

California Wholesale Rate Sheet

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

Check out our improved cash out pricing!

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.

TABLE OF CONTENTS

Page 2	FHA, VA, & USDA - Fixed, ARM, and Jumbo
Page 3	Fannie Mae - Fixed Conforming and High Balance Products
Page 4	Freddie Mac - Fixed Conforming and Super Conforming Products
Page 5	Fannie Mae - HomeReady™ Fixed and ARM Products
Page 6	Fannie Mae - HomeReady™ High Balance Fixed and ARM Products
Page 7	Freddie Mac - Home Possible Fixed and ARM Products
Page 8	Fannie Mae - ARM Conforming and High Balance Products
Page 9	Freddie Mac - ARM Conforming and Super Conforming Products

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	(3.193)	↑ (0.126)	Rate	Today's Price	Pricing Change
2.750	(2.501)	↑ (0.135)			
Conventional 15yr Fixed			FHA 30yr Fixed		
2.500	(3.173)	→ (0.028)	2.625	(3.142)	→ (0.062)
2.375	(2.784)	→ (0.024)	2.500	(2.714)	→ (0.062)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.625	(2.629)	→ (0.054)	2.750	(3.117)	↓ 0.188
3.500	(2.532)	→ (0.055)	2.625	(2.827)	↓ 0.188

LOCK POLICIES

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

Pricing on-line: www.NewRezWholesale.com

In order to lock prior to loan submission, 3.2 file must be uploaded via our website, www.NewRezWholesale.com

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

Lock Extension Info	Expiration Dates	
• 1st-3rd Extension - 2 bps/day	7 Day Extension	2/8/2021
• 4th Extension or more - 4 bps/day	15 Day Lock/Extension	2/16/2021
• Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension	3/3/2021
• Max number of days to extend is 45 days per request.	45 Day Lock/Extension	3/18/2021
	60 Day Lock	4/2/2021
	90 Day Lock	5/3/2021

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	

CORPORATE CONTACTS

NewRez Fax Website Lock Desk	(888) 988-1695 (484) 594-1998	GoNewRez@NewRez.com NewRezWholesale.com 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	(5.628)	(5.646)	(5.694)	(5.643)
4.375	(5.287)	(5.306)	(5.354)	(5.302)
4.250	(5.427)	(5.411)	(5.425)	(5.339)
4.125	(5.087)	(5.071)	(5.084)	(4.998)
4.000	(4.734)	(4.718)	(4.731)	(4.645)
3.875	(4.368)	(4.352)	(4.366)	(4.280)
3.750	(4.485)	(4.455)	(4.455)	(4.355)
3.625	(4.120)	(4.090)	(4.090)	(3.990)
3.500	(3.742)	(3.712)	(3.712)	(3.612)
3.375	(3.351)	(3.321)	(3.321)	(3.221)
3.250	(4.882)	(4.762)	(4.673)	(4.483)
3.125	(4.492)	(4.372)	(4.282)	(4.093)
3.000	(4.089)	(3.969)	(3.879)	(3.690)
2.990	(4.076)	(3.956)	(3.866)	(3.677)
2.875	(3.673)	(3.553)	(3.464)	(3.274)
2.750	(3.663)	(3.543)	(3.481)	(3.305)
2.625	(3.247)	(3.142)	(3.066)	(2.890)
2.500	(2.819)	(2.714)	(2.638)	(2.462)
2.375	(2.379)	(2.273)	(2.197)	(2.021)
2.250	(1.926)	(1.820)	(1.744)	(1.568)
2.125	(0.360)	(0.255)	(0.179)	(0.003)
2.000	0.093	0.198	0.274	0.450
1.990	0.122	0.227	0.303	0.479
1.875	0.564	0.670	0.746	0.922
1.750	1.036	1.142	1.218	1.394

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.188)	(5.206)	(5.254)	(5.203)
4.375	(4.847)	(4.866)	(4.914)	(4.862)
4.250	(4.987)	(4.971)	(4.985)	(4.899)
4.125	(4.647)	(4.631)	(4.644)	(4.558)
4.000	(4.294)	(4.278)	(4.291)	(4.205)
3.875	(3.928)	(3.912)	(3.926)	(3.840)
3.750	(4.045)	(4.015)	(4.015)	(3.915)
3.625	(3.680)	(3.650)	(3.650)	(3.550)
3.500	(3.302)	(3.272)	(3.272)	(3.172)
3.375	(2.911)	(2.881)	(2.881)	(2.781)
3.250	(4.442)	(4.322)	(4.233)	(4.043)
3.125	(4.052)	(3.932)	(3.842)	(3.653)
3.000	(3.649)	(3.529)	(3.439)	(3.250)
2.990	(3.636)	(3.516)	(3.426)	(3.237)
2.875	(3.233)	(3.113)	(3.024)	(2.834)
2.750	(3.223)	(3.117)	(3.041)	(2.865)
2.625	(2.932)	(2.827)	(2.751)	(2.575)
2.500	(2.504)	(2.399)	(2.323)	(2.147)
2.375	(2.064)	(1.958)	(1.882)	(1.706)
2.250	(1.611)	(1.505)	(1.429)	(1.253)
2.125	(0.045)	0.060	0.136	0.312
2.000	0.408	0.513	0.589	0.765
1.990	0.437	0.542	0.618	0.794
1.875	0.879	0.985	1.061	1.237
1.750	1.351	1.457	1.533	1.709

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.403)	(4.421)	(4.469)	(4.418)
4.375	(4.062)	(4.081)	(4.129)	(4.077)
4.250	(4.202)	(4.186)	(4.200)	(4.114)
4.125	(3.862)	(3.846)	(3.859)	(3.773)
4.000	(3.509)	(3.493)	(3.506)	(3.420)
3.875	(3.143)	(3.127)	(3.141)	(3.055)
3.750	(3.260)	(3.230)	(3.230)	(3.130)
3.625	(2.895)	(2.865)	(2.865)	(2.765)
3.500	(2.517)	(2.487)	(2.487)	(2.387)
3.375	(2.126)	(2.096)	(2.096)	(1.996)
3.250	(3.657)	(3.537)	(3.448)	(3.258)
3.125	(3.267)	(3.147)	(3.057)	(2.868)
3.000	(2.864)	(2.744)	(2.654)	(2.465)
2.990	(2.851)	(2.731)	(2.641)	(2.452)
2.875	(2.448)	(2.328)	(2.239)	(2.049)
2.750	(2.438)	(2.332)	(2.256)	(2.080)
2.625	(2.022)	(1.917)	(1.841)	(1.665)
2.500	(1.594)	(1.489)	(1.413)	(1.237)
2.375	(1.154)	(1.048)	(0.972)	(0.796)
2.250	(0.701)	(0.595)	(0.519)	(0.343)
2.125	0.865	0.970	1.046	1.222
2.000	1.318	1.423	1.499	1.675
1.990	1.347	1.452	1.528	1.704
1.875	1.789	1.895	1.971	2.147
1.750	2.261	2.367	2.443	2.619

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.590)	(3.560)	(3.560)	(3.460)
3.625	(2.756)	(2.733)	(2.740)	(2.647)
3.500	(2.725)	(2.702)	(2.709)	(2.616)
3.375	(2.694)	(2.671)	(2.677)	(2.584)
3.250	(2.662)	(2.639)	(2.646)	(2.553)
3.125	(2.160)	(2.103)	(2.075)	(1.947)
3.000	(2.129)	(2.071)	(2.044)	(1.916)
2.875	(2.101)	(2.043)	(2.015)	(1.888)
2.750	(2.079)	(2.022)	(1.994)	(1.866)
2.625	(1.143)	(1.050)	(0.988)	(0.826)
2.500	(1.136)	(1.044)	(0.982)	(0.820)
2.375	(1.113)	(1.021)	(0.959)	(0.797)
2.250	(1.072)	(0.980)	(0.918)	(0.756)
2.125	0.655	0.734	0.782	0.930
2.000	0.700	0.779	0.827	0.975
1.875	0.760	0.839	0.887	1.035
1.750	0.836	0.914	0.963	1.111

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.900)	(2.870)	(2.870)	(2.770)
3.625	(2.066)	(2.043)	(2.050)	(1.957)
3.500	(2.035)	(2.012)	(2.019)	(1.926)
3.375	(2.004)	(1.981)	(1.987)	(1.894)
3.250	(1.972)	(1.949)	(1.956)	(1.863)
3.125	(1.470)	(1.413)	(1.385)	(1.257)
3.000	(1.439)	(1.381)	(1.354)	(1.226)
2.875	(1.411)	(1.353)	(1.325)	(1.198)
2.750	(1.389)	(1.332)	(1.304)	(1.176)
2.625	(0.578)	(0.485)	(0.423)	(0.261)
2.500	(0.571)	(0.479)	(0.417)	(0.255)
2.375	(0.548)	(0.456)	(0.394)	(0.232)
2.250	(0.507)	(0.415)	(0.353)	(0.191)
2.125	1.220	1.299	1.347	1.495
2.000	1.265	1.344	1.392	1.540
1.875	1.325	1.404	1.452	1.600
1.750	1.401	1.479	1.528	1.676

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.782)	(2.752)	(2.752)	(2.652)
3.375	(2.391)	(2.361)	(2.361)	(2.261)
3.250	(3.484)	(3.364)	(3.275)	(3.085)
3.125	(3.094)	(2.974)	(2.884)	(2.695)
3.000	(2.691)	(2.571)	(2.481)	(2.292)
2.990	(2.678)	(2.558)	(2.468)	(2.279)
2.875	(2.275)	(2.155)	(2.066)	(1.876)
2.750	(3.359)	(3.254)	(3.178)	(3.002)
2.625	(2.944)	(2.838)	(2.762)	(2.586)
2.500	(2.516)	(2.410)	(2.334)	(2.158)
2.375	(2.075)	(1.970)	(1.894)	(1.718)
2.250	(1.622)	(1.517)	(1.441)	(1.265)
2.125	1.006	1.112	1.188	1.364
2.000	1.459	1.565	1.641	1.817
1.990	1.488	1.594	1.670	1.846
1.875	1.931	2.037	2.113	2.289
1.750	2.403	2.509	2.584	2.760

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.232)	(2.202)	(2.202)	(2.102)
3.375	(1.841)	(1.811)	(1.811)	(1.711)
3.250	(2.934)	(2.814)	(2.725)	(2.535)
3.125	(2.544)	(2.424)	(2.334)	(2.145)
3.000	(2.141)	(2.021)	(1.931)	(1.742)
2.990	(2.128)	(2.008)	(1.918)	(1.729)
2.875	(1.725)	(1.605)	(1.516)	(1.326)
2.750	(2.809)	(2.704)	(2.628)	(2.452)
2.625	(2.519)	(2.413)	(2.337)	(2.161)
2.500	(2.091)	(1.985)	(1.909)	(1.733)
2.375	(1.650)	(1.545)	(1.469)	(1.293)
2.250	(1.197)	(1.092)	(1.016)	(0.840)
2.125	1.431	1.537	1.613	1.789
2.000	1.884	1.990	2.066	2.242
1.990	1.913	2.019	2.095	2.271
1.875	2.356	2.462	2.538	2.714
1.750	2.828	2.934	3.009	3.185

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.643)	(2.493)	(2.343)	(2.193)
4.000	(2.601)	(2.451)	(2.301)	(2.151)
3.875	(2.560)	(2.410)	(2.260)	(2.110)
3.750	(2.518)	(2.368)	(2.218)	(2.068)
3.625	(2.289)	(2.139)	(1.989)	(1.839)
3.500	(2.213)	(2.063)	(1.913)	(1.763)
3.375	(2.137)	(1.987)	(1.837)	(1.687)
3.250	(2.061)	(1.911)	(1.761)	(1.611)
3.125	(1.627)	(1.477)	(1.327)	(1.177)
3.000	(1.483)	(1.333)	(1.183)	(1.033)
2.875	(1.338)	(1.188)	(1.038)	(0.888)
2.750	(1.194)	(1.044)	(0.894)	(0.744)

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.993)	(1.843)	(1.693)	(1.543)
4.000	(1.951)	(1.801)	(1.651)	(1.501)
3.875	(1.910)	(1.760)	(1.610)	(1.460)
3.750	(1.868)	(1.718)	(1.568)	(1.418)
3.625	(1.639)	(1.489)	(1.339)	(1.189)
3.500	(1.563)	(1.413)	(1.263)	(1.113)
3.375	(1.487)	(1.337)	(1.187)	(1.037)
3.250	(1.411)	(1.261)	(1.111)	(0.961)
3.125	(0.977)	(0.827)	(0.677)	(0.527)
3.000	(0.833)	(0.683)	(0.533)	(0.383)
2.875	(0.688)	(0.538)	(0.388)	(0.238)
2.750	(0.544)	(0.394)	(0.244)	(0.094)

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.798)	(2.648)	(2.498)	(2.348)
4.000	(2.756)	(2.606)	(2.456)	(2.306)
3.875	(2.715)	(2.565)	(2.415)	(2.265)
3.750	(2.673)	(2.523)	(2.373)	(2.223)
3.625	(2.444)	(2.294)	(2.144)	(1.994)
3.500	(2.368)	(2.218)	(2.068)	(1.918)
3.375	(2.292)	(2.142)	(1.992)	(1.842)
3.250	(2.216)	(2.066)	(1.916)	(1.766)
3.125	(1.782)	(1.632)	(1.482)	(1.332)
3.000	(1.638)	(1.488)	(1.338)	(1.188)
2.875	(1.493)	(1.343)	(1.193)	(1.043)
2.750	(1.349)	(1.199)	(1.049)	(0.899)

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.248)	(2.098)	(1.948)	(1.798)
4.000	(2.206)	(2.056)	(1.906)	(1.756)
3.875	(2.165)	(2.015)	(1.865)	(1.715)
3.750	(2.123)	(1.973)	(1.823)	(1.673)
3.625	(1.894)	(1.744)	(1.594)	(1.444)
3.500	(1.818)	(1.668)	(1.518)	(1.368)
3.375	(1.742)	(1.592)	(1.442)	(1.292)
3.250	(1.666)	(1.516)	(1.366)	(1.216)
3.125	(1.232)	(1.082)	(0.932)	(0.782)
3.000	(1.088)	(0.938)	(0.788)	(0.638)
2.875	(0.943)	(0.793)	(0.643)	(0.493)
2.750	(0.799)	(0.649)	(0.499)	(0.349)

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 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 (6.605)	6.474 (6.433)	6.250 (6.250)			4.750 (6.605)	6.474 (6.433)	6.250 (6.250)			4.625 (7.169)	6.079 (7.014)	6.680 (6.680)		
4.625 (6.599)	6.482 (6.441)	6.243 (6.243)			4.625 (6.599)	6.482 (6.441)	6.243 (6.243)			4.500 (7.042)	6.951 (6.886)	6.652 (6.652)		
4.500 (6.592)	6.515 (6.473)	6.078 (6.078)			4.500 (6.492)	6.478 (6.437)	6.078 (6.078)			4.375 (6.878)	6.794 (6.718)	6.488 (6.488)		
4.375 (6.206)	6.089 (6.048)	5.850 (5.850)			4.375 (6.206)	6.089 (6.048)	5.850 (5.850)			4.250 (6.693)	6.598 (6.522)	6.250 (6.250)		
4.250 (5.945)	5.828 (5.786)	5.589 (5.589)			4.250 (5.945)	5.828 (5.786)	5.589 (5.589)			4.125 (6.412)	6.280 (6.183)	5.807 (5.807)		
4.125 (5.829)	5.752 (5.738)	5.566 (5.566)			4.125 (5.829)	5.752 (5.738)	5.566 (5.566)			4.000 (6.266)	6.131 (6.034)	5.653 (5.653)		
4.000 (5.821)	5.544 (5.530)	5.367 (5.367)			4.000 (5.821)	5.544 (5.530)	5.367 (5.367)			3.999 (6.216)	6.081 (5.984)	5.603 (5.603)		
3.990 (5.711)	5.494 (5.480)	5.307 (5.307)			3.990 (5.711)	5.494 (5.480)	5.307 (5.307)			3.875 (5.936)	5.795 (5.698)	5.513 (5.513)		
3.875 (5.362)	5.285 (5.271)	5.099 (5.099)			3.875 (5.362)	5.285 (5.271)	5.099 (5.099)			3.750 (5.509)	5.365 (5.268)	5.037 (5.037)		
3.750 (4.997)	4.919 (4.906)	4.733 (4.733)			3.750 (4.997)	4.919 (4.906)	4.733 (4.733)			3.625 (5.820)	5.271 (5.164)	4.850 (4.850)		
3.625 (4.884)	4.877 (4.863)	4.690 (4.690)			3.625 (4.884)	4.877 (4.863)	4.690 (4.690)			3.500 (5.523)	5.416 (5.309)	5.048 (5.048)		
3.500 (5.439)	5.326 (5.284)	5.079 (5.079)			3.500 (5.439)	5.326 (5.284)	5.079 (5.079)			3.375 (5.131)	5.024 (4.946)	4.652 (4.652)		
3.375 (5.052)	4.930 (4.889)	4.683 (4.683)			3.375 (5.052)	4.930 (4.889)	4.683 (4.683)			3.250 (4.647)	4.533 (4.456)	4.155 (4.155)		
3.250 (4.558)	4.738 (4.718)	4.510 (4.510)			3.250 (4.558)	4.738 (4.718)	4.510 (4.510)			3.125 (4.424)	4.219 (4.219)	3.900 (3.900)		
3.125 (4.194)	4.510 (4.454)	4.333 (4.333)			3.125 (4.194)	4.510 (4.454)	4.333 (4.333)			3.000 (4.160)	3.998 (3.940)	3.623 (3.623)		
3.000 (3.903)	4.311 (4.265)	4.145 (4.145)			3.000 (3.903)	4.311 (4.265)	4.145 (4.145)			2.990 (4.110)	3.948 (3.890)	3.573 (3.573)		
2.990 (3.852)	4.279 (4.233)	4.093 (4.093)			2.990 (3.852)	4.279 (4.233)	4.093 (4.093)			2.875 (3.899)	3.835 (3.777)	3.514 (3.514)		
2.875 (3.292)	4.193 (4.148)	4.024 (4.024)			2.875 (3.292)	4.193 (4.148)	4.024 (4.024)			2.750 (3.094)	3.590 (3.570)	3.270 (3.270)		
2.750 (2.614)	4.250 (4.227)	4.056 (4.056)			2.750 (2.614)	4.250 (4.227)	4.056 (4.056)			2.625 (2.972)	3.211 (3.191)	2.873 (2.873)		
2.625 (2.141)	4.196 (4.181)	3.981 (3.981)			2.625 (2.141)	4.196 (4.181)	3.981 (3.981)			2.500 (2.493)	3.227 (3.189)	2.720 (2.720)		
2.500 (1.548)	4.139 (4.124)	3.930 (3.930)			2.500 (1.548)	4.139 (4.124)	3.930 (3.930)			2.375 (1.913)	3.166 (3.146)	2.500 (2.500)		
2.375 (0.696)	4.058 (4.043)	3.823 (3.823)			2.375 (0.696)	4.058 (4.043)	3.823 (3.823)			2.250 (1.196)	3.030 (3.010)	2.350 (2.350)		
2.250 (0.048)	4.147 (4.132)	3.918 (3.918)			2.250 (0.048)	4.147 (4.132)	3.918 (3.918)			2.125 (0.272)	3.151 (3.131)	2.250 (2.250)		
2.125 (0.862)	4.061 (4.046)	3.809 (3.809)			2.125 (0.862)	4.061 (4.046)	3.809 (3.809)			2.000 (0.617)	3.078 (3.058)	2.125 (2.125)		
2.000 (1.739)	4.038 (4.023)	3.797 (3.797)			2.000 (1.739)	4.038 (4.023)	3.797 (3.797)			1.990 (0.215)	3.061 (3.041)	1.888 (1.888)		
1.990 (1.802)	4.001 (3.986)	3.785 (3.785)			1.990 (1.802)	4.001 (3.986)	3.785 (3.785)							

Loan Level Price Adjustments												
	<=60	60-69	60-69	60-69	60-69	60-69	60-69	60-69	60-69	60-69	>=70	
All Fixed Conforming (does not apply to terms <= 15yrs)	60.01-70	NA	NA	1.250	1.000	0.500	0.500	0.500	0.250	0.250	0.250	
	70.01-75	NA	NA	2.750	2.250	1.750	1.500	1.000	0.500	0.250	0.250	
	75.01-80	NA	NA	3.000	2.750	2.500	2.250	1.750	1.250	0.750	0.500	
	80.01-85	NA	NA	3.250	2.750	2.500	2.250	1.750	1.250	0.750	0.500	
	85.01-90	NA	NA	2.750	2.250	1.750	1.500	1.000	0.500	0.250	0.250	
	90.01-95	NA	NA	2.750	2.250	1.750	1.500	1.000	0.500	0.250	0.250	
	95.01-97	NA	NA	2.750	2.250	1.750	1.500	1.000	0.500	0.250	0.250	
	60.01-70	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	70.01-75	NA	NA	NA	1.125	1.125	1.000	1.000	1.000	0.625	0.625	0.625
	75.01-80	NA	NA	NA	1.875	1.750	1.125	1.125	1.125	0.875	0.875	0.875

Freddie Mac - Conforming Fixed Rate Products

Freddie Mac 30Yr Fixed					Freddie Mac 30Yr Fixed					Freddie Mac 30Yr Fixed				
15 Day	30 Day	45 Day	60 Day	90 Day	15 Day	30 Day	45 Day	60 Day	90 Day	15 Day	30 Day	45 Day	60 Day	90 Day
4.750	(6.605)	(6.474)	(6.433)	(6.250)	4.750	(6.605)	(6.474)	(6.433)	(6.250)	4.625	(7.169)	(7.079)	(7.014)	(6.780)
4.625	(6.599)	(6.482)	(6.441)	(6.243)	4.625	(6.599)	(6.482)	(6.441)	(6.243)	4.500	(7.042)	(6.951)	(6.886)	(6.652)
4.500	(6.432)	(6.315)	(6.273)	(6.076)	4.500	(6.432)	(6.315)	(6.273)	(6.076)	4.375	(6.876)	(6.784)	(6.718)	(6.483)
4.375	(6.200)	(6.089)	(6.047)	(5.850)	4.375	(6.200)	(6.089)	(6.047)	(5.850)	4.250	(6.633)	(6.541)	(6.475)	(6.241)
4.250	(5.945)	(5.828)	(5.786)	(5.589)	4.250	(5.945)	(5.828)	(5.786)	(5.589)	4.125	(6.412)	(6.320)	(6.183)	(5.807)
4.125	(5.829)	(5.752)	(5.738)	(5.566)	4.125	(5.829)	(5.752)	(5.738)	(5.566)	4.000	(6.266)	(6.131)	(6.034)	(5.653)
4.000	(5.621)	(5.544)	(5.530)	(5.357)	4.000	(5.621)	(5.544)	(5.530)	(5.357)	3.990	(6.216)	(6.081)	(5.984)	(5.603)
3.990	(5.571)	(5.494)	(5.480)	(5.307)	3.990	(5.571)	(5.494)	(5.480)	(5.307)	3.875	(6.059)	(5.965)	(5.868)	(5.487)
3.875	(5.362)	(5.285)	(5.271)	(5.099)	3.875	(5.362)	(5.285)	(5.271)	(5.099)	3.750	(5.509)	(5.365)	(5.268)	(4.878)
3.750	(4.997)	(4.919)	(4.906)	(4.733)	3.750	(4.997)	(4.919)	(4.906)	(4.733)	3.625	(5.820)	(5.721)	(5.644)	(5.257)
3.625	(4.688)	(4.577)	(4.563)	(4.390)	3.625	(4.688)	(4.577)	(4.563)	(4.390)	3.500	(5.273)	(5.174)	(5.140)	(4.753)
3.500	(4.439)	(4.326)	(4.284)	(4.079)	3.500	(4.439)	(4.326)	(4.284)	(4.079)	3.375	(5.131)	(5.024)	(4.946)	(4.559)
3.375	(4.052)	(3.930)	(3.889)	(3.683)	3.375	(4.052)	(3.930)	(3.889)	(3.683)	3.250	(4.647)	(4.533)	(4.456)	(4.069)
3.250	(4.506)	(4.378)	(4.338)	(4.130)	3.250	(4.506)	(4.378)	(4.338)	(4.130)	3.125	(4.434)	(4.276)	(4.219)	(3.832)
3.125	(4.198)	(4.101)	(4.054)	(3.846)	3.125	(4.198)	(4.101)	(4.054)	(3.846)	3.000	(4.160)	(3.988)	(3.940)	(3.553)
3.000	(3.903)	(3.811)	(3.765)	(3.545)	3.000	(3.903)	(3.811)	(3.765)	(3.545)	2.990	(4.110)	(3.948)	(3.890)	(3.573)
2.990	(3.852)	(3.759)	(3.713)	(3.493)	2.990	(3.852)	(3.759)	(3.713)	(3.493)	2.875	(3.699)	(3.535)	(3.477)	(3.154)
2.875	(3.295)	(3.193)	(3.148)	(2.928)	2.875	(3.295)	(3.193)	(3.148)	(2.928)	2.750	(3.094)	(2.928)	(2.870)	(2.548)
2.750	(2.614)	(2.501)	(2.456)	(2.227)	2.750	(2.614)	(2.501)	(2.456)	(2.227)	2.625	(2.972)	(2.711)	(2.673)	(2.290)
2.625	(2.141)	(1.976)	(1.938)	(1.581)	2.625	(2.141)	(1.976)	(1.938)	(1.581)	2.500	(2.493)	(2.227)	(2.189)	(1.700)
2.500	(1.549)	(1.379)	(1.341)	(0.980)	2.500	(1.549)	(1.379)	(1.341)	(0.980)	2.375	(1.912)	(1.646)	(1.608)	(1.205)
2.375	(0.696)	(0.526)	(0.489)	(0.300)	2.375	(0.696)	(0.526)	(0.489)	(0.300)	2.250	(1.190)	(0.920)	(0.882)	(0.590)
2.250	0.048	0.147	0.216	0.385	2.250	0.063	0.162	0.231	0.400	2.125	(0.272)	(0.151)	(0.106)	0.137
2.125	0.862	0.961	1.030	1.199	2.125	0.853	0.952	1.020	1.189	2.000	0.617	0.738	0.828	1.026
2.000	1.728	1.838	1.907	2.076	2.000	1.718	1.817	1.885	2.050	1.990	0.715	0.981	1.019	1.488
1.990	1.802	1.901	1.970	2.139	1.990	1.774	1.873	1.942	2.111					

Freddie Mac 15Yr Fixed					Freddie Mac 15Yr Fixed					Freddie Mac 30Yr Super Conforming				
15 Day	30 Day	45 Day	60 Day	90 Day	15 Day	30 Day	45 Day	60 Day	90 Day	15 Day	30 Day	45 Day	60 Day	90 Day
4.375	(6.457)	(6.327)	(6.278)	(6.080)	4.375	(6.378)	(6.343)	(6.243)	(6.243)	4.625	(5.520)	(5.142)	(5.183)	(5.124)
4.250	(6.278)	(6.145)	(6.106)	(5.910)	4.250	(6.240)	(6.216)	(6.116)	(6.116)	4.500	(5.424)	(5.046)	(5.087)	(5.028)
4.125	(6.058)	(5.925)	(5.887)	(5.690)	4.125	(5.886)	(5.842)	(5.742)	(5.742)	4.375	(5.152)	(4.563)	(4.605)	(4.546)
4.000	(6.254)	(6.141)	(6.113)	(5.923)	4.000	(6.124)	(6.015)	(5.965)	(5.818)	4.250	(4.231)	(4.242)	(4.284)	(4.225)
3.990	(6.204)	(6.091)	(6.063)	(5.886)	3.990	(6.074)	(5.965)	(5.915)	(5.804)	4.125	(4.238)	(4.224)	(4.244)	(4.165)
3.875	(5.985)	(5.872)	(5.844)	(5.667)	3.875	(5.920)	(5.811)	(5.761)	(5.647)	4.000	(3.940)	(3.961)	(3.981)	(3.902)
3.750	(5.689)	(5.576)	(5.548)	(5.371)	3.750	(5.694)	(5.581)	(5.551)	(5.458)	3.990	(3.994)	(3.985)	(4.006)	(3.926)
3.625	(5.637)	(5.493)	(5.452)	(5.260)	3.625	(5.404)	(5.289)	(5.239)	(5.067)	3.875	(3.664)	(3.655)	(3.675)	(3.596)
3.500	(5.368)	(5.235)	(5.177)	(4.986)	3.500	(5.218)	(5.095)	(4.971)	(4.791)	3.750	(3.258)	(3.246)	(3.266)	(3.187)
3.375	(5.129)	(4.986)	(4.944)	(4.753)	3.375	(5.045)	(4.863)	(4.786)	(4.599)	3.625	(4.338)	(4.225)	(4.143)	(3.960)
3.250	(4.888)	(4.695)	(4.653)	(4.462)	3.250	(4.755)	(4.573)	(4.496)	(4.307)	3.500	(4.071)	(3.958)	(3.876)	(3.693)
3.125	(4.896)	(4.757)	(4.695)	(4.483)	3.125	(4.531)	(4.349)	(4.287)	(4.125)	3.375	(3.708)	(3.595)	(3.512)	(3.330)
3.000	(4.842)	(4.694)	(4.644)	(4.431)	3.000	(4.708)	(4.516)	(4.458)	(4.316)	3.250	(3.244)	(3.131)	(3.048)	(2.866)
2.990	(4.792)	(4.701)	(4.644)	(4.401)	2.990	(4.658)	(4.466)	(4.409)	(4.266)	3.125	(3.993)	(3.887)	(3.811)	(3.630)
2.875	(4.580)	(4.488)	(4.430)	(4.187)	2.875	(4.446)	(4.354)	(4.296)	(4.053)	3.000	(3.791)	(3.685)	(3.610)	(3.434)
2.750	(4.239)	(4.146)	(4.089)	(3.846)	2.750	(4.100)	(4.013)	(3.956)	(3.713)	2.990	(3.831)	(3.695)	(3.619)	(3.443)
2.625	(3.769)	(3.676)	(3.619)	(3.375)	2.625	(3.637)	(3.544)	(3.487)	(3.244)	2.875	(3.342)	(3.236)	(3.161)	(2.985)
2.500	(3.274)	(3.173)	(3.136)	(2.877)	2.500	(3.214)	(3.113)	(3.076)	(2.817)	2.750	(2.787)	(2.682)	(2.606)	(2.430)
2.375	(2.886)	(2.784)	(2.746)	(2.488)	2.375	(2.827)	(2.725)	(2.688)	(2.429)	2.625	(2.129)	(2.023)	(1.947)	(1.771)
2.250	(2.503)	(2.400)	(2.362)	(2.104)	2.250	(2.440)	(2.343)	(2.306)	(2.047)	2.500	(1.389)	(1.283)	(1.208)	(1.032)
2.125	(1.832)	(1.727)	(1.689)	(1.472)	2.125	(1.777)	(1.672)	(1.635)	(1.462)	2.375	(0.676)	(0.577)	(0.508)	(0.339)
2.000	(1.224)	(1.119)	(1.082)	(0.901)	2.000	(1.172)	(1.077)	(1.030)	(0.880)	2.250	(0.040)	(0.059)	0.128	0.297
1.990	(1.172)	(1.067)	(1.030)	(0.849)	1.990	(1.120)	(1.015)	(0.978)	(0.816)	2.125	(0.694)	(0.798)	(0.862)	(1.031)
1.875	(0.555)	(0.481)	(0.444)	(0.342)	1.875	(0.566)	(0.430)	(0.393)	(0.216)	2.000	1.485	1.588	1.657	1.826
1.750	(0.146)	0.083	0.221	0.451	1.750	(0.106)	0.073	0.210	0.448	1.990	1.547	1.646	1.715	1.884

Freddie Mac 30Yr Super Conforming					Freddie Mac 30Yr Super Conforming					Freddie Mac 15Yr Super Conforming				
15 Day	30 Day	45 Day	60 Day	90 Day	15 Day	30 Day	45 Day	60 Day	90 Day	15 Day	30 Day	45 Day	60 Day	90 Day
4.625	(5.130)	(5.000)	(4.950)	(4.750)	4.625	(4.682)	(4.698)	(4.756)	(4.676)	4.375	(4.623)	(4.399)	(4.399)	(4.299)
4.500	(4.834)	(4.845)	(4.886)	(4.828)	4.500	(4.520)	(4.531)	(4.573)	(4.514)	4.250	(3.274)	(3.244)	(3.244)	(3.144)
4.375	(4.552)	(4.563)	(4.605)	(4.546)	4.375	(4.302)	(4.313)	(4.355)	(4.296)	4.125	(3.044)	(3.014)	(3.014)	(2.914)
4.250	(4.231)	(4.242)	(4.284)	(4.225)	4.250	(4.081)	(4.092)	(4.134)	(4.075)	4.000	(3.086)	(3.063)	(3.070)	(2.970)
4.125	(4.023)	(4.024)	(4.044)	(4.016)	4.125	(3.966)	(3.977)	(4.019)	(3.960)	3.990	(2.928)	(2.906)	(2.913)	(2.813)
4.000	(3.970)	(3.961)	(3.981)	(3.902)	4.000	(3.656)	(3.647)	(3.688)	(3.588)	3.875	(2.903)	(2.879)	(2.886)	(2.787)
3.990	(3.994)	(3.985)	(4.006)	(3.926)	3.990	(3.691)	(3.682)	(3.703)	(3.623)	3.750	(2.689)	(2.666)	(2.673)	(2.579)
3.875	(3.664)	(3.655)	(3.675)	(3.596)	3.875	(3.416)	(3.405)	(3.425)	(3.346)	3.625	(2.441)	(2.418)	(2.425)	(2.322)
3.750	(3.275)	(3.266)	(3.287)	(3.207)	3.750	(3.025)	(3.016)	(3.037)	(2.957)	3.500	(2.876)	(2.819)	(2.791)	(2.663)
3.625	(4.338)	(4.225)	(4.143)	(3.960)	3.625	(3.892)	(3.779)	(3.696)	(3.513)	3.375	(2.724)	(2.666)	(2.638)	(2.511)
3.500	(4.071)	(3.958)	(3.876)	(3.693)	3.500	(3.759)	(3.645)	(3.562)	(3.379)	3.250	(2.527)	(2.470)	(2.442)	(2.315)
3.375	(3.708)	(3.595)	(3.512)	(3.330)	3.375	(3.458)	(3.345)	(3.262)	(3.080)	3.125	(2.249)	(2.192)	(2.164)	(2.037)
3.250	(3.244)	(3.131)	(3.048)	(2.866)	3.250	(2.994)	(2.881)	(2.798)	(2.616)	3.000	(3.008)	(2.916)	(2.854)	(2.672)
3.125	(3.993)	(3.887)	(3.811)	(3.636)	3.125	(3.547)	(3.441)	(3.365)	(3.189)	2.990	(2.988)	(2.896)	(2.834)	(2.652)
3.000	(3.291)	(3.185)	(3.109)	(2.934)	3.000	(3.278)	(3.172)	(3.096)	(2.920)	2.875	(2.818)	(2.718)	(2.656)	(2.474)
2.990	(3.801)	(3.695)	(3.619)	(3.443)	2.990	(3.497)	(3.392)	(3.316)	(3.14					

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.555)	(6.424)	(6.383)	(6.200)
4.625	(6.549)	(6.432)	(6.391)	(6.193)
4.500	(6.382)	(6.265)	(6.223)	(6.026)
4.375	(6.156)	(6.039)	(5.998)	(5.800)
4.250	(5.895)	(5.778)	(5.736)	(5.539)
4.125	(5.779)	(5.702)	(5.688)	(5.516)
4.000	(5.571)	(5.494)	(5.480)	(5.307)
3.990	(5.521)	(5.444)	(5.430)	(5.257)
3.875	(5.312)	(5.235)	(5.221)	(5.049)
3.750	(4.947)	(4.869)	(4.856)	(4.683)
3.625	(5.634)	(5.527)	(5.483)	(5.286)
3.500	(5.389)	(5.276)	(5.234)	(5.029)
3.375	(5.002)	(4.880)	(4.839)	(4.633)
3.250	(4.456)	(4.328)	(4.288)	(4.080)
3.125	(4.144)	(4.051)	(4.004)	(3.783)
3.000	(3.853)	(3.761)	(3.715)	(3.495)
2.990	(3.802)	(3.709)	(3.663)	(3.443)
2.875	(3.245)	(3.143)	(3.098)	(2.874)
2.750	(2.564)	(2.451)	(2.406)	(2.177)
2.625	(2.091)	(1.926)	(1.888)	(1.531)
2.500	(1.499)	(1.329)	(1.291)	(0.930)
2.375	(0.646)	(0.508)	(0.439)	(0.270)
2.250	0.098	0.197	0.266	0.435
2.125	0.912	1.011	1.080	1.249
2.000	1.789	1.888	1.957	2.126
1.990	1.852	1.951	2.020	2.189

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.555)	(6.424)	(6.383)	(6.200)
4.625	(6.549)	(6.432)	(6.391)	(6.193)
4.500	(6.382)	(6.265)	(6.223)	(6.026)
4.375	(6.156)	(6.039)	(5.998)	(5.800)
4.250	(5.895)	(5.778)	(5.736)	(5.539)
4.125	(5.779)	(5.702)	(5.688)	(5.516)
4.000	(5.571)	(5.494)	(5.480)	(5.307)
3.990	(5.521)	(5.444)	(5.430)	(5.257)
3.875	(5.312)	(5.235)	(5.221)	(5.049)
3.750	(4.947)	(4.869)	(4.856)	(4.683)
3.625	(5.634)	(5.527)	(5.483)	(5.286)
3.500	(5.389)	(5.276)	(5.234)	(5.029)
3.375	(5.002)	(4.880)	(4.839)	(4.633)
3.250	(4.456)	(4.328)	(4.288)	(4.080)
3.125	(4.144)	(4.051)	(4.004)	(3.783)
3.000	(3.853)	(3.761)	(3.715)	(3.495)
2.990	(3.802)	(3.709)	(3.663)	(3.443)
2.875	(3.245)	(3.143)	(3.098)	(2.874)
2.750	(2.564)	(2.451)	(2.406)	(2.177)
2.625	(2.091)	(1.926)	(1.888)	(1.531)
2.500	(1.499)	(1.329)	(1.291)	(0.930)
2.375	(0.646)	(0.472)	(0.434)	(0.226)
2.250	0.113	0.212	0.281	0.450
2.125	0.903	1.002	1.070	1.239
2.000	1.763	1.862	1.931	2.100
1.990	1.824	1.923	1.992	2.161

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.625	(7.119)	(7.029)	(6.964)	(6.730)
4.500	(6.992)	(6.901)	(6.836)	(6.602)
4.375	(6.826)	(6.734)	(6.668)	(6.433)
4.250	(6.643)	(6.548)	(6.482)	(6.243)
4.125	(6.362)	(6.230)	(6.133)	(5.757)
4.000	(6.216)	(6.081)	(5.984)	(5.603)
3.990	(6.166)	(6.031)	(5.934)	(5.553)
3.875	(5.886)	(5.745)	(5.648)	(5.263)
3.750	(5.459)	(5.315)	(5.218)	(4.828)
3.625	(5.770)	(5.671)	(5.594)	(5.307)
3.500	(5.473)	(5.366)	(5.289)	(4.999)
3.375	(5.081)	(4.974)	(4.896)	(4.602)
3.250	(4.597)	(4.483)	(4.406)	(4.105)
3.125	(4.384)	(4.226)	(4.169)	(3.859)
3.000	(4.110)	(3.948)	(3.890)	(3.573)
2.990	(4.060)	(3.898)	(3.840)	(3.523)
2.875	(3.649)	(3.485)	(3.427)	(3.104)
2.750	(3.044)	(2.878)	(2.820)	(2.494)
2.625	(2.922)	(2.661)	(2.623)	(2.159)
2.500	(2.443)	(2.177)	(2.139)	(1.670)
2.375	(1.862)	(1.596)	(1.558)	(1.155)
2.250	(1.146)	(0.880)	(0.842)	(0.540)
2.125	(0.222)	(0.101)	(0.011)	0.187
2.000	0.667	0.788	0.878	1.076
1.990	0.765	1.031	1.069	1.538

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.407)	(6.277)	(6.228)	(6.030)
4.250	(6.224)	(6.095)	(6.046)	(5.848)
4.125	(6.458)	(6.345)	(6.317)	(6.140)
4.000	(6.204)	(6.091)	(6.063)	(5.886)
3.990	(6.154)	(6.041)	(6.013)	(5.836)
3.875	(5.935)	(5.822)	(5.795)	(5.617)
3.750	(5.639)	(5.526)	(5.498)	(5.321)
3.625	(5.587)	(5.443)	(5.402)	(5.210)
3.500	(5.312)	(5.169)	(5.127)	(4.936)
3.375	(5.079)	(4.936)	(4.894)	(4.703)
3.250	(4.788)	(4.645)	(4.603)	(4.412)
3.125	(4.846)	(4.707)	(4.645)	(4.433)
3.000	(4.792)	(4.701)	(4.644)	(4.401)
2.990	(4.742)	(4.651)	(4.594)	(4.351)
2.875	(4.530)	(4.438)	(4.380)	(4.137)
2.750	(4.189)	(4.096)	(4.039)	(3.796)
2.625	(3.719)	(3.626)	(3.569)	(3.325)
2.500	(3.224)	(3.123)	(3.066)	(2.822)
2.375	(2.836)	(2.734)	(2.696)	(2.438)
2.250	(2.453)	(2.350)	(2.312)	(2.054)
2.125	(1.782)	(1.677)	(1.639)	(1.422)
2.000	(1.174)	(1.069)	(1.032)	(0.851)
1.990	(1.122)	(1.017)	(0.980)	(0.793)
1.875	(0.535)	(0.431)	(0.394)	(0.192)
1.750	(0.096)	0.133	0.271	0.501

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.323)	(6.293)	(6.293)	(6.193)
4.250	(6.196)	(6.166)	(6.166)	(6.066)
4.125	(5.836)	(5.792)	(5.792)	(5.692)
4.000	(6.074)	(5.965)	(5.915)	(5.768)
3.990	(6.024)	(5.915)	(5.865)	(5.754)
3.875	(5.780)	(5.733)	(5.740)	(5.647)
3.750	(5.644)	(5.531)	(5.501)	(5.408)
3.625	(5.354)	(5.239)	(5.189)	(5.017)
3.500	(5.166)	(4.985)	(4.908)	(4.681)
3.375	(4.995)	(4.813)	(4.736)	(4.509)
3.250	(4.705)	(4.523)	(4.446)	(4.257)
3.125	(4.481)	(4.299)	(4.237)	(4.075)
3.000	(4.658)	(4.566)	(4.509)	(4.266)
2.990	(4.608)	(4.516)	(4.459)	(4.216)
2.875	(4.396)	(4.304)	(4.246)	(4.003)
2.750	(4.056)	(3.963)	(3.906)	(3.663)
2.625	(3.587)	(3.494)	(3.437)	(3.194)
2.500	(3.164)	(3.063)	(3.026)	(2.767)
2.375	(2.777)	(2.675)	(2.638)	(2.379)
2.250	(2.396)	(2.293)	(2.256)	(1.997)
2.125	(1.727)	(1.622)	(1.585)	(1.412)
2.000	(1.122)	(1.027)	(0.980)	(0.830)
1.990	(1.070)	(0.965)	(0.928)	(0.766)
1.875	(0.516)	(0.380)	(0.343)	(0.084)
1.750	(0.056)	0.123	0.260	0.498

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.114)	(1.982)	(1.880)	(1.659)
3.625	(1.968)	(1.841)	(1.743)	(1.529)
3.500	(1.767)	(1.645)	(1.552)	(1.344)
3.375	(1.566)	(1.449)	(1.361)	(1.159)
3.250	(1.365)	(1.253)	(1.170)	(0.974)
3.125	(1.164)	(1.057)	(0.980)	(0.789)
3.000	(0.962)	(0.860)	(0.788)	(0.602)
2.875	(1.882)	(1.852)	(1.852)	(1.752)
2.750	(1.688)	(1.608)	(1.565)	(1.424)
2.625	(1.337)	(1.256)	(1.213)	(1.073)
2.500	(0.891)	(0.811)	(0.768)	(0.627)

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.331)	(2.204)	(2.107)	(1.892)
3.500	(2.229)	(2.107)	(2.015)	(1.806)
3.375	(2.127)	(2.010)	(1.922)	(1.720)
3.250	(2.024)	(1.913)	(1.830)	(1.633)
3.125	(1.919)	(1.812)	(1.735)	(1.544)
3.000	(1.733)	(1.631)	(1.558)	(1.373)
2.990	(1.703)	(1.601)	(1.528)	(1.343)
2.875	(1.732)	(1.702)	(1.702)	(1.602)
2.750	(1.726)	(1.646)	(1.602)	(1.462)
2.625	(1.563)	(1.483)	(1.440)	(1.299)
2.500	(1.313)	(1.233)	(1.190)	(1.049)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.485)	(2.354)	(2.251)	(2.031)
3.625	(2.408)	(2.282)	(2.184)	(1.970)
3.500	(2.284)	(2.162)	(2.069)	(1.861)
3.375	(2.159)	(2.042)	(1.955)	(1.752)
3.250	(2.034)	(1.922)	(1.840)	(1.643)
3.125	(1.907)	(1.801)	(1.723)	(1.532)
3.000	(1.732)	(1.630)	(1.558)	(1.373)
2.875	(1.556)	(1.460)	(1.392)	(1.213)
2.750	(1.857)	(1.827)	(1.827)	(1.687)
2.625	(1.741)	(1.661)	(1.618)	(1.477)
2.500	(1.445)	(1.364)	(1.321)	(1.181)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.114)	(1.982)	(1.880)	(1.659)
3.625	(1.968)	(1.841)	(1.743)	(1.529)
3.500	(1.767)	(1.645)	(1.552)	(1.344)
3.375	(1.566)	(1.449)	(1.361)	(1.159)
3.250	(1.365)	(1.253)	(1.170)	(0.974)
3.125	(1.164)	(1.057)	(0.980)	(0.789)
3.000	(0.962)	(0.860)	(0.788)	(0.602)
2.875	(1.882)	(1.852)	(1.852)	(1.752)
2.750	(1.688)	(1.608)	(1.565)	(1.424)
2.625	(1.337)	(1.256)	(1.213)	(1.073)
2.500	(0.891)	(0.811)	(0.768)	(0.627)

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

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	Manufactured Home	DTI > 45	LTV Adjusters										
					< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
	≤ 20 Yr	Term	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0					



FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.750	(4.114)	(4.132)	(4.180)	(4.129)
4.625	(5.130)	(5.142)	(5.183)	(5.124)
4.500	(4.834)	(4.845)	(4.886)	(4.828)
4.375	(4.552)	(4.563)	(4.605)	(4.546)
4.250	(4.231)	(4.242)	(4.284)	(4.225)
4.125	(4.231)	(4.242)	(4.284)	(4.225)
4.000	(4.233)	(4.244)	(4.244)	(4.165)
3.875	(3.970)	(3.961)	(3.981)	(3.902)
3.750	(3.994)	(3.985)	(4.006)	(3.926)
3.625	(3.664)	(3.655)	(3.675)	(3.596)
3.500	(3.275)	(3.266)	(3.287)	(3.207)
3.375	(4.338)	(4.225)	(4.143)	(3.960)
3.250	(4.071)	(3.958)	(3.876)	(3.693)
3.125	(3.708)	(3.595)	(3.512)	(3.330)
3.000	(3.244)	(3.131)	(3.048)	(2.866)
2.875	(3.993)	(3.887)	(3.811)	(3.636)
2.750	(3.791)	(3.685)	(3.610)	(3.434)
2.625	(3.801)	(3.695)	(3.619)	(3.443)
2.500	(3.342)	(3.236)	(3.161)	(2.985)
2.375	(2.787)	(2.681)	(2.606)	(2.430)
2.250	(2.129)	(2.023)	(1.947)	(1.771)
2.125	(1.389)	(1.283)	(1.208)	(1.032)
2.000	(0.676)	(0.577)	(0.508)	(0.339)
1.875	(0.040)	0.059	0.128	0.297
1.750	0.694	0.793	0.862	1.031
1.625	1.489	1.588	1.657	1.826
1.500	1.489	1.588	1.657	1.826

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.625	(5.130)	(5.142)	(5.183)	(5.124)
4.500	(4.834)	(4.845)	(4.886)	(4.828)
4.375	(4.552)	(4.563)	(4.605)	(4.546)
4.250	(4.231)	(4.242)	(4.284)	(4.225)
4.125	(4.233)	(4.244)	(4.244)	(4.165)
4.000	(3.970)	(3.961)	(3.981)	(3.902)
3.875	(3.994)	(3.985)	(4.006)	(3.926)
3.750	(3.664)	(3.655)	(3.675)	(3.596)
3.625	(3.275)	(3.266)	(3.287)	(3.207)
3.500	(4.338)	(4.225)	(4.143)	(3.960)
3.375	(4.071)	(3.958)	(3.876)	(3.693)
3.250	(3.708)	(3.595)	(3.512)	(3.330)
3.125	(3.244)	(3.131)	(3.048)	(2.866)
3.000	(3.993)	(3.887)	(3.811)	(3.636)
2.875	(3.791)	(3.685)	(3.610)	(3.434)
2.750	(3.801)	(3.695)	(3.619)	(3.443)
2.625	(3.342)	(3.236)	(3.161)	(2.985)
2.500	(2.787)	(2.681)	(2.606)	(2.430)
2.375	(2.129)	(2.023)	(1.947)	(1.771)
2.250	(1.389)	(1.283)	(1.208)	(1.032)
2.125	(0.676)	(0.577)	(0.508)	(0.339)
2.000	(0.040)	0.059	0.128	0.297
1.875	0.694	0.793	0.862	1.031
1.750	1.489	1.588	1.657	1.826
1.625	1.489	1.588	1.657	1.826

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.625	(4.682)	(4.694)	(4.735)	(4.676)
4.500	(4.520)	(4.531)	(4.573)	(4.514)
4.375	(4.302)	(4.313)	(4.355)	(4.296)
4.250	(3.981)	(3.992)	(4.034)	(3.975)
4.125	(3.786)	(3.777)	(3.798)	(3.718)
4.000	(3.656)	(3.647)	(3.668)	(3.588)
3.875	(3.691)	(3.682)	(3.703)	(3.623)
3.750	(3.414)	(3.405)	(3.425)	(3.345)
3.625	(3.025)	(3.016)	(3.037)	(2.957)
3.500	(3.992)	(3.779)	(3.696)	(3.513)
3.375	(3.757)	(3.645)	(3.562)	(3.379)
3.250	(3.458)	(3.345)	(3.262)	(3.080)
3.125	(2.994)	(2.881)	(2.798)	(2.616)
3.000	(3.547)	(3.441)	(3.365)	(3.189)
2.875	(3.477)	(3.372)	(3.296)	(3.120)
2.750	(3.497)	(3.392)	(3.316)	(3.140)
2.625	(3.092)	(2.986)	(2.911)	(2.735)
2.500	(2.537)	(2.431)	(2.356)	(2.180)
2.375	(1.879)	(1.773)	(1.697)	(1.521)
2.250	(1.139)	(1.033)	(0.958)	(0.782)
2.125	(0.426)	(0.327)	(0.258)	(0.089)
2.000	0.210	0.309	0.378	0.547
1.875	0.944	1.043	1.112	1.281
1.750	1.739	1.838	1.907	2.076
1.625	1.797	1.896	1.965	2.134

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.375	(3.423)	(3.393)	(3.393)	(3.293)
4.250	(3.274)	(3.244)	(3.244)	(3.144)
4.125	(3.044)	(3.014)	(3.014)	(2.914)
4.000	(3.086)	(3.056)	(3.070)	(2.970)
3.875	(3.079)	(3.062)	(3.062)	(2.969)
3.750	(2.903)	(2.879)	(2.886)	(2.793)
3.625	(2.689)	(2.666)	(2.673)	(2.579)
3.500	(2.441)	(2.418)	(2.425)	(2.332)
3.375	(2.876)	(2.819)	(2.791)	(2.663)
3.250	(2.724)	(2.666)	(2.638)	(2.511)
3.125	(2.428)	(2.190)	(2.163)	(2.035)
3.000	(3.008)	(2.916)	(2.854)	(2.692)
2.875	(2.988)	(2.896)	(2.834)	(2.672)
2.750	(2.810)	(2.718)	(2.656)	(2.494)
2.625	(2.601)	(2.509)	(2.447)	(2.285)
2.500	(2.267)	(2.175)	(2.113)	(1.951)
2.375	(1.868)	(1.776)	(1.714)	(1.552)
2.250	(1.353)	(1.261)	(1.199)	(1.037)
2.125	(0.926)	(0.848)	(0.800)	(0.652)
2.000	(0.586)	(0.507)	(0.459)	(0.311)
1.875	(0.152)	(0.074)	(0.025)	0.123
1.750	0.107	0.029	0.020	0.168
1.625	0.392	0.470	0.519	0.667
1.500	0.956	1.034	1.082	1.230

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.375	(3.124)	(3.094)	(3.094)	(2.994)
4.250	(3.044)	(3.014)	(3.014)	(2.914)
4.125	(2.814)	(2.784)	(2.784)	(2.684)
4.000	(2.672)	(2.642)	(2.656)	(2.556)
3.875	(2.674)	(2.651)	(2.658)	(2.559)
3.750	(2.604)	(2.580)	(2.587)	(2.494)
3.625	(2.459)	(2.436)	(2.443)	(2.349)
3.500	(2.211)	(2.188)	(2.195)	(2.102)
3.375	(2.462)	(2.405)	(2.377)	(2.249)
3.250	(2.425)	(2.367)	(2.339)	(2.212)
3.125	(2.297)	(2.239)	(2.211)	(2.084)
3.000	(2.018)	(1.960)	(1.933)	(1.805)
2.875	(2.594)	(2.502)	(2.440)	(2.278)
2.750	(2.584)	(2.492)	(2.429)	(2.267)
2.625	(2.511)	(2.419)	(2.357)	(2.195)
2.500	(2.371)	(2.279)	(2.217)	(2.055)
2.375	(2.037)	(1.945)	(1.883)	(1.721)
2.250	(1.639)	(1.546)	(1.484)	(1.322)
2.125	(1.123)	(1.031)	(0.969)	(0.807)
2.000	(0.696)	(0.618)	(0.570)	(0.422)
1.875	(0.356)	(0.277)	(0.229)	(0.081)
1.750	0.078	0.156	0.205	0.353
1.625	0.107	0.201	0.250	0.398
1.500	0.522	0.700	0.749	0.897
1.375	1.186	1.264	1.312	1.460

FNMA HomeReady™ 10/6 ARM [5/5] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.314)	(1.182)	(1.080)	(0.859)
3.625	(1.168)	(1.041)	(0.943)	(0.729)
3.500	(0.967)	(0.845)	(0.752)	(0.544)
3.375	(0.766)	(0.649)	(0.561)	(0.359)
3.250	(0.565)	(0.453)	(0.370)	(0.174)
3.125	(0.364)	(0.257)	(0.180)	0.011
3.000	(0.162)	(0.060)	0.012	0.198
2.875	(1.082)	(1.052)	(1.052)	(0.952)
2.750	(0.888)	(0.808)	(0.765)	(0.624)
2.625	(0.537)	(0.456)	(0.413)	(0.273)
2.500	(0.091)	(0.011)	0.032	0.173

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	≥ 760
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
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250
		70.01 - 75	NA	NA	3.000	2.750	1.750	1.250	0.500	0.500	0.500	0.500
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.500	0.500	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	

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	
Lender Paid MI Adj.	OTI > 45	Manufactured Home	≤ 85	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
			85.01 - 90	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
			90.01 - 95	NA	0.400	0.400	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	
			95.01 - 97	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280	
			97.01 - 99	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350	
			99.01 - 99	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
	≤ 2 Yr Term	LTV	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360		
			85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470	
			90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810	
			95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050	
			> 2 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	4.340		3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	0.840			
95.01 - 97	NA	4.980	4.510	4.110	3.070	2.470	2.100	1.670	1.170	1.110	1.080				

	Subordinate Financing Excludes Community Secureds®	LTV		CLTV	
		≤ 65	80.01 - 95	< 720	≥ 720
Misc Adjusters	Attached Conds > 75 LTV (≤ 15yr Term)	0.750	0.500	1.000	0.750
	Manufactured Home	0.500	0.500	0.500	0.500
	High Balance Loan Adjustment - Fixed	0.250	0.250	0.250	0.250
	High Balance Loan Adjustment - ARM LTV ≤ 75	1.000	1.000	1.000	1.000
	High Balance Loan Adjustment - ARM LTV > 75	1.750	1.75		

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.555)	(6.424)	(6.383)	(6.200)
4.625	(6.549)	(6.432)	(6.391)	(6.193)
4.500	(6.382)	(6.265)	(6.223)	(6.026)
4.375	(6.156)	(6.039)	(5.998)	(5.800)
4.250	(5.895)	(5.778)	(5.736)	(5.539)
4.125	(5.779)	(5.702)	(5.688)	(5.516)
4.000	(5.571)	(5.494)	(5.480)	(5.307)
3.990	(5.521)	(5.444)	(5.430)	(5.257)
3.875	(5.312)	(5.235)	(5.221)	(5.049)
3.750	(4.947)	(4.869)	(4.856)	(4.683)
3.625	(5.634)	(5.527)	(5.483)	(5.286)
3.500	(5.389)	(5.276)	(5.234)	(5.029)
3.375	(5.002)	(4.880)	(4.839)	(4.633)
3.250	(4.456)	(4.328)	(4.288)	(4.080)
3.125	(4.144)	(4.051)	(4.004)	(3.783)
3.000	(3.853)	(3.761)	(3.715)	(3.495)
2.990	(3.802)	(3.709)	(3.663)	(3.443)
2.875	(3.245)	(3.143)	(3.098)	(2.874)
2.750	(2.564)	(2.451)	(2.406)	(2.177)
2.625	(2.091)	(1.926)	(1.888)	(1.531)
2.500	(1.499)	(1.329)	(1.291)	(0.930)
2.375	(0.646)	(0.508)	(0.439)	(0.270)
2.250	0.098	0.197	0.266	0.435
2.125	0.912	1.011	1.080	1.249
2.000	1.789	1.888	1.957	2.126
1.990	1.852	1.951	2.020	2.189

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.555)	(6.424)	(6.383)	(6.200)
4.625	(6.549)	(6.432)	(6.391)	(6.193)
4.500	(6.382)	(6.265)	(6.223)	(6.026)
4.375	(6.156)	(6.039)	(5.998)	(5.800)
4.250	(5.895)	(5.778)	(5.736)	(5.539)
4.125	(5.779)	(5.702)	(5.688)	(5.516)
4.000	(5.571)	(5.494)	(5.480)	(5.307)
3.990	(5.521)	(5.444)	(5.430)	(5.257)
3.875	(5.312)	(5.235)	(5.221)	(5.049)
3.750	(4.947)	(4.869)	(4.856)	(4.683)
3.625	(5.634)	(5.527)	(5.483)	(5.286)
3.500	(5.389)	(5.276)	(5.234)	(5.029)
3.375	(5.002)	(4.880)	(4.839)	(4.633)
3.250	(4.456)	(4.328)	(4.288)	(4.080)
3.125	(4.144)	(4.051)	(4.004)	(3.783)
3.000	(3.853)	(3.761)	(3.715)	(3.495)
2.990	(3.802)	(3.709)	(3.663)	(3.443)
2.875	(3.245)	(3.143)	(3.098)	(2.874)
2.750	(2.564)	(2.451)	(2.406)	(2.177)
2.625	(2.091)	(1.926)	(1.888)	(1.531)
2.500	(1.499)	(1.329)	(1.291)	(0.930)
2.375	(0.646)	(0.472)	(0.434)	(0.226)
2.250	0.113	0.212	0.281	0.450
2.125	0.903	1.002	1.070	1.239
2.000	1.763	1.862	1.931	2.100
1.990	1.824	1.923	1.992	2.161

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.625	(7.119)	(7.029)	(6.964)	(6.730)
4.500	(6.992)	(6.901)	(6.836)	(6.602)
4.375	(6.826)	(6.734)	(6.668)	(6.433)
4.250	(6.643)	(6.548)	(6.482)	(6.243)
4.125	(6.362)	(6.230)	(6.133)	(5.757)
4.000	(6.216)	(6.081)	(5.984)	(5.603)
3.990	(6.166)	(6.031)	(5.934)	(5.533)
3.875	(5.886)	(5.745)	(5.648)	(5.263)
3.750	(5.459)	(5.315)	(5.218)	(4.828)
3.625	(5.770)	(5.671)	(5.594)	(5.307)
3.500	(5.473)	(5.366)	(5.289)	(4.999)
3.375	(5.081)	(4.974)	(4.896)	(4.602)
3.250	(4.597)	(4.483)	(4.406)	(4.105)
3.125	(4.384)	(4.226)	(4.169)	(3.859)
3.000	(4.110)	(3.948)	(3.890)	(3.573)
2.990	(4.060)	(3.898)	(3.840)	(3.523)
2.875	(3.649)	(3.485)	(3.427)	(3.104)
2.750	(3.044)	(2.878)	(2.820)	(2.494)
2.625	(2.922)	(2.616)	(2.623)	(2.159)
2.500	(2.443)	(2.177)	(2.139)	(1.670)
2.375	(1.862)	(1.596)	(1.558)	(1.155)
2.250	(1.146)	(0.880)	(0.842)	(0.540)
2.125	(0.222)	(0.101)	(0.011)	0.187
2.000	0.667	0.788	0.878	1.076
1.990	0.765	1.031	1.069	1.538

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.257)	(6.127)	(6.078)	(5.880)
4.250	(6.074)	(5.945)	(5.896)	(5.698)
4.125	(6.308)	(6.195)	(6.167)	(5.990)
4.000	(6.054)	(5.941)	(5.913)	(5.736)
3.990	(6.004)	(5.891)	(5.863)	(5.686)
3.875	(5.785)	(5.672)	(5.645)	(5.467)
3.750	(5.489)	(5.376)	(5.348)	(5.171)
3.625	(5.437)	(5.293)	(5.252)	(5.060)
3.500	(5.162)	(5.019)	(4.977)	(4.786)
3.375	(4.929)	(4.786)	(4.744)	(4.553)
3.250	(4.638)	(4.495)	(4.453)	(4.262)
3.125	(4.696)	(4.557)	(4.495)	(4.283)
3.000	(4.642)	(4.511)	(4.494)	(4.251)
2.990	(4.592)	(4.501)	(4.444)	(4.201)
2.875	(4.380)	(4.288)	(4.230)	(3.987)
2.750	(4.039)	(3.946)	(3.889)	(3.646)
2.625	(3.569)	(3.476)	(3.419)	(3.175)
2.500	(3.074)	(2.973)	(2.936)	(2.677)
2.375	(2.686)	(2.584)	(2.546)	(2.288)
2.250	(2.303)	(2.200)	(2.162)	(1.904)
2.125	(1.632)	(1.527)	(1.489)	(1.272)
2.000	(1.024)	(0.919)	(0.882)	(0.701)
1.990	(0.972)	(0.867)	(0.830)	(0.643)
1.875	(0.385)	(0.281)	(0.244)	(0.042)
1.750	0.054	0.283	0.421	0.651

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.173)	(6.143)	(6.143)	(6.043)
4.250	(6.046)	(6.016)	(6.016)	(5.916)
4.125	(5.686)	(5.642)	(5.642)	(5.542)
4.000	(5.924)	(5.815)	(5.765)	(5.618)
3.990	(5.874)	(5.765)	(5.715)	(5.604)
3.875	(5.630)	(5.583)	(5.590)	(5.497)
3.750	(5.494)	(5.381)	(5.351)	(5.258)
3.625	(5.204)	(5.089)	(5.039)	(4.867)
3.500	(5.016)	(4.835)	(4.758)	(4.531)
3.375	(4.845)	(4.663)	(4.586)	(4.359)
3.250	(4.555)	(4.373)	(4.296)	(4.107)
3.125	(4.331)	(4.149)	(4.072)	(3.925)
3.000	(4.508)	(4.416)	(4.359)	(4.116)
2.990	(4.458)	(4.366)	(4.309)	(4.066)
2.875	(4.246)	(4.154)	(4.096)	(3.853)
2.750	(3.906)	(3.813)	(3.756)	(3.513)
2.625	(3.437)	(3.344)	(3.287)	(3.044)
2.500	(3.014)	(2.913)	(2.876)	(2.617)
2.375	(2.627)	(2.525)	(2.488)	(2.229)
2.250	(2.246)	(2.143)	(2.106)	(1.847)
2.125	(1.577)	(1.472)	(1.435)	(1.262)
2.000	(0.972)	(0.877)	(0.830)	(0.680)
1.990	(0.920)	(0.815)	(0.778)	(0.616)
1.875	(0.366)	(0.230)	(0.193)	0.066
1.750	0.094	0.273	0.410	0.648

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.114)	(1.982)	(1.880)	(1.659)
3.625	(1.968)	(1.841)	(1.743)	(1.529)
3.500	(1.767)	(1.645)	(1.552)	(1.344)
3.375	(1.566)	(1.449)	(1.361)	(1.159)
3.250	(1.365)	(1.253)	(1.170)	(0.974)
3.125	(1.164)	(1.057)	(0.980)	(0.789)
3.000	(0.962)	(0.860)	(0.788)	(0.602)
2.875	(1.882)	(1.852)	(1.852)	(1.752)
2.750	(1.688)	(1.608)	(1.565)	(1.424)
2.625	(1.337)	(1.256)	(1.213)	(1.073)
2.500	(0.891)	(0.811)	(0.768)	(0.627)

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.331)	(2.204)	(2.107)	(1.892)
3.500	(2.229)	(2.107)	(2.015)	(1.806)
3.375	(2.127)	(2.010)	(1.922)	(1.720)
3.250	(2.024)	(1.913)	(1.830)	(1.633)
3.125	(1.919)	(1.812)	(1.735)	(1.544)
3.000	(1.733)	(1.631)	(1.558)	(1.373)
2.990	(1.703)	(1.601)	(1.528)	(1.343)
2.875	(1.732)	(1.702)	(1.702)	(1.602)
2.750	(1.726)	(1.646)	(1.602)	(1.462)
2.625	(1.563)	(1.483)	(1.440)	(1.299)
2.500	(1.313)	(1.233)	(1.190)	(1.049)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.485)	(2.354)	(2.251)	(2.031)
3.625	(2.408)	(2.282)	(2.184)	(1.970)
3.500	(2.284)	(2.162)	(2.069)	(1.861)
3.375	(2.159)	(2.042)	(1.955)	(1.752)
3.250	(2.034)	(1.922)	(1.840)	(1.643)
3.125	(1.907)	(1.801)	(1.723)	(1.532)
3.000	(1.732)	(1.630)	(1.558)	(1.373)
2.875	(1.556)	(1.460)	(1.392)	(1.213)
2.750	(1.857)	(1.827)	(1.827)	(1.687)
2.625	(1.741)	(1.661)	(1.618)	(1.477)
2.500	(1.445)	(1.364)	(1.321)	(1.181)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.114)	(1.982)	(1.880)	(1.659)
3.625	(1.968)	(1.841)	(1.743)	(1.529)
3.500	(1.767)	(1.645)	(1.552)	(1.344)
3.375	(1.566)	(1.449)	(1.361)	(1.159)
3.250	(1.365)	(1.253)	(1.170)	(0.974)
3.125	(1.164)	(1.057)	(0.980)	(0.789)
3.000	(0.962)	(0.860)	(0.788)	(0.602)
2.875	(1.882)	(1.852)	(1.852)	(1.752)
2.750	(1.688)	(1.608)	(1.565)	(1.424)
2.625	(1.337)	(1.256)	(1.213)	(1.073)
2.500	(0.891)	(0.811)	(0.768)	(0.627)

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	Manufactured Home	3 - 4 Unit	DTI > 45	LPMI Adjustments Applied after Cap									
						< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799
		NA	1.000	0.950	0.950	0.650	0.400	0.30							

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	(2.756)	(2.629)	(2.532)	(2.317)
3.500	(2.654)	(2.532)	(2.440)	(2.231)
3.375	(2.552)	(2.435)	(2.347)	(2.145)
3.250	(2.449)	(2.338)	(2.255)	(2.058)
3.125	(2.344)	(2.237)	(2.160)	(1.969)
3.000	(2.158)	(2.056)	(1.983)	(1.798)
2.990	(2.128)	(2.026)	(1.953)	(1.768)
2.875	(2.157)	(2.127)	(2.127)	(2.027)
2.750	(2.151)	(2.071)	(2.027)	(1.887)
2.625	(1.988)	(1.908)	(1.865)	(1.724)
2.500	(1.738)	(1.658)	(1.615)	(1.474)

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.910)	(2.779)	(2.676)	(2.456)
3.625	(2.833)	(2.707)	(2.609)	(2.395)
3.500	(2.709)	(2.587)	(2.494)	(2.286)
3.375	(2.584)	(2.467)	(2.380)	(2.177)
3.250	(2.459)	(2.347)	(2.265)	(2.068)
3.125	(2.332)	(2.226)	(2.148)	(1.957)
3.000	(2.157)	(2.055)	(1.983)	(1.798)
2.875	(1.981)	(1.885)	(1.817)	(1.638)
2.750	(2.282)	(2.252)	(2.252)	(2.112)
2.625	(2.166)	(2.086)	(2.043)	(1.902)
2.500	(1.870)	(1.789)	(1.746)	(1.606)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.539)	(2.407)	(2.305)	(2.084)
3.625	(2.393)	(2.266)	(2.168)	(1.954)
3.500	(2.192)	(2.070)	(1.977)	(1.769)
3.375	(1.991)	(1.874)	(1.786)	(1.584)
3.250	(1.790)	(1.678)	(1.595)	(1.399)
3.125	(1.589)	(1.482)	(1.405)	(1.214)
3.000	(1.387)	(1.285)	(1.213)	(1.027)
2.875	(2.307)	(2.277)	(2.277)	(2.177)
2.750	(2.113)	(2.033)	(1.990)	(1.849)
2.625	(1.762)	(1.681)	(1.638)	(1.498)
2.500	(1.316)	(1.236)	(1.193)	(1.052)

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.552)	(1.420)	(1.317)	(1.097)
3.625	(1.531)	(1.404)	(1.307)	(1.092)
3.500	(1.429)	(1.307)	(1.215)	(1.006)
3.375	(1.327)	(1.210)	(1.122)	(0.920)
3.250	(1.224)	(1.113)	(1.030)	(0.833)
3.125	(1.119)	(1.012)	(0.935)	(0.744)
3.000	(0.933)	(0.831)	(0.758)	(0.573)
2.875	(0.932)	(0.902)	(0.902)	(0.802)
2.750	(0.926)	(0.846)	(0.802)	(0.662)
2.625	(0.763)	(0.683)	(0.640)	(0.499)
2.500	(0.513)	(0.433)	(0.390)	(0.249)

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.685)	(1.554)	(1.451)	(1.231)
3.625	(1.608)	(1.482)	(1.384)	(1.170)
3.500	(1.484)	(1.362)	(1.269)	(1.061)
3.375	(1.359)	(1.242)	(1.155)	(0.952)
3.250	(1.234)	(1.122)	(1.040)	(0.843)
3.125	(1.107)	(1.001)	(0.923)	(0.732)
3.000	(0.932)	(0.830)	(0.758)	(0.573)
2.875	(0.756)	(0.660)	(0.592)	(0.413)
2.750	(1.057)	(1.027)	(1.027)	(0.887)
2.625	(0.941)	(0.861)	(0.818)	(0.677)
2.500	(0.645)	(0.564)	(0.521)	(0.381)

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.314)	(1.182)	(1.080)	(0.859)
3.625	(1.168)	(1.041)	(0.943)	(0.729)
3.500	(0.967)	(0.845)	(0.752)	(0.544)
3.375	(0.766)	(0.649)	(0.561)	(0.359)
3.250	(0.565)	(0.453)	(0.370)	(0.174)
3.125	(0.364)	(0.257)	(0.180)	0.011
3.000	(0.162)	(0.060)	0.012	0.198
2.875	(1.082)	(1.052)	(1.052)	(0.952)
2.750	(0.888)	(0.808)	(0.765)	(0.624)
2.625	(0.537)	(0.456)	(0.413)	(0.273)
2.500	(0.091)	(0.011)	0.032	0.173

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
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	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	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	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	
	LTV Adjusters	Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
		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
		95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380	
		> 20 Yr Term	<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	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	

		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		0.250	0.250
	\$200,000 - \$249,999		0.250	0.250
	\$250,000 - \$299,999		0.000	(0.125)
	\$300,000 - \$399,999		(0.500)	(0.625)
\$400,000 - \$499,999		(0.625)	(0.750)	
\$500,000 - Conforming Limit		(0.750)	(0.875)	
High Balance			0.000	0.000
High Balance	Purch - R/T Refi.	LTV <= 75	1.000	
		LTV > 75	1.750	
	C/O Refi.	LTV <= 75	1.750	
		LTV > 75	2.500	
Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)			0.500	

		<= 75	2.125
Non Owner Occupied	LTV	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.

Max YSP	-3.000
Margin	3.000%

Freddie Mac ARM Products

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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.756)	(2.629)	(2.532)	(2.317)
3.500	(2.654)	(2.532)	(2.440)	(2.231)
3.375	(2.552)	(2.435)	(2.347)	(2.145)
3.250	(2.449)	(2.338)	(2.255)	(2.058)
3.125	(2.344)	(2.237)	(2.160)	(1.969)
3.000	(2.158)	(2.056)	(1.983)	(1.798)
2.990	(2.128)	(2.026)	(1.953)	(1.768)
2.875	(2.157)	(2.127)	(2.127)	(2.027)
2.750	(2.151)	(2.071)	(2.027)	(1.887)
2.625	(1.988)	(1.908)	(1.865)	(1.724)
2.500	(1.738)	(1.658)	(1.615)	(1.474)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.910)	(2.779)	(2.676)	(2.456)
3.625	(2.833)	(2.707)	(2.609)	(2.395)
3.500	(2.709)	(2.587)	(2.494)	(2.286)
3.375	(2.584)	(2.467)	(2.380)	(2.177)
3.250	(2.459)	(2.347)	(2.265)	(2.068)
3.125	(2.332)	(2.226)	(2.148)	(1.957)
3.000	(2.157)	(2.055)	(1.983)	(1.798)
2.875	(1.981)	(1.885)	(1.817)	(1.638)
2.750	(2.282)	(2.252)	(2.252)	(2.112)
2.625	(2.166)	(2.086)	(2.043)	(1.902)
2.500	(1.870)	(1.789)	(1.746)	(1.606)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.539)	(2.407)	(2.305)	(2.084)
3.625	(2.393)	(2.266)	(2.168)	(1.954)
3.500	(2.192)	(2.070)	(1.977)	(1.769)
3.375	(1.991)	(1.874)	(1.786)	(1.584)
3.250	(1.790)	(1.678)	(1.595)	(1.399)
3.125	(1.589)	(1.482)	(1.405)	(1.214)
3.000	(1.387)	(1.285)	(1.213)	(1.027)
2.875	(2.307)	(2.277)	(2.277)	(2.177)
2.750	(2.113)	(2.033)	(1.990)	(1.849)
2.625	(1.762)	(1.681)	(1.638)	(1.498)
2.500	(1.316)	(1.236)	(1.193)	(1.052)

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.552)	(1.420)	(1.317)	(1.097)
3.625	(1.531)	(1.404)	(1.307)	(1.092)
3.500	(1.429)	(1.307)	(1.215)	(1.006)
3.375	(1.327)	(1.210)	(1.122)	(0.920)
3.250	(1.224)	(1.113)	(1.030)	(0.833)
3.125	(1.119)	(1.012)	(0.935)	(0.744)
3.000	(0.933)	(0.831)	(0.758)	(0.573)
2.875	(0.932)	(0.902)	(0.902)	(0.802)
2.750	(0.926)	(0.846)	(0.802)	(0.662)
2.625	(0.763)	(0.683)	(0.640)	(0.499)
2.500	(0.513)	(0.433)	(0.390)	(0.249)

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.685)	(1.554)	(1.451)	(1.231)
3.625	(1.608)	(1.482)	(1.384)	(1.170)
3.500	(1.484)	(1.362)	(1.269)	(1.061)
3.375	(1.359)	(1.242)	(1.155)	(0.952)
3.250	(1.234)	(1.122)	(1.040)	(0.843)
3.125	(1.107)	(1.001)	(0.923)	(0.732)
3.000	(0.932)	(0.830)	(0.758)	(0.573)
2.875	(0.756)	(0.660)	(0.592)	(0.413)
2.750	(1.057)	(1.027)	(1.027)	(0.887)
2.625	(0.941)	(0.861)	(0.818)	(0.677)
2.500	(0.645)	(0.564)	(0.521)	(0.381)

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.314)	(1.182)	(1.080)	(0.859)
3.625	(1.168)	(1.041)	(0.943)	(0.729)
3.500	(0.967)	(0.845)	(0.752)	(0.544)
3.375	(0.766)	(0.649)	(0.561)	(0.359)
3.250	(0.565)	(0.453)	(0.370)	(0.174)
3.125	(0.364)	(0.257)	(0.180)	0.011
3.000	(0.162)	(0.060)	0.012	0.198
2.875	(1.082)	(1.052)	(1.052)	(0.952)
2.750	(0.888)	(0.808)	(0.765)	(0.624)
2.625	(0.537)	(0.456)	(0.413)	(0.273)
2.500	(0.091)	(0.011)	0.032	0.173

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 LP Open Access)	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
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	NA

			< 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	
		≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110	
	LTV Adjusters	DTI > 45	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
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
			≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
			> 20 Yr Term	85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830
		90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	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	<=80	80.01 - 85	> 85
Number Of Units	2 Units		1.000	1.000	1.000
	3-4 units		1.000	1.500	2.000
Subordinate Financing	LTV	CLTV	< 720	>= 720	
	<=75	<=80	0.375	0.375	
	<=65	80.01 - 95	0.875	0.625	
	65.01-75	80.01 - 95	1.125	0.875	
	75.01-95	76.01-95	1.375	1.125	
Misc Adjusters	Attached Condo > 75 LTV (>15yr Term)			0.750	
	>90 LTV			0.250	
	CA Escrow Waiver (Full or Taxes Only)			0.150	
	CA Escrow Waiver (Insurance Only)			0.000	
	Manufactured Home (High Bal - Not Permitted)			3.000	
Non Owner Occupied	LTV	<= 75		2.125	
		75.01 - 80		3.375	
		> 80		4.125	

		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		0.250	0.250
	\$200,000 - \$249,999		0.250	0.250
	\$250,000 - \$299,999		0.000	(0.125)
	\$300,000 - \$399,999		(0.500)	(0.625)
Super Conforming	\$400,000 - \$499,999		(0.625)	(0.750)
	\$500,000 - Conforming Limit		(0.750)	(0.875)
	High Balance		0.000	0.000
	Purchase & Rate/Term Refi <=75 LTV			1.000
	Purchase & Rate/Term Refi >75 LTV			1.750
	Cash Out <= 75			1.750
	Cash Out > 75			2.500
Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)				0.500

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.

Max YSP	-3.000
Margin	3.000%