

**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 2/1 payment	01/07/21
Last day to fund CONV loans with 2/1 payment	01/08/21
Last day to DISCLOSE Streamlines for Jan Funding	01/16/21
Last day to fund Streamlines for Jan Funding	01/29/21
Last day to Draw Docs with Feb 1st Payment	01/25/21

**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](http://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			

**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)	<a href="http://tpo.prmg.net/">http://tpo.prmg.net/</a>
Email Link to Manual Lock Form;	
<a href="http://www.eprmg.net/PRMG%20Manual%20Lock%20Request%20Form%20(Editable).pdf">www.eprmg.net/PRMG%20Manual%20Lock%20Request%20Form%20(Editable).pdf</a>	
Secondary Fax	951-278-5633
Extensions & Re-Locks	<a href="mailto:Secondary@prmg.net">Secondary@prmg.net</a>

**PRMG FHA VA Lender IDs**

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

**Lock Expiration Dates**

15 Days	02/09/21
30 Days	02/24/21
45 Days	03/11/21
60 Days	03/26/21

**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	0.312
1 Yr T-Bill	0.090
6 Mo Libor	0.236
Prime Rate	3.250
10 Yr Bond	1.060
30 Yr Bond	1.820

**Average Prime Offer Rates**

30/40 Yr Fixed	2.820
15/20 Yr Fixed	2.290
10 Yr Fixed	3.530
1/1 ARM	2.850
3/1 ARM	2.850
5/1 ARM	2.860
7/1 ARM	3.010
10/1 ARM	3.250





Base Pricing Assumes Borrower Paid Compensation

Monday, January 25, 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>&lt;=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>&gt;=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																																																																																						
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Property Type		Credit Score (In addition to all other adj)																																																																																					
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* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250																																																																																						
** Down Payment Protection Feature (refer to Down Payment Protection Tab)	0.500																																																																																						
** FNMA/FHLMC Refi Adjust (N/A on HomeReady & Loans <=\$125k)	0.500																																																																																						
Applicable to Agency High Bal (In addition to all other adj)		Cash-out and Rate & Term (TX Home Equity only)																																																																																					
* Purchase & Rate/Term Refi	0.250	<table border="1"> <thead> <tr> <th>FICO</th> <th colspan="4">LTV (%)</th> </tr> <tr> <th></th> <th>&lt;=60.00%</th> <th>60.01-70.00%</th> <th>70.01-75.00%</th> <th>75.01-80.00%</th> </tr> </thead> <tr> <td>&gt;=740</td> <td>0.375</td> <td>0.625</td> <td>0.625</td> <td>0.875</td> </tr> <tr> <td>720-739</td> <td>0.375</td> <td>1.000</td> <td>1.000</td> <td>1.125</td> </tr> <tr> <td>700-719</td> <td>0.375</td> <td>1.000</td> <td>1.000</td> <td>1.125</td> </tr> <tr> <td>680-699</td> <td>0.375</td> <td>1.125</td> <td>1.125</td> <td>1.750</td> </tr> <tr> <td>660-679</td> <td>0.625</td> <td>1.125</td> <td>1.125</td> <td>1.875</td> </tr> <tr> <td>640-659</td> <td>0.625</td> <td>1.625</td> <td>1.625</td> <td>2.625</td> </tr> <tr> <td>620-639</td> <td>0.625</td> <td>1.625</td> <td>1.625</td> <td>3.125</td> </tr> </table>							FICO	LTV (%)					<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	>=740	0.375	0.625	0.625	0.875	720-739	0.375	1.000	1.000	1.125	700-719	0.375	1.000	1.000	1.125	680-699	0.375	1.125	1.125	1.750	660-679	0.625	1.125	1.125	1.875	640-659	0.625	1.625	1.625	2.625	620-639	0.625	1.625	1.625	3.125																																		
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* Cash-out Refinance	1.000																																																																																						
* 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)

Applicable to 30 Yr Term (Agency No MI & Agency High Bal No MI)					Applicable to 25 Yr Term (Agency No MI)				Applicable to Loan Size >\$548,250 (Agency No MI & Agency High Bal No MI)		
FICO	LTV (%)				FICO	LTV (%)			FICO		
	80.01-85%	85.01-90%	90.01-95%	95.01-97%		80.01-85%	85.01-90%	90.01-95%	95.01-97%		
>=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 (Agency No MI & Agency High Bal No MI)					Applicable to Second Homes (Agency No MI & Agency High Bal No MI)			Applicable to R&T Refi's (Agency No MI & Agency High Bal No MI)			Applicable to One Borrower (Agency No MI & Agency High Bal No MI)	
FICO	LTV (%)				FICO			FICO			FICO	
	80.01-85%	85.01-90%	90.01-95%	95.01-97%								
>=800	0.310	0.670	1.010	1.550	>=800	0.250		>=800	0.000		>=800	0.000
780-799	0.310	0.680	1.040	1.830	780-799	0.300		780-799	0.000		780-799	0.000
760-779	0.310	0.720	1.050	1.840	760-779	0.300		760-779	0.000		760-779	0.000
740-759	0.330	0.860	1.430	2.640	740-759	0.300		740-759	0.000		740-759	0.000
720-739	0.890	1.220	1.890	2.960	720-739	0.500		720-739	0.000		720-739	0.000
700-719	0.920	1.290	2.710	3.620	700-719	0.700		700-719	0.550		700-719	0.000
680-699	0.940	1.290	2.710	3.640	680-699	0.700		680-699	0.550		680-699	0.120
660-679	1.100	1.420	3.790	6.490	660-679	1.230		660-679	1.050		660-679	0.120
640-659	1.100	1.560	3.990	6.740	640-659	1.230		640-659	1.050		640-659	0.130
620-639	1.100	1.850	4.590	7.050	620-639	1.300		620-639	1.100		620-639	0.170

Applicable to DTI >45% (Agency No MI & Agency 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

### Applicable to Lender Paid HomeReady No MI Programs (In addition to all other LLPAs)

Applicable to 30 Yr Term (HomeReady No MI only)					Applicable to 25 Yr Term (HomeReady No MI only)				Applicable to Loan Size >\$510,400 (HomeReady No MI only)		
FICO	LTV (%)				FICO	LTV (%)			FICO		
	80.01-85%	85.01-90%	90.01-95%	95.01-97%		80.01-85%	85.01-90%	90.01-95%	95.01-97%		
>=800	0.450	0.900	1.300	1.750	>=800	0.340	0.750	1.100	1.600	>=800	0.000
780-799	0.510	0.950	1.380	1.900	780-799	0.390	0.820	1.240	1.750	780-799	0.000
760-779	0.550	1.010	1.460	1.950	760-779	0.430	0.880	1.380	1.750	760-779	0.000
740-759	0.610	1.180	1.700	2.490	740-759	0.490	1.020	1.650	2.240	740-759	0.000
720-739	0.950	1.600	2.050	2.550	720-739	0.770	1.450	2.100	2.350	720-739	0.000
700-719	1.050	1.870	2.700	3.200	700-719	0.780	1.620	2.470	2.780	700-719	0.000
680-699	1.100	1.980	2.980	3.210	680-699	0.790	1.680	2.650	2.810	680-699	0.000
660-679	1.600	3.250	4.200	5.050	660-679	1.150	2.880	4.560	4.680	660-679	0.500
640-659	1.730	3.530	4.400	5.250	640-659	1.340	3.140	4.730	4.810	640-659	0.500
620-639	2.100	4.150	5.000	5.550	620-639	1.630	3.740	5.450	5.100	620-639	1.050

  

Applicable to <=20 Yr Term (HomeReady No MI only)					Applicable to R&T Refi's (HomeReady No MI only)			Applicable to One Borrower (HomeReady No MI only)			Applicable to DTI >45% (HomeReady No MI only)	
FICO	LTV (%)				FICO			FICO			FICO	
	80.01-85%	85.01-90%	90.01-95%	95.01-97%								
>=800	0.310	0.670	1.010	1.420	>=800	0.000		>=800	0.000		>=800	0.240
780-799	0.310	0.680	1.040	1.790	780-799	0.000		780-799	0.000		780-799	0.240
760-779	0.310	0.720	1.050	1.790	760-779	0.000		760-779	0.000		760-779	0.240
740-759	0.330	0.860	1.430	2.530	740-759	0.000		740-759	0.000		740-759	0.240
720-739	0.890	1.220	1.890	2.530	720-739	0.000		720-739	0.000		720-739	0.350
700-719	0.920	1.290	2.710	2.890	700-719	0.550		700-719	0.000		700-719	0.420
680-699	0.940	1.290	2.710	2.890	680-699	0.550		680-699	0.120		680-699	0.550



Base Pricing Assumes Borrower Paid Compensation

Monday, January 25, 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			20 Yr Fixed Agency LP/Agency LP No MI			15 Yr Fixed Agency LP/Agency LP No MI			10 Yr Fixed Agency LP/Agency LP No MI		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
4.000%	(5.301)	(5.101)	4.125%	(5.442)	(5.242)	3.750%	(4.574)	(4.374)	3.750%	(5.106)	(4.906)
3.875%	(5.022)	(4.822)	4.000%	(5.376)	(5.176)	3.625%	(5.195)	(4.995)	3.625%	(4.712)	(4.512)
3.750%	(4.752)	(4.552)	3.875%	(5.022)	(4.822)	3.500%	(5.044)	(4.844)	3.500%	(4.662)	(4.462)
3.625%	(5.476)	(5.276)	3.750%	(5.022)	(4.822)	3.375%	(4.814)	(4.614)	3.375%	(4.493)	(4.293)
3.500%	(5.196)	(4.996)	3.625%	(5.284)	(5.084)	3.250%	(4.515)	(4.315)	3.250%	(4.199)	(3.999)
3.375%	(4.991)	(4.791)	3.500%	(5.077)	(4.877)	3.125%	(4.701)	(4.501)	3.125%	(4.264)	(4.064)
3.250%	(4.435)	(4.235)	3.375%	(5.022)	(4.822)	3.000%	(4.623)	(4.423)	3.000%	(4.451)	(4.251)
3.125%	(4.140)	(3.940)	3.250%	(4.571)	(4.371)	2.875%	(4.351)	(4.151)	2.875%	(4.180)	(3.980)
3.000%	(3.787)	(3.587)	3.125%	(4.431)	(4.231)	2.750%	(4.015)	(3.815)	2.750%	(3.828)	(3.628)
2.875%	(3.171)	(2.971)	3.000%	(4.079)	(3.879)	2.625%	(3.539)	(3.339)	2.625%	(3.349)	(3.149)
2.750%	(2.525)	(2.325)	2.875%	(3.610)	(3.410)	2.500%	(2.998)	(2.798)	2.500%	(2.879)	(2.679)
2.625%	(1.900)	(1.700)	2.750%	(2.992)	(2.792)	2.375%	(2.600)	(2.400)	2.375%	(2.483)	(2.283)
2.500%	(1.352)	(1.152)	2.625%	(2.768)	(2.568)	2.250%	(2.197)	(1.997)	2.250%	(2.069)	(1.869)

FHLMC Super Conf 20 FHLMC Super Conf No MI 20		
Rate	15	30
4.125%	(3.754)	(3.554)
4.000%	(3.634)	(3.434)
3.875%	(3.221)	(3.021)
3.750%	(3.071)	(2.871)
3.625%	(4.555)	(4.355)
3.500%	(4.309)	(4.109)
3.375%	(4.229)	(4.029)
3.250%	(3.618)	(3.418)
3.125%	(4.118)	(3.918)
3.000%	(3.753)	(3.553)
2.875%	(3.187)	(2.987)
2.750%	(2.594)	(2.394)

FHLMC Super Conf 30 FHLMC Super Conf No MI 30			FHLMC Super Conf 15 FHLMC Super Conf No MI 15		
Rate	15	30	Rate	15	30
4.125%	(3.766)	(3.566)	3.875%	(2.997)	(2.797)
4.000%	(3.646)	(3.446)	3.750%	(3.270)	(3.070)
3.875%	(3.232)	(3.032)	3.625%	(3.481)	(3.281)
3.750%	(3.082)	(2.882)	3.500%	(4.318)	(4.118)
3.625%	(4.567)	(4.367)	3.375%	(4.126)	(3.926)
3.500%	(4.320)	(4.120)	3.250%	(3.815)	(3.615)
3.375%	(4.240)	(4.040)	3.125%	(3.897)	(3.697)
3.250%	(3.629)	(3.429)	3.000%	(4.203)	(4.003)
3.125%	(4.130)	(3.930)	2.875%	(3.948)	(3.748)
3.000%	(3.764)	(3.564)	2.750%	(3.631)	(3.431)
2.875%	(3.199)	(2.999)	2.625%	(3.100)	(2.900)
2.750%	(2.605)	(2.405)	2.500%	(2.887)	(2.687)

## FHLMC HOMEPOSSIBLE

Home Possible 30 Home Possible No MI 30		
Rate	15	30
3.750%	(4.752)	(4.552)
3.625%	(5.022)	(4.822)
3.500%	(5.022)	(4.822)
3.375%	(5.022)	(4.822)
3.250%	(4.436)	(4.236)
3.125%	(3.787)	(3.587)
3.000%	(3.747)	(3.547)
2.875%	(3.198)	(2.998)
2.750%	(2.508)	(2.308)
2.625%	(1.900)	(1.700)
2.500%	(1.365)	(1.165)
2.375%	(0.733)	(0.533)
2.250%	0.194	0.394

Rate Sheet: Whis-1000

AGENCY

Base Pricing Assumes Borrower Paid Compensation

Monday, January 25, 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

Applicable to All	Applicable to All	LTV (%)							
Loan Amount	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	>=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
Property Type		660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
* 2 Units	1.000	640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
* 3-4 Units LTV <= 80%	1.000	620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.500
* 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								

Occupancy	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%
* N/O/O up to 75% LTV (Except Super Conf)							
* N/O/O up to 75% LTV (Super Conf only)							
* N/O/O LTV 75.01% to 80% (Except Super Conf)	3.375	<=65% & FICO <720	0.375	0.375	0.875	0.875	0.875
* N/O/O LTV 75.01% to 80% (Super Conf only)	3.375	<=65% & FICO >=720	0.375	0.375	0.625	0.625	0.625
* N/O/O LTV 80.01% to 85%	4.125	65.01-75% & FICO <720	0.375	0.375	1.125	1.125	1.125
* Second Home w/LTV >85%	0.250	65.01-75% & FICO >=720	0.375	0.375	0.875	0.875	0.875
Miscellaneous		75.01-95% & FICO <720	N/A	1.375	1.375	1.375	1.375
** Escrow Waiver	0.000	75.01-95% & FICO >=720	N/A	1.125	1.125	1.125	1.125
** 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250	**All Home Possible Loans (as per app)	0.500	0.500	0.500	0.500	0.500
** Down Payment Protection Feature (refer to Down Payment Protection Tab)	0.500						
** FNMA/FHLMC Refi Adjust (See on HomePossible & Loans <=120k)	0.500						

Cash-out	LTV (%)					
	FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	
* Purchase & Rate/Term Refi	0.250	>=740	0.375	0.625	0.625	0.875
* Cash-out Refinance	1.000	720-739	0.375	1.000	1.000	1.125
** FHLMC Super Conforming Fixed w/LTV <=80%	-0.100	700-719	0.375	1.000	1.000	1.125
		680-699	0.375	1.125	1.125	1.750
		660-679	0.625	1.125	1.125	1.875
		640-659	0.625	1.625	1.625	2.625
		620-639	0.625	1.625	1.625	3.125

HomePossible LLPA Caps	
LTV >80% & Fico >=680	0.000
All Other LTV & Fico	1.500
** These HomePossible LLPA's are NOT subject to the above LLPA Caps	

Applicable to Lender Paid Agency LP No MI & FHLMC Super Conforming No MI Programs (In addition to all other LLPA's)

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)									
LTV (%)				LTV (%)				FICO			
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%	>=800	0.000
>=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 (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)								
LTV (%)				LTV (%)				FICO		FICO	
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%	>=800	0.000
>=800	0.310	0.670	1.010	1.550	>=800	0.250				>=800	0.000
780-799	0.310	0.680	1.040	1.830	780-799	0.300				780-799	0.000
760-779	0.310	0.720	1.050	1.840	760-779	0.300				760-779	0.000
740-759	0.330	0.860	1.430	2.640	740-759	0.300				740-759	0.000
720-739	0.890	1.220	1.890	2.960	720-739	0.500				720-739	0.000
700-719	0.920	1.290	2.710	3.620	700-719	0.700				700-719	0.000
680-699	0.940	1.290	2.710	3.640	680-699	0.700				680-699	0.550
660-679	1.100	1.420	3.790	6.490	660-679	1.230				660-679	0.120
640-659	1.100	1.560	3.990	6.740	640-659	1.230				640-659	0.130
620-639	1.100	1.850	4.590	7.050	620-639	1.300				620-639	0.170

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 Lender Paid HomePossible No MI Programs (In addition to all other LLPA's)

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)									
LTV (%)				LTV (%)				FICO			
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%	>=800	0.000
>=800	0.450	0.900	1.300	1.750	>=800	0.000				>=800	0.000
780-799	0.510	0.950	1.380	1.900	780-799	0.000				780-799	0.000
760-779	0.550	1.010	1.460	1.950	760-779	0.000				760-779	0.000
740-759	0.610	1.180	1.700	2.490	740-759	0.000				740-759	0.000
720-739	0.950	1.600	2.050	2.550	720-739	0.000				720-739	0.000
700-719	1.050	1.870	2.700	3.200	700-719	0.000				700-719	0.550
680-699	1.100	1.980	2.980	3.210	680-699	0.000				680-699	0.550
660-679	1.600	3.250	4.200	5.050	660-679	0.500				660-679	1.050
640-659	1.730	3.530	4.400	5.250	640-659	0.500				640-659	1.050
620-639	2.100	4.150	5.000	5.550	620-639	1.050				620-639	1.100

Applicable to One Borrower (HomePossible No MI only)	Applicable to DTI >45% (HomePossible No MI only)
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
>=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	
All Fixed Rates	105.000



**Base Pricing Assumes Borrower Paid Compensation**

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