Unit, or townhouse Loan amount > \$50,000 (including high balance)											
Max YSP	6.000											

Freddie Mac - Conforming Fixed Rate Products

Table with 18 columns and multiple rows, organized into 6 sections. Each section contains a grid of interest rates for different terms (15 Day, 30 Day, 45 Day, 60 Day) and rates (5.000, 4.990, 4.875, etc.).

Table with 18 columns and multiple rows, organized into 6 sections. Each section contains a grid of interest rates for different terms (15 Day, 30 Day, 45 Day, 60 Day) and rates (5.000, 4.875, 4.750, etc.).

Loan Level Price Adjustments

Table with columns for LTV (All Fixed Conforming, Cash-Out) and rows for various loan-to-value ratios (≤ 60, 60.01-70, etc.) and interest rates.

Table with columns for Lender Paid MI Adj. and rows for various loan-to-value ratios (≤ 85, 85.01-90, etc.) and interest rates.

Table with columns for Subordinate Financing, Misc Adjusters, Non Owner Occupied, and Additional Cashout LTV/FICO Adjustments.

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

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.822)	(5.760)	(5.802)	(5.744)
4.990	(5.772)	(5.741)	(5.783)	(5.725)
4.875	(5.661)	(5.608)	(5.517)	(5.459)
4.750	(5.450)	(5.397)	(5.297)	(5.143)
4.625	(5.194)	(5.156)	(5.073)	(4.935)
4.500	(5.049)	(5.011)	(4.928)	(4.790)
4.375	(4.841)	(4.803)	(4.720)	(4.582)
4.250	(4.608)	(4.571)	(4.487)	(4.349)
4.125	(4.356)	(4.356)	(4.289)	(4.166)
4.000	(4.177)	(4.177)	(4.111)	(3.987)
3.990	(4.127)	(4.127)	(4.061)	(3.937)
3.875	(3.970)	(3.970)	(3.904)	(3.780)
3.750	(3.667)	(3.667)	(3.600)	(3.477)
3.625	(4.434)	(4.348)	(4.279)	(4.090)
3.500	(4.204)	(4.111)	(4.039)	(3.847)
3.375	(3.833)	(3.731)	(3.655)	(3.457)
3.250	(3.303)	(3.190)	(3.110)	(2.903)
3.125	(3.903)	(3.792)	(3.721)	(3.540)
3.000	(3.587)	(3.469)	(3.388)	(3.194)
2.990	(3.547)	(3.419)	(3.338)	(3.144)
2.875	(3.029)	(2.899)	(2.803)	(2.600)
2.750	(2.404)	(2.256)	(2.144)	(1.934)
2.625	(1.746)	(1.603)	(1.511)	(1.176)
2.500	(1.267)	(1.125)	(1.025)	(0.713)
2.375	(0.548)	(0.426)	(0.334)	(0.142)
2.250	0.170	0.292	0.384	0.576

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.361)	(6.220)	(6.216)	(6.054)
4.875	(6.194)	(6.052)	(6.045)	(5.886)
4.750	(5.948)	(5.805)	(5.797)	(5.635)
4.625	(5.425)	(5.355)	(5.390)	(5.331)
4.500	(5.303)	(5.233)	(5.227)	(5.169)
4.375	(5.146)	(5.075)	(4.998)	(4.938)
4.250	(4.973)	(4.899)	(4.820)	(4.665)
4.125	(4.996)	(4.941)	(4.888)	(4.551)
4.000	(4.864)	(4.805)	(4.747)	(4.408)
3.990	(4.814)	(4.755)	(4.697)	(4.358)
3.875	(4.546)	(4.480)	(4.421)	(4.076)
3.750	(4.155)	(4.083)	(4.021)	(3.667)
3.625	(4.415)	(4.316)	(4.250)	(3.925)
3.500	(4.175)	(4.075)	(4.006)	(3.675)
3.375	(3.831)	(3.723)	(3.652)	(3.333)
3.250	(3.361)	(3.244)	(3.168)	(2.865)
3.125	(3.863)	(3.709)	(3.659)	(3.354)
3.000	(3.535)	(3.369)	(3.317)	(2.997)
2.990	(3.485)	(3.319)	(3.267)	(2.947)
2.875	(3.048)	(2.874)	(2.818)	(2.491)
2.750	(2.489)	(2.306)	(2.248)	(1.913)
2.625	(2.138)	(1.870)	(1.836)	(1.293)
2.500	(1.663)	(1.382)	(1.346)	(0.928)
2.375	(0.952)	(0.689)	(0.627)	(0.405)
2.250	(0.189)	0.026	0.135	0.342

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.176)	(5.123)	(5.096)	(4.961)
4.375	(5.037)	(4.983)	(4.958)	(4.820)
4.250	(4.838)	(4.780)	(4.752)	(4.613)
4.125	(4.654)	(4.593)	(4.561)	(4.419)
4.000	(4.448)	(4.337)	(4.310)	(4.125)
3.990	(4.398)	(4.287)	(4.260)	(4.075)
3.875	(4.155)	(4.038)	(4.007)	(3.817)
3.750	(4.048)	(3.928)	(3.898)	(3.704)
3.625	(3.956)	(3.947)	(3.892)	(3.776)
3.500	(3.713)	(3.702)	(3.648)	(3.531)
3.375	(3.534)	(3.524)	(3.470)	(3.353)
3.250	(3.302)	(3.292)	(3.238)	(3.121)
3.125	(3.633)	(3.547)	(3.434)	(3.267)
3.000	(3.774)	(3.700)	(3.646)	(3.478)
2.990	(3.724)	(3.650)	(3.596)	(3.428)
2.875	(3.557)	(3.481)	(3.425)	(3.256)
2.750	(3.230)	(3.151)	(3.094)	(2.925)
2.625	(2.779)	(2.695)	(2.639)	(2.464)
2.500	(2.575)	(2.494)	(2.459)	(2.243)
2.375	(2.209)	(2.124)	(2.088)	(1.866)
2.250	(1.802)	(1.713)	(1.676)	(1.450)
2.125	(1.145)	(1.049)	(1.011)	(0.828)
2.000	(0.554)	(0.473)	(0.423)	(0.273)
1.990	(0.504)	(0.424)	(0.374)	(0.223)

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.174)	(5.117)	(5.117)	(5.017)
4.375	(5.154)	(5.124)	(5.124)	(5.024)
4.250	(5.034)	(5.004)	(5.004)	(4.904)
4.125	(4.686)	(4.656)	(4.656)	(4.556)
4.000	(4.725)	(4.604)	(4.538)	(4.365)
3.990	(4.675)	(4.554)	(4.488)	(4.339)
3.875	(4.434)	(4.334)	(4.334)	(4.234)
3.750	(4.329)	(4.199)	(4.132)	(4.032)
3.625	(4.049)	(3.917)	(3.846)	(3.672)
3.500	(4.067)	(3.976)	(3.911)	(3.703)
3.375	(3.878)	(3.785)	(3.719)	(3.511)
3.250	(3.605)	(3.509)	(3.441)	(3.230)
3.125	(3.382)	(3.284)	(3.214)	(3.008)
3.000	(3.584)	(3.511)	(3.456)	(3.289)
2.990	(3.534)	(3.461)	(3.406)	(3.239)
2.875	(3.368)	(3.292)	(3.237)	(3.068)
2.750	(3.043)	(2.963)	(2.907)	(2.738)
2.625	(2.593)	(2.509)	(2.453)	(2.278)
2.500	(2.527)	(2.446)	(2.411)	(2.197)
2.375	(2.163)	(2.078)	(2.042)	(1.820)
2.250	(1.757)	(1.669)	(1.632)	(1.428)
2.125	(1.224)	(1.144)	(1.094)	(0.944)
2.000	(0.577)	(0.497)	(0.447)	(0.297)
1.990	(0.512)	(0.431)	(0.381)	(0.231)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.318)	(1.288)	(1.245)	(1.095)
2.750	(0.930)	(0.859)	(0.816)	(0.665)
2.625	(0.496)	(0.424)	(0.381)	(0.231)
2.500	(0.043)	0.029	0.072	0.222

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.024)	(0.953)	(0.909)	(0.759)
2.750	(0.789)	(0.718)	(0.675)	(0.525)
2.625	(0.552)	(0.481)	(0.438)	(0.287)
2.500	(0.302)	(0.231)	(0.188)	(0.037)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.233)	(1.162)	(1.119)	(0.969)
2.625	(0.964)	(0.893)	(0.850)	(0.700)
2.500	(0.589)	(0.518)	(0.475)	(0.325)

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
			60.01 - 70	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000
70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	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	0.500	0.250	0.250	
85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	
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	Manufactured Home	DTI > 45	LTV Adjusters										
					≤ 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 85	85.01 - 90	90.01 - 95	95.01 - 97	≤ 85	85.01 - 90	90.01 - 95
					NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
					NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
					NA	0.490	0.440	0.430	0.380	0.300	0.220	0.170	0.110	0.110	0.110
					NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
					NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
					NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
					NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	0.360
					NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
					NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
					NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
					NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
					NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
					NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	0.840
					NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110	1.080

Subordinate Financing

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 interest rates like 5.000, 4.875, 4.750, etc.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 25 Yr Fixed - High Balance rates for various interest rates like 5.000, 4.875, 4.750, etc.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 20 Yr Fixed - High Balance rates for various interest rates like 5.000, 4.875, 4.750, etc.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 15 Yr Fixed - High Balance rates for various interest rates like 4.500, 4.375, 4.250, etc.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10 Yr Fixed - High Balance rates for various interest rates like 4.500, 4.375, 4.250, etc.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 ARM [5/5] - HB rates for various interest rates like 2.875, 2.750, 2.625, etc.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 5/6 SOFR ARM [2/5] - HB rates for various interest rates like 2.875, 2.750, 2.625, etc.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 7/6 SOFR ARM [5/5] - HB rates for various interest rates like 2.875, 2.750, 2.625, etc.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 ARM [5/5] - HB rates for various interest rates like 2.875, 2.750, 2.625, etc.

Loan Level Price Adjustments

Table showing Loan Level Price Adjustments with columns for LTV and interest rate ranges (e.g., ≤ 60, 60.01-70, etc.) and rows for All Fixed Conforming and Cash-Out.

LPMI Adjustments Applied after Cap

Table showing LPMI Adjustments Applied after Cap with columns for LTV and interest rate ranges (e.g., ≤ 620, 620-639, etc.) and rows for Lender Paid MI Adj.

Subordinate Financing Excludes Community Seconds®

Table showing Subordinate Financing adjustments with columns for LTV and interest rate ranges (e.g., ≤ 65, 65.01-75, etc.)

Table showing Misc Adjustments with rows for Attached Condo > 75 LTV (≤ 15yr Term), Manufactured Home, High Balance Loan Adjustment - Fixed, etc.

Table showing Adjustment Caps with columns for FICO and LTV and rows for interest rate ranges (e.g., 0.000 > 680, 1.500 < 680, etc.)

*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.

Adjustments Applied after Cap

Table showing Adjustments Applied after Cap with columns for Loan Amount, Purchase, and Refinance, and rows for Loan Size Adjustments and Escrow Waiver (Full or Taxes Only).

Special Pricing*

*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)

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

FHLMC Home Possible® Products

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

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

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(6.361)	(6.220)	(6.216)	(6.054)
4.875	(6.194)	(6.052)	(6.045)	(5.886)
4.750	(5.948)	(5.805)	(5.797)	(5.635)
4.625	(5.425)	(5.355)	(5.390)	(5.331)
4.500	(5.303)	(5.233)	(5.227)	(5.169)
4.375	(5.146)	(5.075)	(4.998)	(4.938)
4.250	(4.973)	(4.899)	(4.820)	(4.665)
4.125	(4.996)	(4.941)	(4.888)	(4.651)
4.000	(4.864)	(4.805)	(4.747)	(4.508)
3.990	(4.814)	(4.755)	(4.697)	(4.476)
3.875	(4.546)	(4.480)	(4.421)	(4.358)
3.750	(4.155)	(4.083)	(4.021)	(3.667)
3.625	(4.415)	(4.316)	(4.250)	(3.925)
3.500	(4.175)	(4.075)	(4.006)	(3.675)
3.375	(3.831)	(3.723)	(3.652)	(3.333)
3.250	(3.361)	(3.244)	(3.168)	(2.865)
3.125	(3.863)	(3.709)	(3.639)	(3.254)
3.000	(3.535)	(3.369)	(3.317)	(2.997)
2.990	(3.485)	(3.319)	(3.267)	(2.947)
2.875	(3.048)	(2.874)	(2.818)	(2.491)
2.750	(2.489)	(2.306)	(2.248)	(1.913)
2.625	(2.138)	(1.870)	(1.836)	(1.293)
2.500	(1.663)	(1.382)	(1.346)	(0.928)
2.375	(0.952)	(0.689)	(0.627)	(0.405)
2.250	(0.189)	0.026	0.135	0.342

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.026)	(4.973)	(4.946)	(4.811)
4.375	(4.887)	(4.833)	(4.808)	(4.670)
4.250	(4.688)	(4.630)	(4.602)	(4.463)
4.125	(4.504)	(4.443)	(4.411)	(4.269)
4.000	(4.298)	(4.187)	(4.160)	(3.975)
3.990	(4.248)	(4.137)	(4.110)	(3.925)
3.875	(4.005)	(3.888)	(3.857)	(3.667)
3.750	(3.898)	(3.778)	(3.748)	(3.554)
3.625	(3.806)	(3.797)	(3.742)	(3.626)
3.500	(3.563)	(3.552)	(3.498)	(3.381)
3.375	(3.384)	(3.374)	(3.320)	(3.203)
3.250	(3.152)	(3.142)	(3.088)	(2.971)
3.125	(3.483)	(3.397)	(3.284)	(3.117)
3.000	(3.624)	(3.550)	(3.496)	(3.328)
2.990	(3.574)	(3.500)	(3.446)	(3.278)
2.875	(3.407)	(3.331)	(3.275)	(3.106)
2.750	(3.080)	(3.001)	(2.944)	(2.775)
2.625	(2.629)	(2.545)	(2.489)	(2.314)
2.500	(2.425)	(2.344)	(2.309)	(2.093)
2.375	(2.059)	(1.974)	(1.938)	(1.716)
2.250	(1.652)	(1.563)	(1.526)	(1.300)
2.125	(0.995)	(0.899)	(0.861)	(0.678)
2.000	(0.404)	(0.323)	(0.273)	(0.123)
1.990	(0.354)	(0.274)	(0.224)	(0.073)

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.024)	(4.967)	(4.967)	(4.867)
4.375	(5.004)	(4.974)	(4.974)	(4.874)
4.250	(4.884)	(4.854)	(4.854)	(4.754)
4.125	(4.536)	(4.506)	(4.506)	(4.406)
4.000	(4.575)	(4.454)	(4.388)	(4.215)
3.990	(4.525)	(4.404)	(4.338)	(4.189)
3.875	(4.284)	(4.184)	(4.184)	(4.084)
3.750	(4.179)	(4.049)	(3.982)	(3.882)
3.625	(3.899)	(3.767)	(3.696)	(3.522)
3.500	(3.917)	(3.826)	(3.761)	(3.553)
3.375	(3.728)	(3.635)	(3.569)	(3.361)
3.250	(3.455)	(3.359)	(3.291)	(3.080)
3.125	(3.232)	(3.134)	(3.064)	(2.858)
3.000	(3.434)	(3.361)	(3.306)	(3.139)
2.990	(3.384)	(3.311)	(3.256)	(3.089)
2.875	(3.218)	(3.142)	(3.087)	(2.918)
2.750	(2.893)	(2.813)	(2.757)	(2.588)
2.625	(2.443)	(2.359)	(2.303)	(2.128)
2.500	(2.377)	(2.296)	(2.261)	(2.047)
2.375	(2.013)	(1.928)	(1.892)	(1.670)
2.250	(1.607)	(1.519)	(1.482)	(1.278)
2.125	(1.074)	(0.994)	(0.944)	(0.794)
2.000	(0.427)	(0.347)	(0.297)	(0.147)
1.990	(0.362)	(0.281)	(0.231)	(0.081)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.318)	(1.288)	(1.245)	(1.095)
2.750	(0.930)	(0.859)	(0.816)	(0.665)
2.625	(0.496)	(0.424)	(0.381)	(0.231)
2.500	(0.043)	0.029	0.072	0.222

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.024)	(0.953)	(0.909)	(0.759)
2.750	(0.789)	(0.718)	(0.675)	(0.525)
2.625	(0.552)	(0.481)	(0.438)	(0.287)
2.500	(0.302)	(0.231)	(0.188)	(0.037)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.233)	(1.162)	(1.119)	(0.969)
2.750	(0.964)	(0.893)	(0.850)	(0.700)
2.625	(0.589)	(0.518)	(0.475)	(0.325)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.318)	(1.288)	(1.245)	(1.095)
2.750	(0.930)	(0.859)	(0.816)	(0.665)
2.625	(0.496)	(0.424)	(0.381)	(0.231)
2.500	(0.043)	0.029	0.072	0.222

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	< 800												
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800	
	≤ 60	NA	NA	0.500	0.000	0.000	0.000	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	0.500	0.500	0.250	0.250	0.250	0.250	0.250
	70.01 - 75	NA	NA	2.250	2.250	1.250	1.250	1.000	1.000	0.500	0.500	0.500	0.500	0.500
	75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	1.250	0.750	0.500	0.500	0.500	0.500	0.500
	80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.500	0.250	0.250	0.250	0.250
	85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	0.250
	90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	0.250
	95.01 - 97*	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.500	0.250	0.250	0.250	0.250

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	< 800												
			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800		
	Manufactured Home	3 - 4 Unit	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	0.500	0.500
		DTI > 45	≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	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	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	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	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	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	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	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	1.050		
	> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570					

Fannie Mae - ARM Products

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.074)	(1.003)	(0.959)	(0.809)
2.750	(0.839)	(0.768)	(0.725)	(0.575)
2.625	(0.602)	(0.531)	(0.488)	(0.337)
2.500	(0.352)	(0.281)	(0.238)	(0.087)

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	(1.283)	(1.212)	(1.169)	(1.019)
2.625	(1.014)	(0.943)	(0.900)	(0.750)
2.500	(0.639)	(0.568)	(0.525)	(0.375)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.368)	(1.338)	(1.295)	(1.145)
2.750	(0.980)	(0.909)	(0.866)	(0.715)
2.625	(0.546)	(0.474)	(0.431)	(0.281)
2.500	(0.093)	(0.021)	0.022	0.172

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.824)	(0.753)	(0.709)	(0.559)
2.750	(0.589)	(0.518)	(0.475)	(0.325)
2.625	(0.352)	(0.281)	(0.238)	(0.087)
2.500	(0.102)	(0.031)	0.012	0.163

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.033)	(0.962)	(0.919)	(0.769)
2.625	(0.764)	(0.693)	(0.650)	(0.500)
2.500	(0.389)	(0.318)	(0.275)	(0.125)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.118)	(1.088)	(1.045)	(0.895)
2.750	(0.730)	(0.659)	(0.616)	(0.465)
2.625	(0.296)	(0.224)	(0.181)	(0.031)
2.500	0.157	0.229	0.272	0.422

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	
		DTI > 45	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	
	LTV Adjusters	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
		90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350	
		95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
		> 20 Yr	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
		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	

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

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

Misc Adjusters	2-4 Units		1.000
	Manufactured Home		3.000
	Attached Condo > 75 LTV		0.750
	Escrow Waiver (Full or Taxes Only)		0.250
	Escrow Waiver (Insurance Only)		0.000
	>90 LTV		0.250
	Second Home > 85 LTV		0.250

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

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

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

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

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	(1.074)	(1.003)	(0.959)	(0.809)
2.750	(0.839)	(0.768)	(0.725)	(0.575)
2.625	(0.602)	(0.531)	(0.488)	(0.337)
2.500	(0.352)	(0.281)	(0.238)	(0.087)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.283)	(1.212)	(1.169)	(1.019)
2.625	(1.014)	(0.943)	(0.900)	(0.750)
2.500	(0.639)	(0.568)	(0.525)	(0.375)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.368)	(1.338)	(1.295)	(1.145)
2.750	(0.980)	(0.909)	(0.866)	(0.715)
2.625	(0.546)	(0.474)	(0.431)	(0.281)
2.500	(0.093)	(0.021)	0.022	0.172

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.824)	(0.753)	(0.709)	(0.559)
2.750	(0.589)	(0.518)	(0.475)	(0.325)
2.625	(0.352)	(0.281)	(0.238)	(0.087)
2.500	(0.102)	(0.031)	0.012	0.163

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.033)	(0.962)	(0.919)	(0.769)
2.625	(0.764)	(0.693)	(0.650)	(0.500)
2.500	(0.389)	(0.318)	(0.275)	(0.125)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.118)	(1.088)	(1.045)	(0.895)
2.750	(0.730)	(0.659)	(0.616)	(0.465)
2.625	(0.296)	(0.224)	(0.181)	(0.031)
2.500	0.157	0.229	0.272	0.422

Loan Level Price Adjustments

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

Cash-Out	LTV	<= 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
		60.01 - 75	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375	0.375	0.375
75.01 - 80	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625	0.625	0.625	0.625	
80.01 - 85	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875	0.875	0.875	0.875	
85.01 - 90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
90.01 - 95	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
95.01 - 97	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi											
		Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
LTV Adjusters	DTI > 45	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
		≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
		85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
	90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350	
	95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
	> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	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	
97.01 - 99		NA	7.550	6.880	6.420	4.810	3.910	3.270	2.570	1.810	1.530	1.510	

Additional Cashout LTV/FICO Adjustments						
	<=60	660-679	680-699	700-719	720-739	>=740
<=60	0.750	0.625	0.625	0.500	0.500	0.375
60.01-70	0.750	0.625	0.625	0.500	0.500	0.375
70.01-75	0.750	0.625	0.625	0.500	0.500	0.375
75.01-80	0.875	0.750	0.625	0.500	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	0.000	(0.125)
\$250,000 - \$299,999	0.000	0.000	(0.125)
\$300,000 - Conforming Limit	0.000	0.000	(0.125)
High Balance	0.000	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

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

Max YSP	-3.000
Margin	3.000%

State Adjustments

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