

Base Pricing Assumes Borrower Paid Compensation

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

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PRMG News

REDUCED LENDER FEES!
Applies to all FHA Streamline & VA IRRRL Loans! **NOW \$490.00!**
Some restrictions may apply.



No Partial Loan Submissions Accepted!
✓ Check TODAY's Rate Sheet For **Details!**

Doc & Funding Cut-Off Dates

Last day to fund GOVT loans with 4/1 payment	03/05/21
Last day to fund CONV loans with 4/1 payment	03/08/21
Last day to DISCLOSE Streamlines for Mar Funding	03/22/21
Last day to fund Streamlines for Mar Funding	03/30/21
Last day to Draw Docs with April 1st Payment	03/30/21

Lock Desk Info

Lock Cut-off (Govt & Agency Fixed Programs)	5:00 pm PST
Lock Cut-off (All ARMs & All Jumbo Programs)	3:30 pm PST
Lock Online (available till 5:00 pm PST)	http://tpo.prmg.net/
Email Link to Manual Lock Form;	www.eprmg.net/PRMG%20Manual%20Lock%20Request%20Form%20(Editable).pdf
Secondary Fax	951-278-5633
Extensions & Re-Locks	Secondary@prmg.net

PRMG FHA VA Lender IDs

<http://www.eprmg.net/ResourceCenter/PoliciesProceduresInformation/PRMGFHAandVALenderIDs.pdf>

Lock Expiration Dates

15 Days	03/20/21
30 Days	04/04/21
45 Days	04/19/21
60 Days	05/04/21

Lock Extension Policy

1-5 Days	0.125
6-10 Days	0.250
11-15 Days	0.375
16-20 Days	0.500
21-25 Days	0.625
26-30 Days	0.750

Extended Rate Lock Terms

45 Days	.100 in fee
60 Days	.300 in fee
75 Days	.450 in fee
90 Days	.600 in fee
120 Days	1.000 in fee

The above fees are applied to the 30 day price.

Applicable to only Govt & Conv-Conf Fixed Loan Programs. Contact
Secondary for fees on all other programs.

Market Update

1 Yr Libor	0.284
1 Yr T-Bill	0.080
6 Mo Libor	0.203
Prime Rate	3.250
10 Yr Bond	1.580
30 Yr Bond	2.300

Average Prime Offer Rates

30/40 Yr Fixed	3.020
15/20 Yr Fixed	2.420
10 Yr Fixed	3.770
1/1 ARM	2.820
3/1 ARM	2.830
5/1 ARM	2.890
7/1 ARM	3.090
10/1 ARM	3.400

Lender Fees

Underwriting Fee - Borrower Paid Transactions	\$990.00
Underwriting Fee - Lender Paid Transactions	\$990.00
FHA/USDA Streamlines/VA IRRRLs	\$490.00

*NO Fee Option (Use No Fee Calculator to determine fee in bps)

www.eprmg.net/NoFeeCalculator.xls

Mortgagee Clause

Paramount Residential Mortgage Group, INC.
Its Successors and/or Assigns
1265 Corona Pointe Court Ste. 301
Corona, California 92879

Approved States

Alaska	Missouri
Alabama	Montana
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	Nebraska
Connecticut	Nevada
Delaware	North Carolina
District of Columbia	North Dakota
Florida	Ohio
Georgia	Oklahoma
Hawaii	Oregon
Idaho	Pennsylvania
Indiana	Rhode Island
Illinois	South Carolina
Iowa	South Dakota
Kansas	Tennessee
Kentucky	Texas
Louisiana	Utah
Maine	Vermont
Maryland	Virginia
Massachusetts	Washington
Michigan	West Virginia
Minnesota	Wisconsin
Mississippi	

PRMG Website

FT360 <http://tpo.prmg.net/>

Scenario Pricer

For On-line Rate/Price quotes, log on to our Scenario Pricer at: <http://tpo.prmg.net/>

WHOLESALE REGIONAL OPERATING CENTERS

Western Region	Herb Lewis, DVP	(866) 776-4937	Mountain Region	Michael J. Miller, RVP	(303) 957-8390
Western Region	Alex Del Haro, DVP	(714) 824-2997	Northeast Region	Herb Lewis, DVP	(866) 776-4937
Pacific Northwest Region	Herb Lewis, DVP	(866) 776-4937	Southeast Region	Herb Lewis, DVP	(866) 776-4937
Southwest Region	Joe Spangenberg, RVP	(602) 977-7764	Midwest Region	Herb Lewis, DVP	(866) 776-4937
Northern California Region	Michelle Lilley, DVP	(408) 772-6802			

Base Pricing Assumes Borrower Paid Compensation

Friday, March 5, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

AGENCY PRICE ADJUSTMENTS

Agency, Agency No MI, Agency TX Home Equity, Agency High Balance
Agency No MI High Balance, Fannie Mae HomeReady, FHLMC HomeOne

Applicable to All		Applicable to All																																																																																					
Loan Amount		Credit Score (Except Terms <=15 Yrs)																																																																																					
** Loans \$295k-Std Bal Limit (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.200	<table border="1"> <thead> <tr> <th>FICO</th> <th colspan="6">LTV (%)</th> </tr> <tr> <th></th> <th><=60.00%</th> <th>60.01-70.00%</th> <th>70.01-75.00%</th> <th>75.01-80.00%</th> <th>80.01-85.00%</th> <th>85.01-90.00%</th> <th>90.01-95.00%</th> <th>95.01-97.00%</th> </tr> </thead> <tr> <td>>=740</td> <td>0.000</td> <td>0.250</td> <td>0.250</td> <td>0.500</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.750</td> </tr> <tr> <td>720-739</td> <td>0.000</td> <td>0.250</td> <td>0.500</td> <td>0.750</td> <td>0.500</td> <td>0.500</td> <td>0.500</td> <td>1.000</td> </tr> <tr> <td>700-719</td> <td>0.000</td> <td>0.500</td> <td>1.000</td> <td>1.250</td> <td>1.000</td> <td>1.000</td> <td>1.000</td> <td>1.500</td> </tr> <tr> <td>680-699</td> <td>0.000</td> <td>0.500</td> <td>1.250</td> <td>1.750</td> <td>1.500</td> <td>1.250</td> <td>1.250</td> <td>1.500</td> </tr> <tr> <td>660-679</td> <td>0.000</td> <td>1.000</td> <td>2.250</td> <td>2.750</td> <td>2.750</td> <td>2.250</td> <td>2.250</td> <td>2.250</td> </tr> <tr> <td>640-659</td> <td>0.500</td> <td>1.250</td> <td>2.750</td> <td>3.000</td> <td>3.250</td> <td>2.750</td> <td>2.750</td> <td>2.750</td> </tr> <tr> <td>620-639</td> <td>0.500</td> <td>1.500</td> <td>3.000</td> <td>3.000</td> <td>3.250</td> <td>3.250</td> <td>3.250</td> <td>3.500</td> </tr> </table>							FICO	LTV (%)							<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
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** Loans \$245k-\$294,999 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.150																																																																																						
** Loans \$200k-\$244,999 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.100																																																																																						
** Loans \$75k-\$99,999	0.250																																																																																						
** Loans \$50k - \$74,999	0.500																																																																																						
** Loans \$30k-\$49,999	1.250																																																																																						
Property Type																																																																																							
* 2 Units	1.000																																																																																						
* 3-4 Units (Except: Super Conf)	1.000																																																																																						
* 3-4 Units & LTV up to 80% (Super Conf only)	1.000																																																																																						
* 3-4 Units & LTV 80.01-85% (Super Conf only)	1.500																																																																																						
* 3-4 Units & LTV 85.01-limit (Super Conf only)	2.000																																																																																						
* Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750																																																																																						
Occupancy		<table border="1"> <thead> <tr> <th colspan="2">Subordinate Financing</th> <th colspan="6">CLTV (%)</th> </tr> <tr> <th>LTV/FICO</th> <th></th> <th><=75%</th> <th>75.01-80.00%</th> <th>80.01-85.00%</th> <th>85.01-90.00%</th> <th>90.01-95.00%</th> <th>95.01-97.00%</th> </tr> </thead> <tr> <td><=65% & FICO <720</td> <td></td> <td>0.375</td> <td>0.375</td> <td>0.875</td> <td>0.875</td> <td>0.875</td> <td>1.875</td> </tr> <tr> <td><=65% & FICO >=720</td> <td></td> <td>0.375</td> <td>0.375</td> <td>0.625</td> <td>0.625</td> <td>0.625</td> <td>1.875</td> </tr> <tr> <td>65.01-75% & FICO <720</td> <td></td> <td>0.375</td> <td>0.375</td> <td>1.125</td> <td>1.125</td> <td>1.125</td> <td>1.875</td> </tr> <tr> <td>65.01-75% & FICO >=720</td> <td></td> <td>0.375</td> <td>0.375</td> <td>0.875</td> <td>0.875</td> <td>0.875</td> <td>1.875</td> </tr> <tr> <td>75.01-95% & FICO <720</td> <td></td> <td>N/A</td> <td>1.375</td> <td>1.375</td> <td>1.375</td> <td>1.375</td> <td>1.875</td> </tr> <tr> <td>75.01-95% & FICO >=720</td> <td></td> <td>N/A</td> <td>1.125</td> <td>1.125</td> <td>1.125</td> <td>1.125</td> <td>1.875</td> </tr> </table>							Subordinate Financing		CLTV (%)						LTV/FICO		<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%	<=65% & FICO <720		0.375	0.375	0.875	0.875	0.875	1.875	<=65% & FICO >=720		0.375	0.375	0.625	0.625	0.625	1.875	65.01-75% & FICO <720		0.375	0.375	1.125	1.125	1.125	1.875	65.01-75% & FICO >=720		0.375	0.375	0.875	0.875	0.875	1.875	75.01-95% & FICO <720		N/A	1.375	1.375	1.375	1.375	1.875	75.01-95% & FICO >=720		N/A	1.125	1.125	1.125	1.125	1.875															
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** Escrow Waiver (CA Only)	0.000																																																																																						
** Escrow Waiver (all other states)	0.000																																																																																						
* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250																																																																																						
** Down Payment Protection Feature (refer to Down Payment Protection Tab)																																																																																							
** FNMA/FHLMC Refi Adjust (N/A on HomeReady & Loans <=\$125k)	0.500																																																																																						

Applicable to Agency High Bal		Cash-out (Except TX Home Equity)																																																						
(In addition to all other adj)		LTV (%)																																																						
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** Agency High Bal & Agency High Bal No MI Fixed w/LTV <=80%	-0.100																																																							

Applicable to Lender Paid Agency No MI Programs (In addition to all other LLPAs)																																																																																																																																																																																																		
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Base Pricing Assumes Borrower Paid Compensation

Friday, March 5, 2021

7:30AM

Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FHLMC

30/25 Yr Fixed		
Agency LP/Agency LP No MI		
Rate	15	30
4.000%	(5.058)	(4.858)
3.875%	(4.815)	(4.615)
3.750%	(4.357)	(4.157)
3.625%	(3.921)	(3.721)
3.500%	(3.425)	(3.225)
3.375%	(2.993)	(2.793)
3.250%	(2.357)	(2.157)
3.125%	(1.658)	(1.458)
3.000%	(1.125)	(0.925)
2.875%	(0.405)	(0.205)
2.750%	0.297	0.497
2.625%	0.676	0.876
2.500%	1.391	1.591

20 Yr Fixed		
Agency LP/Agency LP No MI		
Rate	15	30
4.125%	(5.022)	(4.822)
4.000%	(4.960)	(4.760)
3.875%	(4.570)	(4.370)
3.750%	(4.034)	(3.834)
3.625%	(4.422)	(4.222)
3.500%	(4.043)	(3.843)
3.375%	(3.629)	(3.429)
3.250%	(3.084)	(2.884)
3.125%	(2.768)	(2.568)
3.000%	(2.337)	(2.137)
2.875%	(1.852)	(1.652)
2.750%	(1.257)	(1.057)
2.625%	(0.724)	(0.524)

15 Yr Fixed		
Agency LP/Agency LP No MI		
Rate	15	30
3.750%	(4.825)	(4.625)
3.625%	(5.026)	(4.826)
3.500%	(4.634)	(4.434)
3.375%	(4.301)	(4.101)
3.250%	(3.916)	(3.716)
3.125%	(3.569)	(3.369)
3.000%	(3.304)	(3.104)
2.875%	(3.013)	(2.813)
2.750%	(2.652)	(2.452)
2.625%	(2.141)	(1.941)
2.500%	(1.507)	(1.307)
2.375%	(0.972)	(0.772)
2.250%	(0.513)	(0.313)

10 Yr Fixed		
Agency LP/Agency LP No MI		
Rate	15	30
3.750%	(5.091)	(4.891)
3.625%	(4.636)	(4.436)
3.500%	(4.134)	(3.934)
3.375%	(4.102)	(3.902)
3.250%	(3.780)	(3.580)
3.125%	(3.379)	(3.179)
3.000%	(3.444)	(3.244)
2.875%	(3.082)	(2.882)
2.750%	(2.712)	(2.512)
2.625%	(2.194)	(1.994)
2.500%	(1.676)	(1.476)
2.375%	(1.234)	(1.034)
2.250%	(0.775)	(0.575)

FHL Super Conf 30		
FHL Super Conf No MI 30		
Rate	15	30
4.125%	(3.558)	(3.358)
4.000%	(3.224)	(3.024)
3.875%	(2.866)	(2.666)
3.750%	(2.435)	(2.235)
3.625%	(3.748)	(3.548)
3.500%	(3.412)	(3.212)
3.375%	(3.142)	(2.942)
3.250%	(2.698)	(2.498)
3.125%	(2.353)	(2.153)
3.000%	(1.914)	(1.714)
2.875%	(1.213)	(1.013)
2.750%	(0.598)	(0.398)

FHL Super Conf 15		
FHL Super Conf No MI 15		
Rate	15	30
3.875%	(2.221)	(2.021)
3.750%	(3.652)	(3.452)
3.625%	(3.842)	(3.642)
3.500%	(3.846)	(3.646)
3.375%	(3.643)	(3.443)
3.250%	(3.324)	(3.124)
3.125%	(3.393)	(3.193)
3.000%	(3.770)	(3.570)
2.875%	(3.532)	(3.332)
2.750%	(3.225)	(3.025)
2.625%	(2.682)	(2.482)
2.500%	(2.331)	(2.131)

FHL Super Conf 20		
FHL Super Conf No MI 20		
Rate	15	30
4.125%	(3.108)	(2.908)
4.000%	(2.906)	(2.706)
3.875%	(2.382)	(2.182)
3.750%	(2.132)	(1.932)
3.625%	(2.020)	(1.820)
3.500%	(1.643)	(1.443)
3.375%	(1.550)	(1.350)
3.250%	(1.025)	(0.825)
3.125%	(0.814)	(0.614)
3.000%	(0.311)	(0.111)
2.875%	0.410	0.610
2.750%	1.041	1.241

FHL Super Conf 30		
FHL Super Conf No MI 30		
Rate	15	30
4.125%	(3.558)	(3.358)
4.000%	(3.224)	(3.024)
3.875%	(2.866)	(2.666)
3.750%	(2.435)	(2.235)
3.625%	(3.748)	(3.548)
3.500%	(3.412)	(3.212)
3.375%	(3.142)	(2.942)
3.250%	(2.698)	(2.498)
3.125%	(2.353)	(2.153)
3.000%	(1.914)	(1.714)
2.875%	(1.213)	(1.013)
2.750%	(0.598)	(0.398)

FHL Super Conf 15		
FHL Super Conf No MI 15		
Rate	15	30
3.875%	(2.221)	(2.021)
3.750%	(3.652)	(3.452)
3.625%	(3.842)	(3.642)
3.500%	(3.846)	(3.646)
3.375%	(3.643)	(3.443)
3.250%	(3.324)	(3.124)
3.125%	(3.393)	(3.193)
3.000%	(3.770)	(3.570)
2.875%	(3.532)	(3.332)
2.750%	(3.225)	(3.025)
2.625%	(2.682)	(2.482)
2.500%	(2.331)	(2.131)

FHL Super Conf 20		
FHL Super Conf No MI 20		
Rate	15	30
4.125%	(3.108)	(2.908)
4.000%	(2.906)	(2.706)
3.875%	(2.382)	(2.182)
3.750%	(2.132)	(1.932)
3.625%	(2.020)	(1.820)
3.500%	(1.643)	(1.443)
3.375%	(1.550)	(1.350)
3.250%	(1.025)	(0.825)
3.125%	(0.814)	(0.614)
3.000%	(0.311)	(0.111)
2.875%	0.410	0.610
2.750%	1.041	1.241

FHLMC HOMEPOSSIBLE

Home Possible 30		
Home Possible No MI 30		
Rate	15	30
3.750%	(4.420)	(4.220)
3.625%	(3.798)	(3.598)
3.500%	(3.370)	(3.170)
3.375%	(2.955)	(2.755)
3.250%	(2.343)	(2.143)
3.125%	(0.451)	(0.251)
3.000%	0.213	0.413
2.875%	(0.451)	(0.251)
2.750%	0.244	0.444
2.625%	1.025	1.225
2.500%	1.568	1.768
2.375%	2.252	2.452
2.250%	3.174	3.374

Home Possible 15		
Home Possible No MI 15		
Rate	15	30
3.750%	(4.420)	(4.220)
3.625%	(3.798)	(3.598)
3.500%	(3.370)	(3.170)
3.375%	(2.955)	(2.755)
3.250%	(2.343)	(2.143)
3.125%	(0.451)	(0.251)
3.000%	0.213	0.413
2.875%	(0.451)	(0.251)
2.750%	0.244	0.444
2.625%	1.025	1.225
2.500%	1.568	1.768
2.375%	2.252	2.452
2.250%	3.174	3.374

Home Possible 20		
Home Possible No MI 20		
Rate	15	30
3.750%	(4.420)	(4.220)
3.625%	(3.798)	(3.598)
3.500%	(3.370)	(3.170)
3.375%	(2.955)	(2.755)
3.250%	(2.343)	(2.143)
3.125%	(0.451)	(0.251)
3.000%	0.213	0.413
2.875%	(0.451)	(0.251)
2.750%	0.244	0.444
2.625%	1.025	1.225
2.500%	1.568	1.768
2.375%	2.252	2.452
2.250%	3.174	3.374

Home Possible 25		
Home Possible No MI 25		
Rate	15	30
3.750%	(4.420)	(4.220)
3.625%	(3.798)	(3.598)
3.500%	(3.370)	(3.170)
3.375%	(2.955)	(2.755)
3.250%	(2.343)	(2.143)
3.125%	(0.451)	(0.251)
3.000%	0.213	0.413
2.875%	(0.451)	(0.251)
2.750%	0.244	0.444
2.625%	1.025	1.225
2.500%	1.568	1.768
2.375%	2.252	2.452
2.250%	3.174	3.374

Rate Sheet: Whis-1000

AGENCY

Base Pricing Assumes Borrower Paid Compensation

Friday, March 5, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

AGENCY LP PRICE ADJUSTMENTS

Agency LP, Agency LP No MI, FHLMC Super Conf, FHLMC Super Conf No MI, FHLMC HomeOne Home Possible, Home Possible No MI, Home Possible Advantage, Home Possible Advantage No MI

Loan Amount	Applicable to All	Applicable to All	LTV (%)							
	Credit Score (Except Terms <=15 Yrs)		<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>=95%
** Loans \$295k-Std Bal Limit (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.200									
** Loans \$245k-\$294,999 (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.150	FICO	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.750
** Loans \$200k-\$244,999 (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.100									
** Loans \$75k-\$99,999	0.250		720-739	0.000	0.250	0.500	0.750	0.500	0.500	1.000
** Loans \$50k - \$74,999	0.500		700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.500
** Loans \$30k-\$49,999	1.250		680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.500
			660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
			640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
			620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.500

Property Type	Applicable to All	CLTV (%)					
	Credit Score	<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>=95.01-97.00%
* 2 Units	1.000						
* 3-4 Units LTV <= 80%	1.000						
* 3-4 Units LTV 80.01%-85%	1.500						
* 3-4 Units LTV >85.01%	2.000						
** Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750						

Miscellaneous	Applicable to All	Cash-out					
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	
** Escrow Waiver	0.000						
** 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250						
** Down Payment Protection Feature (refer to Down Payment Protection Tab)	0.250						
** FNMA/FHLMC Refi Adjust (See on HomePossible & Loans <=120k)	0.500						

HomePossible LLPA Caps	Applicable to FHLMC Super Conf (In add to all other adj)	LTV (%)					
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	
LTV >80% & Fico >=680	0.250						
All Other LTV & Fico	1.000						
** These HomePossible LLPA's are NOT subject to the above LLPA Caps	-0.100						

AGENCY LP, Agency LP No MI, FHLMC Super Conf, FHLMC Super Conf No MI, FHLMC HomeOne Home Possible, Home Possible No MI, Home Possible Advantage, Home Possible Advantage No MI

Applicable to 30 Yr Term (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to 25 Yr Term (Agency LP No MI)	Applicable to Loan Size >\$548,250 (Agency LP No MI & FHLMC Sup Conf No MI)
FICO	FICO	FICO
>=800	0.340	0.750
780-799	0.390	0.820
760-779	0.430	0.980
740-759	0.490	1.380
720-739	0.770	1.450
700-719	0.780	1.620
680-699	0.790	1.680
660-679	1.150	2.880
640-659	1.340	3.140
620-639	1.630	3.740

Applicable to <=20 Yr Term (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to Second Homes (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to R&T Refi's (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to One Borrower (Agency LP No MI & FHLMC Sup Conf No MI)
FICO	FICO	FICO	FICO
>=800	0.250	>=800	0.000
780-799	0.300	780-799	0.000
760-779	0.300	760-779	0.000
740-759	0.300	740-759	0.000
720-739	0.500	720-739	0.000
700-719	0.700	700-719	0.550
680-699	0.700	680-699	0.550
660-679	1.230	660-679	1.050
640-659	1.230	640-659	1.050
620-639	1.300	620-639	1.100

Applicable to DTI >45% (Agency LP No MI & FHLMC Sup Conf No MI)	
FICO	
>=800	0.240
780-799	0.240
760-779	0.240
740-759	0.240
720-739	0.350
700-719	0.420
680-699	0.550
660-679	0.690
640-659	0.830
620-639	0.920

Applicable to 30 Yr Term (HomePossible No MI only)	Applicable to Loan Size >\$510,400 (HomePossible No MI only)	Applicable to R&T Refi's (HomePossible No MI only)
FICO	FICO	FICO
>=800	0.450	>=800
780-799	0.510	780-799
760-779	0.550	760-779
740-759	0.610	740-759
720-739	0.950	720-739
700-719	1.050	700-719
680-699	1.100	680-699
660-679	1.600	660-679
640-659	1.730	640-659
620-639	2.100	620-639

Applicable to One Borrower (HomePossible No MI only)	Applicable to DTI >45% (HomePossible No MI only)
FICO	FICO
>=800	0.000
780-799	0.000
760-779	0.000
740-759	0.000
720-739	0.000
700-719	0.000
680-699	0.120
660-679	0.120
640-659	0.130
620-639	0.170

Maximum Rebate/Price Cap	
All Fixed Rates	105.000

Base Pricing Assumes Borrower Paid Compensation

Friday, March 5, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

PRICE ADJUSTMENTS

Portfolio, Portfolio High Balance, Portfolio No MI, Portfolio No MI High Balance Price Adjustments

Applicable to All Loan Amount		Applicable to All Credit Score (Except Terms <=15 Yrs)													
* Loans \$295k-Std Bal Limit (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.200	LTV (%)													
* Loans \$245k-\$294,999 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.150	FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%					
* Loans \$200k-\$244,999 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.100	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750					
* Loans \$75k-\$99,999	0.250	720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000					
* Loans \$50k - \$74,999	0.500	700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500					
* Loans \$30k-\$49,999	1.250	680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500					
Property Type		650-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250					
* 2-4 Units	1.000	640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750					
* Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750	620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500					
* Manufactured Home	1.000	(non-Tred Credit)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500					
Occupancy		Credit Score													
* N/O/O up to 75% LTV	2.125	** Fico Scores > = 740 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)													
* N/O/O 75.01-80% LTV	3.375	** Fico Scores > = 700 (Agency DU Portfolio High Bal & Agency DU Portfolio High Bal No MI Fixed only)													
* N/O/O 80.01-85% LTV	4.125	Subordinate Financing													
* Second Home >85% LTV	0.250	CLTV (%)													
Miscellaneous		LTV/FICO	<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.01							
* Escrow Waiver (CA Only)	0.000	<=65% & FICO <720	0.375	0.375	0.875	0.875	0.875	1.875							
* Escrow Waiver (all other states)	0.000	<=65% & FICO >=720	0.375	0.375	0.625	0.625	0.625	1.875							
* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250	65.01-75% & FICO <720	0.375	0.375	1.125	1.125	1.125	1.875							
** FNMA/FHLMC Refi Adjust (N/A on Loans <=\$125k)	0.500	65.01-75% & FICO >=720	0.375	0.375	0.875	0.875	0.875	1.875							
		75.01-95% & FICO <720	N/A	1.375	1.375	1.375	1.375	1.875							
		75.01-95% & FICO >=720	N/A	1.125	1.125	1.125	1.125	1.875							
Cash-out		LTV (%)													
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%								
Applicable to High Bal only		>=740	0.375	0.625	0.625	0.875	n/a								
Loan Purpose		720-739	0.375	1.000	1.000	1.125	n/a								
* Purchase & Rate/Term Refi	0.250	700-719	0.375	1.000	1.000	1.125	n/a								
* Cash-out Refi	1.000	680-699	0.375	1.125	1.125	1.750	n/a								
** Agency DU Portfolio High Bal & Agency DU Portfolio High Bal No MI Fixed w/LTV <=80%	-0.100	650-679	0.625	1.125	1.125	1.875	n/a								
Miscellaneous		640-659	0.625	1.625	1.625	2.625	n/a								
Maximum Rebate/Buy		620-639	0.625	1.625	1.625	3.125	n/a								
All Fixed Rates	105.000														
Applicable to Lender Paid Portfolio No MI & Portfolio High Bal No MI Programs (In addition to all other LLPAs)															
Applicable to 30 Yr Term (Portfolio No MI & Portfolio High Bal No MI)				Applicable to 25 Yr Term (Portfolio No MI & Portfolio High Bal No MI)				Applicable to Loan Size >\$548,250 (Portfolio No MI & Portfolio High Bal No MI)							
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	>=800				
>=800	0.450	0.900	1.260	1.880	>=800	0.340	0.750	1.100	1.720	>=800	0.000				
780-799	0.510	0.950	1.420	2.050	780-799	0.390	0.820	1.240	1.920	780-799	0.000				
760-779	0.550	1.010	1.480	2.050	760-779	0.430	0.880	1.380	1.920	760-779	0.000				
740-759	0.610	1.180	1.770	2.850	740-759	0.490	1.020	1.650	2.700	740-759	0.000				
720-739	0.950	1.600	2.250	3.100	720-739	0.770	1.450	2.100	2.950	720-739	0.000				
700-719	1.050	1.870	2.750	3.900	700-719	0.780	1.620	2.470	3.650	700-719	0.000				
680-699	1.100	1.980	2.980	3.960	680-699	0.790	1.680	2.650	3.650	680-699	0.000				
660-679	1.600	3.250	4.950	6.900	660-679	1.150	2.880	4.560	6.520	660-679	0.500				
640-659	1.730	3.530	5.120	7.090	640-659	1.340	3.140	4.730	6.700	640-659	0.500				
620-639	2.100	4.150	5.850	7.450	620-639	1.630	3.740	5.450	7.050	620-639	1.050				
Applicable to <=20 Yr Term (Portfolio No MI & Portfolio High Bal No MI)				Applicable to Second Homes (Portfolio No MI & Portfolio High Bal No MI)				Applicable to R&T Refi's (Portfolio No MI & Portfolio High Bal No MI)				Applicable to One Borrower (Portfolio No MI & Portfolio High Bal No MI)			
LTV (%)															
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800	0.250			FICO	>=800	0.000			
>=800	0.310	0.670	1.010	1.550	>=800	0.300				>=800	0.000	0.000			
780-799	0.310	0.680	1.040	1.830	780-799	0.300				780-799	0.000	0.000			
760-779	0.310	0.720	1.050	1.840	760-779	0.300				760-779	0.000	0.000			
740-759	0.330	0.860	1.430	2.640	740-759	0.300				740-759	0.000	0.000			
720-739	0.890	1.220	1.890	2.960	720-739	0.500				720-739	0.000	0.000			
700-719	0.920	1.290	2.710	3.620	700-719	0.700				700-719	0.550	0.000			
680-699	0.940	1.290	2.710	3.640	680-699	0.700				680-699	0.550	0.120			
660-679	1.100	1.420	3.790	6.490	660-679	1.230				660-679	1.050	0.120			
640-659	1.100	1.560	3.990	6.740	640-659	1.230				640-659	1.050	0.130			
620-639	1.100	1.850	4.590	7.050	620-639	1.300				620-639	1.100	0.170			
Applicable to DTI >45% (Portfolio No MI & Portfolio High Bal No MI)															
FICO	>=800	0.240													
780-799	0.240														
760-779	0.240														
740-759	0.240														
720-739	0.350														
700-719	0.420														
680-699	0.550														
660-679	0.690														
640-659	0.830														
620-639	0.920														
Maximum Rebate/Price Cap															
Portfolio Fixed	105.000														
Portfolio High Balance Fixed	105.000														
Portfolio No MI Fixed	105.000														
Portfolio No MI High Balance Fixed	105.000														

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