

## Lock Desk

(833) 769-3710 (open 7am to 5pm\* PT)

BrokerDirectLockDesk@pnmac.com

www.PennyMacBrokerDirect.com

**\*Lock in the POWER portal until midnight (pacific)**

## Turn Times<sup>1</sup> (SLAs): Purchase & Priority Path Refi Refinance

Turn Times <sup>1</sup> (SLAs):	Purchase & Priority Path Refi	Refinance
Initial Disclosures	1 day	1 day
Underwriting	2-3 days	3-4 days**
**FHA Streamlines / VA IRRRL =		2-3 days
Condition Review	1-2 days	1-2 days
Closing Documents	2 days***	3 days

Document Receipt after 5 PM ET will be considered received the following business day | <sup>1</sup>Times are in business days. \*\*\*Priority Path is 3 days. Multiple transactions per borrower may require additional time. **Due to additional Covid related GSE requirements, allow an additional 2 business days for UW on self-employed.**

## POWER to be Perfect:

### PERFECT RATE



Don't get stuck selling rates at the eighths! With Perfect Rate, you can fine tune rates down to the thousandth\* for your customers on fixed-rate loans! .321%, .917%, .888% Sure!

Call your AE or MSM today for more details!

\*May not be available for some note rates on Govt. loans.

### IMPORTANT UPDATE:

Lock hours have been extended!  
 Now you can lock loans until midnight (pacific).

## Other Important Details

### PRICING ADJUSTMENTS

Lock Extensions <sup>1</sup>	Cost
1 Day	0.035
2 Days	0.060
3 Days	0.080
4 Days	0.090
5+ Days (per day)	0.020
Relock Term	Cost
15 Days	0.360
30 Days	0.660

### FEES<sup>2</sup>

Admin Fee Conf/Govt	\$895
Admin Fee Streamline/IRRRL	\$595
Flood Cert	\$7
Tax Service (if applicable)	\$74

<sup>2</sup> Actual Fee name may differ by state

### LOCK EXPIRATIONS<sup>3</sup>

30 day	4/7/2021
45 day	4/22/2021
60 day	5/7/2021

<sup>1</sup> 1-4 day extensions only available after final approval

<sup>3</sup> Dates are indications only

### MAILING ADDRESSES

#### Mortgage Loss Payee Clause:

PennyMac Loan Services, LLC  
 Its Successors and/or Assigns  
 P.O. Box 6618 - Springfield, OH 45501-6618

#### Closing Protection Letter:

PennyMac Loan Services, LLC  
 3043 Townsgate Rd., Suite 200  
 Westlake Village, CA 91361

### LENDER/SPONSOR ID

FHA - #28095-0013-7 | VA - #902380-00-00

### SENIOR SALES LEADERSHIP

**Scott Houp** | SVP, Sales  
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**Jason Bannister** | SVP, Sales  
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**Bruce Goldberg** | FVP, Sales  
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### Products At-A-Glance Indicative Rates

#### Conforming Fixed

Max Net Rebate SB: -4.50 | HB: -4.50

Conf 21-30 > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.695	2.777	2.926	2.981	
2.375	1.868	1.949	2.133	2.212	
2.500	0.995	1.075	1.257	1.336	
2.625	0.273	0.344	0.530	0.608	
2.750	-0.461	-0.423	-0.271	-0.214	
2.875	-1.183	-1.148	-1.000	-0.944	
2.999	-1.810	-1.781	-1.638	-1.582	
3.000	-1.806	-1.777	-1.634	-1.577	
3.124	-2.368	-2.344	-2.195	-2.139	
3.125	-2.381	-2.357	-2.208	-2.152	
3.250	-3.072	-3.037	-2.880	-2.817	
3.374	-3.641	-3.608	-3.455	-3.393	
3.375	-3.641	-3.608	-3.455	-3.393	
3.499	-4.197	-4.173	-4.015	-3.953	
3.500	-4.193	-4.183	-4.012	-3.950	
3.625	-4.744	-4.901	-4.694	-4.621	
3.749	-4.710	-4.609	-4.428	-4.379	
3.750	-4.717	-4.616	-4.435	-4.386	
3.874	-5.108	-5.016	-4.839	-4.791	
3.875	-5.118	-5.025	-4.848	-4.800	
3.999	-5.527	-5.443	-5.272	-5.223	
4.000	-5.543	-5.459	-5.287	-5.239	
4.125	-5.538	-5.460	-5.292	-5.244	
4.250	-5.569	-5.555	-5.446	-5.412	
4.375	-5.868	-5.863	-5.759	-5.726	

Conf 21-30 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.555	2.637	2.844	2.899	
2.375	1.717	1.793	1.982	2.070	
2.500	0.842	0.914	1.104	1.192	
2.625	0.096	0.166	0.352	0.439	
2.750	-0.497	-0.459	-0.307	-0.236	
2.875	-1.210	-1.175	-1.027	-0.957	
2.999	-1.752	-1.728	-1.576	-1.506	
3.000	-1.754	-1.730	-1.578	-1.508	
3.124	-2.293	-2.269	-2.120	-2.050	
3.125	-2.306	-2.283	-2.133	-2.063	
3.250	-2.808	-2.760	-2.605	-2.539	
3.374	-3.418	-3.369	-3.218	-3.151	
3.375	-3.405	-3.366	-3.205	-3.138	
3.499	-3.972	-3.980	-3.808	-3.740	
3.500	-3.961	-3.971	-3.797	-3.729	
3.625	-4.415	-4.456	-4.279	-4.207	
3.749	-4.259	-4.270	-4.085	-4.024	
3.750	-4.262	-4.274	-4.088	-4.028	
3.874	-4.680	-4.695	-4.514	-4.453	
3.875	-4.680	-4.694	-4.514	-4.452	
3.999	-4.732	-4.751	-4.574	-4.512	
4.000	-4.719	-4.746	-4.570	-4.508	
4.125	-5.016	-5.072	-4.898	-4.836	
4.250	-3.281	-3.495	-3.261	-3.180	
4.375	-3.640	-3.850	-3.622	-3.539	

Conf 11-15 > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.494	0.593	0.726	0.771	
1.999	-0.105	0.001	0.137	0.182	
2.000	-0.112	-0.006	0.131	0.176	
2.125	-0.716	-0.610	-0.475	-0.429	
2.250	-1.413	-1.309	-1.178	-1.132	
2.375	-1.823	-1.732	-1.593	-1.547	
2.500	-2.353	-2.275	-2.154	-2.103	
2.625	-3.047	-2.968	-2.840	-2.789	
2.749	-3.504	-3.426	-3.301	-3.250	
2.750	-3.513	-3.435	-3.310	-3.259	
2.874	-3.878	-3.802	-3.678	-3.627	
2.875	-3.869	-3.793	-3.670	-3.619	
2.999	-4.196	-4.134	-3.999	-3.947	
3.000	-4.205	-4.138	-4.003	-3.953	
3.125	-4.559	-4.540	-4.404	-4.344	
3.249	-5.025	-5.008	-4.877	-4.815	
3.250	-5.011	-4.994	-4.863	-4.801	
3.375	-5.281	-5.262	-5.133	-5.070	
3.499	-5.452	-5.434	-5.305	-5.242	
3.500	-5.425	-5.407	-5.278	-5.216	
3.625	-5.614	-5.544	-5.445	-5.399	
3.749	-5.955	-5.899	-5.792	-5.747	

Conf 11-15 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.741	0.840	0.974	1.019	
1.999	0.089	0.195	0.332	0.377	
2.000	0.081	0.186	0.323	0.369	
2.125	-0.548	-0.442	-0.307	-0.261	
2.250	-1.237	-1.133	-1.002	-0.956	
2.375	-1.692	-1.600	-1.461	-1.415	
2.500	-2.193	-2.116	-1.995	-1.944	
2.625	-2.923	-2.844	-2.716	-2.665	
2.749	-2.797	-2.719	-2.594	-2.512	
2.750	-2.807	-2.730	-2.604	-2.522	
2.874	-3.162	-3.085	-2.962	-2.880	
2.875	-3.154	-3.077	-2.952	-2.872	
2.999	-3.437	-3.378	-3.243	-3.160	
3.000	-3.442	-3.383	-3.248	-3.165	
3.125	-2.796	-2.738	-2.637	-2.548	
3.249	-3.019	-2.964	-2.863	-2.775	
3.250	-3.029	-2.974	-2.872	-2.784	
3.375	-3.337	-3.285	-3.185	-3.098	
3.499	-3.497	-3.450	-3.353	-3.267	
3.500	-3.509	-3.461	-3.365	-3.278	
3.625	-3.667	-3.597	-3.498	-3.374	
3.749	-3.962	-3.896	-3.798	-3.676	

#### HomeReady

Max Net Rebate SB: -4.50 | HB: -4.50

HomeReady 30 > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.744	2.824	2.918	2.967	
2.375	2.006	2.091	2.179	2.231	
2.500	1.325	1.412	1.497	1.550	
2.625	0.570	0.625	0.743	0.800	
2.750	-0.323	-0.262	-0.150	-0.092	
2.875	-0.982	-0.916	-0.810	-0.749	
2.999	-1.581	-1.512	-1.409	-1.347	
3.000	-1.533	-1.465	-1.362	-1.299	
3.124	-2.213	-2.161	-2.024	-1.958	
3.125	-2.246	-2.195	-2.058	-1.992	
3.250	-2.974	-2.918	-2.786	-2.718	
3.374	-3.526	-3.464	-3.339	-3.268	
3.375	-3.501	-3.440	-3.314	-3.243	
3.499	-4.116	-4.084	-3.929	-3.856	
3.500	-4.078	-4.106	-3.891	-3.819	
3.625	-4.762	-4.892	-4.734	-4.658	
3.749	-4.397	-4.579	-4.431	-4.353	
3.750	-4.394	-4.576	-4.428	-4.349	
3.874	-4.824	-5.000	-4.858	-4.778	
3.875	-4.806	-4.983	-4.840	-4.760	
3.999	-5.282	-5.456	-5.317	-5.235	
4.000	-5.221	-5.395	-5.256	-5.174	
4.125	-5.208	-5.382	-5.243	-5.161	
4.250	-5.341	-5.589	-5.423	-5.335	
4.375	-5.680	-5.923	-5.763	-5.673	

HomeReady 30 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.087	3.167	3.271	3.320	
2.375	2.377	2.406	2.559	2.610	
2.500	1.572	1.622	1.753	1.807	
2.625	0.763	0.819	0.944	1.000	
2.750	-0.035	0.025	0.145	0.204	
2.875	-0.634	-0.569	-0.455	-0.394	
2.999	-1.002	-0.945	-0.810	-0.747	
3.000	-0.977	-0.919	-0.785	-0.722	
3.124	-1.680	-1.628	-1.475	-1.409	
3.125	-1.711	-1.659	-1.506	-1.440	
3.250	-2.285	-2.228	-2.081	-2.013	
3.374	-2.874	-2.812	-2.671	-2.600	
3.375	-2.851	-2.859	-2.648	-2.577	
3.499	-3.477	-3.552	-3.362	-3.289	
3.500	-3.470	-3.545	-3.355	-3.282	
3.625	-4.009	-4.081	-3.894	-3.820	
3.749	-3.697	-3.879	-3.710	-3.632	
3.750	-3.695	-3.876	-3.707	-3.629	
3.874	-4.108	-4.285	-4.121	-4.041	
3.875	-4.092	-4.269	-4.105	-4.024	
3.999	-4.155	-4.328	-4.168	-4.086	
4.000	-4.128	-4.302	-4.141	-4.059	
4.125	-4.478	-4.652	-4.491	-4.409	
4.250	-3.020	-3.268	-3.019	-2.931	
4.375	-3.328	-3.571	-3.329	-3.238	

#### Conforming ARM

Max Net Rebate SB: -3.50 | Margin 2.50%

Conf 7/1					
Rate	15 Day	30 Day	45 Day	60 Day	Caps: (2/2/5)
2.500					
2.625					
2.750					
2.875					
3.000					
3.125					
3.250					
3.375					
3.500					
3.625					
3.750					
3.875					
4.000					

Conf 5/1					
Rate	15 Day	30 Day	45 Day	60 Day	Caps: (5/2/5)
2.500					
2.625					
2.750					
2.875					
3.000					
3.125					
3.250					
3.375					
3.500					
3.625					
3.750					
3.875					
4.000					

#### Government Fixed

Max Net Rebate SB: -5.00 | HB: -4.50

FHA 16-30 > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.835	0.857	0.974	1.061	
2.375	0.261	0.283	0.401	0.488	
2.500	-0.301	-0.279	-0.162	-0.075	
2.625	-0.793	-0.771	-0.654	-0.567	
2.750	-1.804	-1.786	-1.655	-1.546	
2.875	-2.351	-2.333	-2.202	-2.093	
3.000	-2.887	-2.869	-2.738	-2.629	
3.125	-3.373	-3.355	-3.223	-3.114	
3.250	-3.400	-3.683	-3.541	-3.410	
3.375	-3.898	-4.181	-4.039	-3.908	
3.500	-4.312	-4.595	-4.452	-4.321	
3.560	-4.093	-4.376	-4.234	-4.102	
3.625	-4.269	-4.552	-4.409	-4.278	
3.750	-4.865	-5.151	-4.996	-4.843	
3.875	-4.991	-5.277	-5.122	-4.969	
4.000	-4.955	-5.242	-5.087	-4.933	</

### Conforming Indicative Rates

#### Conforming Fixed

Max Net Rebate SB: -4.50 | HB: -4.50

Conf 21-30 > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.695	2.777	2.926	2.981	
2.375	1.868	1.949	2.133	2.212	
2.500	0.995	1.075	1.257	1.336	
2.625	0.273	0.344	0.530	0.608	
2.750	-0.461	-0.423	-0.271	-0.214	
2.875	-1.183	-1.148	-1.000	-0.944	
2.999	-1.810	-1.781	-1.638	-1.582	
3.000	-1.806	-1.777	-1.634	-1.577	
3.124	-2.368	-2.344	-2.195	-2.139	
3.125	-2.381	-2.357	-2.208	-2.152	
3.250	-3.072	-3.037	-2.880	-2.817	
3.374	-3.641	-3.608	-3.455	-3.393	
3.375	-3.641	-3.608	-3.455	-3.393	
3.499	-4.197	-4.173	-4.015	-3.953	
3.500	-4.193	-4.183	-4.012	-3.950	
3.625	-4.744	-4.901	-4.694	-4.621	
3.749	-4.710	-4.609	-4.428	-4.379	
3.750	-4.717	-4.616	-4.435	-4.386	
3.874	-5.108	-5.016	-4.839	-4.791	
3.875	-5.118	-5.025	-4.848	-4.800	
3.999	-5.527	-5.443	-5.272	-5.223	
4.000	-5.543	-5.459	-5.287	-5.239	
4.125	-5.538	-5.460	-5.292	-5.244	
4.250	-5.569	-5.555	-5.446	-5.412	
4.375	-5.868	-5.863	-5.759	-5.726	

Conf 16-20					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.483	0.592	0.792	0.862	
2.375	-0.342	-0.218	-0.011	0.059	
2.500	-0.837	-0.728	-0.530	-0.457	
2.625	-1.431	-1.331	-1.127	-1.056	
2.750	-1.966	-1.893	-1.714	-1.652	
2.875	-2.626	-2.552	-2.375	-2.312	
2.999	-3.156	-3.085	-2.910	-2.848	
3.000	-3.151	-3.080	-2.905	-2.843	
3.124	-3.537	-3.470	-3.298	-3.236	
3.125	-3.534	-3.467	-3.295	-3.233	
3.250	-3.752	-3.692	-3.518	-3.451	
3.374	-4.329	-4.272	-4.101	-4.034	
3.375	-4.327	-4.271	-4.100	-4.033	
3.499	-4.780	-4.725	-4.557	-4.490	
3.500	-4.776	-4.722	-4.553	-4.486	
3.625	-5.115	-5.065	-4.900	-4.834	
3.749	-5.178	-5.322	-5.166	-5.088	
3.750	-5.173	-5.317	-5.161	-5.083	
3.874	-5.661	-5.802	-5.652	-5.572	
3.875	-5.644	-5.784	-5.634	-5.554	
3.999	-5.969	-6.108	-5.960	-5.880	
4.000	-5.916	-6.056	-5.908	-5.827	
4.125	-6.148	-6.355	-6.181	-6.097	
4.250	-6.705	-6.920	-6.760	-6.678	
4.375	-7.065	-7.276	-7.122	-7.037	

Conf 11-15 > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.494	0.593	0.726	0.771	
1.999	-0.105	0.001	0.137	0.182	
2.000	-0.112	-0.006	0.131	0.176	
2.125	-0.716	-0.610	-0.475	-0.429	
2.250	-1.413	-1.309	-1.178	-1.132	
2.375	-1.823	-1.732	-1.593	-1.547	
2.500	-2.353	-2.275	-2.154	-2.103	
2.625	-3.047	-2.968	-2.840	-2.789	
2.749	-3.504	-3.426	-3.301	-3.250	
2.750	-3.513	-3.435	-3.310	-3.259	
2.874	-3.878	-3.802	-3.678	-3.627	
2.875	-3.869	-3.793	-3.670	-3.619	
2.999	-4.196	-4.134	-3.999	-3.947	
3.000	-4.205	-4.138	-4.003	-3.953	
3.125	-4.559	-4.540	-4.404	-4.344	
3.249	-5.025	-5.008	-4.877	-4.815	
3.250	-5.011	-4.994	-4.863	-4.801	
3.375	-5.281	-5.262	-5.133	-5.070	
3.499	-5.452	-5.434	-5.305	-5.242	
3.500	-5.425	-5.407	-5.278	-5.216	
3.625	-5.614	-5.544	-5.445	-5.399	
3.749	-5.955	-5.899	-5.792	-5.747	

Conf 8-10					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.405	0.504	0.638	0.683	
1.999	-0.219	-0.113	0.024	0.069	
2.000	-0.225	-0.118	0.018	0.063	
2.125	-0.830	-0.725	-0.590	-0.545	
2.250	-1.518	-1.414	-1.283	-1.238	
2.375	-1.906	-1.816	-1.677	-1.631	
2.500	-2.440	-2.352	-2.218	-2.171	
2.625	-3.026	-2.946	-2.818	-2.768	
2.749	-3.540	-3.462	-3.337	-3.286	
2.750	-3.546	-3.468	-3.343	-3.292	
2.874	-3.894	-3.817	-3.694	-3.643	
2.875	-3.896	-3.820	-3.696	-3.645	
2.999	-4.137	-4.060	-3.936	-3.886	
3.000	-4.134	-4.056	-3.933	-3.882	
3.125	-4.257	-4.202	-4.076	-4.028	
3.249	-4.584	-4.554	-4.432	-4.368	
3.250	-4.578	-4.522	-4.398	-4.350	
3.375	-4.837	-4.788	-4.668	-4.612	
3.499	-4.942	-4.921	-4.800	-4.736	

Conf 21-30 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.555	2.637	2.844	2.899	
2.375	1.717	1.793	1.982	2.070	
2.500	0.842	0.914	1.104	1.192	
2.625	0.096	0.166	0.352	0.439	
2.750	-0.497	-0.459	-0.307	-0.236	
2.875	-1.210	-1.175	-1.027	-0.957	
2.999	-1.752	-1.728	-1.576	-1.506	
3.000	-1.754	-1.730	-1.578	-1.508	
3.124	-2.293	-2.269	-2.120	-2.050	
3.125	-2.306	-2.283	-2.133	-2.063	
3.250	-2.808	-2.760	-2.605	-2.539	
3.374	-3.418	-3.369	-3.218	-3.151	
3.375	-3.405	-3.366	-3.205	-3.138	
3.499	-3.972	-3.980	-3.808	-3.740	
3.500	-3.961	-3.971	-3.797	-3.729	
3.625	-4.415	-4.456	-4.279	-4.207	
3.749	-4.259	-4.270	-4.085	-4.024	
3.750	-4.262	-4.274	-4.088	-4.028	
3.874	-4.680	-4.695	-4.514	-4.453	
3.875	-4.680	-4.694	-4.514	-4.452	
3.999	-4.732	-4.751	-4.574	-4.512	
4.000	-4.719	-4.746	-4.570	-4.508	
4.125	-5.016	-5.072	-4.898	-4.836	
4.250	-3.281	-3.495	-3.261	-3.180	
4.375	-3.640	-3.850	-3.622	-3.539	

Conf 16-20 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.674	2.756	2.965	3.020	
2.375	1.841	1.917	2.106	2.194	
2.500	0.971	1.043	1.233	1.321	
2.625	0.232	0.302	0.488	0.575	
2.750	-0.463	-0.426	-0.273	-0.208	
2.875	-1.168	-1.134	-0.986	-0.921	
2.999	-1.707	-1.683	-1.531	-1.466	
3.000	-1.709	-1.684	-1.532	-1.468	
3.124	-2.249	-2.225	-2.076	-2.012	
3.125	-2.262	-2.239	-2.089	-2.025	
3.250	-2.759	-2.715	-2.559	-2.494	
3.374	-3.391	-3.347	-3.195	-3.130	
3.375	-3.382	-3.348	-3.186	-3.121	
3.499	-3.926	-3.941	-3.768	-3.701	
3.500	-3.922	-3.940	-3.763	-3.697	
3.625	-4.342	-4.419	-4.233	-4.161	
3.749	-4.263	-4.240	-4.056	-3.999	
3.750	-4.268	-4.245	-4.061	-4.004	
3.874	-4.644	-4.625	-4.446	-4.389	
3.875	-4.646	-4.628	-4.449	-4.391	
3.999	-4.904	-4.891	-4.716	-4.659	
4.000	-4.904	-4.892	-4.717	-4.659	
4.125	-5.085	-5.148	-4.976	-4.918	
4.250	-3.635	-3.849	-3.615	-3.534	
4.375	-4.035	-4.245	-4.017	-3.934	

Conf 11-15 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.741	0.840	0.974	1.019	
1.999	0.089	0.195	0.332	0.377	
2.000	0.081	0.186	0.323	0.369	
2.125	-0.548	-0.442	-0.307	-0.261	
2.250	-1.237	-1.133	-1.002	-0.956	
2.375	-1.692	-1.600	-1.461	-1.415	
2.500	-2.193	-2.116	-1.995	-1.944	
2.625	-2.923	-2.844	-2.716	-2.665	
2.749	-2.797	-2.719	-2.594	-2.512	
2.750	-2.807	-2.730	-2.604	-2.522	
2.874	-3.162	-3.085	-2.962	-2.880	
2.875	-3.154	-3.077	-2.954	-2.872	
2.999	-3.437	-3.378	-3.243	-3.160	
3.000	-3.442	-3.383	-3.248	-3.165	
3.125	-2.796	-2.738	-2.637	-2.548	
3.249	-3.019	-2.964	-2.863	-2.775	
3.250	-3.029	-2.974	-2.872	-2.784	
3.375	-3.337	-3.285	-3.185	-3.098	
3.499	-3.497	-3.450	-3.353	-3.267	
3.500	-3.509	-3.461	-3.365	-3.278	
3.625	-3.667	-3.597	-3.498	-3.374	
3.749	-3.962	-3.896	-3.798	-3.676	

Conf 8-10 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	1.175	1.274	1.408	1.468	
1.999	0.519	0.625	0.762	0.822	
2.000	0.511	0.616	0.753	0.814	
2.125	-0.121	-0.014	0.121	0.181	
2.250	-0.793	-0.689	-0.558	-0.497	
2.375	-1.247	-1.155	-1.016	-0.955	
2.500	-1.721	-1.626	-1.483	-1.424	
2.625	-2.159	-2.080	-1.952	-1.870	
2.749	-2.653	-2.575	-2.450	-2.368	
2.750	-2.663	-2.585	-2.460	-2.378	
2.874	-3.005	-2.929	-2.805	-2.723	
2.875	-2.997	-2.920	-2.797	-2.715	
2.999	-3.290	-3.231	-3.096	-3.014	
3.000	-3.295	-3.236	-3.101	-3.019	
3.125	-2.658	-2.601	-2.499	-2.411	
3.249	-2.893	-2.838	-2.737	-2.649	
3.250	-2.903	-2.848	-2.747	-2.658	
3.375	-3.229	-3.177	-3.077	-2.990	
3.499	-3.409	-3.362	-3.265	-3.178	

#### Conforming ARM

### Government Indicative Rates

#### FHA Fixed

Max Net Rebate SB: -5.00 | HB: -4.50

FHA 16-30 > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.835	0.857	0.974	1.061	
2.375	0.261	0.283	0.401	0.488	
2.500	-0.301	-0.279	-0.162	-0.075	
2.625	-0.793	-0.771	-0.654	-0.567	
2.750	-1.804	-1.786	-1.655	-1.546	
2.875	-2.351	-2.333	-2.202	-2.093	
3.000	-2.887	-2.869	-2.738	-2.629	
3.125	-3.373	-3.355	-3.223	-3.114	
3.250	-3.400	-3.683	-3.541	-3.410	
3.375	-3.898	-4.181	-4.039	-3.908	
3.500	-4.312	-4.595	-4.452	-4.321	
3.560	-4.093	-4.376	-4.234	-4.102	
3.625	-4.269	-4.552	-4.409	-4.278	
3.750	-4.865	-5.151	-4.996	-4.843	
3.875	-4.991	-5.277	-5.122	-4.969	
4.000	-4.955	-5.242	-5.087	-4.933	
4.125	-4.768	-5.054	-4.899	-4.746	
4.250	-5.036	-5.342	-5.175	-4.999	
4.375	-5.240	-5.546	-5.379	-5.203	
4.500	-5.365	-5.670	-5.503	-5.328	
4.625	-5.157	-5.463	-5.296	-5.120	

FHA 10-15 > 200K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-1.070	-1.063	-0.849	-0.764	
2.375	-1.514	-1.506	-1.292	-1.207	
2.500	-1.933	-1.926	-1.712	-1.627	
2.625	-2.164	-2.157	-1.943	-1.857	
2.750	-2.684	-2.751	-2.524	-2.417	
2.875	-3.017	-3.084	-2.857	-2.750	
3.000	-3.386	-3.453	-3.227	-3.119	
3.125	-3.692	-3.759	-3.533	-3.425	
3.250	-3.198	-3.386	-3.147	-3.017	
3.375	-3.414	-3.602	-3.363	-3.234	
3.500	-3.801	-3.989	-3.750	-3.620	
3.625	-3.884	-4.071	-3.832	-3.703	
3.750	-4.132	-4.363	-4.112	-3.960	
3.875	-4.316	-4.547	-4.295	-4.143	
4.000	-4.398	-4.629	-4.377	-4.225	
4.125	-4.360	-4.591	-4.339	-4.188	
4.250	-2.159	-2.464	-2.200	-2.026	
4.375	-2.095	-2.400	-2.136	-1.962	
4.500	-2.080	-2.385	-2.121	-1.947	
4.625	-2.080	-2.385	-2.121	-1.947	
4.750	-2.211	-2.434	-2.158	-1.962	

FHA 16-30 Stream > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.145	-0.023	0.144	0.231	
2.375	-0.519	-0.397	-0.229	-0.142	
2.500	-1.051	-0.929	-0.762	-0.675	
2.625	-1.483	-1.361	-1.194	-1.107	
2.750	-2.154	-2.036	-1.855	-1.746	
2.875	-2.551	-2.433	-2.252	-2.143	
3.000	-3.119	-3.001	-2.820	-2.711	
3.125	-3.449	-3.331	-3.149	-3.040	
3.250	-3.610	-3.793	-3.601	-3.470	
3.375	-3.878	-4.061	-3.869	-3.738	
3.500	-4.222	-4.405	-4.212	-4.081	
3.560	-3.758	-3.941	-3.749	-3.617	
3.625	-3.934	-4.117	-3.924	-3.793	
3.750	-4.965	-5.151	-4.946	-4.793	
3.875	-4.741	-4.927	-4.722	-4.569	
4.000	-4.855	-5.042	-4.837	-4.683	
4.125	-4.768	-4.954	-4.749	-4.596	
4.250	-5.176	-5.382	-5.165	-4.989	
4.375	-5.380	-5.586	-5.369	-5.193	
4.500	-5.485	-5.690	-5.473	-5.298	
4.625	-5.297	-5.503	-5.286	-5.110	

FHA 10-15 Stream > 200K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-1.908	-1.901	-1.687	-1.602	
2.375	-2.152	-2.144	-1.930	-1.845	
2.500	-2.541	-2.534	-2.320	-2.235	
2.625	-2.812	-2.805	-2.591	-2.505	
2.750	-3.402	-3.469	-3.242	-3.135	
2.875	-3.635	-3.702	-3.475	-3.368	
3.000	-4.028	-4.095	-3.869	-3.761	
3.125	-4.180	-4.247	-4.021	-3.913	
3.250	-4.296	-4.484	-4.245	-4.115	
3.375	-4.512	-4.700	-4.461	-4.332	
3.500	-4.899	-5.087	-4.848	-4.718	
3.625	-4.982	-5.169	-4.930	-4.801	
3.750	-5.230	-5.461	-5.210	-5.058	
3.875	-5.414	-5.645	-5.393	-5.241	
4.000	-5.296	-5.527	-5.275	-5.123	
4.125	-5.258	-5.489	-5.237	-5.086	
4.250	-3.057	-3.362	-3.098	-2.924	
4.375	-2.993	-3.298	-3.034	-2.860	
4.500	-2.978	-3.283	-3.019	-2.845	
4.625	-2.978	-3.283	-3.019	-2.845	
4.750	-3.109	-3.332	-3.056	-2.860	

FHA 16-30 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.187	1.249	1.339	1.426	
2.375	0.676	0.738	0.828	0.915	
2.500	0.177	0.238	0.329	0.415	
2.625	-0.312	-0.250	-0.159	-0.073	
2.750	-1.162	-1.104	-1.007	-0.898	
2.875	-1.642	-1.584	-1.486	-1.377	
3.000	-2.091	-2.033	-1.936	-1.827	
3.125	-2.494	-2.436	-2.339	-2.230	
3.250	-2.328	-2.570	-2.446	-2.315	
3.375	-2.698	-2.940	-2.816	-2.685	
3.500	-3.001	-3.243	-3.119	-2.988	
3.560	-3.175	-3.418	-3.294	-3.162	
3.625	-3.237	-3.480	-3.356	-3.224	
3.750	-2.001	-2.248	-2.034	-1.881	
3.875	-2.245	-2.492	-2.278	-2.124	
4.000	-1.679	-1.925	-1.712	-1.558	
4.125	-1.893	-2.139	-1.926	-1.772	
4.250	-0.997	-1.263	-0.980	-0.804	
4.375	-1.061	-1.326	-1.043	-0.867	
4.500	-1.199	-1.465	-1.182	-1.006	
4.625	-1.347	-1.612	-1.329	-1.153	

FHA 10-15 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.008	2.016	2.381	2.466	
2.375	1.645	1.652	2.017	2.102	
2.500	1.325	1.332	1.697	1.782	
2.625	1.053	1.060	1.425	1.510	
2.750	-0.819	-0.886	-0.568	-0.460	
2.875	-1.084	-1.151	-0.833	-0.725	
3.000	-1.302	-1.369	-1.051	-0.944	
3.125	-1.328	-1.395	-1.076	-0.969	
3.250	-1.788	-1.976	-1.662	-1.532	
3.375	-1.973	-2.161	-1.847	-1.717	
3.500	-2.127	-2.314	-2.000	-1.871	
3.625	-2.105	-2.293	-1.979	-1.849	
3.750	-2.231	-2.462	-2.110	-1.959	
3.875	-2.370	-2.601	-2.250	-2.098	
4.000	-2.491	-2.722	-2.371	-2.219	
4.125	-2.586	-2.817	-2.465	-2.313	
4.250	-0.919	-1.224	-0.885	-0.711	
4.375	-0.996	-1.301	-0.962	-0.788	
4.500	-1.029	-1.334	-0.994	-0.820	
4.625	-1.010	-1.315	-0.976	-0.802	
4.750	1.556	1.334	1.810	2.006	

FHA 16-30 Stream HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.327	1.449	1.629	1.716	
2.375	0.816	0.938	1.118	1.205	
2.500	0.317	0.438	0.619	0.705	
2.625	-0.172	-0.050	0.131	0.217	
2.750	-0.952	-0.834	-0.647	-0.538	
2.875	-1.492	-1.374	-1.186	-1.077	
3.000	-1.991	-1.873	-1.686	-1.577	
3.125	-2.464	-2.346	-2.159	-2.050	
3.250	-1.968	-2.150	-1.936	-1.805	
3.375	-2.628	-2.810	-2.596	-2.465	
3.500	-3.001	-3.183	-2.969	-2.838	
3.560	-2.975	-3.158	-2.944	-2.812	
3.625	-3.037	-3.220	-3.006	-2.874	
3.750	-2.041	-2.228	-1.924	-1.771	
3.875	-1.965	-2.152	-1.848	-1.694	
4.000	-2.329	-2.515	-2.212	-2.058	
4.125	-2.223	-2.409	-2.106	-1.952	
4.250	-1.377	-1.563	-1.210	-1.034	
4.375	-1.531	-1.736	-1.363	-1.187	
4.500	-1.949	-2.155	-1.782	-1.606	
4.625	-1.977	-2.182	-1.809	-1.633	

FHA 10-15 Stream HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.284	2.292	2.657	2.742	
2.375	1.921	1.928	2.293	2.378	
2.500	1.601	1.608	1.973	2.058	
2.625	1.329	1.336	1.701	1.786	
2.750	-0.473	-0.540	-0.222	-0.114	
2.875	-0.798	-0.865	-0.547	-0.439	
3.000	-1.066	-1.133	-0.815	-0.708	
3.125	-1.312	-1.379	-1.060	-0.953	
3.250	-1.402	-1.590	-1.276	-1.146	
3.375	-1.877	-2.065	-1.751	-1.621	
3.500	-2.101	-2.288	-1.974	-1.845	
3.625	-2.029	-2.217	-1.903	-1.773	
3.750	-2.155	-2.386	-2.034	-1.883	
3.875	-1.974	-2.205	-1.854	-1.702	
4.000	-2.265	-2.496	-2.145	-1.993	
4.125	-2.110	-2.341	-1.989	-1.837	
4.250	-0.653	-0.958	-0.619	-0.445	
4.375	-0.740	-1.045	-0.706	-0.532	
4.500	-1.113	-1.418	-1.078	-0.904	
4.625	-1.114	-1.419	-1.080	-0.906	
4.750	1.832	1.610	2.086	2.282	

#### FHA ARM

Max Net Rebate SB: -3.50 | HB: -3.50 | Margin: 2.00%

FHA 7/1 Caps: (2/2/6)					
Rate	15 Day	30 Day	45 Day	60 Day	
2.500					
2.625					
2.750					
2.875					
3.000					
3.125					
3.250					
3.375					
3.500					
3.625					
3.750					
3.875					
4.000					

FHA 5/1 Caps: (1/1/5)					
Rate	15 Day	30 Day	45 Day	60 Day	
2.500					

### Government Indicative Rates

#### VA Fixed

Max Net Rebate SB: -5.00 | HB: -4.50

VA 16-30 > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.554	0.576	0.694	0.780	
2.375	0.234	0.256	0.374	0.460	
2.500	-0.268	-0.246	-0.129	-0.042	
2.625	-0.766	-0.744	-0.626	-0.539	
2.750	-1.523	-1.505	-1.374	-1.264	
2.875	-2.081	-2.062	-1.931	-1.822	
3.000	-2.589	-2.571	-2.439	-2.330	
3.125	-2.963	-2.944	-2.813	-2.704	
3.250	-2.606	-2.888	-2.746	-2.615	
3.375	-3.031	-3.314	-3.172	-3.041	
3.500	-3.426	-3.709	-3.566	-3.435	
3.560	-2.444	-2.726	-2.584	-2.453	
3.625	-2.561	-2.843	-2.701	-2.570	
3.750	-3.319	-3.605	-3.450	-3.297	
3.875	-3.681	-3.967	-3.813	-3.659	
4.000	-3.805	-4.092	-3.937	-3.784	
4.125	-4.088	-4.374	-4.219	-4.066	
4.250	-4.339	-4.645	-4.478	-4.302	
4.375	-4.487	-4.793	-4.625	-4.450	
4.500	-4.577	-4.883	-4.715	-4.540	
4.625	-4.661	-4.967	-4.800	-4.624	

VA 10-15 > 200K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.992	-0.985	-0.771	-0.686	
2.375	-1.146	-1.138	-0.924	-0.839	
2.500	-1.419	-1.412	-1.197	-1.112	
2.625	-1.679	-1.672	-1.458	-1.373	
2.750	-2.246	-2.313	-2.086	-1.979	
2.875	-2.586	-2.653	-2.427	-2.319	
3.000	-1.718	-1.785	-1.558	-1.451	
3.125	-1.844	-1.911	-1.684	-1.577	
3.250	-1.705	-1.893	-1.654	-1.524	
3.375	-1.926	-2.114	-1.875	-1.745	
3.500	-2.196	-2.383	-2.144	-2.015	
3.625	-2.372	-2.559	-2.320	-2.191	
3.750	-2.737	-2.967	-2.716	-2.564	
3.875	-2.912	-3.143	-2.891	-2.739	
4.000	-2.992	-3.223	-2.972	-2.820	
4.125	-2.957	-3.187	-2.936	-2.784	
4.250	-0.912	-1.216	-0.952	-0.778	
4.375	-0.841	-1.146	-0.882	-0.708	
4.500	-0.825	-1.130	-0.866	-0.692	
4.625	-0.945	-1.250	-0.986	-0.812	
4.750	-1.076	-1.299	-1.023	-0.827	

VA 16-30 IRRRL > 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.411	-0.349	-0.181	-0.095	
2.375	-0.756	-0.694	-0.526	-0.440	
2.500	-1.308	-1.246	-1.079	-0.992	
2.625	-1.806	-1.744	-1.576	-1.489	
2.750	-2.353	-2.295	-2.114	-2.004	
2.875	-2.671	-2.612	-2.431	-2.322	
3.000	-3.219	-3.161	-2.979	-2.870	
3.125	-3.623	-3.564	-3.383	-3.274	
3.250	-3.416	-3.658	-3.466	-3.335	
3.375	-3.861	-4.104	-3.912	-3.781	
3.500	-4.246	-4.489	-4.296	-4.165	
3.560	-3.914	-4.156	-3.964	-3.833	
3.625	-4.031	-4.273	-4.081	-3.950	
3.750	-4.589	-4.835	-4.630	-4.477	
3.875	-5.101	-5.347	-5.143	-4.989	
4.000	-5.205	-5.452	-5.247	-5.094	
4.125	-5.268	-5.514	-5.309	-5.156	
4.250	-5.549	-5.815	-5.598	-5.422	
4.375	-5.697	-5.963	-5.745	-5.570	
4.500	-5.787	-6.053	-5.835	-5.660	
4.625	-5.721	-5.987	-5.770	-5.594	

VA 10-15 IRRRL > 200K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-1.942	-1.935	-1.721	-1.636	
2.375	-2.246	-2.238	-2.024	-1.939	
2.500	-2.569	-2.562	-2.347	-2.262	
2.625	-2.949	-2.942	-2.728	-2.643	
2.750	-3.536	-3.603	-3.376	-3.269	
2.875	-3.826	-3.893	-3.667	-3.559	
3.000	-3.368	-3.435	-3.208	-3.101	
3.125	-3.494	-3.561	-3.334	-3.227	
3.250	-3.455	-3.643	-3.404	-3.274	
3.375	-3.426	-3.614	-3.375	-3.245	
3.500	-3.696	-3.883	-3.644	-3.515	
3.625	-3.772	-3.959	-3.720	-3.591	
3.750	-4.137	-4.367	-4.116	-3.964	
3.875	-4.312	-4.543	-4.291	-4.139	
4.000	-4.392	-4.623	-4.372	-4.220	
4.125	-4.357	-4.587	-4.336	-4.184	
4.250	-2.312	-2.616	-2.352	-2.178	
4.375	-2.241	-2.546	-2.282	-2.108	
4.500	-2.225	-2.530	-2.266	-2.092	
4.625	-2.345	-2.650	-2.386	-2.212	
4.750	-2.476	-2.699	-2.423	-2.227	

VA 16-30 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.237	1.259	1.389	1.476	
2.375	0.792	0.814	0.944	1.031	
2.500	0.271	0.293	0.423	0.510	
2.625	-0.207	-0.185	-0.054	0.032	
2.750	-1.239	-1.221	-1.084	-0.975	
2.875	-1.736	-1.718	-1.581	-1.472	
3.000	-2.135	-2.117	-1.980	-1.871	
3.125	-2.440	-2.422	-2.285	-2.176	
3.250	-2.108	-2.391	-2.226	-2.095	
3.375	-2.277	-2.560	-2.396	-2.264	
3.500	-2.360	-2.642	-2.478	-2.347	
3.560	-1.999	-2.281	-2.117	-1.986	
3.625	-2.023	-2.306	-2.141	-2.010	
3.750	-1.455	-1.742	-1.488	-1.335	
3.875	-1.686	-1.972	-1.718	-1.565	
4.000	-1.743	-2.029	-1.776	-1.622	
4.125	-2.114	-2.401	-2.147	-1.994	
4.250	-1.205	-1.511	-1.188	-1.012	
4.375	-1.181	-1.487	-1.163	-0.988	
4.500	-1.280	-1.586	-1.263	-1.087	
4.625	-1.645	-1.951	-1.628	-1.452	

VA 10-15 HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.702	2.709	3.074	3.159	
2.375	2.484	2.491	2.856	2.941	
2.500	2.204	2.211	2.576	2.662	
2.625	1.973	1.980	2.345	2.430	
2.750	-0.067	-0.134	0.184	0.291	
2.875	-0.254	-0.320	-0.002	0.105	
3.000	-1.010	-1.077	-0.758	-0.651	
3.125	-1.201	-1.268	-0.950	-0.842	
3.250	-0.163	-0.351	-0.037	0.093	
3.375	-0.292	-0.480	-0.166	-0.036	
3.500	-0.472	-0.660	-0.346	-0.216	
3.625	-0.486	-0.674	-0.360	-0.230	
3.750	-0.616	-0.847	-0.495	-0.344	
3.875	-0.786	-1.016	-0.665	-0.513	
4.000	-0.942	-1.173	-0.821	-0.669	
4.125	-1.072	-1.302	-0.951	-0.799	
4.250	0.690	0.385	0.724	0.898	
4.375	0.591	0.286	0.625	0.799	
4.500	0.548	0.243	0.582	0.756	
4.625	0.453	0.148	0.487	0.661	
4.750	3.090	2.867	3.344	3.540	

VA 16-30 IRRRL HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.017	0.069	0.249	0.336	
2.375	-0.198	-0.146	0.034	0.121	
2.500	-0.569	-0.517	-0.337	-0.250	
2.625	-1.147	-1.095	-0.914	-0.828	
2.750	-1.919	-1.871	-1.684	-1.575	
2.875	-2.276	-2.228	-2.041	-1.932	
3.000	-2.705	-2.657	-2.470	-2.361	
3.125	-3.010	-2.962	-2.775	-2.666	
3.250	-2.668	-2.921	-2.706	-2.575	
3.375	-2.957	-3.210	-2.996	-2.864	
3.500	-3.020	-3.272	-3.058	-2.927	
3.560	-2.709	-2.961	-2.747	-2.616	
3.625	-2.733	-2.986	-2.771	-2.640	
3.750	-2.325	-2.582	-2.278	-2.125	
3.875	-2.376	-2.632	-2.328	-2.175	
4.000	-2.623	-2.879	-2.576	-2.422	
4.125	-2.734	-2.991	-2.687	-2.534	
4.250	-1.825	-2.101	-1.728	-1.552	
4.375	-1.801	-2.077	-1.703	-1.528	
4.500	-1.900	-2.176	-1.803	-1.627	
4.625	-2.155	-2.431	-2.058	-1.882	

VA 10-15 IRRRL HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.402	1.409	1.774	1.859	
2.375	1.254	1.261	1.626	1.711	
2.500	1.024	1.031	1.396	1.482	
2.625	0.783	0.790	1.155	1.240	
2.750	-1.287	-1.354	-1.036	-0.929	
2.875	-1.474	-1.540	-1.222	-1.115	
3.000	-1.700	-1.767	-1.448	-1.341	
3.125	-1.891	-1.958	-1.640	-1.532	
3.250	-1.113	-1.301	-0.987	-0.857	
3.375	-1.242	-1.430	-1.116	-0.986	
3.500	-1.422	-1.610	-1.296	-1.166	
3.625	-1.436	-1.624	-1.310	-1.180	
3.750	-1.516	-1.747	-1.395	-1.244	
3.875	-1.736	-1.966	-1.615	-1.463	
4.000	-1.892	-2.123	-1.771	-1.619	
4.125	-2.022	-2.252	-1.901	-1.749	
4.250	-0.260	-0.565	-0.226	-0.052	
4.375	-0.359	-0.664	-0.325	-0.151	
4.500	-0.402	-0.707	-0.368	-0.194	
4.625	-0.647	-0.952	-0.613	-0.439	
4.750	2.240	2.017	2.494	2.690	

#### VA ARM

Max Net Rebate SB: -3.50 | HB: -3.50 | Margin: 2.00%

VA 7/1 Caps: (2/2/6)					
Rate	15 Day	30 Day	45 Day	60 Day	
2.500					
2.625					
2.750					
2.875					
3.000					
3.125					
3.250					
3.375					
3.500					
3.625					
3.750					
3.875					
4.000					

VA 5/1 Caps: (1/1/5)					
Rate	15 Day	30 Day	45 Day	60 Day	
2.500					

### Low Balance Indicative Rates

#### Conf 21-30 Fixed

Max Net Rebate SB: -4.50

<= 85K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.389	4.434	4.619	4.675	
2.375	3.489	3.539	3.718	3.777	
2.500	2.534	2.607	2.796	2.857	
2.625	1.551	1.609	1.777	1.841	
2.750	1.012	1.049	1.211	1.306	
2.875	0.216	0.245	0.418	0.512	
2.999	0.150	0.174	0.342	0.437	
3.000	0.149	0.173	0.341	0.436	
3.124	-1.118	-1.072	-0.870	-0.799	
3.125	-1.164	-1.118	-0.916	-0.844	
3.250	-2.452	-2.388	-2.252	-2.182	
3.374	-3.071	-3.014	-2.882	-2.813	
3.375	-3.079	-3.022	-2.890	-2.820	
3.499	-3.547	-3.494	-3.363	-3.295	
3.500	-3.562	-3.508	-3.377	-3.309	
3.625	-3.872	-3.828	-3.702	-3.633	
3.749	-3.918	-3.817	-3.655	-3.593	
3.750	-3.989	-3.888	-3.726	-3.661	
3.874	-4.263	-4.171	-4.013	-3.949	
3.875	-4.272	-4.180	-4.022	-3.958	
3.999	-4.612	-4.528	-4.375	-4.311	
4.000	-4.627	-4.544	-4.391	-4.327	
4.125	-4.794	-4.704	-4.564	-4.500	
4.250	-4.993	-4.979	-4.894	-4.842	
4.375	-5.303	-5.297	-5.217	-5.166	

> 85K <= 110K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.623	4.669	4.845	4.900	
2.375	3.735	3.785	3.956	4.013	
2.500	2.798	2.868	3.034	3.094	
2.625	1.797	1.855	2.015	2.078	
2.750	1.275	1.312	1.472	1.559	
2.875	0.493	0.527	0.683	0.769	
2.999	0.485	0.514	0.665	0.751	
3.000	0.436	0.464	0.615	0.704	
3.124	-0.646	-0.622	-0.463	-0.374	
3.125	-0.748	-0.724	-0.565	-0.472	
3.250	-2.298	-2.320	-2.120	-2.012	
3.374	-2.832	-2.930	-2.661	-2.558	
3.375	-2.888	-2.980	-2.717	-2.608	
3.499	-3.560	-3.507	-3.371	-3.305	
3.500	-3.574	-3.521	-3.385	-3.318	
3.625	-3.885	-3.840	-3.709	-3.643	
3.749	-3.904	-3.803	-3.635	-3.576	
3.750	-3.975	-3.874	-3.706	-3.643	
3.874	-4.276	-4.183	-4.020	-3.958	
3.875	-4.285	-4.193	-4.029	-3.967	
3.999	-4.624	-4.541	-4.383	-4.321	
4.000	-4.640	-4.556	-4.399	-4.336	
4.125	-4.793	-4.703	-4.558	-4.496	
4.250	-4.990	-4.976	-4.886	-4.836	
4.375	-5.300	-5.294	-5.209	-5.160	

> 110K <= 125K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.855	3.928	4.129	4.197	
2.375	2.972	3.044	3.242	3.309	
2.500	2.049	2.121	2.317	2.399	
2.625	1.115	1.181	1.333	1.394	
2.750	0.070	0.107	0.265	0.346	
2.875	-0.986	-0.952	-0.799	-0.716	
2.999	-1.087	-1.063	-0.907	-0.824	
3.000	-1.188	-1.164	-1.003	-0.916	
3.124	-2.484	-2.460	-2.303	-2.215	
3.125	-2.571	-2.548	-2.390	-2.313	
3.250	-3.744	-3.708	-3.542	-3.492	
3.374	-4.382	-4.368	-4.188	-4.138	
3.375	-4.370	-4.372	-4.184	-4.134	
3.499	-4.893	-4.919	-4.733	-4.684	
3.500	-4.888	-4.914	-4.728	-4.679	
3.625	-5.179	-5.135	-4.999	-4.934	
3.749	-5.209	-5.108	-4.935	-4.876	
3.750	-5.280	-5.179	-5.006	-4.944	
3.874	-5.951	-5.858	-5.690	-5.629	
3.875	-5.960	-5.867	-5.700	-5.638	
3.999	-5.570	-5.473	-5.324	-5.263	
4.000	-5.581	-5.485	-5.336	-5.275	
4.125	-5.417	-5.328	-5.182	-5.121	
4.250	-6.035	-6.021	-5.930	-5.883	
4.375	-5.955	-5.950	-5.863	-5.817	

> 125K <= 150K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.889	2.971	3.157	3.221	
2.375	2.033	2.113	2.297	2.379	
2.500	1.118	1.191	1.384	1.466	
2.625	0.220	0.290	0.480	0.561	
2.750	-0.806	-0.768	-0.612	-0.535	
2.875	-1.557	-1.523	-1.372	-1.295	
2.999	-2.266	-2.242	-2.082	-2.004	
3.000	-2.295	-2.271	-2.111	-2.062	
3.124	-3.011	-2.988	-2.831	-2.782	
3.125	-2.999	-2.975	-2.818	-2.771	
3.250	-4.015	-3.980	-3.815	-3.763	
3.374	-4.364	-4.331	-4.170	-4.119	
3.375	-4.352	-4.320	-4.159	-4.108	
3.499	-4.718	-4.712	-4.530	-4.480	
3.500	-4.700	-4.707	-4.525	-4.475	
3.625	-4.932	-4.962	-4.786	-4.736	
3.749	-5.176	-5.075	-4.900	-4.842	
3.750	-5.241	-5.146	-4.971	-4.910	
3.874	-5.340	-5.247	-5.077	-5.016	
3.875	-5.347	-5.256	-5.086	-5.025	
3.999	-5.673	-5.576	-5.424	-5.363	
4.000	-5.684	-5.588	-5.435	-5.375	
4.125	-5.650	-5.561	-5.411	-5.351	
4.250	-6.157	-6.143	-6.049	-6.002	
4.375	-6.407	-6.402	-6.312	-6.266	

> 150K <= 175K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.211	3.293	3.462	3.517	
2.375	2.354	2.436	2.619	2.700	
2.500	1.464	1.536	1.729	1.809	
2.625	0.566	0.636	0.825	0.904	
2.750	-0.768	-0.731	-0.576	-0.503	
2.875	-1.450	-1.416	-1.266	-1.193	
2.999	-1.975	-1.951	-1.792	-1.719	
3.000	-2.017	-1.993	-1.835	-1.783	
3.124	-2.753	-2.730	-2.574	-2.522	
3.125	-2.741	-2.717	-2.562	-2.512	
3.250	-3.504	-3.468	-3.304	-3.251	
3.374	-4.162	-4.130	-3.970	-3.916	
3.375	-4.162	-4.129	-3.970	-3.916	
3.499	-4.778	-4.765	-4.590	-4.536	
3.500	-4.775	-4.774	-4.595	-4.541	
3.625	-5.122	-5.090	-4.950	-4.888	
3.749	-5.244	-5.143	-4.966	-4.911	
3.750	-5.315	-5.214	-5.037	-4.979	
3.874	-5.656	-5.563	-5.392	-5.334	
3.875	-5.665	-5.572	-5.401	-5.343	
3.999	-5.734	-5.651	-5.484	-5.426	
4.000	-5.750	-5.666	-5.500	-5.442	
4.125	-5.743	-5.654	-5.501	-5.443	
4.250	-5.938	-5.924	-5.826	-5.782	
4.375	-6.007	-6.002	-5.909	-5.866	

> 175K <= 200K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.985	3.067	3.216	3.271	
2.375	2.128	2.209	2.393	2.472	
2.500	1.155	1.231	1.417	1.496	
2.625	0.390	0.461	0.648	0.726	
2.750	-0.412	-0.375	-0.221	-0.156	
2.875	-1.154	-1.120	-0.971	-0.906	
2.999	-1.735	-1.711	-1.554	-1.489	
3.000	-1.737	-1.713	-1.556	-1.491	
3.124	-2.407	-2.369	-2.215	-2.150	
3.125	-2.436	-2.390	-2.232	-2.166	
3.250	-3.309	-3.274	-3.111	-3.036	
3.374	-3.918	-3.885	-3.727	-3.652	
3.375	-3.917	-3.885	-3.727	-3.652	
3.499	-4.358	-4.367	-4.171	-4.096	
3.500	-4.354	-4.386	-4.176	-4.101	
3.625	-5.079	-5.034	-4.893	-4.834	
3.749	-4.987	-4.886	-4.709	-4.657	
3.750	-5.053	-4.952	-4.775	-4.720	
3.874	-5.375	-5.282	-5.109	-5.055	
3.875	-5.384	-5.291	-5.118	-5.064	
3.999	-5.563	-5.480	-5.312	-5.258	
4.000	-5.579	-5.495	-5.327	-5.273	
4.125	-5.032	-4.954	-4.790	-4.736	
4.250	-5.481	-5.467	-5.364	-5.322	
4.375	-5.940	-5.935	-5.837	-5.797	

> 200K <= 225K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.650	2.732	2.881	2.936	
2.375	1.773	1.854	2.038	2.117	
2.500	0.890	0.970	1.152	1.231	
2.625	0.159	0.229	0.415	0.494	
2.750	-0.707	-0.669	-0.517	-0.461	
2.875	-1.429	-1.394	-1.246	-1.190	
2.999	-2.056	-2.028	-1.884	-1.828	
3.000	-2.052	-2.023	-1.880	-1.823	
3.124	-2.639	-2.615	-2.467	-2.410	
3.125	-2.652	-2.628	-2.479	-2.423	
3.250	-3.392	-3.357	-3.200	-3.137	
3.374	-3.960	-3.928	-3.775	-3.713	
3.375	-3.960	-3.928	-3.775	-3.713	
3.499	-4.516	-4.485	-4.335	-4.273	
3.500	-4.513	-4.492	-4.333	-4.271	
3.625	-5.009	-5.132	-4.978	-4.922	
3.749	-4.865	-4.764	-4.574	-4.525	
3.750	-4.896	-4.795	-4.605	-4.556	
3.874	-5.288	-5.195	-5.009	-4.961	
3.875	-5.297	-5.204	-5.018	-4.970	
3.999	-5.706	-5.623	-5.442	-5.393	
4.000	-5.722	-5.638	-5.458	-5.409	
4.125	-5.713	-5.623	-5.451	-5.403	
4.250	-5.672	-5.658	-5.542	-5.508	
4.375	-5.972	-5.967	-5.855	-5.822	

> 225K <= 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.745	2.827	2.976	3.031	
2.375	1.868	1.949	2.133	2.212	
2.500	0.995	1.075	1.257	1.336	
2.625	0.267	0.338	0.524	0.602	
2.750	-0.467	-0.429	-0.277	-0.221	
2.875	-1.189	-1.154	-1.006	-0.950	
2.999	-1.816	-1.787	-1.644	-1.588	
3.000	-1.812	-1.78			

**Low Balance Indicative Rates**

**FHA 16-30 Fixed**

Max Net Rebate SB: -5.00

<= 85K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.796	1.818	1.947	2.034	
2.375	1.222	1.244	1.374	1.461	
2.500	0.660	0.682	0.811	0.898	
2.625	0.108	0.130	0.260	0.346	
2.750	-0.510	-0.492	-0.362	-0.253	
2.875	-1.257	-1.239	-1.109	-1.000	
3.000	-1.761	-1.743	-1.613	-1.504	
3.125	-2.087	-2.069	-1.939	-1.830	
3.250	-2.760	-3.043	-2.901	-2.770	
3.375	-3.168	-3.451	-3.309	-3.178	
3.500	-3.657	-3.940	-3.797	-3.666	
3.560	-3.798	-4.081	-3.939	-3.807	
3.625	-3.974	-4.257	-4.114	-3.983	
3.750	-4.190	-4.476	-4.321	-4.168	
3.875	-4.536	-4.822	-4.667	-4.514	
4.000	-4.230	-4.517	-4.362	-4.208	
4.125	-4.063	-4.349	-4.194	-4.041	
4.250	-4.411	-4.717	-4.550	-4.374	
4.375	-4.785	-5.091	-4.924	-4.748	
4.500	-4.680	-4.985	-4.818	-4.643	
4.625	-4.672	-4.978	-4.811	-4.635	

> 85K <= 110K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.983	2.005	2.125	2.212	
2.375	1.410	1.432	1.552	1.639	
2.500	0.847	0.869	0.989	1.076	
2.625	0.295	0.317	0.438	0.524	
2.750	-0.510	-0.492	-0.362	-0.253	
2.875	-1.257	-1.239	-1.109	-1.000	
3.000	-1.761	-1.743	-1.613	-1.504	
3.125	-2.597	-2.579	-2.449	-2.340	
3.250	-3.150	-3.433	-3.291	-3.160	
3.375	-3.558	-3.841	-3.699	-3.568	
3.500	-3.847	-4.130	-3.987	-3.856	
3.560	-3.898	-4.181	-4.039	-3.907	
3.625	-4.074	-4.357	-4.214	-4.083	
3.750	-4.190	-4.476	-4.321	-4.168	
3.875	-4.536	-4.822	-4.667	-4.514	
4.000	-4.230	-4.517	-4.362	-4.208	
4.125	-4.063	-4.349	-4.194	-4.041	
4.250	-4.411	-4.717	-4.550	-4.374	
4.375	-4.785	-5.091	-4.924	-4.748	
4.500	-4.680	-4.985	-4.818	-4.643	
4.625	-4.672	-4.978	-4.811	-4.635	

> 110K <= 125K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.041	2.063	2.183	2.270	
2.375	1.468	1.489	1.609	1.696	
2.500	0.905	0.927	1.047	1.134	
2.625	0.353	0.375	0.495	0.582	
2.750	-0.460	-0.442	-0.312	-0.203	
2.875	-1.207	-1.189	-1.059	-0.950	
3.000	-1.711	-1.693	-1.563	-1.454	
3.125	-2.137	-2.119	-1.989	-1.880	
3.250	-3.120	-3.403	-3.261	-3.130	
3.375	-3.003	-3.286	-3.144	-3.013	
3.500	-3.637	-3.920	-3.777	-3.646	
3.560	-3.778	-4.061	-3.919	-3.787	
3.625	-3.954	-4.237	-4.094	-3.963	
3.750	-4.920	-5.206	-5.051	-4.898	
3.875	-5.266	-5.552	-5.397	-5.244	
4.000	-4.060	-4.347	-4.192	-4.038	
4.125	-3.893	-4.179	-4.024	-3.871	
4.250	-4.241	-4.547	-4.380	-4.204	
4.375	-4.615	-4.921	-4.754	-4.578	
4.500	-4.630	-4.935	-4.768	-4.593	
4.625	-4.622	-4.928	-4.761	-4.585	

> 125K <= 150K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.799	1.821	1.940	2.027	
2.375	1.225	1.247	1.367	1.454	
2.500	0.663	0.685	0.804	0.891	
2.625	0.111	0.133	0.253	0.339	
2.750	-0.810	-0.792	-0.662	-0.553	
2.875	-1.657	-1.639	-1.509	-1.400	
3.000	-2.331	-2.313	-2.183	-2.074	
3.125	-2.507	-2.489	-2.359	-2.250	
3.250	-3.340	-3.623	-3.481	-3.350	
3.375	-3.578	-3.861	-3.719	-3.588	
3.500	-3.917	-4.200	-4.057	-3.926	
3.560	-3.918	-4.201	-4.059	-3.927	
3.625	-4.094	-4.377	-4.234	-4.103	
3.750	-4.190	-4.476	-4.321	-4.168	
3.875	-4.796	-5.076	-4.921	-4.768	
4.000	-4.380	-4.667	-4.512	-4.358	
4.125	-4.213	-4.499	-4.344	-4.191	
4.250	-4.561	-4.867	-4.700	-4.524	
4.375	-4.935	-5.241	-5.074	-4.898	
4.500	-4.880	-5.185	-5.018	-4.843	
4.625	-4.872	-5.178	-5.011	-4.835	

> 150K <= 175K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.657	1.678	1.798	1.884	
2.375	1.083	1.105	1.224	1.311	
2.500	0.521	0.543	0.662	0.748	
2.625	-0.031	-0.009	0.110	0.197	
2.750	-0.935	-0.917	-0.787	-0.660	
2.875	-2.042	-2.024	-1.876	-1.767	
3.000	-2.510	-2.492	-2.344	-2.235	
3.125	-2.752	-2.734	-2.586	-2.477	
3.250	-3.690	-3.973	-3.831	-3.700	
3.375	-3.463	-3.746	-3.604	-3.473	
3.500	-4.227	-4.510	-4.368	-4.236	
3.560	-4.238	-4.521	-4.379	-4.247	
3.625	-4.414	-4.697	-4.554	-4.423	
3.750	-4.990	-5.276	-5.121	-4.968	
3.875	-5.336	-5.622	-5.467	-5.314	
4.000	-4.580	-4.867	-4.712	-4.558	
4.125	-4.413	-4.699	-4.544	-4.391	
4.250	-4.761	-5.067	-4.900	-4.724	
4.375	-5.135	-5.441	-5.274	-5.098	
4.500	-5.030	-5.335	-5.168	-4.993	
4.625	-5.022	-5.328	-5.161	-4.985	

> 175K <= 200K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.422	1.444	1.562	1.649	
2.375	0.849	0.871	0.989	1.076	
2.500	0.286	0.308	0.427	0.513	
2.625	-0.266	-0.244	-0.125	-0.038	
2.750	-0.948	-0.930	-0.791	-0.682	
2.875	-1.845	-1.827	-1.688	-1.579	
3.000	-2.451	-2.433	-2.294	-2.185	
3.125	-2.239	-2.220	-2.081	-1.972	
3.250	-3.720	-4.003	-3.861	-3.730	
3.375	-4.228	-4.511	-4.369	-4.238	
3.500	-4.637	-4.920	-4.777	-4.646	
3.560	-4.418	-4.701	-4.559	-4.427	
3.625	-4.594	-4.877	-4.734	-4.603	
3.750	-4.910	-5.196	-5.041	-4.888	
3.875	-5.036	-5.322	-5.167	-5.014	
4.000	-4.920	-5.207	-5.052	-4.898	
4.125	-4.753	-5.039	-4.884	-4.731	
4.250	-5.101	-5.407	-5.240	-5.064	
4.375	-5.475	-5.781	-5.614	-5.438	
4.500	-5.370	-5.675	-5.508	-5.333	
4.625	-5.362	-5.668	-5.501	-5.325	

> 200K <=225K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.225	1.247	1.364	1.451	
2.375	0.652	0.674	0.791	0.878	
2.500	0.089	0.111	0.228	0.315	
2.625	-0.403	-0.381	-0.264	-0.177	
2.750	-1.547	-1.529	-1.399	-1.290	
2.875	-2.094	-2.076	-1.946	-1.837	
3.000	-2.618	-2.600	-2.470	-2.361	
3.125	-3.114	-3.096	-2.966	-2.857	
3.250	-3.290	-3.573	-3.431	-3.300	
3.375	-3.358	-3.641	-3.499	-3.368	
3.500	-4.162	-4.445	-4.302	-4.171	
3.560	-4.338	-4.621	-4.479	-4.347	
3.625	-4.514	-4.797	-4.654	-4.523	
3.750	-4.765	-5.051	-4.896	-4.743	
3.875	-4.851	-5.137	-4.982	-4.829	
4.000	-4.735	-5.022	-4.867	-4.713	
4.125	-4.518	-4.804	-4.649	-4.496	
4.250	-4.816	-5.122	-4.955	-4.779	
4.375	-5.190	-5.496	-5.329	-5.153	
4.500	-5.105	-5.410	-5.243	-5.068	
4.625	-5.077	-5.383	-5.216	-5.040	

> 225K <=250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.235	1.257	1.374	1.461	
2.375	0.661	0.683	0.801	0.888	
2.500	0.099	0.121	0.238	0.325	
2.625	-0.393	-0.371	-0.254	-0.167	
2.750	-1.414	-1.396	-1.265	-1.156	
2.875	-1.961	-1.943	-1.812	-1.703	
3.000	-2.487	-2.469	-2.338	-2.229	
3.125	-2.983	-2.965	-2.833	-2.724	
3.250	-3.290	-3.573	-3.431	-3.300	
3.375	-3.358	-3.641	-3.499	-3.368	
3.500	-4.162	-4.445	-4.302	-4.171	
3.560	-4.338	-4.621	-4.479	-4.347	
3.625	-4.514	-4.797	-4.654	-4.523	
3.750	-4.765	-5.051	-4.896	-4.743	
3.875	-4.851	-5.137	-4.982	-4.829	
4.000	-4.735	-5.022	-4.867	-4.713	
4.125	-4.518	-4.804	-4.649	-4.496	
4.250	-4.816	-5.122	-4.955	-4.779	
4.375	-5.190	-5.496	-5.329	-5.153	
4.500	-5.105	-5.410	-5.243	-5.068	
4.625	-5.077	-5.383	-5.216	-5.040	

**FHA 16-30 Fixed Stream**

Max Net Rebate SB: -5.00

<= 85K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.976	5.098	5.277	5.364	
2.375	4.402	4.524	4.704	4.791	
2.500	3.840	3.962	4.141	4.228	
2.625	3.288	3.410	3.590	3.676	
2.750	2.420	2.538	2.718	2.807	
2.875	1.653	1.771	1.951	2.026	
3.000	1.095	1.213	1.393	1.502	
3.125	0.793	0.911	1.091	1.200	
3.250	0.860	0.677	0.869	1.000	
3.375	0.472	0.289	0.481	0.612	
3.500	0.12				

**Low Balance Indicative Rates**

**FHA 10-15 Fixed**

Max Net Rebate SB: -5.00

<b>&lt;= 85K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.840	-0.833	-0.619	-0.534	
2.375	-1.284	-1.276	-1.062	-0.977	
2.500	-1.703	-1.696	-1.482	-1.397	
2.625	-2.094	-2.087	-1.873	-1.787	
2.750	-2.544	-2.611	-2.384	-2.277	
2.875	-2.927	-2.994	-2.767	-2.660	
3.000	-3.276	-3.343	-3.117	-3.009	
3.125	-3.442	-3.509	-3.283	-3.175	
3.250	-3.228	-3.416	-3.277	-3.047	
3.375	-3.444	-3.632	-3.393	-3.264	
3.500	-3.831	-4.019	-3.780	-3.650	
3.625	-3.914	-4.101	-3.862	-3.733	
3.750	-4.162	-4.393	-4.142	-3.990	
3.875	-4.346	-4.577	-4.325	-4.173	
4.000	-4.428	-4.659	-4.407	-4.255	
4.125	-4.390	-4.621	-4.369	-4.218	
4.250	-2.189	-2.494	-2.230	-2.056	
4.375	-2.125	-2.430	-2.166	-1.992	
4.500	-2.110	-2.415	-2.151	-1.977	
4.625	-2.110	-2.415	-2.151	-1.977	
4.750	-2.241	-2.464	-2.188	-1.992	

<b>&gt; 85K &lt;= 110K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.890	-0.883	-0.669	-0.584	
2.375	-1.334	-1.326	-1.112	-1.027	
2.500	-1.753	-1.746	-1.532	-1.447	
2.625	-2.144	-2.137	-1.923	-1.837	
2.750	-2.594	-2.661	-2.434	-2.327	
2.875	-2.977	-3.044	-2.817	-2.710	
3.000	-3.326	-3.393	-3.167	-3.059	
3.125	-3.492	-3.559	-3.333	-3.225	
3.250	-3.278	-3.466	-3.227	-3.097	
3.375	-3.494	-3.682	-3.443	-3.314	
3.500	-3.881	-4.069	-3.830	-3.700	
3.625	-3.964	-4.151	-3.912	-3.783	
3.750	-4.212	-4.443	-4.192	-4.040	
3.875	-4.396	-4.627	-4.375	-4.223	
4.000	-4.478	-4.709	-4.457	-4.305	
4.125	-4.440	-4.671	-4.419	-4.268	
4.250	-2.239	-2.544	-2.280	-2.106	
4.375	-2.175	-2.480	-2.216	-2.042	
4.500	-2.160	-2.465	-2.201	-2.027	
4.625	-2.160	-2.465	-2.201	-2.027	
4.750	-2.291	-2.514	-2.238	-2.042	

**FHA 10-15 Fixed Stream**

Max Net Rebate SB: -5.00

<b>&lt;= 85K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.535	0.542	0.756	0.841	
2.375	0.091	0.099	0.313	0.398	
2.500	-0.328	-0.321	-0.107	-0.022	
2.625	-0.719	-0.712	-0.498	-0.412	
2.750	-1.169	-1.236	-1.009	-0.902	
2.875	-1.752	-1.819	-1.592	-1.485	
3.000	-2.101	-2.168	-1.942	-1.834	
3.125	-2.267	-2.334	-2.108	-2.000	
3.250	-2.053	-2.241	-2.002	-1.872	
3.375	-2.269	-2.457	-2.218	-2.089	
3.500	-2.656	-2.844	-2.605	-2.475	
3.625	-2.739	-2.926	-2.687	-2.558	
3.750	-2.987	-3.218	-2.967	-2.815	
3.875	-3.171	-3.402	-3.150	-2.998	
4.000	-3.053	-3.284	-3.032	-2.880	
4.125	-3.015	-3.246	-2.994	-2.843	
4.250	-0.814	-1.119	-0.855	-0.681	
4.375	-0.750	-1.055	-0.791	-0.617	
4.500	-0.735	-1.040	-0.776	-0.602	
4.625	-0.735	-1.040	-0.776	-0.602	
4.750	-0.866	-1.089	-0.813	-0.617	

<b>&gt; 85K &lt;= 110K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.485	0.492	0.706	0.791	
2.375	0.041	0.049	0.263	0.348	
2.500	-0.378	-0.371	-0.157	-0.072	
2.625	-0.769	-0.762	-0.548	-0.462	
2.750	-1.219	-1.286	-1.059	-0.952	
2.875	-1.802	-1.869	-1.642	-1.535	
3.000	-2.151	-2.218	-1.992	-1.884	
3.125	-2.317	-2.384	-2.158	-2.050	
3.250	-2.103	-2.291	-2.052	-1.922	
3.375	-2.319	-2.507	-2.268	-2.139	
3.500	-2.706	-2.894	-2.655	-2.525	
3.625	-2.789	-2.976	-2.737	-2.608	
3.750	-3.037	-3.268	-3.017	-2.865	
3.875	-3.221	-3.452	-3.200	-3.048	
4.000	-3.103	-3.334	-3.082	-2.930	
4.125	-3.065	-3.296	-3.044	-2.893	
4.250	-0.864	-1.169	-0.905	-0.731	
4.375	-0.800	-1.105	-0.841	-0.667	
4.500	-0.785	-1.090	-0.826	-0.652	
4.625	-0.785	-1.090	-0.826	-0.652	
4.750	-0.916	-1.139	-0.863	-0.667	

<b>&gt; 110K &lt;= 125K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.940	-0.933	-0.719	-0.634	
2.375	-1.384	-1.376	-1.162	-1.077	
2.500	-1.803	-1.796	-1.582	-1.497	
2.625	-2.194	-2.187	-1.973	-1.887	
2.750	-2.644	-2.711	-2.484	-2.377	
2.875	-3.027	-3.094	-2.867	-2.760	
3.000	-3.376	-3.443	-3.217	-3.109	
3.125	-3.542	-3.609	-3.383	-3.275	
3.250	-3.328	-3.516	-3.277	-3.147	
3.375	-3.544	-3.732	-3.493	-3.364	
3.500	-3.931	-4.119	-3.880	-3.750	
3.625	-4.014	-4.201	-3.962	-3.833	
3.750	-4.262	-4.493	-4.242	-4.090	
3.875	-4.446	-4.677	-4.425	-4.273	
4.000	-4.528	-4.759	-4.507	-4.355	
4.125	-4.490	-4.721	-4.469	-4.318	
4.250	-2.289	-2.594	-2.330	-2.156	
4.375	-2.225	-2.530	-2.266	-2.092	
4.500	-2.210	-2.515	-2.251	-2.077	
4.625	-2.210	-2.515	-2.251	-2.077	
4.750	-2.341	-2.564	-2.288	-2.092	

<b>&gt; 125K &lt;= 150K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.990	-0.983	-0.769	-0.684	
2.375	-1.434	-1.426	-1.212	-1.127	
2.500	-1.853	-1.846	-1.632	-1.547	
2.625	-2.244	-2.237	-2.023	-1.937	
2.750	-2.694	-2.761	-2.534	-2.427	
2.875	-3.077	-3.144	-2.917	-2.810	
3.000	-3.426	-3.493	-3.267	-3.159	
3.125	-3.592	-3.659	-3.433	-3.325	
3.250	-3.378	-3.566	-3.327	-3.197	
3.375	-3.594	-3.782	-3.543	-3.414	
3.500	-3.981	-4.169	-3.930	-3.800	
3.625	-4.064	-4.251	-4.012	-3.883	
3.750	-4.312	-4.543	-4.292	-4.140	
3.875	-4.496	-4.727	-4.475	-4.323	
4.000	-4.578	-4.809	-4.557	-4.405	
4.125	-4.540	-4.771	-4.519	-4.368	
4.250	-2.339	-2.644	-2.380	-2.206	
4.375	-2.275	-2.580	-2.316	-2.142	
4.500	-2.260	-2.565	-2.301	-2.127	
4.625	-2.260	-2.565	-2.301	-2.127	
4.750	-2.391	-2.614	-2.338	-2.142	

<b>&gt; 110K &lt;= 125K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.435	0.442	0.656	0.741	
2.375	-0.009	-0.001	0.213	0.298	
2.500	-0.428	-0.421	-0.207	-0.122	
2.625	-0.819	-0.812	-0.598	-0.512	
2.750	-1.269	-1.336	-1.109	-1.002	
2.875	-1.852	-1.919	-1.692	-1.585	
3.000	-2.201	-2.268	-2.042	-1.934	
3.125	-2.367	-2.434	-2.208	-2.100	
3.250	-2.153	-2.341	-2.102	-1.972	
3.375	-2.369	-2.557	-2.318	-2.189	
3.500	-2.756	-2.944	-2.705	-2.575	
3.625	-2.839	-3.026	-2.787	-2.658	
3.750	-3.087	-3.318	-3.067	-2.915	
3.875	-3.271	-3.502	-3.250	-3.098	
4.000	-3.153	-3.384	-3.132	-2.980	
4.125	-3.115	-3.346	-3.094	-2.943	
4.250	-0.914	-1.219	-0.955	-0.781	
4.375	-0.850	-1.155	-0.891	-0.717	
4.500	-0.835	-1.140	-0.876	-0.702	
4.625	-0.835	-1.140	-0.876	-0.702	
4.750	-0.966	-1.189	-0.913	-0.717	

<b>&gt; 125K &lt;= 150K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.385	0.392	0.606	0.691	
2.375	-0.059	-0.051	0.163	0.248	
2.500	-0.478	-0.471	-0.257	-0.172	
2.625	-0.869	-0.862	-0.648	-0.562	
2.750	-1.319	-1.386	-1.159	-1.052	
2.875	-1.902	-1.969	-1.742	-1.635	
3.000	-2.251	-2.318	-2.092	-1.984	
3.125	-2.517	-2.584	-2.358	-2.250	
3.250	-2.203	-2.391	-2.152	-2.022	
3.375	-2.419	-2.607	-2.368	-2.239	
3.500	-2.806	-2.994	-2.755	-2.625	
3.625	-2.889	-3.076	-2.837	-2.708	
3.750	-3.137	-3.368	-3.117	-2.965	
3.875	-3.321	-3.552	-3.300	-3.148	
4.000	-3.203	-3.434	-3.182	-3.030	
4.125	-3.165	-3.396	-3.144	-2.993	
4.250	-0.964	-1.269	-1.005	-0.831	
4.375	-0.900	-1.205	-0.941	-0.767	
4.500	-0.885	-1.190	-0.926	-0.752	
4.625	-0.885	-1.190	-0.926	-0.752	
4.750	-1.016	-1.239	-0.963	-0.767	

<b>&gt; 150K &lt;= 175K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-1.090	-1.083	-0.869	-0.784	
2.375	-1.534	-1.526	-1.312	-1.227	
2.500	-1.953	-1.946	-1.732	-1.647	
2.625	-2.344	-2.337	-2.123	-2.037	
2.750	-2.794	-2.861	-2.634	-2.527	
2.875	-3.177	-3.244	-3.017	-2.910	
3.000	-3.526	-3.593	-3.367	-3.259	
3.125	-3.692	-3.759	-3.533	-3.425	
3.250	-3.478	-3.666	-3.427	-3.297	
3.375	-3.694	-3.882	-3.		

**Low Balance Indicative Rates**

**VA 16-30 Fixed**

Max Net Rebate SB: -5.00

<b>&lt;= 85K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.060	2.082	2.199	2.286	
2.375	1.440	1.462	1.579	1.666	
2.500	0.838	0.860	0.977	1.064	
2.625	-0.060	-0.038	0.079	0.166	
2.750	-0.874	-0.856	-0.726	-0.617	
2.875	-1.382	-1.363	-1.234	-1.125	
3.000	-1.150	-1.132	-1.002	-0.893	
3.125	-1.593	-1.575	-1.446	-1.337	
3.250	-1.026	-1.308	-1.166	-1.035	
3.375	-1.301	-1.584	-1.442	-1.311	
3.500	-1.666	-1.949	-1.806	-1.675	
3.560	-1.954	-2.236	-2.094	-1.963	
3.625	-2.071	-2.353	-2.211	-2.080	
3.750	-2.639	-2.925	-2.770	-2.617	
3.875	-3.071	-3.357	-3.203	-3.049	
4.000	-3.065	-3.352	-3.197	-3.044	
4.125	-3.308	-3.594	-3.439	-3.286	
4.250	-3.769	-4.075	-3.908	-3.732	
4.375	-3.937	-4.243	-4.075	-3.900	
4.500	-3.957	-4.263	-4.095	-3.920	
4.625	-4.051	-4.357	-4.190	-4.014	

<b>&gt; 85K &lt;= 110K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.198	2.220	2.340	2.427	
2.375	1.578	1.600	1.720	1.807	
2.500	0.975	0.997	1.118	1.204	
2.625	0.078	0.100	0.220	0.307	
2.750	-0.894	-0.876	-0.746	-0.637	
2.875	-1.382	-1.363	-1.234	-1.125	
3.000	-1.150	-1.132	-1.002	-0.893	
3.125	-1.623	-1.605	-1.476	-1.367	
3.250	-1.026	-1.308	-1.166	-1.035	
3.375	-1.301	-1.584	-1.442	-1.311	
3.500	-1.666	-1.949	-1.806	-1.675	
3.560	-1.954	-2.236	-2.094	-1.963	
3.625	-2.071	-2.353	-2.211	-2.080	
3.750	-2.639	-2.925	-2.770	-2.617	
3.875	-3.071	-3.357	-3.203	-3.049	
4.000	-3.065	-3.352	-3.197	-3.044	
4.125	-3.308	-3.594	-3.439	-3.286	
4.250	-3.769	-4.075	-3.908	-3.732	
4.375	-3.937	-4.243	-4.075	-3.900	
4.500	-3.957	-4.263	-4.095	-3.920	
4.625	-4.051	-4.357	-4.190	-4.014	

<b>&gt; 110K &lt;= 125K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.305	1.327	1.447	1.534	
2.375	0.685	0.707	0.827	0.914	
2.500	0.083	0.105	0.225	0.312	
2.625	-0.814	-0.792	-0.673	-0.586	
2.750	-1.794	-1.776	-1.646	-1.537	
2.875	-2.282	-2.263	-2.134	-2.025	
3.000	-2.050	-2.032	-1.902	-1.793	
3.125	-2.523	-2.505	-2.376	-2.267	
3.250	-1.926	-2.208	-2.066	-1.935	
3.375	-2.201	-2.484	-2.342	-2.211	
3.500	-2.566	-2.849	-2.706	-2.575	
3.560	-2.854	-3.136	-2.994	-2.863	
3.625	-2.971	-3.253	-3.111	-2.980	
3.750	-3.539	-3.825	-3.670	-3.517	
3.875	-3.971	-4.257	-4.103	-3.949	
4.000	-3.965	-4.252	-4.097	-3.944	
4.125	-4.208	-4.494	-4.339	-4.186	
4.250	-4.669	-4.975	-4.808	-4.632	
4.375	-4.837	-5.143	-4.975	-4.800	
4.500	-4.857	-5.163	-4.995	-4.820	
4.625	-4.951	-5.257	-5.090	-4.914	

<b>&gt; 125K &lt;= 150K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.313	1.335	1.455	1.541	
2.375	0.693	0.715	0.835	0.921	
2.500	0.091	0.113	0.232	0.319	
2.625	-0.807	-0.785	-0.665	-0.578	
2.750	-1.794	-1.776	-1.646	-1.537	
2.875	-2.282	-2.263	-2.134	-2.025	
3.000	-2.050	-2.032	-1.902	-1.793	
3.125	-2.523	-2.505	-2.376	-2.267	
3.250	-1.926	-2.208	-2.066	-1.935	
3.375	-2.201	-2.484	-2.342	-2.211	
3.500	-2.566	-2.849	-2.706	-2.575	
3.560	-2.854	-3.136	-2.994	-2.863	
3.625	-2.971	-3.253	-3.111	-2.980	
3.750	-3.539	-3.825	-3.670	-3.517	
3.875	-3.971	-4.257	-4.103	-3.949	
4.000	-3.965	-4.252	-4.097	-3.944	
4.125	-4.208	-4.494	-4.339	-4.186	
4.250	-4.669	-4.975	-4.808	-4.632	
4.375	-4.837	-5.143	-4.975	-4.800	
4.500	-4.857	-5.163	-4.995	-4.820	
4.625	-4.951	-5.257	-5.090	-4.914	

<b>&gt; 150K &lt;= 175K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.001	1.023	1.142	1.229	
2.375	0.381	0.403	0.522	0.609	
2.500	-0.221	-0.199	-0.080	0.007	
2.625	-0.799	-0.777	-0.658	-0.571	
2.750	-2.314	-2.296	-2.166	-2.057	
2.875	-3.072	-3.053	-2.924	-2.815	
3.000	-3.580	-3.562	-3.432	-3.323	
3.125	-4.023	-4.005	-3.876	-3.767	
3.250	-4.686	-4.668	-4.538	-4.429	
3.375	-2.371	-2.654	-2.512	-2.381	
3.500	-2.566	-2.849	-2.706	-2.575	
3.560	-2.894	-3.176	-3.034	-2.903	
3.625	-3.011	-3.293	-3.151	-3.020	
3.750	-3.539	-3.825	-3.670	-3.517	
3.875	-3.971	-4.257	-4.103	-3.949	
4.000	-3.965	-4.252	-4.097	-3.944	
4.125	-4.208	-4.494	-4.339	-4.186	
4.250	-4.669	-4.975	-4.808	-4.632	
4.375	-4.837	-5.143	-4.975	-4.800	
4.500	-4.857	-5.163	-4.995	-4.820	
4.625	-4.951	-5.257	-5.090	-4.914	

<b>&gt; 175K &lt;= 200K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.237	1.259	1.377	1.464	
2.375	0.617	0.639	0.757	0.844	
2.500	0.014	0.036	0.155	0.242	
2.625	-0.563	-0.541	-0.423	-0.336	
2.750	-1.882	-1.864	-1.725	-1.616	
2.875	-2.439	-2.421	-2.282	-2.173	
3.000	-2.947	-2.929	-2.790	-2.681	
3.125	-3.391	-3.373	-3.234	-3.125	
3.250	-4.626	-4.608	-4.469	-4.360	
3.375	-2.201	-2.484	-2.342	-2.211	
3.500	-2.566	-2.849	-2.706	-2.575	
3.560	-2.854	-3.136	-2.994	-2.863	
3.625	-2.971	-3.253	-3.111	-2.980	
3.750	-3.539	-3.825	-3.670	-3.517	
3.875	-3.971	-4.257	-4.103	-3.949	
4.000	-3.965	-4.252	-4.097	-3.944	
4.125	-4.208	-4.494	-4.339	-4.186	
4.250	-4.669	-4.975	-4.808	-4.632	
4.375	-4.837	-5.143	-4.975	-4.800	
4.500	-4.857	-5.163	-4.995	-4.820	
4.625	-4.951	-5.257	-5.090	-4.914	

<b>&gt; 200K &lt;=225K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.544	0.566	0.684	0.770	
2.375	0.224	0.246	0.364	0.450	
2.500	-0.278	-0.256	-0.139	-0.052	
2.625	-0.775	-0.753	-0.636	-0.549	
2.750	-1.656	-1.638	-1.508	-1.399	
2.875	-2.213	-2.195	-2.066	-1.957	
3.000	-2.722	-2.703	-2.574	-2.465	
3.125	-3.095	-3.077	-2.948	-2.839	
3.250	-2.606	-2.888	-2.746	-2.615	
3.375	-3.031	-3.314	-3.172	-3.041	
3.500	-3.426	-3.709	-3.566	-3.435	
3.560	-2.444	-2.726	-2.584	-2.453	
3.625	-2.561	-2.843	-2.701	-2.570	
3.750	-3.319	-3.605	-3.450	-3.297	
3.875	-3.681	-3.967	-3.813	-3.659	
4.000	-4.095	-4.382	-4.227	-4.074	
4.125	-4.338	-4.624	-4.469	-4.316	
4.250	-4.799	-5.105	-4.938	-4.762	
4.375	-4.967	-5.273	-5.105	-4.930	
4.500	-4.987	-5.293	-5.125	-4.950	
4.625	-5.081	-5.387	-5.220	-5.044	

<b>&gt; 225K &lt;=250K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.554	0.576	0.694	0.780	
2.375	0.234	0.256	0.374	0.460	
2.500	-0.268	-0.246	-0.129	-0.042	
2.625	-0.766	-0.744	-0.626	-0.539	
2.750	-1.523	-1.505	-1.374	-1.264	
2.875	-2.081	-2.062	-1.931	-1.822	
3.000	-2.589	-2.571	-2.439	-2.330	
3.125	-2.963	-2.944	-2.813	-2.704	
3.250	-2.606	-2.888	-2.746	-2.615	
3.375	-3.031	-3.314	-3.172	-3.041	
3.500	-3.426	-3.709	-3.566	-3.435	
3.560	-2.444	-2.726	-2.584	-2.453	
3.625	-2.561	-2.843	-2.701	-2.570	
3.750	-3.319	-3.605	-3.450	-3.297	
3.875	-3.681	-3.967	-3.813	-3.659	
4.000	-4.095	-4.382	-4.227	-4.074	
4.125	-4.338	-4.624	-4.469	-4.316	
4.250	-4.799	-5.105	-4.938	-4.762	
4.375	-4.967	-5.273	-5.105	-4.930	
4.500	-4.987	-5.293	-5.125	-4.950	
4.625	-5.081	-5.387	-5.220	-5.044	

**VA 16-30 Fixed IRRRL**

Max Net Rebate SB: -5.00

<b>&lt;= 85K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.120	4.182	4.349	4.436	
2.375	3.500	3.562	3.729	3.816	
2.500	3.098	3.160	3.327	3.414	
2.625	2.590	2.652	2.819	2.906	
2.750	1.766	1.828	2.004	2.113	
2.875	1.238	1.297	1.474	1.585	
3.000	0.570	0.628	0.808	0.917	
3.125	0.057	0.115	0.294	0.403	
3.250	0.814	0.872	0.764	0.895	
3.375	0.719	0.476			

**Low Balance Indicative Rates**

**VA 10-15 Fixed**

Max Net Rebate SB: -5.00

<b>&lt;= 85K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.748	1.755	1.969	2.054	
2.375	1.344	1.352	1.566	1.651	
2.500	0.971	0.978	1.193	1.278	
2.625	0.311	0.318	0.532	0.617	
2.750	-0.706	-0.773	-0.546	-0.439	
2.875	-1.036	-1.103	-0.877	-0.769	
3.000	-0.638	-0.705	-0.478	-0.371	
3.125	-0.764	-0.831	-0.604	-0.497	
3.250	-0.625	-0.813	-0.574	-0.444	
3.375	-0.846	-1.034	-0.795	-0.665	
3.500	-1.116	-1.303	-1.064	-0.935	
3.625	-1.292	-1.479	-1.240	-1.111	
3.750	-1.657	-1.887	-1.636	-1.484	
3.875	-1.832	-2.063	-1.811	-1.659	
4.000	-1.712	-1.943	-1.692	-1.540	
4.125	-1.677	-1.907	-1.656	-1.504	
4.250	0.368	0.064	0.328	0.502	
4.375	0.439	0.134	0.398	0.572	
4.500	0.455	0.150	0.414	0.588	
4.625	0.335	0.030	0.294	0.468	
4.750	0.204	-0.019	0.257	0.453	

<b>&gt; 85K &lt;= 110K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.748	1.755	1.969	2.054	
2.375	1.344	1.352	1.566	1.651	
2.500	0.971	0.978	1.193	1.278	
2.625	0.311	0.318	0.532	0.617	
2.750	-0.706	-0.773	-0.546	-0.439	
2.875	-1.036	-1.103	-0.877	-0.769	
3.000	-0.638	-0.705	-0.478	-0.371	
3.125	-0.764	-0.831	-0.604	-0.497	
3.250	-0.625	-0.813	-0.574	-0.444	
3.375	-0.846	-1.034	-0.795	-0.665	
3.500	-1.116	-1.303	-1.064	-0.935	
3.625	-1.292	-1.479	-1.240	-1.111	
3.750	-1.657	-1.887	-1.636	-1.484	
3.875	-1.832	-2.063	-1.811	-1.659	
4.000	-1.712	-1.943	-1.692	-1.540	
4.125	-1.677	-1.907	-1.656	-1.504	
4.250	0.368	0.064	0.328	0.502	
4.375	0.439	0.134	0.398	0.572	
4.500	0.455	0.150	0.414	0.588	
4.625	0.335	0.030	0.294	0.468	
4.750	0.204	-0.019	0.257	0.453	

**VA 10-15 Fixed IRRRL**

Max Net Rebate SB: -5.00

<b>&lt;= 85K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.608	3.615	3.829	3.914	
2.375	3.204	3.212	3.426	3.511	
2.500	3.031	3.038	3.253	3.338	
2.625	2.761	2.768	2.982	3.067	
2.750	1.794	1.727	1.954	2.061	
2.875	1.544	1.477	1.703	1.811	
3.000	1.222	1.155	1.382	1.489	
3.125	1.096	1.029	1.256	1.363	
3.250	1.135	0.947	1.186	1.316	
3.375	0.914	0.726	0.965	1.095	
3.500	0.644	0.457	0.696	0.825	
3.625	0.568	0.381	0.620	0.749	
3.750	0.203	-0.027	0.224	0.376	
3.875	0.028	-0.203	0.049	0.201	
4.000	0.148	-0.083	0.168	0.320	
4.125	0.183	-0.047	0.204	0.356	
4.250	2.228	1.924	2.188	2.362	
4.375	2.299	1.994	2.258	2.432	
4.500	2.315	2.010	2.274	2.448	
4.625	2.195	1.890	2.154	2.328	
4.750	2.064	1.841	2.117	2.313	

<b>&gt; 85K &lt;= 110K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.608	3.615	3.829	3.914	
2.375	3.204	3.212	3.426	3.511	
2.500	3.031	3.038	3.253	3.338	
2.625	2.761	2.768	2.982	3.067	
2.750	1.794	1.727	1.954	2.061	
2.875	1.544	1.477	1.703	1.811	
3.000	1.222	1.155	1.382	1.489	
3.125	1.096	1.029	1.256	1.363	
3.250	1.135	0.947	1.186	1.316	
3.375	0.914	0.726	0.965	1.095	
3.500	0.644	0.457	0.696	0.825	
3.625	0.568	0.381	0.620	0.749	
3.750	0.203	-0.027	0.224	0.376	
3.875	0.028	-0.203	0.049	0.201	
4.000	0.148	-0.083	0.168	0.320	
4.125	0.183	-0.047	0.204	0.356	
4.250	2.228	1.924	2.188	2.362	
4.375	2.299	1.994	2.258	2.432	
4.500	2.315	2.010	2.274	2.448	
4.625	2.195	1.890	2.154	2.328	
4.750	2.064	1.841	2.117	2.313	

<b>&gt; 110K &lt;= 125K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.648	1.655	1.869	1.954	
2.375	1.244	1.252	1.466	1.551	
2.500	0.871	0.878	1.093	1.178	
2.625	0.211	0.218	0.432	0.517	
2.750	-0.806	-0.873	-0.646	-0.539	
2.875	-1.136	-1.203	-0.977	-0.869	
3.000	-0.738	-0.805	-0.578	-0.471	
3.125	-0.864	-0.931	-0.704	-0.597	
3.250	-0.725	-0.913	-0.674	-0.544	
3.375	-0.946	-1.134	-0.895	-0.765	
3.500	-1.216	-1.403	-1.164	-1.035	
3.625	-1.392	-1.579	-1.340	-1.211	
3.750	-1.757	-1.987	-1.736	-1.584	
3.875	-1.932	-2.163	-1.911	-1.759	
4.000	-1.812	-2.043	-1.792	-1.640	
4.125	-1.777	-2.007	-1.756	-1.604	
4.250	0.268	-0.036	0.228	0.402	
4.375	0.339	0.034	0.298	0.472	
4.500	0.355	0.050	0.314	0.488	
4.625	0.235	-0.070	0.194	0.368	
4.750	0.104	-0.119	0.157	0.353	

<b>&gt; 125K &lt;= 150K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.252	-0.245	-0.031	0.054	
2.375	-0.656	-0.648	-0.434	-0.349	
2.500	-1.029	-1.022	-0.807	-0.722	
2.625	-1.689	-1.682	-1.468	-1.383	
2.750	-2.706	-2.773	-2.546	-2.439	
2.875	-3.036	-3.103	-2.877	-2.769	
3.000	-2.638	-2.705	-2.478	-2.371	
3.125	-2.764	-2.831	-2.604	-2.497	
3.250	-2.625	-2.813	-2.574	-2.444	
3.375	-2.846	-3.034	-2.795	-2.665	
3.500	-3.116	-3.303	-3.064	-2.935	
3.625	-3.292	-3.479	-3.240	-3.111	
3.750	-3.657	-3.887	-3.636	-3.484	
3.875	-3.832	-4.063	-3.811	-3.659	
4.000	-3.712	-3.943	-3.692	-3.540	
4.125	-3.677	-3.907	-3.656	-3.504	
4.250	-1.632	-1.936	-1.672	-1.498	
4.375	-1.561	-1.866	-1.602	-1.428	
4.500	-1.545	-1.850	-1.586	-1.412	
4.625	-1.665	-1.970	-1.706	-1.532	
4.750	-1.796	-2.019	-1.743	-1.547	

<b>&gt; 110K &lt;= 125K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.508	3.515	3.729	3.814	
2.375	3.104	3.112	3.326	3.411	
2.500	2.931	2.938	3.153	3.238	
2.625	2.661	2.668	2.882	2.967	
2.750	1.694	1.627	1.854	1.961	
2.875	1.444	1.377	1.603	1.711	
3.000	1.122	1.055	1.282	1.389	
3.125	0.996	0.929	1.156	1.263	
3.250	1.035	0.847	1.086	1.216	
3.375	0.814	0.626	0.865	0.995	
3.500	0.544	0.357	0.596	0.725	
3.625	0.468	0.281	0.520	0.649	
3.750	0.103	-0.127	0.124	0.276	
3.875	-0.072	-0.303	-0.051	0.101	
4.000	0.048	-0.183	0.068	0.220	
4.125	0.083	-0.147	0.104	0.256	
4.250	2.128	1.824	2.088	2.262	
4.375	2.199	1.894	2.158	2.332	
4.500	2.215	1.910	2.174	2.348	
4.625	2.095	1.790	2.054	2.228	
4.750	1.964	1.741	2.017	2.213	

<b>&gt; 125K &lt;= 150K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	1.608	1.615	1.829	1.914	
2.375	1.204	1.212	1.426	1.511	
2.500	1.031	1.038	1.253	1.338	
2.625	0.761	0.768	0.982	1.067	
2.750	-0.206	-0.273	-0.046	0.061	
2.875	-0.456	-0.523	-0.297	-0.189	
3.000	-0.778	-0.845	-0.618	-0.511	
3.125	-0.904	-0.971	-0.744	-0.637	
3.250	-0.865	-1.053	-0.814	-0.684	
3.375	-1.086	-1.274	-1.035	-0.905	
3.500	-1.356	-1.543	-1.304	-1.175	
3.625	-1.432	-1.619	-1.380	-1.251	
3.750	-1.797	-2.027	-1.776	-1.624	
3.875	-2.072	-2.303	-2.051	-1.899	
4.000	-1.952	-2.183	-1.932	-1.780	
4.125	-1.917	-2.147	-1.896	-1.744	
4.250	0.128	-0.176	0.088	0.262	
4.375	0.199	-0.106	0.158	0.332	
4.500	0.215	-0.090	0.174	0.348	
4.625	0.095	-0.210	0.054	0.228	
4.750	-0.036	-0.259	0.017	0.213	

<b>&gt; 150K &lt;= 175K</b>					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	-0.252	-0.245	-0.031	0.054	
2.375	-0.656	-0.648	-0.434	-0.349	
2.500	-1.029	-1.022	-0.807	-0.722	
2.625	-1.689	-1.682	-1.468	-1.383	
2.750	-2.706	-2.773	-2.546	-2.439	
2.875	-3.036	-3.103	-2.877	-2.769	
3.000	-2.638	-2.705	-2.478	-2.371	
3.125	-2.764	-2.831	-2.604	-2.497	
3.250	-2.625	-2.813	-2.574	-2.444	
3.375	-2.846	-3.034	-2.79		

## HomeReady Indicative Rates

### HomeReady 30 Fixed

Max Net Rebate SB: -4.50 | HB: -4.50

> 250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.744	2.824	2.918	2.967	
2.375	2.006	2.091	2.179	2.231	
2.500	1.325	1.412	1.497	1.550	
2.625	0.570	0.625	0.743	0.800	
2.750	-0.323	-0.262	-0.150	-0.092	
2.875	-0.982	-0.916	-0.810	-0.749	
2.999	-1.581	-1.512	-1.409	-1.347	
3.000	-1.533	-1.465	-1.362	-1.299	
3.124	-2.213	-2.161	-2.024	-1.958	
3.125	-2.246	-2.195	-2.058	-1.992	
3.250	-2.974	-2.918	-2.786	-2.718	
3.374	-3.526	-3.464	-3.339	-3.268	
3.375	-3.501	-3.440	-3.314	-3.243	
3.499	-4.116	-4.084	-3.929	-3.856	
3.500	-4.078	-4.106	-3.891	-3.819	
3.625	-4.762	-4.892	-4.734	-4.658	
3.749	-4.397	-4.579	-4.431	-4.353	
3.750	-4.394	-4.576	-4.428	-4.349	
3.874	-4.824	-5.000	-4.858	-4.778	
3.875	-4.806	-4.983	-4.840	-4.760	
3.999	-5.282	-5.456	-5.317	-5.235	
4.000	-5.221	-5.395	-5.256	-5.174	
4.125	-5.208	-5.382	-5.243	-5.161	
4.250	-5.341	-5.589	-5.423	-5.335	
4.375	-5.680	-5.923	-5.763	-5.673	

HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.087	3.167	3.271	3.320	
2.375	2.377	2.406	2.559	2.610	
2.500	1.572	1.622	1.753	1.807	
2.625	0.763	0.819	0.944	1.000	
2.750	-0.035	0.025	0.145	0.204	
2.875	-0.634	-0.569	-0.455	-0.394	
2.999	-1.002	-0.945	-0.810	-0.747	
3.000	-0.977	-0.919	-0.785	-0.722	
3.124	-1.680	-1.628	-1.475	-1.409	
3.125	-1.711	-1.659	-1.506	-1.440	
3.250	-2.285	-2.228	-2.081	-2.013	
3.374	-2.874	-2.812	-2.671	-2.600	
3.375	-2.851	-2.859	-2.648	-2.577	
3.499	-3.477	-3.552	-3.362	-3.289	
3.500	-3.470	-3.545	-3.355	-3.282	
3.625	-4.009	-4.081	-3.894	-3.820	
3.749	-3.697	-3.879	-3.710	-3.632	
3.750	-3.695	-3.876	-3.707	-3.629	
3.874	-4.108	-4.285	-4.121	-4.041	
3.875	-4.092	-4.269	-4.105	-4.024	
3.999	-4.155	-4.328	-4.168	-4.086	
4.000	-4.128	-4.302	-4.141	-4.059	
4.125	-4.478	-4.652	-4.491	-4.409	
4.250	-3.020	-3.268	-3.019	-2.931	
4.375	-3.328	-3.571	-3.329	-3.238	

### HomeReady 30 Fixed Lower Loan Amounts

Max Net Rebate SB: -4.50 | HB: -4.50

<= 85K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.439	4.479	4.658	4.707	
2.375	3.550	3.595	3.768	3.820	
2.500	2.646	2.696	2.863	2.917	
2.625	1.619	1.674	1.836	1.892	
2.750	1.306	1.366	1.522	1.581	
2.875	0.524	0.564	0.787	0.848	
2.999	0.283	0.329	0.545	0.609	
3.000	0.302	0.348	0.564	0.628	
3.124	-0.991	-0.940	-0.804	-0.738	
3.125	-1.025	-0.974	-0.838	-0.772	
3.250	-2.243	-2.187	-2.057	-1.988	
3.374	-2.875	-2.813	-2.689	-2.618	
3.375	-2.850	-2.788	-2.664	-2.593	
3.499	-3.444	-3.380	-3.259	-3.187	
3.500	-3.406	-3.342	-3.221	-3.149	
3.625	-3.866	-3.802	-3.681	-3.609	
3.749	-3.664	-3.846	-3.698	-3.620	
3.750	-3.661	-3.843	-3.695	-3.616	
3.874	-3.974	-4.150	-4.008	-3.928	
3.875	-3.956	-4.133	-3.990	-3.910	
3.999	-4.362	-4.536	-4.397	-4.315	
4.000	-4.301	-4.475	-4.336	-4.254	
4.125	-4.478	-4.652	-4.513	-4.431	
4.250	-4.801	-5.049	-4.883	-4.795	
4.375	-5.150	-5.393	-5.233	-5.143	

> 85K <= 110K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.682	4.721	4.891	4.940	
2.375	3.793	3.837	4.001	4.053	
2.500	2.888	2.938	3.096	3.150	
2.625	1.862	1.917	2.069	2.125	
2.750	1.549	1.609	1.755	1.814	
2.875	0.830	0.895	1.036	1.097	
2.999	0.851	0.919	1.056	1.119	
3.000	0.898	0.965	1.104	1.166	
3.124	-0.474	-0.423	-0.240	-0.174	
3.125	-0.508	-0.456	-0.274	-0.208	
3.250	-1.969	-2.171	-1.848	-1.779	
3.374	-2.681	-2.758	-2.561	-2.490	
3.375	-2.729	-2.733	-2.609	-2.538	
3.499	-3.389	-3.325	-3.204	-3.132	
3.500	-3.351	-3.287	-3.166	-3.094	
3.625	-3.811	-3.747	-3.626	-3.554	
3.749	-3.582	-3.764	-3.616	-3.538	
3.750	-3.579	-3.761	-3.613	-3.534	
3.874	-3.919	-4.095	-3.953	-3.873	
3.875	-3.901	-4.078	-3.935	-3.855	
3.999	-4.307	-4.481	-4.342	-4.260	
4.000	-4.246	-4.420	-4.281	-4.199	
4.125	-4.423	-4.597	-4.458	-4.376	
4.250	-4.746	-4.994	-4.828	-4.740	
4.375	-5.095	-5.338	-5.178	-5.088	

> 110K <= 125K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.044	4.084	4.244	4.293	
2.375	3.155	3.200	3.354	3.406	
2.500	2.251	2.301	2.449	2.503	
2.625	1.224	1.279	1.422	1.479	
2.750	0.411	0.471	0.608	0.667	
2.875	-0.548	-0.482	-0.351	-0.290	
2.999	-0.630	-0.584	-0.421	-0.358	
3.000	-0.611	-0.565	-0.382	-0.319	
3.124	-2.214	-2.163	-1.986	-1.920	
3.125	-2.248	-2.196	-2.020	-1.954	
3.250	-3.496	-3.439	-3.269	-3.200	
3.374	-4.117	-4.138	-3.891	-3.820	
3.375	-4.093	-4.118	-3.900	-3.829	
3.499	-4.724	-4.660	-4.539	-4.467	
3.500	-4.686	-4.622	-4.501	-4.429	
3.625	-4.996	-4.932	-4.811	-4.739	
3.749	-4.777	-4.959	-4.811	-4.733	
3.750	-4.774	-4.956	-4.808	-4.729	
3.874	-5.484	-5.660	-5.518	-5.438	
3.875	-5.466	-5.643	-5.500	-5.420	
3.999	-5.162	-5.336	-5.197	-5.115	
4.000	-5.101	-5.275	-5.136	-5.054	
4.125	-5.008	-5.182	-5.043	-4.961	
4.250	-5.791	-6.039	-5.873	-5.785	
4.375	-5.750	-5.993	-5.833	-5.743	

> 125K <= 150K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.094	3.174	3.268	3.317	
2.375	2.326	2.407	2.499	2.551	
2.500	1.458	1.508	1.647	1.701	
2.625	0.432	0.487	0.620	0.677	
2.750	-0.381	-0.321	-0.194	-0.135	
2.875	-1.070	-1.005	-0.883	-0.822	
2.999	-1.857	-1.811	-1.632	-1.569	
3.000	-1.838	-1.792	-1.613	-1.549	
3.124	-2.711	-2.660	-2.524	-2.458	
3.125	-2.745	-2.694	-2.558	-2.492	
3.250	-3.843	-3.787	-3.657	-3.588	
3.374	-4.175	-4.113	-3.989	-3.918	
3.375	-4.150	-4.088	-3.964	-3.893	
3.499	-4.574	-4.510	-4.389	-4.317	
3.500	-4.536	-4.472	-4.351	-4.279	
3.625	-4.806	-4.742	-4.621	-4.549	
3.749	-4.706	-4.888	-4.740	-4.662	
3.750	-4.703	-4.885	-4.737	-4.658	
3.874	-4.834	-5.010	-4.868	-4.788	
3.875	-4.816	-4.993	-4.850	-4.770	
3.999	-5.212	-5.386	-5.247	-5.165	
4.000	-5.151	-5.325	-5.186	-5.104	
4.125	-5.188	-5.362	-5.223	-5.141	
4.250	-5.861	-6.109	-5.943	-5.855	
4.375	-6.150	-6.393	-6.233	-6.143	

> 150K <= 175K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.384	3.464	3.558	3.607	
2.375	2.616	2.701	2.789	2.841	
2.500	1.858	1.907	2.041	2.095	
2.625	0.831	0.886	1.014	1.071	
2.750	-0.342	-0.282	-0.160	-0.101	
2.875	-0.961	-0.895	-0.779	-0.718	
2.999	-1.552	-1.506	-1.333	-1.270	
3.000	-1.533	-1.487	-1.314	-1.251	
3.124	-2.451	-2.400	-2.264	-2.198	
3.125	-2.485	-2.434	-2.298	-2.232	
3.250	-3.313	-3.257	-3.127	-3.058	
3.374	-3.955	-3.893	-3.769	-3.698	
3.375	-3.930	-3.868	-3.744	-3.673	
3.499	-4.604	-4.540	-4.419	-4.347	
3.500	-4.566	-4.502	-4.381	-4.309	
3.625	-4.946	-4.882	-4.761	-4.689	
3.749	-4.807	-4.989	-4.841	-4.763	
3.750	-4.804	-4.986	-4.838	-4.759	
3.874	-5.064	-5.240	-5.098	-5.018	
3.875	-5.046	-5.223	-5.080	-5.000	
3.999	-5.242	-5.416	-5.277	-5.195	
4.000	-5.181	-5.355	-5.216	-5.134	
4.125	-5.268	-5.442	-5.303	-5.221	
4.250	-5.631	-5.879	-5.713	-5.625	
4.375	-5.740	-5.983	-5.823	-5.733	

> 175K <= 200K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.134	3.214	3.308	3.357	
2.375	2.366	2.451	2.539	2.591	
2.500	1.585	1.651	1.757	1.810	
2.625	0.705	0.760	0.883	0.940	
2.750	-0.088	-0.028	0.089	0.148	
2.875	-0.767	-0.702	-0.590	-0.529	
2.999	-1.366	-1.320	-1.155	-1.091	
3.000	-1.347	-1.301	-		

## HomePossible Indicative Rates

### Home Possible Main Products Fixed

Max Net Rebate SB: -4.50 | HB: -4.50

30Yr >250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.681	2.764	2.975	3.063	
2.375	1.829	1.909	2.120	2.207	
2.500	0.902	0.980	1.189	1.275	
2.625	0.190	0.264	0.470	0.555	
2.750	-0.500	-0.469	-0.305	-0.249	
2.875	-1.239	-1.214	-1.054	-1.000	
3.000	-1.883	-1.865	-1.710	-1.656	
3.125	-2.419	-2.403	-2.251	-2.197	
3.250	-3.100	-3.071	-2.906	-2.845	
3.375	-3.680	-3.656	-3.495	-3.435	
3.500	-4.226	-4.205	-4.046	-3.987	
3.625	-4.640	-4.625	-4.471	-4.413	
3.750	-4.436	-4.372	-4.187	-4.134	
3.875	-4.838	-4.780	-4.600	-4.548	
4.000	-5.262	-5.212	-5.036	-4.983	
4.125	-5.256	-5.211	-5.039	-4.986	
4.250	-5.278	-5.298	-5.174	-5.134	
4.375	-5.582	-5.609	-5.491	-5.451	

30Yr HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.082	3.165	3.376	3.491	
2.375	2.203	2.284	2.494	2.608	
2.500	1.299	1.378	1.586	1.700	
2.625	0.571	0.645	0.851	0.962	
2.750	-0.109	-0.078	0.085	0.168	
2.875	-0.854	-0.829	-0.669	-0.588	
3.000	-1.422	-1.404	-1.250	-1.169	
3.125	-1.901	-1.886	-1.733	-1.653	
3.250	-1.611	-1.582	-1.417	-1.285	
3.375	-2.274	-2.249	-2.088	-1.958	
3.500	-2.833	-2.812	-2.653	-2.523	
3.625	-3.181	-3.166	-3.012	-2.883	
3.750	-2.165	-2.101	-1.916	-1.749	
3.875	-2.591	-2.534	-2.353	-2.187	
4.000	-2.824	-2.774	-2.599	-2.433	
4.125	-3.121	-3.076	-2.904	-2.737	
4.250	-1.995	-2.015	-1.892	-1.700	
4.375	-2.238	-2.265	-2.146	-1.955	

20Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.393	0.510	0.740	0.816	
2.375	-0.438	-0.304	-0.063	0.013	
2.500	-0.959	-0.845	-0.615	-0.535	
2.625	-1.530	-1.417	-1.189	-1.113	
2.750	-1.992	-1.915	-1.718	-1.654	
2.875	-2.654	-2.578	-2.381	-2.318	
3.000	-3.198	-3.126	-2.931	-2.868	
3.125	-3.600	-3.532	-3.342	-3.279	
3.250	-3.777	-3.717	-3.530	-3.463	
3.375	-4.323	-4.268	-4.084	-4.018	
3.500	-4.814	-4.763	-4.581	-4.515	
3.625	-5.116	-5.071	-4.893	-4.828	
3.750	-4.688	-4.619	-4.421	-4.343	
3.875	-5.194	-5.130	-4.935	-4.857	
4.000	-5.618	-5.558	-5.365	-5.289	
4.125	-5.728	-5.673	-5.486	-5.410	
4.250	-6.115	-6.141	-6.017	-5.968	
4.375	-6.326	-6.355	-6.234	-6.185	

20Yr Fixed HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.371	4.453	4.665	4.780	
2.375	3.497	3.577	3.787	3.901	
2.500	2.598	2.676	2.885	2.998	
2.625	1.876	1.951	2.156	2.268	
2.750	1.205	1.236	1.400	1.482	
2.875	0.468	0.494	0.653	0.735	
3.000	-0.096	-0.078	0.077	0.158	
3.125	-0.576	-0.561	-0.408	-0.328	
3.250	-0.281	-0.251	-0.087	0.045	
3.375	-0.956	-0.932	-0.771	-0.640	
3.500	-1.512	-1.491	-1.332	-1.202	
3.625	-1.847	-1.832	-1.678	-1.548	
3.750	-0.805	-0.741	-0.557	-0.390	
3.875	-1.188	-1.131	-0.951	-0.784	
4.000	-1.461	-1.411	-1.236	-1.069	
4.125	-1.740	-1.695	-1.523	-1.357	
4.250	-1.129	-1.149	-1.026	-0.834	
4.375	-1.471	-1.498	-1.380	-1.188	

15Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.478	0.572	0.714	0.760	
2.000	-0.124	-0.022	0.125	0.170	
2.125	-0.736	-0.635	-0.489	-0.443	
2.250	-1.473	-1.377	-1.234	-1.188	
2.375	-1.878	-1.781	-1.637	-1.593	
2.500	-2.328	-2.236	-2.096	-2.052	
2.625	-3.088	-3.010	-2.877	-2.827	
2.750	-3.546	-3.470	-3.340	-3.290	
2.875	-3.904	-3.831	-3.702	-3.653	
3.000	-4.228	-4.154	-4.024	-3.976	
3.125	-4.242	-4.191	-4.084	-4.050	
3.250	-4.496	-4.446	-4.339	-4.306	
3.375	-4.738	-4.691	-4.586	-4.553	
3.500	-4.826	-4.783	-4.681	-4.648	
3.625	-5.287	-5.241	-5.130	-5.081	
3.750	-5.655	-5.613	-5.504	-5.455	
3.875	-5.744	-5.703	-5.595	-5.547	

15Yr Fixed HB					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.451	0.546	0.688	0.749	
2.000	-0.146	-0.044	0.103	0.164	
2.125	-0.753	-0.652	-0.505	-0.444	
2.250	-1.485	-1.389	-1.246	-1.184	
2.375	-1.885	-1.787	-1.643	-1.583	
2.500	-2.329	-2.236	-2.097	-2.037	
2.625	-2.770	-2.691	-2.558	-2.477	
2.750	-3.222	-3.146	-3.015	-2.935	
2.875	-3.575	-3.502	-3.372	-3.292	
3.000	-3.894	-3.819	-3.689	-3.610	
3.125	-3.341	-3.290	-3.183	-3.089	
3.250	-3.590	-3.541	-3.434	-3.341	
3.375	-3.829	-3.781	-3.676	-3.584	
3.500	-3.912	-3.869	-3.767	-3.675	
3.625	-3.998	-3.953	-3.842	-3.715	
3.750	-4.391	-4.349	-4.240	-4.113	
3.875	-4.529	-4.488	-4.381	-4.254	

10Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.297	0.392	0.535	0.581	
2.000	-0.307	-0.204	-0.057	-0.011	
2.125	-0.918	-0.817	-0.671	-0.625	
2.250	-1.655	-1.558	-1.415	-1.370	
2.375	-2.057	-1.960	-1.817	-1.772	
2.500	-2.505	-2.413	-2.274	-2.229	
2.625	-3.090	-3.011	-2.878	-2.829	
2.750	-3.544	-3.468	-3.337	-3.288	
2.875	-3.898	-3.825	-3.695	-3.647	
3.000	-4.222	-4.148	-4.018	-3.970	
3.125	-4.281	-4.211	-4.087	-4.043	
3.250	-4.542	-4.474	-4.351	-4.307	
3.375	-4.797	-4.730	-4.608	-4.565	
3.500	-4.892	-4.829	-4.709	-4.667	
3.625	-5.491	-5.418	-5.282	-5.218	
3.750	-5.852	-5.782	-5.648	-5.585	
3.875	-5.934	-5.865	-5.733	-5.670	

10Yr Fixed HB					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	1.163	1.258	1.400	1.461	
2.000	0.502	0.604	0.751	0.812	
2.125	-0.137	-0.036	0.111	0.172	
2.250	-0.849	-0.753	-0.610	-0.548	
2.375	-1.248	-1.150	-1.007	-0.946	
2.500	-1.669	-1.577	-1.437	-1.377	
2.625	-2.147	-2.068	-1.935	-1.854	
2.750	-2.643	-2.568	-2.437	-2.356	
2.875	-2.993	-2.919	-2.790	-2.710	
3.000	-3.463	-3.389	-3.259	-3.179	
3.125	-2.748	-2.697	-2.589	-2.496	
3.250	-3.079	-3.029	-2.922	-2.829	
3.375	-3.411	-3.364	-3.259	-3.166	
3.500	-3.528	-3.485	-3.383	-3.291	
3.625	-3.678	-3.633	-3.522	-3.394	
3.750	-3.982	-3.940	-3.831	-3.705	
3.875	-4.127	-4.086	-3.979	-3.852	

## HomePossible 30 Fixed Lower Loan Amounts

Max Net Rebate SB: -4.50 | HB: -4.50

30Yr <= 85K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.568	4.650	4.862	4.961	
2.375	3.609	3.689	3.899	4.001	
2.500	2.593	2.672	2.880	2.985	
2.625	1.629	1.704	1.909	2.018	
2.750	1.018	1.049	1.213	1.318	
2.875	0.219	0.244	0.404	0.508	
3.000	0.195	0.213	0.368	0.471	
3.125	-0.917	-0.901	-0.749	-0.641	
3.250	-2.400	-2.371	-2.206	-2.125	
3.375	-3.060	-3.036	-2.875	-2.815	
3.500	-3.586	-3.565	-3.406	-3.347	
3.625	-3.950	-3.935	-3.781	-3.723	
3.750	-4.103	-4.039	-3.854	-3.801	
3.875	-4.388	-4.330	-4.150	-4.098	
4.000	-4.742	-4.692	-4.516	-4.463	
4.125	-4.926	-4.881	-4.709	-4.656	
4.250	-5.138	-5.158	-5.034	-4.994	
4.375	-5.452	-5.479	-5.361	-5.321	

30Yr > 85K <= 110K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.755	4.837	5.049	5.141	
2.375	3.873	3.953	4.163	4.255	
2.500	2.862	2.941	3.149	3.244	
2.625	1.898	1.973	2.179	2.277	
2.750	1.287	1.319	1.482	1.576	
2.875	0.488	0.514	0.673	0.766	
3.000	0.395	0.413	0.567	0.663	
3.125	-0.726	-0.710	-0.558	-0.457	
3.250	-2.301	-2.272	-2.107	-1.987	
3.375	-2.843	-2.819	-2.658	-2.536	
3.500	-3.437	-3.416	-3.257	-3.133	
3.625	-3.884	-3.869	-3.715	-3.587	
3.750	-4.021	-3.957	-3.772	-3.719	
3.875	-4.333	-4.275	-4.095	-4.043	
4.000	-4.687	-4.637	-4.461	-4.408	
4.125	-4.871	-4.826	-4.654	-4.601	
4.250	-5.083	-5.103	-4.979	-4.939	
4.375	-5.397	-5.424	-5.306	-5.266	

30Yr					
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## HomeOne Indicative Rates

### HomeOne Main Products Fixed

Max Net Rebate SB: -4.50 | HB: -4.50

Conv 30 Yr Fixed >250K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	2.681	2.764	2.975	3.063	
2.375	1.829	1.909	2.120	2.207	
2.500	0.902	0.980	1.189	1.275	
2.625	0.190	0.264	0.470	0.555	
2.750	-0.500	-0.469	-0.305	-0.249	
2.875	-1.239	-1.214	-1.054	-1.000	
3.000	-1.883	-1.865	-1.710	-1.656	
3.125	-2.419	-2.403	-2.251	-2.197	
3.250	-3.100	-3.071	-2.906	-2.845	
3.375	-3.680	-3.656	-3.495	-3.435	
3.500	-4.226	-4.205	-4.046	-3.987	
3.625	-4.640	-4.625	-4.471	-4.413	
3.750	-4.436	-4.372	-4.187	-4.134	
3.875	-4.838	-4.780	-4.600	-4.548	
4.000	-5.262	-5.212	-5.036	-4.983	
4.125	-5.256	-5.211	-5.039	-4.986	
4.250	-5.278	-5.298	-5.174	-5.134	
4.375	-5.582	-5.609	-5.491	-5.451	

Conv 20Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	0.393	0.510	0.740	0.816	
2.375	-0.438	-0.304	-0.063	0.013	
2.500	-0.959	-0.845	-0.615	-0.535	
2.625	-1.530	-1.417	-1.189	-1.113	
2.750	-1.992	-1.915	-1.718	-1.654	
2.875	-2.654	-2.578	-2.381	-2.318	
3.000	-3.198	-3.126	-2.931	-2.868	
3.125	-3.600	-3.532	-3.342	-3.279	
3.250	-3.777	-3.717	-3.530	-3.463	
3.375	-4.353	-4.298	-4.114	-4.048	
3.500	-4.814	-4.763	-4.581	-4.515	
3.625	-5.156	-5.111	-4.933	-4.868	
3.750	-4.788	-4.719	-4.521	-4.443	
3.875	-5.274	-5.210	-5.015	-4.937	
4.000	-5.618	-5.558	-5.365	-5.289	
4.125	-5.728	-5.673	-5.486	-5.410	
4.250	-6.115	-6.141	-6.017	-5.968	
4.375	-6.326	-6.355	-6.234	-6.185	

Conv 15Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.478	0.572	0.714	0.760	
2.000	-0.124	-0.022	0.125	0.170	
2.125	-0.736	-0.635	-0.489	-0.443	
2.250	-1.473	-1.377	-1.234	-1.188	
2.375	-1.878	-1.781	-1.637	-1.593	
2.500	-2.328	-2.236	-2.096	-2.052	
2.625	-3.088	-3.011	-2.877	-2.827	
2.750	-3.546	-3.470	-3.340	-3.290	
2.875	-3.904	-3.831	-3.702	-3.653	
3.000	-4.228	-4.154	-4.024	-3.976	
3.125	-4.242	-4.191	-4.084	-4.050	
3.250	-4.496	-4.446	-4.339	-4.306	
3.375	-4.738	-4.691	-4.586	-4.553	
3.500	-4.826	-4.783	-4.681	-4.648	
3.625	-5.287	-5.241	-5.130	-5.081	
3.750	-5.655	-5.613	-5.504	-5.455	
3.875	-5.744	-5.703	-5.595	-5.547	

Conv 10Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
1.875	0.297	0.392	0.535	0.581	
2.000	-0.307	-0.204	-0.057	-0.011	
2.125	-0.918	-0.817	-0.671	-0.625	
2.250	-1.655	-1.558	-1.415	-1.370	
2.375	-2.057	-1.960	-1.817	-1.772	
2.500	-2.505	-2.413	-2.274	-2.229	
2.625	-3.090	-3.011	-2.878	-2.829	
2.750	-3.614	-3.538	-3.407	-3.358	
2.875	-3.968	-3.895	-3.765	-3.717	
3.000	-4.222	-4.148	-4.018	-3.970	
3.125	-4.281	-4.211	-4.087	-4.043	
3.250	-4.542	-4.474	-4.351	-4.307	
3.375	-4.797	-4.730	-4.608	-4.565	
3.500	-4.892	-4.829	-4.709	-4.667	
3.625	-5.491	-5.418	-5.282	-5.218	
3.750	-5.852	-5.782	-5.648	-5.585	
3.875	-5.934	-5.865	-5.733	-5.670	

### HomeOne Fixed 30 Lower Loan Amounts

Max Net Rebate SB: -4.50 | HB: -4.50

<= 85K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.568	4.650	4.862	4.961	
2.375	3.609	3.689	3.899	4.001	
2.500	2.593	2.672	2.880	2.985	
2.625	1.629	1.704	1.909	2.018	
2.750	1.018	1.049	1.213	1.318	
2.875	0.219	0.244	0.404	0.508	
3.000	0.195	0.213	0.368	0.471	
3.125	-0.917	-0.901	-0.749	-0.641	
3.250	-2.400	-2.371	-2.206	-2.125	
3.375	-3.060	-3.036	-2.875	-2.815	
3.500	-3.586	-3.565	-3.406	-3.347	
3.625	-3.950	-3.935	-3.781	-3.723	
3.750	-4.103	-4.039	-3.854	-3.801	
3.875	-4.388	-4.330	-4.150	-4.098	
4.000	-4.742	-4.692	-4.516	-4.463	
4.125	-4.926	-4.881	-4.709	-4.656	
4.250	-5.138	-5.158	-5.034	-4.994	
4.375	-5.452	-5.479	-5.361	-5.321	

> 85K <= 110K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	4.755	4.837	5.049	5.141	
2.375	3.873	3.953	4.163	4.255	
2.500	2.862	2.941	3.149	3.244	
2.625	1.898	1.973	2.179	2.277	
2.750	1.287	1.319	1.482	1.576	
2.875	0.488	0.514	0.673	0.766	
3.000	0.395	0.413	0.567	0.663	
3.125	-0.726	-0.710	-0.558	-0.457	
3.250	-2.301	-2.272	-2.107	-1.987	
3.375	-2.843	-2.819	-2.658	-2.536	
3.500	-3.437	-3.416	-3.257	-3.133	
3.625	-3.884	-3.869	-3.715	-3.587	
3.750	-4.021	-3.957	-3.772	-3.719	
3.875	-4.333	-4.275	-4.095	-4.043	
4.000	-4.687	-4.637	-4.461	-4.408	
4.125	-4.871	-4.826	-4.654	-4.601	
4.250	-5.083	-5.103	-4.979	-4.939	
4.375	-5.397	-5.424	-5.306	-5.266	

> 110K <= 125K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.900	3.982	4.194	4.286	
2.375	3.018	3.098	3.308	3.400	
2.500	2.090	2.169	2.378	2.468	
2.625	1.183	1.257	1.463	1.554	
2.750	0.072	0.103	0.267	0.354	
2.875	-1.012	-0.986	-0.827	-0.738	
3.000	-1.253	-1.235	-1.080	-0.986	
3.125	-2.569	-2.553	-2.401	-2.316	
3.250	-3.770	-3.741	-3.576	-3.515	
3.375	-4.420	-4.396	-4.235	-4.175	
3.500	-4.896	-4.875	-4.716	-4.657	
3.625	-5.110	-5.095	-4.941	-4.883	
3.750	-5.246	-5.182	-4.997	-4.944	
3.875	-5.928	-5.870	-5.690	-5.638	
4.000	-5.572	-5.522	-5.346	-5.293	
4.125	-5.486	-5.441	-5.269	-5.216	
4.250	-6.158	-6.178	-6.054	-6.014	
4.375	-6.082	-6.109	-5.991	-5.951	

> 125K <= 150K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.000	3.082	3.294	3.386	
2.375	2.118	2.198	2.408	2.499	
2.500	1.191	1.269	1.478	1.568	
2.625	0.329	0.403	0.609	0.697	
2.750	-0.757	-0.726	-0.562	-0.479	
2.875	-1.527	-1.501	-1.341	-1.260	
3.000	-2.273	-2.255	-2.100	-2.046	
3.125	-2.909	-2.893	-2.741	-2.687	
3.250	-3.960	-3.931	-3.766	-3.705	
3.375	-4.320	-4.296	-4.135	-4.075	
3.500	-4.676	-4.655	-4.496	-4.437	
3.625	-4.850	-4.835	-4.681	-4.623	
3.750	-5.105	-5.041	-4.856	-4.803	
3.875	-5.208	-5.150	-4.970	-4.918	
4.000	-5.552	-5.502	-5.326	-5.273	
4.125	-5.596	-5.551	-5.379	-5.326	
4.250	-6.158	-6.178	-6.054	-6.014	
4.375	-6.412	-6.439	-6.321	-6.281	

> 150K <= 175K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.331	3.413	3.625	3.714	
2.375	2.449	2.529	2.739	2.828	
2.500	1.521	1.600	1.809	1.896	
2.625	0.659	0.734	0.939	1.026	
2.750	-0.720	-0.689	-0.526	-0.448	
2.875	-1.420	-1.394	-1.235	-1.158	
3.000	-1.993	-1.975	-1.820	-1.764	
3.125	-2.649	-2.633	-2.481	-2.427	
3.250	-3.430	-3.401	-3.236	-3.175	
3.375	-4.100	-4.076	-3.915	-3.855	
3.500	-4.706	-4.685	-4.526	-4.467	
3.625	-4.990	-4.975	-4.821	-4.763	
3.750	-5.206	-5.142	-4.957	-4.904	
3.875	-5.438	-5.380	-5.200	-5.148	
4.000	-5.582	-5.532	-5.356	-5.303	
4.125	-5.676	-5.631	-5.459	-5.406	
4.250	-5.928	-5.948	-5.824	-5.784	
4.375	-6.002	-6.029	-5.911	-5.871	

> 175K <= 200K					
Rate	15 Day	30 Day	45 Day	60 Day	
2.250	3.101	3.184	3.395	3.483	
2.375	2.219	2.299	2.510	2.597	
2.500	1.192	1.270	1.479	1.565	
2.625	0.460	0.534	0.740	0.825	
2.750	-0.345	-0.314	-0.150	-0.084	
2.875	-1.105	-1.079	-0.920	-0.854	
3.000	-1.688	-1.670	-1.516	-1.451	
3.125	-2.264	-2.249	-2.096	-2.032	
3.250	-3.184	-3.155	-2.990	-2.913	
3.375	-3.804	-3.780	-3.619	-3.542	
3.500	-4.234	-4.213	-4.054	-3.978	
3.625	-4.824	-4.809	-4.655	-4.580	
3.750	-5.006	-4.942	-4.757	-4.704	
3.875	-5.338	-5.280	-5.100	-5.048	
4.000	-5.532	-5.482	-5.306	-5.253	
4.125	-4.984	-4.939	-4.767	-4.714	
4.250	-5.428	-5.448	-5.324	-5.284	
4.375	-5.892	-5.919	-5.801		

**FICO/LTV LLPAs for All Loans (> 15 Yr Terms)**

FICO/LTV%	≤ 40	≤ 50	≤ 60	≤ 70	≤ 75	≤ 80	≤ 85	≤ 90	≤ 95	≤ 97
≥ 740	0.000	0.000	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720 - 739	0.000	0.000	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700 - 719	0.000	0.000	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680 - 699	0.000	0.000	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660 - 679	0.000	0.000	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640 - 659	0.500	0.500	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620 - 639	0.500	0.500	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

**Risk Based Adjusters for All Loans (> 20 year terms)<sup>(4)</sup>**

FICO/LTV%	≤ 40	≤ 50	≤ 60	≤ 70	≤ 75	≤ 80	≤ 85	≤ 90	≤ 95	≤ 97
≥ 800	-0.200	-0.160	-0.150	-0.100	-0.070	-0.100	0.030	0.030	0.030	0.050
780 - 799	-0.200	-0.160	-0.150	-0.100	-0.060	-0.100	0.030	0.030	0.030	0.050
760 - 779	-0.150	-0.110	-0.090	-0.090	-0.060	-0.100	0.030	0.030	0.030	0.050
740 - 759	-0.050	-0.010	-0.080	-0.080	-0.050	-0.050	0.050	0.030	0.030	0.050
720 - 739	-0.030	0.000	-0.040	-0.040	0.000	0.000	0.120	0.090	0.120	0.170
700 - 719	-0.030	0.010	0.020	0.040	0.050	0.050	0.170	0.135	0.180	0.250
680 - 699	-0.030	0.040	0.060	0.090	0.156	0.316	0.380	0.320	0.350	0.370
660 - 679	-0.030	0.050	0.075	0.120	0.260	0.450	0.470	0.440	0.490	0.530
640 - 659	0.125	0.210	0.235	0.290	0.460	0.680	0.740	0.650	0.770	0.850
620 - 639	0.250	0.300	0.325	0.390	0.620	0.860	0.910	0.820	0.950	0.970

**Cash-Out Refinance (All terms)**

FICO/LTV%	≤ 60	≤ 70	≤ 75	≤ 80	≤ 85
≥ 800	0.490	0.750	0.730	1.030	na
780 - 799	0.490	0.750	0.720	1.030	na
760 - 779	0.475	0.735	0.715	1.015	na
740 - 759	0.465	0.725	0.705	0.955	na
720 - 739	0.445	1.085	1.065	1.195	na
700 - 719	0.395	1.085	1.055	1.195	na
680 - 699	0.405	1.275	1.165	1.665	na
660 - 679	0.835	1.405	1.285	1.875	na
640 - 659	1.130	2.140	2.030	2.850	na
620 - 639	1.420	2.410	2.220	3.520	na

**Risk Based Adjusters for All Loans (≤ 20 year term and ARMs)<sup>(4)</sup>**

FICO/LTV%	≤ 40	≤ 50	≤ 60	≤ 70	≤ 75	≤ 80	≤ 85	≤ 90	≤ 95	≤ 97
≥ 800	0.027	0.027	0.026	0.030	0.035	0.035	0.043	0.051	0.069	0.090
780 - 799	0.027	0.027	0.026	0.030	0.035	0.035	0.043	0.051	0.069	0.090
760 - 779	0.027	0.027	0.026	0.030	0.035	0.035	0.043	0.051	0.069	0.090
740 - 759	0.027	0.027	0.026	0.030	0.035	0.035	0.043	0.051	0.069	0.090
720 - 739	0.032	0.032	0.029	0.035	0.041	0.043	0.052	0.070	0.094	0.135
700 - 719	0.033	0.033	0.030	0.037	0.045	0.048	0.059	0.083	0.113	0.157
680 - 699	0.034	0.034	0.030	0.037	0.048	0.050	0.072	0.094	0.132	0.184
660 - 679	0.036	0.036	0.032	0.044	0.052	0.056	0.075	0.113	0.163	0.212
640 - 659	0.165	0.165	0.159	0.170	0.177	0.189	0.205	0.248	0.328	0.412
620 - 639	0.169	0.169	0.162	0.171	0.177	0.193	0.232	0.280	0.356	0.454

**LLPAs by Product Feature**

Feature/LTV%	≤ 60	≤ 70	≤ 75	≤ 80	≤ 85	≤ 90	≤ 95	≤ 97
Purchase Special <sup>(4,5)</sup>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> 375K Purchase Special <sup>(4,5)</sup>	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Second Home	0.100	0.100	0.100	0.100	0.100	0.350	na	na
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Investment Property	2.375	2.375	2.375	3.625	4.375	na	na	na
Condo (>15yr) <sup>(2)</sup>	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
2-Unit Prop.	1.000	1.000	1.000	1.000	1.000	na	na	na
3-4 Unit Prop.	1.000	1.000	1.000	1.000	na	na	na	na
Adverse Mkt Fee (>125k) <sup>(8)</sup>	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

**Secondary Financing<sup>(3,6)</sup>**

LTV %	CLTV %	FICO < 720 <sup>(1)</sup>	≥ 720
≤ 75	≤ 80	0.375	0.375
≤ 65	>80-95	0.875	0.625
> 65 - 75	>80-95	1.125	0.875
> 75 - 95	>76-95	1.375	1.125
≤ 95	>95-97	1.875	1.875

**Home Possible - Secondary Financing<sup>(3)</sup>**

LTV %	CLTV %	FICO < 720 <sup>(1)</sup>	≥ 720
All	All	0.500	0.500

**High Balance Mortgage Loans**

Type/LTV%	≤ 60	≤ 70	≤ 75	≤ 80	≤ 85	≤ 90	≤ 95	≤ 97
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na
Rate & Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na
Cash-Out	1.000	1.000	1.000	1.000	na	na	na	na
ARM	0.750	0.750	0.750	1.500	1.500	1.500	1.750	na

**Cumulative LLPA Cap<sup>(7)</sup>**

FICO/LTV%	≤ 80	> 80
≥ 680	1.500	0.000
< 680	1.500	1.500

**Other Conf Adjustments<sup>(4)</sup>**

Loan Amount	Program	≤ 50k	≤ 85k	≤ 110k	≤ 150k	≤ 175k	≤ 225k	≤ 275k	≤ 325k	≤ 375k	≤ 425k	≤ SB	> 750k HB Only
20/25/30	20/25/30	0.650	0.500	0.500	0.100	-0.010	-0.070	-0.200	-0.300	-0.350	-0.400	-0.400	-0.250
	10/15	1.100	0.310	0.130	0.020	0.030	-0.040	-0.100	0.000	-0.250	-0.250	-0.250	-0.250
	ARMs	1.120	0.115	0.020	-0.020	-0.020	-0.080	-0.130	-0.020	-0.250	-0.250	-0.250	-0.250

Not Impounded	CA, HI, NV, VT	0.000	21 - 25 Year Fixed Rate & Term Refi : OO/2nd										0.040
	All Other States	0.125											-0.150

State	Tier	20/25/30	10/15	ARMs	States
	1	0.000	0.000	0.000	CA, IA, IN, MO, NE, VT, WI
	2	-0.080	-0.045	-0.050	AZ, CO, IL, MA, SD, UT
	3	-0.130	-0.080	-0.090	KS, KY, ND, NH, OH
	4	-0.190	-0.090	-0.135	AL, CT, DC, DE, HI, ID, MD, ME, MI, MN, MT, NC, NM, NV, OR, RI, SC, TN, VA, WA, WV, WY
	5	-0.220	-0.130	-0.155	AK, AR, GA, MS, NJ, OK
	6	-0.270	-0.170	-0.180	FL, LA, PA, TX

(1) Also applies to loans in which all borrowers have nontraditional credit.  
 (2) Not applicable to detached condominiums (identified by SFC 588)  
 (3) If the subordinate financing is a Community Seconds / Affordable Second loan, these LLPAs do not apply  
 (4) Not subject to Cumulative LLPA Cap  
 (5) Applies to Primary Residence  
 (6) Does not apply to Home Possible  
 (7) Applies to HomeReady and Home Possible  
 (8) Does not apply to non-refis, Homeready or HomePossible Loans

### FHA FICO Adjustments

FICO Range	Loan Amount		
	≤ 110K	≤ 225K	> 225K
≥ 780	0.200	0.140	-0.040
760 - 779	0.220	0.150	-0.030
740 - 759	0.230	0.150	-0.030
720 - 739	0.250	0.160	-0.030
700 - 719	0.320	0.190	-0.020
680 - 699	0.350	0.200	-0.020
660 - 679	0.550	0.310	0.040
640 - 659	0.850	0.470	0.140
620 - 639	2.720	2.180	1.780
<620	na	na	na

### FHA State Adjustments

Tier	20/25/30	10/15	ARMs	State
1	0.000	0.000	0.000	AZ,CA,IN,MA,UT
2	-0.080	-0.060	-0.050	CO,ID,KY,ME,MO,NV,VT
3	-0.130	-0.100	-0.080	DC,IA,IL,KS,ND,NE,OH,OK,OR,SD,WA,WI,WV
4	-0.180	-0.120	-0.130	CT,DE,HI,MD,MN,MT,NC,NM,SC,TN,VA,WY
5	-0.230	-0.160	-0.170	AK,AL,AR,GA,MI,MS,NH,NJ,RI,TX
6	-0.270	-0.190	-0.200	FL,LA,PA

### Other FHA Adjustments

FHA Streamline FICO > 620	0.050	Inv Prop / Second Home	0.500
2-4 Unit Prop Special- FullIDoc <sup>(2)</sup>	-0.250	Purchase Special (OO)	-0.250
FHA Cash-Out	0.000		

### FHA Loan Amount Adjustments<sup>(1)</sup>

Program	≤ 50k	≤ 85k	≤ 110k	≤ 150k	≤ 175k	≤ 225k	≤ 275k	≤ 325k	≤ 375k	≤ 425k	≤ SB	HB	>700K HB Only
20/25/30 - FD	0.670	0.100	-0.030	-0.060	-0.025	0.000	0.000	0.000	0.000	0.000	-0.250	0.000	-0.250
20/25/30 Streams	0.670	0.100	-0.030	-0.060	-0.025	0.000	0.000	0.000	0.000	-0.250	-0.250	0.000	-0.250
10/15	0.650	0.190	0.020	-0.030	-0.020	0.000	-0.030	-0.030	-0.040	-0.040	-0.040	0.000	-0.250
ARMs	1.350	0.160	0.030	-0.010	-0.020	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250

(1) The loan amount/balance adjustments are based off of Total Loan Amount.

(2) 2-4 Unit property guidelines apply

## VA Adjustments

VA FICO Adjustments				VA State Adjustments			
FICO Range	Loan Amount			Tier	20/25/30	10/15/ARMs	State
	≤ 110K	≤ 225K	> 225K				
≥ 780	0.250	0.100	-0.200	1	0.000	0.000	AK,AZ,CA,DC,OR,UT,VA
760 - 779	0.250	0.100	-0.200	2	-0.100	-0.050	AL, DE, GA, ID,MA,MD,MO,NC, NH, RI, TN, WA, WY
740 - 759	0.250	0.100	-0.050	3	-0.120	-0.080	AR,CO,CT, HI, MN,ND,NE,NM,OK,PA,SC,WV
720 - 739	0.250	0.100	-0.050	4	-0.140	-0.130	IN, KS, KY,LA, ME, MI,MS,MT, NV, SD,VT
700 - 719	0.300	0.150	0.050	5	-0.200	-0.170	FL, IA, IL,NJ,NY,OH,TX,WI
680 - 699	0.350	0.150	0.050	<b>Other VA Price Adj<sup>(1,2)</sup></b>			
660 - 679	0.650	0.600	0.150	VA > \$1,000,000		0.250	VA Cash-Out 0.000
640 - 659	0.750	0.750	0.500	Purchase Special (OO)		-0.500	VA Investment Property 0.150
620 - 639	1.750	1.500	1.250	2-4 Unit Prop Special- FullDoc(3)		-0.250	

Loan Amount Adjustments												
Program	≤ 50k	≤ 85k	≤ 110k	≤ 150k	≤ 175k	≤ 225k	≤ 275k	≤ 325k	≤ 375k	≤ 425k	≤ SB	> 750k HB Only
20/25/30	1.670	0.490	0.380	0.160	0.096	0.030	0.050	0.120	-0.150	-0.150	-0.150	-0.250
10/15	1.650	0.620	0.400	0.160	0.096	0.030	-0.015	0.055	-0.215	-0.215	-0.215	-0.250
ARMs	2.300	0.530	0.390	0.160	0.068	-0.020	-0.110	-0.045	-0.155	-0.285	-0.285	-0.250

VA IRRRL Price Adjustments by Tier/FICO/LTV % <sup>(2)</sup>								VA Full Doc Price Adjustments <sup>(2)</sup>					
VA Tier	≤ 80	≤ 85	≤ 90	≤ 95	≤ 100	≤ 105	≤ 110	> 110	VA Tier	≤ 85	≤ 90	≤ 95	≤ 103.6
≥ 780	0.000	0.002	0.007	0.016	0.041	0.068	0.094	2.380	≥ 780	0.000	0.000	0.002	0.019
760 - 779	0.000	0.003	0.009	0.021	0.055	0.092	0.127	2.580	760 - 779	0.000	0.000	0.003	0.025
740 - 759	0.000	0.003	0.012	0.027	0.072	0.120	0.167	2.580	740 - 759	0.000	0.000	0.004	0.033
720 - 739	0.001	0.004	0.016	0.035	0.093	0.155	0.215	2.610	720 - 739	0.000	0.000	0.005	0.043
700 - 719	0.001	0.004	0.018	0.042	0.108	0.181	0.252	2.640	700 - 719	0.000	0.001	0.006	0.050
680 - 699	0.001	0.008	0.031	0.072	0.185	0.309	0.431	2.830	680 - 699	0.000	0.001	0.010	0.086
660 - 679	0.002	0.012	0.048	0.111	0.288	0.480	0.668	3.080	660 - 679	0.000	0.002	0.015	0.133
640 - 659	0.002	0.016	0.061	0.142	0.367	0.613	0.853	3.270	640 - 659	0.000	0.002	0.020	0.170
620 - 639	0.003	0.019	0.074	0.172	0.444	0.741	1.031	3.470	620 - 639	0.000	0.002	0.024	0.206
VA Tier 2	≤ 80	≤ 85	≤ 90	≤ 95	≤ 100	≤ 105	≤ 110	> 110	VA Tier 2	≤ 85	≤ 90	≤ 95	≤ 103.6
≥ 780	0.000	0.004	0.013	0.028	0.064	0.097	0.127	2.480	≥ 780	0.000	0.001	0.008	0.039
760 - 779	0.001	0.005	0.018	0.039	0.086	0.132	0.173	2.630	760 - 779	0.000	0.002	0.010	0.054
740 - 759	0.001	0.007	0.024	0.051	0.113	0.172	0.226	2.670	740 - 759	0.000	0.002	0.013	0.070
720 - 739	0.001	0.009	0.031	0.065	0.146	0.222	0.291	2.760	720 - 739	0.000	0.003	0.017	0.090
700 - 719	0.001	0.010	0.036	0.076	0.171	0.260	0.341	2.780	700 - 719	0.000	0.003	0.020	0.106
680 - 699	0.002	0.018	0.061	0.130	0.291	0.444	0.583	3.050	680 - 699	0.000	0.005	0.035	0.181
660 - 679	0.004	0.027	0.095	0.201	0.452	0.689	0.905	3.380	660 - 679	0.000	0.008	0.054	0.281
640 - 659	0.004	0.035	0.122	0.257	0.577	0.879	1.154	3.640	640 - 659	0.000	0.010	0.069	0.359
620 - 639	0.005	0.042	0.146	0.311	0.697	1.063	1.395	3.920	620 - 639	0.000	0.012	0.083	0.434
VA Tier 3	≤ 80	≤ 85	≤ 90	≤ 95	≤ 100	≤ 105	≤ 110	> 110	VA Tier 3	≤ 85	≤ 90	≤ 95	≤ 103.6
≥ 780	0.001	0.004	0.015	0.033	0.073	0.109	0.141	2.490	≥ 780	0.000	0.002	0.013	0.053
760 - 779	0.001	0.006	0.021	0.045	0.099	0.147	0.192	2.640	760 - 779	0.000	0.003	0.017	0.071
740 - 759	0.001	0.008	0.028	0.058	0.129	0.194	0.251	2.710	740 - 759	0.000	0.004	0.022	0.094
720 - 739	0.002	0.011	0.035	0.074	0.166	0.250	0.322	2.800	720 - 739	0.000	0.005	0.029	0.121
700 - 719	0.002	0.012	0.042	0.087	0.194	0.292	0.378	2.820	700 - 719	0.000	0.006	0.034	0.141
680 - 699	0.003	0.021	0.071	0.150	0.332	0.499	0.646	3.110	680 - 699	0.000	0.010	0.057	0.241
660 - 679	0.004	0.033	0.110	0.232	0.515	0.774	1.004	3.500	660 - 679	0.001	0.016	0.089	0.375
640 - 659	0.005	0.042	0.141	0.296	0.657	0.989	1.281	3.810	640 - 659	0.001	0.020	0.114	0.478
620 - 639	0.007	0.051	0.171	0.358	0.795	1.195	1.549	4.070	620 - 639	0.001	0.025	0.138	0.579
VA Tier 4	≤ 80	≤ 85	≤ 90	≤ 95	≤ 100	≤ 105	≤ 110	> 110	VA Tier 4	≤ 85	≤ 90	≤ 95	≤ 103.6
≥ 780	0.001	0.006	0.020	0.041	0.086	0.126	0.159	2.610	≥ 780	0.000	0.005	0.021	0.070
760 - 779	0.001	0.009	0.028	0.056	0.117	0.170	0.215	2.780	760 - 779	0.000	0.007	0.029	0.095
740 - 759	0.002	0.011	0.036	0.073	0.153	0.223	0.283	2.790	740 - 759	0.000	0.009	0.038	0.124
720 - 739	0.002	0.015	0.046	0.094	0.198	0.287	0.364	2.900	720 - 739	0.001	0.011	0.048	0.159
700 - 719	0.003	0.017	0.054	0.110	0.232	0.336	0.426	2.980	700 - 719	0.001	0.013	0.057	0.187
680 - 699	0.004	0.029	0.093	0.187	0.396	0.575	0.728	3.310	680 - 699	0.001	0.022	0.097	0.319
660 - 679	0.007	0.045	0.144	0.291	0.614	0.893	1.132	3.760	660 - 679	0.002	0.034	0.151	0.496
640 - 659	0.009	0.057	0.183	0.372	0.783	1.140	1.444	4.070	640 - 659	0.002	0.044	0.192	0.633
620 - 639	0.010	0.069	0.222	0.450	0.948	1.377	1.747	4.430	620 - 639	0.002	0.053	0.232	0.765
VA Tier 5	≤ 80	≤ 85	≤ 90	≤ 95	≤ 100	≤ 105	≤ 110	> 110	VA Tier 5	≤ 85	≤ 90	≤ 95	≤ 103.6
≥ 780	0.004	0.018	0.044	0.073	0.127	0.168	0.203	2.700	≥ 780	0.002	0.020	0.050	0.107
760 - 779	0.006	0.025	0.059	0.099	0.172	0.229	0.276	2.890	760 - 779	0.003	0.027	0.068	0.146
740 - 759	0.008	0.032	0.077	0.130	0.225	0.300	0.362	2.910	740 - 759	0.004	0.035	0.089	0.191
720 - 739	0.010	0.042	0.099	0.167	0.289	0.386	0.465	3.040	720 - 739	0.006	0.045	0.115	0.246
700 - 719	0.011	0.049	0.117	0.195	0.339	0.452	0.546	3.140	700 - 719	0.007	0.053	0.134	0.288
680 - 699	0.020	0.082	0.199	0.334	0.579	0.772	0.932	3.560	680 - 699	0.011	0.091	0.229	0.492
660 - 679	0.031	0.128	0.309	0.519	0.899	1.198	1.447	4.120	660 - 679	0.017	0.141	0.356	0.765
640 - 659	0.039	0.163	0.394	0.663	1.148	1.530	1.847	4.550	640 - 659	0.022	0.180	0.455	0.976
620 - 639	0.047	0.198	0.477	0.801	1.388	1.849	2.233	4.890	620 - 639	0.027	0.217	0.550	1.180

VA IRRRL Investment Property and Second Home Price Adj <sup>(2)</sup>								
FICO/LTV%	≤ 80	≤ 85	≤ 90	≤ 95	≤ 100	≤ 105	≤ 110	> 110
≥ 720	0.011	0.030	0.057	0.086	0.116	0.161	0.197	0.750
700 - 719	0.024	0.064	0.120	0.179	0.241	0.332	0.407	1.250
680 - 699	0.032	0.088	0.165	0.247	0.335	0.463	0.570	1.750
660 - 679	0.046	0.126	0.236	0.351	0.474	0.652	0.795	2.250
640 - 659	0.064	0.174	0.324	0.478	0.640	0.872	1.053	3.000
620 - 639	0.083	0.225	0.415	0.610	0.813	1.103	1.327	3.500

(1) The loan amount/balance adjustments are based off of Total Loan Amount.

(2) The Govt LTV adjustments are based off of Total Loan LTV.

(3) 2-4 Unit property guidelines apply

**> 20 years Fixed & ARMs<sup>(1,2)</sup>**

**1 Borrower & DTI ≤ 45%**

Purchase								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.710	0.870	1.020	1.170	1.380	1.840	2.040	2.190
> 85	1.430	2.040	2.500	3.010	3.670	5.050	5.360	5.870
> 90	1.890	2.650	3.320	3.930	4.850	6.430	6.990	7.750
> 95 - 97	2.300	3.320	4.230	5.050	6.270	8.420	9.130	10.000
Home Possible / HomeReady								
> 80	0.710	0.870	1.020	1.170	1.380	1.840	2.040	2.190
> 85	1.430	2.040	2.500	3.010	3.670	5.050	5.360	5.870
> 90	1.630	2.300	2.860	3.370	4.180	5.510	6.020	6.630
> 95 - 97	1.790	2.550	3.210	3.770	4.690	6.270	6.890	7.600

Non-Cash-Out Refinance								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.710	0.870	1.020	1.170	1.910	2.890	3.090	3.240
> 85	1.430	2.040	2.500	3.540	4.200	6.100	6.410	6.920
> 90	1.890	2.650	3.320	4.460	5.380	7.480	8.040	8.800
> 95 - 97	2.300	3.320	4.230	5.580	6.800	9.470	10.180	11.050
Home Possible / HomeReady								
> 80	0.710	0.870	1.020	1.170	1.910	2.890	3.090	3.240
> 85	1.430	2.040	2.500	3.540	4.200	6.100	6.410	6.920
> 90	1.630	2.300	2.860	3.900	4.710	6.560	7.070	7.680
> 95 - 97	1.790	2.550	3.210	4.300	5.220	7.320	7.940	8.650

**2+ Borrowers & DTI ≤ 45%**

Purchase								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.680	0.840	0.990	1.140	1.340	1.800	2.000	2.150
> 85	1.330	1.940	2.400	2.910	3.560	4.940	5.240	5.720
> 90	1.750	2.510	3.180	3.770	4.690	6.260	6.800	7.500
> 95 - 97	2.120	3.120	4.030	4.850	6.060	8.200	8.900	9.730
Home Possible / HomeReady								
> 80	0.680	0.840	0.990	1.140	1.340	1.800	2.000	2.150
> 85	1.330	1.940	2.400	2.910	3.560	4.940	5.240	5.720
> 90	1.490	2.160	2.720	3.210	4.020	5.340	5.830	6.380
> 95 - 97	1.610	2.350	3.010	3.570	4.480	6.050	6.660	7.330

Non-Cash-Out Refinance								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.680	0.840	0.990	1.170	1.870	2.850	3.050	3.200
> 85	1.330	1.940	2.400	3.440	4.090	5.990	6.290	6.770
> 90	1.750	2.510	3.180	4.300	5.220	7.310	7.850	8.550
> 95 - 97	2.120	3.120	4.030	5.380	6.590	9.250	9.950	10.780
Home Possible / HomeReady								
> 80	0.680	0.840	0.990	1.170	1.870	2.850	3.050	3.200
> 85	1.330	1.940	2.400	3.440	4.090	5.990	6.290	6.770
> 90	1.490	2.160	2.720	3.740	4.550	6.390	6.880	7.430
> 95 - 97	1.610	2.350	3.010	4.100	5.010	7.100	7.710	8.380

**1 Borrower & DTI > 45%**

Purchase								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.820	1.040	1.240	1.470	1.760	2.260	2.480	2.680
> 85	1.710	2.430	3.000	3.630	4.420	5.940	6.370	7.120
> 90	2.240	3.090	3.890	4.650	5.850	7.550	8.260	9.280
> 95 - 97	2.680	3.940	4.990	6.110	7.510	9.840	10.730	11.820
Home Possible / HomeReady								
> 80	0.820	1.040	1.240	1.470	1.760	2.260	2.480	2.680
> 85	1.710	2.430	3.000	3.630	4.420	5.940	6.370	7.120
> 90	1.980	2.740	3.430	4.090	5.180	6.630	7.290	8.160
> 95 - 97	2.170	3.170	3.970	4.830	5.930	7.690	8.490	9.420

Non-Cash-Out Refinance								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.820	1.040	1.240	2.000	2.290	3.310	3.530	3.730
> 85	1.710	2.430	3.000	4.160	4.950	6.880	7.420	8.170
> 90	2.240	3.090	3.890	5.180	6.380	8.600	9.310	10.330
> 95 - 97	2.680	3.940	4.990	6.640	8.040	10.890	11.780	12.870
Home Possible / HomeReady								
> 80	0.820	1.040	1.240	2.000	2.290	3.310	3.530	3.730
> 85	1.710	2.430	3.000	4.160	4.950	6.990	7.420	8.170
> 90	1.980	2.740	3.430	4.620	5.710	7.680	8.340	9.210
> 95 - 97	2.170	3.170	3.970	5.360	6.460	8.740	9.540	10.470

**2+ Borrowers & DTI > 45%**

Purchase								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.790	1.010	1.210	1.440	1.720	2.220	2.440	2.640
> 85	1.610	2.330	2.900	3.530	4.310	5.830	6.250	6.970
> 90	2.100	2.950	3.750	4.490	5.690	7.380	8.070	9.030
> 95 - 97	2.500	3.740	4.790	5.910	7.300	9.620	10.500	11.550
Home Possible / HomeReady								
> 80	0.790	1.010	1.210	1.440	1.720	2.220	2.440	2.640
> 85	1.610	2.330	2.900	3.530	4.310	5.830	6.250	6.970
> 90	1.840	2.600	3.290	3.930	5.020	6.460	7.100	7.910
> 95 - 97	1.990	2.970	3.770	4.630	5.720	7.470	8.260	9.150

Non-Cash-Out Refinance								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.790	1.010	1.210	1.970	2.250	3.270	3.490	3.690
> 85	1.610	2.330	2.900	4.060	4.840	6.880	7.300	8.020
> 90	2.100	2.950	3.750	5.020	6.220	8.430	9.120	10.080
> 95 - 97	2.500	3.740	4.790	6.440	7.830	10.670	11.550	12.600
Home Possible / HomeReady								
> 80	0.790	1.010	1.210	1.970	2.250	3.270	3.490	3.690
> 85	1.610	2.330	2.900	4.060	4.840	6.880	7.300	8.020
> 90	1.840	2.600	3.290	4.460	5.550	7.510	8.150	8.960
> 95 - 97	1.990	2.970	3.770	5.160	6.250	8.520	9.310	10.200

**≤ 20 years**

**1 Borrower & DTI ≤ 45%**

Purchase								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.550	0.550	0.550	0.550	0.590	0.730	0.780	0.890
> 85	0.790	1.040	1.300	1.450	1.760	2.310	2.520	2.770
> 90	1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
> 95 - 97	2.120	3.140	4.050	4.770	5.990	8.030	8.740	9.610
Home Possible								
> 80	0.550	0.550	0.550	0.550	0.590	0.730	0.780	0.890
> 85	0.790	1.040	1.300	1.450	1.760	2.310	2.520	2.770
> 90	1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
> 95 - 97	1.610	2.370	3.030	3.490	4.410	5.880	6.500	7.210

Non-Cash-Out Refinance								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.550	0.550	0.550	1.080	1.120	1.780	1.830	1.940
> 85	0.790	1.040	1.300	1.980	2.290	3.360	3.570	3.820
> 90	1.450	2.120	2.680	3.620	4.430	6.170	6.680	7.290
> 95 - 97	2.120	3.140	4.050	5.300	6.520	9.080	9.790	10.660
Home Possible								
> 80	0.550	0.550	0.550	1.080	1.120	1.780	1.830	1.940
> 85	0.790	1.040	1.300	1.980	2.290	3.360	3.570	3.820
> 90	1.450	2.120	2.680	3.620	4.430	6.170	6.680	7.290
> 95 - 97	1.610	2.370	3.030	4.020	4.940	6.930	7.550	8.260

**2+ Borrowers & DTI ≤ 45%**

Purchase								
LTV	760+	< 760	< 740	< 720	< 700	< 680	< 660	< 640
> 80	0.520	0.520	0.520	0.520	0.550	0.690	0.740	0.850
> 85	0.690	0.940	1.200	1.350	1.650	2.200	2.400	2.620
> 90	1.310	1.980	2.540	2.930	3.740	4.950	5.440	5.990
> 95 - 97	1.940	2.940	3.850	4.570	5.780	7.810	8.510	9.340
Home Possible								
> 80	0.520	0.520	0.520	0.520	0.550	0.690	0.740	0.850
> 85	0.690	0.940	1.200	1.350	1.650	2.200	2.400	2.620
> 90	1.310	1.980	2.540	2.930	3.740	4.950	5.440	5.990
> 95 - 97	1.430	2.170	2.830	3.290	4.200	5.660	6.270	6.940

Non-Cash-Out Refinance								
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