

California Wholesale Rate Sheet

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

Check out our improved cash out pricing!

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.		
2.875	(3.231)	→ (0.109)			
2.750	(2.528)	→ (0.112)	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
2.375	(2.968)	→ (0.106)	2.500	(2.967)	→ (0.057)
2.250	(2.547)	→ (0.109)	2.375	(2.526)	→ (0.057)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.625	(2.470)	→ (0.082)	2.625	(3.270)	→ (0.057)
3.500	(2.381)	→ (0.083)	2.500	(2.842)	→ (0.057)

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

- 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	1/29/2021
15 Day Lock/Extension	2/8/2021
30 Day Lock/Extension	2/22/2021
45 Day Lock/Extension	3/8/2021
60 Day Lock	3/23/2021
90 Day Lock	4/22/2021

Relock Policy

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

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

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

GENERAL INFORMATION

Fee Info

Lender Fees - Conforming & Government	\$995
Lender Fees - FHA Streamline & VA IRRRL	\$495
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
Flood Fee (<i>excluded from No Lender Fee Calculation</i>)	\$6
Tax Service Fee (<i>excluded from No Lender Fee Calculation</i>)	\$80
**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
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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				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.691)	(5.696)	(5.730)	(5.665)
4.375	(5.351)	(5.355)	(5.390)	(5.324)
4.250	(5.592)	(5.562)	(5.562)	(5.462)
4.125	(5.252)	(5.222)	(5.222)	(5.122)
4.000	(4.899)	(4.869)	(4.869)	(4.769)
3.875	(4.533)	(4.503)	(4.503)	(4.403)
3.750	(4.663)	(4.626)	(4.619)	(4.513)
3.625	(4.298)	(4.261)	(4.254)	(4.147)
3.500	(3.920)	(3.883)	(3.876)	(3.769)
3.375	(3.529)	(3.492)	(3.485)	(3.379)
3.250	(5.312)	(5.192)	(5.103)	(4.913)
3.125	(4.921)	(4.802)	(4.712)	(4.523)
3.000	(4.518)	(4.399)	(4.309)	(4.120)
2.990	(4.505)	(4.386)	(4.296)	(4.107)
2.875	(4.103)	(3.983)	(3.894)	(3.704)
2.750	(3.923)	(3.810)	(3.728)	(3.545)
2.625	(3.507)	(3.395)	(3.312)	(3.129)
2.500	(3.079)	(2.967)	(2.884)	(2.701)
2.375	(2.639)	(2.526)	(2.444)	(2.261)
2.250	(2.186)	(2.073)	(1.991)	(1.808)
2.125	(0.620)	(0.508)	(0.425)	(0.242)
2.000	(0.167)	(0.055)	0.028	0.211
1.990	(0.138)	(0.026)	0.057	0.240
1.875	0.304	0.417	0.500	0.682
1.750	0.776	0.889	0.971	1.154

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.441)	(5.446)	(5.480)	(5.415)
4.375	(5.101)	(5.105)	(5.140)	(5.074)
4.250	(5.342)	(5.312)	(5.312)	(5.212)
4.125	(5.002)	(4.972)	(4.972)	(4.872)
4.000	(4.649)	(4.619)	(4.619)	(4.519)
3.875	(4.283)	(4.253)	(4.253)	(4.153)
3.750	(4.413)	(4.376)	(4.369)	(4.263)
3.625	(4.048)	(4.011)	(4.004)	(3.897)
3.500	(3.670)	(3.633)	(3.626)	(3.519)
3.375	(3.279)	(3.242)	(3.235)	(3.129)
3.250	(5.062)	(4.942)	(4.853)	(4.663)
3.125	(4.671)	(4.552)	(4.462)	(4.273)
3.000	(4.268)	(4.149)	(4.059)	(3.870)
2.990	(4.255)	(4.136)	(4.046)	(3.857)
2.875	(3.853)	(3.733)	(3.644)	(3.454)
2.750	(3.673)	(3.560)	(3.478)	(3.295)
2.625	(3.382)	(3.270)	(3.187)	(3.004)
2.500	(2.954)	(2.842)	(2.759)	(2.576)
2.375	(2.514)	(2.401)	(2.319)	(2.136)
2.250	(2.061)	(1.948)	(1.866)	(1.683)
2.125	(0.495)	(0.383)	(0.300)	(0.117)
2.000	(0.042)	0.070	0.153	0.336
1.990	(0.013)	0.099	0.182	0.365
1.875	0.429	0.542	0.625	0.807
1.750	0.901	1.014	1.096	1.279

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.346)	(4.351)	(4.385)	(4.320)
4.375	(4.006)	(4.010)	(4.045)	(3.979)
4.250	(4.247)	(4.217)	(4.217)	(4.117)
4.125	(3.907)	(3.877)	(3.877)	(3.777)
4.000	(3.554)	(3.524)	(3.524)	(3.424)
3.875	(3.188)	(3.158)	(3.158)	(3.058)
3.750	(3.318)	(3.281)	(3.274)	(3.168)
3.625	(2.953)	(2.916)	(2.909)	(2.802)
3.500	(2.575)	(2.538)	(2.531)	(2.424)
3.375	(2.184)	(2.147)	(2.140)	(2.034)
3.250	(3.967)	(3.847)	(3.758)	(3.568)
3.125	(3.576)	(3.457)	(3.367)	(3.178)
3.000	(3.173)	(3.054)	(2.964)	(2.775)
2.990	(3.160)	(3.041)	(2.951)	(2.762)
2.875	(2.758)	(2.638)	(2.549)	(2.359)
2.750	(2.578)	(2.465)	(2.383)	(2.200)
2.625	(2.162)	(2.050)	(1.967)	(1.784)
2.500	(1.734)	(1.622)	(1.539)	(1.356)
2.375	(1.294)	(1.181)	(1.099)	(0.916)
2.250	(0.841)	(0.728)	(0.646)	(0.463)
2.125	0.725	0.837	0.920	1.103
2.000	1.178	1.290	1.373	1.556
1.990	1.207	1.319	1.402	1.585
1.875	1.649	1.762	1.845	2.027
1.750	2.121	2.234	2.316	2.499

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.356)	(3.312)	(3.298)	(3.185)
3.625	(2.990)	(2.946)	(2.933)	(2.819)
3.500	(2.559)	(2.515)	(2.501)	(2.388)
3.375	(2.528)	(2.484)	(2.470)	(2.356)
3.250	(2.497)	(2.453)	(2.439)	(2.325)
3.125	(2.220)	(2.163)	(2.135)	(2.008)
3.000	(2.189)	(2.132)	(2.104)	(1.976)
2.875	(2.161)	(2.103)	(2.076)	(1.948)
2.750	(2.139)	(2.082)	(2.054)	(1.927)
2.625	(1.226)	(1.134)	(1.072)	(0.910)
2.500	(1.219)	(1.127)	(1.065)	(0.903)
2.375	(1.196)	(1.104)	(1.042)	(0.880)
2.250	(1.156)	(1.063)	(1.001)	(0.839)
2.125	0.550	0.628	0.677	0.825
2.000	0.595	0.673	0.721	0.870
1.875	0.655	0.733	0.782	0.930
1.750	0.731	0.809	0.857	1.006

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.856)	(2.812)	(2.798)	(2.685)
3.625	(2.090)	(2.046)	(2.033)	(1.919)
3.500	(2.059)	(2.015)	(2.001)	(1.888)
3.375	(2.028)	(1.984)	(1.970)	(1.856)
3.250	(1.997)	(1.953)	(1.939)	(1.825)
3.125	(1.720)	(1.663)	(1.635)	(1.508)
3.000	(1.689)	(1.632)	(1.604)	(1.476)
2.875	(1.661)	(1.603)	(1.576)	(1.448)
2.750	(1.639)	(1.582)	(1.554)	(1.427)
2.625	(0.851)	(0.759)	(0.697)	(0.535)
2.500	(0.844)	(0.752)	(0.690)	(0.528)
2.375	(0.821)	(0.729)	(0.667)	(0.505)
2.250	(0.781)	(0.688)	(0.626)	(0.464)
2.125	0.925	1.003	1.052	1.200
2.000	0.970	1.048	1.096	1.245
1.875	1.030	1.108	1.157	1.305
1.750	1.106	1.184	1.232	1.381

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.965)	(2.928)	(2.921)	(2.814)
3.375	(2.574)	(2.537)	(2.530)	(2.424)
3.250	(3.732)	(3.612)	(3.523)	(3.334)
3.125	(3.341)	(3.222)	(3.132)	(2.943)
3.000	(2.938)	(2.819)	(2.729)	(2.540)
2.990	(2.925)	(2.806)	(2.716)	(2.527)
2.875	(2.523)	(2.403)	(2.314)	(2.124)
2.750	(3.467)	(3.355)	(3.272)	(3.089)
2.625	(3.052)	(2.939)	(2.852)	(2.674)
2.500	(2.624)	(2.511)	(2.429)	(2.246)
2.375	(2.183)	(2.071)	(1.988)	(1.805)
2.250	(1.730)	(1.618)	(1.535)	(1.352)
2.125	0.866	0.979	1.062	1.244
2.000	1.319	1.432	1.515	1.697
1.990	1.348	1.461	1.544	1.726
1.875	1.791	1.904	1.986	2.169
1.750	2.263	2.376	2.458	2.641

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.665)	(2.628)	(2.621)	(2.514)
3.375	(2.274)	(2.237)	(2.230)	(2.124)
3.250	(3.432)	(3.312)	(3.223)	(3.033)
3.125	(3.041)	(2.922)	(2.832)	(2.643)
3.000	(2.638)	(2.519)	(2.429)	(2.240)
2.990	(2.625)	(2.506)	(2.416)	(2.227)
2.875	(2.223)	(2.103)	(2.014)	(1.824)
2.750	(3.167)	(3.055)	(2.972)	(2.789)
2.625	(2.877)	(2.764)	(2.682)	(2.499)
2.500	(2.449)	(2.336)	(2.254)	(2.071)
2.375	(2.008)	(1.896)	(1.813)	(1.630)
2.250	(1.555)	(1.443)	(1.360)	(1.177)
2.125	1.041	1.154	1.237	1.419
2.000	1.494	1.607	1.690	1.872
1.990	1.523	1.636	1.719	1.901
1.875	1.966	2.079	2.161	2.344
1.750	2.438	2.551	2.633	2.816

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.631)	(2.481)	(2.331)	(2.181)
4.000	(2.590)	(2.440)	(2.290)	(2.140)
3.875	(2.548)	(2.398)	(2.248)	(2.098)
3.750	(2.506)	(2.356)	(2.206)	(2.056)
3.625	(2.278)	(2.128)	(1.978)	(1.828)
3.500	(2.202)	(2.052)	(1.902)	(1.752)
3.375	(2.125)	(1.975)	(1.825)	(1.675)
3.250	(2.049)	(1.899)	(1.749)	(1.599)
3.125	(1.618)	(1.468)	(1.318)	(1.168)
3.000	(1.474)	(1.324)	(1.174)	(1.024)
2.875	(1.330)	(1.180)	(1.030)	(0.880)
2.750	(1.186)	(1.036)	(0.886)	(0.736)

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.231)	(2.081)	(1.931)	(1.781)
4.000	(2.190)	(2.040)	(1.890)	(1.740)
3.875	(2.148)	(1.998)	(1.848)	(1.698)
3.750	(2.106)	(1.956)	(1.806)	(1.656)
3.625	(1.878)	(1.728)	(1.578)	(1.428)
3.500	(1.802)	(1.652)	(1.502)	(1.352)
3.375	(1.725)	(1.575)	(1.425)	(1.275)
3.250	(1.649)	(1.499)	(1.349)	(1.199)
3.125	(1.218)	(1.068)	(0.918)	(0.768)
3.000	(1.074)	(0.924)	(0.774)	(0.624)
2.875	(0.930)	(0.780)	(0.630)	(0.480)
2.750	(0.786)	(0.636)	(0.486)	(0.336)

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.786)	(2.636)	(2.486)	(2.336)
4.000	(2.745)	(2.595)	(2.445)	(2.295)
3.875	(2.703)	(2.553)	(2.403)	(2.253)
3.750	(2.661)	(2.511)	(2.361)	(2.211)
3.625	(2.433)	(2.283)	(2.133)	(1.983)
3.500	(2.357)	(2.207)	(2.057)	(1.907)
3.375	(2.280)	(2.130)	(1.980)	(1.830)
3.250	(2.204)	(2.054)	(1.904)	(1.754)
3.125	(1.773)	(1.623)	(1.473)	(1.323)
3.000	(1.629)	(1.479)	(1.329)	(1.179)
2.875	(1.485)	(1.335)	(1.185)	(1.035)
2.750	(1.341)	(1.191)	(1.041)	(0.891)

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.486)	(2.336)	(2.186)	(2.036)
4.000	(2.445)	(2.295)	(2.145)	(1.995)
3.875	(2.403)	(2.253)	(2.103)	(1.953)
3.750	(2.361)	(2.211)	(2.061)	(1.911)
3.625	(2.133)	(1.983)	(1.833)	(1.683)
3.500	(2.057)	(1.907)	(1.757)	(1.607)
3.375	(1.980)	(1.830)	(1.680)	(1.530)
3.250	(1.904)	(1.754)	(1.604)	(1.454)
3.125	(1.473)	(1.323)	(1.173)	(1.023)
3.000	(1.329)	(1.179)	(1.029)	(0.879)
2.875	(1.185)	(1.035)	(0.885)	(0.735)
2.750	(1.041)	(0.891)	(0.741)	(0.591)

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

Fannie Mae - Conforming Fixed Rate Products

Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.750	(6.522)	(6.383)	(6.333)	(6.180)	4.750	(6.522)	(6.383)	(6.333)	(6.180)	4.625	(7.152)	(7.099)	(7.033)	(6.875)
4.625	(6.510)	(6.396)	(6.348)	(6.190)	4.625	(6.510)	(6.396)	(6.348)	(6.190)	4.500	(7.025)	(6.972)	(6.905)	(6.750)
4.500	(6.343)	(6.238)	(6.193)	(6.038)	4.500	(6.343)	(6.238)	(6.193)	(6.038)	4.375	(6.863)	(6.807)	(6.739)	(6.583)
4.375	(6.113)	(5.999)	(5.970)	(5.793)	4.375	(6.113)	(5.999)	(5.970)	(5.793)	4.250	(6.678)	(6.624)	(6.553)	(6.374)
4.250	(5.846)	(5.732)	(5.704)	(5.526)	4.250	(5.846)	(5.732)	(5.704)	(5.526)	4.125	(6.504)	(6.435)	(6.322)	(6.124)
4.125	(5.892)	(5.846)	(5.841)	(5.677)	4.125	(5.892)	(5.846)	(5.841)	(5.677)	4.000	(6.364)	(6.295)	(6.180)	(5.981)
4.000	(5.885)	(5.838)	(5.834)	(5.670)	4.000	(5.885)	(5.838)	(5.834)	(5.670)	3.875	(6.214)	(6.145)	(6.030)	(5.831)
3.900	(5.635)	(5.588)	(5.584)	(5.420)	3.900	(5.635)	(5.588)	(5.584)	(5.420)	3.875	(6.040)	(5.971)	(5.850)	(5.652)
3.875	(5.428)	(5.381)	(5.377)	(5.213)	3.875	(5.428)	(5.381)	(5.377)	(5.213)	3.750	(5.621)	(5.552)	(5.428)	(5.229)
3.750	(5.602)	(5.510)	(5.510)	(5.344)	3.750	(5.602)	(5.510)	(5.510)	(5.344)	3.625	(5.996)	(5.889)	(5.799)	(5.611)
3.625	(5.935)	(5.822)	(5.740)	(5.557)	3.625	(5.935)	(5.822)	(5.740)	(5.557)	3.500	(5.708)	(5.603)	(5.514)	(5.330)
3.500	(5.630)	(5.488)	(5.457)	(5.283)	3.500	(5.630)	(5.488)	(5.457)	(5.283)	3.375	(5.336)	(5.231)	(5.135)	(4.957)
3.375	(5.246)	(5.102)	(5.068)	(4.900)	3.375	(5.246)	(5.102)	(5.068)	(4.900)	3.250	(4.824)	(4.719)	(4.620)	(4.442)
3.250	(4.483)	(4.338)	(4.304)	(4.132)	3.250	(4.483)	(4.338)	(4.304)	(4.132)	3.125	(4.571)	(4.465)	(4.374)	(4.213)
3.125	(4.316)	(4.209)	(4.193)	(3.992)	3.125	(4.316)	(4.209)	(4.193)	(3.992)	3.000	(4.214)	(4.127)	(4.014)	(3.850)
3.000	(3.965)	(3.856)	(3.840)	(3.637)	3.000	(3.965)	(3.856)	(3.840)	(3.637)	2.900	(4.164)	(4.077)	(3.964)	(3.806)
2.900	(3.915)	(3.805)	(3.789)	(3.586)	2.900	(3.915)	(3.805)	(3.789)	(3.586)	2.875	(4.248)	(4.164)	(4.054)	(3.878)
2.875	(3.341)	(3.231)	(3.210)	(3.004)	2.875	(3.341)	(3.231)	(3.210)	(3.004)	2.750	(3.113)	(3.027)	(2.907)	(2.749)
2.750	(2.639)	(2.528)	(2.498)	(2.288)	2.750	(2.639)	(2.528)	(2.498)	(2.288)	2.625	(2.849)	(2.782)	(2.654)	(2.404)
2.625	(2.016)	(1.887)	(1.823)	(1.623)	2.625	(2.016)	(1.887)	(1.823)	(1.623)	2.500	(2.352)	(2.285)	(2.046)	(1.907)
2.500	(1.461)	(1.328)	(1.265)	(1.061)	2.500	(1.461)	(1.328)	(1.265)	(1.061)	2.375	(1.716)	(1.649)	(1.490)	(1.278)
2.375	(0.565)	(0.430)	(0.369)	(0.167)	2.375	(0.565)	(0.430)	(0.369)	(0.167)	2.250	(0.961)	(0.894)	(0.653)	(0.514)
2.250	0.241	0.340	0.409	0.577	2.250	0.241	0.340	0.409	0.577	2.125	(0.031)	0.092	0.176	0.359
2.125	1.055	1.184	1.253	1.422	2.125	1.055	1.184	1.253	1.422	2.000	0.907	1.029	1.114	1.297
2.000	0.996	2.101	2.170	2.338	2.000	0.996	2.101	2.170	2.338	1.900	1.055	1.122	1.360	1.499
1.900	2.065	2.164	2.233	2.402	1.900	2.065	2.164	2.233	2.402					

Loan Level Price Adjustments																																																																																																				
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660-679	680-699	700-719	720-739	>=740																																																																																																
<=60	0.000	0.000	0.000	0.000																																																																																																
60.01-70	0.000	0.000	0.000	0.000																																																																																																
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75.01-80	0.000	0.000	0.000	0.000																																																																																																
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FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.472)	(6.333)	(6.283)	(6.130)
4.625	(6.460)	(6.346)	(6.318)	(6.140)
4.500	(6.293)	(6.188)	(6.150)	(5.973)
4.375	(6.063)	(5.949)	(5.920)	(5.743)
4.250	(5.796)	(5.682)	(5.654)	(5.476)
4.125	(5.842)	(5.796)	(5.791)	(5.627)
4.000	(5.635)	(5.588)	(5.584)	(5.420)
3.990	(5.585)	(5.538)	(5.534)	(5.370)
3.875	(5.378)	(5.331)	(5.327)	(5.163)
3.750	(5.010)	(4.964)	(4.959)	(4.796)
3.625	(5.885)	(5.772)	(5.690)	(5.507)
3.500	(5.580)	(5.438)	(5.407)	(5.238)
3.375	(5.196)	(5.052)	(5.018)	(4.850)
3.250	(4.633)	(4.488)	(4.450)	(4.282)
3.125	(4.266)	(4.159)	(4.143)	(3.942)
3.000	(3.915)	(3.806)	(3.790)	(3.587)
2.990	(3.865)	(3.755)	(3.739)	(3.536)
2.875	(3.291)	(3.181)	(3.160)	(2.954)
2.750	(2.589)	(2.478)	(2.448)	(2.238)
2.625	(1.966)	(1.837)	(1.773)	(1.573)
2.500	(1.411)	(1.279)	(1.215)	(1.011)
2.375	(0.515)	(0.380)	(0.319)	(0.112)
2.250	0.291	0.390	0.459	0.627
2.125	1.105	1.234	1.303	1.472
2.000	2.046	2.151	2.220	2.389
1.990	2.115	2.214	2.283	2.452

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.472)	(6.333)	(6.283)	(6.130)
4.625	(6.460)	(6.346)	(6.318)	(6.140)
4.500	(6.293)	(6.188)	(6.150)	(5.973)
4.375	(6.063)	(5.949)	(5.920)	(5.743)
4.250	(5.796)	(5.682)	(5.654)	(5.476)
4.125	(5.842)	(5.796)	(5.791)	(5.627)
4.000	(5.635)	(5.588)	(5.584)	(5.420)
3.990	(5.585)	(5.538)	(5.534)	(5.370)
3.875	(5.378)	(5.331)	(5.327)	(5.163)
3.750	(5.010)	(4.964)	(4.959)	(4.796)
3.625	(5.848)	(5.735)	(5.658)	(5.489)
3.500	(5.580)	(5.438)	(5.407)	(5.238)
3.375	(5.196)	(5.052)	(5.018)	(4.850)
3.250	(4.633)	(4.488)	(4.450)	(4.282)
3.125	(4.266)	(4.159)	(4.143)	(3.942)
3.000	(3.915)	(3.806)	(3.790)	(3.587)
2.990	(3.865)	(3.755)	(3.739)	(3.536)
2.875	(3.291)	(3.181)	(3.160)	(2.954)
2.750	(2.589)	(2.478)	(2.448)	(2.238)
2.625	(1.966)	(1.837)	(1.773)	(1.573)
2.500	(1.411)	(1.279)	(1.215)	(1.011)
2.375	(0.515)	(0.380)	(0.319)	(0.112)
2.250	0.306	0.405	0.474	0.642
2.125	1.105	1.234	1.293	1.462
2.000	2.025	2.124	2.193	2.362
1.990	2.087	2.186	2.255	2.424

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.625	(7.102)	(7.049)	(6.983)	(6.803)
4.500	(6.975)	(6.922)	(6.855)	(6.676)
4.375	(6.811)	(6.757)	(6.689)	(6.509)
4.250	(6.628)	(6.574)	(6.503)	(6.324)
4.125	(6.454)	(6.385)	(6.272)	(6.074)
4.000	(6.314)	(6.245)	(6.130)	(5.931)
3.990	(6.264)	(6.195)	(6.080)	(5.881)
3.875	(5.990)	(5.921)	(5.800)	(5.602)
3.750	(5.571)	(5.502)	(5.378)	(5.179)
3.625	(5.944)	(5.839)	(5.749)	(5.571)
3.500	(5.658)	(5.553)	(5.464)	(5.286)
3.375	(5.286)	(5.181)	(5.085)	(4.907)
3.250	(4.774)	(4.669)	(4.570)	(4.392)
3.125	(4.521)	(4.435)	(4.324)	(4.165)
3.000	(4.164)	(4.077)	(3.964)	(3.806)
2.990	(4.114)	(4.027)	(3.914)	(3.756)
2.875	(3.690)	(3.604)	(3.486)	(3.328)
2.750	(3.063)	(2.977)	(2.857)	(2.699)
2.625	(2.799)	(2.732)	(2.612)	(2.454)
2.500	(2.302)	(2.235)	(2.116)	(1.957)
2.375	(1.666)	(1.599)	(1.539)	(1.220)
2.250	(0.911)	(0.844)	(0.603)	(0.464)
2.125	0.019	0.142	0.226	0.409
2.000	0.957	1.079	1.164	1.347
1.990	1.105	1.172	1.410	1.549

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.168)	(6.021)	(5.956)	(5.798)
4.250	(5.984)	(5.837)	(5.773)	(5.589)
4.125	(6.085)	(5.972)	(5.947)	(5.783)
4.000	(5.826)	(5.713)	(5.689)	(5.525)
3.990	(5.776)	(5.663)	(5.639)	(5.475)
3.875	(5.553)	(5.440)	(5.416)	(5.252)
3.750	(5.335)	(5.210)	(5.147)	(5.006)
3.625	(5.689)	(5.584)	(5.557)	(5.380)
3.500	(5.410)	(5.305)	(5.279)	(5.101)
3.375	(5.171)	(5.065)	(5.039)	(4.862)
3.250	(4.869)	(4.764)	(4.738)	(4.560)
3.125	(5.066)	(4.919)	(4.855)	(4.643)
3.000	(4.962)	(4.877)	(4.819)	(4.661)
2.990	(4.912)	(4.827)	(4.769)	(4.611)
2.875	(4.703)	(4.617)	(4.559)	(4.401)
2.750	(4.355)	(4.270)	(4.209)	(4.051)
2.625	(3.877)	(3.791)	(3.728)	(3.570)
2.500	(3.370)	(3.303)	(3.252)	(3.114)
2.375	(2.984)	(2.918)	(2.861)	(2.723)
2.250	(2.564)	(2.497)	(2.439)	(2.301)
2.125	(1.883)	(1.817)	(1.757)	(1.619)
2.000	(1.263)	(1.196)	(1.137)	(0.999)
1.990	(1.210)	(1.143)	(1.085)	(0.947)
1.875	(0.686)	(0.545)	(0.487)	(0.349)
1.750	(0.246)	(0.016)	0.129	0.328

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.225)	(6.181)	(6.168)	(6.054)
4.250	(6.082)	(6.038)	(6.024)	(5.910)
4.125	(5.707)	(5.663)	(5.649)	(5.535)
4.000	(6.025)	(5.900)	(5.823)	(5.705)
3.990	(5.975)	(5.850)	(5.802)	(5.689)
3.875	(5.731)	(5.683)	(5.670)	(5.556)
3.750	(5.593)	(5.468)	(5.413)	(5.300)
3.625	(5.331)	(5.207)	(5.124)	(4.950)
3.500	(5.293)	(5.188)	(5.041)	(4.862)
3.375	(5.118)	(5.013)	(4.864)	(4.685)
3.250	(4.826)	(4.720)	(4.569)	(4.391)
3.125	(4.629)	(4.516)	(4.442)	(4.280)
3.000	(4.851)	(4.765)	(4.708)	(4.550)
2.990	(4.801)	(4.715)	(4.658)	(4.500)
2.875	(4.593)	(4.507)	(4.448)	(4.290)
2.750	(4.246)	(4.160)	(4.100)	(3.942)
2.625	(3.768)	(3.682)	(3.620)	(3.461)
2.500	(3.333)	(3.267)	(3.216)	(3.078)
2.375	(2.949)	(2.883)	(2.826)	(2.688)
2.250	(2.531)	(2.464)	(2.406)	(2.268)
2.125	(1.852)	(1.785)	(1.725)	(1.587)
2.000	(1.234)	(1.167)	(1.108)	(0.970)
1.990	(1.182)	(1.115)	(1.056)	(0.918)
1.875	(0.678)	(0.518)	(0.460)	(0.322)
1.750	(0.204)	(0.024)	0.121	0.354

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.956)	(1.827)	(1.725)	(1.521)
3.625	(1.818)	(1.693)	(1.596)	(1.397)
3.500	(1.625)	(1.505)	(1.413)	(1.219)
3.375	(1.432)	(1.317)	(1.230)	(1.041)
3.250	(1.239)	(1.129)	(1.047)	(0.863)
3.125	(1.046)	(0.940)	(0.864)	(0.685)
3.000	(1.853)	(1.823)	(1.773)	(1.632)
2.875	(1.679)	(1.596)	(1.546)	(1.406)
2.750	(1.358)	(1.276)	(1.226)	(1.085)
2.625	(1.010)	(0.929)	(0.879)	(0.739)
2.500	(0.556)	(0.476)	(0.426)	(0.285)

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.170)	(2.045)	(1.948)	(1.749)
3.500	(2.075)	(1.956)	(1.864)	(1.670)
3.375	(1.981)	(1.866)	(1.779)	(1.591)
3.250	(1.887)	(1.777)	(1.695)	(1.511)
3.125	(1.789)	(1.684)	(1.607)	(1.429)
3.000	(1.611)	(1.510)	(1.439)	(1.265)
2.990	(1.581)	(1.480)	(1.409)	(1.235)
2.875	(1.759)	(1.729)	(1.729)	(1.629)
2.750	(1.683)	(1.601)	(1.551)	(1.410)
2.625	(1.457)	(1.376)	(1.326)	(1.185)
2.500	(1.206)	(1.126)	(1.076)	(0.935)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.351)	(2.221)	(2.120)	(1.915)
3.625	(2.282)	(2.157)	(2.060)	(1.861)
3.500	(2.164)	(2.044)	(1.953)	(1.759)
3.375	(2.047)	(1.932)	(1.845)	(1.656)
3.250	(1.929)	(1.819)	(1.737)	(1.553)
3.125	(1.809)	(1.704)	(1.627)	(1.448)
3.000	(1.641)	(1.541)	(1.469)	(1.296)
2.875	(1.474)	(1.378)	(1.312)	(1.143)
2.750	(1.846)	(1.816)	(1.816)	(1.676)
2.625	(1.681)	(1.599)	(1.549)	(1.409)
2.500	(1.375)	(1.295)	(1.244)	(1.104)

Loan Level Price Adjustments

All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
			60.01 - 70	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000
70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	
75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	
80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	
85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750	

LPMI Adjustments Applied after Cap

Premium Adjusters	Rate & Term Refi	Manufactured Home	DTI > 45	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
				≤ 65	NA	1.000	0.950	0.950	0.650	0.400	0.200	0.120	0.110	0.100
≤ 85	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500				
85.01 - 90	NA	0.490	0.440	0.430	0.380	0.300	0.220	0.170	0.110	0.110				
90.01 - 95	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280				
95.01 - 97	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				

Lender Paid MI Adj.	LTV	Term	< 620	620 - 639	640 - 659	660 - 67
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FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.750	(3.715)	(3.720)	(3.754)	(3.689)
4.625	(4.442)	(4.439)	(4.767)	(4.694)
4.500	(4.440)	(4.437)	(4.465)	(4.393)
4.375	(4.156)	(4.154)	(4.181)	(4.109)
4.250	(3.835)	(3.833)	(3.860)	(3.788)
4.125	(3.965)	(3.963)	(3.990)	(3.918)
4.000	(3.676)	(3.673)	(3.701)	(3.628)
3.900	(3.697)	(3.695)	(3.722)	(3.650)
3.875	(3.357)	(3.355)	(3.382)	(3.310)
3.750	(2.974)	(2.971)	(2.999)	(2.927)
3.625	(4.386)	(4.273)	(4.190)	(4.007)
3.500	(4.072)	(3.959)	(3.876)	(3.694)
3.375	(3.685)	(3.572)	(3.490)	(3.307)
3.250	(3.205)	(3.092)	(3.009)	(2.826)
3.125	(3.818)	(3.712)	(3.636)	(3.461)
3.000	(3.473)	(3.367)	(3.291)	(3.116)
2.900	(4.485)	(3.779)	(3.303)	(3.127)
2.875	(3.021)	(2.915)	(2.840)	(2.664)
2.750	(2.449)	(2.343)	(2.267)	(2.091)
2.625	(1.762)	(1.656)	(1.580)	(1.404)
2.500	(1.004)	(0.898)	(0.822)	(0.646)
2.375	(0.191)	(0.085)	(0.009)	0.167
2.250	(0.523)	0.622	0.691	0.860
2.125	1.286	1.385	1.454	1.623
2.000	2.122	2.221	2.290	2.459
1.900	2.122	2.221	2.290	2.459

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.625	(4.742)	(4.739)	(4.767)	(4.694)
4.500	(4.440)	(4.437)	(4.465)	(4.393)
4.375	(4.156)	(4.154)	(4.181)	(4.109)
4.250	(3.835)	(3.833)	(3.860)	(3.788)
4.125	(3.965)	(3.963)	(3.990)	(3.918)
4.000	(3.676)	(3.673)	(3.701)	(3.628)
3.900	(3.697)	(3.695)	(3.722)	(3.650)
3.875	(3.357)	(3.355)	(3.382)	(3.310)
3.750	(2.974)	(2.971)	(2.999)	(2.927)
3.625	(4.386)	(4.273)	(4.190)	(4.007)
3.500	(4.072)	(3.959)	(3.876)	(3.694)
3.375	(3.685)	(3.572)	(3.490)	(3.307)
3.250	(3.205)	(3.092)	(3.009)	(2.826)
3.125	(3.818)	(3.712)	(3.636)	(3.461)
3.000	(3.473)	(3.367)	(3.291)	(3.116)
2.900	(4.485)	(3.779)	(3.303)	(3.127)
2.875	(3.021)	(2.915)	(2.840)	(2.664)
2.750	(2.449)	(2.343)	(2.267)	(2.091)
2.625	(1.762)	(1.656)	(1.580)	(1.404)
2.500	(1.004)	(0.898)	(0.822)	(0.646)
2.375	(0.191)	(0.085)	(0.009)	0.167
2.250	0.523	0.622	0.691	0.860
2.125	1.286	1.385	1.454	1.623
2.000	2.122	2.221	2.290	2.459
1.900	2.122	2.221	2.290	2.459

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.625	(4.292)	(4.290)	(4.317)	(4.245)
4.500	(4.126)	(4.124)	(4.151)	(4.079)
4.375	(3.906)	(3.904)	(3.931)	(3.859)
4.250	(3.585)	(3.583)	(3.610)	(3.538)
4.125	(3.518)	(3.516)	(3.544)	(3.471)
4.000	(3.362)	(3.359)	(3.387)	(3.315)
3.900	(3.394)	(3.392)	(3.419)	(3.347)
3.875	(3.107)	(3.105)	(3.132)	(3.060)
3.750	(2.724)	(2.721)	(2.749)	(2.677)
3.625	(3.939)	(3.826)	(3.744)	(3.561)
3.500	(3.758)	(3.645)	(3.563)	(3.380)
3.375	(3.435)	(3.322)	(3.240)	(3.057)
3.250	(2.955)	(2.842)	(2.759)	(2.576)
3.125	(3.372)	(3.266)	(3.190)	(3.014)
3.000	(3.159)	(3.054)	(2.978)	(2.802)
2.900	(3.182)	(3.076)	(3.000)	(2.824)
2.875	(2.771)	(2.665)	(2.590)	(2.414)
2.750	(2.191)	(2.093)	(2.017)	(1.841)
2.625	(1.512)	(1.406)	(1.330)	(1.154)
2.500	(0.754)	(0.648)	(0.572)	(0.396)
2.375	0.059	0.165	0.241	0.417
2.250	0.773	0.872	0.941	1.110
2.125	1.536	1.635	1.704	1.873
2.000	2.372	2.471	2.540	2.709
1.900	2.430	2.529	2.598	2.767

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.375	(2.914)	(2.870)	(2.856)	(2.742)
4.250	(2.727)	(2.683)	(2.669)	(2.555)
4.125	(2.497)	(2.453)	(2.439)	(2.326)
4.000	(2.622)	(2.578)	(2.564)	(2.451)
3.900	(2.612)	(2.568)	(2.554)	(2.441)
3.875	(2.410)	(2.366)	(2.352)	(2.238)
3.750	(2.179)	(2.135)	(2.121)	(2.007)
3.625	(1.958)	(1.914)	(1.900)	(1.786)
3.500	(2.533)	(2.476)	(2.448)	(2.320)
3.375	(2.332)	(2.274)	(2.247)	(2.119)
3.250	(2.108)	(2.050)	(2.023)	(1.895)
3.125	(1.823)	(1.766)	(1.738)	(1.611)
3.000	(2.835)	(2.743)	(2.681)	(2.519)
2.900	(2.813)	(2.721)	(2.659)	(2.497)
2.875	(2.610)	(2.518)	(2.456)	(2.294)
2.750	(2.373)	(2.281)	(2.219)	(2.057)
2.625	(2.029)	(1.937)	(1.875)	(1.713)
2.500	(1.617)	(1.525)	(1.463)	(1.301)
2.375	(1.105)	(1.013)	(0.951)	(0.789)
2.250	0.662	(0.584)	(0.535)	(0.387)
2.125	(0.308)	(0.230)	(0.182)	(0.034)
2.000	0.138	0.217	0.265	0.413
1.900	0.183	0.262	0.310	0.458
1.875	0.694	0.772	0.820	0.968
1.750	1.267	1.345	1.393	1.541

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.375	(2.594)	(2.550)	(2.536)	(2.422)
4.250	(2.497)	(2.453)	(2.439)	(2.325)
4.125	(2.267)	(2.223)	(2.209)	(2.096)
4.000	(2.208)	(2.164)	(2.150)	(2.037)
3.900	(2.207)	(2.163)	(2.150)	(2.036)
3.875	(2.111)	(2.067)	(2.053)	(1.939)
3.750	(1.949)	(1.905)	(1.891)	(1.777)
3.625	(1.728)	(1.684)	(1.670)	(1.556)
3.500	(2.119)	(2.062)	(2.034)	(1.906)
3.375	(2.033)	(1.975)	(1.948)	(1.820)
3.250	(1.878)	(1.820)	(1.793)	(1.665)
3.125	(1.593)	(1.536)	(1.508)	(1.381)
3.000	(2.421)	(2.329)	(2.267)	(2.105)
2.900	(2.409)	(2.316)	(2.254)	(2.092)
2.875	(2.311)	(2.219)	(2.157)	(1.995)
2.750	(2.143)	(2.051)	(1.989)	(1.827)
2.625	(1.799)	(1.707)	(1.645)	(1.483)
2.500	(1.387)	(1.295)	(1.233)	(1.071)
2.375	(0.875)	(0.783)	(0.721)	(0.559)
2.250	(0.432)	(0.354)	(0.305)	(0.157)
2.125	(0.078)	0.000	0.048	0.196
2.000	0.368	0.447	0.495	0.643
1.900	0.413	0.492	0.540	0.688
1.875	0.924	1.002	1.050	1.198
1.750	1.497	1.575	1.623	1.771

FNMA HomeReady™ 10/6 ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.133)	(1.004)	(0.902)	(0.698)
3.625	(1.120)	(0.995)	(0.898)	(0.699)
3.500	(1.025)	(0.906)	(0.814)	(0.620)
3.375	(0.931)	(0.816)	(0.729)	(0.541)
3.250	(0.837)	(0.727)	(0.645)	(0.463)
3.125	(0.739)	(0.634)	(0.557)	(0.379)
3.000	(0.561)	(0.460)	(0.389)	(0.215)
2.875	(0.709)	(0.679)	(0.679)	(0.579)
2.750	(0.633)	(0.551)	(0.501)	(0.360)
2.625	(0.407)	(0.326)	(0.276)	(0.135)
2.500	(0.156)	(0.076)	(0.026)	0.115

FNMA HomeReady™ 5/6 SOFR ARM [2/1] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.133)	(1.004)	(0.902)	(0.698)
3.625	(1.120)	(0.995)	(0.898)	(0.699)
3.500	(1.025)	(0.906)	(0.814)	(0.620)
3.375	(0.931)	(0.816)	(0.729)	(0.541)
3.250	(0.837)	(0.727)	(0.645)	(0.463)
3.125	(0.739)	(0.634)	(0.557)	(0.379)
3.000	(0.561)	(0.460)	(0.389)	(0.215)
2.875	(0.709)	(0.679)	(0.679)	(0.579)
2.750	(0.633)	(0.551)	(0.501)	(0.360)
2.625	(0.407)	(0.326)	(0.276)	(0.135)
2.500	(0.156)	(0.076)	(0.026)	0.115

FNMA HomeReady™ 7/6 SOFR ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.301)	(1.171)	(1.070)	(0.865)
3.625	(1.232)	(1.107)	(1.010)	(0.811)
3.500	(1.114)	(0.994)	(0.903)	(0.709)
3.375	(0.977)	(0.882)	(0.795)	(0.606)
3.250	(0.879)	(0.769)	(0.687)	(0.503)
3.125	(0.759)	(0.654)	(0.577)	(0.398)
3.000	(0.591)	(0.491)	(0.419)	(0.246)
2.875	(0.424)	(0.328)	(0.262)	(0.093)
2.750	(0.796)	(0.766)	(0.766)	(0.626)
2.625	(0.631)	(0.549)	(0.499)	(0.359)
2.500	(0.325)	(0.245)	(0.194)	(0.054)

FNMA HomeReady™ 10/6 ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(0.906)	(0.777)	(0.675)	(0.471)
3.625	(0.768)	(0.643)	(0.546)	(0.347)
3.500	(0.575)	(0.455)	(0.363)	(0.169)
3.375	(0.382)	(0.267)	(0.180)	0.009
3.250	(0.189)	(0.079)	0.003	0.187
3.125	0.004	0.110	0.186	0.365
3.000	(0.803)	(0.773)	(0.723)	(0.582)
2.875	(0.629)	(0.546)	(0.496)	(0.356)
2.750	(0.308)	(0.226)	(0.176)	(0.035)
2.625	0.040	0.121	0.171	0.311
2.500	0.494	0.574	0.624	0.765

Loan Level Price Adjustments

	LTV	Loan Level Price Adjustments											
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
All Fixed Conforming <i>(does not apply to terms ≤ 15yrs)</i>	LTV	≤ 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	0.250
		70.01 - 75	NA	NA	3.000	2.750	1.500	1.250	0.500	0.500	0.500	0.500	0.500
		75.01 - 80	NA	NA	3.000	2.750	1.500	1.250	0.500	0.500	0.500	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.250	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
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

LPMI Adjustments Applied after Cap

	LTV	LPMI Adjustments Applied after Cap										
		≤ 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
Lender Paid MI Adj.												

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.472)	(6.333)	(6.283)	(6.130)
4.625	(6.460)	(6.346)	(6.318)	(6.140)
4.500	(6.293)	(6.188)	(6.150)	(5.973)
4.375	(6.063)	(5.949)	(5.920)	(5.743)
4.250	(5.796)	(5.682)	(5.654)	(5.476)
4.125	(5.842)	(5.796)	(5.791)	(5.627)
4.000	(5.635)	(5.588)	(5.584)	(5.420)
3.990	(5.585)	(5.538)	(5.534)	(5.370)
3.875	(5.378)	(5.331)	(5.327)	(5.163)
3.750	(5.010)	(4.964)	(4.959)	(4.796)
3.625	(5.885)	(5.772)	(5.690)	(5.507)
3.500	(5.580)	(5.438)	(5.407)	(5.238)
3.375	(5.196)	(5.052)	(5.018)	(4.850)
3.250	(4.633)	(4.488)	(4.450)	(4.282)
3.125	(4.266)	(4.159)	(4.143)	(3.942)
3.000	(3.915)	(3.806)	(3.790)	(3.587)
2.990	(3.865)	(3.755)	(3.739)	(3.536)
2.875	(3.291)	(3.181)	(3.160)	(2.954)
2.750	(2.589)	(2.478)	(2.448)	(2.238)
2.625	(1.966)	(1.837)	(1.773)	(1.573)
2.500	(1.411)	(1.279)	(1.215)	(1.011)
2.375	(0.515)	(0.380)	(0.319)	(0.117)
2.250	0.291	0.390	0.459	0.627
2.125	1.105	1.234	1.303	1.472
2.000	2.046	2.151	2.220	2.389
1.990	2.115	2.214	2.283	2.452

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.472)	(6.333)	(6.283)	(6.130)
4.625	(6.460)	(6.346)	(6.318)	(6.140)
4.500	(6.293)	(6.188)	(6.150)	(5.973)
4.375	(6.063)	(5.949)	(5.920)	(5.743)
4.250	(5.796)	(5.682)	(5.654)	(5.476)
4.125	(5.842)	(5.796)	(5.791)	(5.627)
4.000	(5.635)	(5.588)	(5.584)	(5.420)
3.990	(5.585)	(5.538)	(5.534)	(5.370)
3.875	(5.378)	(5.331)	(5.327)	(5.163)
3.750	(5.010)	(4.964)	(4.959)	(4.796)
3.625	(5.848)	(5.735)	(5.658)	(5.489)
3.500	(5.580)	(5.438)	(5.407)	(5.238)
3.375	(5.196)	(5.052)	(5.018)	(4.850)
3.250	(4.633)	(4.488)	(4.450)	(4.282)
3.125	(4.266)	(4.159)	(4.143)	(3.942)
3.000	(3.915)	(3.806)	(3.790)	(3.587)
2.990	(3.865)	(3.755)	(3.739)	(3.536)
2.875	(3.291)	(3.181)	(3.160)	(2.954)
2.750	(2.589)	(2.478)	(2.448)	(2.238)
2.625	(1.966)	(1.837)	(1.773)	(1.573)
2.500	(1.411)	(1.279)	(1.215)	(1.011)
2.375	(0.515)	(0.380)	(0.319)	(0.117)
2.250	0.306	0.405	0.474	0.642
2.125	1.105	1.224	1.293	1.462
2.000	2.025	2.124	2.193	2.362
1.990	2.087	2.186	2.255	2.424

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.625	(7.102)	(7.049)	(6.983)	(6.803)
4.500	(6.975)	(6.922)	(6.855)	(6.676)
4.375	(6.811)	(6.757)	(6.689)	(6.509)
4.250	(6.628)	(6.574)	(6.503)	(6.324)
4.125	(6.454)	(6.385)	(6.272)	(6.074)
4.000	(6.314)	(6.245)	(6.130)	(5.931)
3.990	(6.264)	(6.195)	(6.080)	(5.881)
3.875	(5.990)	(5.921)	(5.800)	(5.602)
3.750	(5.571)	(5.502)	(5.378)	(5.179)
3.625	(5.944)	(5.839)	(5.749)	(5.571)
3.500	(5.658)	(5.553)	(5.464)	(5.286)
3.375	(5.286)	(5.181)	(5.085)	(4.907)
3.250	(4.774)	(4.669)	(4.570)	(4.392)
3.125	(4.521)	(4.435)	(4.324)	(4.165)
3.000	(4.164)	(4.077)	(3.964)	(3.806)
2.990	(4.114)	(4.027)	(3.914)	(3.756)
2.875	(3.690)	(3.604)	(3.486)	(3.328)
2.750	(3.063)	(2.977)	(2.857)	(2.699)
2.625	(2.799)	(2.732)	(2.492)	(2.354)
2.500	(2.302)	(2.235)	(1.996)	(1.857)
2.375	(1.666)	(1.599)	(1.359)	(1.220)
2.250	(0.911)	(0.844)	(0.603)	(0.464)
2.125	0.019	0.142	0.226	0.409
2.000	0.957	1.079	1.164	1.347
1.990	1.105	1.172	1.410	1.549

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.018)	(5.871)	(5.806)	(5.648)
4.250	(5.834)	(5.687)	(5.623)	(5.439)
4.125	(5.935)	(5.822)	(5.797)	(5.633)
4.000	(5.676)	(5.563)	(5.539)	(5.375)
3.990	(5.626)	(5.513)	(5.489)	(5.325)
3.875	(5.403)	(5.290)	(5.266)	(5.102)
3.750	(5.185)	(5.060)	(4.997)	(4.856)
3.625	(5.539)	(5.434)	(5.407)	(5.230)
3.500	(5.260)	(5.155)	(5.129)	(4.951)
3.375	(5.021)	(4.915)	(4.889)	(4.712)
3.250	(4.719)	(4.614)	(4.588)	(4.410)
3.125	(4.916)	(4.769)	(4.705)	(4.493)
3.000	(4.812)	(4.727)	(4.669)	(4.511)
2.990	(4.762)	(4.677)	(4.619)	(4.461)
2.875	(4.553)	(4.467)	(4.409)	(4.251)
2.750	(4.205)	(4.120)	(4.059)	(3.901)
2.625	(3.727)	(3.641)	(3.578)	(3.420)
2.500	(3.220)	(3.153)	(3.102)	(2.964)
2.375	(2.834)	(2.768)	(2.711)	(2.573)
2.250	(2.414)	(2.347)	(2.289)	(2.151)
2.125	(1.733)	(1.667)	(1.607)	(1.469)
2.000	(1.113)	(1.046)	(0.987)	(0.849)
1.990	(1.060)	(0.993)	(0.935)	(0.797)
1.875	(0.536)	(0.395)	(0.337)	(0.199)
1.750	(0.096)	0.134	0.279	0.478

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.075)	(6.031)	(6.018)	(5.904)
4.250	(5.932)	(5.888)	(5.874)	(5.760)
4.125	(5.557)	(5.513)	(5.499)	(5.385)
4.000	(5.875)	(5.750)	(5.673)	(5.555)
3.990	(5.825)	(5.700)	(5.622)	(5.539)
3.875	(5.581)	(5.533)	(5.520)	(5.406)
3.750	(5.443)	(5.318)	(5.263)	(5.150)
3.625	(5.181)	(5.057)	(4.974)	(4.800)
3.500	(5.143)	(5.038)	(4.891)	(4.712)
3.375	(4.968)	(4.863)	(4.714)	(4.535)
3.250	(4.676)	(4.570)	(4.419)	(4.241)
3.125	(4.479)	(4.366)	(4.292)	(4.130)
3.000	(4.701)	(4.615)	(4.558)	(4.400)
2.990	(4.651)	(4.565)	(4.508)	(4.350)
2.875	(4.443)	(4.357)	(4.298)	(4.140)
2.750	(4.096)	(4.010)	(3.950)	(3.792)
2.625	(3.618)	(3.532)	(3.470)	(3.311)
2.500	(3.183)	(3.117)	(3.066)	(2.928)
2.375	(2.799)	(2.733)	(2.676)	(2.538)
2.250	(2.381)	(2.314)	(2.256)	(2.118)
2.125	(1.702)	(1.635)	(1.575)	(1.437)
2.000	(1.084)	(1.017)	(0.958)	(0.820)
1.990	(1.032)	(0.965)	(0.906)	(0.768)
1.875	(0.528)	(0.368)	(0.310)	(0.172)
1.750	(0.054)	0.126	0.271	0.504

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.956)	(1.827)	(1.725)	(1.521)
3.625	(1.818)	(1.693)	(1.596)	(1.397)
3.500	(1.625)	(1.505)	(1.413)	(1.219)
3.375	(1.432)	(1.317)	(1.230)	(1.041)
3.250	(1.239)	(1.129)	(1.047)	(0.863)
3.125	(1.046)	(0.940)	(0.864)	(0.685)
3.000	(1.853)	(1.823)	(1.773)	(1.632)
2.875	(1.679)	(1.596)	(1.546)	(1.406)
2.750	(1.358)	(1.276)	(1.226)	(1.085)
2.625	(1.010)	(0.929)	(0.879)	(0.739)
2.500	(0.556)	(0.476)	(0.426)	(0.285)

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.170)	(2.045)	(1.948)	(1.749)
3.500	(2.075)	(1.956)	(1.864)	(1.670)
3.375	(1.981)	(1.866)	(1.779)	(1.591)
3.250	(1.887)	(1.777)	(1.695)	(1.511)
3.125	(1.789)	(1.684)	(1.607)	(1.429)
3.000	(1.611)	(1.510)	(1.439)	(1.265)
2.990	(1.581)	(1.480)	(1.409)	(1.235)
2.875	(1.759)	(1.729)	(1.729)	(1.629)
2.750	(1.683)	(1.601)	(1.551)	(1.410)
2.625	(1.457)	(1.376)	(1.326)	(1.185)
2.500	(1.206)	(1.126)	(1.076)	(0.935)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.351)	(2.221)	(2.120)	(1.915)
3.625	(2.282)	(2.157)	(2.060)	(1.861)
3.500	(2.164)	(2.044)	(1.953)	(1.759)
3.375	(2.047)	(1.932)	(1.845)	(1.656)
3.250	(1.929)	(1.819)	(1.737)	(1.553)
3.125	(1.809)	(1.704)	(1.627)	(1.448)
3.000	(1.641)	(1.541)	(1.469)	(1.296)
2.875	(1.474)	(1.378)	(1.312)	(1.143)
2.750	(1.846)	(1.816)	(1.816)	(1.676)
2.625	(1.681)	(1.599)	(1.549)	(1.409)
2.500	(1.375)	(1.295)	(1.244)	(1.104)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.956)	(1.827)	(1.725)	(1.521)
3.625	(1.818)	(1.693)	(1.596)	(1.397)
3.500	(1.625)	(1.505)	(1.413)	(1.219)
3.375	(1.432)	(1.317)	(1.230)	(1.041)
3.250	(1.239)	(1.129)	(1.047)	(0.863)
3.125	(1.046)	(0.940)	(0.864)	(0.685)
3.000	(1.853)	(1.823)	(1.773)	(1.632)
2.875	(1.679)	(1.596)	(1.546)	(1.406)
2.750	(1.358)	(1.276)	(1.226)	(1.085)
2.625	(1.010)	(0.929)	(0.879)	(0.739)
2.500	(0.556)	(0.476)	(0.426)	(0.285)

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	Loan Level Price Adjustments									
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
		NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		95.01 - 97*	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	LPMI Adjustments Applied after Cap										
			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
		Manufactured Home	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	

Fannie Mae - ARM Products

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.595)	(2.470)	(2.373)	(2.174)
3.500	(2.500)	(2.381)	(2.289)	(2.095)
3.375	(2.406)	(2.291)	(2.204)	(2.016)
3.250	(2.312)	(2.202)	(2.120)	(1.936)
3.125	(2.214)	(2.109)	(2.032)	(1.854)
3.000	(2.036)	(1.935)	(1.864)	(1.690)
2.990	(2.006)	(1.905)	(1.834)	(1.660)
2.875	(2.184)	(2.154)	(2.154)	(2.054)
2.750	(2.108)	(2.026)	(1.976)	(1.835)
2.625	(1.882)	(1.801)	(1.751)	(1.610)
2.500	(1.631)	(1.551)	(1.501)	(1.360)

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.776)	(2.646)	(2.545)	(2.340)
3.625	(2.707)	(2.582)	(2.485)	(2.286)
3.500	(2.589)	(2.469)	(2.378)	(2.184)
3.375	(2.472)	(2.357)	(2.270)	(2.081)
3.250	(2.354)	(2.244)	(2.162)	(1.978)
3.125	(2.234)	(2.129)	(2.052)	(1.873)
3.000	(2.066)	(1.966)	(1.894)	(1.721)
2.875	(1.899)	(1.803)	(1.737)	(1.568)
2.750	(2.271)	(2.241)	(2.241)	(2.101)
2.625	(2.106)	(2.024)	(1.974)	(1.834)
2.500	(1.800)	(1.720)	(1.669)	(1.529)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.381)	(2.252)	(2.150)	(1.946)
3.625	(2.243)	(2.118)	(2.021)	(1.822)
3.500	(2.050)	(1.930)	(1.838)	(1.644)
3.375	(1.857)	(1.742)	(1.655)	(1.466)
3.250	(1.664)	(1.554)	(1.472)	(1.288)
3.125	(1.471)	(1.365)	(1.289)	(1.110)
3.000	(2.278)	(2.248)	(2.198)	(2.057)
2.875	(2.104)	(2.021)	(1.971)	(1.831)
2.750	(1.783)	(1.701)	(1.651)	(1.510)
2.625	(1.435)	(1.354)	(1.304)	(1.164)
2.500	(0.981)	(0.901)	(0.851)	(0.710)

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.133)	(1.004)	(0.902)	(0.698)
3.625	(1.120)	(0.995)	(0.898)	(0.699)
3.500	(1.025)	(0.906)	(0.814)	(0.620)
3.375	(0.931)	(0.816)	(0.729)	(0.541)
3.250	(0.837)	(0.727)	(0.645)	(0.461)
3.125	(0.739)	(0.634)	(0.557)	(0.379)
3.000	(0.561)	(0.460)	(0.389)	(0.215)
2.875	(0.709)	(0.679)	(0.679)	(0.579)
2.750	(0.633)	(0.551)	(0.501)	(0.360)
2.625	(0.407)	(0.326)	(0.276)	(0.135)
2.500	(0.156)	(0.076)	(0.026)	0.115

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.301)	(1.171)	(1.070)	(0.865)
3.625	(1.232)	(1.107)	(1.010)	(0.811)
3.500	(1.114)	(0.994)	(0.903)	(0.709)
3.375	(0.997)	(0.882)	(0.795)	(0.606)
3.250	(0.879)	(0.769)	(0.687)	(0.503)
3.125	(0.759)	(0.654)	(0.577)	(0.398)
3.000	(0.591)	(0.491)	(0.419)	(0.246)
2.875	(0.424)	(0.328)	(0.262)	(0.093)
2.750	(0.796)	(0.766)	(0.766)	(0.626)
2.625	(0.631)	(0.549)	(0.499)	(0.359)
2.500	(0.325)	(0.245)	(0.194)	(0.054)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(0.906)	(0.777)	(0.675)	(0.471)
3.625	(0.768)	(0.643)	(0.546)	(0.347)
3.500	(0.575)	(0.455)	(0.363)	(0.169)
3.375	(0.382)	(0.267)	(0.180)	0.009
3.250	(0.189)	(0.079)	0.003	0.187
3.125	0.004	0.110	0.186	0.365
3.000	(0.803)	(0.773)	(0.723)	(0.582)
2.875	(0.629)	(0.546)	(0.496)	(0.356)
2.750	(0.308)	(0.226)	(0.176)	(0.035)
2.625	0.040	0.121	0.171	0.311
2.500	0.494	0.574	0.624	0.765

Loan Level Price Adjustments

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

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

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

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

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

			2-4 Units	1.000
Misc Adjusters		Manufactured Home		3.000
		Attached Condo > 75 LTV		0.750
		CA Escrow Waiver (Full or Taxes Only)		0.150
		CA 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	0.000	0.000	0.000	0.000	0.000
60.01-70	0.000	0.000	0.000	0.000	0.000
70.01-75	0.000	0.000	0.000	0.000	0.000
75.01-80	0.000	0.000	0.000	0.000	0.000

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

		Loan Amount	Purchase	Refinance
Loan Size Adjustments		<\$50,000	1.250	1.250
		\$50,000 - \$99,999	0.500	0.500
		\$100,000 - \$149,999	0.250	0.250
		\$150,000 - \$199,999	0.000	0.000
		\$200,000 - \$249,999	0.000	(0.125)
		\$250,000 - \$299,999	0.000	(0.125)
		\$300,000 - \$399,999	(0.250)	(0.375)
High Balance		\$400,000 - \$499,999	(0.250)	(0.375)
		\$500,000 - Conforming Limit	(0.250)	(0.375)
		High Balance	0.000	0.000
		Purch - R/T Refi.	LTV <= 75	1.000
Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)		C/O Refi.	LTV > 75	1.750
		LTV <= 75	1.750	
		LTV > 75	2.500	

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%

