

## New England Wholesale Rate Sheet

**CT, ME, MA, NH, RI, VT**

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

Purchase Special available on Conventional & Government!

Government FICOs down to 580!

Smart Series Non-QM & Jumbo Series are Back!

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

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### MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
<b>Conventional 30yr Fixed</b>			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.125	(3.156)	→ 0.079	Rate	Today's Price	Pricing Change
3.000	(2.489)	↓ 0.156			
<b>Conventional 15yr Fixed</b>			<b>FHA 30yr Fixed</b>		
2.500	(2.924)	→ 0.086	2.875	(3.196)	→ 0.032
2.375	(2.462)	↓ 0.171	2.750	(2.812)	↓ 0.132
<b>Conforming 5-6 SOFR ARM (2-1-5)</b>			<b>VA 30yr Fixed</b>		
3.000	(1.682)	→ 0.063	2.875	(3.006)	→ 0.032
2.875	(1.480)	→ 0.063	2.750	(2.622)	↓ 0.132

### LOCK POLICIES

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

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

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

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

#### Lock Extension Info

- 1st-3rd Extension - 2 bps/day
- 4th Extension or more - 4 bps/day
- Extended loans cannot expire on a weekend or holiday.
- Max number of days to extend is 45 days per request.

#### Expiration Dates

7 Day Extension	9/24/2021
15 Day Lock/Extension	10/4/2021
30 Day Lock/Extension	10/18/2021
45 Day Lock/Extension	11/1/2021
60 Day Lock	11/16/2021
90 Day Lock	12/16/2021

#### Relock Policy

Pricing is based on worst case pricing: current market vs locked less a relock fee.

15 Day Cost	< 3 Prior Ext	0.300	≥ 3 Prior Ext.	0.600
30 Day Cost	< 3 Prior Ext	0.600	≥ 3 Prior Ext.	1.200
45 Day Cost	< 3 Prior Ext	0.900	≥ 3 Prior Ext.	1.800

If the market has improved by more than 50 bps and the loan is closing within 15 days, the relock fee will be waived on 15 day relocks only. (Other restrictions may apply.)

### GENERAL INFORMATION

#### Fee Info

Lender Fees - Conforming, Government & Jumbo	<b>\$995</b>
Lender Fees - Smart Series	<b>\$1,295</b>
Lender Fees - FHA Streamline & VA IRRRL	<b>\$495</b>
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
Flood Fee (excluded from No Lender Fee Calculation)	\$6
Tax Service Fee (excluded from No Lender Fee Calculation)	\$80

\*\*Lender fees must be included in block one of the initial LE.

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

#### Agency Loan Limits

1 Unit	\$548,250
2 Unit	\$702,000
3 Unit	\$848,500
4 Unit	\$1,054,500

#### Mortgagee Clause (Wholesale)

NewRez LLC ISAOA ATIMA  
PO Box 7050  
TROY, MI 48007-7050

### CORPORATE CONTACTS

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

\* Rates are subject to change without notice

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

Government Products

FHA 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.500 to 1.750.

VA 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.500 to 1.750.

USDA 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.500 to 1.750.

FHA 15 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 3.750 to 1.750.

VA 15 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 3.750 to 1.750.

FHA High Balance 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 3.500 to 1.750.

VA High Balance 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 3.500 to 1.750.

FHA 5-1 ARM (1-1.5 Caps) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.125 to 2.750.

VA 5-1 ARM (1-1.5 Caps) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.125 to 2.750.

FHA 5-1 ARM High Balance (1-1.5 Caps) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.125 to 2.750.

VA 5-1 ARM High Balance (1-1.5 Caps) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows for interest rates from 4.125 to 2.750.

Loan Level Price Adjustments

Table for Loan Level Price Adjustments including Credit Score, Loan Amount, and Loan Size Adjustments.

Table for Loan Level Price Adjustments including Purchase Special, FHA Refinances, and 90 Day Lock (FRM Only).

Table for Loan Level Price Adjustments including High Balance - 15 Yr Term (Adjusting 15 Yr Conforming Pricing - FHA/VA ONLY).

Table for Loan Level Price Adjustments including Margin on all Government ARMs.

Table for Loan Level Price Adjustments including Govt Special VA IRRRL/FHA Streamline ONLY.

Table for Loan Level Price Adjustments including Max YSP.

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



Freddie Mac - Conforming Fixed Rate Products

Table with 3 main columns: Freddie Mac 30yr Fixed, Freddie Mac 15yr Fixed, and Freddie Mac 10yr Fixed. Each column contains a grid of interest rate values for various terms.

Table with 3 main columns: Freddie Mac 30yr Super Conforming, Freddie Mac 15yr Super Conforming, and Freddie Mac 10yr Super Conforming. Each column contains a grid of interest rate values for various terms.

Table with 3 main columns: Freddie Mac 30yr Super Conforming, Freddie Mac 15yr Super Conforming, and Freddie Mac 10yr Super Conforming. Each column contains a grid of interest rate values for various terms.

Loan Level Price Adjustments

Table showing loan level price adjustments with columns for loan amounts (e.g., <=60, 60-69.99, etc.) and rows for different loan categories like All Fixed Conforming and Cash-Out.

Table showing Premium Adjusters and Lender Paid MI Adj. with columns for loan amounts and rows for different property types and terms.

Table showing Subordinate Financing, Misc Adjusters, and Non Owner Occupied with columns for loan amounts and rows for different financing and occupancy scenarios.

Table showing Additional Investment Property Adjustments (applicable to terms >= 30 yrs) with columns for loan amounts and rows for different investment property terms.

Table showing Super Conforming Adjustments, Agency Adverse Market Refinance Fee, and Purchase Special with columns for loan amounts and rows for different super conforming and refinance scenarios.



FNMA - HomeReady™ Products

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 30 Yr Fixed. Includes interest rates for various loan amounts from 2,250 to 5,000.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 25 Yr Fixed. Includes interest rates for various loan amounts from 2,250 to 5,000.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 20 Yr Fixed. Includes interest rates for various loan amounts from 2,250 to 5,000.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 15 Yr Fixed. Includes interest rates for various loan amounts from 2,250 to 5,000.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 10 Yr Fixed. Includes interest rates for various loan amounts from 2,250 to 5,000.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 5/6 SOFR ARM (2/1/5). Includes interest rates for various loan amounts from 2,250 to 3,250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 7/6 SOFR ARM (5/1/5). Includes interest rates for various loan amounts from 2,250 to 3,250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Title: FNMA HomeReady™ 10/6 SOFR ARM (5/1/5). Includes interest rates for various loan amounts from 2,250 to 3,250.

Loan Level Price Adjustments

Table with columns for loan amounts (<60 to >760) and rows for All Fixed Conforming (does not apply to terms < 15yrs) and Cash-Out. Includes LTV and LPMI adjustments.

LPMI Adjustments Applied after Cap

Table with columns for Lender Paid MI Adj. (Premium Adjusters, LTV Adjusters) and rows for Rate & Term Refi, Manufactured Home, DTI > 45, and various LTV and term categories.

Table with columns for Subordinate Financing (Excludes Community Seconds®) and Misc Adjusters, and rows for LTV, CLTV, and Attached Condo > 75 LTV (>15yr Term).

Table with columns for Loan Amount, Purchase, Refinance, and rows for Escrow Waiver (Full or Taxes Only) and Purchase Special.

Table with columns for Adjustment Caps and rows for FICO and LTV scores.

\*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.

Max YSP -6.000





FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHLMC Home Possible® 25 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHLMC Home Possible® 20 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHLMC Home Possible® 15 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHLMC Home Possible® 10 Yr Fixed table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5) table with columns for 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

Loan Level Price Adjustments

Loan Level Price Adjustments table with columns for credit scores and rows for LTV and DTI.

LPMI Adjustments Applied after Cap

LPMI Adjustments Applied after Cap table with columns for credit scores and rows for Premium Adjusters and Lender Paid MI Adj.

Subordinate Financing table with columns for LTV, CLTV and rows for interest rates.

Misc Adjusters table with columns for Attached Condo > 75 LTV and rows for interest rates.

Number Of Units table with columns for LTV and rows for unit counts.

Adjustment Caps table with columns for FICO and LTV and rows for interest rates.

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.

Max YSP table with columns for Max YSP and rows for interest rates.

Adjustments Applied after Cap table with columns for Loan Amount, Purchase and Refinance and rows for interest rates.







Freddie Mac ARM Products

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows show various ARM rates (e.g., 3.000, 2.990, 2.875).

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows show Freddie Mac 5-6 SOFR ARM (2-1-5) rates.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows show Freddie Mac SOFR 7-6 ARM (5-1-5) rates.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows show Freddie Mac 10-6 SOFR ARM (5-1-5) rates.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows show Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming rates.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows show Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming rates.

Table with 5 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows show Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming rates.

Loan Level Price Adjustments

Table with columns for LTV ranges (e.g., <= 60, 60.01 - 70) and price adjustment values for different loan-to-value categories.

Table with columns for Lender Paid MI Adj., Premium Adjusters, LTV Adjusters, and various LTV ranges with corresponding rate adjustments.

Table with columns for Number of Units, Subordinate Financing, Misc Adjusters, and Non Owner Occupied, detailing various loan parameters and their effects.

Table with columns for Loan Size Adjustments and Super Conforming, detailing loan amount ranges and their associated costs.

Table with columns for Agency Adverse Market Refinance Fee (All Refis, >\$125,000) and a value of 0.000.

Table with columns for Purchase Special and a value of (0.250).

Table with columns for Second Home and a value of 0.000.

Table with columns for Additional Investment Property Adjustments (applicable to terms > 20 yrs) and various LTV ranges.

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

Table with columns for Max YSP (-3.000) and Margin (3.000%).



20/25/30 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day
4.625	(2.804)	(2.679)	(2.554)	(2.429)
4.500	(2.731)	(2.606)	(2.481)	(2.356)
4.375	(2.638)	(2.513)	(2.388)	(2.263)
4.250	(2.507)	(2.382)	(2.257)	(2.132)
4.125	(2.366)	(2.241)	(2.116)	(1.991)
4.000	(2.188)	(2.063)	(1.938)	(1.813)
3.875	(1.999)	(1.874)	(1.749)	(1.624)
3.750	(1.798)	(1.673)	(1.548)	(1.423)
3.625	(1.599)	(1.474)	(1.349)	(1.224)
3.500	(1.380)	(1.255)	(1.130)	(1.005)
3.375	(1.139)	(1.014)	(0.889)	(0.764)
3.250	(0.824)	(0.699)	(0.574)	(0.449)
3.125	(0.501)	(0.376)	(0.251)	(0.126)
3.000	(0.150)	(0.025)	0.100	0.225
2.875	0.289	0.414	0.539	0.664
2.750	0.801	0.926	1.051	1.176
2.625	1.454	1.579	1.704	1.829
2.500	2.222	2.347	2.472	2.597

15 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.225)	(2.100)	(1.975)	(1.850)
3.625	(2.145)	(2.020)	(1.895)	(1.770)
3.500	(2.038)	(1.913)	(1.788)	(1.663)
3.375	(1.894)	(1.769)	(1.644)	(1.519)
3.250	(1.734)	(1.609)	(1.484)	(1.359)
3.125	(1.562)	(1.437)	(1.312)	(1.187)
3.000	(1.313)	(1.188)	(1.063)	(0.938)
2.875	(1.001)	(0.876)	(0.751)	(0.626)
2.750	(0.623)	(0.498)	(0.373)	(0.248)
2.625	(0.247)	(0.122)	0.003	0.128
2.500	0.157	0.282	0.407	0.532

5/6 SOFR ARM 2/1/5				
	15 Day	30 Day	45 Day	60 Day
3.500	(1.849)	(1.724)	(1.599)	(1.474)
3.375	(1.837)	(1.712)	(1.587)	(1.462)
3.250	(1.807)	(1.682)	(1.557)	(1.432)
3.125	(1.743)	(1.618)	(1.493)	(1.368)
3.000	(1.693)	(1.568)	(1.443)	(1.318)
2.875	(1.512)	(1.387)	(1.262)	(1.137)
2.750	(1.316)	(1.191)	(1.066)	(0.941)
2.625	(1.065)	(0.940)	(0.815)	(0.690)
2.500	(0.721)	(0.596)	(0.471)	(0.346)
2.375	(0.236)	(0.111)	0.014	0.139
2.250	0.359	0.484	0.609	0.734

7/6 SOFR ARM 5/1/5				
	15 Day	30 Day	45 Day	60 Day
3.625	(1.549)	(1.424)	(1.299)	(1.174)
3.500	(1.545)	(1.420)	(1.295)	(1.170)
3.375	(1.529)	(1.404)	(1.279)	(1.154)
3.250	(1.515)	(1.390)	(1.265)	(1.140)
3.125	(1.470)	(1.345)	(1.220)	(1.095)
3.000	(1.403)	(1.278)	(1.153)	(1.028)
2.875	(1.186)	(1.061)	(0.936)	(0.811)
2.750	(0.961)	(0.836)	(0.711)	(0.586)
2.625	(0.684)	(0.559)	(0.434)	(0.309)
2.500	(0.249)	(0.124)	0.001	0.126
2.375	0.332	0.457	0.582	0.707

10/6 SOFR ARM 5/1/5				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.204)	(1.079)	(0.954)	(0.829)
3.625	(1.198)	(1.073)	(0.948)	(0.823)
3.500	(1.189)	(1.064)	(0.939)	(0.814)
3.375	(1.176)	(1.051)	(0.926)	(0.801)
3.250	(1.142)	(1.017)	(0.892)	(0.767)
3.125	(1.089)	(0.964)	(0.839)	(0.714)
3.000	(1.019)	(0.894)	(0.769)	(0.644)
2.875	(0.789)	(0.664)	(0.539)	(0.414)
2.750	(0.456)	(0.331)	(0.206)	(0.081)
2.625	(0.159)	(0.034)	0.091	0.216
2.500	0.406	0.531	0.656	0.781

### Product Adjustments

LTV Based Adjustments									
Higher of LTV/CLTV -->		<=55	55.01-60	60.01-65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 89.99
FICO	680 - 699	0.000	0.125	0.250	0.500	0.750	1.250	1.500	1.750
	700 - 719	(0.250)	(0.125)	0.000	0.125	0.375	0.625	0.875	1.000
	720 - 739	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.125	0.500	0.750
	740 - 759	(0.625)	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.250	0.500
	760-779	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.125
	>=780	(0.750)	(0.750)	(0.625)	(0.500)	(0.500)	(0.375)	(0.125)	(0.125)
Purchase		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refinance		0.000	0.000	0.000	0.250	0.500	0.750	NA	NA
Non Owner Occupied		0.500	0.500	0.750	1.000	NA	NA	NA	NA
Self Employed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> 80 LTV No MI		NA	NA	NA	NA	NA	NA	1.000	1.375

Max Price	
20/25/30 Yr Fixed	-1.700
15 Yr Fixed	-1.700
ARMs	-1.700

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

**Jumbo Series D**

Jumbo D - 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(3.510)	(3.385)	(3.260)	(3.135)
4.125	(3.302)	(3.177)	(3.052)	(2.927)
4.000	(3.093)	(2.968)	(2.843)	(2.718)
3.875	(2.874)	(2.749)	(2.624)	(2.499)
3.750	(2.656)	(2.531)	(2.406)	(2.281)
3.625	(2.437)	(2.312)	(2.187)	(2.062)
3.500	(2.239)	(2.114)	(1.989)	(1.864)
3.375	(1.945)	(1.820)	(1.695)	(1.570)
3.250	(1.682)	(1.557)	(1.432)	(1.307)
3.125	(1.303)	(1.178)	(1.053)	(0.928)
3.000	(0.905)	(0.780)	(0.655)	(0.530)
2.875	(0.476)	(0.351)	(0.226)	(0.101)
2.750	(0.092)	0.033	0.158	0.283
2.625	0.291	0.416	0.541	0.666

Jumbo D - 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(3.365)	(3.240)	(3.115)	(2.990)
4.125	(3.107)	(2.982)	(2.857)	(2.732)
4.000	(2.868)	(2.743)	(2.618)	(2.493)
3.875	(2.629)	(2.504)	(2.379)	(2.254)
3.750	(2.391)	(2.266)	(2.141)	(2.016)
3.625	(2.162)	(2.037)	(1.912)	(1.787)
3.500	(1.934)	(1.809)	(1.684)	(1.559)
3.375	(1.590)	(1.465)	(1.340)	(1.215)
3.250	(1.247)	(1.122)	(0.997)	(0.872)
3.125	(0.788)	(0.663)	(0.538)	(0.413)
3.000	(0.350)	(0.225)	(0.100)	0.025
2.875	0.079	0.204	0.329	0.454
2.750	0.363	0.488	0.613	0.738
2.625	0.646	0.771	0.896	1.021

Jumbo D - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.875	(2.330)	(2.205)	(2.080)	(1.955)
3.750	(2.053)	(1.928)	(1.803)	(1.678)
3.625	(1.795)	(1.670)	(1.545)	(1.420)
3.500	(1.548)	(1.423)	(1.298)	(1.173)
3.375	(1.285)	(1.160)	(1.035)	(0.910)
3.250	(1.021)	(0.896)	(0.771)	(0.646)
3.125	(0.755)	(0.630)	(0.505)	(0.380)
3.000	(0.489)	(0.364)	(0.239)	(0.114)
2.875	(0.233)	(0.108)	0.017	0.142
2.750	0.013	0.138	0.263	0.388
2.625	0.274	0.399	0.524	0.649
2.500	0.525	0.650	0.775	0.900
2.375	0.836	0.961	1.086	1.211
2.250	1.157	1.282	1.407	1.532

**Jumbo Series D Adjustments**

FICO/LTV Adjustments - Loan Amount ≤ \$1.5MM						
LTV% -->	< =60	60.01-65	65.01-70	70.01-75	75.01-80	
FICO	>= 800	(0.500)	(0.500)	(0.500)	(0.250)	(0.125)
	780 - 799	(0.500)	(0.500)	(0.500)	(0.125)	0.000
	760 - 779	(0.500)	(0.375)	(0.375)	0.000	0.125
	740 - 759	(0.375)	(0.250)	(0.250)	0.125	0.250
	720 - 739	(0.250)	(0.125)	0.250	0.500	0.750
	700 - 719	0.000	0.125	0.625	1.250	1.500
	680 - 699	0.000	0.375	1.250	2.375	2.625

State Adjustments					
State	LLPA	State	LLPA	State	LLPA
AK	(0.150)	KY	(0.031)	NY	(0.050)
AL	(0.150)	LA	(0.150)	OH	0.017
AR	(0.045)	MA	0.056	OK	(0.150)
AZ	0.130	MD	(0.150)	OR	(0.009)
CA	0.050	ME	0.002	PA	(0.150)
CO	0.150	MI	0.150	RI	0.021
CT	(0.150)	MN	(0.032)	SC	(0.150)
DC	0.009	MO	0.078	SD	0.150
DE	(0.150)	MS	0.000	TN	(0.095)
FL	(0.150)	MT	0.002	TX	(0.150)
GA	0.002	NC	0.004	UT	(0.006)
HI	(0.150)	ND	(0.075)	VA	(0.150)
IA	0.150	NE	0.150	VT	(0.002)
ID	0.028	NH	0.003	WA	(0.063)
IL	0.083	NJ	(0.150)	WI	0.150
IN	0.032	NM	(0.150)	WV	(0.051)
KS	(0.047)	NV	0.025	WY	(0.066)

FICO/LTV Adjustments - Loan Amount > \$1.5MM						
LTV% -->	< =60	60.01-65	65.01-70	70.01-75	75.01-80	
FICO	>= 800	(0.375)	(0.375)	(0.250)	0.125	n/a
	780 - 799	(0.375)	(0.375)	(0.250)	0.250	n/a
	760 - 779	(0.250)	(0.125)	0.000	0.375	n/a
	740 - 759	0.000	0.125	0.125	0.625	n/a
	720 - 739	n/a	n/a	n/a	n/a	n/a
	700 - 719	n/a	n/a	n/a	n/a	n/a
	680 - 699	n/a	n/a	n/a	n/a	n/a

Feature Adjustments					
LTV% -->	< =60	60.01-65	65.01-70	70.01-75	75.01-80
Condo2	0.000	0.000	0.000	0.125	0.375
2nd Home	0.000	0.250	0.375	n/a	n/a
Investment	2.000	2.500	n/a	n/a	n/a
Cashout	n/a	n/a	n/a	n/a	n/a
2-Unit	0.250	0.500	n/a	n/a	n/a
3-4 Unit	n/a	n/a	n/a	n/a	n/a
Escrow Waiver - except CA	0.250	0.250	0.250	0.250	0.250

Max Price	
20/30 Yr Fixed	-2.075
15 Yr Fixed	-2.075

2 Not applicable for detached condominiums or site condominiums

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

Pricing is subject to change without notice NewRezWholesale.com (888) 988-1695

New England Wholesale Rate Sheet



Jumbo Series I

Jumbo I - 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.875	(2.954)	(2.801)	(2.648)	(2.494)
3.750	(2.818)	(2.670)	(2.523)	(2.375)
3.625	(2.605)	(2.462)	(2.319)	(2.177)
3.500	(2.326)	(2.188)	(2.051)	(1.913)
3.375	(1.993)	(1.861)	(1.729)	(1.597)
3.250	(1.620)	(1.493)	(1.366)	(1.239)
3.125	(1.219)	(1.098)	(0.976)	(0.854)
3.000	(0.803)	(0.686)	(0.569)	(0.453)
2.875	(0.011)	0.100	0.212	0.323
2.750	1.163	1.270	1.376	1.482

Jumbo I - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.865)	(2.722)	(2.580)	(2.437)
3.500	(2.745)	(2.608)	(2.470)	(2.333)
3.375	(2.554)	(2.421)	(2.289)	(2.157)
3.250	(2.306)	(2.179)	(2.052)	(1.925)
3.125	(2.017)	(1.895)	(1.774)	(1.652)
3.000	(1.704)	(1.587)	(1.470)	(1.354)
2.875	(1.381)	(1.269)	(1.158)	(1.046)
2.750	(0.808)	(0.702)	(0.595)	(0.489)
2.625	0.028	0.129	0.230	0.331
2.500	1.138	1.234	1.330	1.425

Jumbo Series I Adjustments

Credit Score - Purchase / Rate & Term							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥800	(0.500)	(0.438)	(0.375)	(0.313)	(0.250)	(0.188)	0.000
780-799	(0.438)	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.188
760-779	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.125	0.500
740-759	(0.313)	(0.250)	(0.188)	(0.125)	0.000	0.250	0.750
720-739	(0.250)	(0.188)	(0.125)	0.000	0.250	0.500	1.125
700-719	(0.188)	(0.125)	(0.063)	0.125	0.500	0.875	1.625
680-699	(0.125)	(0.063)	0.000	0.313	NA	NA	NA

Escrow Waiver (All or None Waiver) Excluding CA, NC, DC, NY	0.125
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Non-California Special	(0.250)
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Credit Score - Cash Out							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥800	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.000	N/A
780-799	(0.313)	(0.250)	(0.188)	(0.125)	(0.063)	0.125	N/A
760-779	(0.250)	(0.188)	(0.125)	(0.063)	0.125	0.375	N/A
740-759	(0.188)	(0.125)	(0.063)	0.000	0.313	0.625	N/A
720-739	(0.125)	(0.063)	0.000	0.125	0.500	1.000	N/A
700-719	(0.063)	0.000	0.063	0.250	0.875	1.500	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Maximum Prices	
30 Year Fixed	(1.200)
15 Year Fixed	(0.700)

Other Adjustments							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
2nd Home	0.000	0.125	0.188	0.313	0.375	0.438	N/A
2-4 Units	0.250	0.375	0.750	1.000	1.500	2.000	3.000
Condo	0.000	0.000	0.063	0.125	0.125	0.125	0.125
DTI>40	0.000	0.000	0.125	0.188	0.188	0.250	0.375

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

**State Adjustments**

20-30 Yr Conv.		10-15 Yr Conv.		All FHA, VA & USDA Products		Dream Big Jumbo	
State	Adjustment	State	Adjustment	State	Adjustment	State	Adjustment
AK - Alaska	(0.163)	AK - Alaska	(0.115)	AK - Alaska	0.000	AK - Alaska	0.000
AL - Alabama	(0.018)	AL - Alabama	(0.002)	AL - Alabama	(0.050)	AL - Alabama	0.000
AR - Arkansas	(0.050)	AR - Arkansas	(0.002)	AR - Arkansas	(0.050)	AR - Arkansas	0.000
AZ - Arizona	0.030	AZ - Arizona	0.008	AZ - Arizona	0.000	AZ - Arizona	0.000
CA - California	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	CO - Colorado	0.000
CT - Connecticut	(0.144)	CT - Connecticut	(0.149)	CT - Connecticut	(0.050)	CT - Connecticut	0.000
DC - District of Columbia	(0.075)	DC - District of Columbia	(0.058)	DC - District of Columbia	(0.050)	DC - District of Columbia	0.000
DE - Delaware	(0.132)	DE - Delaware	(0.059)	DE - Delaware	0.000	DE - Delaware	0.000
FL - Florida	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	GA - Georgia	0.000
HI - Hawaii	(0.128)	HI - Hawaii	(0.041)	HI - Hawaii	(0.100)	HI - Hawaii	0.000
IA - Iowa	(0.039)	IA - Iowa	0.009	IA - Iowa	(0.100)	IA - Iowa	0.000
ID - Idaho	(0.010)	ID - Idaho	0.022	ID - Idaho	(0.050)	ID - Idaho	0.000
IL - Illinois	0.000	IL - Illinois	0.000	IL - Illinois	0.000	IL - Illinois	0.000
IN - Indiana	(0.050)	IN - Indiana	0.078	IN - Indiana	(0.050)	IN - Indiana	0.000
KS - Kansas	(0.050)	KS - Kansas	(0.002)	KS - Kansas	(0.100)	KS - Kansas	0.000
KY - Kentucky	(0.038)	KY - Kentucky	(0.034)	KY - Kentucky	(0.050)	KY - Kentucky	0.000
LA - Louisiana	(0.091)	LA - Louisiana	(0.071)	LA - Louisiana	(0.050)	LA - Louisiana	0.000
MA - Massachusetts	(0.059)	MA - Massachusetts	(0.059)	MA - Massachusetts	(0.050)	MA - Massachusetts	0.000
MD - Maryland	0.000	MD - Maryland	0.000	MD - Maryland	0.000	MD - Maryland	0.000
ME - Maine	(0.050)	ME - Maine	(0.086)	ME - Maine	(0.050)	ME - Maine	0.000
MI - Michigan	(0.070)	MI - Michigan	(0.068)	MI - Michigan	0.100	MI - Michigan	0.000
MN - Minnesota	(0.063)	MN - Minnesota	(0.036)	MN - Minnesota	(0.050)	MN - Minnesota	0.000
MO - Missouri	(0.079)	MO - Missouri	(0.069)	MO - Missouri	(0.050)	MO - Missouri	0.000
MS - Mississippi	(0.095)	MS - Mississippi	(0.077)	MS - Mississippi	(0.050)	MS - Mississippi	0.000
MT - Montana	(0.029)	MT - Montana	0.027	MT - Montana	(0.050)	MT - Montana	0.000
NC - North Carolina	(0.098)	NC - North Carolina	(0.062)	NC - North Carolina	(0.100)	NC - North Carolina	0.000
ND - North Dakota	(0.100)	ND - North Dakota	0.006	ND - North Dakota	(0.100)	ND - North Dakota	0.000
NE - Nebraska	(0.061)	NE - Nebraska	0.013	NE - Nebraska	(0.100)	NE - Nebraska	0.000
NH - New Hampshire	(0.095)	NH - New Hampshire	(0.093)	NH - New Hampshire	(0.100)	NH - New Hampshire	0.000
NJ - New Jersey	0.000	NJ - New Jersey	0.000	NJ - New Jersey	0.000	NJ - New Jersey	0.000
NM - New Mexico	(0.010)	NM - New Mexico	0.022	NM - New Mexico	(0.050)	NM - New Mexico	0.000
NV - Nevada	0.085	NV - Nevada	0.038	NV - Nevada	0.100	NV - Nevada	0.000
NY - New York	0.000	NY - New York	0.000	NY - New York	0.000	NY - New York	0.000
OH - Ohio	(0.050)	OH - Ohio	0.000	OH - Ohio	0.000	OH - Ohio	0.000
OK - Oklahoma	(0.130)	OK - Oklahoma	(0.142)	OK - Oklahoma	(0.050)	OK - Oklahoma	0.000
OR - Oregon	(0.066)	OR - Oregon	(0.074)	OR - Oregon	(0.050)	OR - Oregon	0.000
PA - Pennsylvania	0.000	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)	RI - Rhode Island	0.000
SC - South Carolina	(0.049)	SC - South Carolina	(0.027)	SC - South Carolina	(0.050)	SC - South Carolina	0.000
SD - South Dakota	(0.039)	SD - South Dakota	(0.011)	SD - South Dakota	(0.050)	SD - South Dakota	0.000
TN - Tennessee	(0.061)	TN - Tennessee	(0.040)	TN - Tennessee	(0.050)	TN - Tennessee	0.000
TX - Texas	0.000	TX - Texas	0.000	TX - Texas	0.000	TX - Texas	0.000
UT - Utah	(0.010)	UT - Utah	0.068	UT - Utah	0.050	UT - Utah	0.000
VA - Virginia	0.000	VA - Virginia	0.000	VA - Virginia	0.000	VA - Virginia	0.000
VT - Vermont	(0.100)	VT - Vermont	0.085	VT - Vermont	(0.100)	VT - Vermont	0.000
WA - Washington	(0.050)	WA - Washington	(0.069)	WA - Washington	(0.050)	WA - Washington	0.000
WI - Wisconsin	(0.085)	WI - Wisconsin	(0.112)	WI - Wisconsin	0.050	WI - Wisconsin	0.000
WV - West Virginia	(0.100)	WV - West Virginia	0.107	WV - West Virginia	(0.050)	WV - West Virginia	0.000
WY - Wyoming	0.013	WY - Wyoming	0.054	WY - Wyoming	(0.050)	WY - Wyoming	0.000