

Colorado Wholesale Rate Sheet

60 Day Lock Special on Conventional and Government Fixed!

Special Pricing is here for Conv & FHA!!

PRODUCT HIGHLIGHTS

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

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MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.500	(4.182)	↑ (0.202)			
3.250	(3.261)	↑ (0.206)			
Conventional 15yr Fixed			FHA 30yr Fixed		
3.375	(3.655)	↑ (0.139)	3.375	(2.220)	↑ (0.200)
3.250	(3.423)	↑ (0.140)	3.250	(4.032)	↑ (0.303)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(1.224)	↑ (0.158)	3.375	(2.370)	↑ (0.200)
2.750	(0.989)	↑ (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 (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
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CORPORATE CONTACTS

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

* Rates are subject to change without notice

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

FHA 30 Yr Fixed					VA 30 Yr Fixed					USDA 30 Yr Fixed													
15 Day		30 Day		45 Day		60 Day		15 Day		30 Day		45 Day		60 Day		15 Day		30 Day		45 Day		60 Day	
4.750	(5.013)	(4.949)	(4.916)	(4.782)	4.750	(5.163)	(5.099)	(5.066)	(4.932)	4.750	(3.913)	(3.849)	(3.816)	(3.682)									
4.625	(4.735)	(4.671)	(4.638)	(4.504)	4.625	(4.885)	(4.821)	(4.788)	(4.654)	4.625	(3.635)	(3.571)	(3.538)	(3.404)									
4.500	(4.444)	(4.381)	(4.347)	(4.214)	4.500	(4.594)	(4.531)	(4.497)	(4.364)	4.500	(3.344)	(3.281)	(3.247)	(3.114)									
4.375	(4.141)	(4.078)	(4.044)	(3.911)	4.375	(4.291)	(4.228)	(4.194)	(4.061)	4.375	(3.041)	(2.978)	(2.944)	(2.811)									
4.250	(4.200)	(4.178)	(4.187)	(4.095)	4.250	(4.350)	(4.328)	(4.337)	(4.245)	4.250	(3.100)	(3.078)	(3.087)	(2.995)									
4.125	(3.897)	(3.875)	(3.884)	(3.792)	4.125	(4.047)	(4.025)	(4.034)	(3.942)	4.125	(2.797)	(2.775)	(2.784)	(2.692)									
4.000	(3.581)	(3.560)	(3.568)	(3.476)	4.000	(3.731)	(3.710)	(3.718)	(3.626)	4.000	(2.481)	(2.460)	(2.468)	(2.376)									
3.875	(3.253)	(3.232)	(3.240)	(3.148)	3.875	(3.403)	(3.382)	(3.390)	(3.298)	3.875	(2.153)	(2.132)	(2.140)	(2.048)									
3.750	(3.272)	(3.242)	(3.242)	(3.142)	3.750	(3.422)	(3.392)	(3.392)	(3.292)	3.750	(2.172)	(2.142)	(2.142)	(2.042)									
3.625	(2.944)	(2.914)	(2.914)	(2.814)	3.625	(3.094)	(3.064)	(3.064)	(2.964)	3.625	(1.844)	(1.814)	(1.814)	(1.714)									
3.500	(2.603)	(2.573)	(2.573)	(2.473)	3.500	(2.753)	(2.723)	(2.723)	(2.623)	3.500	(1.503)	(1.473)	(1.473)	(1.373)									
3.375	(2.250)	(2.220)	(2.220)	(2.120)	3.375	(2.400)	(2.370)	(2.370)	(2.270)	3.375	(1.150)	(1.120)	(1.120)	(1.020)									
3.250	(4.196)	(4.032)	(3.899)	(3.665)	3.250	(4.346)	(4.182)	(4.049)	(3.815)	3.250	(3.096)	(2.932)	(2.799)	(2.565)									
3.125	(3.843)	(3.679)	(3.546)	(3.312)	3.125	(3.993)	(3.829)	(3.696)	(3.462)	3.125	(2.743)	(2.579)	(2.446)	(2.212)									
3.000	(3.478)	(3.314)	(3.180)	(2.946)	3.000	(3.628)	(3.464)	(3.330)	(3.096)	3.000	(2.378)	(2.214)	(2.080)	(1.846)									
2.990	(3.468)	(3.304)	(3.170)	(2.936)	2.990	(3.618)	(3.454)	(3.320)	(3.086)	2.990	(2.000)	(1.836)	(1.702)	(1.468)									
2.875	(3.100)	(2.936)	(2.802)	(2.568)	2.875	(3.250)	(3.086)	(2.952)	(2.718)	2.875	(2.000)	(1.836)	(1.702)	(1.468)									
2.750	(3.510)	(3.354)	(3.229)	(3.003)	2.750	(3.660)	(3.504)	(3.379)	(3.153)	2.750	(2.410)	(2.254)	(2.129)	(1.903)									
2.625	(3.132)	(2.976)	(2.851)	(2.625)	2.625	(3.282)	(3.126)	(3.001)	(2.775)	2.625	(2.032)	(1.876)	(1.751)	(1.525)									
2.500	(2.741)	(2.586)	(2.460)	(2.235)	2.500	(2.891)	(2.736)	(2.610)	(2.385)	2.500	(1.641)	(1.486)	(1.360)	(1.135)									
2.375	(2.338)	(2.183)	(2.057)	(1.832)	2.375	(2.488)	(2.333)	(2.207)	(1.982)	2.375	(1.238)	(1.083)	(0.957)	(0.732)									
2.250	(1.923)	(1.767)	(1.642)	(1.416)	2.250	(2.073)	(1.917)	(1.792)	(1.566)	2.250	(0.823)	(0.667)	(0.542)	(0.316)									

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

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

Fannie Mae - conforming Fixed Rate Products

Main table with multiple columns showing mortgage rates for Fannie Mae 30yr Fixed, 15yr Fixed, and 10yr Fixed, including various loan-to-value (LTV) and loan-to-cost (LTC) rates for different loan terms and features.

Loan Level Price Adjustments table, showing adjustments for LTV and LTC ranges across different loan-to-cost categories (e.g., ≤60, 60.01-70, 70.01-75, etc.).

Summary table for All Fixed Conforming, Cash-Out, Premium Adjusters, Lender Paid Mtg Adj., Subordinate Financing, Misc Adjusters, and Non Owner Occupied, detailing various fees and adjustments.

Freddie Mac - Conforming Fixed Rate Products

Table with 12 columns and 10 rows of interest rate data for various terms (15 Day, 30 Day, 45 Day, 60 Day) and product types (Freddie Mac 30Yr Fixed, Freddie Mac 30Yr Super Conforming, etc.).

Table with 12 columns and 10 rows of interest rate data for various terms and product types (Freddie Mac 30Yr Super Conforming, Freddie Mac 30Yr Super Conforming, etc.).

Table with multiple sections: Loan Level Price Adjustments, All Fixed Conforming, Cash-Out, Premium Adjustors, Lender Paid MI, Number of Units, Subordinate Financing, Misc Adjustors, Non Owner Occupied, Additional Cashout LTV/FICO Adjustments, Agency Adverse Market Refinance Fee, 90 Day Lock Special, Special Pricing, and Max YSP.

FNMA - HomeReady™ Products

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 30 Yr Fixed with rates ranging from 2.25% to 5.00%.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 25 Yr Fixed with rates ranging from 2.25% to 5.00%.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 20 Yr Fixed with rates ranging from 2.25% to 5.00%.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 15 Yr Fixed with rates ranging from 1.99% to 4.50%.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10 Yr Fixed with rates ranging from 1.99% to 4.50%.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 SOFR ARM (5/1/5) with rates ranging from 2.50% to 2.875%.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 5/6 SOFR ARM (2/1/5) with rates ranging from 2.50% to 2.875%.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 7/6 SOFR ARM (5/1/5) with rates ranging from 2.50% to 2.875%.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 SOFR ARM (5/1/5) with rates ranging from 2.50% to 2.875%.

Loan Level Price Adjustments

Table with columns for LTV (≤60, 60.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90, 90.01-95, 95.01-97) and rows for All Fixed Conforming and Cash-Out.

LPMI Adjustments Applied after Cap

Table with columns for LTV (≤60, 60.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90, 90.01-95, 95.01-97) and rows for Lender Paid MI Adj.

Table with columns for LTV (≤65, 65.01-75, 75.01-85, 85.01-90, 90.01-95, 95.01-97) and rows for Subordinate Financing, Misc Adjusters, and Non Owner Occupied.

Table with columns for Loan Amount (<\$50,000, \$50,000-\$99,999, \$100,000-\$149,999, \$150,000-\$199,999, \$200,000-\$249,999, \$250,000-\$299,999, \$300,000-Conforming Limit, High Balance) and rows for Loan Size Adjusters.

Table with columns for FICO (0.000, 1.500) and LTV (≥80%, <80%, All) and rows for Adjustment Caps.

Table with columns for Special Pricing* and rows for Escrow Waiver (Full or Taxes Only) and Manufactured Home.

*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 60 Day Lock Special (Fixed, Conf & High Bal) and rows for Special Pricing* and Max YSP.



FNMA - HomeReady™ High Balance

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 30 Yr Fixed - High Balance.

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 25 Yr Fixed - High Balance.

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 20 Yr Fixed - High Balance.

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 15 Yr Fixed - High Balance.

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 10 Yr Fixed - High Balance.

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 10/6 ARM [5/1] - HB.

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 5/6 SOFR ARM [2/5] - HB.

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 7/6 SOFR ARM [5/5] - HB.

Table with columns for 15 Day, 30 Day, 45 Day, 60 Day rates for FNMA HomeReady™ 10/6 ARM [5/5] - HB.

Loan Level Price Adjustments

Table showing Lender Paid MI Adj. with columns for LTV, Rate & Term Refi, and various Lender Paid MI Adj. categories.

Table showing Subordinate Financing with columns for LTV, Lender Paid MI Adj., and various Subordinate Financing categories.

Table showing Misc Adjusters with columns for LTV, Lender Paid MI Adj., and various Misc Adjusters categories.

Table showing Adjustment Caps with columns for FICO, LTV, and various Adjustment Caps categories.

*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 showing Special Pricing with columns for Loan Amount, Purchase, Refinance, and various Special Pricing categories.

Table showing 60 Day Lock Special (Fixed, Conf & High Bal) with columns for Loan Amount and Special Pricing.

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed

	15 Day	30 Day	45 Day	60 Day
5.000	(5.843)	(5.786)	(5.828)	(5.770)
4.990	(5.793)	(5.766)	(5.808)	(5.750)
4.875	(5.682)	(5.629)	(5.538)	(5.480)
4.750	(5.471)	(5.418)	(5.318)	(5.164)
4.625	(5.215)	(5.177)	(5.094)	(4.956)
4.500	(5.070)	(5.032)	(4.949)	(4.811)
4.375	(4.862)	(4.824)	(4.741)	(4.603)
4.250	(4.629)	(4.592)	(4.508)	(4.370)
4.125	(4.377)	(4.377)	(4.310)	(4.187)
4.000	(4.198)	(4.198)	(4.132)	(4.008)
3.990	(4.148)	(4.148)	(4.082)	(3.958)
3.875	(3.991)	(3.991)	(3.925)	(3.801)
3.750	(3.688)	(3.688)	(3.621)	(3.498)
3.625	(4.455)	(4.369)	(4.300)	(4.111)
3.500	(4.225)	(4.132)	(4.060)	(3.868)
3.375	(3.854)	(3.752)	(3.676)	(3.478)
3.250	(3.324)	(3.211)	(3.131)	(2.924)
3.125	(3.924)	(3.813)	(3.742)	(3.561)
3.000	(3.608)	(3.490)	(3.409)	(3.215)
2.990	(3.570)	(3.440)	(3.359)	(3.165)
2.875	(3.068)	(2.921)	(2.824)	(2.621)
2.750	(2.437)	(2.290)	(2.173)	(1.956)
2.625	(1.767)	(1.624)	(1.532)	(1.188)
2.500	(1.288)	(1.146)	(1.046)	(0.794)
2.375	(0.613)	(0.491)	(0.399)	(0.207)
2.250	0.134	0.256	0.348	0.540

FHLMC Home Possible® 25 Yr Fixed

	15 Day	30 Day	45 Day	60 Day
5.000	(5.843)	(5.781)	(5.823)	(5.765)
4.990	(5.793)	(5.762)	(5.804)	(5.746)
4.875	(5.682)	(5.629)	(5.538)	(5.480)
4.750	(5.471)	(5.418)	(5.318)	(5.164)
4.625	(5.215)	(5.177)	(5.094)	(4.956)
4.500	(5.070)	(5.032)	(4.949)	(4.811)
4.375	(4.862)	(4.824)	(4.741)	(4.603)
4.250	(4.629)	(4.592)	(4.508)	(4.370)
4.125	(4.377)	(4.377)	(4.310)	(4.187)
4.000	(4.198)	(4.198)	(4.132)	(4.008)
3.990	(4.148)	(4.148)	(4.082)	(3.958)
3.875	(3.991)	(3.991)	(3.925)	(3.801)
3.750	(3.688)	(3.688)	(3.621)	(3.498)
3.625	(4.455)	(4.369)	(4.300)	(4.111)
3.500	(4.225)	(4.132)	(4.060)	(3.868)
3.375	(3.854)	(3.752)	(3.676)	(3.478)
3.250	(3.324)	(3.211)	(3.131)	(2.924)
3.125	(3.924)	(3.813)	(3.742)	(3.561)
3.000	(3.608)	(3.490)	(3.409)	(3.215)
2.990	(3.558)	(3.440)	(3.359)	(3.165)
2.875	(3.050)	(2.920)	(2.824)	(2.621)
2.750	(2.425)	(2.277)	(2.165)	(1.955)
2.625	(1.767)	(1.624)	(1.532)	(1.197)
2.500	(1.288)	(1.146)	(1.046)	(0.734)
2.375	(0.569)	(0.447)	(0.355)	(0.163)
2.250	0.149	0.271	0.363	0.555

FHLMC Home Possible® 20 Yr Fixed

	15 Day	30 Day	45 Day	60 Day
5.000	(6.382)	(6.241)	(6.237)	(6.075)
4.875	(6.215)	(6.073)	(6.066)	(5.907)
4.750	(5.969)	(5.826)	(5.818)	(5.656)
4.625	(5.446)	(5.376)	(5.411)	(5.352)
4.500	(5.324)	(5.245)	(5.248)	(5.190)
4.375	(5.167)	(5.096)	(5.019)	(4.959)
4.250	(4.994)	(4.920)	(4.841)	(4.686)
4.125	(5.017)	(4.962)	(4.909)	(4.572)
4.000	(4.885)	(4.862)	(4.768)	(4.429)
3.990	(4.835)	(4.776)	(4.718)	(4.379)
3.875	(4.567)	(4.501)	(4.442)	(4.079)
3.750	(4.176)	(4.104)	(4.042)	(3.688)
3.625	(4.436)	(4.337)	(4.271)	(3.946)
3.500	(4.196)	(4.096)	(4.027)	(3.696)
3.375	(3.852)	(3.744)	(3.673)	(3.354)
3.250	(3.382)	(3.265)	(3.189)	(2.886)
3.125	(3.884)	(3.730)	(3.680)	(3.375)
3.000	(3.556)	(3.390)	(3.338)	(3.018)
2.990	(3.506)	(3.400)	(3.288)	(2.968)
2.875	(3.069)	(2.895)	(2.839)	(2.512)
2.750	(2.510)	(2.327)	(2.269)	(1.934)
2.625	(2.159)	(1.891)	(1.857)	(1.314)
2.500	(1.684)	(1.403)	(1.367)	(0.949)
2.375	(0.973)	(0.710)	(0.648)	(0.426)
2.250	(0.210)	0.005	0.114	0.321

FHLMC Home Possible® 15 Yr Fixed

	15 Day	30 Day	45 Day	60 Day
4.500	(5.107)	(5.054)	(5.027)	(4.892)
4.375	(4.968)	(4.914)	(4.889)	(4.751)
4.250	(4.769)	(4.711)	(4.683)	(4.544)
4.125	(4.585)	(4.524)	(4.492)	(4.350)
4.000	(4.379)	(4.268)	(4.241)	(4.056)
3.990	(4.329)	(4.218)	(4.191)	(4.006)
3.875	(4.086)	(3.969)	(3.938)	(3.748)
3.750	(3.979)	(3.859)	(3.829)	(3.635)
3.625	(3.887)	(3.878)	(3.823)	(3.707)
3.500	(3.644)	(3.633)	(3.579)	(3.462)
3.375	(3.465)	(3.455)	(3.401)	(3.284)
3.250	(3.233)	(3.223)	(3.169)	(3.052)
3.125	(3.564)	(3.478)	(3.365)	(3.198)
3.000	(3.705)	(3.631)	(3.577)	(3.409)
2.990	(3.655)	(3.581)	(3.527)	(3.359)
2.875	(3.488)	(3.412)	(3.356)	(3.187)
2.750	(3.161)	(3.082)	(3.025)	(2.856)
2.625	(2.710)	(2.626)	(2.570)	(2.395)
2.500	(2.506)	(2.425)	(2.390)	(2.174)
2.375	(2.140)	(2.055)	(2.019)	(1.797)
2.250	(1.733)	(1.644)	(1.607)	(1.381)
2.125	(1.076)	(0.980)	(0.942)	(0.759)
2.000	(0.485)	(0.404)	(0.354)	(0.204)
1.990	(0.435)	(0.355)	(0.305)	(0.154)

FHLMC Home Possible® 10 Yr Fixed

	15 Day	30 Day	45 Day	60 Day
4.500	(5.105)	(5.048)	(5.048)	(4.948)
4.375	(5.085)	(5.055)	(5.055)	(4.955)
4.250	(4.965)	(4.935)	(4.935)	(4.835)
4.125	(4.617)	(4.587)	(4.587)	(4.487)
4.000	(4.656)	(4.535)	(4.469)	(4.296)
3.990	(4.606)	(4.485)	(4.419)	(4.270)
3.875	(4.365)	(4.265)	(4.265)	(4.165)
3.750	(4.260)	(4.130)	(4.063)	(3.963)
3.625	(3.980)	(3.848)	(3.777)	(3.603)
3.500	(3.998)	(3.907)	(3.842)	(3.634)
3.375	(3.809)	(3.716)	(3.650)	(3.442)
3.250	(3.536)	(3.440)	(3.372)	(3.161)
3.125	(3.313)	(3.215)	(3.145)	(2.939)
3.000	(3.515)	(3.442)	(3.387)	(3.220)
2.990	(3.465)	(3.392)	(3.337)	(3.170)
2.875	(3.299)	(3.223)	(3.168)	(2.999)
2.750	(2.974)	(2.894)	(2.838)	(2.669)
2.625	(2.524)	(2.440)	(2.384)	(2.209)
2.500	(2.458)	(2.377)	(2.342)	(2.128)
2.375	(2.094)	(2.009)	(1.973)	(1.751)
2.250	(1.688)	(1.600)	(1.563)	(1.359)
2.125	(1.155)	(1.075)	(1.025)	(0.875)
2.000	(0.508)	(0.428)	(0.378)	(0.228)
1.990	(0.443)	(0.362)	(0.312)	(0.162)

FHLMC Home Possible® 10/6 SOFR ARM (2/1/5)

	15 Day	30 Day	45 Day	60 Day
2.875	(1.245)	(1.174)	(1.130)	(0.980)
2.750	(1.010)	(0.939)	(0.896)	(0.746)
2.625	(0.773)	(0.702)	(0.659)	(0.508)
2.500	(0.523)	(0.452)	(0.409)	(0.258)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)

	15 Day	30 Day	45 Day	60 Day
2.875	(1.454)	(1.383)	(1.340)	(1.190)
2.625	(1.185)	(1.114)	(1.071)	(0.921)
2.500	(0.810)	(0.739)	(0.696)	(0.546)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)

	15 Day	30 Day	45 Day	60 Day
2.875	(1.539)	(1.509)	(1.466)	(1.316)
2.750	(1.151)	(1.080)	(1.037)	(0.886)
2.625	(0.717)	(0.645)	(0.602)	(0.452)
2.500	(0.264)	(0.192)	(0.149)	0.001

Loan Level Price Adjustments

	LTV	<= 800											
		<= 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	> 800
All conforming (does not apply to Fixed terms <= 15yrs)	<= 60	NA	NA	0.500	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
	70.01 - 75	NA	NA	2.250	2.250	1.250	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	1.250	0.750	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	0.250	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
	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
	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

LPMI Adjustments Applied after Cap

	Premium Adjusters	<= 800												
		NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	0.100	0.100
Lender Paid MI Adj.	LTV Adjusters	Rate & Term Refi	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	0.500
		Manufactured Home	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	1.190
		3 - 4 Unit	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	0.110
		DTI > 45	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	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	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	0.380	
	95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	0.380	
	<= 20 Yr Term	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	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	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	0.790		
90.01 - 95	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	0.840	0.840		
95.01 - 97	NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110	1.080	1.080		

Subordinate Financing Excludes Community Seconds®

	CLTV	< 720	> 720
<= 75	<= 80	0.500	0.500
<= 65	80.01 - 95	0.500	0.500
65.01-75	80.01 - 95	0.500	0.500
75.01-95	76.01-95	0.500	0.500

Misc Adjusters

	Attached Condo > 75 LTV (>15yr Term)	0.750
	Manufactured Home	0.500

Number Of Units

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.295)	(1.224)	(1.180)	(1.030)
2.750	(1.060)	(0.989)	(0.946)	(0.796)
2.625	(0.823)	(0.752)	(0.709)	(0.558)
2.500	(0.573)	(0.502)	(0.459)	(0.308)

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	(1.504)	(1.433)	(1.390)	(1.240)
2.625	(1.235)	(1.164)	(1.121)	(0.971)
2.500	(0.860)	(0.789)	(0.746)	(0.596)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.589)	(1.559)	(1.516)	(1.366)
2.750	(1.201)	(1.130)	(1.087)	(0.936)
2.625	(0.767)	(0.695)	(0.652)	(0.502)
2.500	(0.314)	(0.242)	(0.199)	(0.049)

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.295)	(0.224)	(0.180)	(0.030)
2.750	(0.060)	0.011	0.054	0.204
2.625	0.177	0.248	0.291	0.442
2.500	0.427	0.498	0.541	0.692

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.504)	(0.433)	(0.390)	(0.240)
2.625	(0.235)	(0.164)	(0.121)	0.029
2.500	0.140	0.211	0.254	0.404

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.589)	(0.559)	(0.516)	(0.366)
2.750	(0.201)	(0.130)	(0.087)	0.064
2.625	0.233	0.305	0.348	0.498
2.500	0.686	0.758	0.801	0.951

Loan Level Price Adjustments

	LTV										
		< 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

	LTV										
		< 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

	Premium Adjusters												
		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
Lender Paid MI Adj.	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	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	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	
			≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110
			DTI > 45	85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280
			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
		> 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		5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030		
95.01 - 97	NA		6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330		

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

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

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

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

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

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

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

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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.295)	(1.224)	(1.180)	(1.030)
2.750	(1.060)	(0.989)	(0.946)	(0.796)
2.625	(0.823)	(0.752)	(0.709)	(0.558)
2.500	(0.573)	(0.502)	(0.459)	(0.308)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(1.504)	(1.433)	(1.390)	(1.240)
2.625	(1.235)	(1.164)	(1.121)	(0.971)
2.500	(0.860)	(0.789)	(0.746)	(0.596)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.589)	(1.559)	(1.516)	(1.366)
2.750	(1.201)	(1.130)	(1.087)	(0.936)
2.625	(0.767)	(0.695)	(0.652)	(0.502)
2.500	(0.314)	(0.242)	(0.199)	(0.049)

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.295)	(0.224)	(0.180)	(0.030)
2.750	(0.060)	0.011	0.054	0.204
2.625	0.177	0.248	0.291	0.442
2.500	0.427	0.498	0.541	0.692

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875				
2.750	(0.504)	(0.433)	(0.390)	(0.240)
2.625	(0.235)	(0.164)	(0.121)	0.029
2.500	0.140	0.211	0.254	0.404

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.589)	(0.559)	(0.516)	(0.366)
2.750	(0.201)	(0.130)	(0.087)	0.064
2.625	0.233	0.305	0.348	0.498
2.500	0.686	0.758	0.801	0.951

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	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	0.500	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	0.250
75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	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	0.250
85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	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	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	NA	NA	NA	0.625	0.375	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	0.625	0.625	
75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875	0.875	0.875	0.875	
80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Lender Paid MI Adj.	Premium Adjusters	LTV											
		Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
Lender Paid MI Adj.	Premium Adjusters	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
			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	
		> 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	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030
95.01 - 97	NA		6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330		

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

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

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