



Effective Date: 7/22/2019
 Effective Time: 9:15AM
 Morning Pricing Rate Sheets
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All Price and rate adjustments are cumulative. Rates, terms, and conditions subject to change without notice. Refer to product guide for eligibility and restrictions.
Price adjustment apply to the Base Loan Amount

Conventional Fixed Rate Programs

Product Features

Rate	Conventional 30/25 Year Fixed Rate			
	15 Day	30 Day	45 Day	60 Day
5.375	(4.555)	(4.587)	(4.579)	(4.562)
5.250	(4.417)	(4.469)	(4.461)	(4.384)
5.125	(4.227)	(4.219)	(4.211)	(4.194)
5.000	(4.035)	(4.019)	(4.003)	(3.987)
4.999	(4.033)	(4.017)	(4.001)	(3.985)
4.875	(3.853)	(3.837)	(3.821)	(3.805)
4.750	(3.62)	(3.64)	(3.630)	(3.614)
4.625	(3.086)	(3.070)	(3.054)	(3.038)
4.500	(3.046)	(3.023)	(3.000)	(2.974)
4.400	(3.001)	(2.978)	(2.955)	(2.929)
4.375	(2.616)	(2.593)	(2.570)	(2.544)
4.250	(2.247)	(2.224)	(2.201)	(2.175)
4.125	(1.936)	(1.933)	(1.910)	(1.884)
4.000	(1.728)	(1.697)	(1.666)	(1.632)
3.950	(1.624)	(1.593)	(1.562)	(1.528)
3.875	(1.281)	(1.250)	(1.219)	(1.185)
3.750	(0.887)	(0.856)	(0.825)	(0.791)
3.625	(0.391)	(0.360)	(0.329)	(0.295)
3.500	0.043	0.106	0.169	0.202
3.375	0.419	0.482	0.545	0.578
3.250	1.084	1.147	1.210	1.243

Rate	Conventional 20 Year Fixed Rate			
	15 Day	30 Day	45 Day	60 Day
5.750	(6.132)	(6.153)	(6.144)	(6.097)
5.625	(5.833)	(5.793)	(5.754)	(5.737)
5.500	(5.563)	(5.555)	(5.547)	(5.530)
5.375	(5.254)	(5.246)	(5.238)	(5.221)
5.250	(5.219)	(5.211)	(5.203)	(5.186)
5.125	(5.062)	(5.054)	(5.046)	(5.029)
5.000	(4.987)	(4.971)	(4.955)	(4.939)
4.875	(4.879)	(4.863)	(4.847)	(4.831)
4.750	(4.627)	(4.611)	(4.595)	(4.579)
4.625	(4.360)	(4.344)	(4.328)	(4.312)
4.500	(4.296)	(4.273)	(4.250)	(4.224)
4.375	(4.016)	(3.993)	(3.970)	(3.944)
4.250	(3.671)	(3.648)	(3.625)	(3.599)
4.125	(3.352)	(3.329)	(3.306)	(3.280)
4.000	(3.068)	(3.037)	(3.006)	(2.972)
3.875	(2.392)	(2.361)	(2.330)	(2.296)
3.750	(2.029)	(1.998)	(1.967)	(1.933)
3.625	(1.761)	(1.730)	(1.699)	(1.665)
3.500	(0.602)	(0.539)	(0.476)	(0.443)
3.375	(0.576)	(0.513)	(0.450)	(0.417)
3.250	(0.026)	(0.087)	0.100	0.133

Rate	Conventional 15 Year Fixed Rate			
	15 Day	30 Day	45 Day	60 Day
4.875	(4.521)	(4.505)	(4.489)	(4.473)
4.750	(4.346)	(4.330)	(4.314)	(4.246)
4.625	(4.349)	(4.333)	(4.317)	(4.249)
4.500	(4.578)	(4.562)	(4.546)	(4.525)
4.400	(4.194)	(4.178)	(4.162)	(4.141)
4.375	(4.259)	(4.243)	(4.227)	(4.206)
4.250	(3.956)	(3.940)	(3.924)	(3.903)
4.125	(3.662)	(3.646)	(3.630)	(3.609)
4.000	(3.223)	(3.107)	(3.091)	(3.070)
3.875	(2.635)	(2.627)	(2.619)	(2.595)
3.750	(2.550)	(2.542)	(2.534)	(2.510)
3.625	(2.404)	(2.396)	(2.388)	(2.364)
3.500	(1.753)	(1.727)	(1.719)	(1.695)
3.375	(1.357)	(1.341)	(1.325)	(1.304)
3.250	(1.126)	(1.110)	(1.094)	(1.073)
3.125	(1.091)	(1.075)	(1.059)	(1.038)
3.000	(0.323)	(0.307)	(0.291)	(0.270)
2.990	(0.240)	(0.224)	(0.208)	(0.187)
2.875	(0.161)	(0.145)	(0.129)	(0.108)
2.750	0.214	0.230	0.246	0.267
2.625	-	-	-	2.375

Rate	Conventional High Balance 30/25 Year			
	15 Day	30 Day	45 Day	60 Day
5.750	(4.455)	(4.397)	(4.334)	(4.267)
5.625	(4.011)	(3.973)	(3.933)	(3.916)
5.500	(3.818)	(3.780)	(3.740)	(3.723)
5.375	(3.698)	(3.659)	(3.620)	(3.603)
5.250	(3.323)	(3.285)	(3.245)	(3.228)
5.125	(2.770)	(2.763)	(2.754)	(2.738)
5.000	(3.342)	(3.334)	(3.326)	(3.310)
4.875	(2.812)	(2.804)	(2.796)	(2.780)
4.750	(2.536)	(2.528)	(2.520)	(2.503)
4.625	(2.319)	(2.303)	(2.287)	(2.271)
4.500	(2.803)	(2.788)	(2.772)	(2.756)
4.375	(2.042)	(2.026)	(2.010)	(1.994)
4.250	(1.854)	(1.838)	(1.822)	(1.806)
4.125	(1.343)	(1.327)	(1.311)	(1.295)
4.000	(0.906)	(0.883)	(0.859)	(0.834)

Rate	Conventional High Balance 20 Year			
	15 Day	30 Day	45 Day	60 Day
5.000	(4.428)	(4.411)	(4.413)	(4.397)
4.875	(3.319)	(3.312)	(3.304)	(3.287)
4.750	(3.267)	(3.260)	(3.252)	(3.235)
4.625	(2.949)	(2.934)	(2.926)	(2.901)
4.500	(2.957)	(2.942)	(2.936)	(2.909)
4.375	(2.938)	(2.923)	(2.907)	(2.890)
4.250	(2.461)	(2.446)	(2.430)	(2.413)
4.125	(2.181)	(2.158)	(2.134)	(2.109)
4.000	(1.566)	(1.543)	(1.519)	(1.494)
3.875	(1.200)	(1.177)	(1.153)	(1.128)
3.750	(0.835)	(0.812)	(0.788)	(0.763)
3.625	(0.231)	(0.199)	(0.168)	(0.135)
3.500	0.480	0.511	0.542	0.575
3.375	-	-	-	-
3.250	-	-	-	-

Rate	Conventional High Balance 15 Year			
	15 Day	30 Day	45 Day	60 Day
4.375	(1.828)	(1.812)	(1.796)	(1.728)
4.125	(1.570)	(1.554)	(1.538)	(1.517)
4.000	(1.375)	(1.359)	(1.343)	(1.322)
3.875	(1.260)	(1.244)	(1.228)	(1.207)
3.750	(1.182)	(1.166)	(1.150)	(1.129)
3.625	(1.083)	(1.075)	(1.067)	(1.043)
3.500	(1.006)	(0.998)	(0.990)	(0.966)
3.375	(0.497)	(0.489)	(0.481)	(0.457)
3.250	(0.387)	(0.379)	(0.371)	(0.347)
3.125	0.022	0.038	0.054	0.075
3.000	0.428	0.444	0.460	0.481
2.875	2.216	2.232	2.248	2.269
2.750	2.496	2.512	2.528	2.549
2.625	-	-	-	-

Rate	Conventional High Balance 30/25 Year			
	15 Day	30 Day	45 Day	60 Day
5.750	(4.455)	(4.397)	(4.334)	(4.267)
5.625	(4.011)	(3.973)	(3.933)	(3.916)
5.500	(3.818)	(3.780)	(3.740)	(3.723)
5.375	(3.698)	(3.659)	(3.620)	(3.603)
5.250	(3.323)	(3.285)	(3.245)	(3.228)
5.125	(2.770)	(2.763)	(2.754)	(2.738)
5.000	(3.342)	(3.334)	(3.326)	(3.310)
4.875	(2.812)	(2.804)	(2.796)	(2.780)
4.750	(2.536)	(2.528)	(2.520)	(2.503)
4.625	(2.319)	(2.303)	(2.287)	(2.271)
4.500	(2.803)	(2.788)	(2.772)	(2.756)
4.375	(2.042)	(2.026)	(2.010)	(1.994)
4.250	(1.854)	(1.838)	(1.822)	(1.806)
4.125	(1.343)	(1.327)	(1.311)	(1.295)
4.000	(0.906)	(0.883)	(0.859)	(0.834)

Rate	Conventional High Balance 20 Year			
	15 Day	30 Day	45 Day	60 Day
5.000	(4.428)	(4.411)	(4.413)	(4.397)
4.875	(3.319)	(3.312)	(3.304)	(3.287)
4.750	(3.267)	(3.260)	(3.252)	(3.235)
4.625	(2.949)	(2.934)	(2.926)	(2.901)
4.500	(2.957)	(2.942)	(2.936)	(2.909)
4.375	(2.938)	(2.923)	(2.907)	(2.890)
4.250	(2.461)	(2.446)	(2.430)	(2.413)
4.125	(2.181)	(2.158)	(2.134)	(2.109)
4.000	(1.566)	(1.543)	(1.519)	(1.494)
3.875	(1.200)	(1.177)	(1.153)	(1.128)
3.750	(0.835)	(0.812)	(0.788)	(0.763)
3.625	(0.231)	(0.199)	(0.168)	(0.135)
3.500	0.480	0.511	0.542	0.575
3.375	-	-	-	-
3.250	-	-	-	-

Rate	Conventional High Balance 15 Year			
	15 Day	30 Day	45 Day	60 Day
4.375	(1.828)	(1.812)	(1.796)	(1.728)
4.125	(1.570)	(1.554)	(1.538)	(1.517)
4.000	(1.375)	(1.359)	(1.343)	(1.322)
3.875	(1.260)	(1.244)	(1.228)	(1.207)
3.750	(1.182)	(1.166)	(1.150)	(1.129)
3.625	(1.083)	(1.075)	(1.067)	(1.043)
3.500	(1.006)	(0.998)	(0.990)	(0.966)
3.375	(0.497)	(0.489)	(0.481)	(0.457)
3.250	(0.387)	(0.379)	(0.371)	(0.347)
3.125	0.022	0.038	0.054	0.075
3.000	0.428	0.444	0.460	0.481
2.875	2.216	2.232	2.248	2.269
2.750	2.496	2.512	2.528	2.549
2.625	-	-	-	-

Feature	≤ 60		60.01 - 70		70.01 - 75		75.01 - 80		80.01 - 85		85.01 - 90		90.01 - 95		95.01 - 97		97.01 - 100		>100
	High Balance CD Refi	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
High Bal Purchase/Limited CD	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Refinance	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
> 1 Unit	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Attached Condo w/ Term > 15 Year	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125
Investment Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High LTV	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Texas 50(a)(5)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Rate	Conventional High Balance 30/25 Year			
	15 Day	30 Day	45 Day	60 Day
5.750	(4.455)	(4.397)	(4.334)	(4.267)
5.625	(4.011)	(3.973)	(3.933)	(3.916)
5.500	(3.818)	(3.780)	(3.740)	(3.723)
5.375	(3.698)	(3.659)	(3.620)	(3.603)
5.250	(3.323)	(3.285)	(3.245)	(3.228)
5.125	(2.770)	(2.763)	(2.754)	(2.738)
5.000	(

Fannie Mae EPMI & Freddie Mac IMAGIN

100 Fannie Mae EPMI									
<= 20 Year FRM Fannie Mae Base LPA Grid					> 20 Year FRM and ARM Fannie Mae Base LPA Grid				
LTV					LTV				
FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 760	0.25	0.39	0.74	1.20	> 760	0.33	0.66	1.12	1.75
740 - 759	0.30	0.55	1.17	1.62	740 - 759	0.39	0.98	1.58	2.21
720 - 739	0.35	0.67	1.44	2.16	720 - 739	0.45	1.22	1.97	2.95
700 - 719	0.40	0.80	1.70	2.78	700 - 719	0.47	1.70	2.53	3.73
680 - 699	0.45	0.95	2.18	3.53	680 - 699	0.61	1.95	3.08	4.73
660 - 679	0.55	1.27	2.93	5.10	660 - 679	0.90	3.08	4.72	6.50
640 - 659	0.60	1.30	3.41	5.66	640 - 659	1.05	3.30	5.34	7.10
620 - 639	0.64	1.35	4.22	6.00	620 - 639	1.35	3.91	6.33	7.55
Additional Adjustments									
Second Home	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Second Home	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0.38	0.45	N/A	N/A	> 740	0.44	0.57	N/A	N/A
680 - 739	0.49	0.57	N/A	N/A	680 - 739	0.54	0.79	N/A	N/A
< 680	0.8	0.85	N/A	N/A	< 680	0.8	1.35	N/A	N/A
Limited C/O Refi	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Limited C/O Refi	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0	0	0	0.22	> 740	0	0	0	0.17
680 - 739	0.05	0.15	0.35	0.52	680 - 739	0.08	0.29	0.41	0.52
< 680	0.32	0.4	0.85	1.32	< 680	0.37	0.81	1.01	1.32
Investment Property	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Investment Property	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	1.05	N/A	N/A	N/A	> 740	1.11	N/A	N/A	N/A
680 - 739	1.26	N/A	N/A	N/A	680 - 739	1.83	N/A	N/A	N/A
< 680	1.8	N/A	N/A	N/A	< 680	1.87	N/A	N/A	N/A
DTI > 45%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	DTI > 45%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0.10	0.24	0.41	0.60	> 740	0.44	0.41	0.57	0.60
720 - 739	0.15	0.32	0.64	0.90	720 - 739	0.18	0.64	0.82	0.90
700 - 719	0.18	0.39	0.78	0.96	700 - 719	0.22	0.78	0.86	0.96
680 - 699	0.21	0.53	1.05	1.25	680 - 699	0.26	1.05	1.13	1.25
660 - 679	0.23	0.66	1.31	1.72	660 - 679	0.39	1.31	1.46	1.72
640 - 659	0.23	0.70	1.40	1.84	640 - 659	0.41	1.40	1.56	1.84
620 - 639	0.24	0.73	1.45	1.90	620 - 639	0.42	1.45	1.64	1.90
2+ Borrowers	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	2+ Borrowers	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	-0.04	-0.04	-0.21	-0.36	> 740	-0.04	-0.15	-0.23	-0.36
720 - 739	-0.04	-0.05	-0.29	-0.48	720 - 739	-0.05	-0.21	-0.32	-0.48
700 - 719	-0.05	-0.07	-0.36	-0.56	700 - 719	-0.07	-0.24	-0.39	-0.56
680 - 699	-0.06	-0.08	-0.40	-0.66	680 - 699	-0.08	-0.28	-0.45	-0.66
660 - 679	-0.07	-0.09	-0.43	-0.76	660 - 679	-0.09	-0.29	-0.48	-0.76
640 - 659	-0.07	-0.10	-0.51	-0.88	640 - 659	-0.10	-0.34	-0.57	-0.88
620 - 639	-0.08	-0.11	-0.65	-1.01	620 - 639	-0.11	-0.38	-0.73	-1.01
ARM ≤ 5 Years	80.01 - 85%	85.01 - 90%	90.01 - 95%						
> 740	0.10	0.28	0.45						
680 - 739	0.24	0.59	0.75						
< 680	0.45	0.99	1.47						

100 Fannie Mae EPMI									
<= 20 Year FRM HomeReady Fannie Mae Base LPA Grid					> 20 Year FRM and ARM HomeReady Fannie Mae Base LPA Grid				
LTV					LTV				
FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 760	0.25	0.39	0.74	0.89	> 760	0.33	0.66	1.02	1.30
740 - 759	0.30	0.55	1.17	1.18	740 - 759	0.39	0.98	1.52	1.68
720 - 739	0.35	0.67	1.44	1.44	720 - 739	0.45	1.22	1.89	2.21
700 - 719	0.40	0.80	1.70	2.00	700 - 719	0.47	1.70	2.24	2.76
680 - 699	0.45	0.95	2.18	2.55	680 - 699	0.61	1.95	2.69	3.48
660 - 679	0.55	1.27	2.93	3.68	660 - 679	0.90	3.08	3.87	4.68
640 - 659	0.60	1.30	3.41	4.27	640 - 659	1.05	3.30	4.38	5.30
620 - 639	0.64	1.35	4.22	4.51	620 - 639	1.35	3.91	5.20	5.57
Additional Adjustments									
Second Home	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Second Home	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	N/A	N/A	N/A	N/A	> 740	N/A	N/A	N/A	N/A
680 - 739	N/A	N/A	N/A	N/A	680 - 739	N/A	N/A	N/A	N/A
< 680	N/A	N/A	N/A	N/A	< 680	N/A	N/A	N/A	N/A
Limited C/O Refi	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Limited C/O Refi	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0	0	0	0.17	> 740	0	0	0	0.14
680 - 739	0.05	0.15	0.35	0.4	680 - 739	0.08	0.29	0.35	0.4
< 680	0.32	0.4	0.85	0.97	< 680	0.37	0.81	0.85	0.97
Investment Property	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Investment Property	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	N/A	N/A	N/A	N/A	> 740	N/A	N/A	N/A	N/A
680 - 739	N/A	N/A	N/A	N/A	680 - 739	N/A	N/A	N/A	N/A
< 680	N/A	N/A	N/A	N/A	< 680	N/A	N/A	N/A	N/A
DTI > 45%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	DTI > 45%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0.10	0.10	0.21	0.41	> 740	0.14	0.41	0.41	0.60
720 - 739	0.15	0.32	0.64	0.64	720 - 739	0.18	0.64	0.82	0.90
700 - 719	0.18	0.39	0.78	0.78	700 - 719	0.22	0.78	0.86	0.96
680 - 699	0.21	0.53	1.05	1.05	680 - 699	0.26	1.05	1.13	1.25
660 - 679	0.23	0.66	1.31	1.31	660 - 679	0.39	1.31	1.46	1.72
640 - 659	0.23	0.70	1.40	1.40	640 - 659	0.41	1.40	1.56	1.84
620 - 639	0.24	0.73	1.45	1.45	620 - 639	0.42	1.45	1.64	1.95
2+ Borrowers	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	2+ Borrowers	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	-0.04	-0.04	-0.21	-0.31	> 740	-0.04	-0.15	-0.21	-0.31
720 - 739	-0.04	-0.05	-0.29	-0.49	720 - 739	-0.05	-0.21	-0.29	-0.41
700 - 719	-0.05	-0.07	-0.36	-0.56	700 - 719	-0.07	-0.24	-0.39	-0.56
680 - 699	-0.06	-0.08	-0.40	-0.66	680 - 699	-0.08	-0.28	-0.45	-0.66
660 - 679	-0.07	-0.09	-0.43	-0.76	660 - 679	-0.09	-0.29	-0.48	-0.76
640 - 659	-0.07	-0.10	-0.51	-0.88	640 - 659	-0.10	-0.34	-0.57	-0.88
620 - 639	-0.08	-0.11	-0.65	-1.01	620 - 639	-0.11	-0.38	-0.73	-1.01
ARM ≤ 5 Years	80.01 - 85%	85.01 - 90%	90.01 - 95%						
> 740	0.10	0.28	0.45						
680 - 739	0.24	0.59	0.75						
< 680	0.45	0.99	1.22						

100

IMAGIN MORTGAGES - BASE > 20 YEAR AMORTIZATION

Product	LTV Ratio	Credit Scores																		
		≥ 800	790 - 799	780 - 789	770 - 779	760 - 769	750 - 759	740 - 749	730 - 739	720 - 729	710 - 719	700 - 709	690 - 699	680 - 689	670 - 679	660 - 669	650 - 659	640 - 649	630 - 639	620 - 629
Fixed Rate and 5/1, 7/1, and 10/1 ARMs	> 80 & ≤ 85	0.26	0.33	0.35	0.42	0.35	0.42	0.46	0.48	0.48	0.52	0.53	0.75	0.77	0.98	1	1.05	1.1	1.31	1.35
	> 85 & ≤ 90	0.52	0.54	0.57	0.57	0.62	0.81	0.86	1.01	1.03	1.35	1.43	1.65	1.78	2.56	2.85	3.1	3.15	3.41	3.75
	> 90 & ≤ 95	0.85	0.91	0.91	0.94	0.95	1.29	1.44	1.8	1.88	2.32	2.38	2.96	3.07	4.1	4.34	4.54	5.25	5.85	6.1
	> 95 & ≤ 97	0.26	0.33	0.35	0.42	0.35	0.42	0.46	0.48	0.48	0.52	0.53	0.75	0.77	0.98	1	1.05	1.1	1.31	1.35
Eligible Home Possible Mortgages	> 80 & ≤ 85	0.26	0.33	0.35	0.42	0.35	0.42	0.46	0.48	0.48	0.52	0.53	0.75	0.77	0.98	1	1.05	1.1	1.31	1.35
	> 85 & ≤ 90	0.52	0.54	0.57	0.57	0.62	0.81	0.86	1.01	1.03	1.35	1.43	1.65	1.78	2.56	2.85	3.1	3.15	3.41	3.75
	> 90 & ≤ 95	0.77	0.83	0.82	0.87	0.87	1.19	1.32	1.61	1.66	1.9	1.95	2.43	2.52	3.38	3.57	3.73	4.38	4.88	5.08
	> 95 & ≤ 97	0.95	1.07	1.11	1.14	1.15	1.38	1.43	1.84	1.98	2.26	2.57	2.98	3.15	4.39	4.54	5	5.11	5.18	5.36
Fixed Rate HomeOne Mortgages	> 95 & ≤ 97	1.39	1.55	1.6	1.65	1.68	1.99	2.05	2.64	2.82	3.23	3.67	4.27	4.49	6.15	6.35	7	7.15	7.25	7.5

IMAGIN

IMAGIN MORTGAGES - BASE < 20 YEAR AMORTIZATION

Product	LTV Ratio	Credit Scores															
		≥ 800	790 - 799	780 - 789	770 - 779	760 - 769	750 - 759	740 - 749	730 - 739	720 - 729	710 - 719	70					



Effective Date:
Effective Time:

7/22/2019
9:15AM

Morning Pricing
Rate Sheets

All Price and rate adjustments are cumulative. Rates, terms, and conditions subject to change without notice. Refer to product guide for eligibility and restrictions

To Access Historical Rate Sheets Please Go To:

www.FreedomWholesale.com

Price adjustment apply to the Base Loan Amount

Conventional Adjustable Rate Programs

Product Features

Conventional 5/1 Libor ARM					Conventional 5/1 Jumbo ARM					Conventional 7/1 Libor ARM					Conventional 7/1 Jumbo ARM				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.750	(3.524)	(3.498)	(3.464)	(3.430)	4.750	(3.024)	(2.998)	(2.964)	(2.930)	4.750	(3.634)	(3.603)	(3.567)	(3.521)	4.750	(3.182)	(3.150)	(3.109)	(3.068)
4.625	(3.313)	(3.287)	(3.253)	(3.219)	4.625	(2.813)	(2.787)	(2.753)	(2.719)	4.625	(3.388)	(3.357)	(3.316)	(3.276)	4.625	(2.925)	(2.894)	(2.853)	(2.812)
4.500	(3.101)	(3.076)	(3.042)	(3.008)	4.500	(2.601)	(2.576)	(2.542)	(2.508)	4.500	(3.142)	(3.111)	(3.071)	(3.030)	4.500	(2.668)	(2.637)	(2.597)	(2.556)
4.375	(2.874)	(2.848)	(2.815)	(2.781)	4.375	(2.374)	(2.348)	(2.315)	(2.281)	4.375	(3.074)	(3.043)	(3.003)	(2.963)	4.375	(2.374)	(2.343)	(2.303)	(2.263)
4.250	(2.772)	(2.746)	(2.713)	(2.679)	4.250	(2.147)	(2.121)	(2.088)	(2.054)	4.250	(2.831)	(2.800)	(2.760)	(2.720)	4.250	(2.244)	(2.213)	(2.173)	(2.133)
4.125	(2.638)	(2.613)	(2.580)	(2.547)	4.125	(2.007)	(1.982)	(1.949)	(1.915)	4.125	(2.401)	(2.370)	(2.331)	(2.291)	4.125	(2.063)	(2.032)	(1.992)	(1.952)
4.000	(2.318)	(2.292)	(2.260)	(2.227)	4.000	(1.661)	(1.636)	(1.603)	(1.570)	4.000	(2.040)	(2.009)	(1.970)	(1.930)	4.000	(1.795)	(1.764)	(1.725)	(1.686)
3.875	(1.982)	(1.957)	(1.924)	(1.892)	3.875	(1.450)	(1.425)	(1.393)	(1.360)	3.875	(1.635)	(1.605)	(1.566)	(1.527)	3.875	(1.253)	(1.222)	(1.183)	(1.144)
3.750	(1.615)	(1.590)	(1.558)	(1.525)	3.750	(1.058)	(1.034)	(1.001)	(0.969)	3.750	(1.150)	(1.120)	(1.081)	(1.042)	3.750	(0.943)	(0.912)	(0.874)	(0.835)
3.625	(1.230)	(1.205)	(1.173)	(1.141)	3.625	(0.686)	(0.661)	(0.630)	(0.598)	3.625	(0.816)	(0.786)	(0.748)	(0.710)	3.625	(0.347)	(0.317)	(0.279)	(0.241)
3.500	(0.758)	(0.734)	(0.702)	(0.671)	3.500	(0.239)	(0.215)	(0.183)	(0.152)	3.500	(0.378)	(0.348)	(0.310)	(0.273)	3.500	0.216	0.246	0.284	0.322
3.375	(0.322)	(0.297)	(0.266)	(0.235)	3.375	0.072	0.097	0.128	0.159	3.375	-	-	-	-	3.375	-	-	-	-

Conventional 10/1 Libor ARM				
Rate	15 Day	30 Day	45 Day	60 Day
5.000	(3.795)	(3.760)	(3.715)	(3.670)
4.875	(3.730)	(3.695)	(3.645)	(3.600)
4.750	(3.665)	(3.630)	(3.584)	(3.539)
4.625	(3.589)	(3.554)	(3.508)	(3.463)
4.500	(3.075)	(3.040)	(2.994)	(2.949)
4.375	(2.831)	(2.796)	(2.751)	(2.706)
4.250	(2.525)	(2.490)	(2.445)	(2.401)
4.125	(2.126)	(2.092)	(2.047)	(2.003)
4.000	(1.804)	(1.769)	(1.725)	(1.682)
3.875	(0.924)	(0.890)	(0.847)	(0.804)
3.750	(0.240)	(0.206)	(0.163)	(0.121)
3.625	-	-	-	-

Conventional 10/1 Jumbo ARM				
Rate	15 Day	30 Day	45 Day	60 Day
5.000	(3.826)	(3.791)	(3.746)	(3.701)
4.875	(3.761)	(3.726)	(3.681)	(3.636)
4.750	(3.696)	(3.661)	(3.616)	(3.571)
4.625	(3.495)	(3.460)	(3.414)	(3.369)
4.500	(3.106)	(3.071)	(3.026)	(2.980)
4.375	(2.788)	(2.753)	(2.708)	(2.663)
4.250	(2.306)	(2.271)	(2.227)	(2.182)
4.125	(1.783)	(1.748)	(1.704)	(1.659)
4.000	(1.260)	(1.225)	(1.182)	(1.138)
3.875	(0.780)	(0.746)	(0.703)	(0.660)
3.750	(0.240)	(0.206)	(0.163)	(0.121)
3.625	-	-	-	-

Feature	Loan Level Price Adjustments									
	≤ 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	97.01 - 100	> 100
High Balance CO Refi	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A
High Bal Purchase/Limited CO	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
High Bal ARM (based on Higher of LTV or CLTV)	0.750	0.750	0.750	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Escrow Waiver	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	N/A
Refinance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
> 1 Unit	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
> 15 Year, Condo	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250
Investment Property	2.125	2.125	2.125	3.375	4.125	4.125	4.125	4.125	4.125	4.125
Second Home	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A	N/A

FICO / LTV - Applicable for all loans with > 15 Year Term	FICO / LTV - Applicable for all loans with > 15 Year Term									
	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	600 - 619	580 - 599	560 - 579
FICO ≥ 740	0.000	0.250	0.250	0.500	0.500	0.500	0.500	0.500	0.500	0.500
FICO 720 - 739	0.000	0.250	0.500	0.500	0.750	0.750	0.750	0.750	0.750	0.750
FICO 700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.000	1.000	1.000
FICO 680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.250	1.250	1.250
FICO 660 - 679	0.000	1.000	2.250	2.750	2.250	2.250	2.250	2.250	2.250	2.250
FICO 640 - 659	0.500	1.500	3.000	3.500	3.250	2.750	2.750	2.750	2.750	2.750
FICO 620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.250	3.250	3.250
FICO < 620*	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.250	3.250	3.250

FICO / LTV - Applicable for all loans with > 15 Year Term	Cashout Refinance Price Adjustments									
	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	600 - 619	580 - 599	560 - 579
FICO ≥ 740	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A	N/A	N/A
FICO 720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A	N/A
FICO 700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	N/A	N/A
FICO 680 - 699	0.375	1.125	1.125	1.250	N/A	N/A	N/A	N/A	N/A	N/A
FICO 660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A	N/A	N/A
FICO 640 - 659	0.625	1.625	1.625	2.625	N/A	N/A	N/A	N/A	N/A	N/A
FICO 620 - 639	0.625	1.625	1.625	3.125	N/A	N/A	N/A	N/A	N/A	N/A
FICO < 620	0.625	2.625	2.625	3.125	N/A	N/A	N/A	N/A	N/A	N/A

Sub Financing - All		Please reference product guide	
LTV	CLTV	< 720	≥ 720
≤ 65	80.01 - 95	0.50	0.25
65.01 - 75	80.01 - 95	0.75	0.50
75.01 - 90	76.01 - 90	1.00	0.75
75.01 - 95	90.01 - 95	1.00	0.75
≤ 95	95.01 - 97	1.50	1.50
All Combinations (Home Possible)		0.500	

Miscellaneous Adjustments for Conventional ARM Products

FICO/LTV	Single Premium LPMI (ARM's)				Additional LPMI Adjustments (ARM's)								FICO Adjustments	
	90.01 - 95	85.01 - 90	≤ 85	Transaction	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	≥ 720	0.000
760+	1.625	1.250	0.625	Rate/Term Refinance	0.000	0.000	0.000	0.500	0.500	1.125	1.125	1.125	680 - 719	0.000
740-759	2.125	1.375	1.000	Second Home	0.250	0.250	0.500	0.750	0.750	1.250	1.250	1.250	660 - 679	0.000
720-739	2.250	1.625	1.125	Investment Property	1.250	1.375	1.375	1.750	1.750	N/A	N/A	N/A	620 - 659	0.000
700-719	3.250	2.125	1.375											
680-699	3.250	2.125	1.375											
660-679	4.125	2.625	1.500											
640-659	4.125	2.625	1.500											
620-639	4.125	2.625	1.500											

Single Premium LPMI (HomeReady and HomePossible) Applies To All Fixed & ARM's				
FIC/LTV	95.01-97	90.01-95	85.01-90	≤ 85
760+	2.000	1.500	1.250	0.625
740-759	2.500	2.125	1.750	0.750
720-739	3.875	2.625	2.125	1.000
700-719	3.375	3.000	2.500	1.000
680-699	4.125	3.750	3.125	1.250
660-679	5.500	5.000	4.250	1.625
640-659	6.125	5.500	4.500	1.750
620-639	6.875	6.000	5.000	1.875

Single Premium LPMI (HomeReady and HomePossible) Applies To All Fixed & ARM's							
Transaction	760+	740-759	720-739	700-719	680-699	660-679	640-659
Rate/Term Refinance	0.000	0.000	0.000	0.625	0.625	1.125	1.125

Adjustments - Conventional		Adj Amt
Purchase Incentive		-0.250

Fannie Mae EPMI & Freddie Mac IMAGIN																			
100																			
Fannie Mae EPMI								Freddie Mac IMAGIN											
<= 20 Year FRM				>20 Year FRM and ARM				<= 20 Year FRM HomeReady				>20 Year FRM and ARM HomeReady							
Fannie Mae Base LPA Grid								Freddie Mac Base LPA Grid											
LTV				LTV				LTV				LTV							
FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 760	0.25	0.39	0.74	1.20	> 760	0.33	0.66	1.12	1.75	> 760	0.25	0.39	0.74	0.89	> 760	0.33	0.66	1.02	1.30
740 - 759	0.30	0.55	1.17	1.62	740 - 759	0.39	0.98	1.58	2.21	740 - 759	0.30	0.55	1.17	1.18	740 - 759	0.39	0.98	1.52	1.68
720 - 739	0.35	0.67	1.44	2.16	720 - 739	0.45	1.23	1.97	2.95	720 - 739	0.35	0.67	1.44	1.44	720 - 739	0.45	1.23	1.89	2.21
700 - 719	0.40	0.80	1.70	2.78	700 - 719	0.47	1.70	2.53	3.73	700 - 719	0.40	0.80	1.70	2.00	700 - 719	0.47	1.70	2.24	2.76
680 - 699	0.45	0.95	2.18	3.53	680 - 699	0.61	1.95	3.08	4.73	680 - 699	0.45	0.95	2.18	2.55	680 - 699	0.61	1.95	2.69	3.48
660 - 679	0.55	1.27	2.93	5.10	660 - 679	0.90	3.08	4.72	6.50	660 - 679	0.55	1.27	2.93	3.68	660 - 679	0.90	3.08	3.87	4.68
640 - 659	0.60	1.30	3.41	5.66	640 - 659	1.05	3.30	5.34	7.10	640 - 659	0.60	1.30	3.41	4.27	640 - 659	1.05	3.30	4.38	5.30
620 - 639	0.64	1.35	3.22	6.00	620 - 639	1.35	3.93	6.33	7.55	620 - 639	0.64	1.35	3.22	4.51	620 - 639	1.35	3.93	5.20	5.57
Additional Adjustments																			
Second Home	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Second Home	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Second Home	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Second Home	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0.38	0.45	N/A	N/A	> 740	0.44	0.57	N/A	N/A	> 740	N/A	N/A	N/A	N/A	> 740	N/A	N/A	N/A	N/A
680 - 739	0.49	0.57	N/A	N/A	680 - 739	0.54	0.79	N/A	N/A	680 - 739	N/A	N/A	N/A	N/A	680 - 739	N/A	N/A	N/A	N/A
< 680	0.8	0.85	N/A	N/A	< 680	0.8	1.35	N/A	N/A	< 680	N/A	N/A	N/A	N/A	< 680	N/A	N/A	N/A	N/A
Limited C/O Refi	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Limited C/O Refi	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Limited C/O Refi	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Limited C/O Refi	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0	0	0	0.22	> 740	0	0	0	0.17	> 740	0	0	0	0.14	> 740	0	0	0	0.14
680 - 739	0.05	0.15	0.35	0.52	680 - 739	0.08	0.29	0.41	0.52	680 - 739	0.05	0.15	0.35	0.4	680 - 739	0.08	0.29	0.35	0.4
< 680	0.32	0.4	0.85	1.32	< 680	0.37	0.81	1.01	1.32	< 680	0.32	0.4	0.85	0.97	< 680	0.37	0.81	0.85	0.97
Investment Property	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Investment Property	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Investment Property	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	Investment Property	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	1.05	N/A	N/A	N/A	> 740	1.11	N/A	N/A	N/A	> 740	N/A	N/A	N/A	N/A	> 740	N/A	N/A	N/A	N/A
680 - 739	1.26	N/A	N/A	N/A	680 - 739	1.43	N/A	N/A	N/A	680 - 739	N/A	N/A	N/A	N/A	680 - 739	N/A	N/A	N/A	N/A
< 680	1.8	N/A	N/A	N/A	< 680	1.87	N/A	N/A	N/A	< 680	N/A	N/A	N/A	N/A	< 680	N/A	N/A	N/A	N/A
DTI > 45%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	DTI > 45%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	DTI > 45%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	DTI > 45%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0.10	0.14	0.41	0.60	> 740	0.41	0.57	0.60	0.60	> 740	0.10	0.14	0.41	0.41	> 740	0.14	0.41	0.41	0.57
720 - 739	0.15	0.32	0.64	0.90	720 - 739	0.18	0.64	0.82	0.90	720 - 739	0.15	0.32	0.64	0.64	720 - 739	0.18	0.64	0.82	0.90
700 - 719	0.18	0.39	0.78	0.96	700 - 719	0.22	0.78	0.86	0.96	700 - 719	0.18	0.39	0.78	0.78	700 - 719	0.22	0.78	0.86	0.96
680 - 699	0.21	0.53	1.05	1.25	680 - 699	0.26	1.05	1.13	1.25	680 - 699	0.21	0.53	1.05	1.05	680 - 699	0.26	1.05	1.13	1.25
660 - 679	0.23	0.66	1.31	1.72	660 - 679	0.39	1.31	1.46	1.72	660 - 679	0.23	0.66	1.31	1.31	660 - 679	0.39	1.31	1.46	1.72
640 - 659	0.23	0.70	1.40	1.84	640 - 659	0.41	1.40	1.56	1.84	640 - 659	0.23	0.70	1.40	1.40	640 - 659	0.41	1.40	1.56	1.84
620 - 639	0.24	0.73	1.45	1.90	620 - 639	0.42	1.45	1.64	1.90	620 - 639	0.24	0.73	1.45	1.45	620 - 639	0.42	1.45	1.64	1.90
2+ Borrowers	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	2+ Borrowers	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	2+ Borrowers	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	2+ Borrowers	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	-0.04	-0.04	-0.21	-0.36	> 740	-0.04	-0.15	-0.23	-0.36	> 740	-0.04	-0.04	-0.21	-0.31	> 740	-0.04	-0.15	-0.21	-0.31
720 - 739	-0.04	-0.05	-0.29	-0.48	720 - 739	-0.05	-0.21	-0.32	-0.48	720 - 739	-0.04	-0.05	-0.29	-0.41	720 - 739	-0.05	-0.21	-0.29	-0.41
700 - 719	-0.05	-0.07	-0.36	-0.56	700 - 719	-0.07	-0.24	-0.38	-0.56	700 - 719	-0.05	-0.07	-0.36	-0.46	700 - 719	-0.07	-0.24	-0.36	-0.46
680 - 699	-0.06	-0.08	-0.40	-0.66	680 - 699	-0.08	-0.28	-0.45	-0.66	680 - 699	-0.06	-0.08	-0.40	-0.54	680 - 699	-0.08	-0.28	-0.40	-0.54
660 - 679	-0.07	-0.09	-0.43	-0.76	660 - 679	-0.09	-0.29	-0.48	-0.76	660 - 679	-0.07	-0.09	-0.43	-0.62	660 - 679	-0.09	-0.29	-0.43	-0.62
640 - 659	-0.07	-0.10	-0.51	-0.88	640 - 659	-0.10	-0.34	-0.57	-0.88	640 - 659	-0.07	-0.10	-0.51	-0.71	640 - 659	-0.10	-0.34	-0.51	-0.71
620 - 639	-0.08	-0.11	-0.65	-1.01	620 - 639	-0.11	-0.38	-0.73	-1.01	620 - 639	-0.08	-0.11	-0.65	-0.82	620 - 639	-0.11	-0.38	-0.65	-0.82
ARM ≤ 5 Years	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	ARM ≤ 5 Years	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	ARM ≤ 5 Years	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	ARM ≤ 5 Years	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
> 740	0.10	0.28	0.45		> 740	0.10	0.28	0.45		> 740	0.10	0.28	0.45		> 740	0.10	0.28	0.45	
680 - 739	0.24	0.55	0.75		680 - 739	0.24	0.55	0.75		680 - 739	0.24	0.55	0.75		680 - 739	0.24	0.55	0.75	
< 680	0.45	0.99	1.47		< 680	0.45	0.99	1.47		< 680	0.45	0.99	1.47		< 680	0.45	0.99	1.47	

IMAGIN MORTGAGES - BASE >20 YEAR AMORTIZATION

Product	LTV Ratio	Credit Scores																		
		≥ 800	790 - 799	780 - 789	770 - 779	760 - 769	750 - 759	740 - 749	730 - 739	720 - 729	710 - 719	700 - 709	690 - 699	680 - 689	670 - 679	660 - 669	650 - 659	640 - 649	630 - 639	620 - 629
Fixed Rate and 5/1, 7/1, and 10/1 ARMs	> 80 & ≤ 85	0.26	0.33	0.35	0.42	0.35	0.42	0.46	0.48	0.48	0.52	0.53	0.75	0.77	0.98	1.00	1.05	1.10	1.30	1.35
	> 85 & ≤ 90	0.52	0.54	0.57	0.57	0.62	0.81	0.86	1.01	1.03	1.35	1.43	1.65	1.78	2.56	2.85	3.10	3.15	3.41	3.75
	> 90 & ≤ 95	0.85	0.91	0.91	0.94	0.95	1.29	1.44	1.80	1.88	2.32	2.38	2.96	3.07	4.10	4.34	4.54	5.25	5.85	6.10
	> 95 & ≤ 97	0.26	0.33	0.35	0.42	0.35	0.42	0.46	0.48	0.48	0.52	0.53	0.75	0.77	0.98	1.00	1.05	1.10	1.30	1.35
Eligible Home Possible Mortgages	> 80 & ≤ 85	0.26	0.33	0.35	0.42	0.35	0.42	0.46	0.48	0.48	0.52	0.53	0.75	0.77	0.98	1.00	1.05	1.10	1.30	1.35
	> 85 & ≤ 90	0.52	0.54	0.57	0.57	0.62	0.81	0.86	1.01	1.03	1.35	1.43	1.65	1.78	2.56	2.85	3.10	3.15	3.41	3.75
	> 90 & ≤ 95	0.77	0.83	0.82	0.87	0.87	1.19	1.32	1.61	1.66	1.90	1.95	2.43	2.52	3.38	3.57	3.73	4.38	4.88	5.08
	> 95 & ≤ 97	0.95	1.07	1.11	1.14	1.15	1.38	1.43	1.84	1.98	2.26	2.57	2.98	3.15	4.39	4.54	5.00	5.11	5.18	5.36
Fixed Rate HomeOne Mortgages	> 95 & ≤ 97	1.39	1.55	1.60	1.65	1.68	1.99	2.05	2.64	2.82	3.23	3.67	4.27	4.40	6.15	6.35	7.00	7.15	7.25	7.50

IMAGIN MORTGAGES - BASE <20 YEAR AMORTIZATION

Product	LTV Ratio	Credit Scores																
		≥ 800	790 - 799	780 - 789	770 - 779	760 - 769	750 - 759	740 - 749	730 - 739	720 - 729	710 - 719	700 - 709	690 - 699	680 - 689	670 - 679	660 - 669	650 - 659	640 - 649
Fixed Rate (Other than Manufactured Homes)	> 80 & ≤ 85	0.22	0.2															



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 Rate Sheets

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Price adjustment apply to the Base Loan Amount

Freedom First Government Programs

Product Features

Freedom First FHA/VA 30 Year Fixed	
Rate	75 Day
5.625	(2.748)
5.500	(2.767)
5.375	(2.606)
5.250	(2.578)
5.125	(2.544)
5.000	(2.574)
4.875	(2.469)
4.750	(2.583)
4.625	(2.583)
4.500	(2.571)
4.375	(2.386)
4.250	(2.382)
4.125	(2.023)
4.000	(1.699)
3.875	(1.555)
3.750	(1.476)
3.625	(0.485)
3.500	(0.307)
3.375	0.116

Freedom First FHA/VA 30 Jumbo Fixed	
Rate	75 Day
5.625	0.636
5.500	0.773
5.375	1.005
5.250	1.249
5.125	(0.843)
5.000	(0.787)
4.875	(0.599)
4.750	(0.578)
4.625	(0.146)
4.500	(0.115)
4.375	0.144
4.250	0.276
4.125	1.092
4.000	1.160
3.875	1.180
3.750	1.469
3.625	1.647
3.500	1.712
3.375	1.729

Freedom First FHA/VA 15 Year Fixed	
Rate	75 Day
4.625	(1.950)
4.500	(1.869)
4.375	(1.554)
4.250	(1.438)
4.125	(1.170)
4.000	(1.107)
3.875	(1.095)
3.750	(1.071)
3.625	(0.781)
3.500	(0.486)
3.375	(0.361)
3.250	(0.048)
3.125	1.196
3.000	1.228
2.875	1.605
2.750	2.140
2.625	-
2.500	-
2.375	-

Freedom First FHA/VA 15 Jumbo Fixed	
Rate	75 Day
4.125	2.146
4.000	2.413
3.875	2.802
3.750	3.162
3.625	3.604
3.500	3.760
3.375	3.810
3.250	3.888
3.125	4.413
3.000	4.494
2.875	4.567
2.750	4.713
2.625	-
2.500	-
2.375	-
2.250	-
2.125	-
2.000	-
1.875	-

Freedom First FHA/VA 5-1 ARM/ Jumbo ARM		
Rate	75 Day	
4.125	0.048	
4.000	0.083	
3.875	0.117	
3.750	0.423	
3.625	1.867	
3.500	1.696	
3.375	1.711	
3.250	1.736	
3.125	2.457	
3.000	2.799	
2.875	3.107	
2.750	3.201	
2.625	-	
2.500	-	
2.375	-	
2.250	-	
2.125	-	
2.000	-	
1.875	-	

Freedom First FHA/VA 3-1 ARM/ Jumbo ARM		
Rate	75 Day	
3.625	1.351	
3.500	1.406	
3.375	1.596	
3.250	1.860	
3.125	2.456	
3.000	2.461	
2.875	2.641	
2.750	2.920	
2.625	3.501	
2.500	3.556	
2.375	3.636	
2.250	3.935	
2.125	-	
2.000	-	
1.875	-	
1.750	-	
1.625	-	
1.500	-	
1.375	-	

Freedom First FHA/VA 7-1 ARM/ Jumbo ARM		
Rate	75 Day	
4.125	2.477	
4.000	2.587	
3.875	2.727	
3.750	2.977	
3.625	3.470	
3.500	3.580	
3.375	3.720	
3.250	3.970	
3.125	4.250	
3.000	4.360	
2.875	4.500	
2.750	4.750	
2.625	-	
2.500	-	
2.375	-	
2.250	-	
2.125	-	
2.000	-	
1.875	-	

Miscellaneous Adjustments for Freedom First Government Programs

Freedom First Price Adjustments	
FEATURE	
HCU 500 - 549	1.000
FHA/VA Non Owner Fixed*	1.000
Streamline/RRRL	0.125
VA Cashout LTV > 90%	0.250
No FICO	0.500

State Adjustments

AL	AK	AZ	AR	CA	CO	CT	DE	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
MO	MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VT	VA	WA	WV
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
WI	WY																						
0.000	0.000																						



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Price adjustment apply to the Base Loan Amount

Premier Jumbo Products

Product Features

Premier 30 Year Jumbo				
Rate	15 Day	30 Day	45 Day	60 Day
5.125	(3.108)	(3.045)	(2.983)	(2.920)
5.000	(2.859)	(2.796)	(2.734)	(2.671)
4.875	(2.574)	(2.511)	(2.449)	(2.386)
4.750	(2.284)	(2.221)	(2.159)	(2.096)
4.625	(2.090)	(2.027)	(1.965)	(1.902)
4.500	(1.961)	(1.898)	(1.836)	(1.773)
4.375	(1.710)	(1.647)	(1.585)	(1.522)
4.250	(1.455)	(1.392)	(1.330)	(1.267)
4.125	(1.246)	(1.183)	(1.121)	(1.058)
4.000	(0.995)	(0.932)	(0.870)	(0.807)
3.875	(0.532)	(0.470)	(0.407)	(0.345)
3.750	(0.056)	0.006	0.069	0.131
3.625	-	-	-	-
3.500	-	-	-	-
3.375	-	-	-	-

Premier 15 Year Jumbo				
Rate	15 Day	30 Day	45 Day	60 Day
4.375	(2.767)	(2.642)	(2.517)	(2.392)
4.250	(2.469)	(2.344)	(2.219)	(2.094)
4.125	(2.153)	(2.028)	(1.903)	(1.778)
4.000	(1.925)	(1.800)	(1.675)	(1.550)
3.875	(1.710)	(1.585)	(1.460)	(1.335)
3.750	(1.154)	(1.059)	(0.944)	(0.819)
3.625	(0.686)	(0.561)	(0.436)	(0.311)
3.500	(0.130)	(0.005)	0.120	0.245
3.375	0.522	0.647	0.772	0.897
3.250	1.178	1.303	1.428	1.553
3.125	-	-	-	-
3.000	-	-	-	-
2.875	-	-	-	-
2.750	-	-	-	-
2.625	-	-	-	-

Premier 5/1 Jumbo ARM				
Rate	15 Day	30 Day	45 Day	60 Day
4.000	(1.210)	(1.085)	(0.960)	(0.835)
3.875	(0.891)	(0.766)	(0.641)	(0.516)
3.750	(0.529)	(0.404)	(0.279)	(0.154)
3.625	(0.227)	(0.102)	0.023	0.148
3.500	0.071	0.196	0.321	0.446
3.375	0.386	0.511	0.636	0.761
3.250	0.745	0.870	0.995	1.120
3.125	-	-	-	-
3.000	-	-	-	-
2.875	-	-	-	-
2.750	-	-	-	-
2.625	-	-	-	-
2.500	-	-	-	-
2.375	-	-	-	-
2.250	-	-	-	-

Premier 7/1 Jumbo ARM				
Rate	15 Day	30 Day	45 Day	60 Day
4.375	(1.565)	(1.440)	(1.315)	(1.190)
4.250	(1.297)	(1.172)	(1.047)	(0.922)
4.125	(1.003)	(0.878)	(0.753)	(0.628)
4.000	(0.685)	(0.560)	(0.435)	(0.310)
3.875	(0.405)	(0.280)	(0.155)	(0.030)
3.750	0.149	0.274	0.399	0.524
3.625	0.570	0.695	0.820	0.945
3.500	0.944	1.069	1.194	1.319
3.375	1.361	1.486	1.611	1.736
3.250	1.724	1.849	1.974	2.099
3.125	-	-	-	-
3.000	-	-	-	-
2.875	-	-	-	-
2.750	-	-	-	-
2.625	-	-	-	-

Premier 10/1 Jumbo ARM				
Rate	15 Day	30 Day	45 Day	60 Day
4.375	(0.869)	(0.744)	(0.619)	(0.494)
4.250	(0.557)	(0.432)	(0.307)	(0.182)
4.125	(0.208)	(0.083)	0.042	0.167
4.000	(0.002)	0.123	0.248	0.373
3.875	0.363	0.488	0.613	0.738
3.750	0.818	0.943	1.068	1.193
3.625	1.421	1.546	1.671	1.796
3.500	2.067	2.192	2.317	2.442
3.375	2.801	2.926	3.051	3.176
3.250	3.375	3.500	3.625	3.750
3.125	-	-	-	-
3.000	-	-	-	-
2.875	-	-	-	-
2.750	-	-	-	-
2.625	-	-	-	-

Freedom Mortgage Premier Loan Level Price Adjustments

PURPOSE	CLTV 0.00 - 55%	CLTV 55.01-60%	CLTV 60.01-65%	CLTV 65.01-70%	CLTV 70.01-75%	CLTV 75.01-80%	CLTV 80.01-85%	CLTV 85.01-90%
760-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.125	0.375
760-779	(0.500)	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.250	0.500
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.250	0.500	0.500
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.500	N/A	N/A
700-719	(0.375)	(0.250)	(0.125)	0.000	0.250	N/A	N/A	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CashOut/Ref (Full Amortization)	0.000	0.000	0.250	N/A	N/A	N/A	N/A	N/A
Purchase (Full Amortization)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)
Expanded (CLTV)	CLTV 60.00 - 85%	CLTV 55.01-60%	CLTV 60.00-65%	CLTV 65.01-70%	CLTV 70.01-75%	CLTV 75.01-80%	CLTV 80.01-85%	CLTV 85.01-90%
> 80 LTV No Mortgage Insurance (Full Amortization)	N/A	N/A	N/A	N/A	N/A	N/A	0.750	1.000
Investment Property (Full Amortization)	0.500	0.500	0.750	0.750	N/A	N/A	N/A	N/A

10 Year Treasury Yield: 2.0308

ARM Information Table			
Product	Caps	Mig.	Index
PREMIER 5/1 ARM	2/2/5	2.250	2.158
PREMIER 7/1 ARM	5/2/5	2.250	2.158
PREMIER 10/1 ARM	5/2/5	2.250	2.158

Max Rebate After Adjustments
 Fixed 101.750
 ARMS 101.750

Stipulations
 -100% Due Diligence (Credit, 294-294 Compliance, Fraud, Valuation Review)
 Scheduled / Scheduled Servicing (MSR Released by Seller/Service)